



RMRAccounts Personal Accounts Suite

User Guide



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RMRAccounts

RMRAccounts Personal Accounts Suite is a comprehensive package with a fully integrated range of functions for managing your personal and home finances. The program consists of 5 screens directly accessible from the **View** menu and 5 Module screens accessible from a secondary menu.

Note: Swiping horizontally in the Accounts screen will move you to the Transactions screen and swiping in the Transaction screen will cycle through accounts, which seemed more logical.

Accounts (Home screen):

- This lists all of your bank, savings, credit or debit cards and other accounts with their balances, and shows your total worth. Accounts can be held in one or more Groups each of which can be operated in different currencies.

Transactions:

- Where you enter and record all your incoming and outgoing transactions for each account.

Budget Categories:

- To keep track of your outgoings by allocating transactions to Budget Categories, similar to those used in Quicken.

Automated Payments:

- To setup regular Automated Payments (aka Standing Orders, Direct Debits or Future Transactions) and estimated interest payments made to/from accounts.

Archive:

- Allows you to keep a permanent record of transactions after they have been reconciled and removed from the live accounts.

Fuel:

- Three screens that allow you to monitor your fuel consumption and expenses, and to setup reminders for things like insurance, safety checks, registrations.

House:

- Allows you to keep a permanent record of your Home contents for insurance valuation purposes.

Planner:

- Allows you to keep an annual budget record to predict future expenses.

Invest:

- Allows you to track a simple portfolio of PEPs/ISAs/Shares.

Utilities:

- Allows you to keep track of Electricity/Gas/Oil usage.

Checklists:

- Allows you to keep lists of anything.



Example Usage

To demonstrate how I use the program (it was written with me in mind, as I have 'lives' in both the UK and the USA), here is my setup:

I have defined 4 different groups:

UK Personal (using £)
UK Savings (using £)
USA Personal (using US\$)
Business (using US\$)

In each of the first 3 groups I have my Current(Checking) Accounts, Credit Card, Mortgage accounts and anything else I want to track (I actually have a 'dummy' account for tracking Air Miles).

Similarly I use 3 different Budget Category groups, UK, USA & Business. The first 2 contain the usual Gas, Electricity, Oil, Car, Water, and the Business group has all my individual program so I can track my income from each one.

The logic I use within the program is that I have only 'unproven' transactions in the main screen. Once I have reconciled a set of payments with a statement (monthly/annually) then I can archive the reconciled transactions. In fact the ONLY difference between a 'live' transaction and an 'archived' transaction is that you cannot edit an 'archived' entry.

You can also use the Archive files in whatever way is convenient. Personally I run three annual archives, one for my personal UK dealings, one for my personal USA dealings and one for the business dealings. Then on 1 Jan I restart with 3 new archives.

I have my 4 cars (2 in the UK & 2 in the USA) entered here, with all the associated reminders.

I have the contents of both my houses entered into 2 separate files

I have a Budget Planner set up for each of the 2 houses as well.

I use the Investment module to track my ISAs

I use the Utility module to track Electricity, Gas, Water, Oil and Broadband usage.

I use the Checklist module for holiday packing lists, action to close down house for the winter...

I hope that explains one way to utilise the functionality of the program.



Accounts Screen

This is the 'top-level' Home screen which lists the accounts in the selected Group, along with their current balance, selectable details, the net worth for the Group and your overall total for all groups.

The middle column can display various account settings such as Interest Rate, Balance Limit or Reference. You can tap the column title to cycle through them. (If you select "All", it will look through the settings in the order : Ref, Limit, Interest and display the first non-blank entry. (To force a blank just put 2 spaces in the Reference field).

Use the dropdown selector at top right of the screen to Switch Groups.

The **New** button is for creating new Accounts.

The **Edit** button allows you to Add/Edit/Delete extra groups, to Edit/Delete/Move accounts and to set a Password.

The **View** button is for switching between screens and Modules.

Under the **Tools** button you can set your preferences, use a Notepad facility to record any information about the Group of accounts, the Account Info to record account numbers, bank codes, card numbers or other details for each account, a Look Ahead option and Backup and Restore options (described later)

Name	All	Amount
> Lloyds	£2,000	£12,227.91
> Barclaycard	£15,000	£198.41
> Amex	£3,000	£514.37
> Paypal		£40.99
Fred Loan		£1,500.00
BA Air Miles	Alan	36,669
BA Air Miles	Ruth	55,345
Totals	£748,163	Group £11,556

The **Home** button (top left) is actually redundant in this screen as you are already on the 'Home' screen, but is there for consistency. On all the other screens it will bring you back to this screen.

Swiping up and down will change the selected entry, unless you have more than a screen of accounts, in which case it will scroll the whole screen. Swiping to the left will move to the Transaction screen for the selected Account.

Add Accounts

In the Accounts screen tap **New** to add accounts, and enter their details:

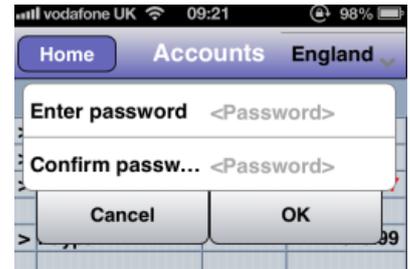
- a **Name** for the account
- any **Reference** details
- whether the balance of the account should be **Included** in the Group total (included accounts are shown with '>' in the first column)
- the opening Initial **Balance**, and whether it is in credit or debit
- any balance **Limit**, either a minimum credit for a checking (current) account, or a maximum debit for a credit card type account
- the **Interest** rate applicable, for use by the Automated Payments interest transactions
- the **Archive File** to be associated with the account (these must be created beforehand so if this is the first time leave it as <None> and update at a later time)
- Whether you want a **Currency** symbol displayed (As stated previously I use a dummy account to track Air Miles so this option is set to OFF).

