



adarian™

**Adarian Money™ for Palm OS®**  
**Version 3.7**

# **User's Manual**



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# User Interface

In the heart of Adarian Money™ is a database that contains all your financial information, e.g., transactions, accounts, budgets, bills, etc. Because these information are important to you, and you may want to examine them from different angles, e.g., you may want them be presented as a logbook of all transaction records, or as a summary report based on categories, Money provides users with different ways of viewing these information, called [Views](#). Money comes with eleven built-in views, each of which serves a specific purpose. In order to make it easier for you to read the information, all views in Money present their information in the format of a table.

This [table](#), thus, becomes the most important part of Money's user interface. As a matter of fact, it occupies the most part of the screen; you can't miss it once you have Money up and running. Although the columns in the table for each view are different, the look and the operation of the table is the same across all views. This consistency greatly reduces your learning curve.

Because views provide different ways for you to examine your financial information, you'll find yourself often switching among views. To make this easier for you, Money houses all view-related commands in one centralized place – the [View Menu](#), located at the top-right corner of the screen. From there, you can not only switch among the built-in views, you can even define your own custom views, or define Quick Access Keys that can be used as a shortcut for switching among views. ([Custom views](#) and [Quick Access Keys](#) will not be covered in this chapter but later in this Manual.) Again, no matter which view you're in, the View Menu is always there at the same place and is always available – another consistency in user interface.

Another common user interface element in most (not all) views is the [Range Selector](#). The Range Selector lets you select a date range, e.g., from June 1 through July 31, so that only information within this range will be displayed or counted in.

Last but not least is Adarian's proprietary [Online Help](#) program that came with Money. Palm OS has a system-supported online help mechanism – the “i” button located at the top-right corner of dialog boxes' titles. But frankly, this mechanism doesn't work very well. First it's limited to show helps for dialog boxes only; second, there is no text formatting at all, which makes it difficult to read when the information is long. To give our users an online help that really works, we developed this hyperlinked, rich-format Online Help program that you can get help any time you want. Best of all, it's uninstallable!

## The Table

The most noticeable part of Money's user interface is the table. All views in Money use this table to display view-specific information. Although every view has its own set of columns, the operation of the table is always the same. Here in this section we will concentrate on how to use the table; as for the contents of the table, i.e., which columns are in there and what do they mean, will be left to the discussion of the views in their respective chapters.

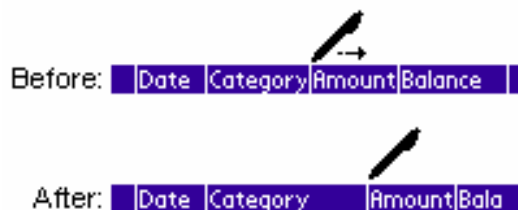
### ► Horizontal Scrolling ◀

At the bottom right corner of the screen, there are two arrow buttons. They are used to scroll the table horizontally. Every time you tap on them, the table scrolls left or right by one column. These buttons can be grayed out if scrolling is not available.



### ► Changing Column Widths ◀

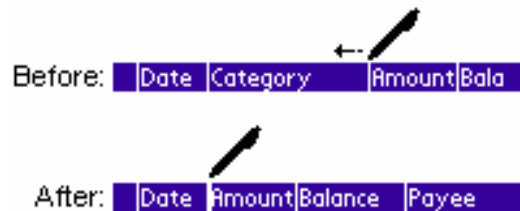
To adjust the width of a column, use the stylus to drag the right vertical separator of a column in the table header. When you drag, a black line will appear to let you know how the column width changes. When the width of a column is changed, all columns to its right are shifted left or right accordingly. The following pictures shows how to drag the right edge of the Category column to make it wider:



As you can see, after the dragging, because the Category column becomes wider, the Amount and Balance columns are shifted right, and the latter becomes partially outside the screen.

### ► Showing/Hiding Columns ◀

Besides changing column widths, you can also make a column show or hide by dragging its right separator. To hide a column, drag its right separator all the way to the left to make its width become 0. In the pictures below, after the dragging, the Category column becomes hidden and the Payee column which was originally outside the table is now shifted inside the table.



In the picture above, you'll also notice that the separator between the Date and Amount columns has become thicker. A thick column separator indicates that there is one or more columns at this position are hidden. To make a hidden column show, press and hold down the stylus at just a few pixels right to a thick separator and drag it to the right. This makes the rightmost hidden column (if there are more than one hidden columns at this position) show.



### ► The Table Menu ◀

Other than dragging the separators, there is a lot more you can do with the table. Just tap anywhere in the table header (away from separators of course), a pop-up menu will appear which contains more commands to manipulate the table.



The menu is divided into three parts: commands in the first part affect only on the column that's tapped on; the rest of the commands apply to the entire table. Let's look at these commands in detail:

- **Hide** command hides the column that's tapped on. This has the same effect as dragging the right separator as described earlier.

- **Align Right Edge** shifts the right edge of the column that's tapped on so that it coincides with the right edge of the table. The following picture shows that the Amount column's right edge is extended to the far right of the table and becomes wider:

Before: 

Date	Category	Amount	Balance
------	----------	--------	---------

After: 

Date	Category	Amount
------	----------	--------

If the right edge of the column was outside the table, then it's made narrower. See the Balance column in the following picture:

Before: 

Date	Category	Amount	Balance
------	----------	--------	---------

After: 

Date	Category	Amount	Balance
------	----------	--------	---------

This command helps you to make the best use of the limited screen space so that nothing is wasted.

- **Freeze** command makes all columns to the left of the column that's tapped on (inclusive) not scrollable when the table is scrolled horizontally. When a column is made frozen, there will be a vertical dotted line shown along the right edge of the column. The following pictures show the results of scrolling right two times with the leftmost column frozen.

Accounts List			Accounts List			Accounts List		
◀ This Month ▶			◀ This Month ▶			◀ This Month ▶		
Name	Begin	End	Name	End	Cleared	Name	Cleared	Open
AMEX	25,447.80	25,447.80	AMEX	25,447.80	25,447.80	AMEX	25,447.80	100.00
Cash	20,330.09	24,880.60	Cash	24,880.60	24,880.60	Cash	24,880.60	-200.00
Checking	10,486.97	12,461.72	Checking	12,461.72	12,036.81	Checking	12,036.81	300.00
Master Card	IK\$18,297	IK\$16,825	Master Card	IK\$16,825	IK\$16,980	Master Card	IK\$16,980	-HK\$400
Savings	IXN26,983	IXN28,919	Savings	IXN28,919	IXN28,919	Savings	IXN28,919	MXN500
Visa	17,479.13	17,210.09	Visa	17,210.09	17,174.47	Visa	17,174.47	CHF600.00
<Unassigned>	3,317.42	4,117.58	<Unassigned>	4,117.58	4,117.58	<Unassigned>	4,117.58	0.00
New			New			New		

- **Swap** is a submenu that houses the names of the columns that are not currently visible in the table, including the ones that are hidden, and the ones that are not hidden but scrolled out of screen. When one of them is selected, the program swaps the column that's tapped on and the selected column so that the latter is made visible while the other is gone. This command saves you from scrolling around to find a column you want to see.

As for exactly which columns will be in this submenu is dependent on the [view](#) that you're in and which of them are not currently visible.

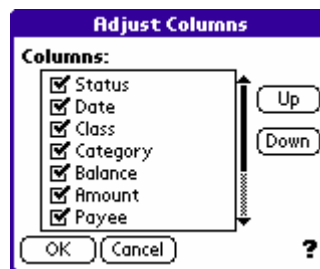
An easier way to directly access this sub-menu is by pressing and holding down the stylus anywhere inside the table header for over 0.5 seconds, the Swap sub-menu will pop up directly.

- **Sort** is also a submenu that houses four commands. The first three are used to sort or unsort the table based on data in the column tapped on. The fourth command **QuickSort** does not actually perform a sort operation, instead it selects the sorting algorithm that will be used in the next sort operation. This needs a little more explanations, so we will explain it later in this section.

If you chose **No Sorting** from the **Sort** submenu, records in table will be arranged in their default order.

*☞ The sort status for a view can optionally be remembered and automatically applied the next time when you enter this view. Please refer to [“The Preferences Command”](#) section.*

- **Adjust Columns** command will bring up a dialog box that lets you show/hide columns and change the ordering of columns. The dialog box is shown below:



You can tap on the checkboxes in front of column names to show or hide the corresponding columns. You can also first highlight a column then use the **Up** and **Down** buttons to change column ordering. The topmost column in this dialog box corresponds to the leftmost column in the table.

Because each [view](#) has its own set of columns, column names shown in this dialog box entirely depends on what view you're in.

- **Unfreeze** command removes the freezing, if it's been enabled. After selecting the command, the dotted vertical line in the table will disappear and all columns will be shifted when the table is scrolled horizontally.
- **Undo Changes** command undoes any changes you've made to the table since you last switched to the current [view](#). If you switch to another view without undoing, the changes you made will be

remembered and applied next time when you switch to this view. This command appears only after you have made changes.

- **Colors** lets you change the colors used in the table. This change affects only the view you're currently in, and it will be remembered and applied next time you switch to this view.
- **Font** command lets you change the font size for the text used in the table. Unlike the **Colors** command, this command affects all views and cannot be undone.

#### ► QuickSort vs. Insertion Sort ◄

Money supports two ways of sorting: QuickSort and Insertion Sort. The former is generally faster than the latter. But this benefit comes with a price: Quick Sort is an “unstable” algorithm that the original sort order is lost after sorting. This is best understood by an example. Let's start with the picture below.

Date	Class	Catg	Balance
6/11	Business	Vacation:L	32.12
6/12	Business	Bills:Water	271.46
R 6/14	Business	Subscriptio	525.86
C 6/18	Personal	[Checking]	114.35
C 6/18	Business	[Checking]	138.04
C 6/18	Personal	Household	-57.72
C 6/18	Business	[Cash]	308.81
C 6/18	Business	Insurance	251.95
R 7/1	Personal	[Visa]	984.80

In the above picture, transaction records are sorted by dates in ascending order, which is the default sort order that Money's database uses. (There are almost 900 records in this table, but only the first 9 records can be seen now.)

These records belong to either the “Business” [class](#) or the “Personal” class. So next we will use the two sorting methods to sort these 900 records based on class names (the third column), in ascending alphabetical order. The results are shown in the following pictures: the left one is done by QuickSort, the right one is by Insertion Sort.

Date	Class	Catg	Balance
R 3/29	Business	Vacation:T	255.94
R 7/26	Business	Childcare	204.93
R 7/30	Business	Bills:Water	634.10
C 8/6	Business	Bonus	649.02
C 1/5	Business	Food	359.84
8/25	Business	[Master Ca	682.34
8/25	Business	[Master Ca	655.55
12/3	Business	Auto:Servic	307.57
R 4/2	Business	[Savings]	568.59

Date	Class	Catg	Balance
6/11	Business	Vacation:L	32.12
6/12	Business	Bills:Water	271.46
R 6/14	Business	Subscriptio	525.86
C 6/18	Business	[Checking]	138.04
C 6/18	Business	[Cash]	308.81
C 6/18	Business	Insurance	251.95
7/4	Business	[Checking]	054.55
7/8	Business	Auto:Insurc	093.29
C 7/11	Business	Auto:Insurc	880.20



As you can see, both sorting methods correctly grouped Business-class records together. But if you take a closer look, you'll find that for Insertion Sort, all the Business-class records are not only sorted by class names but also by dates; whereas the Quick Sort's results are not. That is, after sorting, the Insertion Sort *retained the original order* (in this case, the date order) for records that are of the same key (i.e., the text "Business").

Now let's sort them again. This time, we sort them by their [transaction status](#) (the first column) alphabetically in ascending order. The results are in the following pictures:

▲ Date	Class	Catg	Balance
C 6/18	Personal	[Checking]	114.35
C 3/12	Personal	Auto:Insurc	443.54
C 6/18	Personal	Household	-57.72
C 10/11	Business	[Master Ca	501.24
C 10/10	Personal	Dining	535.74
C 10/11	Personal	[Master Ca	480.47
C 8/6	Business	Bonus	649.02
C 1/5	Business	Food	359.84
C 1/31	Business	[Master Ca	517.49

▲ Date	Class	Catg	Balance
C 10/11	Business	[Master Ca	501.24
C 1/5	Business	Food	359.84
C 1/31	Business	[Master Ca	517.49
C 2/29	Business	[Checking]	862.35
C 4/19	Business	Bills:Electric	344.64
C 6/18	Personal	[Checking]	114.35
C 6/18	Personal	Household	-57.72
C 9/3	Personal	[Cash]	352.84
C 9/24	Personal	Dining	266.21

Again, both sort methods correctly grouped "C"-records together. But in the Insertion Sort example, among the same C-records, the original sort order (by classes) is retained, whereas Quick Sort can't.

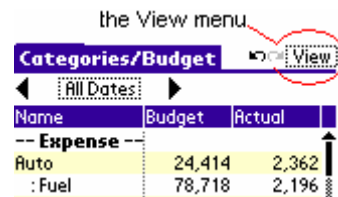
After two consecutive sorts, the Insertion Sort's results are now sorted first by status, then by class names, *and* then by dates. For this reason, we say Insertion Sort is a "stable" sort algorithm.

If you want the table be sorted first by column A, then by B, then by C, you can use the Insertion Sort to perform three consecutive sorts: first by C, then by B, and then by A.

#### ► Saving Table Display Attributes ◀

All table display attributes (column ordering, column widths, show/hide state, ..., except the font size) are view-specific. That is, each and every [view](#) (including [custom views](#)) has its own set of display attributes. These attributes are remembered when you leave the view, and are automatically applied when you enter the view.

## The View Menu



[Views](#) are the ways how you look at Money's database. Money supports 11 built-in views covering all your needs, and you can define you own [custom views](#). When you tap on the selector **View**, the following menu appears:

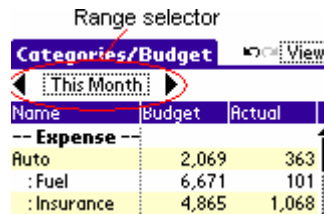


Everything you need about views is centralized in this View menu. You can:

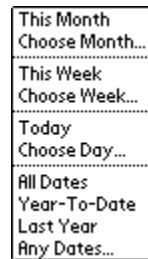
- Switch to a built-in or custom view by choosing its name from the menu;
- Use the two arrow buttons to the left of the selector **View**, you can jump back and forth among of the views that you've visited;
- Create, edit, delete custom views by using commands in the **Custom View** submenu;
- Define [Quick Access Keys](#) as shortcuts to views;
- Access the four [Goodies](#) that Money provides for your convenience.

Details about these commands can be found in their respective chapters.

## The Range Selector



Except the [Scheduled Transactions](#) view, there is always a range selector located between the title and the table. This selector allows you to select a date range within which the data you're interested in will be processed by Money. When Money displays transactions or generates summary reports, it always works on transactions within the selected date range. Transactions outside this range will not be processed. Tapping on the selector in the middle `This Month`, you'll be presented with a pop-up menu:



From this menu, you can set the date range either by the month, by the week, by the day, or a range between any two dates.

The two navigation buttons ◀ ▶ are used to advance or back up the date range. Every time you tap on these buttons, the date range is incremented or decremented by one unit of whatever unit you're now using. For example, if the current date range unit is a month, then tapping on these buttons makes it advance to the next month or back up to the previous month. The same goes for weeks and days.

If the current date range is **Last Year**, the navigation buttons will advance or back up the date range by a whole year. If the date range is **Year-To-Date**, then they will change the range to the same period as in the previous or the next year.

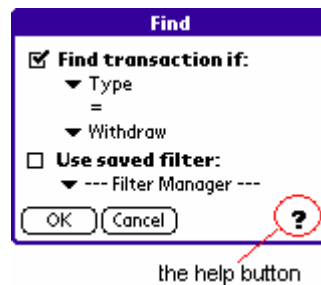
But if the current date range is not of any particular unit, then they simply change it by the same number of days as you're using. For example, if the current range is June 1 to June 5, then tapping on these buttons will advance or back up by 5 days.

The navigation buttons are not available if the current date range is **All Dates**.

## Online Help

Adarian Money™ comes with a proprietary online help program. With this program installed, you can get to read the hyperlinked, rich-text format online help any time you want. The Online Help can be uninstalled. That is, when you're familiar with Money and you don't need help any more, you can remove it from the handheld to save you a few hundred KB of the precious RAM. Details about installing and uninstalling the Online Help can be found in the [“Install”](#) and [“Uninstall”](#) sections.

To access the online help, you can either use the **Help** command under the **Options** menu. Or, in almost all dialog boxes in Money, at the bottom-right corner, there is a question-mark button. You can tap on that button to get information about the dialog box that you're using.



The online help document is hyperlinked, i.e., you can tap on any text that is underlined to jump to that topic. There are seven buttons in Online Help's window:



The left and right arrow buttons are just like a Web browser's Back and Previous buttons. They let you navigate through the history list of topics that you have read.

The up and down arrow buttons are used to navigate through topics in their logical order. This is just like flipping through a book from chapter 1 to chapter 2 to chapter 3, ...

The “A” button is used to change font size. If your handheld has a high-resolution display, you can choose to use any of the three different font sizes that Money supports. If yours is a low-resolution, this button has no effect.

The Home button brings you to the first topic. Usually it's the table of contents. The ***Close*** button closes it and brings you back to Money.

# Views

In the hear of Adarian Money™ there is a database. This database contains all your transaction records and other auxiliary information such as lists of accounts, categories, monthly bills, ..., etc. What Money does is nothing but two jobs: provide you ways to edit the data in the database, and to view the data in the database. Views are the ways how the data are summarized and presented to you.

Money comes with eleven built-in views, five of which will be discussed in their respective chapters. They are: [Transaction Log](#), [Account Register](#), [Accounts List](#), [Categories/Budgets](#), and [Scheduled Transactions](#). In this chapter, we will discuss the rest of the four views: [Cash Flow](#), [Trend](#), [Summary](#), [Classes](#), and [Payees](#).

In addition to the eleven built-in views, Money also allows you to create your own views based on those eight views. These are called [Custom Views](#), which will be discussed in this chapter.

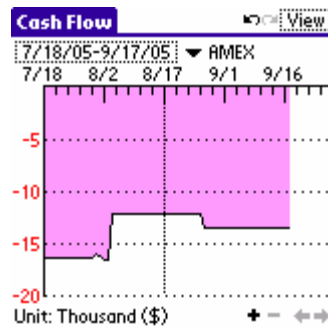
No matter which view you're in, you can always use the [Export command](#) from the **Data** menu to export whatever is shown in the table. Rows in the table can be exported in CSV, HTML, RTF, or text format and saved in the handheld's memory, next time you perform a HotSync, the exported files will be transferred to your PC's hard disk.

Switching among these views is easy, because all view-related commands are centralized in one place: the [View Menu](#). But in order to let you quickly switch to the view you want, Money has this unique function [Quick Access Keys](#) which lets you get to the view you want by entering just one letter; if your screen is in extended mode (320x450 or 450x320), you can use [Quick Assess Buttons](#).

## Cash Flow View

This view plots the daily ending balances of the selected account or [account group](#) using an area chart. By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) 'f' to switch to this view.

Balances shown in this view are always the posted ending balance of a day. Please refer to the ["Balances"](#) section for details on different types of account balances.



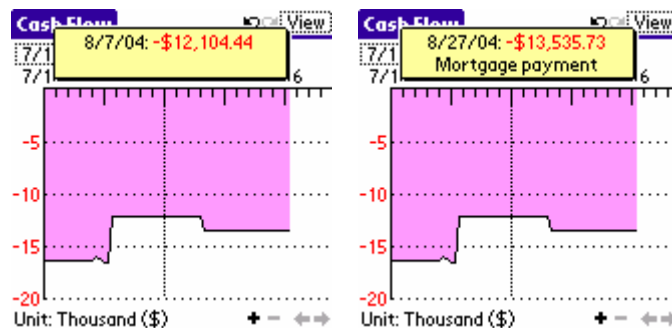
The X-axis represents the dates, you can use the plus- and minus-sign buttons at the bottom to zoom-in and zoom-out, or use the left and right buttons to scroll the chart. The dotted vertical line is today's date.

The date range of the chart is selected from the selector located at the upper-left corner of the screen. When you tap on it, the following dialog box appears:

Chart Range  
Chart starts from:  
▼ Beginning of this month  
Chart ends at:  
▼ End of the next year  
☒ Show future transactions  
OK Cancel ?

Here you can choose the range of the chart. Note that all the date options except **Custom...** are relative to the current date.

By checking on or off the **Show future transactions** you can decide if [unrealized](#) and upcoming [scheduled transactions](#) should be included in the chart. In the above example, today's date is 8/17, and there is a scheduled transaction of \$1400 to be paid from AMEX credit card on 8/27, so the curve drops down a little on 8/27 to show the change in AMEX's balance. To clearly see the balance amount and the name of the scheduled transaction, you can tap and press the stylus any where inside the chart area, a little yellow box will show. See the pictures below:



You can move the stylus around while keeping it pressed down, information shown in the box will change as you move the stylus.

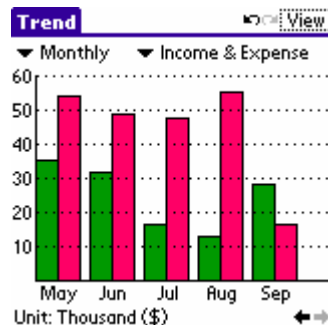
Y-axis is the balance amount; its unit is shown at the bottom-left corner if the y-scale unit is one thousand or one million. The currency of the balances is also shown at the bottom.

It's worth noting that if there is only one account selected, then only that account's balances are used to plot the chart, and the currency used in the chart will be the same as that account's currency. If an [account group](#) is selected, the combined balances from all accounts in the group are shown. If the currency types of the selected accounts are different, then balances are converted to home currency; if they are the same, then the currency used in the chart will be the same as that of those accounts'.

Balances shown in the chart are not affected by [filters](#).

## Trend View

This view plots the monthly/weekly/daily trend on income and expenses. All transactions in the database are enumerated except the ones that are filtered out by [filters](#). By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) 'e' to switch to this view.



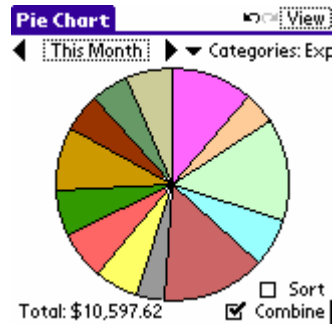
Because filters take effect on this view, you can use proper filters to easily get to know the trend of spending (or earning) on a particular category or payee or anything.

Tapping on the chart will pop up a little yellow pop-up box to show the date and the exact number.



## Pie Chart

This view summarizes and draws the incomes or expenses for categories, payees and classes in a pie chart. By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) 'i' to switch to this view.



In the popup list on the right, you can select what data to plot. You can choose categories, payees, or classes, you can also choose if you want to plot only incomes or expenses.

If there is a filter currently in effect, the chart is drawn with the filter being applied. You can tap on any pie in the chart to bring up a little yellow box which contains detailed information about that pie, including its name, amount, and the percentage.

When drawing the chart, pies whose amounts are smaller than a pre-defined threshold will not be shown in the chart. Instead, these small pies will be combined into a special item named (*others*) in the chart.

At the bottom of the screen, there is a **Sort** checkbox. When checked, pies are sorted, in clock-wise direction starting from the north, by their amounts. If not checked, pies are sorted alphabetically.

If the chart shows categories, another checkbox will appear: the **Combine** checkbox. When checked, all sub-categories' expense or incomes are combined into their parents'; only parent categories are shown in the pie chart.

## Summary View

This view gives you a quick glance of your financial status. You can get to know how much is left, how much has been earned and spent, etc. By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) 's' to switch to this view.

Summary		View
Feb 2004		
Item		
-- Summary --		
Income:	6,381.62	
Expense:	-7,840.20	
Net Total:	-1,458.58	
Beginning Balance:	-56,355.53	
Ending Balance:	-57,814.11	
-- Income --		
Forecast:	18,802.00	
Actual:	6,381.62	
Difference:	-12,420.38	

The table in the Summary view is divided into four sections: Summary, Income, Expense, and Accounts. All amounts in the first three sections are in home currency; amounts in the Accounts section depend on the currency types of their respective accounts. You can control whether or how currency symbols are shown from the [Preferences](#) dialog box.

#### ► Section 1: Summary ◄

All amounts in this section are in home currency. This section has the following rows:

**Income** – total income of all transactions that are in the selected [date range](#) and have passed the [filter](#) test, if there is one.

**Expense** – total expense of all transactions that are in the selected [date range](#) and have passed the [filter](#) test, if there is one.

☞ For a complete discussion on how Money calculates incomes and expenses, please refer to the [“Calculation of Income/Expense”](#) section.

**Net Total** – the sum of the above two numbers. If this is a negative number, it means you spent more than you earned, given the date range and the filter.

**Beginning Balance** – the sum of beginning balances of all accounts at the beginning of the selected [date range](#). This number is not affected no matter if there is a [filter](#) or not.

**Ending Balance** – the sum of ending balances of all accounts at the end of the selected [date range](#). This number is not affected no matter if there is a [filter](#) or not. If this is a negative number, it means you're in debt at the end of the given date range. Note that a negative number in the **Net Total** row only means you've spent more than you earned, but not necessarily you're in debt; you're in trouble only if the **Ending Balance** row is negative.

☞ For a complete discussion on what all these balances mean, please refer to the [“Balances”](#) section.

► Section 2: Income ◄

**Forecast** – total amount of income forecasts within the selected date range.

**Income** – same amount from the **Income** row in the **Summary** section.

**Difference** – the difference between the forecast and the actual income. If this is a negative number, it means your income is not as good as expected.

► Section 3: Expense ◄

**Budget** – total amount of expense budgets within the selected date range.

☞ *For a complete discussion on how Money calculates forecasts and budgets for a given date range, please see the [“Date Range and Budgets”](#) section.*

**Expense** – same amount from the **Expense** row in the **Summary** section.

**Difference** – the difference between the budget and the actual expense. If this is a negative number, it means you're over your budget; if it's positive, it means you're safe, for now.

► Section 4: Accounts ◄

This section gives the beginning and ending balances of the given date range for each and every account in the database. Each account in this section has two rows, one for the beginning balance, the other for the ending balance. These balances are not affected no matter if there is a filter or not.

For a complete discussion on what all these balances mean, please refer to the [“Balances”](#) section.

## Classes View

This view gives a summary based on transactions' [classes](#), from this view you can get to know how much was spent or earned for each class. By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) 'c' to switch to this view.

Name	Total
Business	-\$2,491
Personal	-\$2,407
<Unassigned>	\$3,440
Total:	-\$1,459

Tapping on the **Setup** button at the bottom has the same effect as using the **Classes** command from the **Lists** menu, please see the [“Defining Classes”](#) section for detail.

#### ► Tapping on Rows ◀

If you tapped on a class (except the **<Unassigned>** and **Total** rows) in the table, Money will jump to the [Transaction Log](#) view and a [filter](#) will automatically be applied so that only transactions having the class you chose will be shown in the table.

☞ *If there is already a filter in use, Money will “synthesize” a filter for you. Please refer to the [“Synthesized Filters”](#) section for details.*

#### ► Columns in the Table ◀

**Name** – name of the class.

**Total** – summation of amounts in the Income and Expense columns.

**Income** – total income of all transactions that 1. belong to this class, 2. are in the selected [date range](#), and 3. have passed the [filter](#) test, if there is one.

**Expense** – the total expense of all transactions that 1. belong to this class, 2. are in the selected [date range](#), and 3. have passed the [filter](#) test, if there is one.

☞ *For a complete discussion on how Money calculates income and expenses, please refer to the [“Calculation of Income/expense”](#) section.*

**Note Text** – note text of the class.

**Note Icon** – a note icon if the class has note text attached with it. You can tap on a note icon to bring up a little text box to show the first four lines of the note.

## Payees View

This view gives a summary based on transactions' [payees](#), you can get to know how much was spent or earned for each payee. By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) 'p' to switch to this view.

Name	Total
Barnes & Nobel	-\$475
Borders	-\$525
Chevron	\$0
Comcast	\$0
CompUSA	\$6,382
Denny's	\$0
McDonald's	\$0
Microsoft	-\$643
QFC	\$0

Tapping on the **Setup** button at the bottom has the same effect as using the **Payees** command from the **Lists** menu, please see the [“Defining Payees”](#) section for detail.

### ► Tapping on Rows ◀

If you tapped on a payee (except the **<Unassigned>** and **Total** rows) in the table, Money will jump to the [Transaction Log](#) view and a filter will automatically be applied so that only transactions having the payee you chose will be shown in the table.

☞ If there is already a filter in use, Money will “synthesize” a filter for you. Please refer to the [“Synthesized Filters”](#) section for details.

### ► Columns in the Table ◀

**Name** – the name of the class.

**Total** – summation of amounts in the Income and Expense columns.

**Income** – total income of all transactions that 1. belong to this payee, 2. are in the selected [date range](#), and 3. have passed the [filter](#) test, if there is one.

**Expense** – the total expense of all transactions that 1. belong to this payee, 2. are in the selected [date range](#), and 3. have passed the [filter](#) test, if there is one.

☞ For a complete discussion on how Money calculates income and expenses, please refer to the [“Calculation of Income/expense”](#) section.

**Note Text** – note text of the payee.

**Note Icon** – a note icon if the payee has note text attached with it. You can tap on a note icon to bring up a little text box to show the first four lines of the note.

## Custom Views

To better understand your financial status, you may often want to view data in a particular way. But it's time-consuming to manually set up Money in the way you want every time. In this case, you can define a Custom View so that every time you switch to it, data are already organized in exactly the way you want for you. Custom views can be thought of as shortcuts to viewing data in the way you want.

A custom view is built upon five things: a base (built-in) view, table display format, a filter, a *relative* date range, and a [Quick Access Key](#). Well, it's easier to understand the idea by looking at two examples.

### ► Example 1: Checks in the past 15 days ◀

Assuming you have several checking accounts and you often write checks from those accounts. From time to time, you want to find out what checks (especially those of large amounts) have been made in the past 15 days, so you decided to set up a custom view for this task.

**Step 1** – The best way of viewing check transactions from more than one account is the [Transaction Log](#) view. So first, switch to the Transaction Log view by using the [View Menu](#). This will be the *base view* of the custom view.

**Step 2** – Because you want to view only check transactions, so you can use the [Filter](#) command from the **Data** menu to set up a filter like following and apply it:

Check # is not empty and Amount <= -100

This filter makes only transactions where a check is involved and the amount is over -\$100 be displayed in the view. See below: (note the ⓘ icon showing at the top beside the View Menu, this means a filter is in effect)

Transaction Log			(F) View
◀ This Month ▶			
Date	Category	Amount	
5/20	Auto:Insurance	-\$424.91	
5/20	Bills:Rent	-\$396.54	
5/25	Misc	-\$443.32	
New		Total: -\$1,264.77	↔

The current date range is ***This Month***, not the “past 15 days” you want. But never mind about that at this point, we’ll come to that later.

**Step 3** – Because the information you’re interested in checks, so you can use the [Adjust Columns](#) command from the Table menu to make the ***Check #*** column shown in the table. Also, it’s a good idea to use different colors so that it can be easily identified. So you used the [Colors](#) command to assign a different color combination for this custom view:

Transaction Log			(F) View
◀ This Month ▶			
Date	Chk #	Amount	
5/20	1000	-\$424.91	
5/20	2130	-\$396.54	
5/25	1001	-\$443.32	
New		Total: -\$1,264.77	↔

**Step 4** – Now everything has been set up, you can use the ***Save*** command from the [View Menu](#) to save everything that you just did as a custom view.

Transaction			Transaction Log
◀ This Month ▶			Account Register
			Accounts List
			Summary
			Categories/Budget
			Payees
			Classes
			Scheduled
			Custom View ▶
			Goodies ▶
			Quick Access...
			Help
Save...			
Switch To...			
Delete...			
New			

**Step 5** – In the Save View dialog box, you can give the custom view a name, like “Checks in Past 15 Days”. And use the ***Date Range*** option to assign a *relative* date range for it.

**Save View**

**Name for the custom view:**  
Checks In Past 15 Days

**Date range:** ▼ Past 15 day(s)

**Quick access key:** z

OK Cancel ?

In this example, we gave a range of **Past 15 days**, that means when you use it, the date range will always be set to the past 15 days counting backward from the date when you use the custom view. That's why we call it "relative" date range – relative to the date when you use the custom view, not the date when you defined it.

Optionally, assign as Quick Access Key for this custom view. With it, you need only enter a letter 'z' to jump to this view. Very convenient.

Tap on the **OK** button and you're done! From now on, no matter which view you're in, just enter a letter 'z' and you'll be directly brought to this custom view: (note the screen title tells you where you're, and the date range has changed)

Date	Chk #	Amount
5/20	1000	-\$424.91
5/20	2130	-\$396.54
5/25	1001	-\$443.32
New	Total:	-\$1,264.77

**Step 6** – well, not quite yet. You see, because you’ve changed the display format for the Transaction Log view, if you don’t change it back, then this new format will be remembered as the new defaults for Transaction Log view. And that means Transaction Log view will look just like the “Checks in Past 15 Days” view. This defeats the purpose of setting up a unique display format for the custom view! Therefore, at this point, you may want to use the [Undo Changes](#) command from the Table menu to undo the changes you just made.

Of course, this is optional. You don't need to do this if you don't mind about the uniqueness or if you never changed the display format in the first place.

