TIMEWORKS®

The Money Manager™

For
COMMODORE 64
ATARI
Computers

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User's Manual

The Money Manager™

For
COMMODORE 64*
ATARI*
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444 Lake Cook Road
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(312) 948-9200

Table Of Contents

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I. Introduction

This software package may be used for home or small business budgeting. Large companies have been using budgets for years to hold down expenditures and control costs. This budget system is the tool you can use to trim your present spending level.

There are 16 budget items, using information for 12 months. These titles can be easily modified by the user.

NOTE: If you have over 16 budget categories, they also can be easily combined into the categories we have provided. Using **Menu Item** 8 you can change the name of any category.

The system also provides for a full analysis of entered amounts.

NOTE: Whenever we ask you to "enter" or "input" something in this manual, we mean type in the information. Then press **RETURN**.

II. System Operation (Viewing The Example)

A. Loading Instructions

Please read these instructions while operating the system the first time.

Hook up your computer, including your cassette unit or disk drive and printer.

1. For Commodore 64 Computers (Disk):

    a) Using your disk drive, carefully insert the disk so that the label on the disk is facing up and is closest to you. Look for a little notch on the disk (it might be covered with a little piece of tape). If you're inserting the disk properly the notch will be on the left side. Once the disk is inside, close the protective gate by pushing in on the lever. Now type LOAD "MONEY MANAGER",8 and press the **RETURN** key.

    When the word READY appears on the screen, and the ■ is on, just type RUN and your program is ready to use.

    A backup copy of THE MONEY MANAGER program is provided on the same side of the disk. To load the backup, use "M/M BACKUP",8. The screen will say READY. Type in RUN and press **RETURN**.

II. System Operation (Viewing The Example)

The program will automatically read a "start-up" file from the disk, then the introductory display will appear.

> NOTE: Sample data has been provided in this software program. To view the example, do NOT place your MONEY MAN-AGER data disk in the disk drive, even though you are requested to do so by the computer. Leave the original program disk in the disk drive. (This is to view the example only.)

b) Press **C** to continue. Press **N** (for no) in response to the first prompt.

c) The sample data will automatically load into the computer when you press **N** to the prompt in step b.

2. FOR CASSETTE:

a) Use your Datassette recorder. Make sure the tape is completely rewound to the beginning of the first side. Then type LOAD "MONEY MAN-AGER" and press **RETURN**. The computer will answer with PRESS PLAY ON TAPE, so you respond by pressing PLAY on your Datassette recorder. At this point the computer screen will go blank until the program is found. The computer will say FOUND MONEY MANAGER on the screen. Now press down on the **C** key. This will actually load the program into the computer.

II. System Operation
(Viewing The Example)

When the word READY appears on the screen, type in RUN, then press **RETURN**. Press the **C** key once again, when the screen displays FOUND 1.

   b) A backup copy of THE MONEY MANAGER program is provided on side 2. To load the backup, use LOAD "MONEY MANAGER". The instructions for loading are the same as for side 1.

   c) For cassette only: Press the **C** key again when the screen says M/M DATA.

   d) The sample data follows the program, so it will automatically load in when you press **N** in response to INITIALIZE THE SYSTEM? (Y/N).

3. For Atari Computers*

   a) Remove any cartridges from the cartridge slots.

   b) Turn on your disk drive.

   c) When the red light on the front of the disk drive goes out, carefully insert the program disk so that the side marked "Atari" is facing up.

*This program can be used with all Atari computers that have at least a 48K memory.

II. System Operation
(Viewing The Example)

d) Close the disk drive door and turn on the power switch on your computer. (If you have an XL series computer, you must press the **OPTION** button while you turn on the power switch.) Then turn on your monitor.

e) The program will now load into your computer. In a few seconds, the introductory display will appear.

> NOTE: Sample data has been provided in this software program. To view the example, do NOT place your data disk in the disk drive, even though you are requested to do so by the computer. Leave the original program disk in the disk drive. (This is to view the example only.)

g) Press **C** to continue. Then press **N** in response to INITIALIZE THE SYSTEM? (Y/N).

h) The sample data will load into the computer automatically when you press **N** in response to the above prompt. To view the sample data, go on to step II-B.