Use the **Edit** button options to Edit or Delete accounts, or to Move them in the list, plus a Password option and Create/Edit/Delete Groups (covered later).



Password

The **Edit > Password** menu option allows you to set a password for opening the program. However, be warned. Because this program is written in JavaScript it is relatively easy to go through the code and figure out the encryption method I have used. So this password option really only deters the casual user.



The **View** button pulls up a menu that is common across all the screens, allowing you to switch between the five screens and the five Modules.

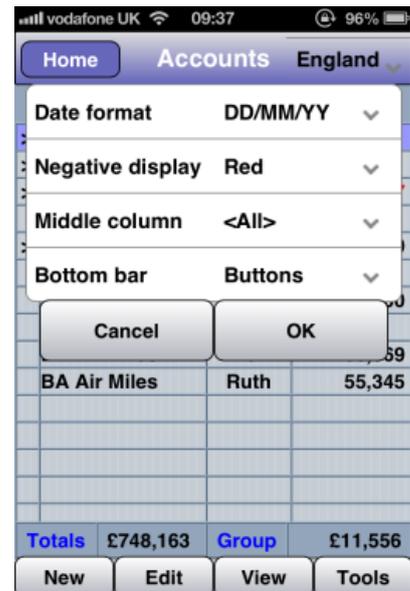


The **Tools** button pulls up a menu allowing you to change the Settings, access the Notepad, Account Info, Look Ahead and Backup/Restore. These are covered in more detail next.

Settings

There are 4 configurable options for the Accounts Screen:

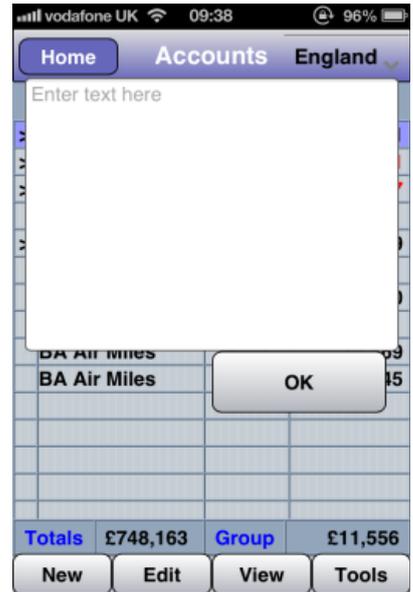
- **Date format** can be set to the 2 international systems.
- **Negative display** Negative numbers can be displayed in **Red**, in brackets or just as a negative number.
- **Middle column** can display either the Reference field, the Account Balance Limit or the Interest Rate. If you select <All> then it will work through all three, displaying the first non-blank entry.
- **Bottom bar** can switch between the Buttons (as shown) or a strip of graphical icons.





Group Notes

All of the screens give access to a Notepad where you can add any notes you wish to keep about that specific accounts Group.



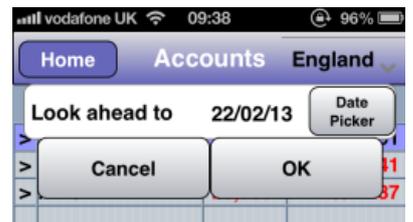
Account Info

This option shows you any extra information you need to store for an Account.



Look Ahead

The option allows you to see what the state of your accounts will be at a specified date in the future, after all Automated Payments have been carried out.



Backup/Restore

Unfortunately, for security reasons, modern smartphone Operating Systems limit any interaction to the outside world, so making normal backups off-device is almost impossible. The workaround is this Backup and Restore system. If you select **Backup** the program will convert all your data to a text file and send it to you as an E-Mail for storage elsewhere. Alternatively you can simply Save the E-Mail in the Mail app Drafts folder.

If you wish to subsequently **Restore** the data then you can open the E-Mail on the device, do a Select All and Copy, and then follow the instructions on the screen and paste the text into the box shown. Tapping OK will then replace the existing data with the saved version.

Note: There are 2 options here to Backup/Restore the main Account database and to Backup/Restore the Modules. iOS limitations precluded them being combined.







Create Accounts Groups

You can have just one Group for all your accounts, or create multiple Groups for normal accounts, savings accounts, business accounts, foreign accounts etc.

All accounts in a Group must be run under the same currency, so if you operate in more than one currency you will need multiple Groups. Each Group of accounts can access a common set of Categories or use different Category files and be linked to a specific Planner Group.

- tap **Edit > Groups > Add group** and specify a name for the group, select the currency to operate in, the number of decimal places to display and set the related group of Categories and a Planner Group. (These must be created beforehand). You also have the option of including the total for the Group in the overall Total.
 - tap **Edit > Groups > Edit group** to change the name or currency of operation, or associated Categories for a group.
 - tap **Edit > Groups > Delete group** to completely remove a group of accounts and associated transactions.



Register program

Initially, there will be a **Tools > Register program** to enter your personal registration code to allow full use of the program without data restrictions.



Transactions Screen

This screen shows all the current transactions made in the selected Account. The initial balance is shown bottom left and current balance is shown at the bottom right. If there are reconciled entries, as shown in **Magenta** in this screenshot then the bottom left window switches to show the Reconciled balance.

As with the previous screen the middle column can show various settings for the transactions, including Category, Reference, Foreign cost, or the other account name if it was a transferred transaction or <All> as before. Set the middle column with **Tools > Settings > Middle column**, or tap the column title to select an alternative type. **Note:** For phones this will be truncated to 4-5 characters because of screen width limitations.

The screenshot also demonstrates the @ symbol (and Magenta colour) used to show a reconciled transaction and also shows an estimated entry (± and Green) and a deferred transaction which will take place in the future (Ð and Blue).

The top-right drop down menu allows you to switch Groups or Accounts.

And we also have an extra **R** button on the bottom row to quickly reconcile/unreconcile a transaction.

