

Leas manual

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This is the manual for Leas, the Little Extensible Accounting System, a personal account manager.

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# 1 Introduction

**Leas** is an interactive, command-line program for managing personal finances. Its goal is to be an extensible tool for helping you keep track of your spending and to aid in making plans. I started **Leas** to keep track of my finances leading up to my wedding. I found most free software personal finance packages were large GUI programs that had a long Time-to-Enter-Transaction: it took time to boot up an application that was not usually running and enter a transaction. This small friction made it harder for me to build the habit of keeping track of things. I also found the programs difficult to extend. So I wrote **Leas** to solve this problem. I have been using it personally since October 2018 so it works, but I'm sure there is room for improvement: make suggestions! It has a low Time-to-Enter-Transaction because you can just enter the transaction interactively at a command prompt. It is also easy to extend and script to automate different transactions or update the price of stocks, mutual funds, and ETF's. Hopefully, you will find it useful.

**Leas** is a command-line program, but it is possible to write a GUI on top of the program if you are looking for a project. It is possible because **Leas** can be extended using the Guile Scheme programming language. The program's prompt can execute arbitrary Scheme code. If you make a neat extension like this, let me know and I will reference it in this manual.

No knowledge of Scheme or programming in general is needed to use **Leas**. I have included almost all the functions I use personally in the distribution itself. In other words, I use it without any programming in Scheme on a day-to-day basis. The only commands I have written that are not included in the main **Leas** distribution are some commands to fetch the price of various stocks I own and update their value automatically, but I will show how to write such a command later in this document as an example.

When searching for existing Free Software solutions, I found at the other extreme programs that operated by users editing text files to add transactions (the best example being **ledger**). I found this difficult to use and wanted something more interactive. Of course, you may have your own preference. Like **ledger**, **Leas** stores data in human-readable text files. **Leas'** save files are particularly easy to analyze with statistical or spreadsheet software. The save file is simply a **tar** archive of comma-separated data files with data about your various transactions. You can open these files in **R** or **Libreoffice** and analyze your past spending that way.

All standard **Leas** commands are small Scheme functions. They use a built-in function **leas/call** which lets the user enter the function arguments interactively (it fills the role of **interactive** in Emacs, if you are familiar with it). These functions are documented in the reference manual to help you construct your own commands. The **Leas** prompt, in fact, is a Scheme interpreter. Any Scheme expression can be written there.

This document has two main sections. In the first, I describe the basic workflow for using **Leas**. This section is more in-depth than the manpage and gives some examples of how to add accounts and make transactions. It is a tutorial that will help get you up-and-running using **Leas**. In the second section, I describe all the Scheme commands exported by **Leas** which is more useful if you are trying to write your own functions.

## 2 Tutorial

### 2.1 Adding a cash asset account

A file is made up of several "accounts". To start, you will want to add some asset accounts. Assets can be wherever you store your money or your property. Asset accounts can be Checking accounts, Savings accounts, Stocks, Bonds, Cash, and anything else you own. To see how this works in **Leas**, let's look at an example of adding a checking account to a fresh file.

```
:> aa
Account: Checking
0: Expense
1: Income
2: Asset
3: Liability
Type: 2
Opening Balance: 10000
(Checking) :>
```

This opens up an asset account called "Checking" with 10000 units of currency in it as an opening balance. We can use asset accounts to pay for our expenses, to pay back our loans, and as a place to store the income we earn from working. I discuss how to do each of those things in the following sections.

### 2.2 Paying for expenses

Now that we have an asset account, we can use it to pay for our expenses.

First, we add an expense account, say an account for our Rent.

```
(Checking) :> aa
Account: Rent
0: Expense
1: Income
2: Asset
3: Liability
Type: 0
Opening Balance: 0
(Rent) :>
```

Now, to pay the Rent. The general "payment" command in **Leas** is the "transfer" command, **t**. **t** transfers money from one account to another account. Making a payment is transferring money from your asset accounts to your expense accounts.

```
(Rent) :> t
0: Checking
1: Rent
To Account: 1
0: Checking
1: Rent
```

```

From Account: 0
Amount: 2000
Description: The rent
Day:
Year [2019]:
Month [4]:
Day [30]:
(Checking) :>

