

Alchemical Finances

"Hands on Personal Finance"

Version: 0.0.1

User Manual

Current User Manual has not been updated to 100% reflect the current program visually and functionally. It is still written for the first iteration of the software.

Some minor updates have been made since.

Developed By: Beaker Labs LLC.

www.BeakerLabsTech.com

Contact@beakerlabstech.com

Release Date: TBD

Table of Contents

About.....	3
Installation Process	3
Python	3
Executable File	3
Reoccurring Definitions	4
Create New User	5
First Login Process.....	7
Main Window and Summary Page.....	8
Menu Bar	9
Net Worth:	10
Progress Bars:.....	11
Ledger Style 1.....	13
Bank, Cash, Certificates of Deposit, Treasury Bonds, Debt, Credit Cards.....	13
Ledger 1 Visual Display	19
Ledger Style 2.....	20
Equity and Retirement	20
Changes Between Ledger 1 and Ledge 2	20
Account Dialog Screen (Account Creation/Modification).....	22
Receipt Display.....	25
Account Archive	26
Troubleshooting.....	27

About

This project was brought to life to elevate my existing Microsoft® Excel Financial Spreadsheets to their next level. Integrating in native handling of receipts and invoices directly with the ledger without the fear of overloading the program. All, while maintaining a customizable ledger that allows the user to describe and categorize their finances outside of the ridged structures of financial institutions. The users even maintain 100% ownership of their data on their personal computer.

As with any software development, there may be features that currently do not exist. I hope that you will think highly enough of your idea to share it with Beaker Labs LLC. for consideration and inclusion in a future update.

Safe to say there are a lot of features to add. Potentially more than a single programmer can accomplish on his own. However, that will not detour me from expanding the project and adding features and functionality.

Constructive Criticism and Input is always welcome.

Contact@beakerlabstech.com

Installation Process

Python

1. Download all files in the repository.
 - a. [github]
2. Load the program from the **Executable.py** file.
 - a. Check the requirements.txt for all associated dependencies to run this application.

For all license information associated with Alchemical Finances and Pyside6 [Qt for Python] please refer to the GitHub. Pyside6 is available for free under the LGPLv3 open-source License.

Per the LGPLv3 all code is available upon request that is not already available on github for free access. The best way to obtain the Pyside6 code is through a pip installation. The version I used is available in the requirements.txt file.

Executable File

1. Purchase the program from BeakerLabs.com.
 - a. Instruction to down the install will be provided upon purchase.

2. Within in directory is the **Alchemical Finances.exe**.
3. I recommend creating a shortcut and putting that where you find most accessible.
4. Application is ready to go.
 - a. When creating a new user there may be a delay between the Welcome Message and the Main Window loading. This is the program generating the user.

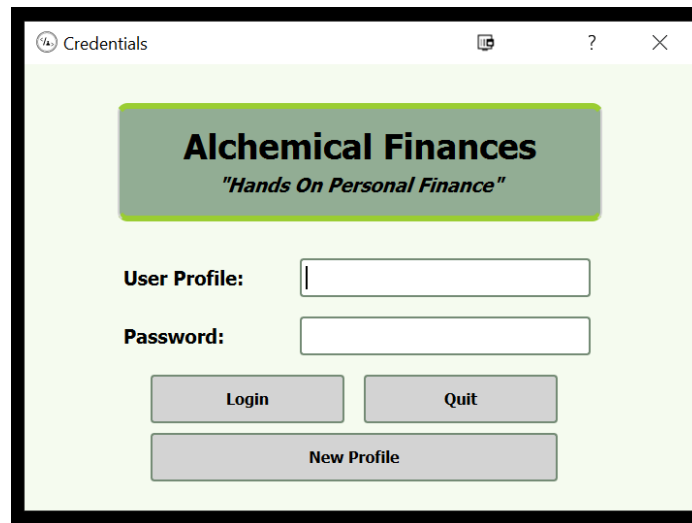
Reoccurring Definitions

- i. **Local Information:** *No user data is stored in the cloud or off the user's computer. All data will be found within the installation folders described above.*
- ii. **Forbidden Characters:** *These are characters the program will currently not accept as an input. Some may be implemented later, but currently for simplicity almost all non-alphanumeric characters are restricted.*
 - a. "login" – forbidden on the logon screen.
 ~, !, @, #, \$, %, ^, &, *, (,), =, :, +, <, ?, ;, ', [,], {, }, ", -, ., /, \
 - b. "general" – forbidden for general text inputs.
 ~, !, @, #, \$, %, ^, *, (,), =, :, +, <, ?, ;, ', [,], {, }, ", \
 - c. "monetary" – forbidden for financially numeric inputs.
 ~, !, @, #, \$, %, ^, &, *, (,), =, :, +, <, ?, ;, ', [,], {, }, ", -, /, \
- iii. **Partially Accepted Characters:** *These are characters that have been re-implemented into the program. (Will vary between general and monetary.)*
 - a. , &, ., -, :
- iv. **Parent Type:** This is the designation used for different accounts: Bank, Cash, Retirement, Equity
- v. **Sub Type:** This is the designation used for different account types: Checking Account, HSA, Stock, ect.

Create New User

Quick and easy instructions on how to create a new user.

Figure 1: Login Screen – The first screen you see when executing the program.



A screenshot of a web application window titled "Credentials". The window has a light green background. At the top, there is a dark green rounded rectangle containing the text "Alchemical Finances" in bold, with the tagline "Hands On Personal Finance" in italics below it. Below this, there are two input fields: "User Profile:" and "Password:". Under the "Password:" field, there are three buttons: "Login", "Quit", and "New Profile". The "New Profile" button is wider and positioned below the other two.

