Sunrise Software

BUDGETMASTER™
(for the Atari*)

This program will:

1. Teach you how to set up a personal budget.
2. Allow you to set up your catagories, budget amounts, and input your expenses, without additional equipment or materials.
3. Make changes in catagory names, budget amounts, expense inputs, and otherwise manipulate data for 12 months at a time, easily, and without the need to save a month at a time to tape or disc.
4. Analyze your spending patterns and your budgeting skills to assist you in making future budget decisions.
5. Interface with most printers, giving you a hard copy of your displays whenever you wish.
6. Save your data and catagory names on either cassette or diskette.

REQUIREMENTS:

(1) Atari* Model 400 or Model 800 personal computer with 32K Ram
(2) Disc Drive

OPTIONAL:

(1) Printer (most models which interface with the Atari* personal computer will work with this program.)

* Atari is a trademark of Atari Incorporated

NOTE: This article will be replaced if defective in manufacturing, labeling or packaging. This warranty excludes all consequential damages.

INSTRUCTIONS FOR LOADING CASSETTE VERSION

BUDGETMASTER Program Only

If you purchased only the **BUDGETMASTER** program, these step should be followed to load the program from cassette:

1. Insert the tape label side up and rewind.

2. Insert *'BASIC'* cartridge and turn on your computer.

3. Press the *'PLAY'* button on your recorder and press *'RETURN'*

4. Type *'CLOAD'* and press *'RETURN'*.

5. After the program has loaded type 'RUN' and press 'RETURN'.

6. Be sure that when the program begins to run that you shut off your recorder to prevent damage to the tape.

BUDGETMASTER with CHECKBALANCER

If you purchased the **CHECKBALANCER** program with **BUDGETMASTER** then follow these steps to load the programs:

1. Insert tape with label of the program you wish to load up, and rewind.

2. Follow instructions 3 through 6 above.

Note: You will not be able to run the **CHECKBALANCER** program unless you have first run **BUDGETMASER** and created a data file to load into the **CHECKBALANCER** program when prompted at the beginning of the program. (see instructions for menu item #3 in the **BUDGETMASTER** program)

If you have chosen to purchase the **CHECKBALANCER** program along with the **BUDGETMASTER**, you will be able to determine your expenditures quickly and easily at the same time you balance your checkbook. In addition, you will be able to go through the process of determining your past spending patterns much more quickly. Simply use the **CHECKBALANCER** program to balance your checks for the past 3, 6, or 12 months, and review the results which are written to the **BUDGETMASTER** program data files.

A. Loading

The same diskette contains both the **BUDGETMASTER** and **CHECK-BALANCER** programs. To load, boot up your disc drive with your computer turned off. When the busy light goes off, insert the diskette, label side up. Turn on your computer and wait for the prompt *"WHICH PROGRAM - A) BUDGETMASTER, B) CHECKBALANCER"*. (It takes about 45 seconds to load.) Press 'B' and the **CHECKBALANCER** will automatically load or press 'A' if you wish to load **BUDGETMASTER**.

Once loaded, the program will input your data stored from the **BUDGETMASTER** program (including any changes in the budget category names). The category names you have set up will then be displayed while you are balancing your checks. After you have inputted the amount for each check, you will be prompted to enter a category and what part of that check you wish to allocate to that category. The program will not go on to the next check until you have allocated the whole amount of each check (you may want to have at least one 'miscellaneous' category!).

When you have finished the budgeting process, you will be given the option to save your data to cassette or diskette. If you select the 'save' option, the expense portion of the **BUDGETMASTER** data will be changed to reflect the allocations that you have made.

B. Using the program

After telling the computer to retrieve your **BUDGETMASTER** data from either cassette or diskette, you will be prompted to input the month for which you will be balancing your checkbook. Press the letter of the appropriate month. You then will be prompted to input the check number and the balance you will be starting with. The program will start once these prompts have been answered. Before continuing, check off the cancelled checks in your check register.

The top portion of your screen will display all of the budget category names you have selected. The bottom of the screen will display the

check number (or deposit) you will be entering information for and your current balance. This information will be displayed at all times while you are entering information.