► Example 2: How Expensive My Kids Are? ◀

Assuming you have a few kids and you always wonder exactly how much you spent for them during the past month.



**Step 1** – You have set up a [class](#) called “Kids” which is used for all transactions that are for kids. So the best way to view this is using the [Classes](#) view, so first switch to this view.

Name	Total
Kids	-\$2,585
Others	-\$2,905
<Unassigned>	-\$1,517
Total:	-\$7,007

**Step 2** – This time we don’t need a filter because the Classes view already summarizes the amounts based on classes for you. But because you’re interested in expenses, so maybe you can use the [Swap](#) command from the Table menu to pull the Expense column to the front. And this time you want to use a greenish color for this view. After adjust the columns and the colors, this is how it looks like now:

Name	Expense
Kids	-\$2,585
Others	-\$2,905
<Unassigned>	-\$1,517
Total:	-\$7,007

**Step 3** – Now we use the Save command from the View Menu to save this as our second custom view.

**Save View**

Name for the custom view: Kids' Expenses

Date range: Previous month

Quick access key: y...

OK Cancel ?

Note that we chose to use **Previous month** as our relative date range, and a Quick Access Key ‘y’. Tap **OK** to exit this dialog box.

**Step 4** – Again, use the [Undo Changes](#) from the Table menu to make the Classes view back to what it was.

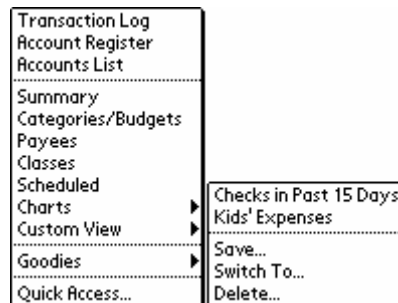
## Manipulating Custom Views

Now that we've seen what custom views are, we can start to describe in detail how to define and use them. By now you should have an idea that in order to define a custom view, you need to:

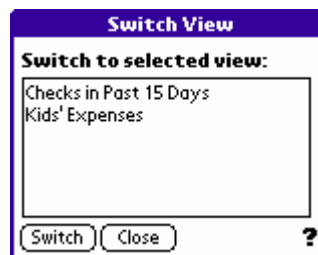
1. Choose a base view, and jump to that base view;
2. Adjust display format as you wish;
3. Apply a filter if necessary; this filter can be either a saved filter or a simple filter;
4. Select the **Save** command from the **Custom View** submenu in the View Menu, then in the Save View dialog box, choose a relative date range and assign a Quick Access Key;
5. Use Table menu's **Undo Changes** command to restore the base view's original display format.

### ► The Custom View Submenu ◀

In the [View Menu](#), there is a **Custom View** submenu, see the picture below:



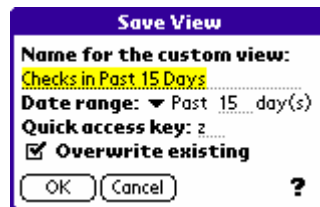
The first part of this submenu are up to 5 most recently used custom views, you can jump to any of these views by selecting one from the list. The second way to jump a custom view is use the **Switch To** command from the submenu. The following dialog box appears:



This dialog box has a list of all the custom views, you can choose any one of them to jump to. The third way of switching to a custom view is by using a [Quick Access Keys](#), which will be explained in the next section.

Also in the submenu is a **Delete** command. Apparently, it's used to delete the custom views you no longer need.

We have mentioned about the **Save** command earlier. But we may need a little more elaboration here. This command is used to create a new custom view, but can also be used to modify an existing one.



If you're already in a custom view when you invoke this command, you'll see its name, date range, and Quick Access Key are already in the dialog box. Moreover, you'll see an option **Overwrite existing**. If this option is checked, any change made in this dialog box plus the environment settings (filter, table format, etc.), will overwrite current custom view's definition. That is, with proper setup procedures, you can change an existing custom view's filter, display format, date range, access key, and even rename it. (But you won't be able to change the base view. Because as we said, in order to overwrite a custom view's definition, you have to switch to that view first. That is, the base view is already determined when you switch to that view and thus cannot be changed.)

If the **Overwrite existing** option is not checked, you'll be able to create a new custom view. But remember, be sure to give a different name to the new view, or Money won't accept it.

In the Save View dialog box, there is a pop-up list where you can select a relative date range. In this list, **This month** refers to *the* month when you invoke the custom view; the **Previous month** is the month before the current month.

**Year-to-date** is from the first day of the year to the day when you invoke the view. **Past** option, as we've seen earlier, lets you specify a number of days before the current date. **Retain original** means the date range will not be changed when the custom view is invoked, it remains what it was. **All** selects all date in the database.



## Quick Access Keys

Money comes with eleven built-in views, and four [“Goodies”](#), that’s already 12 views. Plus, you can define your own custom views. With so many views, it’ll be a shame if there is no an easy way to switch among them. That’s where Quick Access Keys come in.

With Quick Access Keys, you can assign each view with a unique letter. No matter which screen you’re in, simply by entering a letter using Graffiti or the handheld’s keyboard, you’ll brought directly to the corresponding view.

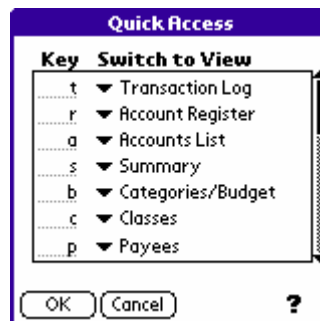
*☞ When entering Quick Access Keys, do not precede them with the Command Stroke (the Graffiti stroke going from lower-left to upper-right.) Just the letter.*

Following is the default Quick Access Key assignments: (Quick Access Keys are case-insensitive)

Key	View	Key	View
t	<a href="#">Transaction Log</a>	c	<a href="#">Classes</a>
r	<a href="#">Account Register</a>	h	<a href="#">Scheduled Transaction</a>
a	<a href="#">Accounts List</a>	e	<a href="#">Trend</a>
s	<a href="#">Summary</a>	1	<a href="#">Arithmetic Calculator</a>
f	<a href="#">Cash Flow</a>	2	<a href="#">Calendar</a>
b	<a href="#">Categories/Budgets</a>	3	<a href="#">Currency Converter</a>
p	<a href="#">Payees</a>	4	<a href="#">Loan Calculator</a>
i	<a href="#">Pie Chart</a>		

### ► Defining Quick Access Keys ◀

To define your own quick access keys, you can select the **Quick Access** command from the [View Menu](#).



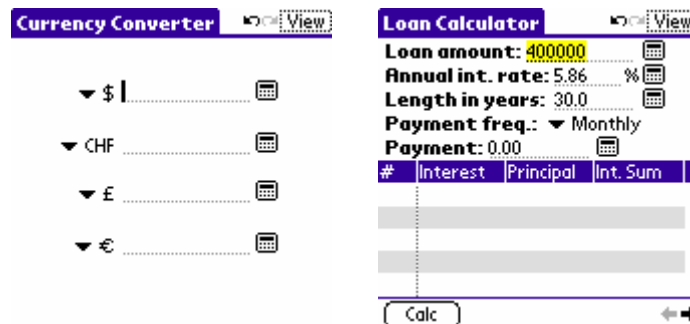
In this dialog box, you can define up to 20 Quick Access Keys for any of the eleven built-in views, the four Goodies, and custom views you defined. To remove a key definition, simply select **<Unassigned>** from the list to the right of the letter, or delete the letter from the text editing field.

#### ► Limitations ◀

There are limitations to Quick Access Keys when you're in one of the [Goodies](#).

First, you can use a Quick Access Key to jump to the Calendar or the Arithmetic Calculator views. But once you're in there, you won't be able to use Quick Access Keys to jump to another view.

Second, for Currency Converter and Loan Calculators views, they both have text editing fields on the screen. These text editing fields make things a little difficult. See the following pictures:



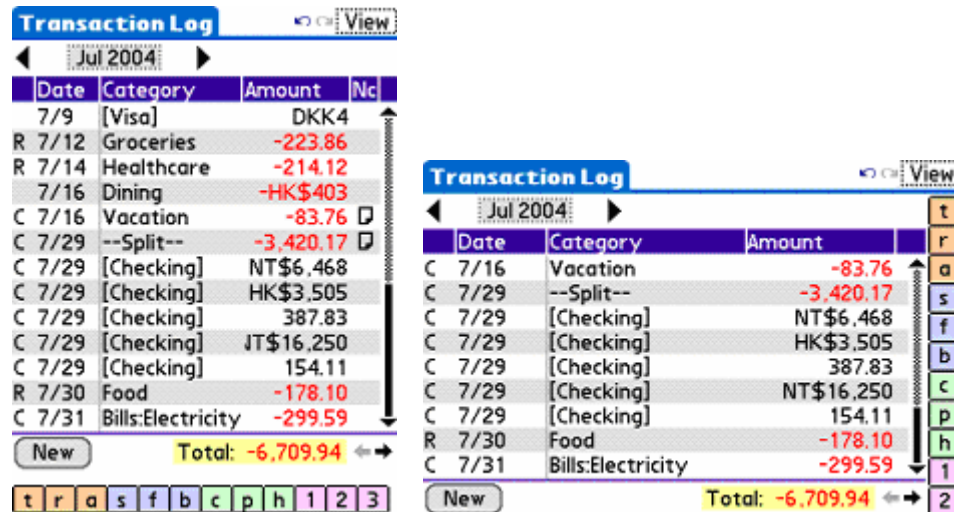
In the Currency Converter picture (left), you can see a blinking cursor in the first text editing field (well, it's not blinking right now, because you're looking at a still image. But I swear, it *will* blink when you see it on your handheld!). And in the Loan Calculator (right), you can see text in the first text editing fields is highlighted (black on light yellow). When in such conditions, we say the text editing field "has the focus." When a field has the focus, anything you entered from Graffiti or keyboard will be sent to that field. That is, if you enter a Quick Access Key when one of the fields has the focus, it won't work because the key is "absorbed" by it.

What you can do now is to first tap on an empty spot on the screen -- a spot that doesn't have any fields, buttons, menus, etc. After doing so, the focus will be gone -- the blinking cursor and the highlight will disappear. This means the fields don't have the focus any more, now you're safe to use the Quick Access Keys.

## Quick Access Buttons

On some handhelds, the screen can be extended to portrait (320x450) or landscape (450x320) mode. When extended, the Graffiti area is closed so that user has no way to enter Quick Access Keys. To remedy this, Money provides a second way of switching views – the Quick Access Buttons.

When the screen is extended, a row (or column) of buttons will be shown at the bottom (or the rightmost part) of the screen:



The first 12 (or 11) Quick Access Keys will be shown as buttons. Tapping on these buttons have the same effect as entering keys.

The button bar can be disabled by checking off the **Show button bar** option from the [Preferences](#) dialog box.

# Transactions

Transactions are the most important part of Adarian Money™. In this chapter, we will start from the most basic and important thing about transactions: their [attributes](#). We will explain what they are how you can use them. Then, we will describe how to [create and edit transactions](#). In the last section, we will explain what are [Split Transactions](#), and how to use them.

## Transaction Attributes

Each transaction in Adarian Money™ has several attributes that need be assigned when you enter a transaction. Following are these attributes:

- **Transaction Type** – the type of a transaction. It can be one of the following: (1) Deposit: Money coming in from an account that's not in Money's list of accounts; (2) Withdrawal: Money going out to a destination that's *not* in Money's account list; (3) Transfer: Money going from one account to another, where both accounts are in Money's account list.

The first two types are easy to understand. But the transfer type needs a little more elaboration.

### More on Transfer Transactions

Let's say you have two bank accounts, A and B, and they both have been entered into Money; and you have a third account C, for some reason, you did not put it in Money. So to Money, you only have two accounts. When you transfer funds from A to B, you can enter such transactions as Transfer transactions. But when you move funds from A to C, to Money, this is a withdraw transaction because you're moving money out of Money's "jurisdiction".

From net-worth's point of view, transfers among accounts inside Money's jurisdiction do not change your net worth; you're just moving money for your left pocket to your right pocket. So usually when Money calculates income and expense, transfers are not counted in. But there are times when you'd want to count transfers as expenses or incomes. For example, when you pay your mortgage,

although your net worth does not change, but you'd still want to see the monthly payment be taken as your expenses. Adarian Money provides an easy way for doing so, please refer to the section of ["Calculation of Income and Expense."](#)

### "Transfer Out" and "Transfer In"

When a Transfer transaction is entered into Money, e.g., transfer from A account to B, two records will be created in the database. The first is a "Transfer Out" transaction from account A, the second is a "Transfer In" transaction into account B. These two terms are used only in some places in the user interface; mostly they are just referred to as "Transfer".

When the Transfer Out transaction is displayed in either [Transaction Log](#) or [Account Register](#) view, the Category column would show **[B]** and the amount will be negative. On the other hand, the Transfer In transaction will have **[A]** in its Category and a positive amount. The following picture depicts the situation when transferring \$100 from Checking account to Cash, note how the Account and Category columns are different.

Date	Account	Category	Amount
7/8	Checking	[Cash]	-100.00
7/8	Cash	[Checking]	100.00

### Transferring Between Different-Currency Accounts

Usually when you transfer funds from one account to another, the amount sent and amount received should be the same, as in the above picture.

If the two accounts are of different currencies, then things will be a little more complicated. We will have more details in the [last section](#) of this chapter.

- **Date** – usually this is the date when a transaction was made, or *posted date*. The date when the bank finished processing the transaction is called *clearing date*. Often clearing date is several days later than the posted date. If you often compares Money records and bank statement, it's better to use clearing dates.
- **Amount** – the amount of a transaction. Adarian Money supports multiple currencies; you can enter amounts in any currency you want.

For example, if you live in Germany and travel to Hong Kong from time to time. When you use your Euro credit card to purchase things



in Hong Kong, you would most likely enter transactions using local currency – HK dollar. Money will do the conversion for you, and both amounts will be remembered in the database. You can view a transaction's original amount in the [Transaction Log](#) and [Account Register](#) views.

When you enter transaction amounts, you always enter them as positive values; Money will determine its actual sign based on the [transaction type](#).

- **Exchange rate** – is the exchange rate used in this transaction if a different currency is involved. See [“Exchange Rate”](#) section for details.
- **Account** – an account that's held in a financial institution, such as a bank or a credit card issuing company. You can create checking, savings, credit card, asset, and liability accounts in Money.

Accounts must be assigned with a currency. All transactions' amounts will be converted to the currency of the account they belong to.

For more information on how to define and use accounts, please refer to the chapter [“Managing Accounts”](#).

- **Category** – a way to categorize your transactions, usually the purpose of the transaction. For example, “Salary”, “Grocery”, “Clothing”, “Rent”, etc. Please refer to the [“Categories and Budgets”](#) chapter on details about categories and budgets.
- **Payee** – the party who receives money from you or pays money to you. Please refer to the [“Defining Payees”](#) chapter to see how to define payees.
- **Class** – in addition to category, this is another way of categorizing your transactions, you can think of it as a secondary categorization. For example, if you have a category called “Dinning Out” and you use it to keep track of the money used on dinning in restaurants. Sometimes you dine with your family, and sometimes with your customers or business associates. So for transactions like these, their categories will all be “Dinning Out”, but the classes can be either “Personal” or “Business.”

Please refer to the [“Defining Classes”](#) chapter to see how to define classes.

- **Transaction Status** – the status of a transaction, it can be one of the following:

Posted – a transaction has been entered into Money's database but not yet cleared the bank.

Cleared – bank has received and finished processing the transaction and it is showing on bank's statement.

Reconciled – a transaction has passed the [Reconciliation](#) process and it matches with bank's statement. This status is usually not set by the user, instead, Money automatically sets transactions to Reconciled after a successful reconciliation. Although you can manually set a transaction's status to Reconciled, but Money will issue a warning message to ask you to confirm it. Similarly, when you try to modify a reconciled transaction, Money will also ask you to confirm. The Reconciled status means a Money's transaction record matches with the bank record, supposedly it should not be changed at all.

Imported – After [importing](#) from a QIF file, Money sets imported transactions' status to Imported to let the user clearly know which transactions were imported and need be reviewed. This status is only temporary; they will be changed to Posted status when you quit Money or before you use the [Reconcile](#) command.

Unrealized – This status means this transaction hasn't happened yet. By entering a yet-to-happen transaction into the database, you give yourself a reminder that something should have or will be done. For example, you received a bill from your lawyer (which doesn't repeat, otherwise you should've used a [scheduled transaction](#)), but you're not ready to pay the bill yet. So you can enter it into the database and leave it as Unrealized. This way, whenever you see it, you'll know there is an unpaid bill. For more details, please refer to the section of [“Unrealized Transactions”](#).

- **Excluded** – when checked, this transaction will be excluded from the calculation of income and expense. For details, please refer to the [“Calculation of Income and Expense”](#) section.
- **Check number** – the number of the check that a transaction uses. Money can remember the check number you last used and automatically assign the next check for you. For details, please see the [“Defining Accounts”](#) section.

- **Note** – note about a transaction. A note cannot be longer than 64KB and is subject to how much memory is available. Note that the note text is not encrypted in the database. That is, even if you used a [password](#) to protect Money's data from prying eyes, but if you lost your handheld and someone found it, and if this person is knowledgeable enough, he still can have ways to access your data. When this happens, any sensitive information you put in the note field may be compromised. Therefore, it is not recommended to save sensitive information in Money, such as credit card numbers.

## Creating Transactions

Creating transactions must be done from either the [Transaction Log](#) view, [Account Register](#) view, or [Accounts List](#) view (or any [custom views](#) that are based on these three views.) To create a new transaction, switch to one of these views, then tap on the **New** button located at the bottom of the screen.


To modify a transaction, you have to first switch to either of the [Transaction Log](#) view, [Account Register](#) view (or any custom views that are based on these two views), then tap on the transaction in the table.

Either way, you'll be brought to the following dialog box:

In this dialog box, it's easy to see that each field corresponds to one of the [attributes](#) we introduced in the previous section. So it should be pretty easy to get to know what you should enter in this dialog box. But with one exception:

**One time** – this checkbox (not shown in the above picture, but it's located to the right of the **Cancel** button) appears only when you are executing a [scheduled transaction](#). If this check box is not checked, whatever changes you made to the transaction (like its amount, category, etc.) will be remembered into that scheduled transaction so that when it happens next time, you don't have to enter again. If this checkbox is

checked, then all the changes you made here will not be remembered, that is, the changes are for one-time only and will not affect future transactions.

You can tap on the calculator icon  to call up the built-in [calculator](#) to do some calculations and tap on the **Enter** button in it to put the calculated result back into the **Amount** field. You can choose any currency type for the amount of the transaction. But no matter what currency you choose, when saved to the database, it will automatically be converted to the currency of the account of this transaction.

When you use the stylus to tap on the **Chk** (check number) field, the next available check number for the account you chose will automatically be put in the editing field.

The two arrow buttons by the date selector can be used to advance or backward the date. They are very useful when you are just a few days away from the date displayed in the date selector.

#### ► Auto Fill-In ◀

In order to save you from entering the same information over and over, Money remembers the association between a payee and the category, account, class that are used with it. When you select a payee in the dialog box, the program automatically fills in the rest of the information. For example, you often go to Starbucks to get a cup of coffee, so when you have selected the payee as “Starbucks”, the remembered category “Snack”, class “Personal”, and account “Cash” would be filled into the dialog box.

This auto fill-in feature can be disabled by checking off the Auto Fill-In option from the [Preferences](#) dialog box. Money can remember up to 50 most frequently used such relations. Information for transactions that have [sub-transactions](#) are not remembered.

#### ► Editing Lists ◀

It's very common that the account, category, payee, or class you want to use does not exist in the list. At this point, you don't need to quit the dialog box to edit the list then come back again, Money lets you edit these lists right from this dialog box.

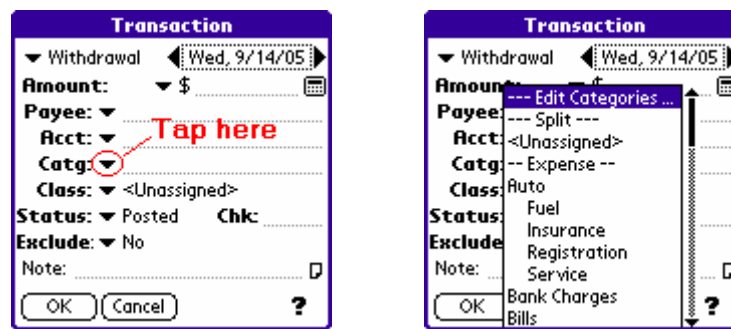
To do so, just tap on the triangle button by the label (such as **Payee: ▼**), a list would pop up. At the top of the list, there is a special command that looks like “--- **Edit xxxx** ---” where **xxxx** is the name of the list. When you select this command, the respective [list editing dialog box](#) will appear. You can add, modify, or delete items in there. Then when you're done,

Money will update the lists to reflect the changes you made in the list editing dialog box.

#### ► Using QuickSelect ◀

In order to make it easier for you to pick out an item from a long list, Money provides a convenient way *QuickSelect* to do this. Here is how to use it:

When you want to enter an account, payee, or category in Transaction dialog box, you can simply tap on the downward triangular icon to the right of the text label **Catg:** ▼, a pop-up list will appear along with a scroll bar. We'll use the category list as an example in the following pictures:



#### Scrolling

You can use the scroll bar to scroll down the list and pick the one you want<sup>1</sup>. Another way to scroll down the list is by entering a letter through Graffiti or your Palm's keyboard. When doing so, the list scrolls down to the first item that starts with the letter and the item become selected. If you're in the Category list, sub-categories can be selected this way too.

#### Entering Text

Alternatively, you can enter text directly into the text editing field next to the triangular icon, and the program will automatically find from the list the first item that matches with what you have already entered and put the matching item into the editing field.

For example, if you have the following three items, among others, in the Category list: Insurance, Interest, and Investment. When you enter the first letter "i", the program shows "Interest" in the field because it's the first one that matches with "i", see below. At this point the first letter "i" is not highlighted whereas the rest of the word is highlighted; this shows

<sup>1</sup> The standard Palm OS user interface uses a small triangular icon at the top-right and bottom-right corner of the list for you to scroll it. We believe using a scroll bar is a lot easier than that.

what you entered was just “i”, the rest of the word was automatically appended.

Catg: ▼ Insurance .....

When you entered the second letter “n”, “Insurance” stays there because alphabetically it’s the first one that matches with “in”. But now the first two letters “in” are not highlighted, see below:

Catg: ▼ Insurance .....

When you continue to enter the third letter “v”, it changes to “Investment” because it’s alphabetically the first one that matches with “inv”.

Catg: ▼ Investment .....

At any time during the input, you can stop inputting when the text shown in the field is already what you want. You don’t have to do anything special to end the input, just leave the text there and tap on some where else to continue with what you want to do next. In the previous example, you only need to enter one letter ‘i’ to select “insurance” and three letters “inv” to select “investment”. Usually entering 1 to 3 letters is enough to get what you want.

The same goes for Account and Payee fields.

#### ► Unassigned Items ◀

When you first enter this dialog box to create a new transaction, all list fields are empty. You can leave them empty if you don’t want to assign anything. In this case, they will automatically be assigned with **<Unassigned>** when you exit the dialog box. Or, you can select **<Unassigned>** from the list.

#### ► The Category List ◀

In the category list, there are two special items: “--- **Expense** ---” and “--- **Income** ---”. They are not actual categories or commands, they are just separators to separate expense categories from income categories. You should not select these two items.

There is another command in the category list, the “--- **Split** ---” command. You can use this command to enter a [Split Transaction](#).

Note that no matter if the transaction is a deposit or withdrawal, you can choose either expense category or income category as you wish. As we said earlier, a deposit transaction using an expense category is perfectly legal, it means reduction in expenses, not income.

## ► Transfer Transactions ◄

If you want to enter a transfer transaction, first select the Type to be **Transfer**, then the dialog box will change to the following:

The screenshot shows a dialog box titled "Transaction". It has a dropdown menu set to "Transfer" and a date field showing "Wed, 9/14/05". Below these are fields for "Amount:" with a dollar sign icon, "Payee:" with a dropdown arrow, "From:" with a dropdown arrow, "To:" with a dropdown arrow, "Class:" with a dropdown arrow and "<Unassigned>" selected, "Status:" with a dropdown arrow and "Posted" selected, and "Chk:" with a dropdown arrow. There is also an "Exclude:" dropdown set to "No" and a "Note:" field with a small icon. At the bottom are "OK", "Cancel", and "?" buttons.

This dialog box is largely the same as we have described above with only one exception: the **From** and **To** fields. As can be expected, they are used to enter the source and destination accounts of the transfer. Of course, you can't select the same account as both the source and destination. Note that transfer transactions don't have Category or Payee attributes.

When entering a transfer transaction, Money inserts two transaction records into the database: one for the source account, the other for the destination account. Details can be found [here](#).

## Exchange Rates

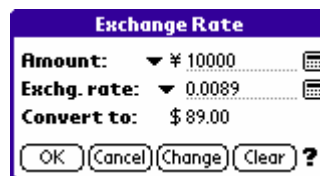
If a transaction is made using a currency that's different from the account's currency, Money will always remember both the original amount and the converted amount. By default, the conversion rate will be the one defined in the [Currency](#) list. If you want to specify a different rate, you can use the **--Exchange Rate--** command from the **Currency** pull-down list. You can view the original amounts and exchange rates information in the [Transaction Log](#) and [Account Register](#) views.

For example, a traveler goes to Japan from the US. Before departing, he bought some Yen at a local bank at the rate of 1USD : 112JPY. Then he bought some more at the hotel concierge in Tokyo, this time the rate is 1USD : 105 JPY (hotel's rates are usually the worst.) And when he uses his USD credit cards to buy things, the rates can be different again because they are defined by the banks. Using this command, you can accurately obtain the equivalent home currency amounts.

The use of this command is a little different for different types of the transaction. These are discussed below:

## ► Withdraw and Deposit Transactions ◄

When selected, the following dialog box appears:



The **Exchange Rate** dialog box contains the following fields and controls:

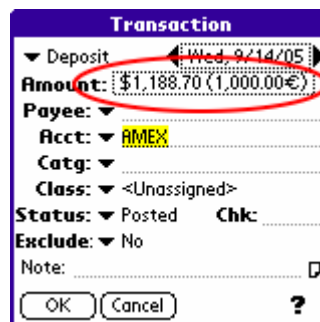
- Amount:** A dropdown menu showing "¥ 10000" with a small calculator icon to its right.
- Exchg. rate:** A dropdown menu showing "0.0089" with a small calculator icon to its right.
- Convert to:** A text field showing "\$ 89.00".
- Buttons at the bottom: **OK**, **Cancel**, **Change**, **Clear**, and a **?** help button.

Here in this dialog box, by using the **Change** button, you can enter any two of the three parameters of a currency conversion (original amount, exchange rate, and converted amount), the program will calculate the third for you. The exchange rate can be different from or the same as the rates set up in the [Currency](#) list. The rates you entered here will not affect the one defined in the Currency list. Up to 10 exchange rates will be remembered by the program, you can tap on the triangle button to the left of the rate entry field to quickly access previously used rates.

The exchange rate you enter here should be the rate from the currency selected in this dialog box to the account's currency. For example, if you selected an account whose currency is USD, and you selected JPY in this dialog box, then the rate should be from JPY to USD, around 0.01 or so.

Both the original amount and the exchange rate will be remembered as part of the transaction. You can view them using the [Transaction Log](#) and [Account Register](#) views.

After you have OK'ed this dialog box, you will be brought back to the Transaction dialog box. You will notice that both amounts are displayed in a selector:



The **Transaction** dialog box contains the following fields and controls:

- ▼ Deposit** (with a right arrow) and **Wed, 9/14/05** (with a left arrow).
- Amount:** A selector showing "\$1,188.70 (1,000.00€)". A red circle highlights this field.
- Payee:** A dropdown menu.
- Acct:** A dropdown menu showing "AMEX".
- Catg:** A dropdown menu.
- Class:** A dropdown menu showing "<Unassigned>".
- Status:** A dropdown menu showing "Posted".
- Chk:** A checkbox.
- Exclude:** A dropdown menu showing "No".
- Note:** A text field with a small notepad icon to its right.
- Buttons at the bottom: **OK**, **Cancel**, and a **?** help button.

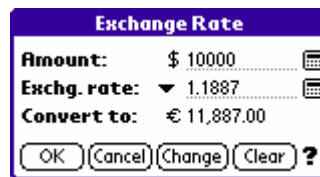
You can tap on the amount selector to get in to the Exchange Rate dialog box. If you want to remove the exchange rate and use the default one, use the **Clear** button from the Exchange Rate dialog.



## ► Transfer Transactions ◄

Sometimes when you transfer money from one account to another, and when the currencies of the accounts are different, the bank would negotiate the exchange rate with you. You can get a better rate if the amount is large enough. In this situation, the rate is usually different from what you have set up in the Currency list. So you may want to use the **--Exchange Rate--** command to specify a different rate.

Before using it, it's better, though not necessary, to specify both the source and destination accounts. By doing so, the program can correctly display currency symbols in the Exchange Rate dialog box.

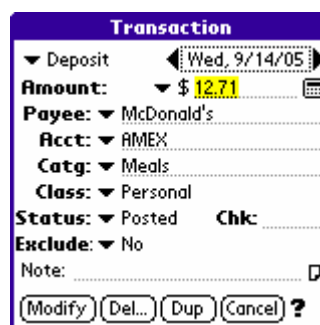


The 'Exchange Rate' dialog box has a purple title bar. It contains three rows of input fields: 'Amount:' with '\$ 10000', 'Exchg. rate:' with a dropdown showing '1.1887', and 'Convert to:' with '€ 11,887.00'. Each row has a small calendar icon to its right. At the bottom are four buttons: 'OK', 'Cancel', 'Change', and 'Clear', followed by a question mark icon.

Note the difference between this and the above dialog box: You can't change the currency type. The currency type shown to the left of the amount entry field is the source account's currency; the converted amount's currency is always the destination account's currency. And the exchange rate you specify should be the rate from the source account's currency to that of the destination account's. The above picture shows the user is transferring \$90,000 from a USD account to a HK\$ account, so the rate from USD to HK\$ is set to 7.82 for this transaction.

## Modifying and Duplicating Transactions

To duplicate a transaction, you can tap on the transaction while you're in either [Transaction Log](#) or [Account Register](#) view. The Transaction dialog box that we've just seen will come up, and attributes of the transaction that's tapped on will be placed in the dialog box. But this time, it has a few more different buttons:



The 'Transaction' dialog box has a purple title bar. It contains several rows of input fields: a dropdown for 'Deposit' with a date 'Wed, 9/14/05' to its right; 'Amount:' with '\$ 12.71'; 'Payee:' with 'McDonald's'; 'Acct:' with 'AMEX'; 'Catg:' with 'Meals'; 'Class:' with 'Personal'; 'Status:' with 'Posted' and a 'Chk:' field; and 'Exclude:' with 'No'. There is a 'Note:' field at the bottom with a small icon to its right. At the bottom are five buttons: 'Modify', 'Del...', 'Dup', 'Cancel', and a question mark icon.

Tapping on the **Modify** button will make any changes you made in this dialog box replace the information in the database. To duplicate this transaction, just tap on the **Dup** button. The dialog box will turn into the one we just saw in the [“Creating Transactions”](#) section. All the transaction's attributes are still there with only the date is changed to today's date. And the buttons at the bottom will have **OK** and **Cancel** only. Tapping on the **OK** button will insert a new transaction into the database.

## Deleting Transactions

To delete one transaction, you can tap on the transaction while you're in either [Transaction Log](#) or [Account Register](#) view. The Transaction dialog box that we've just seen will come up. Usually you use this dialog box to edit its contents, but there is a **Del** button in the dialog box can be used to delete it.

If you want to delete a range of transactions, you can use the **Delete** command from the **Data** menu. This command allows the user to delete transactions within a current date range:

Besides specifying a date range, there is an option **Adjust opening balances** in the dialog box, this option is useful only when the date range is early enough that the earliest transactions of accounts would be deleted. In this case, if this option is checked, Money would adjust accounts' opening balances such that the ending balances remain the same. This is best understood by the following example:

Date	Catg	Amt	Balance
R 6/23	Bank Chai	-267.30	32.70
C 7/15	[AMEX]	110.79	143.49
C 7/18	Entertain	-149.48	-5.99
C 7/23	[Cash]	196.03	190.04
C 7/23	[Cash]	31.34	221.38
7/28	[Visa]	54.90	276.28
7/31	[Master C	344.52	620.80
R 8/8	Groceries	-152.16	468.64
R 8/19	Bills:Cellul	-78.27	390.37
		<b>Ending:</b>	<b>-11,744.68</b>

In this example, account Checking has an opening balance of \$300.00, and the earliest entry in the database is June 23, 2003. If we delete

transactions in the range from June 1 through July 31, 2003, the following picture on the left shows the situation when **Adjust account balances** option is enabled; the picture on the right is without this option:

Account Register				View
All Dates				Checking
Date	Catg	Amt	Balance	
R 8/8	Groceries	-152.16	468.64	
R 8/19	Bills:Cellul	-78.27	390.37	
R 9/5	--Split--	-288.03	102.34	
C 9/14	Subscript	-112.37	-10.03	
C 9/21	Vacation	-306.12	-316.15	
R 9/23	Misc	-114.02	-430.17	
C 9/23	Vacation:	-322.04	-752.21	
R 9/28	[Visa]	14.52	-737.69	
10/2	Groceries	-260.49	-998.18	
New			Ending: -11,744.68	

Account Register				View
All Dates				Checking
Date	Catg	Amt	Balance	
R 8/8	Groceries	-152.16	147.84	
R 8/19	Bills:Cellul	-78.27	69.57	
R 9/5	--Split--	-288.03	-218.46	
C 9/14	Subscript	-112.37	-330.83	
C 9/21	Vacation	-306.12	-636.95	
R 9/23	Misc	-114.02	-750.97	
C 9/23	Vacation:	-322.04	-1,073.01	
R 9/28	[Visa]	14.52	-1,058.49	
10/2	Groceries	-260.49	-1,318.98	
New			Ending: -12,065.48	

Comparing these three pictures you'll find that the balances (the rightmost column) in the picture on the left are not changed after deletion, whereas in the picture on the right, all balances are changed after deletion. What can not be directly seen from these pictures is the opening balance of the Checking account is changed from \$300 to \$620.80, which "happens to be" the ending balance on July 31 before deletion.