Upon launching the program for the first time. Click on New Profile to create a new account.

Figure 2: Login Screen - The view you will see to create a new profile.



A screenshot of the same web application window, but now showing the "New Profile" form. The "Alchemical Finances" header is still at the top. Below it, there are three input fields: "New Profile Name:", "New Password:", and "Confirm Password:". At the bottom, there are two buttons: "Submit" and "Cancel", and a wider "New Profile" button below them.

When creating a new profile keep the Profile Name and Password simple. There rules are as follows:

1. Password should be greater than 6 characters
2. Password should be alphanumeric
3. Password should not have any blank spaces
4. The Profile Name should be alphanumeric
5. The Profile Name should not contain any blank spaces

Once you have input your Profile Name and Password click Submit. You will be prompted to hit Cancel to return to the login screen.

Passwords and Usernames are not case sensitive.

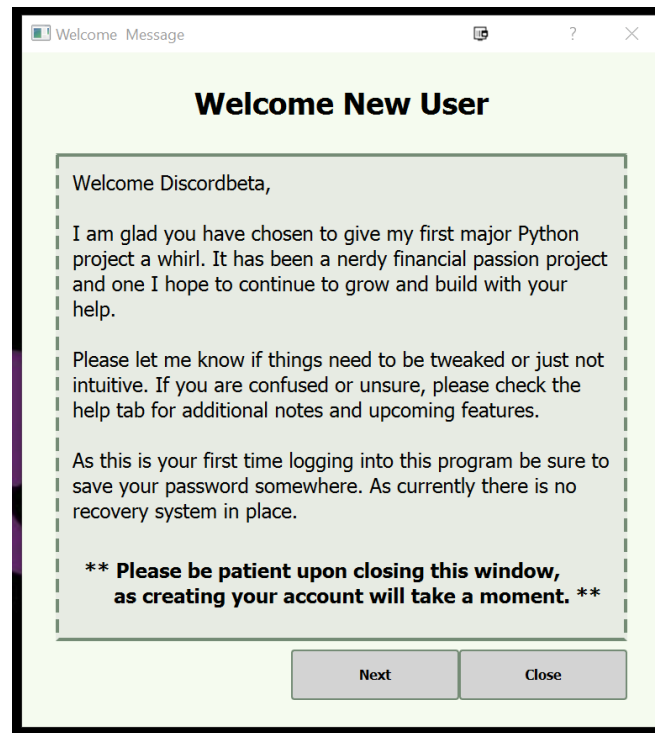
!! There is currently no password retrieval system!!

If you become locked out of your account. Please reach out to me at contact@beakerlabstech.com. I will attempt to assist you in regaining access to your information.

First Login Process

When logging in you will be greeted with a welcome message such as the one below.

Figure 3: The initial welcome message used to greet someone.



You can choose to hit Next and sift through the different messages. Currently there are only 2 messages, with plans for more.

Upon closing the welcome message for the first time. There may be a delay between closing the screen and the appearance of the main window. This will only occur during the creation of a new account. Subsequent instances of logging in will be met with faster turnaround between the welcome screen and main interface.

Main Window and Summary Tab

When the Main Window opens you will be met with a snapshot of your financial standing at that point in time. Integrated into the Main Window are the Totals for your Net Worth, Assets, and Liabilities. These values will update as you add transactions to your ledgers to keep you informed.

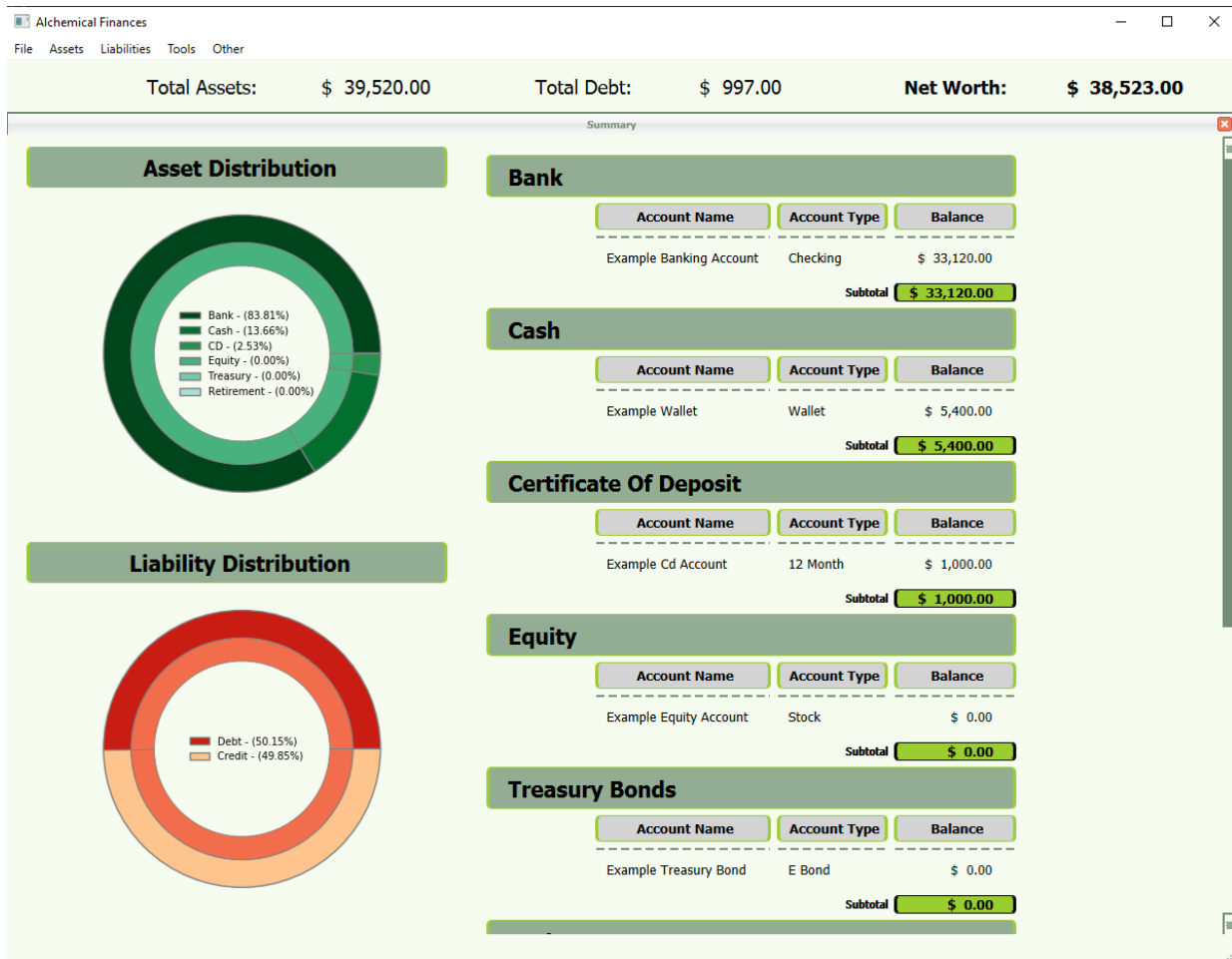
Additionally, an instance of the Summary Tab will be loaded. This tab will break down and list out all active accounts for the profile. The tab will present this data in two formats. The first being two pie graphs to show how your assets/liabilities are distributed according to their Parent Account Type.