```

You can also use the `spend` command which is like the `t` command except that it only lists assets in the *from* account and expenses in the *to* account. This is useful when you have lots of accounts. We could have done the following with an equivalent result:

```

(Rent) :> spend
2: Rent
To Account: 2
0: Cash
1: Checking
From Account: 1
Amount: 2000
Description: The rent
Day:
Year [2020]:
Month [1]:
Day [22]:
(Checking) :>

```

By default, the prompt tells you what the *current account* is and, when you add an account, the current account is set to the account you just created. Several commands act on the current account. You can change the current account with the `sa` ("switch account") command,

```

(Checking) :> sa
0: Checking
1: Rent
Account: 1
(Rent) :>

```

The "list transactions" command is `lt`. It lists the transactions in the current account,

```

(Rent) :> lt
2019-04-30 The rent      2000.00

```

To see how much money is in your accounts, type `la` (for "list account") (`laa` lists only Asset accounts, `lal` lists only Liability accounts, and so on).

```

(Rent) :> la
Checking      8000.00    8000.00
Rent          2000.00    2000.00

```

The output has two columns. The first gives the balance in your account on the *current day*, and the second gives the balance in your account in the future.

To see the current day, use the command `cd`. To set the current day, use `sd`.

```

(Rent) :> sd

```

```

Current Day:
Year [2019]: 2018
Month [4]: 12
Day [30]: 31
(Rent) :> cd
2018-12-31

```

Now, if we type `la`, we can see what the account balance would have looked like on 2018-12-31 and what it would be in the future.

```

(Rent) :> la
Checking      10000.00      8000.00
Rent          0.00        2000.00

```

To change the day back to the current day, type `sd` and take all the default options,

```

(Rent) :> sd
Current Day:
Year [2019]:
Month [4]:
Day [30]:
(Rent) :>

```

To list only expense accounts (useful for getting an understanding of where you are spending your money),

```

(Rent) :> lae
Rent          2000.00      2000.00

```

## 2.3 Earning income

It is a good idea to earn income to pay for your expenses. Highly recommended. Like with paying expenses, to add income start by adding an income account. Let's start with adding a salary account,

```

(Rent) :> aa
Account: Salary
0: Expense
1: Income
2: Asset
3: Liability
Type: 1
Opening Balance: 0
(Salary) :>

```

To receive a salary, do the opposite of paying for expenses: transfer money from the salary account to an asset account.

```

(Salary) :> t
0: Checking
1: Rent
2: Salary
To Account: 0
0: Checking

```

```

1: Rent
2: Salary
From Account: 2
Amount: 6000
Description: Salary
Day:
Year [2019]:
Month [4]:
Day [30]:
(Salary) :> lt
2019-04-30 Salary      -6000.00
(Salary) :> la
Checking      14000.00   14000.00
Rent          2000.00   2000.00
Salary        -6000.00  -6000.00

```

## 2.4 Managing debt

Adding debt follows the same pattern as paying expenses and receiving income.

```

(Salary) :> aa
Account: Loan
0: Expense
1: Income
2: Asset
3: Liability
Type: 3
Opening Balance: 0
(Loan) :> t
0: Checking
1: Rent
2: Salary
3: Loan
To Account: 0
0: Checking
1: Rent
2: Salary
3: Loan
From Account: 3
Amount: 10000
Description: Personal Loan
Day:
Year [2019]:
Month [4]:
Day [30]:
(Loan) :> la
Checking      24000.00   24000.00
Rent          2000.00   2000.00

```



```

Salary          -6000.00  -6000.00
Loan            -10000.00 -10000.00
(Loan) :> lt
2019-04-30 Personal Loan      -10000.00

```

Usually, people do not give you interest-free loans. So you will also need an *expense* account for paying interest.

```

(Loan) :> aa
Account: Interest
0: Expense
1: Income
2: Asset
3: Liability
Type: 0
Opening Balance: 0
(Interest) :>

```

To pay back loans, use the command `pl`. This command allows you to split your payment on the loan between interest and principal.

```

(Interest) :> pl
0: Checking
1: Rent
2: Salary
3: Loan
4: Interest
Loan Account: 3
0: Checking
1: Rent
2: Salary
3: Loan
4: Interest
Interest Account: 4
0: Checking
1: Rent
2: Salary
3: Loan
4: Interest
Pay from Account: 0
Principal: 70
Interest: 30
Description: Loan Payment
Day:
Year [2019]:
Month [4]:
Day [30]:
(Checking) :> la
Checking          23900.00  23900.00
Rent              2000.00   2000.00