B. Next, press **N** in response to ARE YOU USING ACTUAL AMOUNTS FROM YOUR ELECTRONIC CHECKBOOK? (Y/N).

II. System Operation (Viewing The Example)

C. When all data has been loaded into the system, THE MONEY MANAGER menu will appear.

D. **The menu:** The system will continually return to this display. This is where you pick what you want to do. Sample data is in the system for January through April to give you an idea of the system's capabilities.

E. Since the budget and actual amounts have been fed in, we will skip down to **Menu Item** 3, VIEW/MODIFY BUDGET. Press **3**, then input **1** for January when requested to do so.

F. The sample amounts for the *budget* will appear. To change an amount, press **Y** in response to the question, enter the item number, and then, at the system's request, the amount. Press **N** when you are done making changes. Press **M** to return to the menu, or **P** to print the display. (Be sure your printer is connected.)

> NOTE: This system only works with even dollars. Round to the nearest dollar before entering a value.

G. Enter **Menu Item** 4, VIEW/MODIFY ACTUALS, then enter **1** for January. The sample amounts for your actual expenses and comments will appear. To change an amount, press **C**; to add an amount, press **A**. Enter the values and comments at the request of the system. When modifications are completed, press **N** then **M** to return to the menu, or **P** to print the display.

> NOTE: If you don't want to type in a comment, press **RETURN**.

III. Now for the Analysis

A. Enter **Menu Item 5**, VIEW BUDGET/ACTUAL. You will have a choice of displaying the Budget vs. Actual Amounts with either the PERCENT OF TOTAL EXPENSES or the PERCENT BY CATEGORY. Press **T** or **C** in response to the question, % OF TOTAL OR % BY CATEGORY?(T/C).

What is PERCENT OF TOTAL EXPENSES?

This display will show you the relationship of each of your expense categories to the total expense amounts. Under the "%B" and "%A" headings you will see what % each budget item is to your total expense amount, i.e., for the sample data in January, rent is 24% of the total budgeted (%B) expenses but your actual % (%A) was only 10% of the total budgeted expense.

What is PERCENT BY CATEGORY?

This display will show you the relationship of each actual amount to each budgeted amount by category. Under the "%CAT" heading you will see what % of your budget you have spent.

For example: 100% indicates you have spent all of your budget. Percentages under 100 mean you have not reached your budget, while percentages over 100 show that you have overspent your budget by the amount over 100.

EXAMPLE: The number 110 would mean you have spent 10% more than you budgeted for that expense category.

III. Now for the Analysis

Next, enter **1** for January. The sample ACTUAL and BUDGET values and the differences for the month will be displayed. Press **M** to return to the menu, or **P** to print the display.

NOTE: Be sure your printer is connected.

B. Enter **Menu Item 6**, VIEW BUDGET/ACTUAL FOR AN ITEM.

You will have a choice of viewing BUDGET/ACTUAL AMOUNTS as a PERCENT OF TOTAL EXPENSES or as a PERCENT BY MONTH.

Press **T** or **M** in response to: % OF TOTAL OR % BY MONTH, (T/M).

The PERCENT OF TOTAL EXPENSES compares the % of each item to the total expense amount.

The PERCENT BY MONTH compares each monthly actual amount to each budgeted amount.

NOTE: These are similar to the comparisons in **Menu Item 5** (see III-A).

Next, enter any item number you wish when requested. You will see a detailed listing by month of your budget and actual values, along with each difference. Press **M** to return to the menu.

III. Now for the Analysis

C. Enter **Menu Item 7**, VIEW BUDGET/ACTUAL BAR CHARTS FOR AN ITEM, and any item number you wish, when requested. You will see bar charts for the BUDGET and ACTUAL amounts of that item for January through April. This is a good way to view graphically how you are doing on your budget.

Alongside the Bar Chart you will see displayed the TOTAL and AVERAGE amounts for both the BUDGET and the ACTUALS, and the DIFFERENCE for the category being displayed:

THE TOTAL: Shows the year-to-date Totals for all of your Budgeted or Actual Amounts.

THE AVERAGE: Shows the Average of all of the month's expenses to date for the category, except those with $0.

THE DIFFERENCE: Shows the Difference between the Budget and the Actual Amounts.

Press Ⓜ to return to the menu.