Underneath the graphs will contain a running list of each account sorted in accordance with their Parent and Sub Types as designated. The Parent Type designations are one of the few components the user can not change. As these represent your standard asset classes. The subtypes can be modified and adjusted with a good deal of flexibility.

NOTE: If you purchased the executable version of this program, your equity accounts will update their stock price automatically upon loading. Currently this will only happen upon sign in and will not update except for manual input.

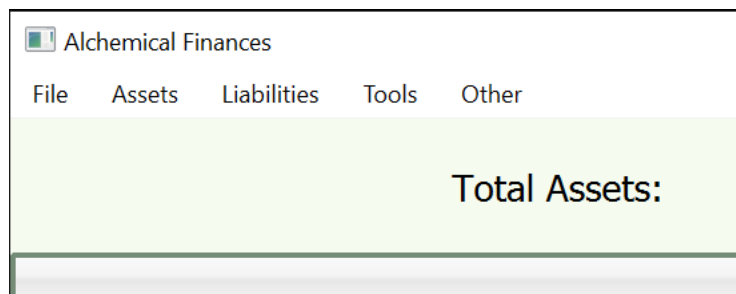
TIP: While this program currently does not explicitly have any budgeting features. There are a variety of different ways to leverage the modularity of the ledgers to create and monitor budgets. Creativity can go a long way.

Figure 4: Main Window of the program loads displaying the summary page when the user logs in. The Summary page displays example accounts for new users.



Menu Bar

Figure 5: A close up of the menu bar located in the upper left hand corner.



- a. File
 - i. Summary
 - ii. Generate Report
 - iii. Graphs

- iv. Export [Future Feature]
- v. Save
- vi. Close
- b. Assets**
 - i. Bank [Ledger Version 1]
 - ii. Cash [Ledger Version 1]
 - iii. Certificate of Deposit [Ledger Version 1]
 - iv. Equity [Ledger Version 2]
 - v. Property [Ledger Version 1]
 - vi. Retirement [Ledger Version 2]
 - vii. Treasury Bonds [Ledger Version 1]
- c. Liabilities**
 - i. Debt [Ledger Version 1]
 - ii. Credit Cards [Ledger Version 1]
- d. Tools**
 - i. Archive
 - ii. Budgeting [Future Feature]
- e. Other**
 - i. User Manual
 - ii. About

There are different versions of the Ledger. The main difference is that Equity based finances require additional inputs. As you will see the overall functionality will be remarkably similar.

Net Worth:

Figure 6: a closeup of the New Worth Display located on the Main Window

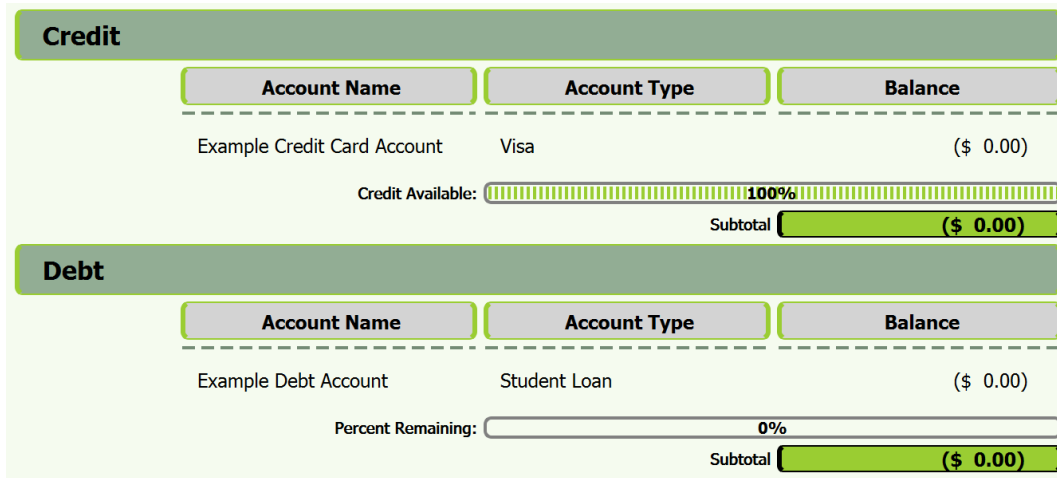
Total Assets:	\$ 1,775.00	Total Debt:	\$ 0.00	Net Worth:	\$ 1,775.00
---------------	-------------	-------------	---------	-------------------	--------------------

