

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 that clarify some of the Budgetizer tools and naming conventions. Note, at the present time, the tool supports only one bank account per user. Future versions will support multiple bank accounts.

A Word About Cookies:

This site uses cookies to enable automatic login everytime you enter the site. The only data kept by the site is your username, encrypted password, and email address. You can accept cookies, thereby enabling automatic logins, or reject cookies, disabling that feature. In either case your user data is retained but never shared for any reason.

Temporary Accounts [Tmp1 - Tmp5]:

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, for further explanation of 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 then be moved as desired (see 'Tools and Examples' following). Regular (recurring) "Monthly" 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 all of the accounts.

Budget Accounts:

The primary entries of interest in the budget are the 'accounts' (monthly budget items), and their current balances. If required, there is an opportunity to set up prompting for auto-billing of any number of specified accounts (see next section). The accounts can be: moved, renamed, deleted, or new accounts added, all via the 'Budget Mgr' menu selections. All of the established budget entries can be edited via the 'Edit Budget Amt & Balances' item in the "Budget Mgr" menu as well (described below). A three-month rolling window is provided on the budget

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display page to track recent history. Reports can be generated for more detail, or for creating hard-copy (print), or can even be exported to Excel.

Autopay:

The autopay feature of the Budgetizer simply prompts the user to make a payment when autopay has been scheduled for an account whose due date has arrived. No payments are made unless the user fills out the data and selects the “Make Payment” button in the autopay window. This window *automatically* pops up when one or more payments are due. The user can defer payment as long as he/she wishes by simply closing the popup window, but will be reminded every time the page is refreshed. To add an autopay prompt, use the ‘Cards->Add Autopay’ menu, described later in this document (see the ‘Tools and Examples’ section below). 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 each autopayment. The specified ‘means’ (Credit/Debit card or Check/Draft) was already specified when autopay was scheduled. The specified amount you enter will be deducted from the account charged and added to the card charges (for Credit), or simply deducted from the account (for Debit or Check/Draft). Note that Credit charges are deducted from the account, but this does not affect the checkbook balance until the charge is actually paid (see “Reconcile A Card”). Checks, Drafts, and Debit Card charges are immediately withdrawn and do affect the checkbook balance. You may select any or all due bills to pay, or ‘Close’ without paying.

Items Due for Autopay

Account: Chiro

Method: Visa

Billing Date: 5th

Amt to Pay:

Payee:

Pay

☐

Account: Verizon

Method: Visa

Billing Date: 7th

Amt to Pay:

Payee:

Pay

☐

Make Payment

Close

Tools and Examples:



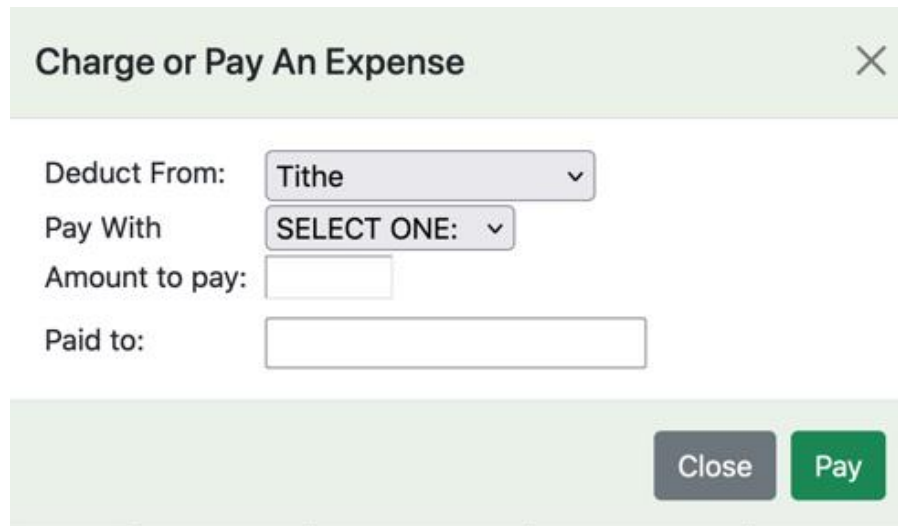
Note: when not on the home budget page, a menu item “Budget Page” appears to return home.

