

Budgetizer Tools

Introduction:

The Budgetizer is a totally free web application allowing people the opportunity to setup and maintain their personal budget. If you are developing a budget for the first time, or haven't done so in a long time, check out the "Intro to Budgeting" in the Help menu. Although the tool was designed in an effort to be 'user friendly', there are some concepts and examples in this document to clarify the process of using the Budgetizer and its associated tools. Note, at the present time, the tool supports only one bank account. Future versions will support multiple bank accounts.

Temporary Accounts:

These accounts are provided automatically when you sign up, and cannot be moved or deleted, although they can be renamed for your convenience. The purpose of these accounts is to allow the user the opportunity to set up and track short term financial goals, e.g. an account to build up funding for new tires, a new appliance, a special project, etc. As such, they are not 'permanent' (recurring annual) accounts, like insurance, or utilities, etc. See the 'Tools and Examples' section following further explain these accounts.

Undistributed Funds:

This account is not available for moving or deleting or renaming. It is the place where 'One-time Deposits' are automatically placed. Unlike 'Monthly Income', a 'One-time Deposit' is a unique non-recurring deposit. Once deposited into Undistributed Funds, the money can be moved as desired (see 'Tools and Examples' following). Regular (recurring) income is dispersed across the budget accounts you create until either the funds are all dispersed (anything left over is placed into Undistributed Funds), or until the income amount is exhausted, prior to funding the accounts.

Budget Accounts:

The primary entries of interest in the budget are the 'accounts' (monthly budget items), and their current balance. If required, there is an opportunity to set up prompting for auto-billing of any number of certain accounts (see next section). The accounts can be: moved, renamed, deleted, or new accounts added, all via the 'Edit Budget' submenu items. All of the main budget entries can be edited, once established, via the 'Edit Budget Entries' submenu item in the same main menu as just described. A three-month rolling window is provided to track recent history, and reports can be generated for more detail or for creating hard-copy (printing).

Autopay:

The autopay feature of the Budgetizer simply prompts the user to make a payment when autopay has been scheduled for an account. To establish the autopayment prompt, simply

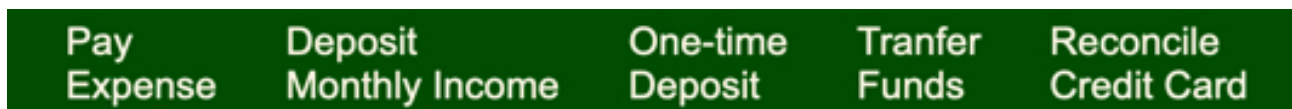
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schedule the autopay (using a payment method: Credit/Debit Card/Bank Draft) and day of the month on which to be reminded. This is accomplished via the 'Autopay->Schedule' submenu item (see the 'Tools and Examples' section). Note that changing an autopay method or date requires deleting the existing autopay and adding a new one. The autopay prompt provides the user with a list of pending automatic billings, and the data entry means to specify the amount and payee for the autopayment. The specified 'means' (Credit/Debit card/Bank draft) is already specified when autopay is scheduled, and the amount you enter will be either added to the card charges (for Credit) and deducted from the specified account – not changing the 'Checkbook Balance' - or simply deducted from the specified account (for Debit/Bank Draft resulting in a new 'Checkbook Balance'.

Tools and Examples:



Tools with no submenus: (Click on the text to invoke the tool)



■ Pay Expense

This will be the tool you utilize most often. Every time you write a check, or pay for something with a credit or debit card – whether online or in a store – you will enter the information using this tool. Simply click on the menu item and a dialog box will appear. Note that all dialog boxes can be 'dragged' at any time to a different position on the page by clicking and holding, then moving the box to the desired location.

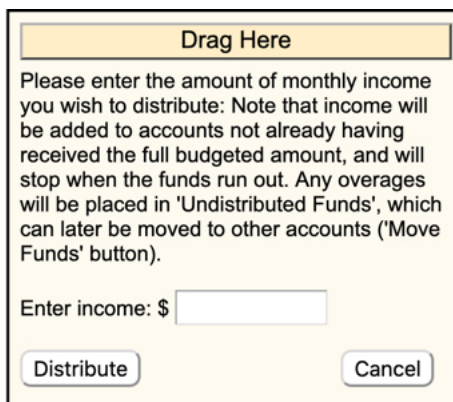
This box calls for you to select an account from which you wish to deduct the payment by utilizing the drop-down 'Deduct from:'. Choose the payment method, again by selecting from the drop-down labeled 'Pay With'. Enter the amount paid – digits only, no dollar sign, and fill in the payee by typing in the space provided. To apply the payment, click on 'Pay'. You may 'Cancel' the box at any time up to this. Once done, you will see that the amount in the selected budget has been reduced by the payment you