You will then be prompted to enter the amount of the check number displayed. If you press 'D' [RETURN], the program will assume you will be making a deposit. The screen will change accordingly, and you will be prompted to enter in the amount of the deposit. A note of caution: you will be able to enter any amounts for either deposits or checks. If you enter numbers larger than $9999.99 you will be risking altering the screen display, but your data will still be correct.

Once you have entered your deposit amount, the screen will again be altered with the new balance, and the word 'DEPOSIT' will be replaced with the number of the check you left off with. You will again be prompted to input the amount of that check. After you have done so, you will be prompted to input a 'Y' or 'N' to tell the program if the check has been cancelled or not.

The next prompt is for the letter of one of the categories listed. Determine the category you wish to allocate all or part of the check currently displayed, and press the letter preceding the category. You will then be prompted to enter the amount of the current check you wish to allocate to the category you have selected. If you wish to allocate all of the check, press 'A' [RETURN], and the program will go on the the next check or deposit. If you wish to allocate only a part of the check to the selected category, input the amount and press [RETURN]. You do not need to enter '.00' after whole dollar amounts.

The screen will then be altered to reflect what you have entered, and the 'AMOUNT' display will tell you how much of the check you still need to allocate. You then proceed as before to enter in your category and amount until you have allocated all of the check. The program will then automatically go on to the next check.

You will continue to follow the procedure outlined above until you have entered all of your deposits and checks. At that point press '*' [RETURN] when you are prompted to enter the check amount, and the entering process will end.

The screen will then display your beginning balance, the total amount of cancelled checks, the total amount of uncancelled checks, the total amount of deposits, and the new balance. Verify this information with your bank statement before going on. When your bank statement is reconciled, press any key to continue. You will then see a listing of each category and the amounts you have allocated for that month. You will then be asked if you wish to save the data to cassette or disk. If you choose to do so, the amounts you have allocated will automatically written to the **BUDGETMASTER** data files.

Loading

Turn on your disc drive while your computer is off. When the busy light goes off on your disc drive, insert the diskette (label side up) and turn on your computer. When prompted, press 'A' to load **BUDGET-MASTER** or 'B' to load **CHECKBALANCER**.

Running

Follow the prompts until you are asked to respond Y/N to the question: *"ARE YOU A NEW USER?"* Respond *"Y"*. Twenty-six categories will be displayed, following their associated letter, and the first category will be displayed in the lower window with the prompt *"NEW NAME?"*. If you want to change the name of the first category, type in the new name and hit return. You will see the display at top replace the old name with your new one. No change will take place if you use more then 10 characters in the new name.

To delete a category, type in a single "*" and hit *RETURN*. After you have gone through all 26 categories you will get another chance to go back and make more changes before going on. If you are satisfied with your categories, respond to the prompt *"ANY MORE CHANGES?"* with *"N"*, to go on.

At this point you will again see all 26 categories displayed (this time with your changes). In the window at the bottom, you will again see the first category. This time the the prompt will say *"AMOUNT BUDGETED"*. Type in the amount that you would like budgeted for your first category, (up to $9999.99) and hit *RETURN*. Do not use a *"$"* in front of your figures, and it is not necessary to type in the *".00"* after a whole dollar amount.

After you have entered your amount, the screen will prompt *"MONTH?"*. If you want the same amount for all 12 months for that category, type in *"13"* and hit *"RETURN"*. Otherwise, type in the number of the month (1 = JANUARY, 2 = FEBRUARY, 3 = MARCH, etc.) you want that amount budgeted for that category.

EXAMPLE: To budget 95.00 per month for all 12 months for AUTOPAY:
PROMPT: Amount Budgeted? RESPONSE: 95 'RETURN'
PROMPT: MONTHS? RESPONSE: 13 'RETURN'

To budget 120.00 for insurance for the months of June and December:

PROMPT: Amount Budgeted? RESPONSE: 120 'RETURN'
PROMPT: MONTHS? RESPONSE: 6 'RETURN' 12 'RETURN'

When you have entered all of the months for that amount, type "0"(zero) 'RETURN'. You will see the prompt *"NEXT CATEGORY?"*. If you wish to go on to the next category type 'Y'. If you type 'N' the current category will still be displayed and you will receive the prompt to enter a new amount.

