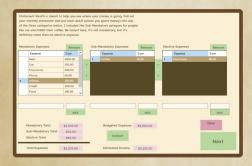
# HANDOSOFT FINANCIAL FRIEND INSTRUCTIONS











#### **Goals Tab**

This one is freeform and for your personal goals. Type whatever goal you have in the boxes and the cost if there is one

Check the "Set in Stone" box and they're set! Go ahead and uncheck the box if you would like to change them.

## **Income Initializer Tab**

Select your income type from the available tabs.

Enter your information. The results will automatically calculate when you move to a new box or click "Calculate" in the Manual Tab.

If the number is \$14.65, just enter 14.65. If the number is 18%, just enter 18. If you don't, it will be replaced with a 0.

# **Budget Buddy Tab**

There are some of the usual bills most people have listed. If you would like to change them, just check the "Change" checkboxes and you can replace any of them.

For more entries, type the name and cost into the boxes given and click "Add". Select a row and click "Remove" to remove it.

If the number is \$1200, just enter 1200

### Statement Sleuth Tab

There are three expense types. Mandatory, Sub-Mandatory, and Elective.

Enter the expense and the cost and hit "Add" to add it to a list!

Select a row and click "Remove" above that grid to remove it!

Select a row and click one of the arrow buttons to move the item to the next grid

If information was entered into either Budget Buddy or Income Initializer, they will be shown here along with "Analyze".

Analyze will compare your spending and expenses to the info you enter here and see if you need to go back and refigure your budget or spending!

# **BONUS Loan Term Estimator**

Enter the amount of the loan, the rate, and how long the loan is for and the calculator will estimate the minimum payment!

Change the "Current Payment" amount and hit "Amortize" to see what effect paying more on the loan will have and how it can affect the interest paid!