

# A Financial Wizard



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**A FINANCIAL WIZARD  
THE COMPLETE PERSONAL FINANCE  
PACKAGE FOR ATARI™ PERSONAL  
COMPUTER SYSTEMS**

Requires one disk drive

and

32K of memory  
(printer optional)

**COMPUTARJ**

Dallas TX





# CONGRATULATIONS

You have purchased a powerful, yet easy to use, Personal Finance package. Proper use of this system will enable you to track your spending habits, plan effective budgets, flag tax deductible expenses, and retrieve any check or record entered into the system. The use of **Financial Wizard** is straight forward requiring very little training and computer knowledge.

You have the option of using one or two disk drives with FW. With one, you can store 100 checks per month; with two drives (and a separate data diskette which you supply), 220 checks per month.

After the introduction to the various major programs supplied with the FW disk, you will find a section on Initialization. Please don't skip over it! Complete all of the steps or your FW disk will not want to accept any of your information.

Summary of the major FW programs:

**CHECK ENTRY**-is employed to enter your checks, deposits, and records (misc. information). You can scan and correct previous entries with ease. Your up-to-date checkbook balance is constantly displayed on the screen as is the number of checks written during the current month.

**BUDGET ENTRY**-is used to create your monthly budgets by expense category. It allows you the option of either copying one month's completed budget into any other month, and/or copying single budget entries into all twelve months at one time.

**CHECK SEARCH**-will search your entries by single or multiple (up to seven) search parameters at one time. Printed reports are optional.

**TABULATIONS**-lists your expenses versus budget by month, year to date, or by expense category over a twelve month period. Printed reports available.

**BARGRAPH**-yields the same information as does Tabulations, but in four color bargraph form. With an 80-column printer with graphics capability (Epson with GRAFTRAX, NEC, PROWRITER, CENTRONICS 739), you may reproduce the bargraph on your printer.

**CHECK BALANCER**-will search each month for your uncleared deposits and checks and with simple single stroke entries, you will be able to clear your outstanding items. A summary page summarizes the number of outstanding checks and deposits and displays how you compare to the bank's balance. Printed report available.

**CHECKWRITER**-will print your checks (with the custom checks available through ABACUS SOFTWARE) on your 80-column printer.

Throughout the manual there are helpful hints on proper use of FW, so read it at least once. Check entry is the key to FW's operation. Without proper data entry the power of FW could be diminished.

# INITIALIZING YOUR DISK

This section is **VERY IMPORTANT** so please read it carefully. Do not skip it! If, during any point in the process of initializing your program disk you want to start over, it is ok to do so. **BUT, DO NOT EVER, EVER FORMAT YOUR PROGRAM DISKETTE!**

## **STEP 1 - Make a copy of the PROGRAM disk.**

**CAUTION**-do not skip over this step as during initialization the UTILITIES package will be deleted from the program diskette (when using the one disk drive option) in order to make room for your monthly files. By copying the program diskette, you will preserve the UTILITIES package for future use.

a. Insert your BASIC cartridge in the left slot. Turn on your disk drive (if you have more than one drive, turn the others off at this point) and insert the program disk. Turn on your computer.

b. As the FINANCIAL WIZARD loads, you will see the FW logo, then the Master Menu will appear.

c. Press #9 to QUIT. Type 'DOS' (RETURN) to access the ATARI Disk Operating System.

d. Remove the PROGRAM disk and insert an empty diskette into your drive. Make certain there are not any programs on this disk that you may want to save as the disk is about to be formatted. This will erase anything on the disk. Press 'I' (RETURN), '1' (RETURN), 'Y' (RETURN) and the diskette will be formatted. This process will take about 3 minutes. When the screen displays 'SELECT ITEM', the process is complete.

e. Now to make the copy. Remove the formatted disk from the drive and insert the PROGRAM disk. Press 'J' (RETURN), '1,1' (RETURN) and proceed to follow the instructions supplied by DOS for inserting the destination disk (the disk you just formatted) and the source disk (that's your PROGRAM disk). When the process is complete (DOS will show 'SELECT ITEM' on the screen), you will have

made a copy of your program disk. From now on we will refer to this as your COPY disk.

f. If you own two disk drives and want the capability of storing up to 220 checks per month, then read on. Otherwise, go to instruction 'g'.

**TWO DRIVE INSTRUCTIONS**-Obtain another empty disk and format it as above. This will be your DATA disk. When finished, turn on drive #2 and insert the DATA disk.

Now using the DOS 'C' command (for copy file), copy the following files from the program disk to the data disk: D:BAL, D:BUDGET.DAT, D:CKTOT.DAT, and D:EXPCAT.DAT. These are your data files and they **MUST** be on your data disk for the two drive option to work properly. Please refer to ATARI'S Disk Operating System Manual if you are unfamiliar with the copy file command.

g. Put the COPY disk in a safe place. You won't be using it unless one of the programs on the PROGRAM disk becomes damaged in some way. **You will be using the PROGRAM disk as your 'working copy'**. Please note that all of the programs on your COPY disk will function except for CHECK ENTRY. It will operate only when it resides on the special diskette supplied with your FW package.

h. Insert the PROGRAM disk in drive #1 (and put the DATA disk in drive #2 if you are using this option). Now turn the computer off, then on. The Master Menu will appear.

## **STEP 2** - Create Monthly Files

a. Press #8 for UTILITIES. The Utility package will load.

b. Press #2 for Creating Monthly Files. A warning tone will be generated. Ignore it for now - it's a warning to remind you that you are entering an area that could damage your check storage files. Since there aren't any at this point, don't worry about it.

c. The program wants to know if you want a one or two drive system. Decide and press the appropriate number.

If you have chosen the two drive option, have you previously transferred the data files??? If not, stop here. Proceed to STEP 1 (f).

d. If all your information is correct, press 'Y'. Now as a final check before the monthly files are created and the Utilities package is deleted (with the two drive system, the UTILITIES package will not be deleted), you must press CTRL and 'C' at the same time to proceed. Any other key will return you to the Utility menu at which point you will have to start over.

e. Take a break as the creation of your files will require about five minutes. When the process is complete, a buzzer will sound.

f. Now it's time to enter some initial data - the account name, the year, and the starting checkbook balance.

The important data is your starting balance. If you want to use FW from this date on, then your balance is what your checkbook currently shows. But if you want to go to the beginning of the year to enter your checks, then your balance should be **what your checkbook showed as of that date**. This information is important for the audit program to function properly.

Enter the checking account name (12 letters maximum please), press (RETURN); the year, press (RETURN); and finally your checkbook balance and press (RETURN).

g. If everything is correct, press 'Y' and your information will be recorded on the program disk (or the DATA disk if a two drive system). The screen will return to the Utility menu.

### **STEP 3 - Create Your Major Expense Categories**

The Financial Wizard allows 21 major expense categories, 1 major income category, and 4 major record keeping categories.