EXAMPLE: To budget 130.00 per month for March through September and 180.00 per month for October through February for UTILITIES:

PROMPT: Budget Amount? RESPONSE: 130 'RETURN'
PROMPT: MONTH? RESPONSE: 3 'RETURN' 4 'RETURN' 5 'RETURN' 6 'RETURN' 7 'RETURN' 8 'RETURN' 9 'RETURN' 0 'RETURN'.
PROMPT: Next Category? RESPONSE: N
PROMPT: Amount Budgeted? RESPONSE: 180 'RETURN'
PROMPT: MONTH? RESPONSE: 10 'RETURN' 11 'RETURN' 12 'RETURN' 1 'RETURN' 2 'RETURN' 0 'RETURN'
PROMPT: Next Category? RESPONSE: Y

If you do not wish to budget anything for a category hit 'RETURN' when you get the *"AMOUNT BUDGETED?"* prompt, and the next category will automatically be displayed in the lower window.

When you have entered your budget amounts for all of your catagories, the program will automatically go to the Main Menu. Or if you wish to stop at any point of the budgeting process, you may go directly to the Main Menu by typing M 'RETURN' whenever you see that option listed at the bottom of the screen.

MENU

1) Change a category name.
2) Change a budget amount.
3) Save Data.
4) Input expenditures for a month.
5) Review a category for all 12 months.
6) Review all catagories for one month.
7) Budget Analysis.

At this point you have six options as listed in the Menu.

1. Change a Category name. This is the same procedure that we began with, but there is an important difference. Once you have input budget amounts or expense amounts (item #4), that information will be stored, even if you change the name of the catatory by going to Menu item #1. This is also true if you delete the category. (T   !) Therefore, the data input for a deleted category will be figured   all displays and analysis, unless you close the information out before deleting the

have not already done so, run the program to the point where your category names are set up and you are ready to plug in your budget amount. Then begin by inputting your budget amount for each fixed expense category (those that are non-changing, relatively speaking). Usually you can't do anything about the amount of those items anyway. Don't worry about skipping over the other items for now. It's a simple process to use Menu item #2 to come back and fill them in. When you get through all of the categories, the program will automatically go to the Main Menu.

If you have not plugged in the results of your review of the past months cancelled checks, do so by using Main Menu #4. Do so for each month you have reviewed.

This time when you return to the Menu, hit item #7. You will see an analysis of all budget items entered, and the percentage of each of the total, as well as a similar analysis of your expenses. This information should be helpful in deciding which items to try and cut back, and by how much. You may compare your spending pattern with the national averages listed in the back of this manual.

As you are inputting your budget amounts, do not worry about flipping back and forth between the different Menu items. Your data will not be lost once it is entered, unless you go back and re-enter a zero. When you think you are finished with step #2, do another budget analysis (Menu item #7) and see how close your budget figures match your past expenses.

STEP 3: Saving your data

We recommend saving the data to tape or diskette for documentation of your past spending pattern. If you are using disc drive, once you have saved the information go back and rename the file in a way that indicates the time frame of the information. This way you can save many years worth of information on one diskette. To access it when you want, just change the name of the file you wish to access back to "BMASTER.DAT". We do not recommend that you save your data on the same disc as the program.

Once you have saved the data, go back and enter '0' (zero) for all your expense categories for every month, using Menu item #4. Now save this information as you budget for the next 12 months. Each month, when you balance your checkbook, enter your actual expenses for that month and review that months display (item #6) to check   r spending.

For categories that you tend to go over budget, you may wish to put the budgeted amount in an envelope and only spend from the envelope.

Do not feel that your budget cannot change once it is set up. A budget is a "plan", and analysis of the results of a plan will help you set up a better plan the next time. **BUDGETMASTER** was designed to make it easy for you to set up your plan, to analyze the results of your plan, and to change your plan as often as you need to. Be flexible and happy budgeting!