## Transaction Log View

Transaction Log view is one of the eleven built-in views. This view is like a logbook that shows everything you did in every detail. Unlike the [Account Register](#) view, the Transaction Log view lists transactions from all accounts, no matter which accounts they are of. Therefore, Transaction Log is particularly useful for you to get to know *all* your financial activities.

By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) 't' to switch to this view.

Transaction Log			View
This Month			
Date	Category	Amount	
R 5/10	[Cash]	5GD397.78	
5/12		-5GD35.62	
C 5/12	[Savings]	5GD288.74	
C 5/12	[Visa]	MMN1,903	
R 5/18	Groceries	5GD291.99	
R 5/18	Auto:Fuel	-101.01	
5/19	Auto:Insurance	-424.91	
R 5/21	--Split--	-1,005.51	
C 5/24	Misc	-443.32	
New		Total: -5,474.88	

[Unrealized](#) and upcoming [scheduled transactions](#) will also be shown in this view. Unrealized transaction will show a letter "U" in the status

column; upcoming scheduled transactions will have a letter “S”. They both are shown on pink background. But you have to enable this feature by checking the **Show future transactions** option from the **Display** group in the [Preferences](#) dialog box. For more details, please refer to the [“Unrealized Transaction”](#) section.

#### ► Tapping on Rows ◀

Tapping on a row in the table (except on the Status column) will bring up the [Transaction](#) dialog box. This allows you to modify the transaction details. But if the transaction tapped on is a [Transfer In](#) transaction, then the [Change Amount](#) dialog box will come up.

#### ► Columns in the Table ◀

- **Status** – [transaction status](#). You can tap on this column to change a transaction's status. If you changed a [sub-transaction's](#) status, the main transaction's status will change too.

Transactions whose Status fields show a letter “S” are upcoming scheduled transactions. Based on what you've set up for [scheduled transactions](#), these are the transactions that are about to happen in the coming days, but haven't happened yet.

A letter “U” indicates that this transaction is an [unrealized transaction](#).

- **Date** – [transaction date](#).
- **Category** – the [Category](#) name of the transaction. You can use the [Preferences](#) command to control whether the full category name (such as “Auto: Fuel”) or just the subcategory name (such as “Fuel”) is displayed in this column. If the transaction is not assigned with a category, this column will be left empty. If the transaction is a [Split Transaction](#), this column shows **--Split--**. If the transaction is a [Transfer Out](#) transaction, the destination account name is displayed between a pair of square parentheses, such as **[Checking]**, and the amount will be negative. If this is a [Transfer In](#) transaction, the source account's name is shown, and the amount is positive.
- **Amount** – [amount](#) of the transaction. Negative amounts are displayed in red. You can use the [Preferences](#) command to control if and how currency symbols are displayed.
- **Account** – [account](#) name of the transaction. If the transaction is a deposit or withdrawal, this is the account where the money goes to or comes from. If this is a [Transfer Out](#) transaction, this column

shows the source account; if it's a [Transfer In](#), it shows the destination account.

- **Payee** – [Payee](#) of the transaction, it's empty if there is no a payee assigned or if the transaction is a Transfer transaction.
- **Class** – [Class](#) of the transaction, it's empty if there is no a class assigned. If the transaction is a [Split Transaction](#), it shows *--Split--*.
- **Scheduled** – if the transaction is inserted because of a [Scheduled Transaction](#), the name of the Scheduled Transaction is displayed in this column.
- **Check Number** – the [check number](#) of the check used in this transaction. It's empty if it does not involve a check.
- **Original Amount** – if the transaction involves different currencies, this column shows the original amount before conversion.
- **Exchange Rate** – if the transaction involves different currencies, this column shows the exchange rate used.
- **Note Text** – [note](#) of the transaction.
- **Note Icon** – a note icon if the transaction has note text attached with it. You can tap on a note icon to bring up a little text box to show the first four lines of the note.

#### ► Footnote ◀

Below the table is a color box showing the summary of transactions currently in view, i.e., transactions which are within the current [date range](#) and satisfy the [filter](#) test, if there is one.

Transaction Log			View
◀ This Month ▶			
Date	Schd	Amount	
C 12/5		-NZD289	
C 12/5		¥20,501	
R 18/5		-NZD292	
R 18/5		-101.01	
19/5		-424.91	
R 21/5		-1,005.51	
C 24/5		-443.32	
29/5		34.00	
29/5	gs gfs	-1.00	
New		Total: -8,445.99	↔

You can tap on this color box to select what information is to be displayed here:

Income: 34.00
Expense: -8,479.99
✓ Total: -8,445.99
Color...

**IMPORTANT:** The way how Money calculates income and expenses is based on a transaction's Category type, not on its Transaction Type. For a detailed discussion on the differences between Category Type, Transaction Type, and incomes and expenses, please refer to the section of [“Income/Expense vs. Deposit/Withdrawal”](#).

If there are [unrealized](#) or upcoming [scheduled transactions](#) showing in the table, they will not be included in the calculation of these numbers.

The **Color** command is used to change the background color of the color box.

## Split Transactions

Supposedly each transaction you make appears on your bank statement as one entry. This one-transaction-one-entry correspondence is important if you want to keep your database consistent with bank statements.

But sometimes a transaction has multiple purposes. For example, you bought a lot of things in a supermarket. At the checkout, the total amount was \$100. On the bank statement, this is one single transaction. But actually you bought a lot of things for different purposes, e.g., \$30 for clothing, \$50 for grocery, and \$20 for video rental.

To have a better idea of what the money was spent for, you may want to clearly identify all the different purposes, but you don't want to create multiple transactions in the database because that would break the one-to-one correspondence. This is when Split Transactions come in handy.

### ► Sub-Transactions ◄

A Split Transaction is a transaction that can be viewed as a collection of multiple *sub-transactions*. Each of these sub-transactions can have its own amount, category, and class. In the example above, you can create a *main* transaction of amount \$100 with 3 sub-transactions: \$30 on Clothing category, \$20 on Video Rental category, and \$50 on Grocery category.

To enter a Split Transaction, select the ***Split*** command from the Category list in the Transaction dialog box. When selected, the following Split Transaction dialog box appears:

Split Transaction	
Amount: +	
Catg: ▼	
Class: ▼ <Unassigned>	
<input type="button" value="Add"/> <input type="button" value="Change"/> <input type="button" value="Delete"/>	
Video Rental	20.00
Clothing	30.00
Groceries	50.00
<b>Total Splits:</b>	100.00
<b>+ Difference:</b>	0.00
<b>= Transaction:</b>	100.00
<input type="button" value="OK"/> <input type="button" value="Cancel"/> <input type="button" value="?"/>	

To enter a new sub-transaction, first enter the amount, category and class, then tap on the **Add** button. To modify an existing sub-transaction, first tap on a sub-transaction from the table below the three buttons, Money will put its values in the fields above. Then you make the necessary changes to those values, and tap on the **Change** button, the sub-transaction in the table will be updated. To delete a sub-transaction, tap on it from the table and then tap on the **Delete** button.

Note that although there is a sign button in front of the amount field, but in most cases the amounts you enter are positive values. Only in rare cases would you need to enter negative values, you can refer to the [“Paychecks”](#) section for an example of negative sub-transaction amounts. (In case you’re wondering, why there is no a sign button for the amount field in the [Transaction dialog box](#)? Because it doesn’t accept negative numbers. Why? Because in that dialog box, you always enter positive numbers and the sign of the amount is automatically determined by the transaction type – deposit or withdrawal.)

If the sub-transaction is a transfer, you can use the – **Show Accounts** – command from the category list so that the category list is replaced with the list of accounts. Similarly, you can use the – **Show Categories** – command from the account list to show categories.

The last three rows in the table tells you the current total of all sub-transactions (the **Total Splits** row), the amount of the main transaction (the **Transaction** row) , and the difference between the two (the **Difference** row). When you’re done, tap on the **OK** button, the amount of the main transaction will automatically be updated to the total of all sub-transactions. Note that the **Difference** and **Transaction** rows do not appear if you did not enter an amount in the main transaction dialog box or if the amount was zero.

Similarly, you can edit the Category list and Class list from this dialog box.

### ► Transfer Sub-Transactions ◄

Sometimes a sub-transaction can be a transfer transaction. For example, if at the supermarket checkout you asked for a cash back<sup>2</sup> of \$20, then this is a transfer sub-transaction of \$20 from your checking account to your cash account.

To enter a transfer sub-transaction, choose the **–Show Accounts–** command from the Category list. After choosing this command, the Category list becomes Account list, then you can choose the destination account from this list. To change back to the Category list, just select the **–Show Categories–** command and the list changes back to the Category list.

When inserting a main transaction into the database, if it contains one or more transfer sub-transactions, then one or more [Transfer In](#) transactions will be created at the same time. In the [Transaction Log](#) view or the [Account Register](#) view, these transfer sub-transactions are shown in separate rows. Using the example above, inserting the \$120-transaction will create two entries in the database:

Date	Category	Amount
5/31	--Split--	-120.00
5/31	[Checking]	20.00

The Category column in the second row shows **[Checking]** and the amount is a positive number, this indicates it's a [Transfer In](#) transaction from the Checking account.

## Unrealized Transactions

Unrealized transactions are a special kind of transactions. They are like [scheduled transactions](#) in that they haven't happened yet; but they do not repeat, they happen only once. For example, if you owe somebody some money, you are supposed to return the money some time in the future. You can enter an unrealized transaction in Money as a reminder for yourself.

To enter an unrealized transaction, just set the transaction's status to "Unrealized", everything else is the same as ordinary ones. The date of

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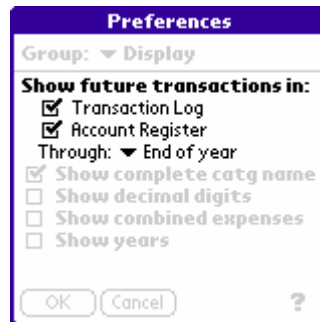
<sup>2</sup> Cash back is a common type of transactions in some countries. This is how it works: In such countries, ATM cards can be used to buy things in the same way as credit cards can, but your bank account is debited directly. When doing so, you can not only use the ATM card to pay for the things you buy, you can also ask the cashier to give you some cash. This is like buying things and withdrawing cash from an ATM machine at the same time.



an unrealized transaction does not have to be in the future; it can be any point in time. Later when it's actually realized (like you returned the money), you can change its date and its status to Posted to reflect what has actually happened.

Unrealized transactions have the following characteristics:

1. When Money calculates income and expense, unrealized transactions are not included whatsoever. When calculating ending balances, they are not included either.
2. In [Account Register](#) and [Transaction Log](#) views, their status column shows a letter “U” and shaded in pink color. You can make unrealized transactions show or hide in these two views by checking or unchecking the **Show future transactions** option under the **Display** group in the [Preferences](#) dialog box.

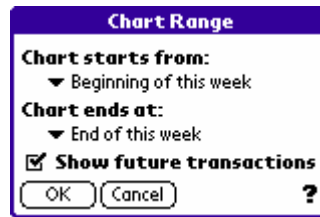


In the Preferences dialog box, you can also decide how far into the future should such transactions be displayed. For example, you can choose the **End of year** option so that unrealized transactions within the range from the beginning of the selected [date range](#) to the end of the year will be displayed in the Account Register and Transaction Log view.

When in the Account Register view, you will see the running balance (shown in the **Balance** column) is affected by unrealized transactions. But the ending balance shown in the footnote is not affected by unrealized transactions.

Date	Catg	Amt	Balance
9/2	Auto:Insur	-44.91	-44.91
U 9/5	Househol	-41.20	-86.11
9/8	Bank Chai	-31.99	-118.10
9/14	Dividend	9.31	-108.79
9/22	Bills:Cellul	-21.10	-129.89
U 9/28	Bills:Rent	-700.00	-829.89
New			Ending: -88.69

3. In the [Cash Flow](#) view, you can make unrealized transactions be included or not included in the chart by checking or unchecking the **Show future transactions** in Cash Flow's Chart Range dialog box.



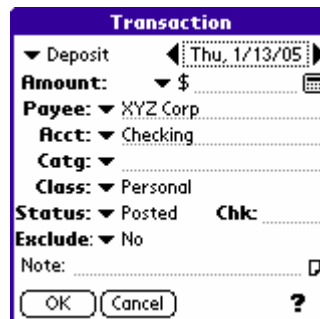
## Paychecks

Paychecks is one of the most commonly used transactions that use split transactions. In this section we will use paycheck transactions to exemplify how and when to use split transactions.

Assuming you receive your salary on the 5<sup>th</sup> or every month. The company pays you a total of \$3,000, but not all of this \$3,000 goes into your pocket, there are lots of deductions. For example:

- \$100 pays for the group insurance,
- \$200 is for your income tax withholding,
- \$300 is deposited into your retirement account (e.g. 401k in the United States),
- \$1,000 goes directly to a savings account so that you can enjoy a higher interest rate,
- and the rest goes to your checking account for daily use.

To enter this paycheck, first create a transaction like following:



In the above picture, this transaction is set to be a deposit transaction into account Checking. The payee "XYZ Corp" is the company you work for. Leave the amount empty. Then select the ---Split--- command from

the category list, you will be brought to the Split Transaction dialog box we have discussed in the previous section. Enter the following 5 sub-transactions, see following:

**Split Transaction**

Amount:

Catg:

Class:

Salary	3,000.00
Medical Insurance	-100.00
Tax	-200.00
[Retirement]	-300.00
[Savings]	-1,000.00
<b>Total Splits:</b>	<b>1,400.00</b>

In this dialog box,

- The first sub-transaction is your monthly salary, \$3,000. Its category should be set to Salary.
- Although this is a deposit transaction, but the insurance \$200 goes in another direction – out of the Checking account, so we should use a negative value -\$200 here. And its category is set to Medical Insurance. (You will receive a reminding message when entering this sub-transaction, but it's just a friendly reminder. Don't worry.)
- Similarly, the tax withholding is also a negative value, and the category is Tax.
- The \$300 investment on your retirement is a transfer from the Checking account to the Retirement account. It's also a negative value.

After you have entered the above transaction, you will see the following results: a deposit of \$1,400 into your Checking account; a \$300 deposit into your Retirement account; a \$1,000 deposit into your Savings account. And if you go to the Categories/Budget view, you will see that you have spent \$100 on insurance, \$200 on paying taxes, and your total income is \$3,000.

Account Register <input type="button" value="View"/>					Account Register <input type="button" value="View"/>				
◀ This Month ▶ Checking					◀ This Month ▶ Retirement				
Date	Catg	Amt	Balance		Date	Catg	Amt	Balance	
1/31	--Split--	1,400.00	1,400.00		1/31	[Checki	300.00	300.00	
<input type="button" value="New"/> Ending: 1,400.00 ⇄					<input type="button" value="New"/> Ending: 300.00 ⇄				

Account Register				Categories/Budgets		
◀ This Month ▶ Savings				◀ This Month ▶		
Date	Catg	Amt	Balance	Name	Budget	Actual
1/31	Checki	1,000.00	1,000.00	-- Expense --		
				Medical Insura		100
				Tax		200
				Total:		300
				-- Income --		
				Salary		3,000
				Total:		3,000
New Ending: 1,000.00 ↔				Setup ↔		

## Income/Expense vs. Deposit/Withdrawal

Each category in Money has a type: Income or Expense; each transaction in Money also has a type: Deposit or Withdrawal. Although income/expense and deposit/withdrawal seem to be the same thing at first, but they are not. Let's see how they are different:

Let's say you bought a digital camera at \$500, which comes with a \$50 mail-in rebate<sup>3</sup>. To record this transaction, you entered a withdrawal transaction of amount \$500 and put it into an expense category "Hobbies". Then you sent in the mail-in rebate and after eight weeks, you got a \$50 check back from the manufacturer. After you have deposited the check into your bank, you'd want to record this deposit into Money too. But the question is: How?

You can have two choices: Go back and modify the original transaction to make it become \$450. This is straightforward, but the only problem is it doesn't match with the bank statement. To your bank, there are two transactions, one is \$500 withdrawal and one is \$50 deposit. In order to make Money's database match with your bank statement, you'd better enter another transaction for this \$50 check. This time you should enter a *deposit* transaction using the same Hobbies *expense* category. Although it's a deposit, but it should be categorized as an expense. Why? Because this \$50 is not your income, it's just a reduction in your expense. Therefore you still put it under the original expense category even though it's a deposit.

<sup>3</sup> Mail-in rebates are a way of sales practice in some markets. This is how it works: When you buy something, you pay the full price, say \$500. But at the same time you're given a mail-in rebate form. You just fill out that form and send it to the manufacturer, they will return you part of the money, say \$50. So what you actually paid is just \$450. Some manufacturers prefer mail-in rebates to direct price cuts for 1. cutting prices can sometimes lead to negative impressions, 2. some people (like me) always forget sending back the rebate forms or even cashing the checks!

(If this is still not clear, let's put it this way: You're supposed to pay income taxes for whatever you've earned, right? But do you think you should pay taxes for that 50 bucks? "Hell, no! It's not my income, it's a reduction in expense!", you'd scream. Yes, you're right, and I'm sure now you get it.)

For this reason, when Money calculates income and expenses, it always calculates based on a transaction's category instead of its type (Deposit, or Withdrawal). For more details on how Money determines your income and expense, please see the next section.

## Calculation of Income and Expense

There are many places in Money that displays your income and expense, such as Transaction Log, Payees, Trend, and Categories views. This section explains the rules based on which Money obtains the numbers.

### ► Categories ◄

As explained in the last section, income and expense are not the same as deposit and withdrawal. Money calculates income and expense based on the category a transaction belongs to: If a transaction's category is an expense category, then its amount is added to expense; otherwise, it's added to income. If a transaction's category is <Unassigned>, then it's an expense if it's a withdraw transactions; income if it's a deposit transaction.

This simple rule applies to [sub-transactions](#) too. But because transfer transactions do not have categories, so this rule does not apply to them.

### ► Excluded Transactions ◄

However, you can override the above rule for individual transactions by assigning a transaction to be excluded from the calculation of income and expense. When creating or modifying a transaction, you can set the "Excluded" flag to Yes, see the picture below.

The screenshot shows a 'Transaction' dialog box with the following fields and values:

- Transaction: Withdrawal
- Date: Wed, 9/28/05
- Amount: \$
- Payee:
- Acct: AMEX
- Catg:
- Class: <Unassigned>
- Status: Posted
- Exclude: Yes
- Note:

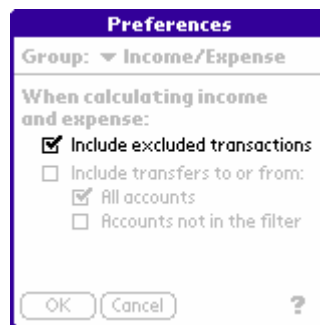
At the bottom are 'OK' and 'Cancel' buttons, and a help icon (?) on the right.

When set, no matter which category it belongs to, no matter if it's a withdrawal, deposit, or transfer transaction, it will never be counted as either income or expense; it's simply neutral. Other than this characteristic, all other operations on excluded transactions are still the same as ordinary ones.

For example, you found that the money left in your pocket is somehow less than what the Cash account's balance is. You don't remember where did you spend the money, or if it's lost somewhere, or even worse, stolen! But you don't care, you don't want to find out and you don't want to count it as an expense. So you can enter a withdraw transaction to make up the difference in balance, and mark it as Excluded.

Using excluded transaction is easy, but one should use this feature with great care. If used abusively, you may find the status of your income and expense is out of balance – large income is missing and all.

To make it easier for you to compare the *before* and *after*, there is an option ***Include excluded transactions*** in the [Preferences](#) dialog box that lets you disable or enable this feature. Once disabled (uncheck this option), all excluded transactions will be just like the ordinary ones whose amounts are included in the calculation of income and expense.



#### ► Transfers ◄

As mentioned earlier, transfers don't have categories; therefore transfer transactions are not counted in as income or expense. But, there can be exceptions. One common example why transfers should be calculated is like this: You have a mortgage on your house. Every month you transfer some money from your checking account to your mortgage account to make the monthly payment. Although your net worth is not changed by these transfers, but you most likely would like to count these transfers as your monthly expenses.

To do so, you should go to the mortgage account's [account definition](#) dialog box. There is a ***Transfers*** setting.

You can select from one of the three options for this setting:

***Are not included***– transfers into and out from this account should not be counted in as income or expense. Usually accounts of types **Cash**, **Bank**, and **Credit Card** should use this option.

***Transfer-ins are expenses***– transfers into this account should be treated as expenses. In the example we mentioned above, you should choose this option. Conversely, transfers out from this account are treated as reduction in expense. Usually this option is suitable for liability accounts like mortgage, car financing, or other types of loans.

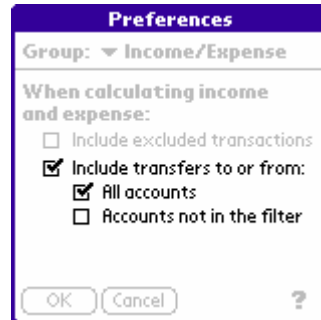
Following is an example of the use of this feature. Assuming you have a Mortgage account and it's been set up to ***Transfer-ins are expenses***. You can enter a transfer from Checking to Mortgage account of amount \$2,300 as its monthly payment, see the picture on the left. Then in the Categories view, you will see a special category [Mortgage] in the Expense section that has this transfer as an expense. Similarly, this \$2,300 will be shown as expense in other views.

Name	Budget	Actual
<b>-- Expense --</b>		
Auto		0
Insurance		530
Groceries		24
[Mortgage]		2,300
<b>Total:</b>	0	2,854
<b>-- Income --</b>		
<b>Total:</b>	0	0

***Transfer-outs are incomes***– transfers out from this account will be counted in as incomes. Conversely, transfers into this account are treated as reduction in income. For example, you have an asset account for your baseball card collections, the balance should be a positive number. When you sold some of the cards, you can use a transfer transaction from this asset account to your cash account. This transfer will be counted in as your income.

### ► Options for Transfers ◄

In the [Preferences](#) dialog box there are also a few options for enabling and disabling the inclusion of transfer transactions, see the picture below.



In this dialog box, if you uncheck the ***Include transfers to or from***, then none of the transfers will be counted in when calculating income and expense, no matter what you have set in the account definition. Following is the picture showing what the Categories view will look like when this option is unchecked. As can be seen, the [Mortgage] item is not present in the picture.

Categories/Budgets <span>View</span>		
◀ This Month ▶		
Name	Budget	Actual
-- Expense --		
- Auto		0
: Insurance		530
Groceries		24
<b>Total:</b>	0	554
-- Income --		
Total:	0	0
Setup		

If you have checked the ***Include transfers to or from*** option AND the ***All accounts*** option, then transfers to or from ALL accounts that have been properly setup (i.e., accounts that are either ***Transfer-ins are income*** or ***Transfers-outs are expense***) will be included in the calculation.

If what you checked is ***Accounts not in the filter*** option, then only transfers to or from accounts that are not in the filter currently in use are included. For example, if the filter in use is “(Account=Checking or Cash) and Payee=Chase Manhattan”, then the account Mortgage is not in the filter. Therefore transfers into this account will be included as an expense. If your filter is “Account=Checking or Cash or Mortgage) and Payee = Chase Manhattan”, then because Mortgage is in the filter, so the \$2,300 transfer will not be included.



The idea of using a filter is like this: If you used the filter to select part of the accounts, then these accounts are like a small group. Transfers within this group are just money going from one pocket to another, they are not included in the calculation of income or expense; only transfers going out of this group are.

► Excluded Transactions and Transfers ◄

Transfer transactions can also be set to Excluded. Once set, this transfer will never be included when calculating income or expense no matter how the transfer options or filter are, unless the ***Include excluded transactions*** option is not checked. In another word, the ***Include excluded transactions*** option has higher precedence than the transfer options.

► Unrealized Transactions ◄

[Unrealized](#) transactions are never included in the calculation of income and expense whatsoever.

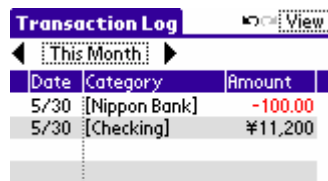
## Transferring Between Different Currencies

When you transfer money from one account to another which is of a different currency type, Money automatically calculates the amount received according to the exchange rate you set up in the [Currency](#) list.

For example, the exchange rate of U.S. Dollar to Japanese Yen is 1.00 to 112. So when you enter a transaction of transferring \$100 to a Japanese Yen account, Money automatically creates two transactions in the database: one is the \$100 [Transfer Out](#) transaction, and the other is a ¥11,200 [Transfer In](#) transaction.

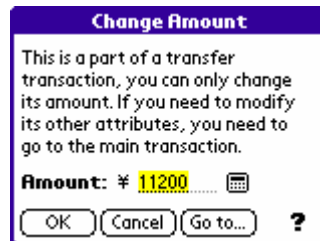
However, 99.99% of the chances are the bank's selling rate is different from what you have in your Palm. Usually it's lower (can't blame them, this is how they make money), say, 1.00 to 110. So your Japanese Yen account actually received ¥11,000, which is different from what Money expected.

To avoid this discrepancy, you can have two choices. One is you enter the bank's rate before entering the transaction into Money. If you forgot or if you do not wish to change the rate, then after you have entered the transaction, you can go to either the [Transaction Log](#) view or the [Account Register](#) view, tap on the [Transfer In](#) transaction in the table (the second row in the following picture).

A screenshot of the 'Transaction Log' window. It has a title bar 'Transaction Log' and a 'View' button. Below the title bar is a navigation bar with '◀ This Month ▶'. Below that is a table with three columns: 'Date', 'Category', and 'Amount'. The table contains two rows: '5/30 [Nippon Bank] -100.00' and '5/30 [Checking] ¥11,200'.

Date	Category	Amount
5/30	[Nippon Bank]	-100.00
5/30	[Checking]	¥11,200

You will be brought to the Change Amount dialog box:

A screenshot of the 'Change Amount' dialog box. It has a title bar 'Change Amount'. The main text says: 'This is a part of a transfer transaction, you can only change its amount. If you need to modify its other attributes, you need to go to the main transaction.' Below the text is a label 'Amount:' followed by a text field containing '¥ 11200' and a currency symbol button. At the bottom are four buttons: 'OK', 'Cancel', 'Go to...', and a question mark button.

This is a part of a transfer transaction, you can only change its amount. If you need to modify its other attributes, you need to go to the main transaction.

Amount: ¥ 11200

OK Cancel Go to... ?

This dialog box lets you change only the amount of a Transfer In transaction, nothing else. You can see the currency symbol of the destination account is showing in the dialog box. Here you can change it to ¥11,000 to reflect the true amount of the transaction. Or, you can tap on the **Go To** button to modify the main transaction if you want.

# Lists

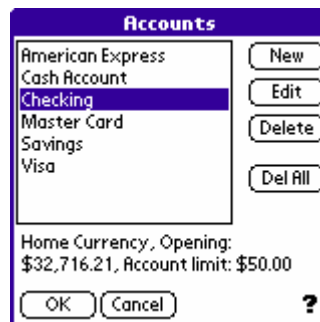
Other than transactions, Adarian Money™ also needs some other information in order to effectively manage money. Because these information exist in the form of lists, so we sometimes collectively call them “lists.” Lists in Money include the list for accounts, categories, payees, classes, scheduled transactions, and currencies. All list-related commands are conveniently centralized in one place: the **Lists** menu. Everything you need to manipulate them can be found in this menu:



In this chapter, we will examine how to define three of the six lists – [payees](#), [classes](#), and [currencies](#). The rest of the three lists will be explained in their respective chapters: Accounts list will be covered in the [“Managing Accounts”](#) chapter; categories in [“Categories and Budgets”](#), and scheduled transactions in [“Scheduled Transactions”](#).

## List Editing Dialog Box

No matter which list you chose from the **Lists** menu, you’ll first see a list editing dialog box that looks like this:



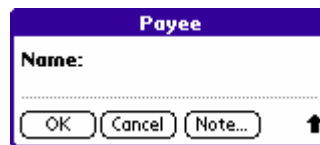
This dialog box is common to all lists, same layout, same buttons. In fact, only three things are different in this dialog box for different lists: the dialog box title, the items in the list, and the description text (between

the list and the OK/Cancel buttons) for the selected item. From this dialog box, you can create new items, edit existing items, or delete items. When you tap on the **New** or **Edit** button, you'll be brought to a list-specific dialog box to define the actual details of a list item. Because the use of the list editing dialog box is pretty straightforward, we won't spend much time here.

## Defining Payees

A payee is the party who receives your money, or pays you money. It is useful to assign payees to transactions to further describe what the money was for. For example, you may use a category "Auto: Fuel" for all fuel expenses, in addition to that, you can use the Payee field to record if it was a Chevron, 76, or Texaco gas station. Money can summarize your transactions according to the payees. To get a summary on how much was spent on or received from a payee, you can go to the [Payees](#) view.

Following is the dialog box that's used to define/edit a payee:

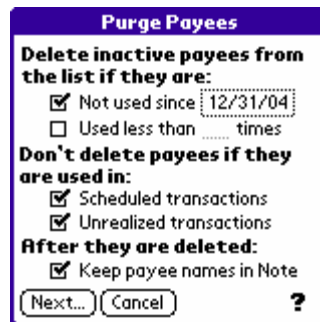


There are only two things to enter about a payee: a name and an optional note. You can use the note field to keep some additional information about a payee, for example, the telephone number of a dry cleaning shop. The maximum length for payee's name is 31 bytes; the maximum length for note is almost 64K.

## Purge Payees Command

After using Money for a while, you will probably find that the list of payees gets very long because every time you spend money at a new place, a new name gets added into the list. A long list of payees can not only bring overhead to the processing time of Money, but also make selecting an item from the list difficult. At this time, you may want to delete a few payees that are not active any more, e.g., a coffee shop that you no longer go to, or a hotel you stayed in during vacation but most likely won't go there again. To let you easily remove such inactive payees from the list, Money supports the Purge Payees command that's housed in the List menu.

Select this command and the following dialog box will appear:



You can filter inactive payees by one of two ways: The last date that a payee was used, or the total number of uses of a payee. No matter which criterion you choose, you can optionally preserve payees that are used in [scheduled transactions](#) or [unrealized](#) transactions. And after deletion, you can let Money keep the deleted payee's name in the note field of the transaction. Then tap on the **Next** button and the following dialog box will appear:

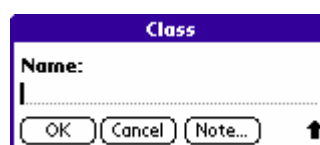


Here you can preview and select the payees you want to delete. The column on the right shows the last date this payee was used, if **Not used since** option was selected in the previous dialog box; or the total number of uses if **Used less than** option was selected.

## Defining Classes

Class is another way of categorizing your incomes/expenses. For example, you can have a class "Business" and another class "Personal". You can use these two classes to differentiate money spent for business or personal purposes.

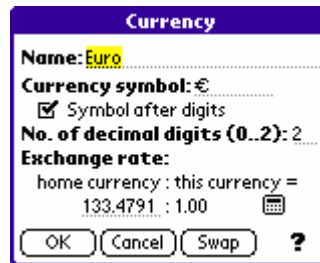
Following is the dialog box to define a class:



There are only two things to define about a class: a name and an optional note. The maximum length for class's name is 31 bytes; the maximum length for note is almost 64K.

## Defining Currencies

Following is the currency definition dialog box:



**Name** is the name of the currency, **Currency symbol** is the symbol used when displaying amounts of this currency. You can leave this field empty so that no symbols are displayed. (You can also control whether or not currency symbols should be displayed from the [Preferences](#) dialog box.) The **Symbol after digits** checkbox is used when you wish the currency symbol to be displayed after the amount, e.g., 300.00€

You can choose how many digits to be displayed after the decimal point by entering a number between 0 and 2 in the **No. of decimal digits field**. For example 1.00, or 1.0, or just 1. For example, Japanese Yen and New Taiwan Dollar don't use decimal digits, whereas U.S. Dollar and Euro have two.

To define the exchange rate, you can use either the home currency or the currency being defined as the basis, whichever is convenient for you. You can use the **Swap** button to toggle between this. For example, if your home currency is Japanese Yen, to enter the exchange rate for Euro, you can use either of the following:

home currency : this currency =	home currency : this currency =
133.4791 : 1.00	1.00 : 0.0075

# Managing Accounts

In this chapter we will introduce you how to manage your accounts in Adarian Money™. Before we begin, you need to know what the different terms about [balances](#) mean.

Money provides you with two built-in views to manage your accounts. The [Account Register](#) view shows all transactions made from an account, this view is best for comparing with bank statements. [Accounts List](#) view gives a list of all your accounts and a brief summary of them, this is best for having a bird's eye view of what's going on.