Add Transactions

In the Transaction screen tap the **New** button to add transactions to the account, and enter their details:

- Select the **Date** (On an iPhone/iPad there is 'Date Picker' button to use the built in version.)
- Add a **Description**
- Add a **Reference** (for use in the middle column)
- Enter the **Amount** as a Credit or Debit
- Select a **Budget Category** from those you have pre-defined.
- Select an **Attribute** if required (see next section)

Advanced settings

If required, tap the Advanced menu and this enables you to:

- Use a different **Currency** from the primary Group currency if you are travelling.
- Select a **Counter** if you wish to link this transaction with a Counter you have defined earlier.
- Select another **Group** and **Account** to transfer to. Transactions can transfer details to another account (even in another Group), e.g. to pay a credit card bill with a check/cheque. A reciprocal entry will be made in the 'To' account.
- If this is a **Vehicle** related transaction for purchase of petrol/diesel/gas then select the vehicle.
- If you want this purchase to be included in a **House** listing then select the House.
- If you want a **Planner** updated then select a planning agency.

Date	Description	All	Amount
30/01/13	VISA Payme	Unit	\$2,774.64
01/02/13	Service Cha		\$12.00
07/02/13	Cashpoint	ATM	\$200.00
09/02/13	Costco		\$28.29
09/02/13	Kohls	Kohl	\$171.22
13/02/13	Novec		\$61.12
16/02/13	Transfer	Cred	\$2,000.00
20/02/13	Verio		\$9.95
21/02/13	Interest		\$0.02
31/02/13	VISA Payme	Unit	\$1,460.27



Attributes

If you wish each transaction can be allocated an attribute to show more information:

- **None** Self explanatory
- **Reconciled (®)** Used when an entry has been reconciled from a Bank statement or some other source. **Note:** This is an important attribute so it gets its own toggle button in the middle of the bottom row of buttons.
- **Estimated (±)** Exact value not known at time of entry
- **Warning (!)** A user-defined flag that can be used to indicate anything.
- **Deferred (Ⓓ)** A transaction that will occur in the future.

Edit Menu options

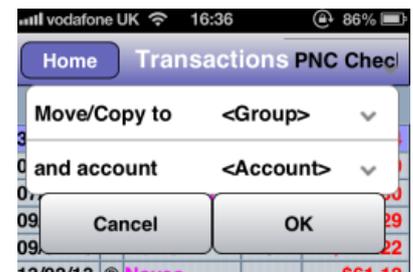
The **Edit** Menu offers the following options

- Using a pre-defined template from the **Default** transactions (see later).
- An option to **Clear all attributes** in an account.
- Use the **Last transaction** entered as a template.
- **Move or Copy** a transaction to another Group/Account.
- **Edit** a transaction.
- **Delete** a transaction.
- **Archive** transactions.

Move/Copy transactions

Use this option if you have accidentally put the transaction in the wrong account. Once you press OK, the transaction will be recreated in the new Group/Account and you will be given the option of deleting the original entry.

So to 'Move' a transaction delete the original and to 'Copy' a transaction do not delete the original.



Edit Transactions

Simply use the **Edit > Edit transaction** menu option to amend an entry.

Delete Transactions

Simply use the **Edit > Delete transaction** menu option to permanently remove an entry.

Archive or Remove Transactions

When you receive a bank or credit card statement, the recommended procedure is to check the entries in the account and reconcile each by tapping the R button to mark with ® symbol. The Balance figure at the bottom of the screen will change to show the running reconciled total, which should match the running balance on your statement.

An option in **Tools > Settings** can be turned on for **Auto-step on reconcile**. The highlight will then automatically move down to the next unreconciled entry after one is reconciled.

When entries have been checked use **Edit > Archive transactions** to archive the reconciled transactions from the live account to make room for new transactions, and to store them for reference in an Archive file (these must be created beforehand).

Note that, if required, the Archive entries dialog gives the additional flexibility of:



- **Archiving or Removing** (deleting) the entries
- Acting on only the Reconciled **Entries**, or All entries
- Updating the **Balance** of the Account to reflect the removal of the transactions
- Specifying the **Archive file** to be used (it will default to the one selected in the Account settings)
- Specifying the Start and End dates (**From** and **To**).

The **Tools** button pulls up a menu allowing you to change the Settings, access the Notepad, Set up Default Transaction, Counters and Colours and Filter the display. These are now covered in more detail.

Transaction Settings

This is where you can change the default settings for Transactions:

- **Auto-Step on Reconcile** If this is set then when you reconcile an entry the selection will jump to the next unreconciled entry. Saves having to keep moving the selection if you are reconciling a whole month with a statement. **Note:** This is a Global setting for the whole program.
- **Auto-defer entries** If this is set then any entry later than today's date will have the deferred attribute set automatically. **Note:** This setting is Account-specific.
- **Include deferred entries** If this is checked then the value of deferred entries is also included in all the balance displays. **Note:** This setting is also Account-specific.
- **Middle Column** Select the information to be displayed in the middle column. This can also be changed by tapping on the column header. **Note:** This setting is also Account-specific.

Setup Default Transactions

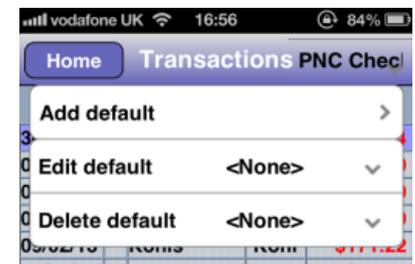
If you have a transaction you enter regularly that has the same settings, such as an Electricity Bill that always pays the same company and updates a Category, and the only difference is the amount, then it is best setup as a Default Transaction for use as a template.

Use the **Tools > Setup defaults > Add default** menu option and fill in all the details as for a normal transaction, but using a name instead of the date. Any detail that you don't know and will fill in later just leave blank. The menu also contains **Edit** and **Delete** options for the Default Transactions.