NATIONAL AVERAGES*

Food	**23.1%**
Housing	**24 %**
Transportation	**8.8%**
Clothing / Personal Care	**10.9%**
Medical Care	**5.6%**
Recreation / Education / etc.	**6.2%**
Income Tax	**12.5%**
Social Security & Disability Insurance	**3.8%**
Miscellaneous	**5.1%**

*from "New York Times Book of Money"

REFERENCES

Personal Financial Planning; Hallman, G. Victor and Rosenbloom, Jerry S.; McGraw Hill, New York, 1978

Sylvia Porters New Money Book for The 80's; Sylvia Porter; Doubleday & Company, Inc., New York, 1979

Personal Money Management; Hurley, Gail E.; Prentice-Hall, Inc., New Jersey, 1976

Your Money - How To Make It Work Harder Than You Do; Phalon, Richard; St. Martins Press, New York, 1979

The New York Times Book of Money; Blodgett, Richard E.; NY Quadrangle, New York, 1975

arrow; or getting a printout of the entire budget analysis by hitting "P". If you choose a printout, you will notice that you also get the net amount of each category's total amount budgeted for the year, minus the total amount spent for the year.

At this time, we recommend that you rerun the program, and this time type "N" when you get the prompt: "ARE YOU A NEW USER". Follow the prompts and a sample budget will be stored so that you can see the displays.

USING BUDGETMASTER TO SET UP YOUR BUDGET

If you are already familiar with development and use of a personal budget, feel free to skip the next section. If not, or if you desire to brush up on your budgeting skills, the following information should prove helpful. (To further enhance your budgeting skills, we have provided a list of resources in the back of this manual that you should also find helpful.)

STEP 1: Selection of Category Names

BUDGETMASTER starts out with 26 commonly used budget categories. They are listed in the back of this manual for easy reference. After you review the list, decide which categories you wish to keep and which you wish to delete.

After you have deleted unwanted categories, you may come up with new ones that are more useful to you. You may only use 10 characters per category name, and you may only use 26 categories.

Selection of category names is an important part of the budgeting process, and a little time spent at this stage may save a lot of time later. Category names should be selected to provide you meaningful breakdowns of your spending patterns, yet be inclusive enough to make your budget efficient and easy to use. For example, the decision whether to use a single category for all utilities or to break each one into it's own category (ie. gas, electric, water, sewer, etc.) should be based on your need for that specific of information as well as how easy it would be to group them (are they all payed the same way, at the same time of the month, etc.).

Use names that are easy to remember and that you can relate to a single letter of the alphabet, when possible. (G-gas, E-electricity, W-water, S-sewer) Names will always be displayed on the screen with their corresponding letter, but you can save time if you can associate category name with it's letter.

You may use most characters available on the Atari*, including control character, in your category names. For example, you may wish to start out all categories of fixed expenses with "*" or a control character. (*AUTOPAY., *RENT, *LOAN PAY, etc.) Or you may wish to start out certain category names with a space or two so that they are indented when listed on your display.

Once again, take some time in setting up your category names. Be creative and experiment until you have the category names that will be most helpful and easy to use.

STEP 2: Setting up you Budget Amounts

There are many techniques for setting up a budget. One very good way is to use the historical approach. It is probably the most time consuming, but will give you the most accurate picture of what your spending patterns are.

Using the categories you have just developed, go through your cancelled checks for at least the past 6 months (and preferably the past year) and allocate each check amount to one of the categories, month by month. Before you start this process, run BUDGETMASTER so that you can plug your monthly expenditures into the computer as you go along. Then save them on tape or diskette.

If you have a printer, I would recommend that you now printout the display for each category (Main Menu item #5 to review each category on your screen. This display will show you how much you have spent month by month for each item (for the months you have plugged in).

The next part of step #2 is to compare your current monthly income (estimate if you are not on a fixed salary) with what your spending patterns have been. To do that, you use Menu item #6 to get a monthly summary of all budget items. Either choose an average month as a baseline, or do an actual mathmatical average of the totals for each month.

If your average monthly expenditure total is less than your total monthly income, it's all down hill from here. However, if the two figures are close, or if your income has dropped below what your use to spending, the toughest part is coming up — the decision process. You will have to decide either to go into debt, to somehow supplement your income, or to curb your spending. If like most people, you chose the last option, you will have to decide what to cut back on and by how much.