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specified. If you paid by credit card, then that card balance will increase by the same amount, leaving the 'Checkbook Balance' the same until the card statement arrives and the card is reconciled (paid). Otherwise (Check/Draft or Debit Card), the amount is immediately deducted from your Checkbook Balance and logged as a paid expense. All payments can be edited if a mistake is made (see following sections). The Budgetizer tool will notify you if you omitted something or entered a number or text other than a dollar-cents amount.

■ Deposit Monthly Income

This is the tool you use to enter regular, recurring income to your accounts. This could be a paycheck, a social security deposit, or other automatic deposit to your bank account. The process is as follows. For the first entry of income in the month (you may have more than one per month), the funds will be distributed to the accounts from top to bottom. The Budgetizer will add the 'Monthly Budget' amount specified to the current month's balance for each account, in order, until the funds are exhausted. If there is money 'left over' after distributing the funds to the accounts, it will be placed in the 'Undistributed Funds' account and you will be notified. Each successive deposit will repeat the process, beginning with the last incompletely funded account in the budget. If, for example, the first deposit paid only 75% of the budget funds to an account, the next deposit will add 25% of the 'Monthly Budget' and continue down the list from there. Having described the funding process, you will see that it is important to have budget accounts listed in an appropriate order from top to bottom. You may move accounts using the 'Edit Budget' tool, described later.



Drag Here

Please enter the amount of monthly income you wish to distribute: Note that income will be added to accounts not already having received the full budgeted amount, and will stop when the funds run out. Any overages will be placed in 'Undistributed Funds', which can later be moved to other accounts ('Move Funds' button).

Enter income: \$

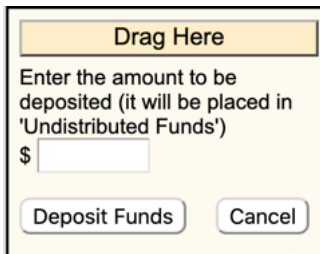
Simply enter the dollar and cents value of the monthly income deposit (no dollar sign) and select 'Distribute', otherwise you may 'Cancel'.

■ One-time Deposit

This tool provides a means to make a deposit to your bank account that is other than regular monthly income. This could be, for example, a reimbursement, a loan, a gift, etc. The tool places the funds into the 'Undistributed Funds' account, allowing you to then move all or parts of it to supplement other accounts using the 'Transfer Funds' tool,

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described next. Alternatively, you may accumulate funds in the Undistributed Funds for use later.

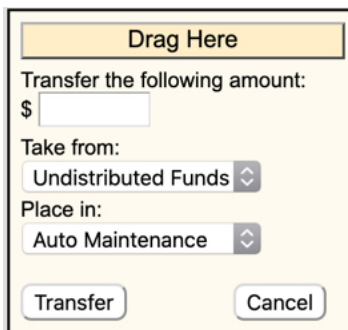


A dialog box titled "Drag Here" with a yellow header. Below the header, it says "Enter the amount to be deposited (it will be placed in 'Undistributed Funds')". There is a text input field preceded by a dollar sign "\$". At the bottom, there are two buttons: "Deposit Funds" and "Cancel".

Simply enter the amount to be deposited (no dollar sign) and click on 'Deposit Funds'. Your 'Checkbook Balance' will increase accordingly. Otherwise you may 'Cancel'.

■ Transfer Funds

This handy tool allows you to move money from any account to another. This will most often be used to re-allocate money in the 'Undistributed Funds' account, but may also be useful to transfer account surpluses to underfunded accounts, or to move money into a temporary account for special purposes.



A dialog box titled "Drag Here" with a yellow header. Below the header, it says "Transfer the following amount:". There is a text input field preceded by a dollar sign "\$". Below that, there are two labels: "Take from:" and "Place in:". Each label is followed by a dropdown menu. The "Take from:" dropdown is currently set to "Undistributed Funds" and the "Place in:" dropdown is currently set to "Auto Maintenance". At the bottom, there are two buttons: "Transfer" and "Cancel".