A Users Net worth is calculated as Assets – Liabilities. The visuals of Assets and Liabilities are provided for reference.

Warning with Multiple Account Transactions: The design of this program does not have transactions post to multiple accounts simultaneously. As such, if you post a transaction in a Checking account that you will be paying off X amount of a given credit card but do not post that transaction in the Credit Card you will get dinged twice in your Net Worth. This applies to other accounts as well. Make sure both ends of a transaction are input for an accurate calculation.

Progress Bars:

Figure 7: Summary Page examples of Credit and Debt Accounts.



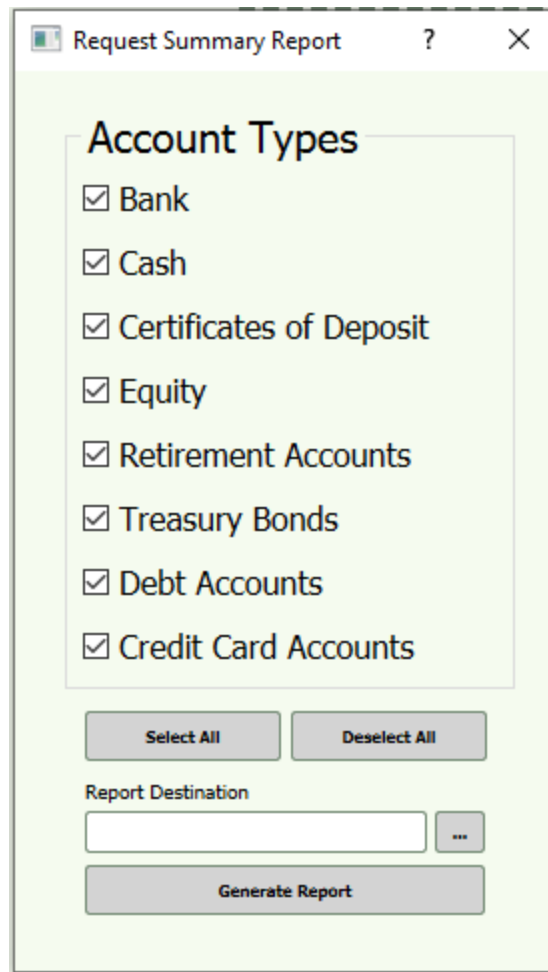
Progress bars were included for Credit and Debt accounts as an additional visual for the user. A Credit account will display the amount of available credit to the user. While a debt account shows the users progress towards paying off the account in full.

Generate Report

Within the “File” drop down menu is the option to generate a report. The report is Summary Report and will display the same information as depicted on the Summary tab of the home screen.

This really makes the information portable for the user if they want to quickly share with a family member or financial advisor without giving any pertinent information about the account away. (That will be dependent on how the user names the accounts. Not recommended to give the numerical bank account number)

Figure 8: Request Summary Report screen that appears upon requesting to Generate Report. User can select account types and report destination.



A screenshot of a software window titled "Request Summary Report". The window has a light green background and a white title bar with a question mark icon and a close button. Inside, there is a section titled "Account Types" with a list of account types, each preceded by a checked checkbox: Bank, Cash, Certificates of Deposit, Equity, Retirement Accounts, Treasury Bonds, Debt Accounts, and Credit Card Accounts. Below this list are two buttons: "Select All" and "Deselect All". Underneath these buttons is a "Report Destination" label, a text input field, and a small button with three dots. At the bottom of the window is a large "Generate Report" button.

Request Summary Report ? X

Account Types

- ☒ Bank
- ☒ Cash
- ☒ Certificates of Deposit
- ☒ Equity
- ☒ Retirement Accounts
- ☒ Treasury Bonds
- ☒ Debt Accounts
- ☒ Credit Card Accounts

Select All Deselect All

Report Destination

...