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Expenses Menu

- **Charge or Pay an 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 “Epxenses->Charge or Pay An Expense” menu item and a dialog box will appear.



Charge or Pay An Expense

Deduct From: Tithe

Pay With: SELECT ONE:

Amount to pay:

Paid to:

Close Pay

This box calls for you to select an account from which you wish to deduct the payment by utilizing the drop-down box, ‘Deduct From:’. Choose the payment method, also by selecting from the drop-down labeled ‘Pay With’. Enter the amount paid – digits only, no dollar sign, and fill in the box “Paid to:”, by typing in the space provided. To apply the payment, click on “Pay”. You may “Close” the box at any time up to this without paying. Once paid, you will see that the amount in the selected budget has been reduced by the payment you 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.

- **View/Edit Expenses**

When you select the menu item “Expenses->View/Edit Expenses”, you will be taken to a new page. This page will consist of two columns: the left-most column lists all unpaid credit card charges, by credit card (when you have specified more than one), the right-most column itemizes expenses by Check/Draft, and by debit card(s).

Budgetizer Tools

New Page:

Budgetizer Budget Page Expenses ▾ Income ▾ Transfers Cards ▾ Budget Mgr ▾ Reports ▾ Help ▾

The following actions may be applied to the expenses below. Note that the unpaid credit card charges are on the left; the debit card and check/draft expenses already paid are on the right.

Update/Edit your data:

Edit

You can edit any of your Credit Charges (a separate page will appear)

Update

You can update any expenses already paid (a separate page will appear)

Move items from one place to another:

Move Expense

Move a paid expense to an unpaid Credit Card charge

Swap

Move a charge from one credit card to another

Move Charge

Move an unpaid Credit Card charge to a paid expense

The following entries display the current/outstanding charges to your **credit card(s)**.

For credit card **Visa** :

Date Incurred	Amount	Payee	Deducted From
2021-08-12	42.93	Murphy's	Auto Gas
2021-08-13	22.72	Jason's Deli	Entertainment
2021-08-14	57.43	Sprouts	Groceries
2021-08-14	58.14	Albertsons	Groceries
2021-08-17	99.60	Albertsons	Groceries

The following entries display paid **check, draft, or debit card** expenses for the previous 30-day period.

Checks/Drafts :

Date Incurred	Amount	Payee	Deducted From
2021-12-07	20.00	Test	Cash

For debit card **Wells Fargo** :

Date Incurred	Amount	Payee	Deducted From
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The top of the page list options that you have for editing the data. These include:

- “Edit”, which takes you to a separate page allowing you to make changes to the credit card data (left-most column - described below)
- “Update”, which takes you to a separate page allowing you to edit expense data (right-most column - described below)
- “Move Expense” allows you to move a paid expense (right-most column) to a credit card charge (left-most column) instead. This is accomplished on the same page
- “Swap”, which allows you to move a charge from one credit card to another (also accomplished on the same page)
- “Move Charge”, which effects the opposite action of “Move Expense”, allowing you to take a charge to a credit card and instead apply it to an expense.

In all cases, the accounts are automatically updated, and the charge is either moved or adjusted on a credit card (does not affect checkbook balance), or to an expense (does affect checkbook balance).

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["Edit"] Edit Credit Card Charge:

This page allows you to modify any of the listed credit card charge information for one or more charges (and cards). The page should be self-explanatory: change any field(s).

New Page:

Budgetizer Budget Page Expenses ▾ Income ▾ Transfers Cards ▾ Budget Mgr ▾ Reports ▾ Help ▾

You can use this form to edit active (not yet paid) charges charged to your credit card(s).