In this dialog box, simply enter the amount to be transferred in the top box (no dollar sign), then select the 'Take from:' account and the 'Place in:' account using the drop-down boxes, and click on 'Transfer'. The 'Checkbook Balance' remains the same, but the funds are now allocated differently. As always, you may 'Cancel' at any time.

■ Reconcile Credit Card

Using the Budgetizer, you will find that the money you need to pay off a credit card has already been set aside, allowing you to pay in full and avoid exorbitant interest charges. The total outstanding (unpaid) credit card charges are listed in the tool immediately below the 'Temporary Accounts' section of the budget. When your statement arrives, you will use the 'Reconcile Card' tool, which will take you to a page listing all the outstanding, unpaid charges on the selected card. Hence, this is a 'two-part' tool. First, select the credit card you wish to reconcile (even if you have only registered one):

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Drag Here

Please select the card you wish to reconcile:

SELECT ONE: ▾

Reconcile

Cancel

When you click on 'Reconcile', you will go to a new page listing all outstanding charges against the selected card. A part of such a page is presented below:

This form will allow you to reconcile your "Citi" card against your monthly statement. Your budget will be automatically updated to show payment of those charges.

Reconcile

Return to Budget

Check the items to be reconciled; when done, select 'Reconcile' above. These items will be automatically deducted from your checkbook balance as if the charges have been paid.

Date:	Amount	Deducted From:	Payee:	
2019-12-05	59.58	Groceries	TSC	<input checked="" type="checkbox"/>
2019-12-05	48.25	Groceries	Albertsons	<input type="checkbox"/>
2019-12-05	61.86	Groceries	Albertsons	<input checked="" type="checkbox"/>
2019-12-05	45.97	Groceries	Sprouts	<input checked="" type="checkbox"/>
2019-12-05	37.43	Groceries	Albertsons	<input type="checkbox"/>
2019-12-05	7.77	Groceries	Albertsons	<input type="checkbox"/>
2019-12-05	28.57	Groceries	Sprouts	<input type="checkbox"/>
2019-12-07	49.41	Groceries	Albertsons	<input type="checkbox"/>

As you proceed down the credit card statement, simply check the box next to the corresponding item to be reconciled. The item will be highlighted to more easily identify items checked. When you are done, you may hit the 'Reconcile' button, which removes those charges from the 'unpaid' list and reduces your 'Checkbook Balance' accordingly. Once you pay the statement (via check/draft or other means), your 'Checkbook Balance' will accurately reflect the single card payment you make. Note that the card you selected will appear at the top of the page, confirming your choice of cards. Click on 'Return to Budget' to see the applied payment. If you 'View Expenses' (discussed below), you will no longer see the paid items in your outstanding charges for that credit card.

Tools with submenus:

Autopay ► Edit Cards ► Edit Budget ► Expenses ► Help ►

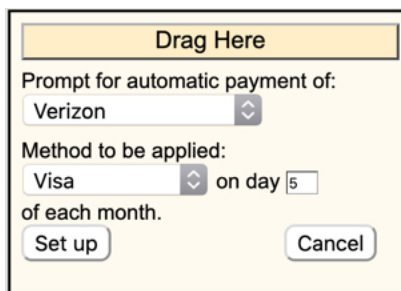
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When you 'mouse over' any of these tools, you will see a 'submenu' below it. The submenu items are additional tools belonging to the category selected.

- **Autopay**

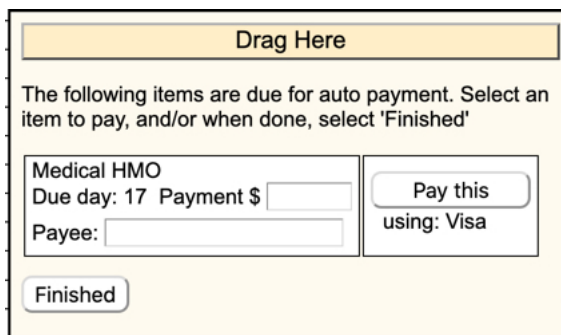
There are two submenu items in the Autopay tool: '*Schedule Autopay*' and '*Delete Autopay*'. The combination can be used to effectively change an already scheduled payment (i.e. Change the date, or method of payment by deleting the autopay, then re-scheduling it with the new information).

When you '*Schedule Autopay*', you simply identify which account is to be paid (using the account drop-down box), which means of payment you are choosing (Credit or Debit card), and the day on which you wish to be prompted.