An expense category (A through U), as the name implies, holds your expenses. Anytime you write a check using one of the expense categories, the amount of the check is deducted from your checkbook balance. When using the income category, the amount of your entry (usually a deposit) will be added to your

checkbook balance. The four record keeping categories (W,X,Y, and Z) do not interact with your checkbook balance at all, hence they may be used to maintain any type of record you desire. Examples are: electric, gas, oil, or water use; miles jogged, calories consumed (pounds lost!), stocks purchased, etc.

But notice the word **“major”**. There are also sub-categories!

You may use the letters A through Z and the numbers 0 through 9, 36 in all. It is not necessary to employ sub-categories for proper program execution, but with their use, you can greatly expand the power of the Financial Wizard.

Your major categories should be the big ticket expense items such as house, utility, car, insurance, food, taxes, etc. There is a set of major categories supplied with your FW disk (which you are about to alter). The sub-categories would be used to sub-define each of the major categories. Examples such as repair, maintenance, insurance-car, insurance-life, are typical as sub-categories.

**One of your sub-categories should always be tax (“T”, for example) for your tax deductible entries.** This will come in handy at tax time when using the multiple search parameters.

To assist in your sub-category planning, we’ve provided a set of sub-category examples and a sub-category worksheet.

The use of sub-categories increases the flexibility of FW, but these do not have to be utilized for the system to function properly.

When you type in your checks and want to sub-categorize an entry, refer to your listing and insert the sub-category letter in the Sub-Category block. Now when you do a Check Search, and need to retrieve only certain entries within a major category, put the sub-category letter in the SUB field and the major category letter in the EXP. CAT. field.

The Bargraph and Tabulations programs will only tabulate on major expense categories, so rely heavily on the searching abilities of FW to define expenses using sub-categories.

After you have created your major expense categories it is not advisable to change them after you have started using FW.

OK, let's proceed!

a. Your screen currently displays the Utility menu. Press #3. The MAJOR expense categories supplied with the program disk will be displayed on the screen.

REMEMBER: Categories A through U are expense items; V is income; and W through Z are record keeping. DO NOT ALTER THE INCOME CATEGORY.

b. To move the cursor press the CTRL key and one of the arrow keys. Now enter your own category. **Do not press** (RETURN) after each entry, but continue moving the cursor with the CTRL and arrow keys. Remember to type over (with spaces) any unwanted letters. Also, do not delete or modify the category letters A through Z.

c. When you are finished, press (RETURN). The screen will ask if the categories are complete. If so press 'Y' (RETURN). If not, press (RETURN) and continue.

d. The Utility menu will appear. You are now finished with initialization.

If you feel you made a mistake somewhere along the way, you may start the entire process over. BUT NEVER, NEVER FORMAT YOUR PROGRAM DISK or you will be completely out of luck!

e. To start using FW, press 'O'. The Master Menu will appear.

Here are some examples of sub-categories:

A. \_\_\_\_\_

B. BOY SCOUTS

C. CHURCH

D. DRY CLEAN

E. ELECTRIC

F. \_\_\_\_\_

G. GAS

H. \_\_\_\_\_

I. INTEREST

J. \_\_\_\_\_

K. \_\_\_\_\_

L. LAUNDRY

M. MAINT.

N. \_\_\_\_\_

O. OUT TO EAT

P. \_\_\_\_\_

Q. \_\_\_\_\_

R. REPAIR

S. \_\_\_\_\_

T. TAX DEDUCT

U. \_\_\_\_\_

V. VACATION

W. WATER

X. \_\_\_\_\_

Y. \_\_\_\_\_

Z. \_\_\_\_\_

0. \_\_\_\_\_

1. INCOME 1

2. INCOME 2

3. INT. REC'D

4. LOAN #1

5. LOAN #2

6. \_\_\_\_\_

7. \_\_\_\_\_

8. \_\_\_\_\_

9. \_\_\_\_\_



## SUB-CATEGORY WORKSHEET

A. \_\_\_\_\_  
B. \_\_\_\_\_  
C. Cash  
D. Dow  
E. Electric  
F. \_\_\_\_\_  
G. Gift  
H. Maintenance/Cleaning  
I. Improvement  
J. Jupy  
K. \_\_\_\_\_  
L. \_\_\_\_\_  
M. Matthew  
N. \_\_\_\_\_  
O. \_\_\_\_\_  
P. Phone  
Q. Loans  
R. \_\_\_\_\_

S. \_\_\_\_\_  
T. Tax Deduct.  
U. \_\_\_\_\_  
V. Gas  
W. Water  
X. Garbage  
Y. \_\_\_\_\_  
Z. \_\_\_\_\_  
0. \_\_\_\_\_  
1. \_\_\_\_\_  
2. \_\_\_\_\_  
3. \_\_\_\_\_  
4. \_\_\_\_\_  
5. \_\_\_\_\_  
6. \_\_\_\_\_  
7. \_\_\_\_\_  
8. \_\_\_\_\_  
9. \_\_\_\_\_

The following paragraphs will guide you through each of the programs. Most of the instructions for proper program execution will appear on the screen, but it is helpful to read through this section prior to operating FW.

## **MASTER MENU**

Make certain your PROGRAM diskette is in drive one (and a DATA diskette in drive two if you are using the two drive option) and turn on your computer. The Master Menu will load.

The menu allows access to all of the programs except Utilities (using the one drive option). The Utilities package is now on your COPY disk which must be inserted in drive #1 should you need to refer to it.

To see your checkbook balance, press START. When you let go, it will be hidden from view.

When you press any number between 1 and 7, the program associated with that number will be run. If you press #9, you will be returned to the READY prompt and the computer will be available for anything you want to do. Be sure to remove FINANCIAL WIZARD from your drive after you press 9.

## CHECK ENTRY

From the Master Menu screen, press #1. The CHECK ENTRY program will load and start to execute. Don't worry if you hear your disk drive struggle a bit - this is normal.

Please study the screen for a minute. Notice that there are set fields for your entries. If you fill a field with information, the cursor will automatically jump to the next field and a new prompt will appear in the information block. Hence, you are only required to press (RETURN) when your entry does not completely fill a field's space.

The best way to describe the functions of CHECK ENTRY is to offer several examples of entering checks. Please scan this information so you will be able to effectively use the features of this program. **DO NOT ENTER THESE EXAMPLES INTO THE FW - THEY ARE FOR REFERENCE ONLY!**

**Example #1 - To enter check #1234, written on 6/5/82, made out to Shell for \$45.00:**

Enter '6' at the prompt "ENTER MONTH". Press (RETURN). If this was the first check written in this month, "0000" would appear in the LAST CHECK # block and "0" would be displayed in the # OF CHECKS block.

Enter '5' in the DAY block. If you had wanted to enter '05', this would be acceptable.

Now enter '1234' for the check # and SHELL for the payee.

The Expense Category is next. Let's consider this as a car expense. Let's also assume that we previously assigned 'H' to our car expenses, so type 'H'. Now the Sub-Category? This is where we can further define our expenses and this may well be a good example to show it. You may have assigned 'G' as gas so put a 'G' in the Sub-Category block.

Finally type in '45'. If you leave off the trailing zeros, FW will put them in for you. Press (RETURN).

After pressing (RETURN) the computer will respond with:

**CORRECT = START**

**RE-DO = RETURN**

This is a safety check. If you need to re-do the entry on the screen, just press (RETURN). If the entry is correct, press the START button and your data will be recorded on the diskette.