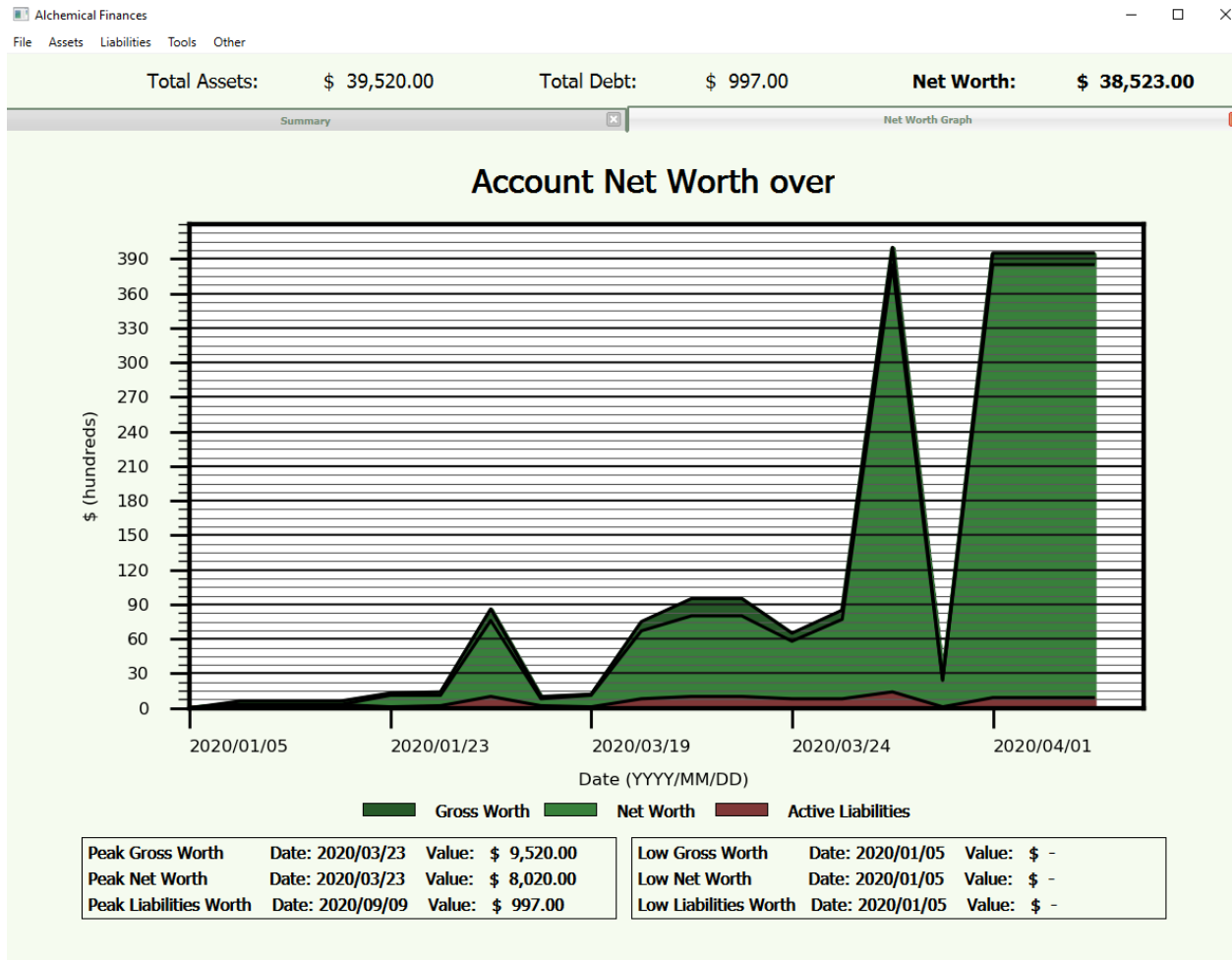
Generate Report

Value over Time

Upon every login and logout of the program, the program will register

*Please ignore the weird example data in the image below. It was used to test the development of the graph.

Figure 9: Net worth line graph. Will display Gross worth (Dark Green) – Net Worth (Light Green) – Liability (red). The program will also show peak and valley data points for the free categories.



* Currently the program will not track the value of a specific account over time. This could be implemented in the future.

Ledger Style 1

Bank, Cash, Certificates of Deposit, Treasury Bonds, Debt, Credit Cards

Figure 10: A full view of ledger style 1

Alchemical Finances

File Assets Liabilities Tools Other

Total Assets: \$ 1,875.00 Total Debt: \$ 0.00 Net Worth: \$ 1,875.00

Summary Bank

Active Account: Example Banking Account Modify

Account Balance: \$ 1,875.00 Interest Rate: 1.00%

*Transaction Date: 2019/08/27 Additional Notes: (Max 150 Characters)

Transaction Method: (Max 20 Characters)

*Transaction Description: (Max 40 Characters)

*Transaction Status: ☒ Pending ☐ Posted

*Category: Car Modify

Debit (-): 0.00

Credit (+): 0.00

Receipt: Upload Display Clear Delete

		Add Transaction		Select	Update	Delete	Clear
Transaction Date	Transaction Method	Initial	Category	Amount	Balance	Status	Receipt
1 2019/08/27	Direct Deposit	Initial		\$ 3,000.00	\$ 3,000.00	Posted	
2 2019/08/27	ATM	Cash	Withdrawal	(\$ 100.00)	\$ 2,900.00	Posted	Examp - Withdrawal - 19239205522.jpg
3 2019/09/01	Check	Apartment Complex	Rent	(\$ 850.00)	\$ 2,050.00	Pending	Septembers Rent
4 2019/10/04	Direct Debit	Auto Insurance	Car	(\$ 175.00)	\$ 1,875.00	Pending	

The program utilizes two primary Ledger Layouts. They differ primarily in the documentation of the users qty of shares for a given holding. More on that later.

NOTE: The account types are separated from each other. As such, a transaction in a Bank account will not be able to generate an associated transaction with a Credit Card. Transactions will also not affect multiple bank accounts. This requires the user to make similar inputs multiple times.

TIP: A transaction description and/or receipt can be re-used across accounts within a given type. Just simply select the posted transaction then modify and re-add to the account or to a separate account **within a given type**.

This style of ledger will hold consistent for 6 different account types that use it. The primary changes will be seen in what Account information is displayed. This information will be manually input by the user when the accounts are created or modified.

Also, whenever a transaction is input into any active ledger the Total Assets, Total Debt and Net Worth will update automatically to reflect the new information. This is in addition to the Account Balance being updated.

