FAQ's

Q. What are the 'Tmp' accounts for?
A. These accounts (which can be renamed for your own purposes) are used to establish temporary financial goals. For instance, you may have a one-time home improvement project, a new/used car, a new hobby that requires some expenditure (Golf, Tennis, etc.), or smaller goals like new clothing, etc. You can rename the Tmp fund to match the goal, assign a monthly contribution to it, and track the accumulation of funds to pay for the goal.

Q. What is the purpose of "Undistributed Funds"?
A. It is a temporary holding place for those occasions where you make a deposit to your account that is not regular, monthly income. Perhaps someone repaid you a loan, or you received unexpected income. Or, perhaps your monthly income is a bit greater than the sum of your budget allocations. From that account, use "Transfer Funds" to move the money into your budget.

Q. How do I use 'Autopay'?
A. When you pay a bill "automatically" by having the bill regularly (monthly only for now) debited to your bank account, or perhaps charged to a credit card, you can use the "Manage Autopay" feature. When clicking on the menu item, you are presented with a dialog box wherein you can select the account for which you are being auto-billed, the means of payment (Bank Draft, Charge Card), and the day on which the billing occurs. The information is displayed visually on your budget. When that day arrives a pop-up appears reminding you of the autobill. You can specify the payee and If click the 'Pay This' box, whereby the charges are automatically deducted and recorded for you. If you don't want to pay the item, you simply click on 'Finish'. The "Manage Autopay" also allows you to delete an autopay. You could use that feature to change an existing autopay item, for exampe, by deleting it and then re-assigning it with the changes.

Q. What happens if I make a mistake when paying for an item?
A. There are several scenarios:
- If you mistakenly charged an item to a credit card, you can 'Reverse' that charge from the top menu ("Reverse or Undo"). You can then proceed with the correct payment. The same is true for a Check or Draft.
- If you used "Charge/Pay Expense", paying with a Credit Card and meant to assign to "Check/Draft" (or vice versa), proceed to the "Manage Expenses->View or Edit Expense" submenu. This will take you to a page with charges and expenses listed. From there, you can swap a charge between cards or to Check/Draft, edit actual amounts in either charges or expenses, etc. Use the menu at the top of that page.

Q. What happens when I get a new credit card, or obsolete one I have been using?
A. You can use the "Delete or Add Cards" menu item to add/delete cards. When deleting, no past charges are affected, but the card will no longer appear in the list of card choices when paying expenses. Also, note that any Autopay using that card will have to be revised by you – it is not an automatic process (yet).