

The Budgetizer Documentation

Introduction:

The Budgetizer is a totally free web application allowing people the opportunity to setup and maintain their personal budget. Although much of it is self-explanatory, there are a few aspects of the application that may require further description.

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, utilities, etc. You can divert income into these accounts by setting up monthly funding (via the 'Edit Budget->Edit Budget Entries' menu on the home page). Although it is normally not required, you could set up an 'Autopayment' prompt if so needed, via the 'Autopay->Schedule Autopay' menu item on the home page.

Budget Entries:

The primary entries of interest in the budget are the 'accounts' (monthly budget items), and the 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. The main budget entries can be edited, once established, via the 'Edit Budget Entries' submenu item in the same main menu as just described.

Autopay:

The autopay feature of The Budgetizer simply prompts the user to make a payment, when autopay is scheduled for a budget item/account. To establish the autopayment prompt, simply schedule the autopay means (Credit/Debit Card) and day of the month on which to be reminded, via the 'Autopay->Schedule' submenu item. Note that to change the autopay, simply delete the old one (Autopay->Delete') and add 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) is already specified, and the amount entered 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) resulting in a new 'Checkbook Balance'.