Save All Changes

These are your current charges against Visa

Click on Header to sort; again to reverse

Date:	Amount	Deducted From:	Payee:
2021-08-12	42.93	Auto Gas ▾	Murphy's
2021-08-13	22.72	Entertainment ▾	Jason's Deli
2021-08-14	57.43	Groceries ▾	Sprouts
2021-08-14	58.14	Groceries ▾	Albertsons
2021-08-17	99.60	Groceries ▾	Albertsons
2021-08-18	19.42	Gifts ▾	Barnes & Noble
2021-08-18	25.00	Gifts ▾	GPSVisualizer.com
2021-08-18	107.15	Groceries ▾	TSC

["Update"] Edit Expenses:

This page allows you to make changes to expense data. Changes in dollar amounts will be reflected both on the account charged [Deducted From:] and the checkbook balance.

New Page:

Budgetizer Budget Page Expenses ▾ Income ▾ Transfers Cards ▾ Budget Mgr ▾ Reports ▾ Help ▾

You can use this form to edit any expense paid within the last 30 days.

NOTE: All changes made here will be reflected in the associated accounts. Changing 'Amount' expense balance.

Save All Changes

Pay Method	Card Name:	Date:	Amount	Payee:	Deducted From:
Check or Draft ▾	N/A ▾	2021-12-07	20.00	Test	Cash ▾

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On-page editing: Note that only one item can be moved at a time.

- When you click on “Move Expense”, the page shows flashing “Mv” text at both the “Checks/Drafts” section and the “Debit Card” section [right-most column]. Checkboxes appear in those sections next to current items listed. By checking a checkbox, those sections will stop blinking the “Mv” text, the item will remain checked, and the Credit Card section [left-most column] will now display a flashing “To:” text and a checkbox. You may complete the move by checking the credit card checkbox next to the card of choice, or you may cancel the action using the red “Cancel This Transfer” button on the screen.
- When you click on “Swap” a flashing “Mv” will appear at each credit card listed, and those items within will each display a checkbox. When you check an item, the “Mv” text will stop flashing, and a “To:” text and checkbox will appear on any remaining cards. You may complete the swap by clicking a “To:” checkbox, or cancel the action using the red “Cancel This Transfer” button.
- To “Move Charge”, simply click on that button, and a flashing “Mv” text will appear on any credit card listed, and the items within will display checkboxes. Clicking a checkbox will cause the flashing “Mv” to halt, the checked item will remain checked, and the “Checks/Drafts” and “Debit Cards” sections will display a flashing “To:” text and checkbox. Click the checkbox in one of those sections to complete the move, or cancel the action by clicking the red “Cancel This Transfer” button on the page.

■ Reverse Credit Card Charges

It is possible to reverse one or more credit card charges if so desired by selecting “Expenses->Reverse Charges”. After doing so, you will be presented with a new page listing all unpaid credit card charges, by card (when using more than one card). This page should also be self-explanatory.

New Page:

Budgetizer Budget Page Expenses ▾ Income ▾ Transfers Cards ▾ Budget Mgr ▾ Reports ▾ Help ▾

Select charge(s) to reverse by checking the box adjacent to the charge

This will have the effect of removing the charge from the card's accumulated expense, and having the charge placed back into the account from which it was originally drawn

Reverse Charges All checked boxes will have their respective charges reversed

For Credit Card Visa:

Click on header to sort; again to reverse

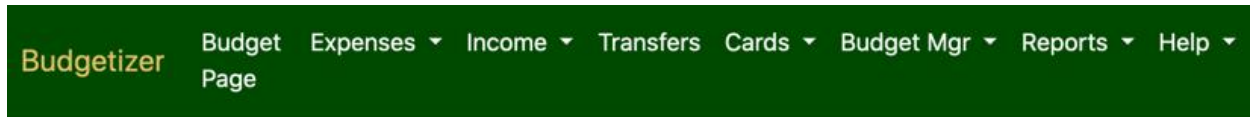
Undo	Amt Chgd	Date Entered	Account Charged
<input type="checkbox"/>	99.60	2021-08-17	Groceries
<input type="checkbox"/>	57.43	2021-08-14	Groceries
<input type="checkbox"/>	58.14	2021-08-14	Groceries
<input type="checkbox"/>	22.72	2021-08-13	Entertainment
<input type="checkbox"/>	42.93	2021-08-12	Auto Gas

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- **Undo an Expense (Debit or Check/Draft)**

When you select “Expenses->Undo Debit or Draft”, you are again presented with a new page. To undo an item, simply check the box and then click the “Undo Expense” Button.