Note that the Default Transactions are specific to the Group in which they were created.

Setup Counters

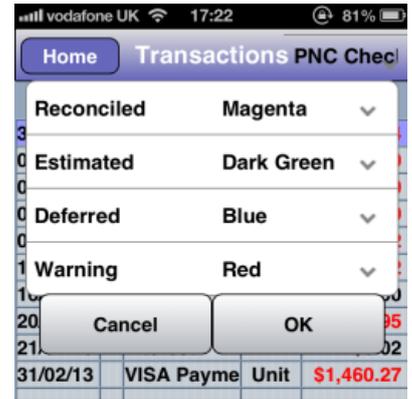
If you use a cheque/check book with numbers, or any other system associated with a number, you can define a counter, giving it a name and start number. Then when you add a transaction and link it to the Counter, the number will be added to the Reference field and automatically incremented for the next entry. The best way to utilise this is to create a Default Transaction called "Cheque" (or "Check") and link it to the Counter. Then each time you use the book, select the top dropdown menu in the Edit menu and select the Default.





Setup Colours

Each of the attributes can be allocated a different colour and this option allows you to specify your preference.



Filter Transactions

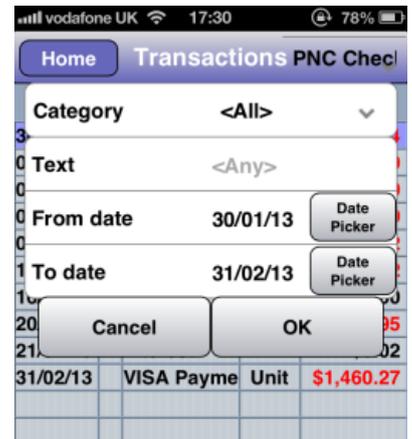
The entries in both the Transactions and Archive screens can be filtered to show only those that meet your selected criteria.

Tap **Tools > Filter** and enter any combination of criteria:

- **Category**
- **Text** string
- **From** and **To Date** range

A coloured 'Filtered' bar at the bottom of the screen indicates that a filter is applied. Tapping it will clear the filter.

Note: The text searches both the Description field and the Reference field, and at the moment if you select a Category and a Text string then BOTH have to be present for the transaction to be displayed.





Budget Categories Screen

This screen allows you to keep track of how much you are spending (or receiving) for various budget expenses (Oil, Gas, Rent, Holiday, Food, Car, Salary etc.) by allocating transactions to categories. Totals of the Spend and Income amounts are shown at the bottom of the screen.

You can create multiple Category Groups using the **Edit menu > Budget groups** options. Then associate the group with a specific Group of accounts from **Add or Edit group** in the Accounts screen.

Switch Budget groups using the dropdown selector at top right of the screen.

When entering a transaction into an account, select one of the categories in the **Category** field. The value of the credit or debit will be automatically added to the Spend figure for the category, and the % complete calculated. If the transaction in an Account is later deleted or updated, the Category value will be adjusted accordingly.

At the end of an accounting period, use **Edit > Reset categories** to start again.

Name	Estimate	Spend	%
Electricity	\$0.00	\$251.53	0%
Property Tax	\$2,322.71	\$1,947.18	84%
Phone	\$243.30	\$0.00	0%
Gas	\$7,177.51	\$0.00	0%
Caravan	\$7,468.42	\$277.30	4%
Taurus	\$2,896.43	\$100.71	3%
Income		\$0.00	
Spend		\$2,576.72	

Add and Edit Categories

Tap **New** to add categories in the Category screen:

- specify a **Name** for the category
- enter an **Estimate** of the total amount likely to be spent/received, and whether it is a **Spend** or **Income** (debit or credit).

The usual options are available through the **Edit** menu to **Edit**, **Delete**, and **Move** the categories.

When updating a category you have the ability to:

- change the Name
- change the Estimate to a new credit or debit amount
- change the Spend / Income value by either a credit or debit amount, or to give it a new absolute value.

Name: <Name>

Estimate: 0 Spend/Income: Spend

Buttons: Cancel, OK

Move category to 1

Buttons: Cancel, OK

Reset Categories

Once a Budget cycle is complete (I tend to use an annual cycle) you will need to reset all the categories. To do this tap on the **Edit > Reset Categories** menu option. You will then be given the option to:

- Reset just the **Selected** category or **All** categories
- **Set the Estimate** value to the Current spend (i.e. last year's spend becomes next year's budget estimate), or to Zero it, or to leave it at the current amount.
- Reset the **Spend/Income** amount to zero, or leave it alone.

Category: Selected

Set estimate: Current Spend

Spend/Income: Zero

Buttons: Cancel, OK

Add and Edit Budget Groups

Tap **Edit > Budget Groups** to add a new Budget group. Specify:

- Name
- Currency to be used

This option also allows the Editing and deletion of the Groups.

Name: <Name>

Currency: USA

Buttons: Cancel, OK



Budget View menu

The entries in the **View** menu are the standard ones allowing access to the other screens and modules.

Budget Tools menu

The **Tools** button pulls up a menu allowing you to access the Notepad. There are no user-selectable settings for the Budget Categories.



AutoPayments Screen

This screen shows details of your Automated Payments (AKA Standing Orders, Future Transactions, Scheduled Transactions or Direct Debits) and Interest payments made to or from accounts.

Each Accounts Group has its own related AutoPayment screen.

Dates for actioning payments can be for any multiple of daily, weekly, monthly or annual periods. The screen will show the payments in due date order.

Note that when an order has completed the requisite number of times, the date will change to 'Completed' in case you wish to reset it.

Use **Edit > Action** now to 'force' an order to transact ahead of its due date.