If you did make an error and want to re-do the entry, notice that you only have to use the (RETURN) key to 'tab' to the location requiring a revision. All previously typed information remains on the screen. After correcting your mistake, continue pressing (RETURN) till you are requested to press START.

Once you press START, your check, record, or deposit will be recorded on the diskette. The number of checks written that month will be increased by one, and your checkbook balance will be adjusted accordingly.

The screen will be cleared and the cursor will be positioned under the DAY block ready for another entry. Notice that the DAY entry remains in the block and the CHECK # block displays the number of the last check # plus one (when you identify entries with a name, such as DEP for deposit, FW will NOT display the new check #).

Now that was simple, right? It actually requires more time to describe the entry of one check then doing it, as you'll find out.

**Example #2 - To enter Check #1235, dated 6/5/82, written to Safeway for \$55.50, but \$10.00 of this amount was used for the movies; \$45.50 for food:**

Just press (RETURN) to enter the day since the screen display for day is still current. Press (RETURN) again to enter the check # as FW has correctly added 1 to 1234 and arrived at 1235!

Now enter SAFEWAY as the payee. Press (RETURN). Type your food category letter in the expense category block. Press (RETURN) as we will not enter anything into the sub-category block this time.

Enter \$45.50 as the amount and press (RETURN). (What happened to the \$10.00? - just wait a minute, we'll handle that). Press START to record the check to the diskette.

Now let's enter another check, this one to SAFEWAY for \$10.00. Use the same check number (type over the 1236 in the CHECK # block with 1235). That's right, you are allowed to employ duplicate check numbers with no problem. When the category prompt appears, enter your category for entertainment. You wrote one check, but made two entries such that you can differentiate the different expense categories on one check.

**Example #3 -To enter \$25.00 spent as cash to the local hardware store:**

## **CASH & CREDIT CARDS**

Before proceeding with this example, it is essential to understand how FW will handle cash expenditures. It works on the premise that all money flows through your checking account. If you have money in your wallet, the bottom of your purse, or in a cookie jar, then at one time it was in your checking account. This is an important point.

It follows, therefore, that to obtain cash, you must write a check, use an automatic teller machine, or have a teller deduct the cash amount from your deposit. When entering this specific transaction into FW, the most logical expense category to use would be miscellaneous since at this point you do not know where the cash will be spent. As far as FW is concerned, the miscellaneous category has been debited for \$X and a check has been written.

Now assume that you have spent the cash and want to record the transaction. To activate the CASH option, you must always use the word "**CASH**" in the check number block. This informs FW that the check that follows is a cash expenditure. As such two things will happen: One, your checkbook balance will not be altered; and two, you will be forced to inform FW where the cash originated from by typing the original expense category letter in the subcategory block. FW will then transfer the amount of the transaction from the original expense category and assign the amount to the new expense category.

To explain in greater detail, let's follow the transaction quoted in the example. Assume for a moment that previously you wrote a check for \$100 to the local food store for pocket money for the month. You assigned it expense category 'T' (miscellaneous). If you were to look at the Tabulation program at this point, it would show a total of \$100 in the miscellaneous category.

Our first chore is to enter the day. Now type **"CASH"** in the check number block to activate the cash option. The payee would be XXX Hardware Store. Enter the expense category (home improvement). The Information Block is now requesting a subcategory, but in CASH transactions, the subcategory is used to indicate the origination of our cash. Enter 'T' (or your own letter for miscellaneous). Now enter \$25 (RETURN) and press START to record the entry to the diskette.

At this point, if we were to peek at the Tabulations program, we would see that the miscellaneous category contains only \$75.00 while the home improvement category shows \$25.00. In essence, FW has transferred \$25.00 from miscellaneous to home improvement.

You will note that your checkbook balance won't be altered on cash transactions, but the block that records the number of checks written during the month will increase by one. Some further notes: When you reconcile your checkbook, the Check Balancer program ignores checks with a check number of 'CASH', so it is not essential to clear these items. Furthermore, the Check Search program will tabulate all CASH items on every search for your convenience in tracking your spending habits. The authors of this program are firm believers in writing a check for every expenditure in order to provide essential records, but this is not practical so try to record your major cash expenses using the CASH option.

You may also use the CASH option to record individual credit card purchases. If you do a lot of purchasing by credit cards, then this almost becomes mandatory if you are to keep accurate records of where your money is being spent.

Most credit card companies give you the option of either paying your account in full each month or paying part of the total in which case the remainder is carried forward to next month with a finance charge added. Let's look at both options.

**Paying the bill in full:** First write a check to the credit card company for the total amount of the bill. Assign your code for "charge cards" to this check (R as in the set of categories supplied with the Program disk). Now collect the individual charges and by using the CASH option, record each one using the appropriate expense category designation for each expense. The subcategory will always be your 'charge card' expense category designation. The individual charges will total the amount you paid to the bank and as such, you will note that \$0.00 remains in the 'charge card' category when you view Tabulations.

**Paying a partial amount:** If you are like most of us, there will be times when the total bill cannot be paid. Write a check for the amount you wish to pay, again using the 'charge card' category. Enter each individual card transaction using the CASH option, the appropriate expense category, and the 'charge card' category as the sub-category. Don't worry that the total amount of the individual transactions exceeds the amount paid to the bank this month. If this is the case, Tabulations will show a negative amount in the 'charge card' expense category meaning that you did not pay the total bill, and this amount remains to be paid next month, or whenever.

A helpful hint: Don't forget to enter the bank's finance charge each month (record it in your 'interest' expense category using the CASH option). If you fail to do so, when the account is finally paid, your 'charge card' expense category will still show a positive amount which is the accumulated finance charge.

**Example #4-A deposit for \$1000 on 6/7/82. This is income.**

Since this is a new day, enter '7' in the DAY block. Then, for your check number, you may put anything to describe the specific transaction. DEP is helpful for deposits to your account, but you could put SAL (for salary), or WAGE (for wage), etc. Whatever you decide, be consistent throughout the year.

Enter the payee - in this case who the deposit is from. Press 'V' to enter this deposit in your Income category. You may wish to differentiate various income sources with the use of the sub-category field; if so, enter a sub-category letter or numeral. Type in '1000' for the amount and finally press (RETURN). Press START to record this transaction on the diskette.

The checkbook balance will increase by \$1000.00. Anytime you use 'V' (Income) your balance is automatically increased by the amount of the 'check'.

There is another way to make deposits without using your Income category as you will see in Example #5.

**Example #5-A Deposit of \$350.00 which is an insurance refund from your recent stay in the hospital.**

You do not want to put this amount in your income category, because it isn't income. It is really a credit to your medical expense category (for the sake of a good example, assume that you shelled out \$500.00 earlier this month to the hospital and then filed your claim).

What we need to do is DEPOSIT this in the Medical expense category. This can (and should) be done by **entering this deposit as a negative amount** - e.g. , '-350'. Your checkbook balance will be increased by this amount and your medical category total will decrease by the same amount. At the end of the year, when you ask for total expenses to medical, only the difference between the amounts you spend and the amounts received as insurance reimbursements will be shown. The Check Search program will pull out all entries made to medical, and will show this entry as a deposit (it looks for negative check amounts).