New Page:



Select one or more expenses you wish to undo.

This will have the effect of deleting the expense and having the deleted amount placed back into the account from which it was originally drawn. This will increase your 'Checkbook Total' by the same amount.

Undo Expense

All checked boxes will have their respective paid expenses reversed

Expenses From the Last 30 Days

Click on a header to sort; again to reverse

Undo	Debit Type	Date	Amount	Remarks	Account Charged
<input type="checkbox"/>	Check/Draft	2021-12-07	20.00	Test	Cash

- **Edit Current Credit Card Charges**

When you select “Expenses->Edit Current Charges, you will get the page discussed above under the bullet item: **[“Edit”] Edit Credit Card Charge**

- **Edit an Expense**

Selecting “Expenses->Update 30-day Expenses” also presents a new page, and is discussed above under the bullet item: **[“Update”] Edit Expenses:**

Income Menu

- **Deposit Monthly Income**

To deposit your regular monthly income, select the menu item “Income->Monthly”. This is for regular, recurring income to your accounts. This could be a paycheck, a social security deposit, or other automatic deposit to your bank account. When you select this menu item, a popup will appear allowing you to enter your income. When you do so, any accounts with monthly allotments are updated, unless already having had their distribution met. Generally, your monthly income should meet or exceed the sum total of your monthly budget amounts. The distribution may occur over more than one income check, and the accounts are ‘filled’ in the order shown on the page, until funding

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has been exhausted, or until all accounts have been allocated their monthly sum. Any follow-on monthly deposits pick up where the previous one left off. Excesses are deposited in the “Undistributed Funds” account.

Deposit Regular Monthly Income ×

Enter Income Amount:

Defer automatic distribution until January ☐

Close Deposit

On occasion, you may receive your monthly check a day or two ahead of the 1st of the month. In that case, you can check the “Defer automatic distribution” checkbox, and a new account, “Deferred Income” will appear in your budget. When the 1st of the month arrives, that amount will be distributed automatically as described above, and the Deferred Income account will be removed.

Simply enter the dollar and cents value of the monthly income deposit (no dollar sign) and select ‘Deposit’, otherwise you may ‘Close’ and not make the deposit.

■ 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, bank interest, 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, described following. Alternatively, you may accumulate funds in the Undistributed Funds for distribution later. Select “Income->Other Deposits”.

One-Time Deposits ×

Enter amount deposited:

Memo:

Close Deposit

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Simply enter the amount to be deposited (no dollar sign) and click on 'Deposit'. Your 'Checkbook Balance' will increase accordingly, and the funds will be added to the Undistributed Funds account. You may cancel the transaction by clicking on 'Close'.

- **Undo a Deposit**

If you select "Income->Undo Deposit", you will see a popup listing current deposits (within the last 30 days) which are not monthly income (i.e. the deposits were made using the 'Other Deposits' menu item).

Undo a Deposit

NOTE: This applies only to non-monthly deposits. Funds will be removed from the "Undistributed Funds" account.

Recent Non-monthly deposits:

<input type="checkbox"/>	25.00	2021-12-09	Personal loan repayment
<input type="checkbox"/>	0.12	2021-12-09	Monthly checking interest
<input type="checkbox"/>	19.78	2021-12-09	Amazon refund

Close

Undo

Simply check the item(s) you wish to undo, then click on "Undo". You may cancel by clicking on 'Close'.

Transfer Funds Menu Item

- **Transfer Funds (there are no submenu items)**

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.

Budgetizer Tools

Move Funds ×

Transfer the following amount: \$

Take from: Tithe ▼

Place in: Tithe ▼

Close Transfer

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. Click on 'Transfer' to complete the transaction. The 'Checkbook Balance' remains the same, but the funds are now allocated differently in the accounts. As always, you may cancel at any time by clicking on 'Close'.