A dialog box titled "Drag Here" with a yellow header. Below the header, it says "Prompt for automatic payment of:" followed by a dropdown menu showing "Verizon". Below that, it says "Method to be applied:" followed by a dropdown menu showing "Visa" and a text box "on day 5". Below that, it says "of each month." and two buttons: "Set up" and "Cancel".

When you schedule a payment, nothing will be automatically paid in the Budgetizer, but a prompt will appear on the due date or later until it is paid by you. Note that you will specify the amount and payee when the day arrives, and not before. This allows you to deduct only the portion of the account's monthly budget required to pay the bill. A sample prompt appears below.

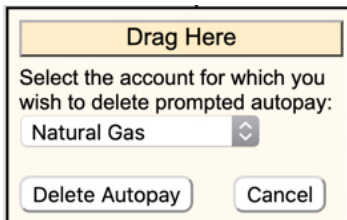


A dialog box titled "Drag Here" with a yellow header. Below the header, it says "The following items are due for auto payment. Select an item to pay, and/or when done, select 'Finished'". Below that, there is a table with two columns. The first column contains "Medical HMO", "Due day: 17", and "Payment \$". The second column contains "Pay this using: Visa". Below the table, there is a "Finished" button.

If more than one payment is due, each will be listed in the prompt dialog box. Simply enter the amount that has been auto billed, and the payee, and then click on 'Pay this'. To end the process (or not register the payment), click on 'Finished'. A credit charge will increase the credit card balance and be deducted from the corresponding account. A debit charge will reduce the 'Checkbook Balance' accordingly as well as the specified account's balance. Once paid, the prompt will be inactivated until the next month.

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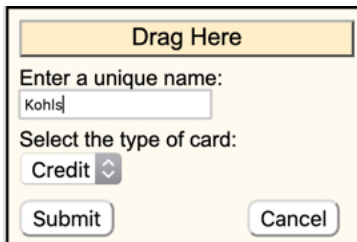
To delete an autopay prompt, simply select the account from which the autopay is to be removed in the drop-down box of the '*Delete Autopay*' dialog. The autopay prompt will no longer appear.



A dialog box titled "Drag Here" with a yellow header. The main text says "Select the account for which you wish to delete prompted autopay:". Below this is a drop-down menu showing "Natural Gas". At the bottom are two buttons: "Delete Autopay" and "Cancel".

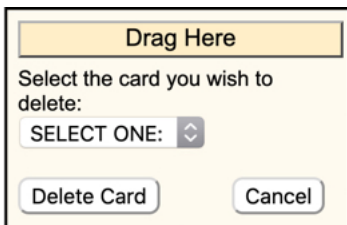
■ Edit Cards

The Edit Cards tool allows you to add a new credit or debit card:



A dialog box titled "Drag Here" with a yellow header. The main text says "Enter a unique name:". Below this is a text input field containing "Kohl's". The next line says "Select the type of card:". Below this is a drop-down menu showing "Credit". At the bottom are two buttons: "Submit" and "Cancel".

Or to delete one:



A dialog box titled "Drag Here" with a yellow header. The main text says "Select the card you wish to delete:". Below this is a drop-down menu showing "SELECT ONE:". At the bottom are two buttons: "Delete Card" and "Cancel".

■ Edit Budget

This tool offers several options. The first option listed, 'Edit Budget Entries' will take you to another page listing all of the accounts you have created and their current month's balances. You may change the monthly amount budgeted for the listed account, or change its current balance (this will of course change the 'Checkbook Balance'). Make sure that you click the 'Save Edits' in order to register the changes. Note that if you are simply moving money from one account to another, you would preferably use the 'Transfer Funds' tool, described previously.

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Note: If you make changes, be sure to 'Save Edits'

You can add, delete, or rename accounts separately in the main menu.

Save Edits

Return to Budget

Budget Item	Monthly Budget	Current Balance
Tithe	180	0.00
Mortgage	1655	3.96
Groceries	1000	428.60
Electric	70	84.11
Natural Gas	50	147.22
Auto Gas	125	239.42
Medical HMO	38	38.00

The remaining items all have to do with individual budget accounts. With these tools, you can: Add, Delete, Move, or Rename an account. Moving an account is normally used to prioritize the list of accounts for funding by Monthly Income (see above). When using the Temporary Accounts, it is handy to rename the account to the intended purpose, for example, 'Tmp1' might be renamed 'New Tires'.

Add an account:

Drag Here

Enter the account information for the new addition to the budget:

New Account Name:

Enter the monthly amount to be budgeted to this account:
\$

(Use 'Transfer Funds' to establish this month's balance, or other tools to modify other features.