We could continue on with more examples of entering checks, but these five should provide you with an idea of the basics. Let's explore two additional functions implemented in the Check Entry program.

## **SCANNING AND CORRECTING YOUR CHECKS**

At any point in the process of entering a check (except when the program asks if the check is correct prior to depositing it on the diskette), you may press START and the first check entered in the current month will be shown on the screen. Press START again, and there's the second check. Hold START down, and you will rapidly scan all of your checks. When you come to the end of the file, the program will tell you so with "END OF LISTING".

If at any point in the scan mode you want to return to normal check entry, press the SELECT key.



## **CORRECTING ENTRIES FROM THE SCAN MODE**

If you are scanning your entries and find one that is incorrect, hold the **OPTION** and **SELECT** buttons down at the same time and the screen will change color which signifies the check correction mode. The cursor will reside under the **DAY** block and you will be free to make any corrections necessary to this specific entry. Notice that you do not have to completely re-enter the check. Using the **(RETURN)** key, tab over to the location requiring a fix and type over the mistake. Be sure to remove any unwanted information (by typing blank spaces), then continue pressing **(RETURN)** until you come to the final prompt. If everything looks OK, press **START** and your correction will be deposited on the diskette in place of the previous check. All corrections to your checkbook balance and the expense files have been updated at the same time.

## **TO ENTER CORRECTION MODE DIRECTLY**

Rather than scanning your entries in order to make a correction, if you know the check number designation, you may enter the correction mode directly.

At any point in the program press the **OPTION** and **SELECT** keys at the same time. You will notice the screen change color (usually red) which indicates you are in the correction mode. The **INFORMATION** block will prompt you to enter the check number. Type in the check number and press **(RETURN)** if you didn't fill in the four spaces. 'SCANNING ENTRIES' will appear in the **INFORMATION** block informing you that the program is trying to locate the requested check number. If it doesn't find your check, you will be notified with 'ENTRY NOT FOUND', and the program will return to the check entry mode.

If, however, a check is found, a flashing (and beeping) 'IF THIS IS IT PRESS Y' will appear. Now remember, you could have duplicate check numbers so the program is just checking to be sure this is the correct check. If it isn't, any key press will tell the system to keep checking.

If it is the right one, press 'Y'. With the screen still the same color, you may make any necessary corrections. Tab to the location of the check that needs correcting and type in the new information. Be sure to type (space) over any unwanted

information, especially in the AMOUNT block. Press (RETURN) until the information block prompt informs you to press START to record the check on the disk. The entry has been corrected.

## **DELETING ENTRIES**

You cannot delete an entry. But you can void a check or deposit. To do so, type 'VOID' as the payee and put a zero in the amount block. The voided check will always remain in your checkbook memory for future reference.

You should always enter every check into the system, even if it was voided prior to entering it in the computer. This will allow you to maintain a complete numerical listing of your checks with no gaps for audit purposes.

## **ENDING YOUR SESSION**

All finished entering checks? Press the ESC key (for escape) and after some additional information is recorded on the diskette, you will be asked if you want to continue entering checks in a new month, or to return to the Master Menu. Press #1 or #2.

## **BUDGET ENTRY**

It is always a good idea to have a budget or some type of forecast of what you will spend in an upcoming period of time. This program allows you to do just that. You will note that entering a full year's budget will take no time at all with the help of your ATARI and the FINANCIAL WIZARD.

From the master menu, press #2. The Budget program will load and execute.

**NOTE: NEVER PRESS SYSTEM RESET WHILE IN THIS, OR ANY OTHER, PROGRAM. DOING SO MAY RESULT IN INFORMATION BEING LOST OR DESTROYED.**

You will notice your expense categories on the upper portion of the screen. The spaces next to each category are for the category's budgeted amount.

To start, enter a month number (1 to 12 only) and press (RETURN). If a budget was previously in memory, then it will appear on the screen.

The cursor will jump to the field labelled 'SALARY'. Enter your best estimate as to your earnings for this particular month and press (RETURN). You will see the salary amount also appear in Category 'V' on the upper part of the screen.

The cursor now will jump to the CATEGORY block. Enter a category letter, but before you press (RETURN) think if you would like to enter this category and the following amount in all twelve months at once.

### **COPY CATEGORY**

This can be accomplished by typing a '/' next to the category letter. Now press (RETURN) and enter the amount to be budgeted. This amount will be entered in all twelve months at one time. Without the '/', the budgeted amount is simply entered in your budget for the month that is being prepared.

When you pressed (RETURN), you may have noticed the amount in the SALARY block decrease by the budgeted amount and the amount in the block labelled "BUD TOT" increase accordingly. The SALARY block will inform you of the amount of money remaining to budget, while the BUD TOT block continually posts the amount budgeted so far.

Enter your other category budget amounts. When you have finished, type '>'(RETURN) and the screen will be available for a new month.

As before, enter the new month number and press (RETURN). Those categories which were entered with a '/' will now appear in the new month's budget. You must enter your salary and after you have pressed (RETURN), the program will display exactly how much money remains to be budgeted.

## **COPY MONTH**

There is still another way to enter budgets. You first prepare a month's budget in the normal manner. Now obtain a new screen by pressing '>'(RETURN). Enter the new month number. In the SALARY block, enter 'C(month number)'. The 'C' means COPY and the number next to it is the month you want copied INTO the current month. For example, you are in month #5. Type 'C4' in the SALARY block, and April's budget will be transferred to May.

Both methods may be mixed to achieve the most efficient route to a year's final budget. It is probably somewhat easier to complete one month and copy it into all of the other months since most household budgets do not vary greatly from one month to the next. After using the copy month feature, then return to the individual months to make the minor modifications.

You may re-budget at any time. Your budget entries do not affect your expense entries and are only there to help you do a good job of not spending your money!

## **EXITING FROM BUDGET**

Press '\*'(RETURN) or the ESC key to return to the master menu. PLEASE DO NOT press SYSTEM RESET at any point in the Budget program or all of your work will be lost!

# CHECKSEARCH

Here's where the real power of a computerized checkbook pays off! From the Master Menu screen, press #3 and the Check Search program will load and execute.

As in the other programs, your major expense categories appear on the upper half of the screen. Below the categories you will notice your search parameters.

These are:

Payee  
Expense Category  
Sub-Category  
Check # (from, to)  
Month # (from, to)  
Day # (from, to)  
Amount (from, to)

They are the same items that you entered in Check Entry. Now you will be able to search by single or multiple parameters to locate what you are looking for.

All you have to do is fill in the various blocks with the required search information and when the program prompts "Is this correct?", answer with a 'Y'.

Let's look at some examples:

## **Example #1-Search for all checks in month #1.**

Using the (RETURN) key, tab over to the first month block and enter a '1'. Tab to the bottom of the screen and answer 'Y' (yes it's correct). All January entries will be listed on the screen.