Date	Description	Frm	To	Value
25/02/13	Netflix	Uni		\$8.39
01/03/13	Service Cha	PNC		\$12.00
01/03/13	Geico	Uni		\$350.00
02/03/13	Credit Line	PNC		\$200.00
20/03/13	Verio	PNC		\$9.95
21/03/13	Interest(E)	PNC		Estimate
22/03/13	Verizon	Uni		\$99.25
01/08/13	Annual fee	Uni		\$60.00

To: \$0.00 From: \$10,738.59

New Edit View Tools

Add Payment

Tap **New** button to create a payment:

- Set the initial **Date** you first wish it to be actioned
- Add a **Description**
- Enter the **Amount** to pay, and define whether it is **Fixed** (same every occurrence) or **Variable** (you will be asked for the amount when it actions)
- Specify the **From Account** or **To Account** (or both for a transfer between accounts)
- Select the **Period** as Daily, Weekly, Monthly, or Annually
- Set the **Interval** for how often the period should occur. Therefore, for a quarterly order submit a period of 'month' and an interval of 3.

If required tap the **Advanced** menu to define:

- The text to appear in the **Reference** field
- A Budget **Category** that will be assigned to the entry
- If you want a **Planner** entry updated then select an agency
- An **Attribute** to automatically apply (Reconciled, Estimated, Deferred, or Warning)
- **Number of times** the payment is to be carried out, or Forever

The **Edit** menu has the usual options to **Edit** or **Delete** payments.

Date: 22/02/13 (Date Picker)

Description: <Description>

Amount: 0 Fixed

From account: <None>

To account: <None>

Period: Monthly

Interval: 1

Advanced >

Cancel OK

Reference: <Reference>

Category: <None>

Planner: <None>

Attribute: <None>

Number of times: Forever

Cancel OK

To: \$0.00 From: \$10,738.59

New Edit View Tools



Add Interest Payments

In the AutoPayments screen use **Edit > Add interest payment** to create a specialized type of payment to make estimated interest payments to or from accounts:

- Set the first **Date** for actioning
- If needed change the **Description**, the default shows it is estimated
- Select the **Account**
- Select the **Period** as Daily, Weekly, Monthly, or Annually
- Set the **Interval** for how often the period should occur

When the Interest order actions, the actual amount credited or debited to an account will simply be based on the interest rates set for the account and its balance at the time.



AutoPayments View menu

The entries in the **View** menu are the standard ones for switching to other screens.

AutoPayments Settings

There are no user-selectable settings for the Budget Categories. The Tools button pulls up a menu allowing you to access the Group Notepad.



Archive Screen

This screen allows you to look at transactions previously archived from Accounts. It is similar to the Transactions screen the only difference being that you cannot edit the entries.

Because Archive databases can get quite large, they are displayed in manageable blocks that can be scrolled through (the size of the block defaults to 50 but can be changed if required). The entry numbers are displayed at the bottom along with Start/Prev/Next/End buttons for moving through blocks.

Tap **New** to create new archive files. How you use the archives is up to you. You can have just one shared archive for all accounts, or an unlimited number, or one for each of your accounts.

Tap the **Edit** button for menu options that allow the Archive files to be Edited (renamed) or Deleted.

Archive View menu

The entries in the **View** menu are the standard ones for switching to other screens.

Archive Tools menu

The **Tools** button shows options to:

- Set the Preferences
- Access the Notepad
- Filter the display
- Export the archive.

Archive Settings

The user-definable settings are:

- **Middle column** Select the information to be displayed in the middle column. This can also be changed by tapping on the column header. **Note:** This setting is global
- **Grid size** Select the size of the blocks to be displayed.

Filter Display

This performs the same function as the Filter in the Transactions screen with the added extra of a Value field.

Export

Use this to send the archive as an E-Mail to yourself (or others) in the standard CSV format that can then be loaded into Excel or any other spreadsheet program.





Fuel Module

The Fuel Module allows you to track the fuel consumption of up to 10 vehicles. It maintains a record of the Amount Paid, Price per Gallon/Litre, Distance covered and the Fuel Consumption. The program is fully configurable for all international measures, allowing entry and/or display in miles/kilometers and litres/gallons(UK or US). For each vehicle there are 3 screens:

Fuel screen

- The main screen for entering the current details and viewing historical values of fuel purchases and consumption.

Reminder screen

- for entering date and distance alarms.

Expenses screen

- for recording other running costs.

Fuel Screen

The Fuel screen is where you see the details of new fuel purchases and shows a cumulative record of all past entries with consumption rates. Two consumption values are shown; the spot consumption since the last fill and the running average consumption.

You can tailor the screen display to your requirements. Tapping on the column heading titles allows you to cycle round to select which of the recorded details are shown.

- the second column can show – cost, price, or amount of fuel
- the fourth and fifth columns will show the consumption rates (spot and running average respectively) in any of the 8 units available when setting up vehicles.

The bottom line gives the total cost and total quantity used.

Use the drop down menu top right to switch vehicles if you have more than one.

Date	Cost	Miles	MPG	Av
17/07/12	\$34.27	99,927	17.5	17.5
26/07/12	\$34.79	100,075	----	----
11/08/12	\$36.43	100,285	21.5	20.1
27/08/12	\$35.43	100,486	----	----
17/12/12	\$30.99	100,692	24.4	21.8
02/01/13	\$33.29	100,923	27.7	22.8
11/02/13	\$10.02	100,923	----	----
Cost		\$215.22	Galls	63.1

Vehicles

You can maintain records for multiple vehicles.

- Tap **Edit > Vehicles > Add Vehicle** to create vehicle files. Enter the name, starting odometer reading and currency.
- Tap **Edit > Vehicles > Edit Vehicle** to amend any of the vehicle details.
- Tap **Edit > Vehicles > Delete Vehicle** to remove vehicle files if you no longer have the vehicle or need to keep records.

The vehicle screen is also where you define the various units you want to use for **Volume** of fuel, **Distance** travelled, and fuel **Consumption**.