There are two menu commands designed exclusively for managing accounts, available only when you're in the Account Register view. The [Reconcile](#) command is for making sure the data in Money database matches with the bank statement. The [Adjust Balance](#) lets you easily adjust an account's balance if there is a discrepancy.

In the [Overdraft Alerts](#) section, we will show you how Money can help you in preventing overdrafts from happening, and thus saves you the costly bank charges.

## Balances

Balance is how much money you have left available in a bank account, or how much you have debited from a credit card account. Money uses several different kinds of balances and terms, it's important for you to understand what do they mean.

- **Opening Balance** – how much credit (or debit) you have on an account before the account's earliest transaction was made.

In the following picture, we switch to the [Account Register](#) view to show transactions from a **Checking** account. The first row (dated 6/20) shows the earliest transaction<sup>4</sup> from that account. This transaction is a withdrawal of \$267.30 from the Checking account. After the money was withdrawn, there is still \$132.70 left in the account. Although you can't tell the account's opening balance from the screen shot,

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<sup>4</sup> How do you know it's the earliest transaction? Notice the date range is set to All Dates, and the scroll bar is at the top. That tells you it's the earliest.

but it's easy to figure out there must be an opening balance of \$400.00.

Date	Catg	Amt	Balance
6/20	Bank Chai	-267.30	132.70
6/26		-71.00	61.70
C 7/12	[AMEX]	110.79	172.49
C 7/15	Entertain	-149.48	23.01
C 7/20	[Cash]	196.03	219.04
C 7/20	[Cash]	31.34	250.38
7/25	[Visa]	54.90	305.28
7/28	[Master C	344.52	649.80
R 8/5	Groceries	-152.16	497.64
New			Ending: -11,715.68

Note that when we say “the earliest” transaction, it means the earliest in Money’s database. It’s very possible that you opened the account 10 years ago, but you started using Money just yesterday. In this case, to Money, the account’s opening balance is the balance before yesterday.

- **Beginning Balance** – the balance at the beginning of a given date range.

Along the same example, the following picture shows transactions of the same Checking account in the range of July 2003.

Date	Catg	Amt	Balance
C 7/12	[AMEX]	110.79	172.49
C 7/15	Entertain	-149.48	23.01
7/20	[Cash]	196.03	219.04
7/20	[Cash]	31.34	250.38
C 7/25	[Visa]	54.90	305.28
7/28	[Master C	344.52	649.80
New			Ending: 649.80

From this picture, you can tell that the beginning balance for July 2003 is  $\$172.49 - \$110.79 = \$61.70$ . (Actually, you can tell from the first picture that the balance after the 6/26 transaction is \$61.70. This number is exactly the beginning balance of July, and also the ending balance of June.)

- **Ending Balance** – the balance at the end of a given date range.

From the above picture, the date range is set to July 2003, and the balance after the last transaction within this range is \$649.80. This is the ending balance of the Checking account in the period of July 2003.



- **Posted Balance vs. Cleared Balance** – Posted balance is the balance (beginning or ending) calculated by counting in all transactions regardless of their [transaction status](#). Cleared balance is calculated by counting in only Cleared and Reconciled transactions.

By the definition given above, there are supposed to be *posted beginning balance*, *cleared beginning balance*, *posted ending balance*, and *cleared ending balance*. Sounds pretty complicated, right?

Just for the sake of discussion, let's try to find out what's the posted beginning balance for July 2003 using the same data as we've used earlier. This time in order to show more transactions, we set the date range to be from 6/1/2003 to 7/31/2003. See the picture below:

Date	Catg	Amt	Balance
6/20	Bank Chai	-267.30	132.70
R 6/26		-71.00	61.70
C 7/12	[AMEX]	110.79	172.49
C 7/15	Entertain	-149.48	23.01
7/20	[Cash]	196.03	219.04
7/20	[Cash]	31.34	250.38
C 7/25	[Visa]	54.90	305.28
7/28	[Master C	344.52	649.80

New Ending: 649.80

(Columns marked with a letter 'C' in the first column are Cleared transactions; 'R' for Reconciled transaction; blanks for posted transactions.)

As explained, posted balance counts in all transactions regardless of their status. So to calculate the posted beginning balance for July, you need to count in all transactions in June. That is:

$$\$400.00 \text{ (the opening balance)} - \$267.30 - \$71.00 = \$61.70.$$

Now let's try to obtain the *cleared* beginning balance. Remember, only Cleared and Reconciled transactions count. Therefore, the calculation becomes:

$$\$400.00 - \$71.00 = \$329.00.$$

Note that the \$267.30-transaction is left out this time. \$329.00 is both the cleared beginning balance for July 2003 and the cleared ending balance for June 2003.

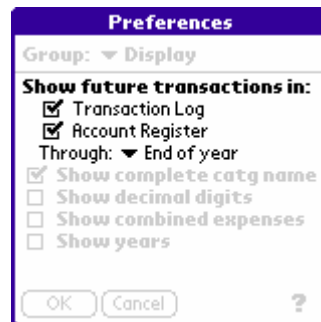
Next let's try to obtain the *cleared* ending balance for July 2003. The calculation is like following:

$$\$400.00 - \$71.00 + \$110.79 - \$149.48 + \$54.9 = \$345.21.$$

As you can see, only “C” and “R” transactions are counted.

#### ► Unrealized and Upcoming Scheduled Transactions ◀

In the Account Register view, [unrealized transaction](#) and upcoming [scheduled transactions](#) can optionally be shown in the table, if the option is set in the [Preferences](#) dialog box, see the following picture:



When they do, they will affect the running balance in the table, but will not affect the ending and cleared balances shown in the footnote area. Take following two pictures for an example, the one on the left shows when unrealized transactions are made hidden, the right one is when they're showing. As can be seen, the running balance (the rightmost column) changes when the -\$51.2 unrealized transaction (shaded in pink color) is showing, but the ending balance (shown in the footnote) is always -\$945.75.

Account Register				Account Register			
◀ This Month ▶ AMEX				◀ This Month ▶ AMEX			
Date	Catg	Amt	Balance	Date	Catg	Amt	Balance
9/5	Auto:Insur	-530.00	-728.00	9/5	Auto:Insur	-530.00	-728.00
9/5	[Cash]	80.00	-648.00	9/5	[Cash]	80.00	-648.00
9/9	Groceries	-12.31	-660.31	9/9	Groceries	-12.31	-660.31
9/10	Bank Chai	-44.13	-704.44	9/10	Bank Chai	-44.13	-704.44
9/11	Dining	-100.00	-804.44	9/11	Dining	-100.00	-804.44
9/12	Childcare	-17.90	-822.34	9/12	Childcare	-17.90	-822.34
9/16	Bills:Telep	-71.20	-893.54	U 9/13	Healthcar	-51.20	-873.54
9/16	Dining	-52.20	-945.74	9/16	Bills:Telep	-71.20	-944.74
				9/16	Dining	-52.20	-996.94
New Ending: -945.74				New Ending: -945.74			

(In the above picture, although the two transactions dated 9/16 are on a future date, but their status is set to Posted. This is allowed – you can enter a transaction in a future date but don't have to set its status to Unrealized. Therefore they don't have a “U” and are not shaded.)

#### ► Balances in Adarian Money™ ◀

Because of the limited screen space, Money has to make some simplifications when displaying names. Following is how Money displays all these different balances' names:

The terms **Opening** or **Opening Balance** stand for opening balances. There is no such thing as posted or cleared opening balances; Opening balances are always considered as cleared in Money.

Whenever you see the terms **Begin**, **Beginning**, or **Beginning Balance**, they always stand for *posted* beginning balances – all transactions count. Money never calculates or displays cleared beginning balances.

Whenever you see the terms **End**, **Ending**, or **Ending Balance**, they stand for *posted* ending balances.

On the other hand, the terms **Cleared** or **Cleared Balance**, they are *cleared* ending balances.

## Defining Accounts

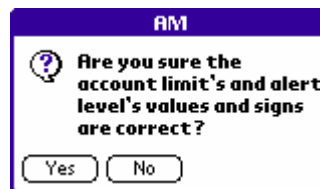
To define or modify an account's definition, you can select the **Accounts** command from the **Lists** menu. From the [list editing dialog box](#) you can tap on the **New** or **Edit** button to get to the following dialog box:

- **Name** – name of the account, max. 31 bytes.
- **Currency** – currency type of the account. When a transaction is saved into database, its amount is always automatically converted to the currency of the transaction's account. Currency type is not allowed to be changed when modifying an existing account.
- **Type** – type of the account, it can be either one of the following: **Bank** (such as checking and savings accounts), **Credit card**, **Cash** (usually the money you kept in your pocket or a cash box), **Asset**, and **Liability**. Money's main program actually does not distinguish among account types, you can choose whatever you want and won't affect Money's operations at all. They are useful only when exporting account information to Quicken or Microsoft Money. These software may behave differently on different types of accounts. Please see the

[“Import and Export”](#) chapter for more details on exporting information.

- **Transfers** – this option specifies how transfer transactions to or from this account will be treated when calculating income and expense. For details on how Money obtains income and expense and how this option affects the calculation, please refer to the [“Calculation of Income and Expense”](#) section.
- **Opening balance** – [opening balance](#) of the account. For checking, savings, or cash accounts, this number should be a positive number or zero; for credit cards, this should be a negative number or zero.
- **Account limit** – In some countries, banks set a minimum balance requirement on accounts. If your balance is lower than that, they will charge you for some fees<sup>5</sup>. Or, in all countries this time, credit cards have credit limits. If you go over that limit, bad things can happen. In these cases, you should enter the minimum balance requirement or credit limit into this field. For the former, this number should be a positive number; for the latter, this should be a negative number.
- **Alert when** – Money will give alerts when your balance is about to be over or below the amount set in this field. For example, your credit limit is -\$100,000, you can set an alert level at -\$95,000. Whenever you're over -\$95,000, Money will remind you that you should be careful. Please see the [Overdraft Alerts](#) section for more details.

Therefore the alert level should be set close to the limit but not over it. And it should have the same sign as the **Account limit**. If these conditions are not met, Money will issue a message to ask you to confirm:



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<sup>5</sup> I never understand this. They charge you “account maintenance fee” if the balance is lower than a limit they set. But what’s there to “maintain?” It’s just a few bytes in their computers for crying out loud! What’s there to maintain? Besides, how dare they fine me because I didn’t put enough money in their pocket??? When I grow up I’ll open a bank too. And I won’t fine people, I’d say “thank you” to all who put their money in my pocket.

Money automatically checks for overdraft or over-limit conditions when you create or modify a transaction. You can also use the **Check Balances** command from the **Data** menu to check account balances.

If you don't want Money to check the balance for an account, you can just leave the this field empty or enter a 0.

- **Next check #**-- the number of the next available check. This number is useful in the **Check #** field in the [Transaction dialog box](#). When you use the stylus to tap on that field in the Transaction dialog box, the next available check number you entered here will automatically be filled in there.

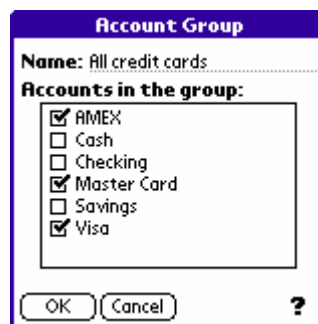
## Account Groups

In [Cash Flow](#) and [Accounts List](#) views, you can group accounts together in order to view combined balances of several accounts at a time. This is called Account Groups. In the Cash Flow view, Money displays the combined daily ending balances in an area chart; in Accounts List view, only accounts in the selected group are displayed, and their combined ending balance is displayed.

An account can be in more than one group, for example, AMEX account can belong to a group called "All credit cards", and at the same time, it can belong to another group called "All US\$ credit cards."

To define or edit account groups, go to either Cash Flow or Accounts List view. On the upper-right part of the screen, there is an account selection pull-down list. In that list, there is a command called **Edit Groups**. Select this command and you will be brought to the familiar [list editing dialog box](#). From there, you can tap on the **New** button to create a new group, or use the **Edit** button to modify an existing group.

Defining or modifying an account group is easy, just select the accounts you want and give the group a name then you're done.



## Deleting Accounts

You can delete accounts from the [list editing dialog box](#) just like any other [lists](#). But unlike others, deleting accounts have a very important consequence that you have to know:

*When you delete an account, all transactions from that account will be deleted too!*

For simple deposit or withdrawal transactions, they are simply deleted and that's all. But for transfer transactions whose source or destination accounts are deleted, they will be changed to deposit and withdrawal transactions, respectively.

Let's take a look at an example. In the following pictures, the one on the left shows a transfer transaction of \$100 from Checking account to Cash account. As explained in the ["Transfer Sub-Transactions"](#) section, the second row is a sub-transaction that's part of this transfer transaction. Now if we deleted the Checking account (picture on the right), the first row is deleted because it belongs to the Checking account. The second row becomes a Deposit transaction of \$100 into the Cash account, and its Category is set to "Unassigned".

Date	Account	Category	Amount	Date	Account	Category	Amount
6/1	Checking	[Cash]	-100.00	6/1	Cash		100.00
6/1	Cash	[Checking]	100.00				

If what we deleted is the Cash account, this time, as you can see from the pictures below, the transaction left is a Withdrawal transaction from the Checking account. And the category is also set to "Unassigned".

Date	Account	Category	Amount	Date	Account	Category	Amount
6/1	Checking	[Cash]	-100.00	6/1	Checking		-100.00
6/1	Cash	[Checking]	100.00				

## Account Register View

Account Register view is one of the eleven built-in views. Unlike the [Transaction Log](#) view, this view shows transactions from one account only. This is best when you want to compare Money's data and bank statements.

By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) 'r' to switch to this view.

Account Register				View
◀ Jul 2003 ▶		▼ Checking		
Date	Catg	Amt	Balance	
7/12	[AMEX]	110.79	172.49	
7/15	Entertain	-149.48	23.01	
7/20	[Cash]	196.03	219.04	
7/20	[Cash]	31.34	250.38	
7/25	[Visa]	54.90	305.28	
7/28	[Master C	344.52	649.80	
U 7/29	Auto:Insur	-134.10	515.70	
U 7/31	Misc	-40.00	475.70	
New		Ending: 649.80 ↔		

The [range selector](#) can be used to choose a date range; the **New** button can be used to create a new transaction. Beside the range selector, there is a pop-up list ▼ Checking, you can use it to choose the account you want to see.

[Unrealized](#) and upcoming [scheduled transactions](#) will also be shown in this view. Unrealized transaction will show a letter “U” in the status column; upcoming scheduled transactions will have a letter “S”. They both are shown on pink background. But you have to enable this feature by checking the **Show future transactions** option from the **Display** group in the [Preferences](#) dialog box. For more details, please refer to the [“Unrealized Transaction”](#) section.

Note that the running balances shown in the table will be affected by unrealized and upcoming scheduled transactions, if they are enabled. But the ending balance shown in the footnote area will not be affected.

#### ► Tapping on Rows ◀

Tapping on a transaction in the table (except on the Status column) will bring up the [Transaction dialog box](#). This allows you to modify the transaction details. But if the transaction tapped on is a [Transfer In](#) transaction, then the [Change Amount](#) dialog box will come up.

If the row you tapped on shows ‘S’ in its Status column, this is an upcoming [scheduled transaction](#). When tapped on, you will be able to execute it.

#### ► Columns in the Table ◀

- **Status** – [transaction status](#). You can tap on this column to change a transaction’s status. If you changed a [sub-transaction’s](#) status, the main transaction’s status will change too.

Transactions whose Status fields show a letter “S” are upcoming scheduled transactions. Based on what you’ve set up for [scheduled transactions](#), these are the transactions that are about to happen in the coming days, but haven’t happened yet.

A letter “U” indicates that this transaction is an unrealized transaction

- **Date** – [transaction date](#).
- **Category** – the [Category](#) name of the transaction. You can use the [Preferences](#) command to control whether the full category name (such “Auto: Fuel”) or just the subcategory name (such as “Fuel”) is displayed in this column. If the transaction is not assigned with a category, this column will be left empty. If the transaction is a [Split Transaction](#), then this column shows the text *--Split--*. If the transaction is a [Transfer Out](#) transaction, the destination account name is displayed between a pair of square parentheses, such as *[Checking]*, and the amount will be negative. If this is a [Transfer In](#) transaction, the source account’s name is shown, and the amount is positive.
- **Amount** – [amount](#) of the transaction. Negative amounts are displayed in red. You can use the [Preferences](#) command to control if and how currency symbols are to be displayed.
- **Balance** – balance amount after this transaction is made. This number will not change for each transaction even if you used a [filter](#) to filter out a few transactions in the middle. Numbers shown here will be affected by unrealized and upcoming scheduled transactions, if they are made shown.
- **Payee** – [Payee](#) of the transaction, it’s empty if there is no a payee assigned or if the transaction is a Transfer transaction.
- **Class** – [Class](#) of the transaction, it’s empty if there is no a class assigned. If the transaction is a [Split Transaction](#), then the text *--Split--* is shown.
- **Scheduled** – if the transaction is inserted because of executing a [scheduled transaction](#), the name of the scheduled transaction is displayed in this column.
- **Check Number** – the [check number](#) of the check used in this transaction. It’s empty if it does not involve a check.
- **Original Amount** – if the transaction involves different currencies, this column shows the original amount before conversion.
- **Exchange Rate** – if the transaction involves different currencies, this column shows the exchange rate used.
- **Note Text** – [note](#) of the transaction.



- **Note Icon** –a note icon if the transaction has note text attached with it. You can tap on a note icon to bring up a little text box to show the first four lines of the note.

#### ► Footnote ◀

Below the table is a color box showing the summary of all transactions currently in view, i.e., transactions which are within the current [date range](#) and satisfy the [filter](#) test, if there is one.

Account Register				NOTE	View
◀ Jul 2003 ▶		▼ Checking			
Date	Catg	Amt	Balance		
7/12	[AMEX]	110.79	172.49		
7/15	Entertain	-149.48	23.01		
7/20	[Cash]	196.03	219.04		
7/20	[Cash]	31.34	250.38		
7/25	[Visa]	54.90	305.28		
7/28	[Master C	344.52	649.80		
U 7/29	Auto:Insur	-134.10	515.70		
U 7/31	Misc	-40.00	475.70		
New		Ending: 649.80		↔	

Beginning: 61.70
✓ Ending: 649.80
Cleared: 61.70
Deposit: 0.00
Withdrawal: -149.48
Transfer In: 737.58
Transfer Out: 0.00
Color...

☞ The footnote area will show different information when reconciling an account. Please refer to the [Reconcile](#) command for more details.

You can tap on this color box to select what information is to be displayed in it. **Beginning** is the beginning balance for the current date range; **Ending** is the posted ending balance; **Cleared** is the cleared ending balance. Note that these balances are the balances for the “real” transactions; unrealized and upcoming scheduled transactions are not counted in.

You can refer to the [“Balances”](#) section for a complete discussion on what these balances are.

☞ These balances are not affected by the [filter](#), if there is one.

**Deposit** is the total amount of [Deposit](#) transactions currently viewable in the table, excluding the ones that have been filtered out by the filter, if there is one; **Withdrawal** is the total amount of [Withdrawal](#) transactions. **Transfer In** is the amount of total transfers that come into this account. **Transfer out** is money that goes out. If there are unrealized or upcoming scheduled transactions showing in the table, their amounts will NOT be included.

☞ These four amounts are affected by the [filter](#), if there is one.

The **Color** command is used to change the background color of the color box.

## Accounts List View

Account List view is also one of the eleven built-in views. This view lists all accounts in Money's database and their brief information. This is best used to have a glance of all your accounts' status.

By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) 'a' to switch to this view.

Name	Begin	End
AMEX	16,052.42	12,105.89
Master Card	KK13,527	KK10,703
Visa	\$113,201	\$107,635

New Ending: -7,115.37

The [range selector](#) can be used to choose a date range; the **New** button can be used to create a new transaction. Beside the range selector, there is a pop-up list **Checking**, you can use this list to choose the account you want.

The [Account Group](#) pull-down list is used to select which accounts are to be displayed in the table. The amounts shown in the footnote are totaled from all accounts in the selected group. If the accounts have different currencies, home currency is used for amounts in the footnote; if they are of the same currency, then that currency is used.

### ► Tapping on Rows ◀

When you tap on a row, Money will automatically jump to the [Account Register](#) view with the account you tapped on selected in the view.

### ► Columns in the Table ◀

- **Name** – name of the account.
- **Begin** – beginning balance of the account for the current date range. This amount is not affected by the [filter](#), if there is one.
- **End** – posted ending balance of the account for the current date range. This amount is not affected by the [filter](#), if there is one. Ending balance is not affected by unrealized and upcoming scheduled transactions.
- **Cleared** – cleared ending balance of the account for the current date range. This amount is not affected by the [filter](#). Cleared ending

balance is not affected by unrealized and upcoming scheduled transactions.

- **Open** – opening balance of the account.  
*You can refer to the [“Balances”](#) section for details about all these balances used in this view.*
- **Deposit** – total amounts of [Deposit](#) transactions. This amount *is* affected by the filter.
- **Withdrawal** – total amounts of [Withdrawal](#) transactions. This amount *is* affected by the filter.
- **Chk/d** – total amount of check deposits made in the current date range.
- **# Chk/d** – number of check deposit transactions made in the current date range.
- **Chk/w** – total amount of check withdrawals made in the current date range.
- **#Chk/w** – number of check withdrawals made in the current date range.
- **Note Text** – [note](#) of the account.
- **Note Icon** – a note icon if the account has note text attached with it. You can tap on a note icon to bring up a little text box to show the first four lines of the note.

#### ► Footnote ◀

Below the table is a color box showing the summary for all accounts showing in the table.

Accounts List			View
◀ This Month ▶ All			
Name	Deposit	Withdraw	
AMEX	194.40	-57.53	
Cash	12.07	-2,710.32	
Checking	1,104.20	0.00	
Master Card	232.92€	-401.29€	
Savings	¥24,681	-¥8,100	
Visa	NZD80	NZD2,678	
<Unassigned>	585.97	0.00	
New Withdraw: -5,264.65 ↔			

Beginning: 0.00
Ending: -2,785.21
Cleared: 0.00
Deposit: 2,479.43
✓ Withdraw: -5,264.65
Xfer In: 0.00
Xfer Out: 0.00
Net: -2,785.21
Color...

You can tap on this color box to select what information is to be displayed in it. **Beginning** is the sum of all accounts' beginning balances for the current date range; **Ending** is the sum of all accounts' posted

ending balances; **Cleared** is the sum of all accounts' cleared ending balances. You can refer to the [“Balances”](#) section for a complete discussion on what these balances are.

*☞ These balances are not affected by the [filter](#), if there is one. Nor will they be affected by unrealized or upcoming scheduled transactions.*

**Deposit** is the sum of all [Deposit](#) transactions of all accounts in the current date range. **Withdrawal** is the sum of all [Withdrawal](#) transactions of all accounts in the current date range. **Xfer-in** is the total transfer-in amount; **Xfer-out** is the total transfer-out amount. **Net** is the sum of these four values. These values are affected by the [filter](#), if there is one. Nor are they affected by unrealized or upcoming scheduled transactions.

The **Color** command is used to change the background color of the color box.

## Adjust Balance Command

This command is available only when you're in the [Account Register](#) view or any [custom view](#) based on it.

Sometimes you may find that the actual balance of an account doesn't match with the data in Money's database. For example the cash left available in your packet doesn't match with the record in your Palm, and you just couldn't remember where did it go. At this time, you can use the **Adjust Balance** command to force the balance to become the amount you want.

First, switch to the Account Register view or a custom view based on that because this command is available only in this view. Then switch to the account that you want to adjust. Then select the **Adjust Balance** command from the **Data** menu.



The first line in the dialog box shows the account you're going to adjust. Enter the balance amount you want to set it to in the **Balance** field. Choose a date in the **Date** selector, the program will adjust the account so that the [posted ending balance](#) on the day you specified is exactly the

amount you entered. The two checkboxes at the bottom let you decide how to adjust it. You can either let Money change the account's opening balance, or you can let Money create a new transaction with a proper amount. Let's take a look at how these two options work. Assume following is how your Checking account looks like for the month of July 2003:

Account Register				View
Jul 2003				Checking
Date	Catg	Amt	Balance	
7/8	Subscript	-112.37	121.64	
7/15	Entertain	-32.79	88.85	
7/28	[Master C	344.52	433.37	
New				Ending: 433.37

But you find from your bank that the actual balance is only \$213.29 on July 31. There is a discrepancy. Either you don't want to take the trouble to find out exactly why or you just can't figure out why, anyway, you just decide to change the balance regardless the reason why. So you use the Adjust Balance command to change the opening balance for you. The results are shown on the right:

### Adjust Balance

Account: Checking

Balance:

Date:

☒ Adjust account's opening balance

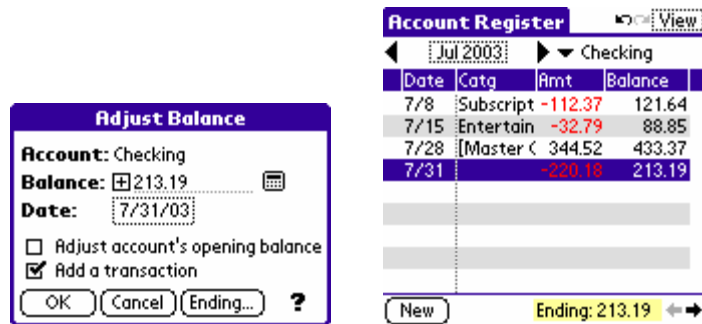
☐ Add a transaction

OK Cancel Ending... ?

Account Register				View
Jul 2003				Checking
Date	Catg	Amt	Balance	
7/8	Subscript	-112.37	-98.54	
7/15	Entertain	-32.79	-131.33	
7/28	[Master C	344.52	213.19	
New				Ending: 213.19

Comparing the results on the right and the original records, you'll find that the balance of each transaction is changed because the opening balance is changed. And of course now the ending balance is exactly what you entered in the dialog box.

If you chose the **Add a transaction** option in the Adjust Balance dialog box, Money will insert a new transaction for the date you entered to let the ending balance become what you want:



As you can see, a new transaction is created for 7/31, and it makes the ending balance just right! This transaction is not assigned with any category or anything, so you may want to assign it a category or make some special note about it so that you can get to know it was created “artificially”.

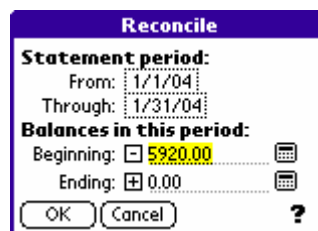
☞ *When adjusting balances, Money does not take into account of unrealized or upcoming scheduled transactions. Only “real” transactions count.*

## Reconcile Command

This command is available only when you’re in the [Account Register](#) view or any [custom view](#) based on it.

Reconciliation is a process of comparing records in Money’s database and the bank statement. The purpose is to make sure the two are exactly the same, nothing more and nothing less.

To reconcile an account, you need to have a bank statement in hand. First, switch to the [Account Register](#) view, select the account you want to reconcile, then select the **Reconcile** command from the **Data** menu:



You should enter information from the bank statement into this dialog box, including the statement period, the beginning and ending balances during that period.

After tapping on the **OK** button, you will be put in the reconciliation mode. In this mode, the display will be back to the normal Account

Register view, but the information in the footnote area will be different, see the following pictures.

Date	Catg	Amt	Balance
C 7/4	Holidays	-403.97	-1,928.16
C 7/4	Computer	-5.77	-1,933.93
C 7/4	Holidays	-3.99	-1,937.92
C 7/4	Food	-11.26	-1,949.18
C 7/5	Holidays	-5.00	-1,954.18
C 7/7	Food	-38.26	-1,992.44
C 7/9	Food	-7.44	-1,999.88
C 7/9	Holidays	-71.29	-2,071.17
C 7/12	Holidays	-2.00	-2,073.17

Diff: -35.48

Date	Catg	Amt	Balance
C 7/4	Holidays	-403.97	-1,928.16
C 7/4	Comp		
C 7/4	Holid		
C 7/4	Food		
C 7/5	Holid		
C 7/7	Food		
C 7/9	Food		
C 7/9	Holid		
C 7/12	Holid		

**Bank Record:**  
Beginning: -1,478.66  
Ending: -1,061.73

**Data in Money:**  
Beginning: -1,478.66  
Cleared: -1,061.73

OK  
Cancel

In the footnote area, Money will display the difference between the two ending balances, i.e.,

$$\text{difference} = \text{bank's ending balance} - \text{Money's Cleared ending balance}$$

Note that the ending balance that Money obtained is the *Cleared* ending balance. That includes all transactions that are marked as Cleared or Reconciled and whose dates are within the statement period. Posted (neither 'C' nor 'R') transactions are not included in the ending balance.

If you tap on the footnote, more information shows, this includes the numbers on the bank statement and the numbers Money obtained. At the bottom of the list are two commands: **OK** and **Cancel**. The **OK** command will be enabled only when the current view is the Account Register view *and* the account being reconciled is selected *and* the difference is 0. You can use the **Cancel** command to abort the operation.

When in this mode, you can access all the rest of Money's functionality, such as changing to other views, view another account's information, adding/modifying/deleting transactions, ... etc. So, what you need to do now is carefully compare Money's data with bank statement, make any changes necessary to bring the difference to 0. For example, if a transaction is missing from Money's database, add it; if a transaction matches with the statement, mark it as Cleared (by tapping on the Status column in the table), ..., etc.

No matter what you do, as long as you're in the Account Register view, the new difference will be updated whenever an operation is completed so that you can immediately get to know the most up-to-date status.

Once the difference becomes 0, you should go back to the Account Register view (if you're not in it), select the account that you're reconciling (if it's not selected), and select the **OK** command from the footnote to finish the process. When finished, all transactions within the

statement period will be marked as [Reconciled](#). This means they have been checked and they match with the bank statement. Supposedly you should not modify or delete reconciled transactions; if you do, you'll be asked to confirm if this is really what you want.

### The Beginning Balance

Before entering the reconciliation mode, Money will first check the beginning balances to make sure they match. If not, Money will display a message like following:



When Money calculates the beginning balance for an account, it starts from the opening balance, then adds up the amounts of all **Reconciled** transactions up to the day just before the specified beginning date. That is, if you have a transaction that's not marked as Reconciled before the statement period, it will not be counted in when calculating the beginning balance. As a result, if you did not faithfully reconcile your account month by month, it's very likely that you get this warning message.

This message is "harmless". That is, you can leave the inconsistent beginning balance there and go on with the reconciliation of the account. It's just that if you ignore it, it will appear again the next time you reconcile. To fully resolve this anomaly, you can OK this message and proceed to the reconciliation mode (explained above). When in this mode, you should review all your past transactions, mark them as Reconciled and make any necessary changes so that the beginning balance is what the bank statement says.

Or, you can use the [Adjust Balance](#) command to change Money's beginning balance if you don't care about individual correctness of past transactions. Because this command is designed to adjust the *ending* balance, so you should tell the Adjust Balance command to adjust so that the ending balance on the day just *before* the beginning of the statement period to be the same as the statement's beginning balance. For example, if the statement period is from 1/1/2004 to 1/31/2004, and the beginning balance is \$5,920, then you should set the ending balance on 12/31/2003 to \$5,920.



☞ *When reconciling an account, Money does not take into account of unrealized or upcoming scheduled transactions. Only “real” transactions count.*

## Overdraft Alerts

When [defining an account](#), you can assign an “alert level” value so that once the account’s balance drops below this level, Money will give an alert to warn you about potential overdraft or over-limit conditions. If you don’t want Money to check overdrafts for a particular account, you can, when defining an account, leave the **Alert when** field empty or set it to 0.

For example, a checking account may have a minimum balance requirement of, say +\$50, you can set the alert level at +\$100 (Note: these two amounts are both positive). Once its posted ending balance at the last transaction of the entire database drops below \$100, Money will issue an alert to ask you to be careful.

Similarly, a credit card may have a credit line of -\$5,000, so you can set the alert level at -\$4,500 (Note: these two amounts are both negative). If the credit card account’s balance (again, the posted ending balance at the last transaction in the entire database) goes over -\$4,500, Money will issue an alert too.

☞ **IMPORTANT:** *When Money checks for overdrafts, it always looks through the entire database to get the most current balances, no matter if or what a date range or filter is in effect.*

This check is done automatically when a transaction is created or modified, if and only if the **Auto check balances and budget** option in the [Preferences](#) dialog is enabled. Or, it can be done manually by using the **Check Balances** command from the **Data** menu.

☞ *Automatically or manually, Money checks not just overdraft but also over-budget conditions at the same time. Details about over-budget alerts can be found in the section of [“Over-budget Alerts”](#).*

When an account’s balance is over or below the alert level, Money will issue a warning like following:



In this message box, account name is shown along with the account limit (*not* the alert level) and the posted ending balance of the account. Not that at the bottom there is a checkbox **Stop auto-check**. This option appears in this message if it was an automatic check. You can check this option to disable the auto check. Later you can go to the [Preferences](#) dialog box to re-enable it.

# Categories and Budgets

In Adarian Money™, you can assign each transaction (or [sub-transaction](#)) with a category to indicate the purpose of a transaction. For example, you can set up a category called “Clothing” for all the money you spent on buying clothes, or a category “Salary” for all the pay checks you received. Categories are not just useful for categorizing transactions, they are also useful in budget planning. This chapter will explain in detail how to use categories and budgets.