## **Example #2-Search for all checks in months 3 through 6.**

Tab over to the month block and put a '3' in the first block and a '6' in the second. Continue pressing (RETURN) and answer 'Y'.

**Example #3-Search for all checks written to category 'D' in months 4 and 5.**

Tab over to the category block and enter 'D'. Go to the month block and enter '4' in the first and '5' in the second block.

Proceed as usual and the Check Search program will pull just those checks written to category 'D' in April and May.

**Example #4-List all checks between 1050 and 1070.**

Go to the CHECK # blocks and type '1050' in the first block and '1070' in the second block. Proceed to the MONTH block, and if you are unsure of the month(s) these checks fall in, type 1 and 12 respectively in the two blocks. Continue tabbing to the end of the parameter list and type 'Y' as usual. Only those checks will be listed; you will be informed in what month they were found.

**Example #5-List all checks starting with "COM".**

Type "COM" in the PAYEE block. In the first MONTH block, type '1'. This search will list all checks starting with COM-i.e., Computer, Company, Commander, etc., in month #1.

**Example #6-List all checks between days 1 and 10 in months 2 thru 4.**

In the first DAY block type 1 and in the second type 10. In the MONTH block, type 2 and then 4. Only those checks written during these days in these months will be listed.

**Example #7-Find all checks for more than \$200 in category E.**

Put an 'E' in the EXP CAT block and tab (use the RETURN key!) to the AMOUNT block. Put 200 in the first set of dashes and 9999 in the second set. This will search for checks with amounts from \$200 to \$9999.

**Example #8-List all deposits from January to December.**

We recommend that you use the same designation for a deposit throughout the year. DEP is common and easy to remember. And, it makes a deposit search that much easier. In the CHECK # block, type DEP (RETURN). In the MONTH

blocks, type 1 and 12 respectively. Press 'Y' when FW asks if all your information is correct, and all of your deposits will be displayed.

Now there is yet another way to list all of your deposits. You may do a Category 'V' search. But remember, you may have deposits to other expense categories as example #5 (in the section CHECK ENTRY) demonstrated. If you want to separate normal income from other deposits, then first do a search as above (using DEP) but also fill in the EXP CAT block with a 'V'. Then repeat a search as above, this time entering -99999,0 in the AMOUNT blocks: This will yield all non-income deposits (made to the expense categories).

These are examples of simple searches. Remember, you can use any of the parameters on the screen for multiple searches. If any of the blocks are filled in with information, then that block is activated for a search parameter.

If you want hard copies of any of the searches, always remember to put a 'P' in the PRINTER block. Otherwise, just press (RETURN).

## **STOPPING A SEARCH IN PROGRESS**

While a search is in progress, you can halt the screen (and printer) display by pressing CTRL 1. To re-start the display, press CTRL 1 again.

You may stop a search at any time by pressing the space bar. The screen and printer display will show the summary of the search up until the space bar was pressed. At this point, any key press will return you to the Search Menu.

## **RETURNING TO MASTER MENU**

While in the Search Menu, press ESC. This will return you to the Master Menu.

# **TABULATIONS**

The use of this program is very straight forward with all of the instructions on the screen. TABULATIONS will list your expenses by month, year-to-date, or by expense category over twelve months, all versus your budget.

To access TABULATIONS, press #4 from the Master Menu. The program will load and execute as usual. Your expense categories will appear on the upper part of the screen for easy reference. Your options will appear in the lower half.

## **TO LIST EXPENSES BY MONTH**

Press #1. The program will prompt “What Month to Review?” Type in the month number (1 for January, 6 for June, etc.) and press (RETURN). Your expenses versus your budget will start appearing on the screen.

Each expense category (A through U) is presented on the screen with your budget information. The column labelled “+/-” shows the actual difference between your category expense and category budget. The percentage of each category’s expense versus total expenses is listed in the ‘%’ column.

## **TO LIST YEAR-TO-DATE EXPENSES**

Press #1 for reviewing by month, then when the program prompts “What Month to Review?”, type ‘13’ and press (RETURN). You will then see the prompt “What is the current month?”. Type in the current month number (1 for January, 8 for August, etc.) and press (RETURN) again. Your year-to-date totals will appear on the screen. The format is the same as a review by month.

## **TO LIST EXPENSES OVER TWELVE MONTHS BY CATEGORY**

Press #2 from the TABULATIONS menu screen. The first time you do a category tabulation, the program will ask you for the current month. Type in this information (use numbers, as usual, for the month) and press (RETURN). Now enter the category letter to be tabulated.

The total expenses in the category you have selected will appear on the screen for each month of the year. The program will list each month’s budget as well as



the “+/-” column, but then will tabulate an ‘AVG’ column. This is your average expense up to the current month.

The AVG information becomes handy in preparing next year’s budget.

## **PRINTING A COPY OF TABULATIONS**

At the bottom of the Tabulations screen, you will notice “P = PRINT”. After the screen is formed, pressing ‘P’ will send the screen information to the printer. If you do not have a printer or the printer is turned off, the program will default to the TABULATIONS menu screen after ‘P’ is pressed.

## **TO RETURN TO THE MASTER MENU**

Press #3 from the Tabulations menu screen.

## **BARGRAPH**

The Bargraph routine will provide the same information as does Tabulations, but in Bargraph form.

After deciding what type of graph you would like to see, press the corresponding menu number and (RETURN). The disk drive will activate and start collating your expense and budget information. The program will then ask if you also want to print the graph on your printer. If you do, press the number corresponding to your printer type. If not, press (RETURN).

**REMEMBER, YOU CAN ONLY PRINT THE GRAPH ON ONE OF THESE PRINTERS: CENTRONICS 739, NEC 8023, PROWRITER 8510AP, OR EPSON WITH A GRAFTRAX CHIP.** The Bargraph print routine will not function on other printers. If you have a graphics capable printer other than those described here, send us the printer type, a description of the graphics capability (your printer control sheet) and we will advise if it is possible to update the program to work on your printer.

Your graph will first be drawn on the screen and then (if you chose the printer option) on the printer. The large colored area (typically blue) is your expense amount, while the small line is your budget. If no budget has been entered, then no budget line will be drawn.

If, in the graph you are reviewing, any one of your total expenses exceeds \$9999, then the program will divide the left hand column number by 10 or 100, whichever is appropriate, and show a multiplier (X10, or X100) at the bottom of the graph coordinate.

When the drawing routine is finished, you will return to the Bargraph menu if you press any key. At this point, you can perform additional plots or return to the Master Menu by pressing #3.

## CHECK BALANCER

Here is an easy way for you to balance your FW checkbook.

Before you enter the Check Balancer program, there are some things to do to speed up this process. One, open your bank statement and circle any amounts that the bank either charges you or pays you (interest checking). Go to the Check Entry program and enter these as checks. If you don't do this now, you won't be able to properly balance your checkbook.

Remember, enter bank charges as **positive** amounts and any bank credits (such as interest) as **negative** amounts in an expense category other than INCOME.

Return to the Master Menu screen and press #6 for Check Balancer. The program will load and first ask you to enter your BANK STATEMENT balance.

This is the last amount shown on your bank statement, or what some banks describe as your "ending balance". Press (RETURN).