```

Salary	-6000.00	-6000.00
Loan	-9930.00	-9930.00
Interest	30.00	30.00

It is useful to see broadly how much we are spending, how much we are making, and how in debt we are. To do so, we can use the command **bt**.

```
(Checking) :> bt
Expense      2030.00    2030.00
Income      -6000.00   -6000.00
Asset       23900.00   23900.00
Liability   -9930.00   -9930.00
Worth       13970.00   13970.00
Balances     10000.00
```

Note that income is measured as a *negative* number as are *liabilities*. *Worth* is *Assets + Liabilities* (because Liabilities are written as negative in **Leas**). Balances gives the total of the opening balances.

## 2.5 Non-cash assets

You may own some non-cash assets, like stocks, mutual funds, or bonds. The value of these assets in terms of currency changes over time. **Leas** provides a command for updating the currency value of these assets.

First, let's add our mutual fund,

```
(Checking) :> aa
Account: Mutual Fund
0: Expense
1: Income
2: Asset
3: Liability
Type: 2
Opening Balance: 10000
(Mutual Fund) :>
```

Then, let's add an income account for our fund.

```
(Mutual Fund) :> aa
Account: Mutual Fund Income
0: Expense
1: Income
2: Asset
3: Liability
Type: 1
Opening Balance: 0
(Mutual Fund Income) :>
```

Now, say we own 500 shares of the mutual fund each worth 20 currency units. Say the value of a share in the mutual fund increased to 21 currency units. We can then use the **csp** ("change share price") command to change the value of the shares in our mutual fund,

```
(Mutual Fund Income) :> sa
```

```

0: Checking
1: Rent
2: Salary
3: Loan
4: Interest
5: Mutual Fund
6: Mutual Fund Income
Account: 5
(Mutual Fund) :> csp
0: Checking
1: Rent
2: Salary
3: Loan
4: Interest
5: Mutual Fund
6: Mutual Fund Income
From Account: 6
Stock Price: 21
Number of Shares: 500
Day:
Year [2019]:
Month [4]:
Day [30]:
(Mutual Fund Income) :> lt
2019-04-30 Stock Price Change      -500.00
(Mutual Fund Income) :> la
Checking                23900.00    23900.00
Rent                    2000.00    2000.00
Salary                  -6000.00   -6000.00
Loan                    -9930.00   -9930.00
Interest                 30.00     30.00
Mutual Fund             10500.00   10500.00
Mutual Fund Income      -500.00    -500.00
(Mutual Fund Income) :>

```

You can automate this procedure by writing a script in Scheme to fetch the new price of the fund.

## 2.6 Saving, loading, and quitting

To save your accounts to disk, use the `w` command.

```

(Mutual Fund Income) :> w
File: example.leas
(Mutual Fund Income) :>

```

To do so non-interactively, type `leas/write "example.leas"`.

To quit, use the `q` command,

```

(Mutual Fund Income) :> q

```

Save file? (yes/no) no

To load the file you just saved, you can use the interactive command `r`,

```
$ leas
:> r
File: example.leas
(Checking) :> la
Checking          23900.00   23900.00
Rent              2000.00   2000.00
Salary           -6000.00  -6000.00
Loan             -9930.00  -9930.00
Interest          30.00    30.00
Mutual Fund      10500.00  10500.00
Mutual Fund Income -500.00   -500.00
(Checking) :>
```

To load the file non-interactively, you can use the command `leas/read "example.leas"`. This command is particularly useful to include in **Leas**'s init file `~/.leasrc.scm`. Usually, this file will include the line,

```
(leas/read "/path/to/my-account.leas")
```

## 2.7 Scheme code

The prompt is a Scheme interpreter and can execute arbitrary code. The only difference is that the outer expression should not be enclosed in parenthesis. For example,

```
(Checking) :> begin (display (+ 1 2)) (display "\n")
3
(Checking) :>
```

**Leas** provides a useful function `p` for displaying expressions and then adding a newline like the above,

```
(Checking) :> p (+ 1 2)
3
(Checking) :>
```

In interactive functions, the prompt for the various arguments allows Scheme expressions as well. For example, you can enter the value of a transaction as `(- 15.29 13.99)` or `(* 0.08 123)` (for calculating a tax, for example).