Name	<Name>			
Odometer	0			
Currency	USA			
Volume units	US Gallons			
Distance units	Miles			
Consumption	MPG			
Cost		£1,431.17	Litres	1,193.4

Calculation Logic

To ensure the consumption calculation is correct, each entry must be taken at a point where the quantity of fuel is identical. The easiest way to do this is to record the details each time a fuel tank is filled up. Then, the next time the tank is filled you know how much fuel you have had to put in to replace the fuel used since the last time, and the distance you have covered. From this an accurate consumption figure can be obtained.

Note that the first entry is just a baseline entry, so although you enter details such as amount/cost etc, it is actually only the absolute distance figure that is used. And with only one entry, obviously no consumption figures are available. Next time you fill the tank and enter the details, the consumption figures will appear.



Add Fuel Purchases

So, each time you fill your vehicle with fuel, select the **New** button and enter details of your fuel purchase:

- **Date**
- **Cost**
- **Quantity** of fuel added
- The **Distance** reading from the odometer
- Confirmation that you have a **Fulltank**.

If you have not filled the tank, simply uncheck this option and the fuel consumption will not be evaluated for that entry (will show as ---- in the screen display).



However, the better method for adding fuel purchases is to make them as a transaction in an Account (typically when you pay by credit card). Specify a link to a Vehicle in the Transaction entry Advanced settings screen, then after entering the Transaction details you will be automatically presented with this Add Fuel dialog with the **Date** and **Cost** already filled in. After filling in the **Quantity** and the present **Distance** and tapping OK the entry will be added and a pop-up display will tell you the spot consumption since the last entry.

The **Edit** button gives you access to the usual **Edit** and **Delete** options.

The **View** button gives the standard menu, but with an extra **Module screens** option. This opens a secondary menu appears with 4 extra options:

- **Graph:** To show the consumption in a graphical format
- **Statistics:** Some useful facts about your usage
- **Remind:** Accesses the Reminder screen.
- **Expenses:** Accesses the Expenses screen.

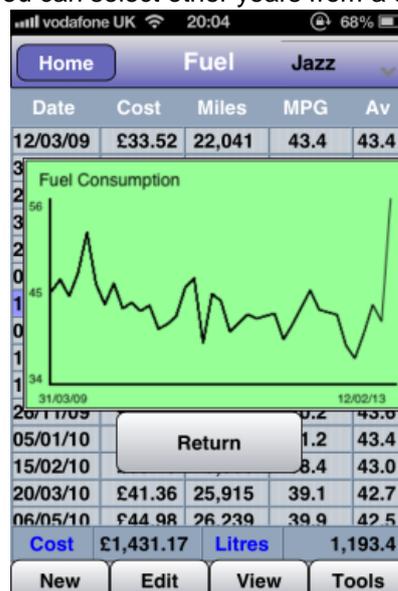


Graph

This shows the consumption in a graphical format

Statistics

This screen shows some useful pieces of information about your expenses and running costs. The screenshot shows them for 2013, by tapping on the year you can select other years from a dropdown menu.

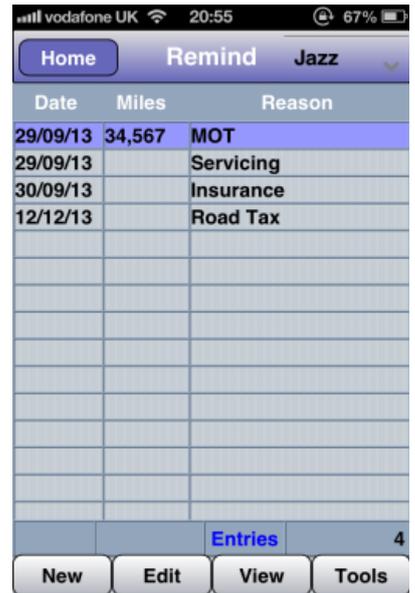




Reminder Screen

The Reminder screen is where you set warnings which can be used to alert you when servicing is due, or insurance needs to be renewed.

Reminders can be based on Date or Distance (or both). The program will then inform you when the date or distance of a fuel entry triggers the reminders.



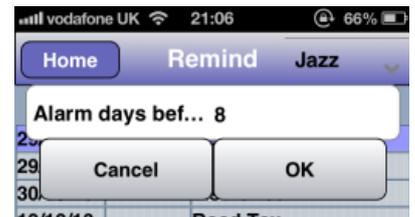
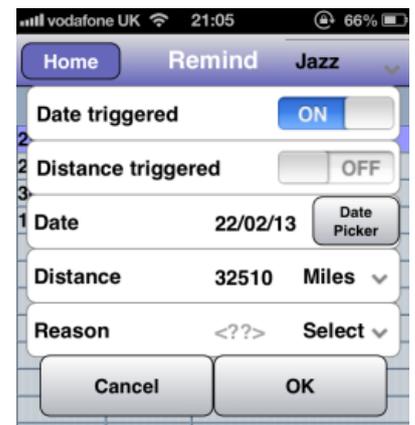
Add reminders

Use the **New** button and enter the details for each reminder:

- Turn on the **Date trigger** and specify a **Date**, and/or
- Turn on the **Distance trigger** and specify a **Distance** in Miles or Kilometres
- **Reason** – add a description, or the **Select** option provides a dropdown set of frequently used reasons to save you typing them in.

The Reminders screen **Edit** button allows you to **Edit** or **Update** reminders.

The Reminders **Tools** button has a **Settings** option to specify how many days before an event you wish to be notified by an **Alarm**.





Expenses Screen

Use the Expenses screen to keep a record of additional running costs for each of your vehicles, for example insurance, maintenance, parking, etc. The running total is shown at the bottom.