Now enter the month # to be cleared. Your checks will appear on the screen. Well, some of them anyway. If you have written more than 20 checks in a month, then the other checks will be listed in 'pages'. To page to the other entries, press 'P'. Continue pressing 'P' and you will return to the first 'page'.

The program instructions appear on the upper part of the screen. D (for down), U (for up) refer to cursor movement. \* (to clear check) is to be pressed IF the check has cleared you bank. X (for delete clear) should be pressed is you accidentally cleared a check that should not have been cleared.

It is a good idea to clear all of your 'records' (expense items W through Z) just to keep things neat and clean. Also, make certain that you clear the check charges you just entered since these, in effect, are expenses that have cleared your bank.

If the bank does not provide you with a sequential listing of your checks, or your cleared checks in sequential order, then it is a good idea to put your checks in order. You will note that this does make things run quite a bit faster. Separate your deposits also, or circle them on your bank statement so you are sure to catch every one.

Checks with the check number of 'CASH' (for cash or credit card entries) should also be cleared, although they, along with your 'record' items, won't appear on your bank statement, and won't affect the 'balancing' process.

## **CORRECTING A CHECK**

If you find a check that has the incorrect amount, now is the time to correct it. Make certain the cursors bracket the check and hit C (for correct). A new screen will appear showing you the check in its current form. Type in the corrected check amount and press (RETURN) and the check will be updated as will all of your expense and checkbook balance files. The program will return you to the original screen. Only the amount may be corrected.

## **GOING TO A NEW MONTH**

When you have finished clearing all of the checks in this month, you most likely will have other checks in another month. Press M (for new month). After the program records the month just cleared on the disk, it will ask you for the month number again. Continue clearing all of the new month's checks and deposits as described.

## **ALL CHECKS HAVE BEEN CLEARED**

Now that you are finished clearing your checks, press Q( = Quit). The disk drive will activate and after depositing the checks completed in the last month you did, it will scan all of your checks for any that have not cleared your bank. Each '\*' printed on the screen is a month of checks. When the process is complete, you will see the summary page.

## **THE SUMMARY PAGE**

The summary page format may be familiar as it is a variation of the format used by most banks.

The Check Balancer program has calculated what your checkbook balance should be based upon the checks currently outstanding and the bank statement balance. It will compare this to what YOUR checkbook balance is, and if there is a difference between the two, it will tell you so. If not, '0.00' will be shown in the

difference field and you can pat yourself on your back for successfully balancing your check records.

If not, well, you can try again by pressing #2. You should go back to those checks cleared previously and make certain you did not skip a check or overlook one with an incorrect amount. It does happen! Also look for entries that were meant to be a deposit but ended up as a check. This especially happens when you make deposits to a category other than 'V' (INCOME). If this has happened, than the DIFFERENCE shown on the summary page will be exactly twice the amount of the incorrect entry!

Banks do make errors! Don't automatically believe that the bank's statement is right and you are wrong. But, if you cannot locate the source of the difference, and want to adjust your checkbook balance so that it coincides with the bank's go into the CHECK ENTRY program and enter a check using as the check number something like ADJ (for adjustment).

If the summary page difference is **negative** (meaning your balance is higher than what it should be), enter a check for the difference amount. If the difference is **positive** (your bank balance is lower than it should be) enter the check as a negative amount (to increase your checkbook balance). You can use any expense category you want to (though it is not recommended to use INCOME).

Next month, if it truly was a bank error, and they have corrected it, then you can locate your ADJ entries and zero them out.

## **PRINTING THE SUMMARY PAGE**

Press #3 from the Summary page and it will be reproduced on your printer. It is a good idea to attach this to your bank statement for future reference.

## **RETURN TO MASTER MENU**

Press #1 from the Summary Page screen.

## CHANGING YEARS

After you write your last check in December, it's time to prepare a new year's FW PROGRAM disk. Please follow along with the instructions below. It is our intention to preserve your current year data, collect all outstanding checks and deposits for transfer to the new year disk, and to initialize the new year disk.

If you have bank statements that you have not reconciled to your FW checkbook, please do so now then continue.

A. Return to the Master Menu screen and write down your ending checkbook balance. You'll need this to initialize the new year disk.

B. Insert your COPY disk (that's the copy of the PROGRAM disk you made when you first initialized your disk) and press #9. The READY prompt and the familiar blue screen will appear. Type DOS (RETURN) to load the Atari Disk Operating System. Once loaded, remove the COPY disk.

C. Make a copy of the current year program diskette (see the instructions in INITIALIZING-STEP 1 [d]). **DO NOT CONTINUE UNTIL YOU DO THIS OR YOU WILL HAVE DESTROYED A FULL YEAR OF DATA!** Retain this copy as your final year data disk.

D. Remove the copy from the drive, label it, and insert your PROGRAM disk. Turn the computer off, then on. The MASTER MENU will load.

E. Press #8 to load UTILITIES. Remove your COPY disk and insert your PROGRAM disk.

F. From the Utilities Menu, press #4 - Clear Expense Files. You will see a warning note at the top of the screen. To continue, press the CTRL Key and 'C' at the same time. The computer will respond with "Are you sure? If so type yes". These are just safety checks to make certain you are serious about using this program. Go ahead and type YES (RETURN). Now when it asks you for the month #, type 13 so it will clear the entire year's expense data.

G. The Utility Menu will re-appear when the above process is complete. If you want to save the previous year's budget, then skip to step H. Otherwise, press #5 - Clear Budget Files, and when the program asks "What month to clear?", type 13. Your budget information from the previous year will be cleared so you can start out fresh for the new year.

H. **IMPORTANT!:** Now we must collect all of the checks written during the previous year which haven't yet cleared your bank. From the Utility Menu screen, press #7. The program will take over and scan each month for uncleared checks. It will collect these and deposit them in month #0. This month file will be retained (after you initialize the disk - next step).

I. The PROGRAM diskette is now ready to be initialized. Please refer to the section on INITIALIZING-STEP 2 and complete all those steps (only about 5 minutes of your time). When the program creates new monthly files, it is at the same time deleting your previous year data (hence the need for a back-up copy).

Now, when you balance your checkbook during the next couple of months, you will always refer to month #0 first and clear these checks or deposits. After all entries in month #0 have been cleared, you can ignore it, or delete it from the disk by entering DOS and using the delete file function ('D'). The complete file name is "D:CHECKDAT.M0", or "D2:CHECKDAT.M0" for two drive systems.

That's it - your new year disk is ready for action!

# CHECKWRITER

If you have ordered the custom printed checks from ABACUS SOFTWARE, then you can utilize this program to print your checks. If not, CHECKWRITER may be used to provide a record of the check entered onto the system for your old fashioned paper records.

From the Master Menu screen, press #7.

## PRINTER CONTROL CODES

If this is the first time CHECKWRITER is being accessed, then you will be required to enter three control codes specific to your printer model. These codes will be saved in a file on the PROGRAM disk called "D:PRT" which will be 'read' every time you enter this program.