Add AccountCancel

As explained in the dialog box, make the appropriate entries and click on 'Add Account'

Delete an account:

Drag Here

Note: you can only delete accounts you create (i.e. not 'Undistributed Funds' or 'Temporary Accounts')

NOTE: Please Ensure the budget-to-delete has a balance of \$0.

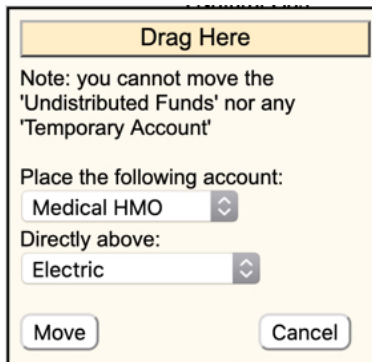
Delete: Tithe

Delete AccountCancel

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Note the red text in the dialog box. If you delete an account which currently has funds, you are reducing the 'Checkbook Balance' by the amount of those funds. Most likely, when you delete an account, you would first de-fund it, or otherwise ensure its balance is \$0.00. To de-fund the account, you may use the 'Transfer Funds' tool previously described.

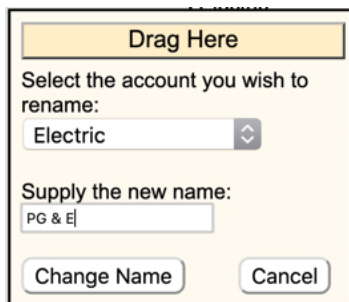
Move an account:



A dialog box titled "Drag Here" with a yellow header. The text inside reads: "Note: you cannot move the 'Undistributed Funds' nor any 'Temporary Account'". Below this, it says "Place the following account:" followed by a dropdown menu showing "Medical HMO". Then it says "Directly above:" followed by a dropdown menu showing "Electric". At the bottom are two buttons: "Move" and "Cancel".

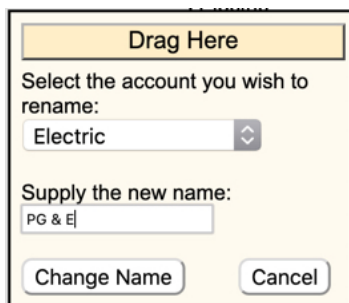
You may wish to move an account when you want to re-prioritize the order of funding with regular income. Select the indicated accounts via their respective drop-downs and click on 'Move' (or otherwise 'Cancel').

Rename an account:



A dialog box titled "Drag Here" with a yellow header. The text inside reads: "Select the account you wish to rename:" followed by a dropdown menu showing "Electric". Below this, it says "Supply the new name:" followed by a text input field containing "PG & E". At the bottom are two buttons: "Change Name" and "Cancel".

The current account name is chosen via the drop-down, and the new name supplied. This may be very helpful when renaming a Temporary Account for a special purpose.



A dialog box titled "Drag Here" with a yellow header. The text inside reads: "Select the account you wish to rename:" followed by a dropdown menu showing "Electric". Below this, it says "Supply the new name:" followed by a text input field containing "PG & E". At the bottom are two buttons: "Change Name" and "Cancel".

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■ Expenses

This tool is useful for viewing, editing, and reporting expenses. It contains several submenu items: *View/Manage Expenses*, *Add New Charges*, *Edit Charges*, *Monthly Report* and *Annual Report* (the latter not yet implemented). Probably the most often-used will be '*View/Manage Expenses*'. There may be a time when the information you entered in a dialog box was not correct, and needs to be changed. This is the place to do that.

View/Manage Expenses:

This tool first presents a page with two 'halves' – all outstanding (unpaid) credit card charges, card by card, on the left side of the page, and all paid expenses, including debit cards, for the past 30 days on the right. The real benefit of this tool lies in the ability to change the entries. This is done using the set of tools appearing at the top of the page:

Edit Credit Data Edit Expenses/Debits MOVE: Expense/Debit to Card One Card to Another Card to Expense/Debit

For example, perhaps you incorrectly paid an expense with a credit card when you meant to use a debit card. A change edit is exemplified below:

Edit Credit Data	Edit Expenses/Debits	<u>MOVE:</u>	Expense/Debit to
The following entries display the current/outstanding charges to your credit card(s) .			
Return To Budget			
For credit card <i>Visa</i>:			
Date Incurred	Amount	Payee	Deducted From
2019-12-13	\$ 42.04	Amazon - Pickleball	Christmas
2019-12-17	\$ 22.06	Hallmark	Christmas
2019-12-17	\$ 109.85	Sprouts	Groceries
2019-12-17	\$ 32.64	Murphys	Auto Gas
2019-12-20	\$ 150.23	HealthQuest	Chiro
For credit card <i>Citi</i>:			
Date Incurred	Amount	Payee	Deducted From
2019-12-05	\$ 59.58	TSC	Groceries
2019-12-05	\$ 48.25	Albertsons	Groceries
2019-12-05	\$ 61.86	Albertsons	Groceries

Assume that the Visa charge for Hallmark above was applied to the wrong credit card. You wish to move it from 'Visa' to 'Citi'. Clicking on the *MOVE: One Card to Another* tool will make available a set of check boxes from which to select the item to move: (Note: the 'Mv' text at the top of the checkboxes will be flashing):

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For credit card *Visa*:

Date Incurred	Amount	Payee	Deducted From	Mv
2019-12-13	\$ 42.04	Amazon - Pickleball	Christmas	<input type="checkbox"/>
2019-12-17	\$ 22.06	Hallmark	Christmas	<input type="checkbox"/>
2019-12-17	\$ 109.85	Sprouts	Groceries	<input type="checkbox"/>
2019-12-17	\$ 32.64	Murphys	Auto Gas	<input type="checkbox"/>
2019-12-20	\$ 150.23	HealthQuest	Chiro	<input type="checkbox"/>

Once you have selected the item, to "To:" options will appear on the remaining cards ('To:' text will also flash).

For credit card *Visa*:

Date Incurred	Amount	Payee	Deducted From	Mv
2019-12-13	\$ 42.04	Amazon - Pickleball	Christmas	<input type="checkbox"/>
2019-12-17	\$ 22.06	Hallmark	Christmas	<input checked="" type="checkbox"/>
2019-12-17	\$ 109.85	Sprouts	Groceries	<input type="checkbox"/>
2019-12-17	\$ 32.64	Murphys	Auto Gas	<input type="checkbox"/>
2019-12-20	\$ 150.23	HealthQuest	Chiro	<input type="checkbox"/>

For credit card *Citi*: To: ☐

Date Incurred	Amount	Payee	Deducted From
2019-12-05	\$ 59.58	TSC	Groceries

As soon as the checkbox next to the Citi card is checked, the operation will complete automatically. A similar process occurs for MOVE: *Expense/Debit to Card*, and MOVE: *Card to Expense/Debit*. All of these actions are completed on the page. If you then wish to return to the home page, click on 'Return to Budget'.

Alternately, you may choose the *Edit Credit Data* or *Edit Expenses/Debits* tools at the top of the page. The former takes you to another page where all cards are listed with their corresponding outstanding (unpaid) charges. The latter takes you to a page showing all expenses/debits paid in the last 30 days.

Note that everything on the credit card can be changed for that card only. Be sure to 'Save All Changes' prior to 'Return to Budget'. Be advised that changing amounts will change the outstanding credit card balance, and hence the 'Checkbook Balance'.

You can use this form to edit active charges charged to a credit card.

Save All Changes

Return to Budget

These are your current charges against Visa

Date:	Amount	Deducted From:	Payee:
2019-12-13	42.04	Christmas	Amazon - Pickleball
2019-12-17	22.06	Christmas	Hallmark
2019-12-17	109.85	Groceries	Sprouts
2019-12-17	32.64	Auto Gas	Murphys
2019-12-20	150.23	Chiro	HealthQuest

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For Expenses/Debits, the same is true:

You can use this form to edit any expense paid within the last 30 days. NOTE: Changes to dollar amounts will be reflected in the associated accounts

Type:	[Debit Card]	Date:	Amount	Payee:	Deducted From:
Debit	Wells Fargo	2019-12-04	120.00	Cash	Cash
Check	check	2019-12-06	57.62	PNM	Electric
Check	check	2019-12-06	70.40	NM Gas Co	Natural Gas
Debit	Wells Fargo	2019-12-16	158.17	Century Link	TV/Internet
Debit	Wells Fargo	2019-12-17	120.00	ATM	Cash

Again, changing amounts has an impact: the change to the already paid expense will modify the associated account's balance (increase or decrease depending on the change made) and therefore the 'Checkbook Balance'.

- **Help**

The Help menu provides explanatory documents, such as this one.