## Category Attributes

### ► Category Type ◀

As can be seen from the previous example, there are two types of categories: one for expenses, and the other for incomes. When you define a category, you have to specify which type the category is. Only with this information, can Money correctly calculate your total income and expense when summarizing your financial condition. You can refer to the section [“Calculation of Income and Expense”](#) for a discussion on how Money calculates incomes and expenses.

### ► Subcategories ◀

Sometimes you may want to further categorize transactions than just one level of categories. For example, you spend a lot of money on your car, you can use just one category “Auto” for all expenses on the car. Or, you can set up a few more subcategories to further categorize them. Like “Auto: Fuel”, “Auto: Insurance”, “Auto: Financing”, “Auto: Service”, “Auto: Accessories”, ... With subcategories, you can have a better idea of where the money went.

When a category has subcategories associated with it (i.e., it's a *main* category), you still can assign transactions with it. For example, if you bought an air cleaner for your car, this expense does not happen often so it doesn't make sense to create a category or subcategory just for it.

But it's still related to the car, so in this case, you can assign the transaction to the main category "Auto".

#### ► Budget/Forecast ◄

Each main category and sub-category can optionally be assigned with 12 budgets (for expense categories) or forecasts (for income categories), one for each month in a year. You can use the same amount for all 12 months, or you can use different amount for each month. For example, the expense for automobile registration usually happens only once a year, so you can make a budget for it only for that month, and enter a 0 for all the rest of the 11 months.

When defining a category, you can select the type of budget/forecast:

**No budget:** The category is not assigned with a budget or forecast, hence, there will be no [over-budget alerts](#) issued for this category. Note that "no-budget" and "zero budget" are two different things in Money. For No-Budget categories, it means you can spend as much as you like on this category, Money will never bother you by warning you for over-budget conditions – because there is *no budget* to be over! But it's a totally different story for zero-amount budgets. Zero-budget means you can't spend even a penny on that category.

**Own budget:** The category has its own budget or forecast.

**Shared from parent:** This type of budget can be used only on sub-categories. When used, the sub-category does not have its own budget or alert level; rather, all spending or income on this sub-category will be combined with that of the main category's and checked against the main category's budget. For example, the main category "Auto" has a budget of \$100, and its sub-category "Auto: Gas" shares budget with Auto. If you have spent \$80 on Auto, and \$50 on Auto: Gas, the combined spending is \$130, then it's considered to be over-budget.

## Over-budget Alerts

When [defining categories](#), each category and subcategory can be assigned with a budget (for expense categories) or forecast (for income categories) for each month of the year. For expense categories, you can also specify an alert level for a month's budget. When the spending in a month is over that alert level, Money will issue an alert to let you know about the potential over-budget condition.

For example, if you have a budget of \$98 on “Auto: Fuel” category for January, and you set the alert level at \$70, when the total expense on “Auto: Fuel” in January goes over \$70, Money will issue an alert. But if you set a category’s budget or alert level to \$0, then no checks will be done on that category.

☞ *Income categories don't have alert levels, and therefore no alerts will be given for income categories.*

This over-budget check can be done automatically when a transaction is created or modified, if and only if the **Auto check balances and budget** option in the [Preferences](#) dialog is enabled. Or, it can be done manually by using the **Check Balances** command from the **Data** menu.

☞ *Automatically or manually, Money checks for not just over-budgets but also overdrafts at the same time. Details about overdraft alerts are in the section of [“Overdraft Alerts”](#).*

When a category’s total expense is over the alert level, Money will issue a warning like following:



In this message box, category name is shown along with the budget (*not* the alert level) and the current balance. Note that at the bottom there is a checkbox **Stop auto-check**. This option appears in this message if it was an automatic check. You can check this option to disable the auto-check feature; later you can go to the [Preferences](#) dialog box to re-enable it.

#### ► Date Range and Budgets ◀

When Money checks for over-budgets, it always checks for *all* transactions within the current [date range](#), no matter if there is a filter being applied or not. (Applying a filter only means you’re viewing fewer transactions, it certainly doesn’t mean the over-budget risk will go away! Managing money is not a head-in-the-sand game.)

Because budgets and alert levels are set up for whole months, whereas the current date range can contain any number of days, so when Money calculates budgets and alert levels, it always makes sure the amounts are adjusted so that they are in proportion to the number of days in the date

range. For example, if you have set up budgets and alert levels from January to March like following:

Month	Budget	Alert Level
January	\$1,000	\$800
February	\$900	\$700
March	\$1,100	\$950

If the date range is set to be ***This Month*** (assuming this month is January), or ***Jan 2005***, or ***1/1-1/31***, Money uses \$1,000 as the budget for the date range, and \$800 as the alert level. If the date range covers only one week, then the budget will be only  $\$1,000 / 31 * 7 = \$225.81$ , and the alert level will be  $\$800 / 31 * 7 = \$180.65$ .

As a more complicated example, if the date range is 1/28 – 3/12, then the budget will be:

$$\$1,000 / 31 * 3 + \$900 + \$1,100 / 31 * 12 = \$1,423.08,$$

and the alert level is:

$$\$800 / 31 * 3 + \$700 + \$950 / 31 * 12 = \$1,145.16.$$

That is, if you set up the date range to be 1/28-3/12, and the total spending during this range is over \$1,145.16, then Money will issue an alert to you.

## Defining Categories

To define categories, you should select the ***Categories*** command from the ***Lists*** menu. What comes up is the familiar [list editing dialog box](#) that we have explained earlier. When you tap on the ***New*** or ***Edit*** button in it, the following dialog box appears:

**Category**

Type: Income Expense

Name: Rent

Subcategory of: ▼ <None>

Monthly budget:

☒ No budget

☐ Share from parent's

☐ Use my own budget...

OK Cancel Note... ?

- **Type**– type of the budget. You can assign the type when creating a new one, but you can't change the type when modifying an existing one.
- **Subcategory of**– a list of main income or expense categories, depending on the **Type** selected above. If a main category is selected in this list, then the category being defined will be a subcategory of it; if **<None>** is selected, then the category being defined is a main category itself.
- **Monthly budget**– amount of this category's budget or forecast, depending on the **Type** of this category. If you chose **No budget**, then Money won't issue any alert for this category.

You can choose **Share from parent's** if this category is a sub-category and it doesn't have its own budget but will share from its parent. For example, the main category "Auto" has a budget of \$100, and its sub-category "Auto: Gas" shares budget with "Auto". If you have spent \$80 on Auto, and \$50 on "Auto: Gas", the combined spending is \$130, then it's considered to be over-budget. The option **Share from parent's** can only be used with sub-categories. For sub-categories who are sharing budgets with their parents, you can't specify budgets for them, because they use their parents'.

If you want to let a category have its own budget, you can tap on the **Use my own budget** checkbox. When doing so, a second dialog box pops out where you can specify the details about the budgets, see below.

Expense Budget	
Category: Vacation:Travel	
Budget	Alert if
Jan: 3378	2702
Feb: 3343	2674
Mar: 1905	1524
Apr: 1251	1001
May: 4836	3869
Jun: 6525	5220

☐ Same for every month  
☒ Can be rolled over

OK Cancel ?

Here you can enter the budget amounts for each month in the year and their associated alert levels (for income categories, the **Alert if** column does not show because income forecasts don't have alerts.) If the **Same for every month** checkbox is checked, there will be only one row showing, and the numbers entered in this row will be applied to all 12 months.

If the **Can be rolled over** checkbox is checked, this category's budget and actual spending will appear in the [Roll Over](#) dialog box where you can

decide how much unused budget or overage will be carried over to the following month. If this option is not checked, then this category's budget can't be carried over.

## Categories/Budgets View

This view gives a summary for all categories and their respective budget or forecast conditions. By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) 'b' to switch to this view.

Name	Budget	Actual
<b>-- Expense --</b>		
- Auto	5,842	226
: Fuel	1,414	0
: Insurance	1,192	272
: Registration	4,341	25
: <b>Service</b>	1,188	1,445
Bank Charges	4,960	100
- Bills	6,925	0
: Cellular	4,697	334

If a category's name is displayed in bold text, this indicates that the total expense for this category in the current date range is over the alert level you have set. For example, in the above picture, the "Auto: Service" category is over budget now.

When Money calculates incomes and expense, it never counts in transfer transactions or [sub-transactions](#).

Tapping on the **Setup** button at the bottom has the same effect as using the **Categories/Budgets** command from the **Lists** menu, please see the ["Defining Categories"](#) section for details.

### ► Tapping on Rows ◀

If you tapped on a category in the table but not in the Expand/Contract column, Money will jump to the [Transaction Log](#) view and a filter will automatically be applied so that only transactions (or sub-transactions) having the category you chose will be shown in the table.

*☞ If there is already a filter in use, Money will "synthesize" a filter for you. Please refer to the ["Synthesized Filters"](#) section for details.*

### ► Columns in the Table ◀

**Expand/Contract**– this column shows an expand or contract button if the category is a main category and it has more than one sub-categories. Tapping on these buttons will expand or contract the sub-categories.



**Name** – the name of the category.

**Budget** – budget or forecast for the category. Amounts in this column may not be the ones you entered, they may be the adjusted budgets (or forecasts) if the current date range does not coincide with the budget period. See the [“Date Range and Budgets”](#) section for details on how Money calculates to get adjusted budgets.

**Actual** – actual total expense or income of a category in the current date range. If there is a filter being applied, only qualified transactions are counted in when calculating this number.

**Actual %** – actual total expense or income of a category in the current date range. It equals to  $(\text{Actual} / \text{Budget})$ .

**Remain** – for expense categories, this column shows how much budget is still available; a negative number means you're over the budget. For income categories, this is how much you're off the forecast; a negative number means you're over the forecast. It equals to  $(\text{Budget} - \text{Actual})$ .

**Remain %** – equals to  $(1 - \text{Actual \%})$ .




**Note Text** – note of the transaction.

**Note Icon** – a note icon if the transaction has note text attached with it. You can tap on a note icon to bring up a little text box to show the first four lines of the note.

#### ► Transfers ◀




Transfer transactions do not have categories, so usually their amounts are not included in this view. However, if you have set up so that some transfers' amounts are treated as income or expense, you will see a few more items appearing in this view.




In the following picture, a transfer to account Mortgage is counted in as an expense. Therefore, there is an added item [Mortgage] at the bottom of the expense section. For a detailed description on why and how transfers are treated as income or expense, please refer to the [“Calculation of Income and Expense”](#) section.

Categories/Budgets 		
◀ This Month ▶		
Name	Budget	Actual
-- Expense --		
+ Auto		530
Bank Charges		44
+ Bills		71
Childcare		18
Dining		152
Groceries		12
[Mortgage]	2,300	
<b>Total:</b>	0	3,128
 		

### ► Viewing Shared Budgets and Expanding/Contracting ◀

When a main category is expanded, the amounts shown in the table can be either its own or the total of all sub-categories who share their budgets with this main category. You can check or uncheck the **Show combined expenses** option from the [Preferences](#) dialog box to control this. In the following two pictures, the one on the left shows the situation when this option is unchecked.

Categories/Budgets 		
◀ This Month ▶		
Name	Budget	Actual
-- Expense --		
- Auto	70	57
: Fuel	200	187
: Insurance	100	76
: Registration (shared)	25	
: Service	50	136
Bank Charges	4,960	0
- Bills	6,925	0
: Cellular	4,697	265
 		

Categories/Budgets 		
◀ This Month ▶		
Name	Budget	Actual
-- Expense --		
- <b>Auto</b>	70	82
: Fuel	200	187
: Insurance	100	76
: Registration (shared)	25	
: Service	50	136
Bank Charges	4,960	0
- Bills	6,925	0
: Cellular	4,697	265
 		

Comparing the two, you will see that the column Actual for the main category “Auto” was \$57 (picture on the left). When the **Show combined expenses** option is checked, this number becomes \$82 (picture on the right). This is because the expense \$25 from the “Auto: Registration” was added, because it shares budget from its parent’s budget so its spending is also combined into its parent’s spending.

Not just the Actual column, other columns such as Actual %, Remain, and Remain % will all be affected by this option.

Also worth noting is in the picture on the left, the category name “Auto” is displayed in normal font, but in the right, it’s in bold font. This is because when combined, the total expense \$82 is over the budget \$70, so the program uses bold font to show the name of the category. But either way, Money will treat the category of “Auto” as over-budget and issue an over-budget alert.

When a main category is contracted, all its children’s budgets and actual spending are combined into the parent category’s row. In the following

two pictures, the Auto category is contracted in the picture on the right. You can see that all the numbers in the Auto row are the sums of Auto itself and all its children.

Categories/Budgets			Categories/Budgets		
◀ This Month ▶			◀ This Month ▶		
Name	Budget	Actual	Name	Budget	Actual
<b>-- Expense --</b>			<b>-- Expense --</b>		
- Auto	70	57	+ Auto	420	481
: Fuel	200	187	Bank Charges	4,960	0
: Insurance	100	76	- Bills	6,925	0
: Registration (shared)	25		: Cellular	4,697	265
: Service	50	136	: Electricity	4,822	300
Bank Charges	4,960	0	: Rent	3,481	0
- Bills	6,925	0	: Telephone	558	117
: Cellular	4,697	265	: Water & Se	5,592	216

#### ► “No Budget” and Expanding/Contracting ◀

When specifying the monthly budgets for a category, Money lets you enter a budget of zero (and even negative) amount, which means every penny you spend on this category is considered to be over the budget. For such categories, the amount 0 will be shown in the Budget column, and all the other columns (Actual, Actual %, Remain, and Remain %) will show the correct amounts.

On the other hand, there are no-budget categories, that means you can spend as much as you like, there is no such thing as “over the budget” for them! For such categories, all columns except the Actual will be blank— because there is no budget, of course there is no such thing as “remaining budget”, and of course there is percentage to show either.

As explained in the last paragraph, if a parent category has no budget, its Budget (as well as Actual %, Remain, and Remain %) columns will all be blank. But when its children are contracted, all their budgets are combined into the parent’s row. In this case, although the parent doesn’t have budget itself, but as long as one of its children has budgets, when contracted, the parent row will show the combined result of its children.

In the following pictures, the left one shows the parent category Auto does not have budget, so its Budget is empty. When contracted, because 3 of its children have their own budgets, so the Auto row shows the total budget amount of \$560.

Name	Budget	Actual
-- Expense --		
- Auto		100
: Fuel	300	50
: Insurance	200	0
: Registration	60	0
: Service		0
Bank Charges		0
- Bills		0
: Cellular		0

Name	Budget	Actual
-- Expense --		
+ Auto	560	150
Bank Charges		0
- Bills		0
: Cellular		0
: Electricity		0
: Rent		0
: Telephone		0
: Water & Se		0

### ► Sorting ◀

When you sort rows in this view, main categories are first sorted among themselves. Then, sub-categories of the same parent are sorted, and they will always be kept together. In the following picture, the **Show combined expenses** option is not checked, and categories are sorted according to their actual spending in ascending order:

Name	Budget	Actual
- Auto	70	57
: Registration (shared)		25
: Insurance	100	76
: Service	50	136
: Fuel	200	187
Dining	4,362	81
Food	5,897	178
Mortgage	4,680	260
- Vacation	3,352	331

The actual spending on “Auto” category is \$57, so it’s placed in front of the “Dinning” category because \$57 is less than \$81. The four sub-categories of the “Auto” category are all kept together and are sorted among themselves.

But if we uncheck the **Show combined expenses** option, the table becomes:

Name	Budget	Actual
Dining	4,362	81
- Auto	70	82
: Registration (shared)		25
: Insurance	100	76
: Service	50	136
: Fuel	200	187
Food	5,897	178
Mortgage	4,680	260
- Vacation	3,352	331

This time the “Dinning” category becomes in front of the “Auto” class because the spending on “Auto” becomes \$82 – adding the \$25 from “Auto: Registration” sub-category.

If you contract the “Auto” category and sort it again, you will see the table becomes:

Categories/Budgets			View
◀ This Month ▶			
Name	Budget	Actual	▲
Mortgage	4,680	260	
+ Vacation	11,256	331	
Entertainment	4,400	408	
Healthcare	3,378	426	
+ Auto	420	481	
<Unassigned>		431	
Total:	94,496	3,493	
-- Income --			
- Salary	5,521	0	
Setup			↔

This time “Auto” is put to the bottom because its combined spending is \$481, larger than any other categories.

The same applies to sorting on other columns: categories are always sorted by the numbers shown on the screen, no matter if they're combined or shared or what.

## Roll Over Command

Roll-over is the operation of carrying over the unused budgets or overage to the following month. For example, you have budgeted \$60 for your cell phone bill in March, but turns out you used only \$55. The unused \$5 budget can be rolled over to April so that you can talk a few more minutes. Along the same line, if you used \$70 in March, then by rolling over the \$10 overage to April, you'll have to watch it when you use your cell phone.

To use the roll-over feature, switch to the [Categories/Budget](#) view, then select the **Roll Over** command from the **Data** menu, you will see the following dialog box:

Roll Over

Roll over budget balances

From: Dec 2004

To: Jan 2005

☒ Adjust alert levels

Total amount to roll over:

Expense: \$311.31

Income: \$381.11

OK Cancel Details... ?

Here you select from which month's budget to roll over. Remember, only budgets have been identified as “roll-overable” will involve in the

roll-over operation. To make a category roll-overable, please refer to the [Defining Categories](#) section.

The **Adjust alert levels** option makes the program re-calculate the alert level of an expense category when its budget is changed. For example, a category's budget is \$100, and alert level is \$80. Now you roll over \$20 from the previous month, so its budget becomes \$120, or a 20% increase. At this time, if the option is checked, the alert level is adjusted proportionally and becomes \$96. (Just a reminder: Income categories don't have alert levels. So this option doesn't have any effect on income categories.)

When you tap on the OK button, and if you haven't used the **Details** button to specify different amounts, the program will automatically calculate the maximum roll-overable amount for each category and add them to the next months' budgets and forecasts. If you have specified different amounts, the program will roll over only as much as you specified.

When you tap on the **Details** button, you will see another dialog box coming up where you can get to see exactly how much will be carried over, and you can change that.

Enter amount to roll over:		
-- Expense --		
Auto		
Fuel	6182	905
Bills	4077	2342
Vacation		
Lodging	3898	1124
-- Income --		
Investment		
Stocks	5941	3342

OK Cancel Show ?

In this dialog box, all categories which have been marked as “roll-overable” are shown in the leftmost column. The second column shows the information you chose by using the **Show** button at the bottom of the dialog box. You can choose to display any of the following: budget assigned for the previous month, budget assigned for the following month, actual amount spent or earned in the previous month, and the maximum amount that can be rolled over.

The third column is the place where you enter the actual amount you want to roll over to the following month. When entering this dialog box, the program puts the maximum amount that can be rolled over in the third column. You can enter any number you want, as long as it does not exceed the maximum.

Note that in the above picture, the program does not allow you to enter a roll-over amount for Auto, Vacation, and Investment. This is because these parent categories are not marked as roll-overable. They are shown here is only because one or more of its children are roll-overable, so they have to appear in this dialog box, but they are not editable.

### **More on Roll-over Amounts**

You can enter positive or negative roll-over amounts in the above dialog box. For expense categories, a positive roll-over amount means the following month's budget will be increased, i.e., you can spend more. A negative value means your budget is reduced. For income categories, a positive value means you did not earn enough money in the previous month, and the forecast for the following month is increased, i.e., you'll have to work harder and earn more. On the other hand, a negative roll-over amount for an income category means you can relax a little next month.

# Scheduled Transactions

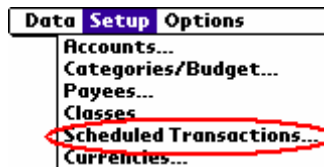
Scheduled transactions are transactions that have a pre-defined schedule<sup>6</sup>. For example, monthly bills like cable TV or telephone are expense transactions that happen once a month; magazine subscription payments happen once a year; salary and income transactions are once or twice a month; and credit card payments are transfer transactions that happen every month.

These transactions all have pre-defined schedules and happen periodically. To save you the trouble of entering the same transactions every time they're due, Adarian Money™ can do that for you automatically<sup>7</sup>. When it's due, you can let Money insert a transaction automatically without asking you, or you can have Money prompt you. Moreover, you can set up an alarm so that Money notifies you about an upcoming transaction a number of days ahead. This will be a great help for people who always forget to pay their bills.

In this chapter, we will look at how to work with scheduled transactions in Adarian Money™.

## Defining Scheduled Transactions

First off, you have to let Money know what scheduled transactions are there by selecting the ***Scheduled Transactions*** command from the ***Lists*** menu.



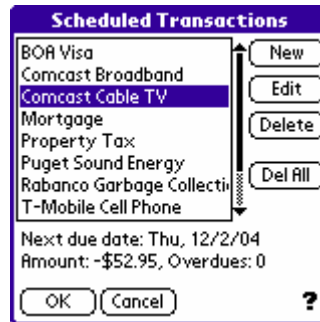
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<sup>6</sup> Many people use the term “monthly bills”. Monthly bills are scheduled transactions all right, but they are just only part of it. We’d rather use a term that’s more accurate than that.

<sup>7</sup> The automatic processing function must be enabled explicitly for it to work properly. To enable this function, you can go to the Preferences dialog box.

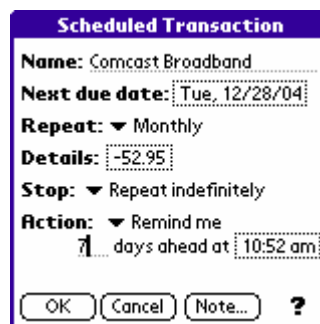


The same [list editing dialog box](#) appears (see below) From there, you can use the **New**, **Edit**, **Delete** buttons to define your scheduled transactions.



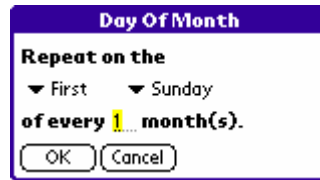
Deleting a scheduled transaction does not remove the transactions have been made. For example, if you have a scheduled transaction called “Comcast Cable TV” for several years, but you decided to terminate the contract. At this point, you can delete the “Comcast Cable TV” scheduled transaction from the above dialog box, but all the payments you have made in the past are still kept in the database. This ensures the integrity of your financial record, i.e., Money’s transaction database is still consistent with your bank statements, the expense/budget summary is still correct, etc. However, because the scheduled transaction is deleted, so there is no way of knowing those transactions are made for paying cable TV bills, unless you have used other ways to identify them, such as using category or payee or note fields.

Following is the dialog box that appears when you tap on the **New** button from the above list editing dialog box:



- **Name** is the name of the scheduled transaction, maximum 31 bytes.
- **Next due date** is the due date of the next transaction. When you tap on the date selector **Tue, 12/28/04**, you’ll be brought to another dialog to pick a date. This date selector won’t be usable if the schedule is not periodical but a series of dates or stopped, see the following paragraphs for more on this.

- **Repeat** lets you specify how or when the transactions should repeat. You can choose periodical schedules like Monthly, Weekly, Yearly, etc. If you chose **Day of Month** from the list, the Day of Month dialog box appears to let you set up a schedule based on weekdays, see the picture below.

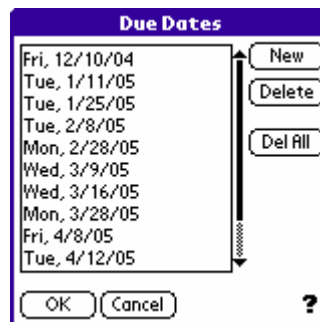


In the Day of Month dialog box, you can set up a periodical schedule such that it happens on, say, the first Monday, the second Sunday, or the last Friday of every one or any number of months.

☞ *"the last Friday" is not the same as "the fourth Friday".  
Sometimes there can be five Fridays in a month.*

If a scheduled transaction is to have a schedule based on weekdays, the **Next due date** mentioned above is automatically determined by the program, you won't be able to change it.

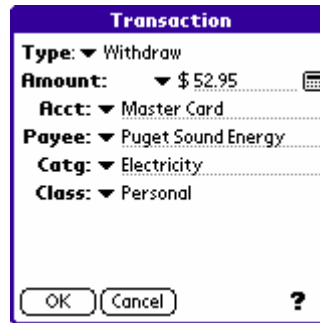
If the schedule is not periodical, you can specify a series of due dates by choosing the **Custom...** item from the **Repeat** list. The following dialog box appears to let you define up to 30 dates:



If you defined a series of due dates as describe here, you won't be able to use the **Next due date** option to change the next due date, because it has already been defined in the date series.

The first option in the **Repeat** list is **Stopped**. When a scheduled transaction has finished, for example, you stopped subscribing a magazine, or you have paid off your mortgage (good for you!), you don't need to delete the scheduled transaction from the database. Instead, by assigning it to **Stopped**, you can still use other functions like [filters](#) to find out how much you have paid for it in the past.

- **Details** shows the amount of the scheduled transaction. By tapping on the selector -\$52.95 on the right, you'll be brought to the Transaction dialog box, see below. This is the same dialog box as described in the [“Creating and Editing Transactions”](#) section with only a few differences.



The image shows a 'Transaction' dialog box with a purple title bar. It contains several fields with dropdown menus: 'Type' set to 'Withdraw', 'Amount' set to '\$ 52.95' with a calendar icon to its right, 'Acct' set to 'Master Card', 'Payee' set to 'Puget Sound Energy', 'Catg' set to 'Electricity', and 'Class' set to 'Personal'. At the bottom, there are 'OK' and 'Cancel' buttons, and a question mark icon on the right.

Unlike the ordinary Transaction dialog box, you won't be able to specify the date, the transaction status, the check number, and the note. These information are supposed to be entered only when the transaction actually happens. However, you still can assign everything else such as transaction type (withdrawal, income, or transfer), or [Split Transaction](#) here. Information entered here will automatically be applied when a transaction is due.

It doesn't matter if you don't have the exact details about a scheduled transaction at this time. For example, electricity or water bills always have different amounts each month, it's not possible to give an exact amount when setting up a scheduled transaction. In this situation, just enter an average amount, and choose **Ask me** or **Remind me** option from the **Action** option below, then you'll have a chance to enter the correct information when it actually happens.

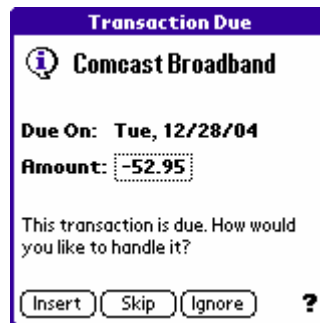
- **Stop** specifies when this scheduled transaction should stop. You can have three options: **Repeat indefinitely** if it's to repeat indefinitely until you stop it explicitly; **After # of times** if the scheduled transaction will stop after a number of occurrences; **After date** if it is to stop after a certain date. Note that when a scheduled transaction is stopped by choosing the **Stopped** option from the **Repeat** list, the **Next due date** option will be disabled.
- **Action** specifies what action to take when the scheduled transaction is due. You can have three choices:

☞ *These options do not appear in the dialog box if automatic processing for scheduled transactions is not enabled. You should*

check the settings in the “Sync with AMWin” group in the [Preferences](#) dialog box.

**Automatic insert.** When you run Adarian Money for the first time *on* or *after* the next due date, the program automatically inserts a transaction into the database for you. This transaction will have exactly the same attributes as specified in the **Details** option mentioned earlier.

**Ask me:** When you run Adarian Money for the first time *on* or *after* the due date, the program will fire up a dialog box asking you if and how you want to handle it, see the picture below. More details about this dialog box will be explained in the [“Alarms”](#) section later in this chapter.



**Remind me:** When you chose this option, the program will issue an alarm at the specified time to remind you. To specify an alarm, you need to enter how many days ahead and at what time the alarm should be fired up, see the picture below. More details about alarms can be found in the [“Alarms”](#) section later in this chapter.

Action: ▼ Remind me  
7 days ahead at 11:30 am

## Scheduled Transaction View

This view give users a summary of their scheduled transactions, it summarizes all upcoming and past-due transactions.

By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) ‘h’ to switch to this view.

Scheduled			View
Name	Date	Amt	
<b>-- Overdue --</b>			
Puget Sound Energy	8/30	-52.00	
<b>-- Upcoming --</b>			
Comcast Broadband	10/25	-52.95	
Mortgage	10/5	-2,388.67	
Puget Sound Energy	9/30	-52.00	
Rent	10/5	775.00	
Salary	10/13	6,129.01	
T-Mobile Cell Phone	10/25	-90.31	
Setup			↔

This view has only four columns: **Name** is the name of the scheduled transaction; **Date** is the overdue date or upcoming due date; **Amount** is the (estimated) amount of the scheduled transaction; **Account** is the name of the account where the scheduled transaction is paid from.

Rows in the table are divided into two sections:

- **--Overdue--** The first section of the table lists all the overdue transactions. For each scheduled transaction, up to 20 overdue transactions can be remembered. After that, new ones replace the old ones.

When tapping on an overdue row, a pop-up menu appears with only two commands in there: **Insert** and **Remove**. When you're ready to pay an overdue payment (or receive an overdue income), choose the **Insert** command. A [Transaction dialog box](#) appears to let you insert a transaction. After a transaction is inserted, the overdue record is removed from the database. Changes you made in the Transaction dialog box will be remembered for future use.

If you choose the **Remove** command from the menu, the overdue record is removed but no transaction is inserted. This means you decide not to do anything about an overdue transaction. (!)

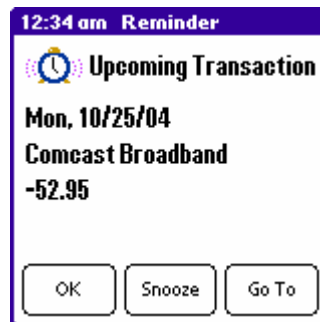
- **--Upcoming--** The second part of the Scheduled view lists the immediate next transaction for every scheduled transaction. When you tapped on any of them, the Transaction Due dialog box appears. In this dialog box, you can execute the transaction, skip it, or simply ignore it. Details about this dialog box are given in the next section.
- **Setup button** Tapping on the **Setup** button has the same effect as selecting the **Scheduled Transactions** command from the **Lists** menu. It allows you to set up scheduled transactions.

## Alarms

- ☞ *Alarm functions will not work if Adarian Money is installed on a memory expansion card*
- ☞ *Alarm functions will not work if automatic processing for scheduled transactions has not been enabled for the handheld. For details, please refer to the [Preferences](#) dialog box..*

Alarms are an important part of scheduled transactions and are extremely helpful for those people who always forget to pay their monthly bills. To make the program give you an alarm before a transaction is due, you must select the **Remind me** option from the scheduled transaction definition dialog box, see the [“Defining Scheduled Transaction”](#) section earlier in this chapter.

For example, if the due date of a scheduled transaction is October 25, 2004, and you want the alarm be triggered 7 days ahead at 10:00AM, then at 10:00 AM, October 18, 2004, no matter if your handheld is turned on or off, or what application you're using, the following Reminder dialog box pops up:



- ☞ *Money's alarms will stop working after a soft reset. To make them work again, you need to activate Money for at least once after a reset.*

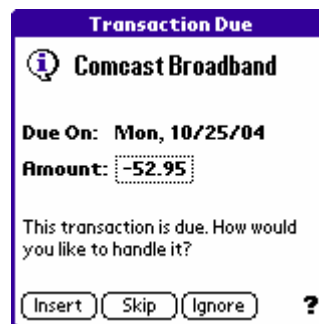
If you tapped on the **OK** button in the Reminder dialog box, the alarm for this scheduled transaction will be disabled and there won't be any more alarms until the next cycle. (Alarms for other scheduled transactions are not affected.) The next due date of this scheduled transaction will remain unchanged.

If you tapped on the **Snooze** button, the dialog box will go away and you can go back to whatever you were doing, but the alarm will be triggered again after four hours. You can snooze an alarm for as many times as you want until you do something about it or it's overdue. If your Palm OS is version 4.0 and up, the system will display a blinking icon at the

top-right corner of the screen (see the picture below on the left) to remind you that there is an alarm being snoozed. You can tap on this blinking icon to get details of the snoozed alarm, see the picture on the right. If you're using Palm OS 3.5, no special indication is available.



If you tapped on the **Go To** button from the Reminder dialog box, the alarm for this scheduled transaction will be disabled and there won't be any more alarms until the next cycle. Furthermore, no matter what you're currently doing will be closed and Adarian Money will be brought up automatically. Immediately after Money is called up, the Transaction Due dialog box is called up to let you decide what to do about this transaction. See the picture below:



In this dialog box, you can tap on the **Amount** selector **-52.95** to specify the transaction details. If the amount of a monthly bill always changes and you weren't able to give the exact information when setting up the scheduled transaction, this is a good time to do it. When tapped on, the same [Transaction](#) dialog box will appear, you can enter the correct information there. Any information you entered at this time will be remembered for future use.

If you tapped on the **Insert** button, a new transaction (having the information you just entered if you did) will be inserted into database. If you tapped on the **Skip**, nothing is inserted into the database, instead, an overdue record will be recorded. If you tapped on the **Ignore** button, nothing will happen, not even an overdue record. You simply ignore it!

Regardless which action you take, the next due date of this scheduled transaction will advance to the next transaction cycle. And no more alarms for this scheduled transaction will be issued until the next transaction cycle.



# Filtering and Finding

Filters are a set of test criteria applied to transactions. When applied, only transactions pass the test will be shown in the table, or be counted in when calculating summary reports. For example, you can define a filter to be (*Category = Business*), then in [Transaction Log](#) view, only transactions whose categories are Business get to be shown; in the table similarly, in Categories/Budgets view, only such transactions are counted in the summary.