Refer to your printer manual and locate the control codes for (1) START Boldface type, (2) STOP Boldface type, and (3) 10cpi character pitch (pica), or if you own one of the more popular brands, refer to the table below. **Note:** Some printers (i.e., EPSONS) do not use a code for STOP Boldface type. Rather, the printer automatically turns off the Boldface at the end of a line. If your printer model has this function, just hit (RETURN) when the program asks for this code.

### CONTROL CODES

	ATARI 825	EPSON	PROWRITER
START Boldface	ESC ESC CNTL N	CNTL N	CNTL N
STOP Boldface	ESC ESC CNTL O		CNTL O
10 cpi Character	ESC ESC +	ESC ESC 5	ESC ESC N

**Notes:**

1. Atari control codes also apply to Centronics Printers.
2. Prowriter control codes apply to NEC model 8023.
3. 'CNTL' means to hold the Control key down while pressing the next key.
4. 'ESC' means to press the ESC (Escape) key.



Type in the control code requested by the program and press (RETURN). When all three have been entered, the information will be recorded on your PROGRAM disk, and you won't have to repeat this process unless you change printers. In that case, enter DOS and delete the D:PRT file, then enter CHECK WRITER so you can re-enter the new printer codes.

Only enter the requested codes. Other printing styles (i.e., proportional) will cause the checks to be formatted improperly. If your printer has an 'enhance' print code (i.e., darker print), you may enter this code with the 10 cpi code. For instance, the PROWRITER or NEC code for enhanced print is ESC ESC !.

## **INITIAL INFORMATION**

You will hear a tone indicating that the program wants some information. Enter the month number (two digits), the day, and the year, and your starting check number. If everything is correct, hit 'Y' and then the program will inform you to insert your checks in the printer.

You must have proper alignment for CHECKWRITER to correctly position its printed data in the right place. Notice the box on the upper part of the check stub called 'File Data'. Position the checks so that the printing head is between the upper and lower lines of this box. The left hand margin should be the beginning of the file data box. It may take some wasted checks to get the feel for proper alignment. Press any key when you are ready.

CHECKWRITER will search for the starting check number in the month indicated. When it is found, it will be displayed on the screen. If you do not want to print this check, hit SELECT and the next entry in the file will be displayed.

## **PRINTING YOUR CHECK**

Press START if you want to print the check currently on the screen. The program will position the cursor on the check payee and inform you to make any changes needed prior to the check being printed.

You may expand the Payee name up to 33 characters. Just type over what's on the screen and space over what is not wanted. Press (RETURN).

Add a memo note if you wish. This will be printed on both the check stub and the check. When paying bills, it is a good idea to include your account number, or some note as to the reason for the check.

If everything looks correct, press 'Y' and the check will be printed. The checks will advance to the proper alignment ready to print the next check.

The next check in the file will be displayed on the screen. Continue with the instructions above to print all of your checks. When you want to end your session, press the OPTION key and you will be returned to the Master Menu.

If you entered the print mode and then had second thoughts, press SELECT and you will be returned to the next check in the file.

Remember, all of the checks to be printed must first be entered in the CHECK ENTRY program, otherwise CHECKWRITER will not be able to find them in your file. This is a safety feature so you will not print checks that you later forget to enter into the system's memory!

## **UTILITIES**

The Utilities package included with your Program disk includes programs that will maintain your data in working order. Remember, when you initialized your PROGRAM disk, the Utilities package was deleted (only if you choose the one drive option) in order to make room for the monthly files. In order to access the Utility programs, load drive #1 with the COPY disk, and press #8 from the Master Menu screen.

As with any type of magnetic media, the disk can become damaged and files can be lost. **FOR THIS REASON, IT IS ALWAYS A GOOD PRACTICE TO MAKE A BACKUP COPY OF THE PROGRAM DISK AT LEAST EVERY QUARTER IF NOT EVERY MONTH.** This will prevent having to re-type all of your information if the disk 'crashes'. To make a back-up, load your COPY disk in drive #1 and press #9 from the Master Menu. Type 'DOS' (RETURN) to enter DOS. Obtain an empty diskette, format it, then using the 'J' command, make a copy of the entire disk. Label this as your back-up copy. Now, from this point one, every time you need to make a new back-up, just use this disk. It will not be necessary to re-format the disk every time.

## **AUDITING YOUR CHECKBOOK**

Not really a Utility in the true sense of the word, the Audit program will locate the checkbook balance you started with at the beginning of the year, then read each an every check and deposit entered into the system. Once this process is complete, you will see a summary of expenses, deposits, and each month's ending checkbook balance. In essence, this program informs you what your balance **SHOULD** be as a result of what data is in the **FINANCIAL WIZARD!**

This is useful for one reason. If a power surge or some other strange phenomena occurs just as your disk drive is recording the updated checkbook balance during a normal transaction, there is a possibility that the old balance will be deleted and the new not recorded. It is doubtful that this will ever occur, but you never know. If it does, then you can run this program and determine the actual balance as of the last check written.

To use the Audit program, remove your COPY disk from the drive and insert your PROGRAM disk. Now press #1. The Audit program will start to function.

If the audit's balance does not equal your current checkbook balance, then the program will ask you if you want to substitute its balance for yours. REMEMBER, it has calculated a balance based upon the actual data in the system using the STARTING checkbook balance. If there is a difference, then either your STARTING balance was incorrect or somehow your current checkbook balance was not recorded properly during the last transactions as described above. If you feel you made an error in entering your STARTING checkbook balance, then refer to the section entitled Questions & Answers to learn how to change it.

You may print the table of data by pressing SELECT. Return to the Utility Menu by pressing START.

## **CREATING MONTHLY FILES**

The function of this program was described in the section entitled 'Initialization'. Only use it if you are starting over for any reason as IT WILL completely destroy any data in your check storage files.

## **CHANGE EXPENSE CATEGORIES**

This is used solely to alter your MAJOR expense categories. Although you may change your category headings any time you wish, it is not advisable to do so after you have started using FW.

## **CLEAR EXPENSE FILES**

Your expense data is held in a separate table (array) for use by the Tabulations and Bargraph programs. This program will clear (zero out) this table by the month so designated. If this file becomes damaged in any way, you may automatically re-build it using Utility program #6, "Correct Expense File", described below.

Before entering the program, you must go through two check points so FW will know for sure that you mean to use it. There is no way you can accidentally clear this file.

## **CLEAR BUDGET FILE**

As above, this program will clear the file that holds your budget information. Use it to clear individual months or the entire year if you want to re-do the budget. Once deleted, there is not any way that FW can automatically rebuild the budget file, so proceed with caution.

## **CORRECT EXPENSE FILE**

If for some reason your expense totals do not correlate with the checks and deposits in the system, then run this program. It will read each entry and re-build the expense table by month. You will be prompted for the month number for correction. Enter the number and press (RETURN). Each '\*' printed on the screen is an entry. Once complete, you will again be asked for a month number. If you finished, enter '\*' (RETURN) to return to the Utility Menu screen.

## **COLLECT ALL OUTSTANDING CHECKS**

At the end of the year, you will use this program to collect all outstanding entries for transfer to the new year's PROGRAM disk. Refer to the section entitled 'Changing Years'.