Account Type	Information Displayed on Ledger
Bank	Account Balance, Interest Rate
Cash	Account Balance
Certificate of Deposit (CD)	Account Balance, Interest Rate, Maturity Date
Treasury Bonds	Account Balance, Interest Rate, Maturity Date
Debt	Account Balance, Interest Rate, Starting Balance
Credit Cards	Account Balance, Credit Limit

Figure 11: Close up of Transaction inputs (Left Side)

*Transaction Date: 2019/08/31

Transaction Method: (Max 20 Characters)

*Transaction Description: (Max 40 Characters)

*Category: Car Modify

Debit (-): 0.00

Credit (+): 0.00

Input Type	Description
*Transaction Date	<p>This date will automatically load to and reset to the current date for the computer in use.</p> <p>The date can be changed by selected and typing in the year/month/day or by selecting on a drop-down calendar.</p> <p>You cannot change the order. This is used to maintain proper sorting in the system by date.</p>
Input Type	Description
Transaction Method	This will allow the user to denote how they transaction was made.

	ATM, Cashier, Check, Direct Deposit, Internet, Google Pay, Apple Pay, etc.. (Partially Accepted Characters Allowed)
Transaction Description	A short generic description of the transcription. NOTE: Recommended to be more specific than Dinner or Movie. The use of Buisness Names / People is Recommended (Partially Accepted Characters Allowed)
Debit (-) & Credit (+)	To simplify the value inputs Debit and Credit amounts are input seperatly. No need to worry about including a negative sign or parenthesis. The program will even add .00 if no change is denoted. NOTE: When working with Credit Cards and Debt. Each transaction is a Credit and the payment is a Debit. Think of it as each time you purchase something you increase the amount of debt you accrue while payment reduces it.

Figure 12: Close up of Transaction Inputs (Right Side)

Additional Notes:	<div>(Max 150 Characters)</div>			
*Transaction Status:	<input checked="" type="radio"/> Pending	<input type="radio"/> Posted		
Reciept:	<div></div>			
	<div>Upload</div>	<div>Display</div>	<div>Clear</div>	<div>Delete</div>

Input Type	Description
Additional Notes	This allows the user to add a little extra detail. Such as an associated person or a brief cause for the transaction.

	(Partially Accepted Characters Allowed)
*Transaction Status (Pending or Posted)	<ul style="list-style-type: none"> Allows the user to know if they added an anticipated transaction or have already completed it. The value doesn't affect the calculations as one input into the ledger the money is spent or added.
Receipt	<ul style="list-style-type: none"> The user cannot interact with the name. The name is generated based upon the Account Name and the Category. All receipts can be found on the pc for direct access but beware moving/renaming the files as the program will not be able to find them. Accepted File Types: .png, .jpg, .jpeg, .gif, .pdf

Figure 13: Close up of Account Modify Button

Active Account:

Example Banking Account

Modify

Button	Action
Modify (Active Account)	<p>This button when clicked will load the account dialog. [page X]</p> <p>This screen when loaded will allow the user to Create/Modify/View an accounts information.</p>
Upload [Figure 10]	<p>This button triggers the File Dialog screen for the user to find and pic the receipt in question.</p> <p>Current File types accepted are (*.png, *.jpg, *.jpeg, *.gif, *.pdf)</p> <p>Warning: sometimes there are issues with an “accepted file type”. A quick fix is to resave the image as a different file type. <u>Please let me know if this occurs so I can address it.</u></p>
Display [Figure 10]	Once an image/pdf file has been uploaded this button will display the image for you.
Button	Action
Display Cont. [Figure 10]	Once an image/pdf file has been uploaded this button will display the image for you.

	<p>TIP: If you would like to see a specific Receipt you can select the transaction with the <i>Select</i> button and then click display. The <i>Clear (transaction)</i> will reset the inputs without deleting the receipt.</p>
Clear [Figure 10]	<p>This button was made to clear the receipt input incase the user wants to upload a new image without deleting the existing file.</p> <p>TIP: A user can use a receipt file more than once if desired within a given ledger. Different ledgers will require separate uploads of the image.</p> <p>This will also delete an unposted receipt, so if you upload a receipt and do not post the transaction the receipt will be deleted.</p>
Delete [Figure 10]	<p>This button was made to delete a given receipt.</p> <p>To achieve this the file name must be present in the input dialog. To do this simply select the transaction and then the delete button.</p> <p>Note: The program will request to know what row the receipt resides in prior to being deleted. If not posted use the clear button instead.</p> <p>TIP: The program will not remove duplicates of a receipt. Only the desired instance</p>

Figure 14:Close up of Buttons used for interacting with transactions

		Add Transaction	Select	Update	Delete	Clear
	Category	Amount	Balance	Status	Receipt	Additional Transaction Notes

Button	Action
Add Transaction	This button will post the 9 inputs to the ledger as depicted above in the example.

Select	This button will ask what transaction you will to load into the inputs
Update	<p>The program will ask which existing transaction the user wishes to replace with the new information.</p> <p>TIP: The transaction with receipt can be selected prior to updating. If you do not you will simply replace an existing receipt with a new one. The old one will not be deleted from the computer in this instance.</p>
Delete	This button will ask the user which transaction to delete.
Clear	Simply clears the 9 transaction inputs to allow the user to start fresh.

NOTE: ALL TRANSACTIONS ARE SAVED AUTOMATICALLY ONCE POSTED. THERE IS NO NEED CURRENTLY FOR A SAVE BUTTON.

In the future I will implement a temporary file to allow the user to modify the account and then determine if they wish to save the new information or delete it. Currently this is not necessary.