Filters a great way for users to analyze their financial status, or to focus only on transactions they are interested in. You can define simple filters containing only one condition (such as the above example), or you can define advanced filters using Boolean expressions with multiple conditions. Either way, filters can be named and saved for future use.

In addition to filtering, filters can be used in [finding](#) transactions. You can set up a search criteria using filters, then search for transaction that match this criteria.

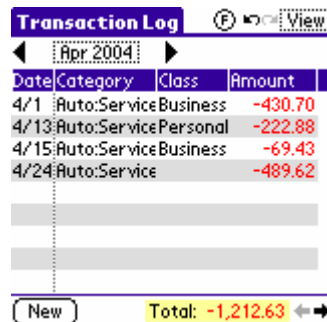
## Working with Filters

To better understand how filters work, let's take a look at two examples. First, we have a database like in the picture below:

Date	Category	Class	Amount
4/1	Auto:ServiceBusiness		-430.70
4/4	Vacation:Tr:Business		-65.97
4/10	Clothing	Personal	-NZD346
4/10	Education	Business	-¥204
4/13	Auto:ServicePersonal		-222.88
4/13	--Split--	--Split--	-667.35
4/13	[Cash]		¥22,063
4/15	Auto:ServiceBusiness		-69.43
4/15	Entertainment:Business		-274.59€
Total:			-7,951.41

Now we use the **Filter** command from the **Data** menu to apply a filter: (*Category = Auto: Service*), then only four transactions are shown in the view because only they satisfy the test condition, see the picture below. Also, note that there is a blinking **F** icon showing in the title area of the screen. This indicator reminds you that there is a filter being applied, and more importantly, that what you're looking at right now is just part

of the database, don't mistake it for the entire database. Also note the total amount shown in the footnote has changed too.




Date	Category	Class	Amount
4/1	Auto:Service	Business	-430.70
4/13	Auto:Service	Personal	-222.88
4/15	Auto:Service	Business	-69.43
4/24	Auto:Service		-489.62
Total:			-1,212.63

 You can tap on the blinking  icon to remove the filter.

With filter in effect, let's use Graffiti to enter the key 'c' to switch to the [Classes](#) view. This is what Money displays in the Classes view:



Name	Total
Business	-500
Personal	-223
<Unassigned>	-490
Total:	-1,213

The total amount in the last row is -1,213, which is the same as the amount (after rounding) shown in the Transaction Log view we just saw. This means the filter is still in effect and the summary report calculates only transactions satisfy the test condition. Another way to tell that the filter is still in effect is the blinking  is still blinking.

As you can see, using a filter can help reducing the number of transactions displayed in [Transaction Log](#) (and [Account Register](#)) view so that you won't be distracted, and it also can help producing summary reports based on information that you're interested in.

#### ► Synthesized Filters ◀

Now let's continue. This time we tap on the first row in the above picture, the row that says "Business".

By Money's design, tapping on a row in Classes views is to jump to [Transaction Log](#) view and Money will show only transactions of that class. But right now we already have a filter *Category = Auto: Service* in effect, so what Money does is to *synthesize* a new filter by adding a new condition to the filter in use and thus the filter becomes:



Each view uses filters in different ways. For [Transaction Log](#) and [Account Register](#) views, as we've mentioned, only qualified transactions will be displayed; for summary report views (i.e. the [Classes](#), [Categories](#), and [Payees](#) views), only qualified transactions are counted in in the summary. For the [Accounts List](#) view and the [Summary](#) view, please refer to their respective sections for details.

The [Scheduled Transactions](#) view has nothing to do with filters, it just ignores them. But the blinking icon will still show.

## Filters and Sub-Transactions

In the section of "[Split Transactions](#)" we have explained how you can divide a transaction into several [sub-transaction](#). Each of these sub-transactions has its own amount, category, and class. When Money performs filter tests on a transaction with multiple sub-transactions, it examines each and every sub-transaction in it, and as long as one of them passes the test, the main transaction is considered to be qualified.

Again, using an example would be easier for you to understand:

Let's say you went to a local Fred Myer's store for shopping. At the checkout, the total price of the things in your cart is \$100, where \$50 is for grocery, \$20 for clothing, and \$30 for toys. In addition, you asked a \$40 cash-back from the cashier. Therefore, you have a transaction with four sub-transactions:

Transaction	Category	Class	Amount
<b>Main transaction</b>	N/A	N/A	<b>-\$140</b>
Sub-transaction 1	Grocery	For myself	-\$50
Sub-transaction 2	Clothing	For family	-\$20
Sub-transaction 2	Toys	For kids	-\$30
Sub-transaction 2	[Cash]	Unassigned	-\$40

If you use a filter (*Amount* <= -30) to test this transaction, Money will consider it passed because there is at least one sub-transaction which can satisfy the condition. Similarly, this transaction will pass the filter tests (*Category* = *Clothing*) and (*Class* = *For Kids*).

But if the testing condition is (*Amount* <= -80), then this transaction will not pass because although the main transaction's amount is <= -80, but none of its sub-transactions is.

When testing a transaction, Money tests all its sub-transactions, if any one of them can pass the filter, the main transaction is considered to be a qualified transaction.

Similarly, when Money generates summary reports, it summarizes by sub-transactions. Using the above example, in the [Categories/Budgets](#) view, you will find that the \$50 is added to the “Grocery” category, \$20 for “Clothing” category, and \$30 for “Toys” category. The same goes for summary on classes.

## Applying Filters

To apply a filter, you can select the **Filter** command from the **Data** menu:



This dialog box is divided into two parts. The first part **Show transaction if** lets you quickly define a simple filter with only one condition<sup>8</sup>. The benefit is they're simple, easy and quick to use; but the downside is they can't be saved and reused. If you want to use a filter having more than one condition, or if you plan to reuse it in the future, you have to use an advanced filter. We'll come to that later.

It should be very straightforward in defining single-condition simple filters, just select an attribute then enter a value. The only thing that needs a little explanation is when you choose to filter on amounts, you need to enter a numeric value. This value is always in home currency, and can have a sign. For example, if you want to find transactions withdrawing more than \$20, because withdrawal transactions' amounts are always negative, so you should enter  $\leq -20$ , not  $> 20$ .

Other than using simple filters, you can also check the **Use saved filter** checkbox and select a saved filter. In the pop-up list, in addition to a list of saved filters' names, you'll find a command **---Filter Manager---**, you can use this command to call up the Filter Manager and define a new filter, if none of the existing ones fit you needs.

---

<sup>8</sup> A *condition* is a comparison, such as amount  $> 20$  or category = auto: fuel.

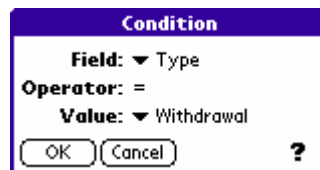
When you enter this dialog box, usually the current filter in use (simple filter or saved filter) will be shown in it so that you can clearly get to know what's the filter you're using. But if the current filter is a synthesized one, the program cannot display it in this dialog box – it's not a simple filter, and it's not a saved filter, so the program can't properly display it in the dialog box.

## Defining Filters

If you need a filter that requires more than one condition, or if you plan to reuse a filter, you can select the **Filter Manager** command from the **Data** menu to create a saved filter. Other than this command, the Filter Manager can also be called up by using the **---Filter Manager---** command from the Filter dialog box described in the last section. The Filter Manager is a typical [list editing dialog box](#) that we have seen many times. When you tap on the **New** or **Edit** button, the following dialog box appears:



When defining a new filter, first you need to give it a name. Then as the description text in the **Expression** area said, you need to tap anywhere inside the area. When doing so, a pop-up menu appears which has only one command: **Add condition**. Select this command and Money will bring you to the Condition dialog box, in which you can enter a test condition. This Condition dialog box is actually the same as the upper half of the Filter dialog box as we have seen earlier:



☞ When you choose to filter on Amounts, be aware that Money uses sub-transactions' amounts for split transactions. Please see the ["Filters and Sub-Transactions"](#) section.

After you have done with a condition, it will be displayed in the Conditions box like following:

**Expression:**

Category = Bank Charges

If you have more conditions to add, just repeat the above procedure. Let's say you have added another condition and now there are two:

**Expression:**

Category = Bank Charges **or**  
 Account = Checking

By default, every time when Money adds a new condition, it appends it to the end of the filter with an OR operator. But if OR is not what you want, just tap on the word **or** in the box, now another pop-up menu appears:

**Expression:**

Category = Bank Charges **or**  
 Account = Che

**And**

✓ **Or**

---

**Group**

**Ungroup**

---

**Add condition...**

In this menu, **Or** has a checkmark in front of it, you can select the **And** command to change it to AND. And it becomes:

**Expression:**

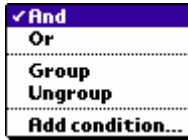
Category = Bank Charges **and**  
 Account = Checking

As you probably have realized by now that the way of editing a filter definition is by tapping in the box to access a pop-up menu, then from the menu select an appropriate command. Money will give you different menus when you tap on different objects in the box. Next we will show you the details about these menus:

**Add condition...**

Tapping on an empty space, you'll get a menu that has only one command: **Add condition**. Because you tapped on an empty space,

so the new condition is appended to the end of the filter with an Or operator joining this and the rest of the conditions.



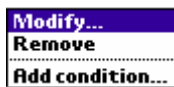
Tapping on an operator (AND, OR), you'll get the menu shown on the left. In this menu, the first two commands **And** and **Or** are used to change the operator that's tapped on. The **Group** command groups the two conditions to the left and right of the operator tapped on with a pair of round parentheses. The **Ungroup** command removes the parentheses. For example, if you used the **Group** command on the Or operator in the following example,

Category = Bank charges Or Category = Bills

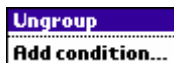
Then it will become:

(Category = Bank charges Or Category = Bills)

If you selected the **Add condition** command, a new condition will be added to the right of the one that's tapped on with an Or operator joining the two.



Tapping on a condition, you'll get a menu that lets you modify this condition, or simply remove it. When selecting the **Modify** command, the same Condition dialog box described above will appear to modify the condition. The **Remove** command removes the condition tapped on. If you selected the **Add condition** command, a new condition will be added to the right of the one that's tapped on with an Or operator joining the two.



Tapping on a round parenthesis – you'll get a menu with two commands. The **Ungroup** command removes the parenthesis tapped on and the one corresponds to it. The **Add condition** command adds a new condition to the filter.

#### ► Selecting multiple items ◀

If the field you selected is category, payee, class, scheduled, or account, you will be brought to another dialog box:



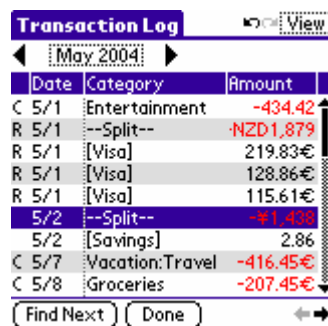


Here you can use the checkboxes to select more than one item. If a transaction has any one of the selected items, it's considered to be qualified. Take the above picture for example, transactions having Comcast, or Denny's, or McDonald's will be considered to be qualified.

In this dialog box, you can use Graffiti or the built-in keyboard to enter a letter. The list will automatically jump to the first item that starts with the letter you entered.

## Finding Transactions

In addition to being used in filtering out transactions, filters can also be used in finding transactions. When you're in the [Transaction Log](#) or the [Account Register](#) view, you can select the **Find** command from the **Data** menu to look for qualified transactions. The contents and the use of the Find dialog box are exactly the same as the Filter command we have just seen. The only difference is after you have OK'ed the dialog box, the screen turns to:



Date	Category	Amount
C 5/1	Entertainment	-434.42
R 5/1	--Split--	-NZD1,879
R 5/1	[Visa]	219.83€
R 5/1	[Visa]	128.86€
R 5/1	[Visa]	115.61€
5/2	--Split--	-¥1,433
5/2	[Savings]	2.86
C 5/7	Vacation:Travel	-416.45€
C 5/8	Groceries	-207.45€

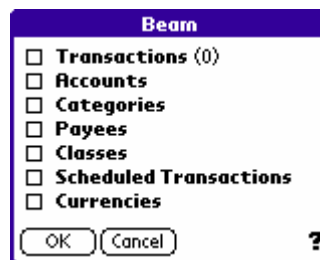
You can repeatedly tap on the **Find Next** button to go to the next qualified transaction, which will be highlighted. When in the Find mode, all the rest of the functionality are still available. Find mode can be terminated by tapping on the **Done** button, then you're back to the normal mode.

# Beaming

If you and your spouse or partner are both using Adarian Money to manage your money, this will be a great feature to you. Through beaming, you can keep your databases in synch. This chapter will show you how to do this.

## Sending

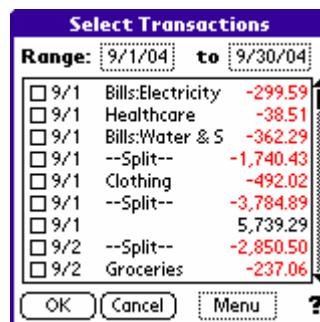
To send data to another handheld, select the **Beam** command from the **Data** menu. You will see the following dialog box:



Here you can decide what information to send. But one restriction exists: When you send transactions, you cannot send [lists](#) (accounts, categories, etc.); conversely, when you send lists, you can't send transactions.

### ► Sending Transactions ◄

To send transactions, tap on the **Transactions** checkbox, another dialog box will appear:



Simply by checking the checkbox to the left of a transaction's date, you can select which transactions to send. Note that only "main" transactions are listed here; [sub-transactions](#) that exist because of

transfers are not listed. Several commands of selecting/deselecting transactions, as well as changing information to display can be accessed by tapping on the **Menu** selector at the bottom. When you're done, tap on the OK button to exit this dialog box. When you're back to the Beam dialog box, you'll find the number of transactions selected is conveniently displayed at the right of the **Transactions** checkbox.

Note that when sending transactions, you have to make sure list items used in those transactions must exist in the recipient's database. For example, you are sending a transaction coming from AMEX account, with a category "Clothing" and payee "Dress for Less", then all these three items AMEX, Clothing, and Dress for Less must exist in the recipient's database; or he/she will get an error message.

#### ► Sending Lists ◀

To send lists, just check the name of the lists in the Beam dialog box. All items in checked lists will be sent. The receiving side will have the chance to decide whether and how these information will be merged into his/her handheld. Here you only need to decide which lists to send.

Once after you tapped on the **OK** button, the beaming starts.

*☞ If you're not familiar with Palm's beaming function, make sure you consult Palm OS's manual for details about beaming, especially when the beaming gets fancier and fancier these days, like through MMS or e-mails.*

## Receiving

The receiving side does not have to be running Money in order to receive data; data can be received no matter what you're doing currently. Once the receiving side receives the incoming request, Palm will ask for your permission by popping up the following dialog box:



Here you can have a chance to decide if you want to accept incoming data. If you said no, the beaming simply stops. If you said yes, Palm starts receiving data through Infrared (or any other transport methods). When the receiving is completed, the current application that you're using will quit and Money will be called up. As soon as Money starts

running, it'll ask you how do you want to accept these data by showing a dialog box.

#### ► Receiving Transactions ◀

Depending on the type of information sent, if it's transactions, the following dialog box would appear when Money starts:



At the bottom are three action buttons: tap on **Later** if you don't want to import the data right now. After you tapped on the **Later** button, this dialog box goes away and Money runs as usual. But next time when you call up Money, Money will ask you the same question again. If you tapped on the **Delete** button, after a confirmation message, the received data will simply be deleted from memory and nothing will happen. If you're ready to accept the incoming data, tap on the **Now** button.

When importing transactions, Money will try to match the list item names used in these transactions with the ones that already exist in the database. If an item is not found, it would pop-up an error message like following:



In this example, one of the received transactions has a payee "Comcast", but it doesn't exist in the recipient's database. Money will go through all the incoming transactions and pop up this message once for each non-existent items, therefore the message may pop up more than once. After all messages have been shown, the recipient should add these items to the database, then leave Money and re-enter, the import will start again.

If there are too many non-existent items, the recipient may have to go through the process a few items before all items are added. Or you may consider synchronizing the lists before sending the transactions.

## ► Receiving Lists ◀



If the incoming data is lists, then the above dialog box will appear when Money starts running.

- **Add new ones** – when checked, any item in the incoming data does not have a same-name matching item in the database will be added. For example, if the incoming Class list has a class called “For Kids” and the receiving handheld’s database doesn’t have it, then it will be added.
- **Overwrite existing ones** – when checked, if a matching item is found, then the one in the database will be overwritten by the incoming item. For example, if the incoming data has a category called “Grocery” whose budget is \$100, and the receiving handheld’s database also has the “Grocery” database but the budget is \$90, then after importing, its budget will become \$100.
- **Delete non-existent** – when checked, any item in the receiving handheld’s database does not have a same-name matching item in the incoming data will be deleted.

If you checked this option and Money finds there are items to be deleted for a list, it will issue a confirmation message before it deletes them:



This message shows all the items to be deleted *in one list*. The above picture shows items to be deleted in the Category list; if Money finds there are items to be deleted in other lists, this message will pop up again.

You can tap on the **No** button if you decide not to delete them.

After the importing has finished, Money will give you the summary of the importing by showing the following message. Unlike the deletion confirmation message, it shows only once; that is, the numbers shown in there are the total number for *all* lists.



## Things to Note about Beaming

Although it looks easy, but there are a few very important things that you need to know. We urge you read through this section before using the beaming function.

### ► Items That are Renamed ◄

From the explanation above, you probably can tell by now that Money compares names of items to determine if they are new, existing, non-existent. This is usually good in most cases, but it can cause unwanted results if there are items that were renamed.

For example, if both user A's and user B's databases have the same class "For Kids". Then for some reason, user A renamed it to "Kids" and performed a beaming. When B imported the class list from A, he enabled the **Delete non-existent** option (among others). In this situation, to Money, all it sees is that the class "For Kids" does not exist in the incoming data and thus should be deleted. When Money deletes it, all transactions on B's handheld which use "For Kids" class will become Unassigned! Although Money will still add the new class "Kids" (if the **Add new ones** option is enabled), but none of the transactions will have that class after beaming – because it's a brand new class!

To A and B, this is probably not what they expected; what they expected may be that all "For Kids"-transactions are automatically changed to "Kids". But unfortunately, because Money compares items using names, all it can tell is an item deleted and a new one created.

Money just doesn't have any notion about "renamed items."

### ► Deleting Non-Existent Accounts ◀

You can check the **Delete non-existent** option while beaming so that non-existent items can be deleted. But when you're using this option while receiving accounts list, be sure you are aware that:

When an account is deleted, all its transactions will be deleted too.

Along with the renaming issue we mentioned above, you should know by now that renaming an account on the sending end can make all transactions from that account be deleted on the receiving end!

### ► Importing Accounts ◀

To ensure database integrity, Money does not allow the changing of an existing account's currency type. Therefore, even though you enabled the **Overwrite existing ones** option, Money will not change accounts' currency types when importing accounts list. (Supposedly such situation shouldn't have happened in the first place. Supposedly, accounts of the same name should be of the same currency type.) All other account attributes, such as opening balance, account limit, check number, will be imported and overwritten as expected.

When a new account is found and is to be added to the receiving handheld's database, Money will ask the user to decide which currency type it's going to be:



### ► Importing Scheduled Transactions ◀

No matter if a new scheduled transaction is added or an existing one is overwritten, the transaction details (e.g., amount of a monthly bill, or which category it belongs to, etc.) will all be left blank after beaming. The user needs to use the [Scheduled Transactions](#) command from the **Lists** menu to manually enter the transaction details for received scheduled transactions.

# Import and Export

The import function allows you to bring external data, usually created by another software, into Adarian Money's database; the export function allows you to get data out of Money's database and use them in other software. Money provides two methods of importing and exporting data, they largely have the same level of support; users can choose whichever that's viable and most convenient for them.

The first is by way of the PC Conduit<sup>9</sup> (or the Conduit). Adarian Money™ comes with a free Conduit that runs under Microsoft Windows. If your desktop computer is a Windows PC, you can install it to your PC. When HotSync, the Conduit will import QIF or OFX files from the hard disk to your handheld, and export data to the hard disk from the handheld.

The other method is by way of an expansion memory card, this is best for those who don't use Windows PC but other operating systems, such as Mac OS. Today, many Palm-Powered devices have a slot where you can insert a memory card. Money can import and export data through files on this card. This is best for those who don't use Windows PC and have a memory card in their devices.

Following is a table that outlines and compares the functionality of these two ways of importing and exporting.

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<sup>9</sup> A conduit is a piece of software program that runs on your desktop computer (i.e., PC or Mac.) Unlike ordinary application programs, you cannot run conduits directly, instead, they can only be called up by HotSync Manager during HotSync. Many Palm OS applications have a companion conduit running on the desktop so that they can perform some necessary operations during HotSync.



Function	PC Conduit	Memory Card
Sync with Adarian Money for Windows	If you have installed Adarian Money for Windows <sup>10</sup> on your Wintel PC, the Conduit can seamlessly synchronize the data between a PC and a handheld. With this, you can edit or view your financial information no matter where you are. For details about how to synchronize with Adarian Money for Windows, please refer to the online help that comes with that product.	Not supported.
Export data in the table	You can save whatever data that are displayed in Money's <a href="#">table</a> as temporary "files" <sup>11</sup> in the handheld's main memory. Later when HotSync, the Conduit reads them out from the main memory and saves them as files in your hard disk.	You can save whatever data that are displayed in Money's <a href="#">table</a> as files in the expansion memory card on the handheld. Later you can insert the card into a card reader and copy those files to your desktop computer's hard disk.
Export transactions	During HotSync, the Conduit can export transactions to QIF or CSV files on the hard disk in a Windows-based PC.	You can use the Export command to export transactions to QIF or CSV files in the expansion memory card. Later you can insert the card into a card reader and copy those files to your desktop computer's hard disk.
Export to Quicken directly	The Conduit can also export transactions to Quicken (2002 through 2004) directly so that when Quicken starts, it will automatically load in the data.	Not supported.

<sup>10</sup> Adarian Money for Windows is a separate product from the Palm OS version, it's downloaded, installed, and purchased separately.

<sup>11</sup> As a matter of fact, there is no such thing as "files" on a Palm-Powered device. Here we use the word "file" is only because it's easier to understand.

Import transactions	During HotSync, the Conduit can load QIF files from PC's hard disk to your handheld, and then imported by Money into its database.	You can save QIF files on a memory card (through a card reader), then insert that card to your handheld and use the Import command to get the data into Money's database.
Create extra backup copies	The Conduit can create extra backup copies on the PC during HotSync.	Not supported.

If you intend to use Adarian Money with either Quicken 2002 (through 2004) or Microsoft Money 2002 (and above), be sure to read the section [“Working with Quicken”](#) or [“Working with Microsoft Money”](#), respectively. They contain very specific and useful information that can save you a lot of time! Make sure you read them.

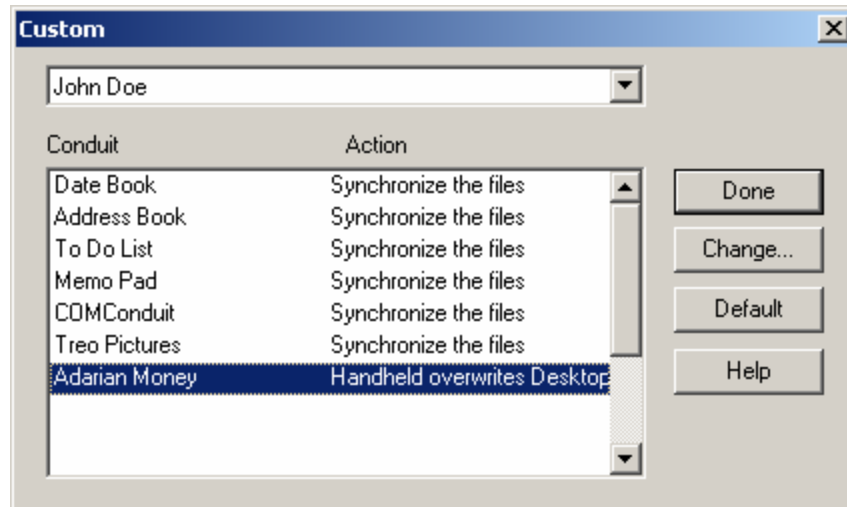
In the following sections we will examine these operations in detail. But before that, we have to spend a few moments to take a look at how to install the Conduit and set it up, if you intend to use the Conduit.

## Installing the PC Conduit

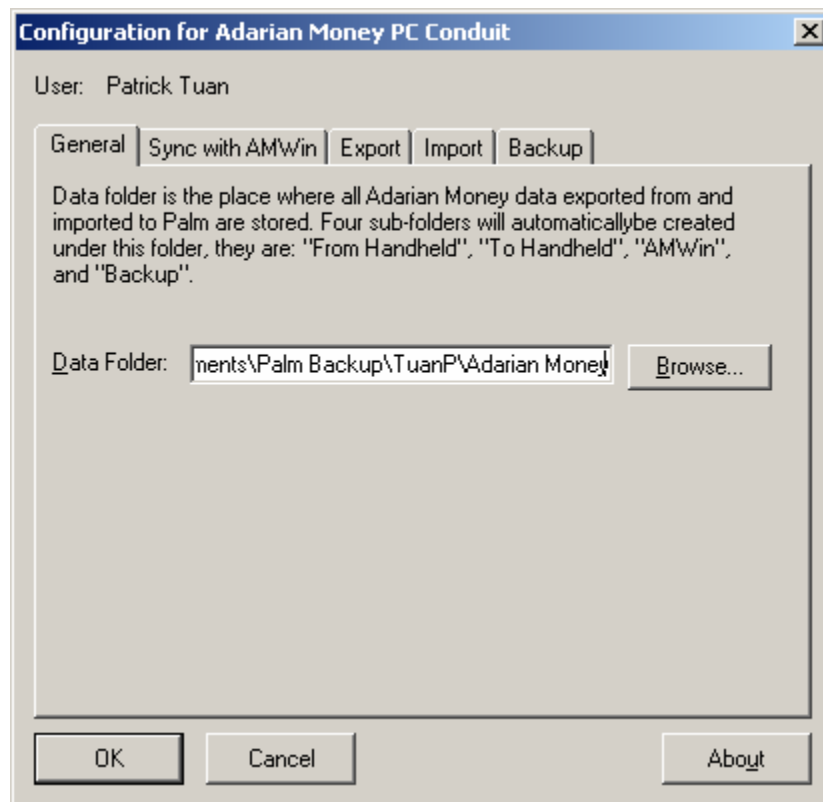
1. Depending on the type of the delivery file you downloaded, the installation of the Conduit is a little different. If what you downloaded is an.exe file, you will run it to install Adarian Money. During the installation, you will have the chance to select which components to install. Make sure you have selected the PC Conduit component.

If the delivery file you downloaded is a ZIP file (.zip), then in the zip there is a file named AMConduit.exe. You should run this file to install the conduit.

2. After the installation completes, call up Palm Desktop software. In it, select the **Customize** command from the **HotSync** menu. The **Custom** dialog box appears:



3. In the **Custom** dialog box, make sure your name appears in the list box located at the top (this is especially important if there are more than one person using the same PC for their handhelds.) Select Adarian Money from the conduit list, and click the **Change...** button.
4. Now the Conduit Configuration dialog box appears:



At the top of the Configuration dialog box is a line of text that shows the user whose settings are being configured. Make sure the right username appears there.

The Configuration dialog box is divided into 5 folders. In the **General** folder, there is only one edit box labeled **Data Folder**. You should enter the name of the folder where data uploaded from and downloaded into Money are stored. The Conduit will create four sub-folders under the folder you specified, they are: "AMWin", "From Handheld", "To Handheld" and "Backup". The use of these three sub-folders will be explained later in this chapter. The AMWin sub-folder is for use with Adarian Money for Windows. For details about how to synchronize data between PC and handheld, please refer to the online help that comes with Adarian Money for Windows.

Money's default data folder is a sub-folder named "Adarian Money" under your default backup folder. If you don't know where the default backup folder is, go to the **Options** command under the **Tools** menu in Palm Desktop software. You can find it under the **General** panel.

Now the basic setup for the Conduit has finished. Next we will go into details about how to use it.

## Exporting the Table

Adarian Money provides a unique function that lets you export whatever is displayed in the table, be it transactions or summaries, to a file in your hard disk. This is a what-you-see-is-what-you-get type export. The exported file can be in HTML, RTF, CSV, or plain text format.

There are two places where the exported files can be saved: the handheld's main (internal) memory, or the expansion memory card if your handheld has one. If you choose to save data in the main memory, you need to perform a HotSync and the Conduit will get the data out from the memory and save them in the "From Handheld" folder under your data folder in the computer. If the data are saved in the memory card, you need to insert the card into a card reader on your desktop computer, then copy those files out from the memory card to your computer's hard disk.

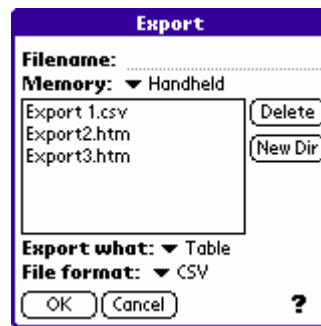
Here are the procedures for exporting table contents:

1. In Adarian Money, first set up the table to the way you want to export. You should choose the view you want, set a date range, or apply a filter so that only necessary data are included. Note that all columns, no matter if they are hidden or not, will be exported.

☞ If you intend to export data in CSV format and let a spreadsheet software (like Microsoft Excel) to import, you have to make sure the data format is acceptable by Excel. For example, if you used ¥ as the home currency symbol and YYYY-MM-DD as the default date format, and if Excel does not recognize these formats, then the data imported will be treated as text, instead of numbers or dates.

To change Money's home currency symbol, use the [Preferences](#) command; to change foreign currency's symbol, use the [Currencies](#) command under the **Lists** menu. To change date format, you need to use Palm OS's Prefs application from the Application Launcher.

2. In Adarian Money's main program on your handheld, Select the **Export** command from the **Data** menu, you'll see the Export dialog box come up:



3. In this dialog box, you should give a name for the exported file. You don't need to include a file extension; Money will automatically assign it with a proper extension.
4. You can use the **Memory** pop-up list to select the destination for exporting. The first item in the list is always **Handheld**, this is the main memory; all other items in the list are your memory cards. If a memory card is chosen, you can change folder by double-tapping on a folder name (surrounded by square brackets []) in the list of filenames; the **New Dir** button can be used create new folders; the **Delete** button is to delete files or empty folders. Note that you can't create folders in the main memory.
5. Because you want to export data in the table, so in the **Export what** option, selected **Table**.
6. Choose a file format from the **File format** pop-up list. It can be HTML, RTF (for word processing programs like Microsoft Word or Windows WordPad), CSV (for spreadsheet programs like Microsoft Excel), or just plain text file delimited by tabs.

7. Tap on the **OK** button and exit the dialog box. Money will save the exported data in the designated memory.
8. If you exported data to the main memory, now you should perform a HotSync. When the HotSync is done, all exported files will be moved to the "From Handheld" sub-folder under the Data Folder specified in the [Configuration dialog box](#). If there is already a file with the same name in the hard disk, the old one will be overwritten. After HotSync, all exported files in the main memory will be deleted automatically.
9. If you exported to a memory card, take the card out and insert it into a card reader on your desktop computer. Then copy those file out from the card to the computer's hard disk.

## Exporting Transactions

There are two ways to export transactions to QIF or CSV files: during HotSync, let the Conduit export the transactions out to a file in your PC; the other way is to export them to a file in an expansion memory card, then read them out from the card on your desktop computer through a card reader. We will first explain the case of using the Conduit.

### ► Export Transaction by the Conduit ◄

Another function that the Conduit performs is to export transactions so that other personal finance or spreadsheet software can use. The Conduit supports three export targets: 1. directly to Quicken 2002 (through 2004); 2. to QIF files that can be imported by Microsoft Money 2002 (and above) or Quicken 2002; and 3. to CSV files that can be used by spreadsheet software. You can choose the target from the [Conduit Configuration](#) dialog box.

☞ *[Unrealized transactions](#) are never exported.*

To make sure the Conduit exports only when you want to, the export function can be enabled or disabled by selecting an option from the **Export Function** list in the Configuration dialog box under the **Export** folder. There are three options: **Enabled**, **Disabled**, and **Disabled after next HotSync**. The first two options permanently enable or disable the exporting. The third option disables the exporting after the next HotSync, i.e., data are still exported in the next HotSync, but after that, no more exporting unless you enable it again. But if you have used this option, be sure to remember to re-enable it next time you want to export.

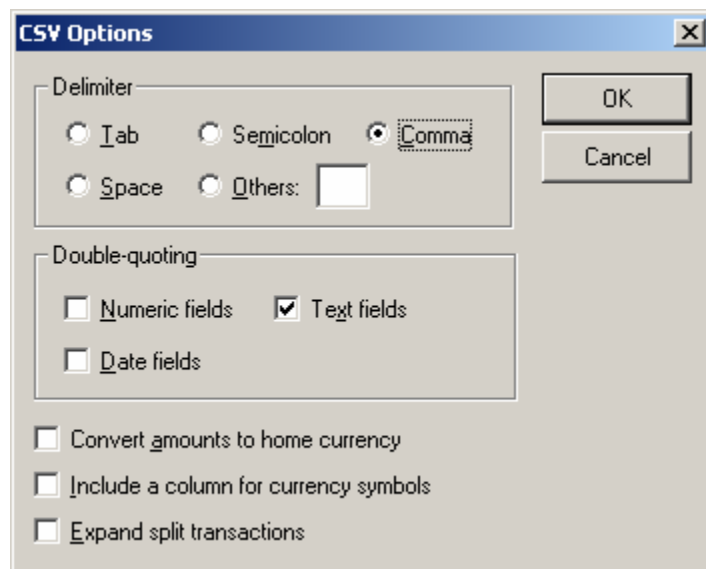
You can also choose which transactions to export by giving a date range, again, in the [Conduit Configuration](#) dialog box. And, you can use the **Only new transaction** checkbox to decide whether you want all transactions or just newly created ones get exported.