## 2.8 Common customizations

You can add customizations that are loaded automatically in `~/.leasrc.scm`. This section gives examples for a few common customizations.

### 2.8.1 Set default file

You will probably want to load the same file almost everytime you load **leas**. To do so, add the following to `~/.leasrc.scm`:

```
(leas/read "/path/to/file/my-account.leas")
```

### 2.8.2 Customize prompt

The prompt is generated by calling the Scheme function (`leas/prompt`). If you change this function, you can customize the prompt. For example, try adding the following to see the current date,

```
(define leas/prompt
  (lambda ()
    (if (= (leas/get-number-of-accounts) 0)
        ":> "
        (let* ((day (leas/get-current-day))
               (mday (list-ref day 0))
               (month (list-ref day 1))
               (year (list-ref day 2)))
          (string-append
            "("
            (leas/get-current-account)
            " "
            (number->string year)
            "_"
            (number->string month)
            "_"
            (number->string mday)
            ") :> "))))))
```

### 3 Leas file format

The save file is a **tar** archive containing the following files in a directory named after the save file's filename (e.g. a save file named *book.leas* would, when un-tarred, be a directory called *book*):

- *accounts* - a CSV file containing the metadata for each account, one line for each account. There is no header line giving column names. The fields are (in this order):
  - Account Type - one of expense, income, asset, liability.
  - Account Name - the name of the account
  - Opening Balance - the opening balance of the account.
- *account\_name.csv* - for each account, there is a separate CSV file (the format of the filename for this CSV file implies that account names in leas need to be valid filenames). There is no header line giving column names. Each row in the file is a transaction. The fields are (in this order):
  - Account Name - will be the same for all transactions in the file, just the account name.
  - Amount - the amount of money added to or subtracted from the account.
  - Day - the day of the transaction (YYYY-MM-DD)
  - Description - a description of the transaction

## 4 Programming Leas

This chapter will be more of a reference manual for the various Scheme functions available in **Leas**. It is incomplete, but will be completed soon. Eventually functions will be organized by, well, function or purpose, but for now, they are categorized by whether they are C or Guile functions to make it easy for me to add them systematically to the section.

### 4.1 Built-in C functions available from Scheme

- `(leas/at account-name amount desc day)`  
Adds a transaction to the account with name `account-name` with the transaction amount being `amount`, description `desc`, and day given as `day` (a list with three elements, in this order: day, month, year). This is a primitive function that does not add a counterbalancing transaction in any other account. Just adds or subtracts the amount from a certain account. It doesn't take the money from anywhere.
- `(leas/aa account-name type opening-balance)`  
Adds an account with name `account-name` of type `type` (one of "asset", "liability", "income", "expense") with opening balance `opening-balance`.
- `(leas/ea account-name new-account-name new-opening-balance)`  
Edits the account that currently has `account-name` to have a new name and a new opening balance.
- `(leas/da account-name)`  
Delete the account with `account-name`.
- `(leas/get-current-account)`  
Returns the account name of the current account.
- `(leas/get-current-file)`  
Returns the path to the current save file (the last save file loaded or written to).
- `(leas/get-transactions account-name number)`  
Returns the most recent `number` transactions from `account-name`. A transaction in Scheme is a five element list with elements in this order: (`description amount year month day`).
- `(leas/get-all-transactions account-name)`  
Returns all transactions from the account with name `account-name`.
- `(leas/get-transactions-by-regex account-name regex)`  
Returns all transactions from the account with name `account-name` where the transaction's description matches the regular expression `regex`.
- `(leas/get-transaction-by-location account-number transaction-number)`  
Return the transaction from the account numbered `account-number` with the transaction numbered `transaction-number`.
- `(leas/get-transactions-by-day account-name first-day last-day)`  
Return the transactions from account `account-name` that occurred between `first-day` and `last-day`.