Ledger 1 Visual Display

An example of the ledger can be seen above in Figure 7. There are 9 columns displayed that mirror the 9 inputs for each transaction. The primary difference is that the Debit and Credit inputs are displayed as a singular Amount column and a Balance column is added.

The widths of the 9 columns can be adjusted to widen or narrow. The user can not sort the columns to order them by a given input.

NOTE: Every new transaction will be posted at the bottom of the ledger. The ledger will automatically scroll down to display this transaction. This is inversed from most Bank websites where they display the transactions Newest on top and as you scroll down they get older.

Potential Future Input:

A search feature to display transactions during a given time period, associated category or other value. Please provide feedback if such features would be desired.

Ledger Style 2

Equity and Retirement

Figure 15: Ledger style 2 used for Equity and Retirement Accounts.

The screenshot displays the 'Equity' tab of a ledger application. At the top, there are three tabs: 'Summary', 'Bank', and 'Equity'. The 'Equity' tab is selected. Below the tabs, there's a section for 'Active Account' with a dropdown menu showing 'Example Equity Account' and a 'Modify' button. Below this, there are three green boxes showing 'Account Balance: .', 'Share Balance: 0.0000', and 'Share Price: \$ 1.0000'. The main form area contains several input fields: '*Transaction Date:' with a date picker set to '2019/08/31'; '*Transaction Description:' with a text box '(Max 40 Characters)'; '*Category:' with a dropdown set to 'Initial' and a 'Modify' button; 'Debit (-):' and 'Credit (+):' both set to '0.00'; '*Price/Share' set to '0.0000'; 'Shares Purchased:' and 'Shares Sold:' both set to '0.0000'; 'Additional Notes:' with a text box '(Max 150 Characters)'; '*Transaction Status:' with radio buttons for 'Pending' (selected) and 'Posted'; and a 'Receipt:' field with buttons 'Upload', 'Display', 'Clear', and 'Delete'. At the bottom, there's a row of buttons: 'Add Transaction', 'Select', 'Update', 'Delete', 'Clear', and 'Update Stock Price'. Below these buttons is a table header with columns: 'Transaction Date', 'Transaction Description', 'Category', 'Amount', 'Shares (+/-)', 'Price/Share', 'Status', 'Receipt', and 'Additional Transaction Notes'.

The screen displayed above in Figure 15 is very similar to the ledger displayed in figure 10. The primary thing worth noting is that Equity based accounts (and Retirement Accounts) track the quantity of shares owned. As such this ledger incorporates that into the transaction inputs.

Equity and Retirement function in the same manner. There are no differences between them. This is just so that the user can differentiate between what is a general investment versus a retirement restricted investment.

Changes Between Ledger 1 and Ledger 2

Change	Description
Removal of Transaction Method	Just one less input for this ledger.
Inclusion of Price/Share	Allows the user to track the market price at the time of purchase / sale. Depending on the ticker program you track the value is calculated to 4 decimal places. This program can accommodate that.
Inclusion of Shares Purchased/Sold	These inputs work very similar to Debit(-) and Credit(+) These values are recorded to 4 decimals places.
Update Stock Price Button	This button allows the user to update the market value of the Equity directly from the ledger.

	Note: This doesn't update all accounts. That has to be done manually.
--	--

The display for the ledger is also adjusted to show the slightly different data.

Ledger Version 1	Ledger Version 2
<ul style="list-style-type: none"> 1. Transaction Date 2. Transaction Method 3. Transaction Description 4. Category 5. Amount 6. Balance 7. Status 8. Receipt 9. Additional Notes 	<ul style="list-style-type: none"> 1. Transactions Date 2. Transaction Description 3. Category 4. Amount 5. Share (+/-) 6. Price/Share 7. Status 8. Receipt 9. Additional Notes

Account Dialog Screen (Account Creation/Modification)

Figure 16: The Account Dialog Screen. Accessed via the modify button next to the account name drop down menu.

Modify Available Accounts

New

Edit

Delete

Archive

Example Checking Account

Account Name: Example Checking Account

Account Type: Checking **Modify**

Primary Owner: Discord

Bank: Alchemical Finances Bank

Interest Rate: 1.0

Submit

This dialog screen is opened by clicking on the modify button on the ledger screen located next to the Active Account Drop-down list. [Same for both ledgers]. When opened this screen allows the user to Create, Modify, Delete, and Archive an account of the designed Parent Type.

Each Parent Type account has different information associated with it.

Account Parent Type	Account Details
Bank	Account Name Account Type Primary Owner Bank Interest Rate
Cash	Account Name Account Type Primary Owner Bank
Certificate of Deposit Treasury Bond	Account Name Account Type Primary Owner Bank Interest Rate Maturity Date
Equity Retirement	Account Name Account Type Primary Owner Bank Ticker Symbol Ticker Price
Debt	Account Name Account Type Primary Owner Bank Interest Rate Starting Balance
Credit	Account Name Account Type Primary Owner Bank Credit Limit