If you intend to use Adarian Money with either Quicken 2002 (and above) or Microsoft Money 2002 (and above), be sure to read the section [“Working with Quicken”](#) or [“Working with Microsoft Money”](#), respectively. They contain very specific and useful information that can save you a lot of time! **Make sure you read them.**

Under the Export folder tab, you can select the export target. You can choose to export directly to Quicken, to QIF files, or CSV files. Here we will discuss how to export to CSV files.

### Exporting to CSV Files

When you have selected the export file format to be CSV files, you can click on the **Options** button for more settings.



You can check the **Convert amounts to home currency** if you don't want to use foreign-currency amounts in the importing software. You can separate currency symbols from amounts by checking the **Include a column for Currency symbols** radio button. This is useful when the spreadsheet software cannot recognize the currency symbol you use. When this happens, an amount of “HK\$ 300” would be treated as text, instead of a number! To avoid this, you should check this option and let the currency symbol be in another column, and only “300” in the Amount column; this way, the spreadsheet software can correctly take it as a number.

The three double-quoting options control how the exported data are quoted in the CSV file. Some software can't determine the field types automatically; in this case, quoting some of the fields may help them identify which is which. If when you import the CSV file to software and the imported data is not recognized correctly, you can try to use these options to make it better. If you're using Microsoft Excel, you can just leave them all unchecked, because Excel can automatically detect the field types.

If there are [Split Transactions](#), you can check the **Expand split transactions** so that every [sub-transaction](#) is exported as a row in the CSV file. If not, only the main transaction gets exports.

The exported file is named Transactions.csv in the "From Handheld" sub-folder under the Data Folder.

Note that when exporting to QIF files, if files with same filenames already exist in the hard disk, the Conduit will not ask you for your permission to overwrite<sup>12</sup>, it'll simply overwrite them and move on. Therefore, if you want to keep the exported QIF files, you'd better move them to another place before HotSync-ing.

### Locations of the Exported Files

If the option you chose in the [Conduit Configuration](#) dialog box is **Export to QIF File** or **Export to CSV File**, then the exported .qif or .csv files are stored in the "From Handheld" sub-folder under the Data Folder. Because there can be more than one database in your handheld's memory (please refer to the [File Manager](#) section for details on multiple database), to avoid confusion, Money will create another level of sub-folders under the "From Handheld" folder. These sub-folders will have the same names as the database names. Exported .qif and .csv files will be stored under their respective sub-folder as they originated from.

Note that databases reside in memory expansion cards are not exported.

#### ► Export Transactions to a Memory Card ◀

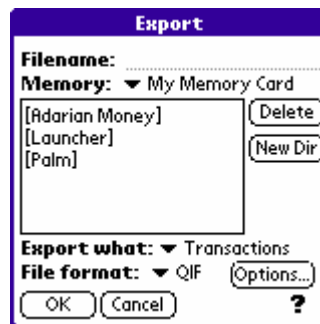
As mentioned in the beginning of this section, the second way to export transactions is export them to a file in the memory card. Here is how to do it:

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<sup>12</sup> The Conduit does not ask you for your permission before overwriting is because you may not be at the computer. Remember the HotSync can be done remotely through LAN or Internet, if you're not there in front of the computer to answer the confirmation, the whole HotSync would simply be blocked and cannot proceed! That's why good-behavior conduits don't even give error messages during HotSync; they just save errors into the HotSync log.



1. In Adarian Money's main program on your handheld, Select the **Export** command from the **Data** menu, you'll see the Export dialog box come up:



2. In this dialog box, you should give a name for the exported file. You don't need to include a file extension; Money will automatically assign it with a proper extension.
3. You can use the Memory pop-up list to select the destination of export. The first item in the list is always **Handheld**, this is the main memory; all other items in the list are your memory cards. If a memory card is chosen, you can change folder by double-tapping on a folder name (surrounded by square brackets []) in the list of filenames; the **New Dir** button can be used create new folders; the **Delete** button is to delete files or empty folders. Note that you can't create folders in the main memory.  
Note that transactions can only be exported to memory card, but not the main memory.
4. Because you want to export transactions, so in the **Export what** option, make sure you have selected **Transactions**.
5. Choose a file format from the **File format** pop-up list. Once a file format is chosen, the **Options** button will be enabled which lets you further set up the options for exporting. The details about file format options have already been explained earlier in this section, please refer to explanations there.
6. Tap on the **OK** button and exit the dialog box. Money will save the exported data in the designated memory.
7. Take the card out and insert it into a card reader on your desktop computer. Then copy those file out from the card to the computer's hard disk.

## Importing Transactions

Money supports importing transactions which have been saved as QIF or OFX files. The source of these files can be downloaded from your bank's web site, or exported from some other software like Microsoft Money or Quicken.

You can import these files by using either the PC Conduit or a memory card. The second method is best for those whose desktop computer are not Windows PC (e.g., a Mac) and have a memory card on their handhelds. We will explain these both approaches in this section.

### ► Download QIF or OFX Files from Web Sites ◄

If your bank provides statement download, make sure you choose the QIF format, "for Quicken", or anything similar. If your bank supports OFX format, you can use that too. But QIF is better than OFX because it provides more detailed information.

When downloading, some web sites let you specify a folder to save the file. In this case, you should choose the "To Handheld" folder and make sure the file extension is \*.QIF. (If you're using Microsoft IE, Try to click the right button on the Download button or hyperlink, sometimes you can use the "Save Target As..." to specify a folder.)

However, not all web sites let you choose a places. Some webs sites put the downloaded file in a system-chosen place in your hard disk. In this case, your best bet is to look for the file in Windows temp folder after the download is completed. The temp folder is usually in:

C:\Documents and Settings\*your\_name*\Local Settings\Temp

(*your\_name* is your Windows username. Also note that the Local Settings folder is a hidden folder, to make it show in Windows Explorer, you have to check the **Show hidden files and folders** option from the **View** tab of the **Tools> Folder Options** menu command in Windows Explorer.)

In that folder, look for the most recently created file by looking at the date (don't count on the filename, it can be a very "ugly" name like "~0f4CE.tmp"). Then open it with a text editor such as Windows Notepad, it should look something like this:

```
!Type:Bank
D04/22/2004
C*
PShare Draft: 000001033
T-552.00
```

N1033

^

If you found it, move it to the “To Handheld” sub-folder, and rename it so that it has a file extension \*.QIF. If you can't find it, you'll have to check with the bank's webmasters, only they know how they download their statements.

► Export QIF Files from Quicken or Microsoft Money ◀

If you want to use QIF files exported from Quicken or Microsoft Money, please refer to the [“Working with Quicken”](#) and [“Working with Microsoft Money”](#) sections, they contain a lot of very useful information to save you a lot of time.

► Using a Memory Card ◀

If your desktop computer is not a Windows PC, e.g., Mac, and if your handheld has a memory card, you can import files through the memory card. Just insert the memory card into a card reader connected to your desktop computer, copy the files you want to import to any place in the memory card. Then insert the card into your handheld's memory slot, activate Money, switch to any view that's not a chart-based view, then select the **Import** command from the **Data** menu. Please proceed to the “The Import Command” below.

► Using the Conduit ◀

If you are using the Conduit to import files, you should put them in the “To Handheld” sub-folder under Money's data folder, then perform a HotSync. After the HotSync, all QIF/OFX files in the “To Handheld” sub-folder will be downloaded to the handheld and removed from the your disk; other files remain intact. If you think you'll need those files later, you should make a copy to another place before HotSync-ing. Now you can go to your handheld, and activate Adarian Money. When Money sees there are incoming data in the memory when starts up, it will ask you if you want to import the data right now:

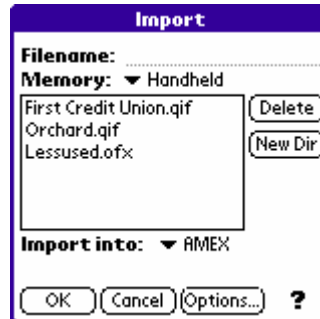


If you tap on the **Now** button, you will be brought to the Import dialog box,. If you chose later, nothing will happen until the next time when you enter Money again, you will be prompted again.

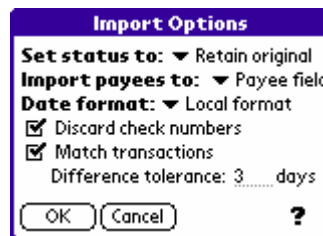
## ► The Import Command ◄

Before you proceed to import the transactions, you should make sure the accounts used in the transactions already exist. Otherwise you will receive an error message and have to start over.

No matter where the import data come from, the memory card or the Conduit, you should use the **Import** command under the **Data** menu to get those data into Money's database.



First, you should select the file that you want to import. Don't forget to select which account you want to import the transactions into. Then tap on the **Options** button to set import options:

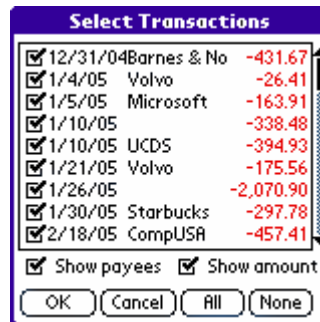


- **Set status to** You can decide what status to use for imported transactions. There are 4 choices: You can choose **Posted**, **Cleared**, or **Reconciled** so that all imported transactions will be set to one of these statuses. **Retain original** is to retain whatever status a transaction has in the imported file.
- **Import Payees to** If you're importing data downloaded from bank's web site, the information contained in the [payee](#) field may not be desirable to you. For example, the store code of a nationwide chain store may appear in the payee field and thus creating many different payees in Money although (to you) they are all Starbucks; or sometimes even the address is in there. To remedy this, Money gives you three choices: you can simply discard all payee information (**Do not import**), or have Money put payee into the Note field (**Payee field**), or accept them let them be imported into Money's payee list (**Not field**).

- **Discard check numbers** Similarly, the check number field may also contain information that you don't want, such as bank's transaction ID! You can check the ***Discard check numbers*** option to discard them.
- **Match transactions** If this option is checked, Money would compare imported transactions with the ones that are already in the database. If a transaction is found to have same account, date, and amount as an existing one, then it's considered to be a duplicate one and will be marked as "do not import" by default. You can specify a number of days the dates are allowed to be different; this is useful because the date you entered the transaction may very likely be different when it the bank cleared it.

#### ► Reviewing Transactions ◀

After tapping on the **OK** button from the Import command dialog box, the program will scan all the transactions in the imported file. All transactions found in the file will be displayed in the following dialog box for your review:



Here you can preview the transactions and choose the ones that you want to import. By default, all transactions are checked, i.e., they will be imported. If you have enabled the ***Match transactions*** option from the import options dialog box that we described earlier, all matching transactions will not be checked initially. That is, these transactions already exist in the database; supposedly you don't need to import them again. But if you *do* want to import them, you can just check them and the program will import them and may produce duplicates.

Having reviewed all items in this dialog box, you should tap on the **OK** button to start the actual importing.

#### ► Income or Expense Category? ◀

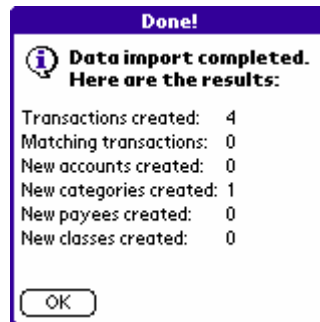
When importing transactions from QIF (but not OFX) files, Money may encounter categories that it doesn't recognize and thus can't decide if

they should be income or expense categories. When this happens, it'll ask you. See the following picture.



► Done! ◀

When the importing has finally finished, Money will give you a summary report of what has been done to the database:



It also shows how many new accounts, [categories](#), [payees](#), and [classes](#) were created.

## Importing OFX Files

OFX (Open Financial Exchange) files are usually downloaded from banks' web sites. The procedures of importing OFX are exactly the same as importing QIF files, which we have discussed in the previous section.

But because of the nature of OFX files, it is unable to decide the destination account for transfer transactions contained in an OFX file. Therefore, when Money sees a transfer transaction in the file, it will issue the following question to let you decide what to do about it.



In this example, a transfer with a negative amount is found. You should either assign the destination account for it, or simply import it as a withdrawal.

## Backing up Money's Database

In addition to the functions introduced above, PC Conduit has another function: It makes extra backup copies of Money's database for up to a specified number of days.

Because your data is important, we don't want you to lose your data by accident, so every time you perform a HotSync, PC Conduit makes an extra copy of the database to a sub-directory called "Backup" under the data directory you specified in the [Configuration](#) dialog box. Backup copies of database files are placed in this sub-folder, filenames are the date of HotSync. If you performed more than once of HotSync in the same day, a serial number is appended to the filename.

There is an option in the dialog box called ***Backup database for up to.*** Here you can specify up to how many days the backup copies should be kept; when a file is older than this number, it will be deleted.

## Working with Quicken

### ► Getting the Databases in Sync ◀

Before you start exchanging transactions between Quicken and Adarian Money, it's important to know that Quicken does not accept unknown accounts. That is, if you created an account in Adarian Money, you must create it in Quicken manually too; otherwise you will encounter problems when you try to export transactions from Money to Quicken. So in order to keep accounts in the two databases in sync, you should first download account information from Quicken to Money.

Other than accounts, it's also better to keep the categories and classes in sync too. Unlike accounts, this is not mandatory, but it's a good idea. After all, it's convenient for you to see the same names on both the PC and the handheld.

Therefore, it is highly recommended, although it's not a must, that you perform a database synchronization before you start using Money with Quicken. This will save you a lot of time (and even problems) in the future. Next we will show you how.

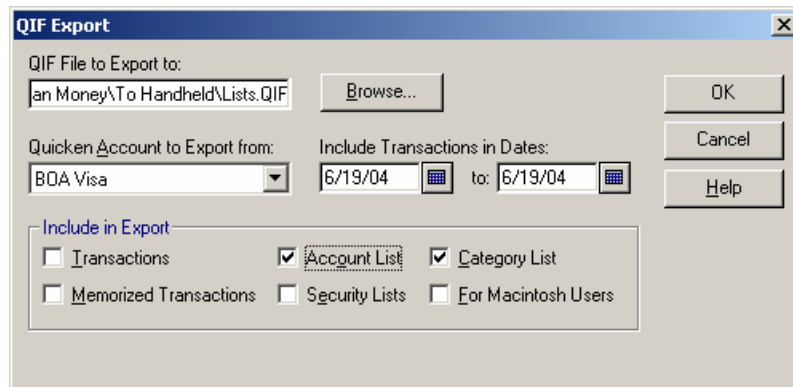
## 1. Clean Up Everything on the Handheld

When you first activated Money on your handheld, it will automatically create a database with some default information in there. Of course these default information do not match with what you have in Quicken. So what you need to do is clean up everything on the handheld. You need to delete all the accounts, categories, classes, and payees from your handheld. To do so, you should use the respective commands from the Lists menu. In the [list editing dialog box](#), tap on the **Del All** button to delete the entire list at once.

☞ *When you delete accounts as described above, be noted that transactions from those accounts will be deleted too. Make sure you know the risk.*

## 2. Export from Quicken

Now go to Quicken, select **File> Export> QIF File** command, the following dialog box appears:



In this dialog box, enter a filename (must have a file extension of .QIF) in the "To Handheld" sub-folder under your Data Folder (see the ["Installing the Conduit"](#) section for details on what's the Data Folder) in the **QIF File to Export to** field. Select any account in **Quicken Account to Export from** and use any date range. In the Include in Export box, check only **Account List** and **Category List**, leave everything else unchecked.



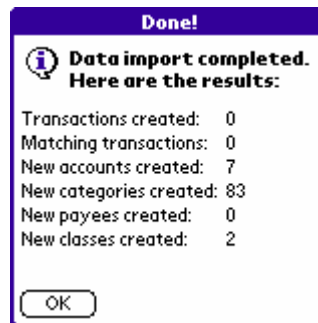
Then click the OK button. When it's done, a QIF file will be created in the "To Handheld" folder and ready to be downloaded.

Before we move on, there are a two things you should know:

- The maximum lengths of names in Money and Quicken are different. In Money, names (e.g., account names, category names, etc.) can only be up to 31 bytes, but Quicken can accept 40 bytes. Although Money can automatically chop them down to 31 bytes when downloading, but this will create problems when uploading transactions back to Quicken. Quicken will treat those shortened names as different names! Therefore, you'd better make sure the names in Quicken are not too long.
- When you download account names from Quicken to Money, Money does not accept investment accounts. Money will simply ignore them.
- When downloading to Money, Quicken only exports the names. Quicken does not export other information, such as account limits or budgets.

### 3. Download to the Handheld

Now perform a HotSync. Please refer to the ["Importing QIF Files"](#) section to see how Money handles imported data. When it's finished, you will be notified of how many items have been imported.



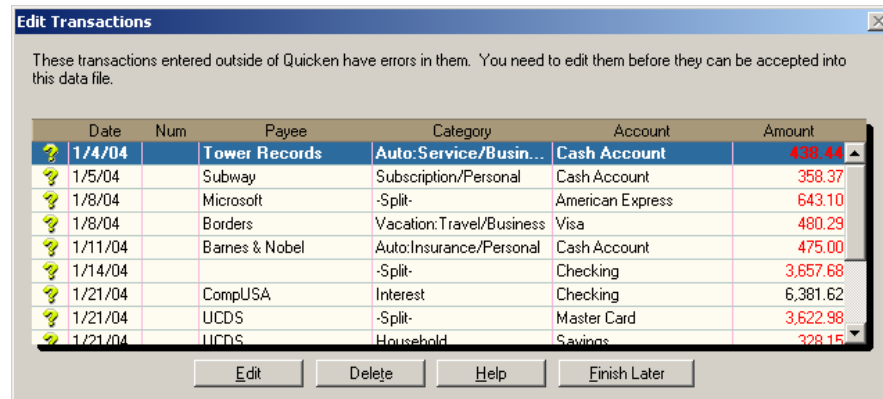
As you can see from the above message, accounts, categories, and classes are added into Money; but no transactions or payees added, because we did not choose to export those from Quicken.

#### ► Exporting Transactions To Quicken Directly ◀

If you have Quicken 2002 through 2004, there are two ways of exporting transactions to Quicken: go through QIF files, or export directly to Quicken. You can choose the export target you want from the [Conduit Configuration](#) dialog box.

For the direct method, during HotSync, transactions are directly put into Quicken's folder, next time when Quicken starts up it'll automatically detect that there are data coming in and process them.

When Quicken examines the data, if it finds problems in it (such as accounts, categories, payees, or classes that do not already exist in Quicken's database), it'll pop up a dialog box to let you edit the imported transactions:



It's often that you created new categories, classes, or payees on your handheld but not in Quicken. When importing into Quicken, this dialog box gives you the chance to manually add those things into Quicken. But please be aware: Quicken does not let you create new accounts from this dialog box. That is, if you created new accounts on your handheld, you have to create the counterparts in Quicken **BEFORE** you perform the import.

If there are no unknown items in the imported data, this dialog box will not show.

Next, you'll need to go to Quicken's account register view (click on an account's name from the panel located on the left of its window), you'll find the newly imported transaction are listed at the bottom of the screen with the status "New". You need to select a transaction and use the **Accept** button to accept it into the account register.

**Cash : Pocket Changes** [v] **Register** **Overview**

Delete Find Transfer Update Balance Edit Account Report Options How Do I X

Date	Ref	Payee/Category/Memo	Spend	Clr	Receive	Balance
3/23/04		Safeway Sort by Payee usine Bought something at S.			20.00	-418.44
3/23/04		[Bank Account]/Busine	31.00			-449.44
3/23/04		Gas station Cigarettes/Personal A pack Marlboro	5.21			-454.65
1/8/04	Ref	Borders	480.29		Receive	
		Vacation:Travel/Busine Memo				

Data From: Pocket Quicken 0 of 3 items accepted

Status	Date	Num	Payee/Description	Payment	Deposit
Match	1/1/04	2001	Tuan Payee	438.44	
New	1/8/04		Borders	480.29	
New	4/25/04	TXFR	Transfer Money	100.00	

Accept Accept All Delete Make New Manual Match Help Done

Exporting directly into Quicken is better than using QIF files because 1. you don't have to manually look for the files to import in Quicken; 2. you can export transactions from all accounts at once.

### Setting Up for Direct Import

To enable the direct import, first check the **Export directly to Quick** option from the [Conduit Configuration](#) dialog box. Then click the **Quicken Options** buttons to further specify a few other options, see below:

**Quicken Options** [X]

Quicken program folder:

D:\Program Files\QUICKENW [Browse...]

☐ Use "Transfer Money" as payee in transfer transactions

OK Cancel

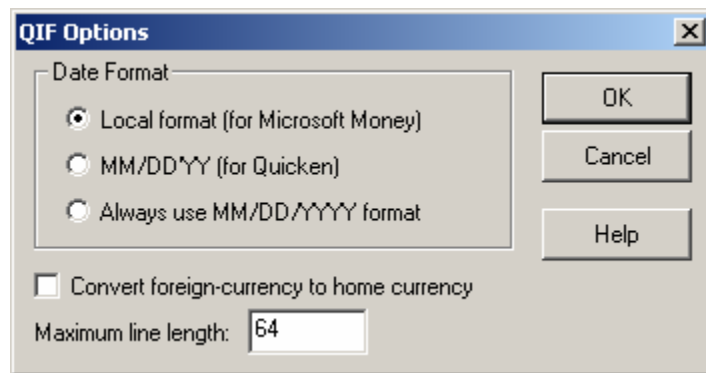
In this dialog box, you need to tell the Conduit where Quicken's program file is located by entering the folder name into the **Quicken program folder** edit box. You can use the **Browse** button to locate the folder. Usually the Conduit can find it by itself. When the first time you get into this dialog box and there is already a folder name in the edit box, then it means the Conduit has found it. You don't need to do anything. If it's blank, then you'll have to tell the Conduit where it is. Quicken's executable filename is qw.exe, you need to enter the name of the folder where this file is in.

In Money, transfer transactions don't have a payee. But in earlier versions of Quicken, they use "Transfer Money" as the payee for transfer transactions. If you want, you can check the checkbox at the bottom so that when exporting transfer transactions, "Transfer Money" is used as the payee.

#### ► Exporting Transactions To Quicken Through QIF Files ◄

Other than the direct method, you can also export transaction to Quicken through QIF files. First let's look at how to set up the QIF export options.

You should first check the **Export to QIF File** radio button from the [Conduit Configuration](#) dialog box. Then click the **QIF Options** button next to it, see the picture below.



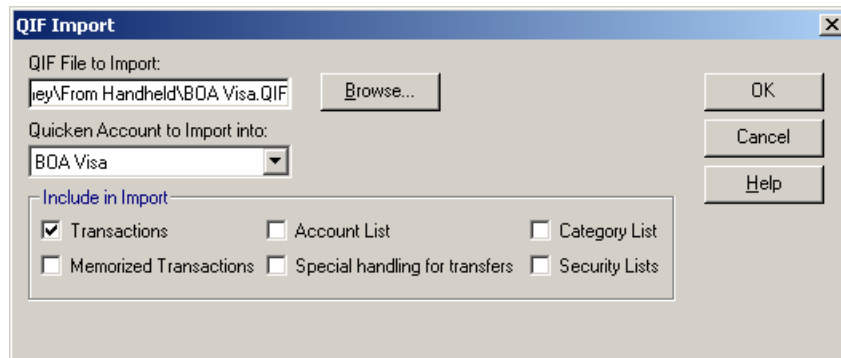
When the Conduit exports transactions, one QIF file is created for each account, the filename is the account name. These files are all in the "From Handheld" sub-folder.

The **Convert currency** checkbox at the bottom of the dialog box allows you to convert currency amounts when exporting. This may be useful when you work with software that doesn't support multiple currencies.

And just as we've mentioned earlier in this section, you'd better make sure all the lists are consistent in both programs' databases. If Quicken finds there are unknown items in the QIF files, it will pop up a message to ask you to create it. You can create new categories, payees, and classes; but you can't create accounts. Therefore, if you created new accounts in the handheld, you should create them in Quicken before importing. Keeping the two database in sync always gives you smoother experiences in importing and exporting.

Next you should perform a HotSync, QIF files will be created in the "From Handheld" sub-folder in your specified Data Folder. Then, go to

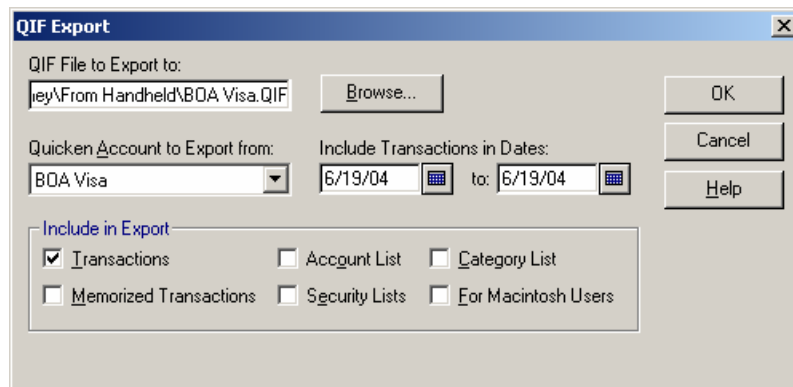
Quicken, select the **File> Import> QIF File** command, you will see the following import dialog box:



As we said earlier, transactions are exported by accounts; each account in Money will have a corresponding QIF file. Therefore, here in this dialog box, you should select one file at a time and import it into the corresponding account in Quicken. Don't import into a wrong account, or it will waste you a lot of time to correct it. In this dialog box, check only the **Transactions** checkbox, leave others unchecked.

#### ► Importing QIF Files from Quicken To Money ◀

If you have Quicken 2002 or above, you can use the **File> Export> QIF File** command to export transactions and other information to Money:



At the beginning of this section, we've already seen how to export categories, accounts, and classes lists to Money. If you checked the **Transactions** checkbox, then only transactions get exported.

Transactions are exported by accounts, one account at a time. So you need to perform this export as many times as necessary to get all accounts exported. Remember, the exported QIF files must be in the "To Handheld" sub-folder of the Data Folder.

When you're done, perform a HotSync. The rest of the details have already been explained in the section of [“Importing QIF Files”](#), please refer to that section for details.

## Working with Microsoft Money

### ► Exporting QIF Files to Microsoft Money ◀

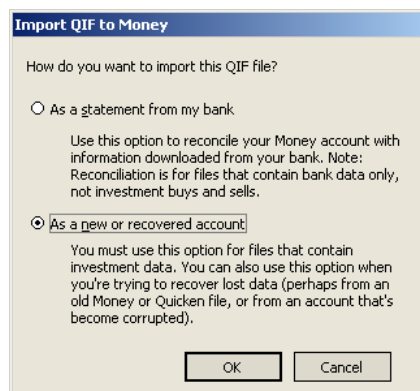
When Microsoft Money imports transactions, it has the ability of accepting categories, payees, and classes that don't exist in its database. When it sees an unknown item, it automatically adds it to its own database without asking you. This is very convenient. But you have to make sure the spelling of an item's name is the same on both sides, otherwise you'll have duplicate items like “Tax” and “Taxes”, or “Auto” and “Automobile”.

In any case, keep the databases on both sides always in sync is always a good idea.

To export transactions to Microsoft Money, you need to go through QIF files. In the [Conduit Configuration](#) dialog box, click the **QIF Files** radio button, then click on the **QIF Options** button, make sure the **Local format** checkbox is checked. And don't forget to set up the date range and if you want to export new transactions only, etc.

Then, perform a HotSync. When the HotSync is done, several QIF files will be created in the “From Handheld” sub-folder of the Data Folder. (To specify the Data folder, go to the [Conduit Configuration](#) dialog box.) Each QIF file corresponds to one account in Adarian Money. You need to import them one by one into Microsoft Money.

Now go to Microsoft Money, use the **File> Import** command to start importing. At this time, Microsoft Money will ask you if this file is a bank statement or a recovered or new account (see the picture below)?



Microsoft Money treats these two types very differently. The differences are:

#### For Bank Statements

- Split transactions, categories, and classes information are not imported. The import will still continue, but Microsoft Money simply ignores these information.
- Microsoft Money does accept payee information in transactions coming from Adarian Money. But when it finds that a transaction whose payee matches with that of its remembered transaction, it will apply the remembered transaction's details to the imported one. For example the category of the remembered transaction is assigned to the imported transaction. Thus, sometimes the result may not be exactly what you want.
- Transfer transactions all become ordinary deposits or withdrawals.
- But the benefit is imported transactions are displayed in bold text and the status is marked with 'E' so that you can easily tell which transactions are imported. This will be very useful for reviewing them.

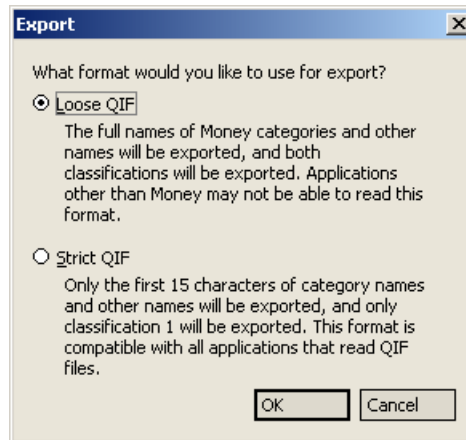
#### For Recovered or New Account

- Comparing to the bank statements, Microsoft Money accepts a all information from the QIF file if it's treated like a recovered or new account. The only problem is it doesn't highlight those transactions for you to review.

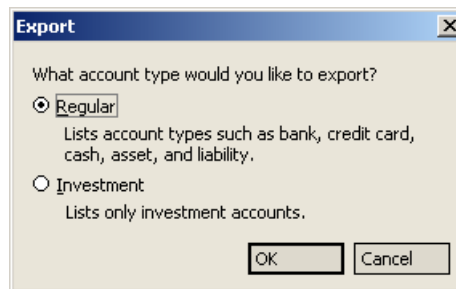
You should choose the type that best suits you.

#### ► Importing QIF Files from Microsoft Money ◀

You can use the **File> Export** command to export transactions to Adarian Money. When selected, Microsoft Money will first ask you the file format, see below. You can choose **Loose QIF**.



You will also be asked what type of accounts to export. Adarian Money does not support investment accounts, so you should always choose **Regular** in the following dialog box:



Then you will be asked to select an account to export. Microsoft Money exports one account at a time, so you should repeat this procedure for as many times as necessary.

You should save these files in the "To Handheld" sub-folder with the file extension .QIF. When you next time perform a HotSync, these QIF files will be downloaded to the handheld. For details about how Adarian Money handle these files, please read the ["Importing QIF Files"](#) section.



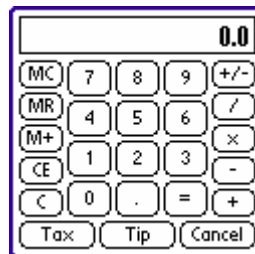
# The Goodies

Under the [View Menu](#), there is a **Goodies** submenu which contains four commands. These commands can call up four tools which may come in handy when you're using Adarian Money™. These tools are:

1. [Arithmetic Calculator](#)
2. [Calendar](#)
3. [Currency Converter](#)
4. [Loan Calculator](#)

These four tools have one thing in common: They are independent from Money's database and the rest of the functions. No matter what you do, Money's database will not and can not be affected. They are here only for your convenience.

## Arithmetic Calculator



The Arithmetic Calculator can be called up from many dialog boxes. When used from dialog boxes, there will be an **Enter** button in the calculator. When tapped on, the number shown in the calculator will be returned into the dialog box. But when the calculator is called up as a view from the Goodies submenu, then there is no an **Enter** button and there is no way (and no place) to return the result to.

Operations of this calculator is very much alike real world calculators with only a few differences:

**Tax** – can be used to calculate sales taxes when shopping. You can set up the sales tax rate from the [Preferences](#) command.

**Tips** – can be used to calculate tips. You can setup the tips rate from the [Preferences](#) command.

**Registers** – real world calculators have only one memory, but this one has 10 memories (registers.) When you tap on the **M+**, **MR**, or **MC** buttons, a list of registers show up for you to choose. The **M+** button adds current result to the selected register; **MR** button retrieves the value stored in the selected register; and the **MC** button sets the selected register's value to 0. Values in these 10 registers are remembered even after you quit Money; next time you run Money, the register values are still there for you to use.

Registers:
1: 6,987.00
2: 47.37
3: 2.12
4: 10.20
5: 2.01
6: 254.00
7: 0.00
8: 0.00
9: 0.00
10: 0.00

To quit the calculator, you can either tap on the **Cancel** button, or just tap anywhere outside the calculator window.

*☞ You can use a [Quick Access Key](#) to call up the calculator, but you can't use a Quick Access Key to switch to another view.*

## Calendar



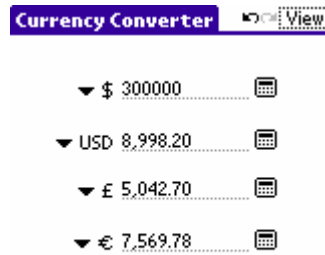
This is the standard Palm OS date selection dialog box. We put it in the goodies is because we thought you may sometimes want to check the dates. It might be useful.