## **RETURN TO MASTER MENU**

Press #0 to return to the Master Menu. Make certain your PROGRAM disk is in drive #1.

## QUESTIONS & ANSWERS

You should not have any difficulty using Financial Wizard, but if something does go wrong, refer to the section below. Possibly one of these questions will pertain to your problem. If not, write down exactly the nature of the problem, the sequence of events leading up to the problem, and what, if anything, you did to try to correct it. Send this information to COMPUTARI at the address listed on the inside front cover, and we will try to help. In some cases it may be necessary to return your PROGRAM disk to completely fix the problem and to put your disk back in working order.

### **1. My program disk won't load!**

This usually occurs if your disk drive's speed is too slow or fast. The speed should be set at 288 rpm. If you are capable of adjusting the rpm, do so, otherwise, only let qualified ATARI service people check out your system.

### **2. The program loads, but Check Entry won't run.**

Check entry will operate ONLY if it resides on the diskette supplied with this package. All other programs will run on your COPY disk, however.

### **3. I have several sources of income. Do I have to put them all in category 'V'?**

Yes, but you can segment them for later retrieval by designating each different source using the sub-category field. For instance, using major category 'V' and sub-category 1 for income source #1 and sub-category 2 for income source #2, the Check Search program will easily separate the various income sources.

### **4. My PROGRAM disk was damaged and now it won't work!**

We will replace your PROGRAM disk for a \$10.00 handling charge. If you would like us to re-initialize it and try to retrieve data from the damaged disk, it will cost another \$10.00. You must send us your PROGRAM disk and let us know the last check number written to the disk, your starting checkbook balance, and your current checkbook balance.

## 5. We are a two checkbook family. How do we use FW for both?

To use FW for multiple checking accounts it is best to have two disk drives. Then you simply initialize a separate DATA disk for each checkbook.

With a one drive system, we will sell a second FW PROGRAM disk for \$25.00 if your warranty card is on file. It is not recommended that you try to put both checkbooks on one FW, but there is a little trick you can employ to save \$25.00. but it is somewhat cumbersome. Make a copy of your COPY disk. Initialize the copy (perform all steps). Label this disk as FW #2. Now, when you want to use this disk, first load the PROGRAM disk and press #1 from the Master Menu. The Check Entry screen will appear, but it shows the wrong expense categories and balance. Press the ESC key and wait until FW asks if you want to do a new month or return to the Master Menu. At this point, **remove your PROGRAM disk and insert FW #2**. Now press #1 (for a new month) and the Check Entry screen will appear with the correct expense categories and checkbook balance.

## 6. I made a mistake when I entered by STARTING checkbook balance. Can I change it?

FW remembers the checkbook balance entered during initialization. This was your STARTING checkbook balance and only at this point did your starting balance equal your current balance. In essence, FW maintains two balances - STARTING and CURRENT. But to answer your question, yes it is possible. Follow these steps:

- A. From the Master Menu, press #9 to QUIT.
- B. Type OPEN #1,12,0,“D:BAL”(RETURN)
- C. Type NOTE #1,SEC,BYT (RETURN)
- D. Type BYT = 100 (RETURN)
- E. Type POINT #1,SEC,BYT (RETURN)
- F. Type PRINT #1;“insert your starting checkbook balance here”(RETURN)
- G. Type CLOSE #1 (RETURN)

If you are using the two drive option, substitute “D2:BAL” for “D:BAL”. Your revised starting checkbook balance will be recorded on the diskette.

### **7. I cannot enter checks in month # (you name it).**

This may mean that the diskette has been damaged in the space allocated for this month. There is no recourse but to return your PROGRAM diskette to us for a replacement. Never, Never attempt to format your PROGRAM diskette as this will void the warranty.

### **8.I own an AXLON RAMDISK®. Can I use it with this software?**

Yes it is possible. You must assign the RAMDISK to drive #1. Copy the entire disk using the DOS 'J' command, then turn off your drives. From DOS, type B (RETURN), to return to BASIC, then type RUN "D:NW" (RETURN). The Master will load and you are all set.

After your session, you must copy back to the PROGRAM diskette all of your data files (BAL, CKTOT.DAT, BUDGET.DAT) and the check storage files (CHECKDAT.M\*\* - the \*\* is the month number) that you worked on during your session. It is not necessary to recopy the entire RAMDISK memory back to the PROGRAM disk, although if you prefer, this may be done.

### **9.I own a double density drive (i.e., PERCOM™). Can I use FW with it?**

Yes, but you must return your PROGRAM disk to us. We will convert it for double density storage.







150829

## QUICK REFERENCE CARD

**Most of the commands for proper operation of FW appear on the TV screen. Use this card to familiarize yourself with the FW functions.**

### CHECK ENTRY

CASH EXPENSES - Use 'CASH' as a check number.  
CREDIT CARD EXPENSES - Use 'CASH' as a check number.  
SCAN - Press the START key  
CORRECT ENTRY - Press OPTION & SELECT.  
QUIT - Press ESC key.

### BUDGET ENTRY

COPY CATEGORY - Use '/' next to category letter.  
COPY MONTH - Type C (month #) in the SALARY block.  
NEW MONTH - Type 'w' (greater than symbol).  
QUIT - Type '\*' or press the ESC key.

### CHECK SEARCH

QUIT - Press the ESC key.  
PRINT - Put a 'P' in the printer field.  
STOP SEARCH - Press space bar during search.  
HALT SEARCH - Press the CNTL & 1 keys.  
CONTINUE HALTED SEARCH - Press the CNTL & 1 keys.

### TABLATIONS

MONTHLY EXPENSES vs. BUDGET - Press 1.  
CATEGORY EXPENSES - Press 2  
YEAR TO DATE - Type 13 when asked for month  
PRINTED REPORT - Press 'P'  
QUIT - Press 3

### BARGRAPH

MONTHLY EXPENSE GRAPH - Press 1  
CATEGORY EXPENSE GRAPH - Press 2  
YEAR TO DATE - Press 1 and then type 13 for month  
QUIT - Press 3 from Bargraph Menu

### CHECK BALANCER

CLEAR CHECK - Press '\*'  
UNCLEAR CHECK - Press 'X'  
CURSOR DOWN - Press 'D'  
CURSOR UP - Press 'U'  
CORRECT CHECK AMOUNT - Press 'C'  
NEW PAGE (of checks) - Press 'P'  
NEW MONTH (of checks) - Press 'M'  
QUIT (go to Summary page) - Press 'Q'  
PRINT (Summary page) - Press '3'  
RETURN (to Check Balancer) - Press '2'  
QUIT PROGRAM (return to Master Menu) - Press '1'

### CHECK WRITER

DISPLAY NEXT CHECK - SELECT key  
PRINT CHECK ON SCREEN - START key  
QUIT PROGRAM - OPTION key



## **ADDENDUM & ERRATA**

1. Please note that you will use the disk supplied with this package as your **WORKING COPY** disk. Read pages 3-7 carefully before attempting to use this system.
2. On page 32, under the section entitled 'Control Codes', the control code for 10 cpi Character for the Atari 825 printer should read 'ESC ESC CNTL S'.