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 own finances. I found most personal finance packages had a long Time-to-Transact: it took time to boot up a GUI application that was not usually running and was outside my normal workflow. This small friction made it harder for me to build the habit of keeping track of my finances. 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 for at least one user, but I'm sure it has lots of room for improvement: make suggestions!

Leas is a command-line program, but it is interactive unlike other command-line solutions. When you add a new transaction, Leas prompts you for the information it needs. You don't have to remember any switches, what your accounts are named, etc. This design decision was made because of my experience trying other command-line solutions. I found it difficult to use solutions that required editing text files or repeatedly entering commands at the shell. I wanted something more interactive. Of course, you may have your own preference.

You can also extend and script Leas to automate different transactions or update the price of stocks, mutual funds, and ETF's you own. You can do so because Leas' command prompt is a (Guile) Scheme interpreter. The program's prompt can execute arbitrary Scheme code (although it is mostly used to execute the pre-written commands included with the system). The one change Leas makes to Scheme's syntax is that the outer-most expression does not need to be enclosed in parenthesis. This makes it more convenient to enter Leas' commands which are, under the hood, Scheme functions that take no arguments but instead prompt the user for the data they need. Leas exposes the system it uses to prompt for arguments so you can write your own functions that obtain their arguments in this way.

No knowledge of Scheme or programming in general is needed to use Leas. The package includes all the functions I use personally. 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.

Leas stores data in human-readable text files. The save files are particularly easy to analyze with statistical or spreadsheet software. The save file is a tar archive of comma-separated data files with data about your various transactions. You can open these files in R or Libreoffice and create charts of your past spending.

The standard Leas commands use a built-in function leas/call. This function lets the user enter the arguments to a given function 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.

This manual has two parts. In the first, I describe the basic workflow for using Leas without any programming. This part is more in-depth than the manpage and gives some examples of how to add accounts and make transactions. It includes a tutorial that will help get you up-and-running and a reference of all interactive commands. In the second part, I describe all the Scheme functions exported by Leas. These functions are useful if you write your own Leas extensions.

2 Tutorial

2.1 Adding a checking asset account

When you start Leas, you are inside a fresh "book". A book is a collection of "accounts". To start, you will want to add *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, let's look at an example of adding a checking account to a fresh book.

```
:> 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. t is the command to transfer money from one account to another. 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) :>
```

2.3 Current account and day

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 1t. It lists the transactions in the current account,

```
(Rent) :> 1t
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
```

2.4 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) :>
```

When you are paid, 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
```

2.5 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
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 negative in Leas). Balances gives the total of the opening balances.

2.6 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) :> 1t
2019-04-30 Stock Price Change
                                       -500.00
(Mutual Fund Income) :> la
Checking
                           23900.00
                                      23900.00
Rent
                            2000.00
                                      2000.00
                           -6000.00
                                      -6000.00
Salary
Loan
                           -9930.00
                                      -9930.00
                                         30.00
Interest
                              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.

2.7 Saving, loading, and quitting

To save your accounts to disk, use the ${\tt w}$ 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
```

\$ leas

```
Save file? (yes/no) no
```

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