When in this dialog box, you can tap to change date or year. But if you tap on any date, the dialog box will close. No matter what you tapped in here will not be returned to Money. This is only for you to look up dates.

## Currency Converter

The Currency Converter is a convenience tool for people who may need it, but it is completely independent from the rest of the functionality of Money.

By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) '3' to switch to this view.



It's very straightforward to use the Currency Converter. Just select the currencies you want and enter a number in any of the fields. When you enter, the rest of the fields will automatically update to proper values to show converted results. To change currency exchange rates, you need to use the **Currencies** command from the **Lists** menu. Please refer to the ["Defining Currencies"](#) section for details.

#### ► Removing Focus ◀

When you're in this view<sup>13</sup>, the focus may be on a text editing field. That is, there is a blinking cursor showing in one of the text editing fields. When in this situation, the [Quick Access Keys](#) function will not function because any key you entered will be considered as an input to the text editing field.

For example, if you used Graffiti to enter the letter 't' in an attempt to switch to the [Transaction Log](#) view, but the system thinks it's an input to one of the Currency Converter's text editing fields and thus send it there. Money will have no chance to process it as you expected.

To remedy this, you have to remove the focus first. To remove the focus, simply tap on an empty space on the screen that won't trigger an action. That is, don't tap on any field, button, selector, table header, etc; just tap on an empty space. Having done so, the blinking cursor will be gone and now you can use Quick Access Keys again.

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<sup>13</sup> Well, Currency Converter is not actually a view like the rest of the build-in views, but because it has the same behavior as and is treated like any other views, sometimes we think of it as a view too.

## Loan Calculator

The Loan Calculator is a convenience tool for people who may need it, but it is completely independent from the rest of the functionality of Money.

By default, you can use Graffiti or hardware keyboard to enter the [Quick Access Key](#) '4' to switch to this view.

To use the Loan Calculator and the Pie Chart, you have to install the freeware MathLib.prc too, details can be found in the ["Installation"](#) section.

The screenshot shows the 'Loan Calculator' window. At the top, there's a title bar with a 'View' button. Below it are input fields for 'Loan amount: 400000', 'Annual int. rate: 5.86 %', 'Length in years: 30.0', and 'Payment freq.: Monthly'. The 'Payment' field shows '2362.32'. Below these fields is a table with 4 columns: '#', 'Interest', 'Principal', and 'Int. Sum'. The table contains 5 rows of data. At the bottom, there is a 'Calc' button and a double-headed arrow.

#	Interest	Principal	Int. Sum
1	1,953	410	1,953
2	1,951	412	3,905
3	1,949	414	5,854
4	1,947	416	7,801
5	1,945	418	9,747

When you tap on the **Calc** button at the bottom, a pop-up menu appears to let you select what to calculate. You can choose to calculate one of the three parameters: **Loan amount**, **Loan length**, and **Payment**. When calculation is done, the results are put in the corresponding fields in the upper half of the screen. Also, the table in the lower part will be updated to reflect the payment schedule based on the conditions given above.

The Loan Calculator can calculate based on two kinds of interest compounding periods: monthly or semi-annually. You can set this option from the [Preferences](#) dialog box.

Columns in this table are:

**Number** – sequential number of the payment period.

**Interest** – out of the payment made in this period, how much is used to pay for the interest.

**Principal** – out of the payment made in this period, how much is used to pay for the principal. The sum of this amount and the above amount equals to the payment of each period.

**Interest Sum** – The sum of all that you have paid for interest from the start of the loan.

**Principal Balance** – How much principal you still owe the bank.

All amounts displayed in the table of Loan Calculator are in home currency and thus no currency symbols are shown. Nor there are decimal digits.

#### ► Removing Focus ◀

When you're in this view, the focus may be on a text editing field. That is, there is a blinking cursor showing in a text editing field. When in this situation, the [Quick Access Keys](#) function will not function because any key you entered will be considered as an input to the text editing field.

For example, if you used Graffiti to enter the letter 't' in an attempt to switch to the [Transaction Log](#) view, but the system thinks it's an input to one of the Loan Calculator's text editing fields and thus send it there. Money will have no chance to process it as you expected.

To remedy this, you have to remove the focus first. To remove the focus, simply tap on an empty space on the screen that won't trigger an action. That is, don't tap on any field, button, selector, table header, etc; just tap on an empty space. Having done so, the blinking cursor will be gone and now you can use Quick Access Keys again.

# Options Menu

## The File Manager Command

Money lets you create and keep more than one database (or “file”) in the memory; you can work on these databases as you would with Word documents or Excel spreadsheets. You can create new files, open existing ones, rename them, etc. With multiple databases, you can better manage your financial information, for example, you can keep all your personal financial information in one file, and business financial information in another.

When you select the **File Manager** command from the **Options** menu, the following dialog box appears:



The first row shows the database that is currently in use; you can't delete this database. The second row **Memory** is a list of the volume labels of memory cards inserted in your handheld. The item **Handheld** in this list refers to the main (internal) memory of your handheld; this item always exists even if your handheld does not have any memory expansion cards.

*Although you can keep Money's databases in memory expansion cards, but please be noted, such databases will not be backed up to your desktop computer during HotSync, nor can be they opened directly.*

**Rename** – this button lets you rename the selected file.

**Copy** – copies the selected database to another memory card (or main memory).

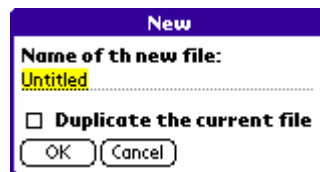
**Details** – shows the detailed information about the selected database; this command works only for databases that exist in the main memory.

**Delete** – deletes the selected the file or folder (on memory card); the one that's currently in use cannot be deleted.

**New Dir** – create a new folder on a memory card; main memory does not support folders.

**Show File Manager at start-up** – when this option is checked, this dialog box will appear immediately after you started running Money; this is useful if you have multiple databases and often switch among them.

**New** – creates a new database and switches to it. When this button is clicked, the File Manager dialog box closes and another one shows:

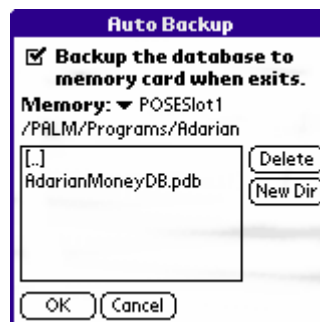


The **Duplicate the current file** option lets you decide what contents there will be in the newly created database. If checked, the new file will have exactly the same contents as the one that you're now working on; if not checked, there will only be some "factory defaults" in the file.

**Open** – opens the selected database. Note that databases reside in memory expansion cards cannot be opened directly; they have to be moved to the main memory before they can be opened.

## The Auto Backup Command

This command lets you create backup copy of the data in a memory card.



When this option is enabled and when a database is closed (e.g., exiting the program or opening another database), the program would perform

a self-check to make sure all the data in the database are valid. When verified, the program will create a backup of it in the specified folder in the expansion memory card.

As explained in the section about the **File Manager** command, databases in a memory card cannot be opened by Money directly; you'll have to move it to the main memory first. So if for any reason you need to revert back to a previously saved backup copy, you should use the **File Manager** command to copy it to the main memory then open it.

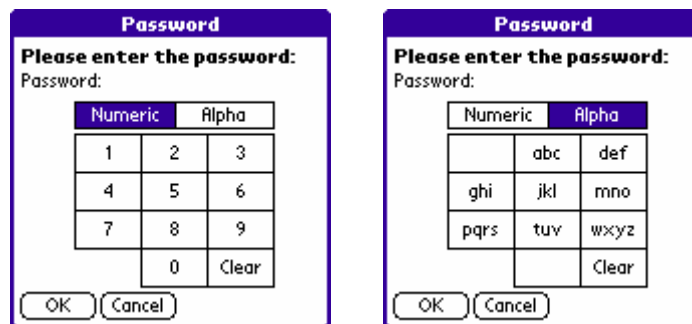
The program will not issue any error message if there is any error when performing an automatic backup.

## The Security Command

This command lets you assign a password so that every time Money is started, the user will be asked to enter a password to get access to the data. When you use this command for the first time, you'll see the following dialog box:



The **Activate security mode** checkbox is not checked because you haven't assigned a password yet. If you want to enable the security mode, just check the checkbox and tap on the **OK** button to exit. Now you'll see the following dialog box where you can choose a password that's easy for you to remember: (the password dialog box can be in either Numeric or Alphabetic mode, depending on which one is easier for you to member)



You can enter up to 16 digits or alphabets as the password. Once you have entered and confirmed the password, the security mode is turned on. Next time you enter Money, you'll have to pass the password test first. Also, if the handheld goes to sleep (e.g. no operation for too long) while Money is running, Money will automatically quit.



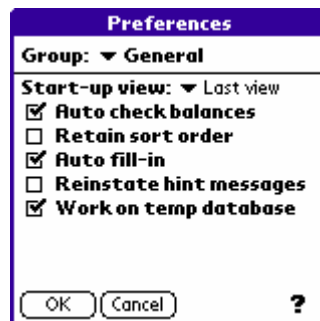
If the security mode is already turned on when you select the **Security** command from the **Options** menu, you'll have to first pass the password test before you're granted access to the Security dialog box.

- ☞ *Although Money can use password to protect your data from prying eyes, but the data itself is not encrypted. That means, if someone got hold of your handheld (like stole it from you or if you lost it), and if this person is knowledgeable enough and has enough time, he can have ways to get access to your data. Therefore, it is not recommended that you keep sensitive information in Money's database, such as credit card numbers or online passwords.*
- ☞ *The password always goes with the database. That is, even if you gave the system a hard reset and performed a restore HotSync to get Money's database back, the password is still there. The only way to reset the password, in case you have forgotten, is to delete the application and the database by using the **Delete** command from the **App** menu in Application Launcher, then re-install and start from scratch. That doesn't make much sense, right? So never forget your password.*

## The Preferences Command

The Preferences command has four groups. The first group is for general preferences:

### ► General Options ◀



**Start-up view** lets you select which [view](#) do you want to see when you start up Money. The default is the **Last view**, which shows the view that you were in when you exited Money last time. You can select any of the eleven built-in views or the custom views you defined.

**Auto check balances and budget** option, if enabled, instructs Money to perform automatic checks on budgets and account balances to see if over-budgets or overdrafts are about to happen. These checks happen

every time after a new transaction is created or an existing one is modified. Complete discussion about overdrafts and over-budgets can be found in the sections of [“Overdraft Alerts”](#) and the [“Over-budget Alerts”](#) sections.

**Retain sort order** makes Money remember which column in the table is sorted when leaving a view. Next time you switch to that view, data will automatically be sorted based on values in the same column. If disabled, when you switch to a view, data will always be sorted by the default column. For the [Transaction Log](#) and the [Account Register](#) views, data are sorted by date by default. For other views, the default sort order is sort by name.

**Auto fill-in** enables or disables the [auto fill-in](#) feature when entering or modifying a transaction.

**Reinstate hint messages** re-enables all hint messages. In Money, there are several messages that has a **Don't show this message again** option in the message box. Once checked, the hint message will never be shown again. This keeps you from being bothered by the same hint message again and again. But there are times when you may want to see those hints again, so you can check this option to re-enable them.

This option is always at the off state every time you enter the Preferences dialog box.

**Work on temp database** Although it's rare, but it's possible that you lose your data if the database is corrupted in situations like when Money works under low memory condition, or experiences an abrupt shut-down, or even software bugs. To protect your data, we have put in an extra layer of [backup function](#) in the PC Conduit. To go one step further, we provide this option to keep your data safer.

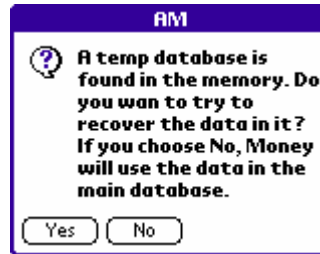
When this option is not checked, every time you enter Money, Money will open the main database, and all the changes you made will be saved directly into the main database. But the risk is if something happened, your database can be damaged and the data in it becomes unrecoverable.

To protect your data, you should check this option. This is how it works when it's checked:

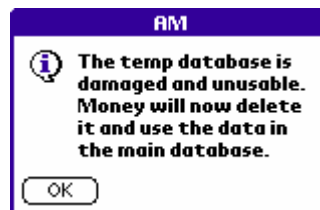
When you activate Money, it will copy the active database to a temporary database (“AMTempDB”), this is your working copy of the database. That is, all the changes you make during this session will not be saved into the main database, instead, they are saved into this temp

database. When exiting, the program will perform a validity check on the temp database. If it's found to be all right, Money will copy it to the main database and delete the temp, thus your changes are saved. If however, the temp is found to contain invalid data, Money will leave the temp in the memory and keep the main intact. This way, your main database is guaranteed to be safe, although all the changes you made are lost.

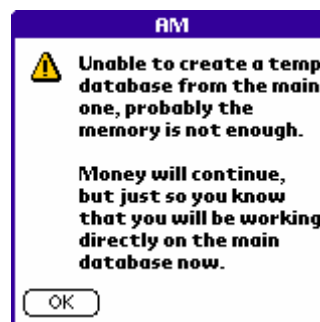
When Money starts running, if it finds a temp database in the memory, it will issue the following message to let you decide what to do:



If you said No, Money will delete it and create another working copy from the main database. That is, you're back to the database before the problem occurred. If you said Yes, Money will check the temp database to see if it's corrupted. If it's not corrupted, Money will use it, and thus you didn't lose anything. If it's indeed corrupted, Money will show another message (see below) to let you know. Then it will create another working copy from the main database.



When Money creates the temp database, if for any reason it failed (e.g., not enough memory), you will see the following message. When this happened, Money can continue execution, but you will be working on the main database.

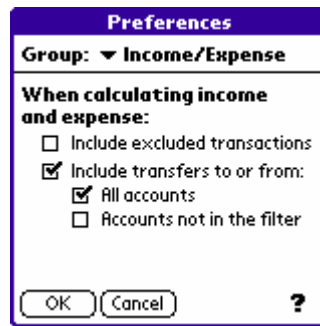


The benefit is obvious: your data is safer. But it comes with a price: slower start-up and exit, and more memory space. The time spent on copying the database when start-up shouldn't be too much. But the time spent on checking the temp database's sanity when existing can be long if the database is large. And the extra amount of memory required to store the temp database is exactly the size shown at the bottom of the [Database dialog box](#). So it's up to you if you want to use this option or not.

To find out which database you're using, you can use the [Database command](#) from the Options menu.

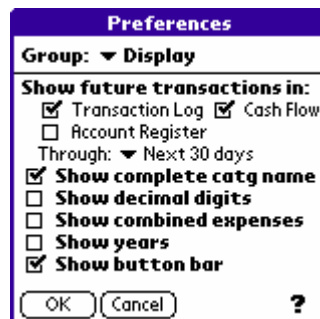
If a problem occurred during execution and you believe it's a software bug, you can send the temp database to Adarian for further analysis. This is how: After Money abnormally quits, as explained earlier, the temp will be left in the memory. But because it will be deleted next time you run Money, so before you run Money again, perform a HotSync. This will bring the temp database to your hard disk. You should look for a file named AMTempDB.pdb in your hard disk, and send it to Adarian.

#### ► Income/Expense Options ◀



These options control which transactions should be included in the calculation of income and expense. A detailed discussion about these options can be found in the [“Calculation of Income and Expense”](#) section.

#### ► Display Preferences ◀



**Show future transactions** controls how many days into the future the upcoming [scheduled transactions](#) and [unrealized transactions](#) should be displayed in the [Account Register](#) view.

**Show complete category names** controls whether the full category names or just the subcategory names are displayed in Transaction Log and Account Register views. When checked, full names are displayed, such as “Auto:Fuel”; when disabled, only subcategory names are shown, such as “Fuel”.

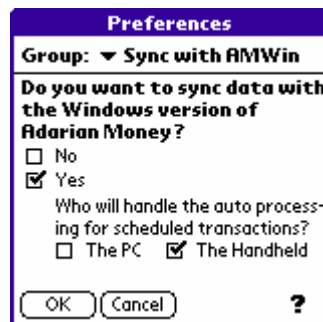
**Show decimal digits** controls whether decimal digits are displayed in the [Summary](#), [Categories/Budgets](#), [Classes](#), and [Payees](#) views. When not checked, all amounts shown in these views are rounded to the nearest integers. When checked, Money will display decimal digits according to the Accuracy setting in their corresponding [currency](#) definitions.

**Show combined expenses** controls whether combined expenses should be displayed in the [Categories/Budget](#) view. See [here](#) for more details.

**Show years** shows or hides the year part in all dates shown in Money's table.

**Show button bar** shows or hides the [Quick Access Button](#) bar. This option does not show if the handheld's screen is not 320x450 or 450x320.

► Sync with AMWin Options ◀



Adarian Money™ for Palm OS® has a sister product that runs on Windows PC. If you have both versions and you wish to synchronize your data so that you can edit/view your financial information on both platforms, then you have to choose **Yes** here. Otherwise, you must choose **No**, because this helps eliminate some unnecessary information kept in the database and save some memory on the handheld.

*☞ Please make sure both sides have the same settings at all time, or the results can be unpredictable.*

If you disabled data sync function and re-enabled it after some time, the databases on the PC and the handheld might be out of sync. To ensure future sync can work properly, you have to bring them back in sync first. To do so, after re-enabling the data sync function, you must perform either a ***Handheld overwrites PC*** or ***PC overwrites handheld*** sync first.

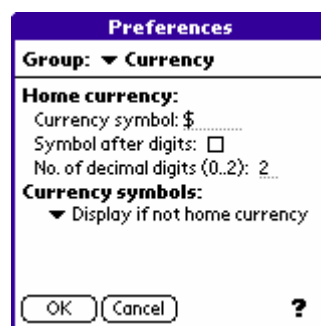
### Automatic Processing

If you decide to enable the data sync function, there is one more decision you'll have to make: Which side, the PC or the handheld, will be responsible for the auto processing of scheduled transactions?

In Adarian Money, when a scheduled transaction is due, the program will, for example, automatically insert a new transaction into the database. This automatic processing can happen only in one place, either the PC or the handheld, but not both. Otherwise, the next time when you perform a HotSync, you will have two entries for the same scheduled transaction – because both sides did the insert. So depending on your need, you have to choose which side is going to take care of this. (For more details about auto processing, you can check out the chapter on [scheduled transactions](#).)

This automatic processing for scheduled transactions will be enabled on the handheld side if you either disabled the data sync function (choose ***No***, meaning you don't have a Windows version, so of course the auto processing has to be done on the handheld), or you enabled the data sync *and* chose to let the handheld do it.

### ► Currency Options ◀

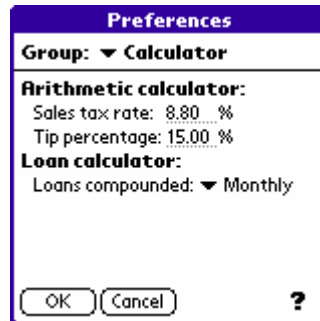


The first three options in the Currency preferences are used to define the attributes of your home currency. The meaning of these options is the same as in the [Currency](#) dialog box.

The ***Currency symbols*** option controls whether currency symbols should be displayed in the table. If you don't have any foreign currency account,

you can choose ***Never display*** to save screen space; in most cases ***Display if not home currency*** is the best choice.

► Calculator Options ◀



The ***Sales tax rate*** and ***Tip percentage*** options are used by the arithmetic calculator to calculate sales taxes and tips. The ***Loans compounded*** option is for the [Loan Calculator](#). This is how loan interests are compounded, monthly or every 6 months. In the United States, interests are compounded monthly, whereas in Canada, they're semi-annually.

## Expand All and Contract All Commands

These two commands are available only when you're in the [Categories/Budget](#) view. As their names imply, they expand or contract all sub-categories under a parent category at a time.

## Zero Items Command

This command is available only when you're in [Categories/Budget](#), [Payees](#), or [Classes](#) view. This command is used to show or hide all items in the table whose actual amounts are 0.

# Miscellaneous

## Navigation Buttons

Almost all Palm-Powered handhelds have hardware navigation buttons of one type or another. Following paragraphs describe how Adarian Money supports different types of navigation buttons or wheels on different handhelds.

### ► palmOne Treo 600/650, Tungsten T5 ◀

At any [view](#) in Money, you can use the Left and Right buttons to switch focus among the buttons and selectors on the screen. A blue focus ring will appear around the object that has the focus, see below:



Every time you press the Left or Right button, the blue focus ring jumps to the previous or next object. When the focus is on the object you want, you can press the Select button to activate that object.

☞ Unlike other views, [Currency Converter](#) and [Loan Calculator](#) views have text edit fields. When a blinking cursor is showing in a text field, pressing Left or Right buttons can only move the cursor inside the field, instead of switching focus as described above. To switch focus when a blinking cursor is showing, you can use stylus to tap on anywhere on the screen outside of a text edit field, the blinking cursor will disappear and you can use the Left and Right buttons to switch focus again.

When the focus is first switched to the [table](#), the entire table is surrounded by the focus ring (see the picture on the left below). This indicates that it's in the page-scrolling mode. When at this mode, pressing the Up/Down buttons will scroll the table one page at a time. If you press the Select button, the focus ring will be on one row only (see the picture on the right below), this indicates it's in the line-scrolling mode. When at this time, pressing the Up/Down button will scroll one line at a time. Pressing the Select button will call up the Transaction dialog box to let you modify the transaction that has the focus.



Date	Category	Amount	No.
2/4	[Visa]	RMB206	
2/5	Bills:Electricity	-RMB386	
2/7	Groceries	-£223.86	
2/9	Healthcare	¥UD214.12	
2/11	Dining	-DKK403	
2/11	Vacation	-£83.76	
2/25	Food	¥UD178.10	
2/26	Bills:Electricity	¥UD299.59	
2/28	Investment:MI	¥4,425.67	

New Total: -29.66

When you're at line-scrolling mode and wish to switch back to page-scrolling mode, you need to use the Left/Right button to first switch the focus away from the table, then switch back to the table again.

When the [View Menu](#) or the [Range menu](#) is showing, you can use Up and Down buttons to move the highlight up and down in the menu. When a menu item without a submenu is highlighted, you can use Left or Right button to dismiss the menu (make it disappear). If the highlighted menu item has a submenu, you can use the Right or Select button to activate the submenu.

When the focus is on an object such as a button or the Range selector, you can press the Select button to activate that object. The resulting action will be the same as tapping on it using the stylus.

In all other dialog boxes, the 5-way navigator's behavior follows the default behavior.

#### ► palmOne Tungsten and Zire Series ◀

On Tungsten or Zire handhelds, the 5-way navigator has the following behavior:

When you're in any [view](#):

- **Left button:** Displays the [Range menu](#).
- **Right button:** Displays the [View Menu](#).
- **Up/Down buttons:** Moves the highlight up and down in the [table](#) when there is already a selection in the table. If there isn't, you can press the Select button to select the first item in the table, then use Up/Down buttons to scroll.
- **Select button:** When there is no selection in the table, pressing Select button selects the first item in the table. When there is already an item selected, pressing Select button activates the Modify Transaction dialog box.

When a pop-up menu (View Menu or Range menu) is showing in a view:

- **Up/Down buttons:** Move the highlight up and down the menu.
- **Left button:** Dismisses the menu without activating any menu command.
- **Right button:** Dismisses the menu if the currently highlighted menu item does not have a submenu; otherwise, it's used to display the submenu.
- **Select button:** Activates the highlighted menu item.

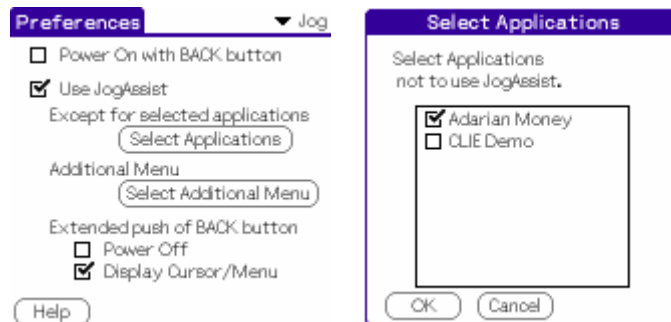
The 5-way navigator is not supported in all other dialog boxes.

#### ► Sony Clié Series ◄

Sony Clié series handhelds have three types of JogDials: the first type is a 2-D wheel which you can roll up or down; the second type is the same as the first type with the added operation of pushing the wheel inward; the third type is a 3-D wheel which you can even roll it left or right. Adarian Money supports all these three.

#### JogAssist

In earlier models of Sony Clié (Palm OS 4.0 or 4.1), they came with a “JogAssist” function found in the system’s Preferences application, see the picture on the left below.



The purpose of this function is to assist those applications that do not support JogDial so that they can also enjoy the benefits JogDial brings. By default the JogAssist is enabled for all applications. (Note the **Use JogAssist** option in the above picture is checked.) However, there *are* applications who are JogDial-aware, these applications don't need the help from JogAssist. Therefore, it also allows the user to disable JogAssist for select applications. You can do so by tapping on the **Select Applications** in the picture on the left, then the dialog box on the right appears. In this dialog box, check applications that are JogDial-aware. By default, when Adarian Money was first installed, it's not checked, i.e.,

JogAssist *will* assist it. But since Money is JogDial-aware, you should check it in the **Select Applications** dialog box. If you don't do so, Money will be thought of as a "legacy" software and will be treated as such. If you want to enjoy the full benefit of that little shiny JogDial on your cool Clié, check it!

### The Behavior

No matter what type of JogDial you have, the operations of it are the same as described in the previous section "*palmOne Tungsten and Zire Series*". In that section, Left, Right, Up, and Down buttons are the same as rolling the wheel left, right, up, and down; the Select button is the same as pushing the wheel inward.

If you didn't check Adarian Money in JogAssist, then its behavior will be the same as described in the following section: "*Legacy Palm-Powered Device's*".

There is also a Back button on Sony Clié handhelds. The behavior of this button follows the system default behavior: quit the application or cancel a dialog box.

#### ► Legacy Palm-Powered Devices ◄

Almost all earlier models of Palm-Powered devices, such as Palm V, have up and down buttons. When at any [view](#), pressing the Up or Down button will make the table scroll up or down by one page.

## Installation

The delivery file you downloaded can be one of the two formats: an .exe file or a .zip file. If you downloaded the .exe file, the filename is something similar to AMP.exe, you just run it from a PC and follow the instructions on screen.

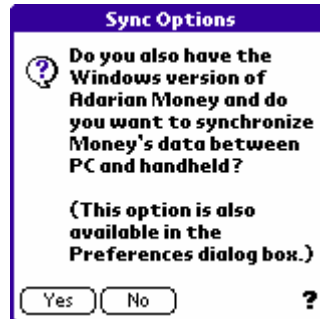
If the file you downloaded is a .zip file, the filename is something similar to AMP.zip, you should uncompress all files in the zip to a hard disk sub-directory. In there you will find a document "Installation.pdf", it has everything you need to know about installing Adarian Money™ for Palm OS® onto your handheld.

#### ► Expansion Memory Card ◄

**DO NOT** install the main program file AM\_Enu.prc (or AM\_xxx.prc) to a memory expansion card. Doing so will make the PC Conduit and the alarm function unable to work.

### ► Syncing with AMWin ◀

When you start up Adarian Money for the first time, you'll first see a welcome message, then followed by a Sync Options dialog box:



Here you need to decide if you want to synchronize Money's data with its sister product Adarian Money for Windows. If you have both the Palm OS and Windows versions of Money, then should tap on the Yes button. This way Money will keep proper information in the database so that they two can successfully synchronize.

If you don't need this function, then just choose No. This will help eliminate unnecessary data in the database and the memory.

Either way, you can change your mind later and change this option from the [Preferences](#) dialog box.

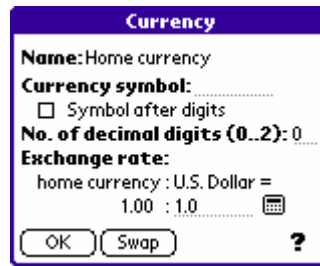
### ► Choosing Your Home Currency ◀

Next you will see a Home Currency dialog box:



The purpose of this dialog box is to let you decide which currency is going to be your home currency. Money came with several pre-defined currencies, it'll try to pick one for you based on the country setting on your handheld. If the currency shown in the dialog box is the correct one, just tap on the **OK** button to exit. If it's not, you can tap on the currency pop-up list ▼ U.S. Dollar to pick one from the pre-defined currencies. If your home currency is not on the list, at the bottom of the list there is a

command called **—Define—**, select this command and you'll be brought to a currency definition dialog box:



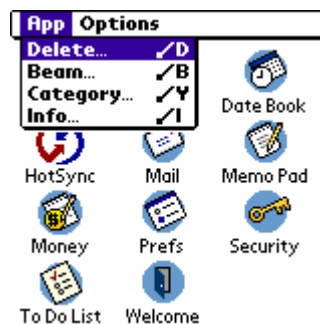
Here you can define your own home currency. Details about how to use this dialog box is covered [here](#).

*☞ Once chosen, the home currency cannot be changed. Therefore you must be careful at this step.*

## Uninstallation

### ► Uninstalling the Main Program ◀

To uninstall the main program from your handheld, go to the Application Launcher, select the **Delete** command from the **App** menu, see below:



Then in the Delete dialog box, select the item named **Money** and tap on the **Delete** button. The program and the data will all be removed.

### ► Uninstalling the Online Help ◀

The Online Help that came with Adarian Money is optional. If you did not install the AMOnlineHelp.prc and AMOnlineHelpDoc.pdb, then there is nothing you need to do here.

If you have, and if you don't need the online help any more, you can remove them and save some memory space on your handheld.

To remove the Online Help, go to the Application Launcher, select the **Delete** command from the **App** menu, see picture above. In the Delete dialog box, select an item named **AMOnlineHelp**, tap on the **Delete** button, and you're done.

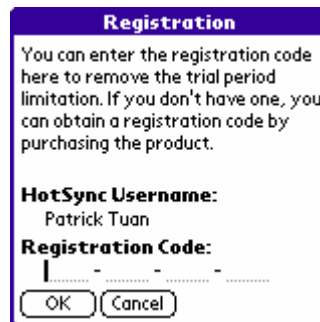
## Purchasing and Registration

The file you downloaded is a fully-functional 30-day trial version. After 30 days, you'll have to purchase and register if you want to continue using it. Usually within 24 hours of purchasing, you'll receive an e-mail from us containing your Registration Code. If you don't see the mail in 24 hours, it could be that your mailbox is anti-spam protected, or the mail just got lost somewhere in the cyberspace. When this happens, you can retrieve your code from our web site. Or you can write us directly.

When you received that mail, you don't need to make another download or anything, just follow the procedures below to enter the code into the Trial version. When you're done, the Trial version will automatically become a registered version, and the 30-day limitation will be lifted.

### ► Entering the Registration Code ◀

When you received the registration code, go to the **About** command under the **Options** menu. In the About dialog box, tap on the **Register** button at the bottom, you'll see the Registration dialog box:

A screenshot of a 'Registration' dialog box. The title bar is purple with the word 'Registration' in white. The main text area is white with black text: 'You can enter the registration code here to remove the trial period limitation. If you don't have one, you can obtain a registration code by purchasing the product.' Below this, there are two labels: 'HotSync Username:' followed by the text 'Patrick Tuan', and 'Registration Code:' followed by four empty rectangular input fields. At the bottom, there are two buttons: 'OK' and 'Cancel'.

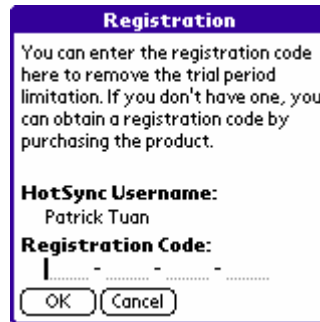
First make sure the HotSync username appeared in this dialog box is the same as the one shown in the e-mail you received from us. (If it's not the same, contact us immediately.) Then enter the code into the four fields at the bottom and tap on the OK button. If everything goes all right, you'll be brought back to the About box, and it will show your name and the registration code.

If the program does not accept the code, there can only be three reasons: (1) the HotSync username shown in the dialog box is different from what's used in the e-mail; (2) you did not enter the code correctly; (3)

you purchased a wrong product! (Don't laugh, it happened.) Contact us when any of the above happened.

#### ► Your HotSync Username ◀

When you purchase, you'll be asked to give the HotSync name that you use on your handheld. It is important that you give the correct name, otherwise, you'll receive a wrong registration code and it'll take you time to change to the right one. To find out your HotSync username before purchasing, select the **About** command under the **Options** menu, then tap on the **Register** button at the bottom. The Registration dialog box appears:



Your HotSync name is displayed in this dialog box. Make sure you use this name when you purchase. Important!!!

#### ► Your E-Mail Address ◀

There is one thing to note regarding the e-mail address you use when purchasing. We've experienced cases when users failed to receive our e-mail because they have anti-spam software installed either in their computers or e-mail servers. These software sometimes mistakenly believe our mail was a spam and thus blocked it from being sent to you. This happened mostly on those free mail servers like AOL.

Therefore, it's best if you can use an e-mail address that doesn't have this "protection" when you purchase. Or, when you don't see the mail in 24 hours, please first go check the mail folder where spam mails are kept, usually anti-spam software or server has a place to keep them.

## Support and Upgrade Policy

Adarian Money™ for Palm OS® version 3.6 is a free upgrade for all previous versions.

No matter how you obtained the product, as long as you have obtained a registration code, we'll always provide services to our users until we're out of business or the Earth stops spinning, whichever comes first.