*** BUDGET ANALYSIS ***

CATAGORY	AMOUNT BUDGETED (YEAR) AMOUNT	%	AMOUNT EXPENDED (YEAR) AMOUNT	%	Y.T.D. BAL. AMOUNT
HOUSE PAY.	7149.00	29.00	7170.08	25.88	-21.08
UTIL.-GAS	720.00	2.92	647.17	2.33	72.83
UTIL.-ELEC	456.00	1.84	457.27	1.65	-1.27
UTIL.-WAT.	72.00	0.29	60.13	0.21	11.87
UTIL.-SEW.	87.00	0.35	79.72	0.28	7.28
TELEPHONE	336.00	1.36	352.11	1.27	-16.11
GASOLINE	840.00	3.40	869.13	3.13	-29.13
FOOD	3480.00	14.11	3402.35	12.28	77.65
BABYSITTER	1520.00	6.16	1336.25	4.82	183.75
INVESTMENT	-0-	-0-	3566.20	12.87	-3566.20
AUTO INS	372.00	1.50	365.52	1.31	6.48
LOAN(PRIN)	1850.00	7.50	1800.00	6.49	50.00
LOAN(INT)	372.00	1.50	483.00	1.74	-111.00
MISCELL.	2520.00	10.22	2582.56	9.32	-62.56
SAVINGS	1200.00	4.86	450.95	1.62	749.05
PERSONAL	800.00	3.24	950.00	3.42	-150.00
OTHER	600.00	2.43	250.00	0.90	350.00
OTHER 2	160.00	0.64	133.71	0.48	26.29
PREVIEW	157.75	0.63	211.65	0.76	-53.90
AUTO EXP.	720.00	2.92	858.11	3.09	-138.11
MEDICAL	-0-	-0-	265.00	0.95	-265.00
SCHOOL	-0-	-0-	217.00	0.78	-217.00
PROF. DUES	-0-	-0-	40.00	0.14	-40.00
MED.INSUR.	241.92	0.98	161.28	0.58	80.64
RETIREMENT	917.76	3.72	915.45	3.30	2.31
DONATIONS	80.00	0.32	80.00	0.28	-0-
TOTALS	$24651.43		$27704.64		$-3053.21

DECEMBER

	BUDGETED	SPENT	BALANCE	MEMORANDA
HOUSE PAY.	595.75	595.75	-0-	
UTIL.-GAS	60.00	48.00	12.00	
UTIL.-ELEC	38.00	41.47	-3.47	
UTIL.-WAT.	6.00	-0-	6.00	
UTIL.-SEW.	7.25	-0-	7.25	
TELEPHONE	28.00	35.00	-7.00	
GASOLINE	70.00	146.59	-76.59	
FOOD	290.00	330.36	-40.36	
BABYSITTER	160.00	112.00	48.00	
***********	-0-	41.71	-41.71	
*YOU	31.00	-0-	31.00	
*MAY	150.00	-0-	150.00	
*USE	31.00	93.00	-62.00	
*UPPERCASE	210.00	253.43	-43.43	
*LOWERCASE	100.00	-0-	100.00	
*OR	-0-	-0-	-0-	
*CONTROL	-0-	-0-	-0-	
*CHAR'S	-0-	-0-	-0-	
***********	-0-	-0-	-0-	
AUTO EXP.	60.00	-0-	60.00	
MEDICAL	-0-	10.00	-10.00	
SCHOOL	-0-	-0-	-0-	
PROF. DUES	-0-	-0-	-0-	
MED.INSUR.	20.16	-0-	20.16	
RETIREMENT	-0-	-0-	-0-	
DONATIONS	-0-	-0-	-0-	
TOTAL $	1857.16	1707.31	149.85	

UTIL.-ELEC

	BUDGETED	SPENT	BALANCE	MEMORANDA
JANUARY	38.00	34.78	3.22	
FEBRUARY	38.00	25.79	12.21	
MARCH	38.00	29.38	8.62	
APRIL	38.00	31.81	6.19	
MAY	38.00	30.63	7.37	
JUNE	38.00	69.19	-31.19	
JULY	38.00	35.73	2.27	
AUGUST	38.00	46.53	-8.53	
SEPTEMBER	38.00	35.25	2.75	
OCTOBER	38.00	40.83	-2.83	
NOVEMBER	38.00	35.88	2.12	
DECEMBER	38.00	41.47	-3.47	
TOTAL $	456.00	457.27	-1.27	

MEMO