



Dashboard (first tab)



The dashboard gives you an overview of how well you are doing.

Monthly Analysis

The top bit gives you the monthly income and expenditure - how well you are doing against a month's pay. It tells you if you are overspent or underspent.

Extra Expense Analysis

The next section is the extra bits - the annual, quarterly expenses - Christmas, Home Improvements etc. Items in this area come from savings - so the income (from savings account) should always match the expenses.

Notes

This area tells you if you have overspent any individual category.
Or just extra information

Categories/Sub Categories to monitor

Next comes all the categories or sub-categories you want to particularly monitor. You can pick which categories or sub-categories you want to monitor in 'category maintenance.'



Budget (second tab)



The budget shows you, for a particular month, where your money comes from and where it goes to.

It includes planned items.

It is split up into 2 parts (monthly and 'other'), each part is further split up into income and expenditure.

Monthly expenses, shows you each category, and all the sub-categories for each category. Every line contains 'total', 'spent', 'outstanding'. 'Total' is the amount of pre-planned items. 'spent' includes all the transactions which have come from the bank and outstanding is the difference.

There is one exception - if a 'category' is marked as 'grouped budget', then the whole group is given one single budget. Where as everything else, each sub-category has a budget'. This is primarily used for Personal stuff. The everyday stuff. I want to allocate a chunk of money so I can keep an eye on it - but I don't know where each pounds is going to go. For these there is an 'edit' icon on the category - where you can specify the group budget for that month.

If you click on a sub-category and it has some transactions against it - it shows the transaction, if you click it again - you can edit it.

If you click on a sub-category and it has no transactions, then it shows you the 'planned' item. Click on this and it takes you to the 'modify a planned item' form.

If the sub-category has a planned item - and some items have been paid and some haven't (ie. future ones) - it shows you the paid transactions (you can edit these transactions), it shows the planned ones also (with the date they are planned) - clicking these - takes you to the modify planned item.



Accounts (subsequent tabs)



The rest of the tabs are the individual accounts.

Each tab has a 'starting balance' and an 'ending balance'.

You cannot add or delete accounts.

If a .csv comes from the bank and the sortcode/account number does not exist - one will be created automatically - and it will appear as a new tab - automatically.

You can hide or change the order of the tabs in the Accounts Maintenance screen.

Clicking on a transaction lets you modify it.



Categories



You can get to the category maintenance screen from the side menu.

From the 'categories' screen you can add a new category (floating '+' button).

You can also edit existing categories (pressing the edit icon to the left of each category).

You can view the sub-categories by pressing the 'play' icon to the right of each category.

'Creating / Editing' a Category

Each category has a 'name'.

The 'grouped budget' switch, if turned on, means that you assign a budget to the whole category, instead of each sub-category. You get an 'edit' icon on the category itself where you can set the budget if pressed.

The Monitor checkbox - will show this category/budget on the dashboard so you see the monthly progress.

You can also delete a category here - this deletes all sub-categories linked to it - it also deletes any 'grouped' budgets assigned to this category and obviously the category itself. Any transaction linked to a deleted sub-category - will show as 'no sub-category'.

'View Sub-Categories'

Clicking on the 'play' button of a category will show its sub-categories.

This shows a list of the current sub-categories.

You can add a new one 'floating + button', or edit an existing one 'edit icon'.

'Adding / Editing a Sub-Category'

Each sub-category has a name.

Recurring means it appears in the 'monthly income/expense' bit of the budget, one off means it appears in the 'extra income/expenses' bit. Income/expense is a bit obvious.

I don't think old gets used anymore - nothing seems to access it.

Monitor means that this sub-category appears on the Dashboard.

'Move' means you can move this sub-category to another Category.

You can also Delete Sub-categories here - if you use this - it asks you to pick a sub-category to assign any transactions to which are currently assigned to this one.



Planning



You can get to the planning maintenance screen from the side menu.

From the 'Planning' screen you can add a new planning item (floating '+' button).

You can also edit existing planning items by clicking them,

You can view just the active items (items active sometime this month) or 'all'

You can also filter - enter some text and it will filter the list.

'Creating / Editing' a Planning Item

Each item has a 'name'.

You can specify whether this item relates to 'current account' or the 'cash account' (as a default) - you can actually specify any category to any transaction.

There is a start date and an end date. If the end date is empty - it means there is no end date.

Paid in Parts - just means that it will allow multiple transactions for each month to total against the same planned item. Normally if you have a planned item for £25 and a related transaction of £23.23 - then that month's budget for that sub-category will be changed to £23.23. If "paid in parts" is checked - then it does not automatically adjust that month's budget.

Planned Type: is either One Off, early, monthly, weekly - and there is a frequency - so a period of weekly and a frequency of 3 means - once every three weeks.

Configurations is basically additional details based on the planned type, so for One Off it will be an actual date. For Monthly it will be the day of the month, annually it will be the day and month, weekly it will be the day of the week.

Match Description, Match Type (SO or DD etc - optional) and 'auto match transaction', lets you automatically match a transaction to a budget.

Variations, this lets you pick a different amount from a particular date - handy for changes in Gas bill etc.

Copy to New lets you create another items, based on this one.



Common Transactions



Common transactions appear in the 'cash' account - when you add a new item - this list pops up and you can pick from them. They are just a normal transaction with bits filled in - such as category, description, amount - etc. You can alter these when you add the item.

You can get to the common transactions screen from the side menu.

From the 'common transactions' screen you can add a new item (floating '+' button).

You can also edit existing planning items by clicking them,

'Creating / Editing' a Common Transaction

The 'last date used' - is basically the last time this was used - for example - adding a wine transaction, this is normally once a week on Friday. So when you add this item it defaults to last Friday - you then change the date to this Friday - then save - this is saved in the common transaction for next time.

There is a description, amount, category and comments.

The amount is negative if this is a payment going out - and positive if it is a credit coming in.

You can delete common transactions.



Accounts Maintenance



You can get to the accounts maintenance screen from the side menu.

This shows you the list of accounts which appear on the main screen, in this particular order
- after the Dashboard and Budget tabs.

You can move these around to change the order.

You can also edit existing planning items by clicking them,

'Editing' an Account

You can only change the name and the starting balance.

And also whether it is hidden or not.

The first transaction file loaded for a particular account will create the account and set the starting balance accordingly so you probably do not need to amend this.