Cards Menu

- **Reconcile A 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 on the Budget Page (home page) immediately below the 'Temporary Accounts' section of the budget. When your statement arrives, you will use the 'Reconcile Card' tool, which will ultimately take you to a separate 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 card):

Reconcile Credit Card ×

Please select the card to reconcile: SELECT ONE: ▼

Close Reconcile

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

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New Page:

Budgetizer Budget Page Expenses ▾ Income ▾ Transfers Cards ▾ Budget Mgr ▾ Reports ▾ Help ▾

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

Reconcile

Date:	Amount	Deducted From:	Payee:	
2021-08-12	42.93	Auto Gas	Murphy's	<input type="checkbox"/>
2021-08-13	22.72	Entertainment	Jason's Deli	<input type="checkbox"/>
2021-08-14	57.43	Groceries	Sprouts	<input checked="" type="checkbox"/>
2021-08-14	58.14	Groceries	Albertsons	<input checked="" type="checkbox"/>
2021-08-17	99.60	Groceries	Albertsons	<input type="checkbox"/>
2021-08-18	19.42	Gifts	Barnes & Noble	<input type="checkbox"/>

As you proceed down your 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 already 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 made. Note that the card you selected will appear at the top of the reconcile page, confirming your choice of cards. After reconciling, click on 'Budget Page' to see the updated credit card charges, and your new checkbook balance. If you use 'Expenses->View Expenses' (discussed above), you will no longer see the paid items in your outstanding charges for that credit card. To cancel and not reconcile anything, simply go back to the home page by selecting 'Budget Page' on the menu bar before and instead of hitting "Reconcile".

■ Add a Credit or Debit Card

If you have applied for an additional card and been approved, you may add the card to the Budgetizer by selecting "Cards->Add A Card". A popup will appear allowing you to specify the name of the card you wish to use and whether it is a credit card or debit card. To cancel, click on 'Close'

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Add A Card ×

Enter a unique name:

Select the type of card: Credit ▾

Close Add Card

- **Delete a Credit or Debit Card**

You may wish to stop using a card at some point and remove it from the Budgetizer tool. To do so, simply select “Cards->Delete A Card”. Before doing so, you should make sure that the balance owed on the card is ‘0’. Once deleted, it will no longer be available. To cancel, as always, simply click on ‘Close’.

Delete A Card ×

Select the card you wish to delete: SELECT ONE: ▾

Close Delete Card

- **Add an Autopay Item to the Budget Page**

You may add an autopay prompter at any time by selecting “Cards->Add Autopay”. A popup will appear which, when completed, will add the autopay information to your budget. Refer to “[Autopay](#)” above for implementation details.

Add Autopay ×

Prompt for automatic payment of: Tithe ▾

Method to be applied: SELECT ONE: ▾

on day of each month.

Close Start Autopay

Budgetizer Tools

- **Delete an Autopay Item from the Budget Page**

To delete an autopay prompt, select the “Cards->Delete Autopay” menu item. In the resulting popup, simply select the account from which the autopay is to be removed in the drop-down box. The autopay prompt will no longer appear. Note that changing an existing autopay can be effected by deleting the autopay and the adding it back with the updated information.

Delete Autopay ×

Select the account for which you wish to delete autopay:

Tithe ▼

Close

Delete Autopay

Budget Mgr Menu

- **Add an Account**

To add an account to the budget page (as opposed to renaming one, described later), simply select the “Budget Mgr->Add Account” menu item.

Add Account ×

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

New Account Name:

Enter the monthly amount (whole dollars only)
to be budgeted to this account: \$

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

Close

Add Account

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The new account name and monthly budget amount are specified in the popup, and to conclude the action, click on “Add Account”. If you wish to fund the account from other accounts, you may do so by using the “Transfer Funds” menu item, or by using the “Budget Mgr->Edit Budget Amts and Balances” described later. To cancel the action, click on “Close”.