Date	Cost	Miles	Reason
03/09/09	£330.00	31,591	Insurance
12/12/09	£120.00	31,591	Road Tax
12/05/10	£29.99	31,591	Summer CI
29/09/10	£170.00	31,591	Servicing
30/09/10	£350.00	31,591	Insurance
02/11/10	£68.69	31,591	Tyre
12/12/10	£120.00	31,591	Road Tax
21/09/11	£231.00	29,000	Servicing
30/09/11	£465.00	31,591	Insurance
12/12/11	£120.00	31,591	Road Tax
31/05/12	£60.00	31,591	Air Con
20/09/12	£190.00	31,286	Servicing
30/09/12	£330.00	31,591	Insurance
Entries	13	Total	\$2,584.68

Add Expense entry

Use the **New** button to add an Expense, specifying **Date**, **Reason**, **Cost**, and **Distance**.

As usual the **Edit** button allows you to **Edit** and **Delete** entries.

The **Tools** button in the main fuel screen gives the following options:

- **Settings**
- **Vehicle Notes:** This is the same as the main screens but in this case the Notepad is just for the Vehicle.

	MPG	Av
03/09/12	38.5	41.4
02/09/12	43.4	41.5
01/09/12	40.8	41.4
05/04/12	£43.33	30,845 39.7 41.3

Fuel Preferences

The following settings are available:

- **Decimal places** to show for each of the columns
- The **Second column** entry. As usual this can also be toggled by tapping on the column header.
- Whether the default setting for entry should be a **Full tank**.



Home Module

The Home Module allows you to track the contents of multiple houses for insurance purposes. Each Item is allocated to a Room and a Category and given a value and designated if you wish to have it replaced on a 'New for Old' basis or just the Current Value. Each year you can uprate the value of the Items by a percentage to take account of inflation.

For each House there are 3 screens:

Items screen

- For displaying the details for each Item.

Rooms screen

- For displaying the contents of each room and the overall room value.

Categories screen

- For displaying all the Items allocated to a specific category and the total value.

Houses

You can maintain records for multiple houses.

- Tap **Edit > Houses > Add House** to create house files. Simply enter the name and the currency you wish to use.
- Tap **Edit > Houses > Edit House** to amend any of the details.
- Tap **Edit > Houses > Delete house** to remove house files if you no longer need to keep records.



Items Screen

The Items screen is where you see the details of the Items. At the bottom of the screen is a display of the total number of items in the database and the total value of all the items.

You can filter the display to show **All Rooms** or **All Categories**, or just the items from specific rooms and categories, using the drop down selectors.

You can select between multiple houses using the drop down selector at top right of the screen.





Adding Items

Tap the **New** button to add an item and enter the details for:

- **Date**
- **Description**
- A **Reference** (if required)
- **Value**
- Whether you wish it to be **'New for Old'**
- **Location** where the item is kept
- **Category**

The **View** button gives the standard menu, but with an extra **Module screens** option. If this is tapped a secondary menu appears with two extra options:

- **Rooms:** To show the contents of a Room.
- **Categories:** To show all the Items associated with a Category.

The **Tools** button offers the following:

- **Settings** to specify what you wish the 'New for Old' setting to default to for Item entry, and a screen sort option
- **House Notes:** The standard Notepad, this time for each House.
- **Uplift Value:** Increase (or decrease) the value of all the Items by a fixed percentage.





Planner Module

The Planner Module allows you to track the day-to-day expenses associated with running a house. You can define payment schedules for each Agency, allowing you to carry out a comprehensive annual budget.

Planner Screen

The screen lists the various agencies with a six-month matrix of the predicted costs. You can reconcile entries, turning them red, by selecting them and tapping the 'R' buttons at the bottom.

On initial opening the screen defaults to have the current month in the second column so you can instantly see if the previous month's entries have all been reconciled. Swiping the screen will show the other months.

The entries can also be linked to specific Transactions or Default Transactions so they are reconciled automatically without having to visit the screen. And the predicted values are updated to the actual values so the accuracy of the Budget improves with time.

As usual you can define multiple Planners and these are selected from the drop down selector top right.

Agency	Jan	Feb	Mar	Apr	May	Jun	Total
P. Tax						2,000	4,000
Credit	200	220	220	220	220	220	2,600
Charge	12	12	12	12	12	12	144
Elec	87	61	60	35	35	35	850
Gas		1,000					1,426
Verizon	100	99	105	105	105	105	1,249
Warranty							600
Insurance							1,025
Termite						85	85
Car Ins			350				700
Dodge							460
Taurus							460
AAA							120
AirCon			70				70
Costco							50
Web	10	10	10	10	10	10	120
Totals	409	1,402	827	382	382	2,467	13,960

Use the **New** button to add Agencies. Then use **Edit > Update cost estimate** to enter a **Value** amount for a particular **Month** when a payment is made, or for All months.

The **Edit** menu also has options to **Move**, **Edit** (rename) or **Delete** agencies.

The **View** button acts as normal.

The **Tools** button offers the following:

- **Plan Notes** The standard Notepad, this time for each Planner file.

Agency: P. Tax

Month: Feb

Value: 0

Buttons: Cancel, OK



Invest Module

The Invest Module allows you to track the day-to-day valuation of a simple portfolio of investments. It does not replace a proper Investment application but still allows you to track your Total Worth. There are two screens:

Main Screen

This displays the details of the investments and allows the usual **Adding, Editing and Moving** of the entries Note: the **Edit investment** option is to change just the **Name** and **Number** of units held. There is a separate **Update value** option for the regular updates with **Date** and new **Value**.

This screen is intended as a 'snapshot' of the overall value of the portfolio and it can be included in the 'Total Worth' value on the main Accounts screen.

The **Tools > Settings** allows you to specify:

- **Decimal places** to be used for the Number and Value columns.
- Whether the total value of the investments should be **Included in Total Worth** display of the Main Accounts screen.
- Whether to **display the date column** in the Main screen to show when the last update was carried out.