NOTE: All input values allow the **Partially Accepted Characters Allowed**

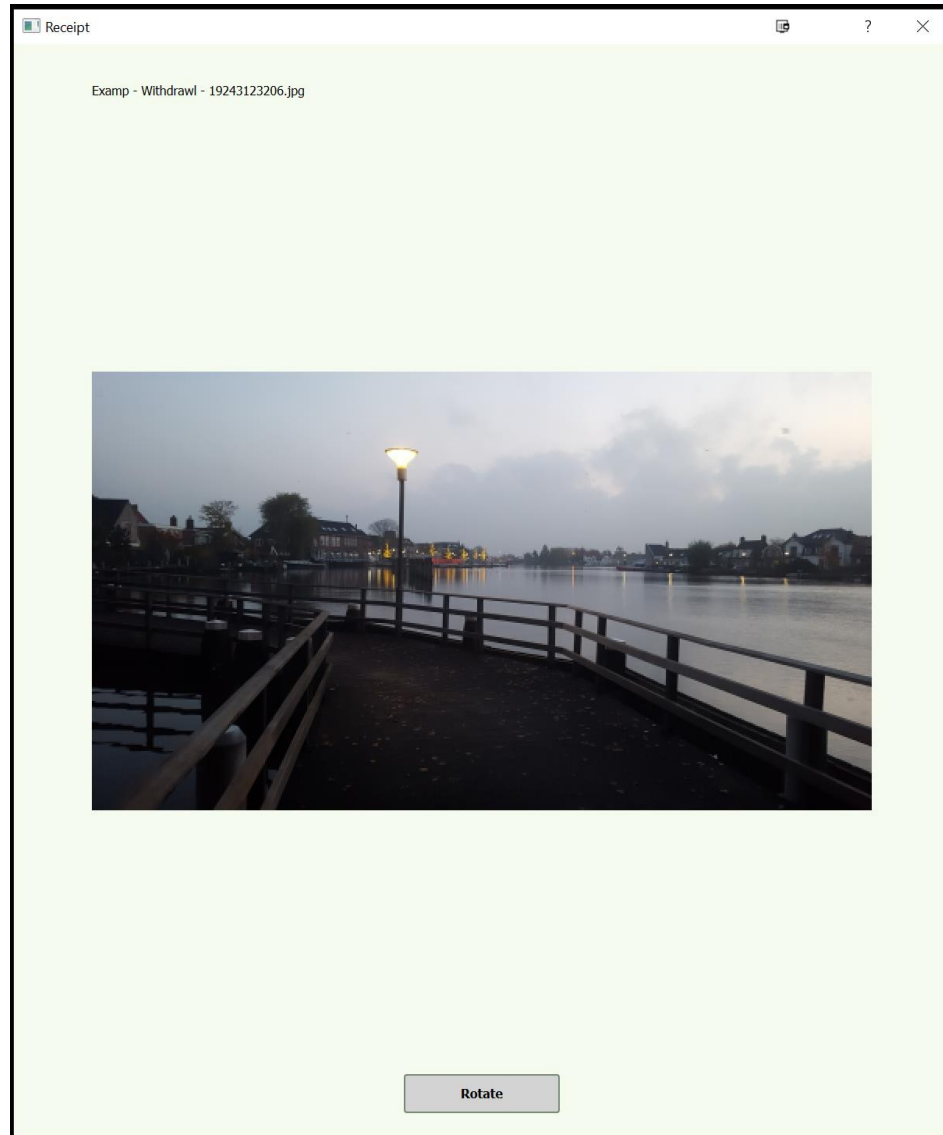
The functionality of this screen is intended to be straight forward.

Button	Action
New	Creates a new account
Edit	Will modify the information associated with the account.

Button	Action
Delete	Will PERMANENTLY remove all information associated with the account. This includes any uploaded receipts.
Archive	Allows the User to save an account that is no longer active. Intended for accounts that have been closed.
Modify	Allows the User to Add / Remove account sub types for use. Note: Just make sure not to remove an account sub type in use.

Receipt Display

Figure 17: Receipt Display



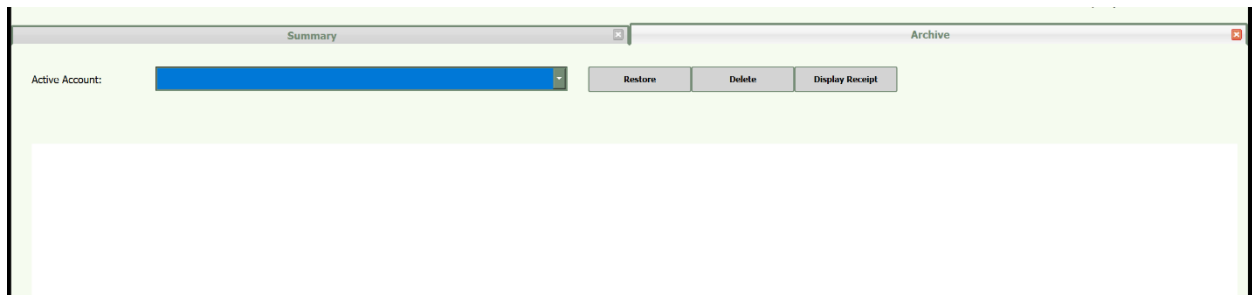
When displaying an image receipt (non-PDF) the screen seen in Figure 14 will be opened. This screen will display the image file name and a rotate button. Currently there is no feature to zoom in on the image.

However, if the receipt being opened is a PDF the program will open the native PDF viewer for the user's PC.

Account Archive

This ledger screen allows the user to view their archived accounts and receipts.

Figure 18: Archive Ledger Screen.



The Archive will display the ledger associated with the archived account selected with the ability to displaying the receipts.

The user can also **PERMENETLY** delete the archived account. This will remove all associated information about the account from the computer included uploaded receipts.

The restore button will allow the user to reopen an account to full functionality.

Troubleshooting

If you encounter any issues with the program, such as unanticipated crashes. Please try to reproduce the instance, document and reach out to me. I will attempt to assist you if the problem is user error related or a work around exists.

Otherwise, I will appreciate the information and will work to fix the error and push out a new release of the program to correct.

Contact me at: *contact@beakerlabstech.com*