```
:> 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
                           10500.00
                                       10500.00
Mutual Fund
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")
```

Note that in ~/.leasrc.scm you need to write standard Guile Scheme and enclose things in parenthesis. The parenthesis are only omitted in the interactive prompt.

2.8 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).

2.9 Common customizations

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

2.9.1 Set default file

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

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

2.9.2 Customize prompt

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

3 All Interactive Commands

This chapter documents all the interactive commands available in Leas.

- aa add account
- at add transaction to current account
- 1tn list latest transactions in current account
- et X edit transaction. X can be omitted, if it is not, display X most recent transactions instead of the default number.
- 1t list transactions in current-account.
- ea edit account
- da delete account
- dt delete transaction
- la list accounts and their balances
- lae list expense accounts and their balances
- lai list income accounts and their balances
- laa list asset accounts and their balances
- lal list liability accounts and their balances
- bt current balances totaled by account type
- cex current total of expense accounts
- cin current total of income accounts
- cas current total of asset accounts
- cli current total of liability accounts
- cwo current assets liabilities
- cba total balances
- re list transactions in current account matching a regular expression
- sa set current account
- ca display current account
- w save to file
- r read from file
- dtr delete transfer originating from a given account
- 1tbd print transactions between two dates
- v display version of Leas
- sd set current day
- cd display current day
- baod find the balance of the current account over several days (ex: used for seeing weekly balances for the last month)
- exod see expenses over date range
- inod see income over date range
- asod see assets over date range

- liod see liabilities over date range
- wood see worth over date range
- ttbd see total transactions in an account between dates, over a date range
- ttre see total transactions in current account over a date range that match a regular expression
- pl pay a loan, splitting payments between interest (an expense) and the principal liability
- fn print current file name
- csp change the price of a stock in the current account
- cal X prints the result of the UNIX command (string-append 'cal', X).
- t transfer money between two accounts
- spend Create a transfer from an asset account to an expense account
- charge Create a transfer from a liability account to an expense account
- earn Create a transfer from an income account to an asset account
- borrow Create a transfer from a liability account to an asset account.
- q quit
- p X print X, followed by a newline, for example: p (+ 1 2) will print 3.

4 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

5 Programming Leas

This chapter is a reference manual for the various Scheme functions available in Leas.

Only non-interactive functions are documented here because the interactive functions are mostly just wrappers of these functions that use leas/call to get the arguments.

5.1 Make Scheme functions interactive

• (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.

5.2 Functions to add/edit/delete/get transactions

• (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/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/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.
- (leas/change-stock-price stock-account from-account stock-price number day)
 - Updates the stock price to stock-price of a stock account taking the money from from-account (usually an income account called something like "Stock Income"). The stock account is assumed to hold number shares. The day is the day of the transaction.
- (leas/edit-transact transaction-location day amount desc)
 Edits the transaction at transaction-location (a pair of account number and transaction number) to have day, amount, and desc set to the given values.
- (leas/print-tscts tsct-list)

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

5.3 Functions to add/edit/delete/get accounts

• (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-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.

5.4 Functions to get/modify current day/account/file

• (leas/get-current-file)

Returns the path to the current save file (the last save file loaded or written to).

• (leas/set-current-day day)

Set the curent 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.

• (leas/get-current-account)

Returns the account name of the current account.

• (leas/set-account account-name)

Sets the current account to account-name.

5.5 Total accounts

• (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/display-account-totals accts)

Display the total of a list of accounts (accts) in the Scheme format for an account (as returned by say leas/get-account.

• (leas/current-total-of-type n)

Display the total for all accounts of type n, an integer, where 0 = expense, 1 = income, 2 = asset, 3 = income, 4 = worth, 5 = opening balances.

5.6 Repeat commands on different days

• (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/loop-days days current-day number exp)

A Scheme macro with executes the expression exp with each element of days being set to the current day. For elements of days after number, set the current day to current-day and return an empty list (i.e. stop looping after number days). Returns a list of pairs of the day and the results of the expression executed with that as the current day.

• (leas/balance-account-on-days first-day last-day by account)

Returns a list of pairs going from first-day to last-day by by days where the first element of each pair is the day and the second element is the account balance on that day.

• (leas/total-transact-in-account-between-days first-day last-day by account)

Return the same list of pairs where the second element of the pairs is instead the total amount of transactions between each day.

• (leas/total-transact-in-account-re first-day last-day by account regex)

Return the total transactions in account on each day in set in the account that match the regular expression regex.

• (leas/output-by-day day amount)

Display an amount on day. Used for formatting (day amount) pairs.

• (leas/get-by-type-over-days first-day last-day by element)

Returns the same list of pairs where the second element of the pairs is the total transactions of the element number of the return value of (leas/total-by-account-type).

• (leas/get-by-type-over-days-for-type element)

Returns a function taking arguments (first-day last-day by) which calls leas/get-by-type-over-days fixing the element argument.

• (leas/over-day-cmd element)

A Scheme macro which uses leas/call to interactively get (first-day last-day by) arguments for (leas/get-by-type-over-days) and calls it for element.

5.7 Set Leas parameters

• (leas/set-select-transaction-number number)

Set the number of recent transactions to display when selecting a transaction for any operation.

• leas/number-to-quick-list

The number of transactions to list when using 1t 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.

5.8 Saving and loading functions

• (leas/write file-name)

Write the whole book to a file called file-name.

• (leas/read file-name)

Read accounts into memory from the file named file-name.

5.9 Utility and interpreter functions

• (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/v)

Return the Leas version as a string.

• (leas/day-from-time time)

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

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Version 1.3, 3 November 2008

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