Name	Num	Value	Total
Fidelity One	1,000	\$34.45	\$34,450.00
Fidelity Two	1,000	\$30.48	\$30,480.00
JPM One	1,000	\$20.24	\$20,243.00
JPM Two	1,000	\$10.89	\$10,890.00
LG One	1,000	\$11.49	\$11,490.00
LG Two	1,000	\$10.99	\$10,990.00
Total			\$118,543.00

History Screen

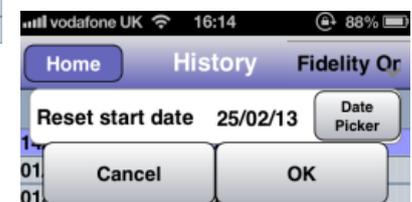
For each investment you can display a History of the performance of the investment value over time. Each time you do an **Update Value** in the Main screen a new entry is added to the History screen. (Note, you can have only one entry per day so if you use Update Value twice in a day only one entry is added to the History screen).

Date	Value	Total	Remarks
01/09/99	\$13.23	\$13,231.00	1999
01/09/00	\$17.18	\$17,178.00	2000
01/09/01	\$15.89	\$15,892.00	2001
01/09/02	\$13.28	\$13,281.00	2002
01/09/03	\$14.61	\$14,606.00	2003
01/09/04	\$16.57	\$16,571.00	2004
01/09/05	\$22.36	\$22,359.00	2005
01/09/06	\$26.25	\$26,249.00	2006
01/09/07	\$30.81	\$30,806.00	2007
01/09/08	\$24.39	\$24,391.00	2008
01/09/09	\$27.78	\$27,784.00	2009
01/09/10	\$29.15	\$29,152.00	2010
01/09/11	\$25.95	\$25,952.00	2011
01/09/12	\$27.45	\$27,452.00	2012
Change			357.5%

From either of these screens you can select **View > Module screens > Graph** to show a graphical view of the performance.



In the History screen, the **Tools** menu allows you to **Reset the Start Date** of the database in case it has got too long.





Utilities Module

The Utilities Module allows you to track the day-to-day usage of the various utilities. I use it to track Electricity (in case I need to send a meter reading when I do not have access to the meter), Internet Broadband (to ensure I do not exceed my monthly cap), Heating Oil (to make sure I order a fill in good time) and Water.

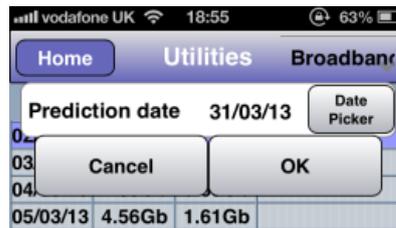
The Main screen simply shows the details of the readings (with an optional Remarks column) for each utility.

Use **Edit > Utilities to Add, Edit or Delete Utilities** and as usual select the required utility from the drop down selector at top right.

Then use the **New** button to add entries with their **Date, Value** reading, and any **Remarks**. Use **Edit > Edit** and **Delete** as usual.

The bottom line shows a Predicted value for a given date. Set this **Prediction date** in the **Tools > Settings** menu.

Date	Value	Used	Remarks
01/02/13	0.00Gb		
02/02/13	0.20Gb	0.20Gb	
03/02/13	0.33Gb	0.13Gb	
06/02/13	0.79Gb	0.46Gb	
11/02/13	0.83Gb	0.04Gb	
13/02/13	0.83Gb	0.00Gb	
14/02/13	1.35Gb	0.52Gb	
15/02/13	11.08Gb	9.73Gb	
16/02/13	12.51Gb	1.43Gb	
22/02/13	23.54Gb	11.03Gb	
23/02/13	25.17Gb	1.63Gb	
24/02/13	27.05Gb	1.88Gb	
25/02/13	31.25Gb	4.20Gb	
Prediction for		30/02/13	37.76Gb



The Tools button also offers an option to **Reset the start date** if required.





Checklist Module

The Checklist Module allows you to track lists, either simple or ToDo lists

The Main Screen shows the lists and the one here demonstrates some of the functions available. Each entry can have an attribute of "Completed" or "Title Entry" as shown.

The last column can actually display one of 2 separate values, the primary "Extra" detail is shown initially and the secondary one can be displayed by tapping on the title of the column.

An entry can be marked a Completed by tapping on the 'R' button on the bottom row.

As usual you can switch between Checklists using the drop-down menu on the top right of the screen.

Finally the words "Remaining" and "All" can be tapped to display ether All the entries or just the uncompleted ones. The current display is highlighted in magenta in this case (The same colour you defined for reconciled in the Transaction screen).

No	Description	Number
1	----Already there----	
2	© White Slacks	
3	© Shorts	
4	© Shirts	Two
5	© Toothpaste	
6	© Deodorant	
7	----Clothes----	
8	Shirts	Two
9	Knickers	Five
10	Vests	Three
11	Shorts	
12	Swimming Trunks	
13	----Gym Kit----	
14	T-Shirts	Two
15	Lyra Shorts	
Remaining		34
All		50

Tap the **New** button to add an item and as usual enter the details for:

- **Description**
- The 2 Extra details
- **Attribute**

Home Checklist Caymans

Description <Name>

Number <Number>

Notes <Notes>

Attribute None

Cancel OK

The **Edit** button gives access to the Checklist Group options, clear all the Completed flags and the usual **Edit/Move/Delete** options.

Home Checklist Caymans

Checklists > Number

Unmark all entries >

Edit entry > Two

Move entry >

Delete entry > Two

Home Checklist Caymans

Description <Name>

Column Title 1 Remarks

Column Title 2 Notes

Cancel OK

And finally the Checklist Group options allow you to **Add/Edit/Delete** Checklists, where you give the Checklist a Name and define the titles of the 2 Extra fields.