- `(leas/get-account account-name)`  
Return the account with name `account-name`. An account in Scheme is a list with four elements in this order: `(name type number-of-transactions opening-balance)`.
- `(leas/get-number-of-accounts)`  
Return the total number of accounts.
- `(leas/get-account-by-location account-number)`  
Return account at location `account-number`.
- `(leas/get-account-location account-name)`  
Return the location of the account with name `account-name`.
- `(leas/total-account account-name)`  
Return the sum of all transactions in `account-name`.
- `(leas/total-all-accounts)`  
Return the sum of all transactions across all accounts.
- `(leas/total-all-accounts-of-type type-number)`  
Return the sum of all transactions of a certain type (expense = 1, income = 2, asset = 4, liability = 8).
- `(leas/total-by-account-type)`  
Return totals for each account type as a list of pairs with the first element of the pair (the `car`) containing the name of the account type and the second element containing the total.
- `(leas/set-select-transaction-number number)`  
Set the number of recent transactions to display when selecting a transaction for any operation.
- `(leas/set-current-day day)`  
Set the current day to `day`, a list of three elements in this order: `(day month year)`.
- `(leas/get-current-day)`  
Return a three-element list of `(day month year)` representing the current day.
- `(q)`  
Quit Leas.
- `(p x)`  
Print out the object `x`. This is essentially just Guile's `display` function which also inserts a newline after the output.
- `(leas/set-account account-name)`  
Sets the current account to `account-name`.
- `(leas/write file-name)`  
Write the current **Leas** accounts to a file called `file-name`.
- `(leas/read file-name)`  
Read accounts into memory from the file named `file-name`.
- `(leas/v)`  
Return the version string for **Leas**.



- `(leas/call function-name options)`

Calls the Scheme function with name `function-name` (a string) with arguments described by the list `options` entered interactively by the user. `options` is a list of pairs. Each element of the list has the following structure: the first element gives the “name” of the option (what **Leas** will prompt for) and the second element gives the “type” of the option: the kind of value it should contain. Both elements should be strings. The following are the current types allowed for `options`. If you use a type not in this list, whatever the user enters will be passed as-is to the function.

- `string` - Pass whatever the user enters to the Scheme function as a string.
- `account` - Pass the name of an account to the Scheme function. Prompts the user with a menu of accounts to select from.
- `expense_account` - Pass the name of an account to the Scheme function. Prompts the user with a menu of *expense* accounts to select from.
- `income_account` - Pass the name of an account to the Scheme function. Prompts the user with a menu of *income* accounts to select from.
- `asset_account` - Pass the name of an account to the Scheme function. Prompts the user with a menu of *asset* accounts to select from.
- `liability_account` - Pass the name of an account to the Scheme function. Prompts the user with a menu of *liability* accounts to select from.
- `pay_from_account` - Pass the name of an account to the Scheme function. Prompts the user with a menu of *liability* and *asset* accounts to select from.
- `current_account` - Pass the name of the current account to the Scheme function. Does not prompt the user.
- `type` - Prompts the user to select an account type (*asset*, *liability*, *income*, *expense*). Passes the type as a string.
- `transaction` - Prompts the user to select a transaction. Passes a pair of account number and transaction number to label the transaction to the Scheme function.
- `day` - Prompts the user to select a day. Passes a three-element list elements — (day month year) — to the function.

## 4.2 Scheme functions and variables provided in the package

- `leas/number-to-quick-list`

The number of transactions to list when using `lt` and similar commands. Modify this variable to get more or less transactions. By default, it is 20.

- `leas/prompt`

A function that gets called (without arguments) to produce the prompt. You can modify this to whatever you would like. By default, it indicates what the current account is.

- `(leas/print-tscts tsct-list)`

Prints out a list of transactions in a pretty way (well, at least, in a standard way).

- `(leas/day-from-time time)`

Return a (day month year) list from a Scheme time object.

- (leas/seq-days first-day last-day by)  
Return a list of days starting at first-day and going to at most last-day where each element is separated by by days.
- (leas/t to-account from-account amount desc day)  
Create a transfer from one account to another by creating offsetting transactions in both accounts.
- (leas/dtr from-account to-location)  
Delete a transaction that went from from-account to to-location (a pair giving account number and transaction number).
- (leas/pay-loan loan-account interest-account from-account principal interest desc day)  
Create a loan payment transaction with takes money from from-account and pays interest to interest-account and principal to loan-account. The description and day of the transaction are given by the other two arguments.

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