

My Checkbook 2.3.1 User Manual

Getting Started

Getting started in my checkbook is as easy as entering your first transaction. For your first transaction, you'll enter into my checkbook the current balance of your account. For example, if your current account balance is \$1,234.56, then you would make a new deposit for \$1,234.56 with today's date. If your current account balance happens to be negative, you would enter your first transaction as a withdrawal.

Then, from now on, start entering every transaction you do (bank deposits, checks written, ATM cash withdrawals, debit card purchases, etc.) into My Checkbook as you would a paper register.

Changing Computers

When moving from one computer to another there are only a few simple things you'll need to do to access your My Checkbook accounts on your new computer. First, you'll need to transfer your My Checkbook accounts which are located, by default, in the "My Checkbook Accounts" folder of your (My) Documents folder. Once you get your account files in that same location in the new computer, simply download the newest version of My Checkbook which is freely available at SurpriseSoftware.com. You'll notice that it asks you for your activation code when you launch it on your new computer, simply paste in your activation code and My Checkbook on your new computer will be ready to use.

Entering Transactions

To record a transaction, first, click the 'Deposit' or 'Withdrawal' icon in the toolbar. Fill in the Date Information field with the date of the transaction. (Future dates are allowed for transactions that will occur at a later time)

Next, the "Type / Check" field is designed to keep track of transaction information such as check number or type, like 'ATM' or 'BANK'. Entering information in this field about your transaction will help you keep track of where or how you spent or deposited your money. You are not limited to the default codes, feel free to add your own such as 'WEB' or 'EFT' to help you organize your purchases. By default, My Checkbook will remember the codes you type in for later use. When you have typed in all of the information (memo is optional), click 'Create' to record that transaction.

Editing Records

To edit an existing record, simply double click on it in the transaction list. You can also select the transaction and then click the Edit Item icon in the toolbar. After you modify the record, save your changes by clicking the 'Record' button.

Removing Records

If you wish to completely remove a record from transaction register, Select the record that you wish to remove and click the 'Delete Item' button from the tool bar. If you wish to delete multiple items, select multiple items by holding Control while you select multiple items (Command on Mac OS).

Note: this action cannot be undone.

Balances

My Checkbook displays several different balances. Here is a description of what each one is:

Today's Balance: This is the current amount of money that you have today based on all the transactions you have entered into My Checkbook. This amount can be different from your bank's available balance because it may include transactions that you have entered that your bank is not yet aware of, such as checks or debit card purchases that have not yet posted.

Balance On...: This balance will only appear when you have entered a transaction with a date in the future. When you do, this balance displays what your balance will be on that day. Of course if you enter other transactions between today and the future day, this balance will change. This balance is designed to show you how much money you will have, to prevent you from over-drafting.

Scheduled Balance: This balance shows you the amount of all scheduled items that have not yet been confirmed. You might not want to have a Scheduled Item confirmed if the amount is an approximation. For example, you know that your cell phone bill is about \$70 every month, but there is slight fluctuations. You may choose to create a Scheduled transaction for \$70 every month, but not confirm it because you need to update this record to reflect the actual amount.

Reconciled & Outstanding Balances: These two balances go together. They are used when you are reconciling your Checkbook, that is you are making sure that all of the transactions your bank shows you as making also appear in your transaction register. The Reconciled balance is the amount of all of the transactions that you have "marked

as posted." Likewise, the Outstanding Balance is the amount of all the transactions which you have not marked as posted. If you subtract the outstanding balance from the reconciled balance, you will see that it is "Today's Balance," unless you have future dated transactions, then it will be the amount of your "Balance on..." balance.

Although this may seem confusing now, simply start using My Checkbook and the balances will make sense to you as they change with your entries.

Auto Complete

This feature is enabled by default. It is designed to help you type less. When you are creating, or editing, a transaction, My Checkbook will attempt to complete what you are typing. If My Checkbook 'guesses' correct, simply press the Tab key to complete and go to the next field. If not, simply continue typing and then click the Tab key to continue. You can also choose from a list in order to keep better track of your purchases. (click the arrow to the right of the 'Description' or 'Type / Check' field)

Auto-Open

Auto-Open is a time saving feature that will automatically open all My Checkbook account files that are located in your 'My Checkbook Accounts' folder contained in your 'Documents' (My Documents) folder. In order for the Auto-open feature to work, your account files must be stored in the correct folder.

(Example User: (My) Documents:My Checkbook Accounts: *account file)

If there is a specific account, or accounts, that you do not wish to open automatically but you still want others to, you can specifically prevent accounts from auto-opening by unchecking the box found in the Account Information window in the Account menu.

Saving & Backup

To save your account, select Save from the file menu. My Checkbook has the ability to Automatically save your document when you exit the program. This option is disabled by default. To enable this option select 'Automatically save changes on close' from the 'General' tab in the Preferences.

If you wish to back-up your My Checkbook files with back-up software, you should know that they are stored, by default, in the My Checkbook Accounts Folder inside your (My) Documents folder. There is no need to back up the My Checkbook application as it is always available for download from Surprise Software.com

SPECIAL OFFER: Surprise Software has partnered with Mozy to give our customers a free Back-up solution. To learn more or sign up for this free service, visit SurpriseSoftware.com/backup

Transfers

My Checkbook gives you the ability to transfer funds between your My Checkbook account files. To enter a transfer select 'New Transfer...' from the Account menu.

NOTE: You must have the account files open to transfer to/from them.

Schedule Mode

In Schedule Mode you can set up transactions to repeat automatically. To set up a repeating transaction click on Schedule Mode in the toolbar. Click on Deposit or Withdrawal, then enter the information for the transaction. Next, select it in the Scheduled Items list; you can then choose if you want the transaction to repeat daily, weekly, monthly, or yearly. You can also choose increments; such as repeat every 2 weeks or every 10 days.

When an item is entered into the checkbook register, it will be "ghosted" and appear lighter than the other items. This indicates that it has not been confirmed; which also means it won't be used to calculate your actual balance. Confirming a transaction is as simple as editing it from the register list and clicking 'Confirm'. To automatically confirm the transaction so it affects your balance, use the 'Auto-confirm item' checkbox.

If you would like the item to be entered into your register list prior to the actual date, select 'Enter before due...' and increment the days as desired.

NOTE: Deleting a scheduled item does not delete any of it's items which have already been entered into your register list. Also, deleting a transaction which was automatically entered into the register list, does not affect the scheduled item.

Viewing Options

My Checkbook allows you to choose which transactions you would like to view. There are several viewing options available in the 'View' menu including; View All, None, Today, Yesterday, Last Year, This Year, and more.

Reconcile Mode

My Checkbook offers a visual reconcile mode. When you choose "Reconciling Mode" from the account menu you will notice that items which have been marked as posted appear in a lighter, and slightly green, tint to help you focus on the items which are still outstanding. As you mark items, the 'Reconciled' and 'Outstanding' balance will be updated to reflect the changes.

Keyboard Shortcuts

For a new deposit press:

Command / Control (Macintosh / Windows) + D

For a new withdrawal press:

Command / Control (Macintosh / Windows) + E

While in the date field press + / - to increase or decrease the date by one day.

While in the Type / Check field press + / - to increase or decrease the check number by one.