- **Delete an Account**

To delete an account, first make sure its balance is \$0. You may do so by paying off the account amounts, or by transferring its current balance to other accounts. Select the menu item “Budget Mgr->Delete Account”. Cancel by clicking on ‘Close’.

Delete Account

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

Close

Delete Account

- **Move an Account**

You can re-order the accounts at any time. You may wish to do so when you add or delete an account, or to re-distribute the order in which accounts are funded by monthly income. Select the menu item “Budget Mgr->Move Account”. Follow the instructions in the popup and complete the move by clicking on ‘Move Account’, or cancel the move by clicking on ‘Close’.

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Move Account ×

Note: you cannot move the 'Undistributed Funds' nor any 'Temporary Account'

Place the following account:

Directly above:

- **Rename an Account**

In order to rename an existing account, select “Budget Mgr->Rename Account”. Supply the new naming information, and select “Rename Account” - or “Close” to cancel the action.

Rename Account ×

Select the account you wish to rename:

Supply the new name:

- **Edit the Budget Information**

You can modify the budget’s monthly allowance or current balance by selecting the “Budget Mgr->Edit Budget Amts & Balances”. This action will take you to a new page which lists your current budget items and their associated data. That data may then be modified. The modifications are saved by clicking on “Save Edits”, or the action may be canceled by clicking on ‘Budget Page’ in the menu bar.

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New Page:

Budgetizer Budget Page Expenses ▾ Income ▾ Transfers Cards ▾ Budget Mgr ▾ Reports ▾ Help ▾

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

You can add, delete, or rename accounts separately using the menu: *Budget Mgr*

Save Edits

Budget Item	Monthly Budget	Current Balance
Tithe	180	180.00
Mortgage	1676	27.18
Groceries	1000	896.93
Electric	70	158.93
Natural Gas	50	295.40
Auto Gas	80	397.80

Reports Menu

■ Monthly Expenses

You may retrieve a listing of any month's expenses by selecting the "Reports->Monthly" menu item. You will be asked to select a month (from the current year only), and then you will be taken to a page listing all expenses for that month. The expenses may be sorted by column, or the report may be downloade as an Excel spreadsheet.

Monthly Expenses ×

Please select the report month:

January ▾

Close Generate Report

■ Annual Expenses

Similarly, you may get a report listing expenses for the year to date. In this case, you will select a year for which you wish to generate the report. As before, the data may be sorted or downloaded as an Excel spreadsheet. Select "Reports->Annual Expenses".

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Annual Expenses ×

Please select the report year

2021 ▾

Close Generate Report

- **Income Report**

To generate a report of all of your income for the year, simply select “Reports->Income Report”. As with other reports, first select the time period of interest. All reports behave the same with respect to sorting and downloading to Excel.

Annual Income ×

Select a year to view:

2021 ▾

Close Generate Report

Help Menu

This menu allows for several actions, some of which select documents like this one which are displayed online as PDF’s. Other actions include:


- **Log out**

Logging out will end your session, and you will be required to login on your next visit. If you have accepted cookies, future site visits will automatically log you in and take you to the home page (Budget Page). Simply select the “Help->Log out” menu item.

- **Change Password**

You may change your secure, encrypted password at anytime. Select the “Help->Change Password” menu item. When you do so, a popup will appear and ask you to enter your email address. When you click on “Send Email”, the site will verify the email address by comparing it to the stored email address, and then it will send an email containing a link by which you can reset your password. Click on the link to take you to the Change Password page. Once done, you will be logged in with your chosen new password.

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Change Password 

You will be sent an email with your account name and a link to reset your password.

Your email:

- **Accept/Reject Cookies**

When you select the “Help” menu, an item will be shown as either “Accept Cookies” or “Reject Cookies”, depending on what your current, registered choice is. Click on the menu item to change your cookie choice.

This concludes the information relative to the Budgetizer Tools. I hope you found it useful! In the near future, a link will be added so that you can contact the webmaster with any questions or issues. Thanks and enjoy managing your budget!