D. When you are done viewing the sample data, remove the TIMEWORKS program disk from your disk drive and turn your computer off.

IV. Time to Enter Your Budget and Actual Amounts

A. For Commodore 64 Disk and Atari Disk Users

1. Follow the disk loading instructions for your system in Section II.

2. When requested by the system place your MONEY MANAGER data disk in the disk drive. Then press **C** to continue. (Use a good quality 5¼″ floppy disk.)

3. If this is the beginning of a new year or the first time you are using the system, press **Y** in response to INITIALIZE THE SYSTEM?(Y/N).

4. If you press **Y** in response to the above question, the data disk in your disk drive will be cleared entirely. All information will be erased. If you are sure this is what you want to do, press **Y** in response to the next warning.

5. Now select the type of display you prefer. Press **1** for white letters on a black display, or **2** for black letters on a white display. You can adjust your monitor to obtain the color you are comfortable with.

6. Now type in the year in response to the system's request, then press **RETURN**.

   Sit back! It will take about 1½ minutes for your disk drive to set up the data base. As your disk drive grinds and turns, it is setting up the internal road map and signposts used by THE MONEY MANAGER to store and retrieve your information.

IV. Time to Enter Your Budget and Actual Amounts

7. Next, respond with **Y** or **N** to ARE YOU USING ACTUAL AMOUNTS FROM YOUR ELECTRONIC CHECKBOOK?(Y/N) (see IV-C-4).

   If you respond with a **Y**, your ELECTRONIC CHECKBOOK data will be loaded into the computer from your MONEY MANAGER data disk.

   > NOTE: Refer to THE ELECTRONIC CHECK-BOOK manual for more details on interfacing these two programs.

8. The NEXT time you use THE MONEY MANAGER you should respond with an **N** to INITIALIZE THE SYSTEM?(Y/N).

9. When all data has been loaded into the system, THE MONEY MANAGER menu will appear on the screen.

B. For Commodore 64 Cassette Users

1. Follow the instructions for cassette loading in Section II-A-2.

2. If this is the beginning of a new year or the first time you are using the system, press **Y** in response to INITIALIZE THE SYSTEM?(Y/N). (**Y** for yes, **N** for no.)

IV. Time to Enter Your Budget and Actual Amounts

3. Now select the type of display you prefer. Press **1** for white letters on a black display, or **2** for black letters on a white display. You can adjust your monitor to obtain the color you are comfortable with.

4. Now type in the year in response to the system's request, then press **RETURN**.

5. Next respond with **Y** or **N** to ARE YOU USING ACTUAL AMOUNTS FROM YOUR ELECTRONIC CHECKBOOK?(Y/N). If you respond with a **Y**, you will be instructed by the system to position your ELECTRONIC CHECKBOOK data cassette at the proper location, which is at the beginning of your data load.

6. The next time you use THE MONEY MANAGER, you should respond with an **N** to INITIALIZE THE SYSTEM?(Y/N)

7. When all data has been loaded into the system, THE MONEY MANAGER menu will appear on the screen.

C. Entering Data

1. To change the budget *categories*, i.e., RENT to MORTGAGE, etc., use **Menu Item 8**, VIEW/MODIFY BUDGET CATEGORIES. Press **Y** to change a category name, then enter the item number, then the new category name.

IV. Time to Enter Your Budget and Actual Amounts

NOTE: Do not delete any of the budget categories
entirely, and do not leave any of the
categories blank. This could result in a
STRING TOO LONG error.

NOTE: If you don't want to type in a comment,
press **RETURN**.

2. Enter **Menu Item 1**, ENTER BUDGET, then the
month you will be working with, when requested. The
system will step through each budget item for you to
enter your budget amounts. When completed, you will
have the option to correct any errors. Press **M** to
return to the menu, or **P** to print the display.

3. Enter **Menu Item 2**, ENTER ACTUALS, and the
month you will be working with, when requested. The
system will step through each budget item for you to
enter your actual amounts, and comments. Actual
amounts can be obtained from cancelled checks, your
check register, or record envelopes. Code your checks
and receipts with the item numbers 1 to 16 to speed
up this process, i.e., bank deposits should be coded 01
for INCOME.

IV. Time to Enter Your Budget and Actual Amounts

Suggestion: A handy way to collect expense data is to use 12 envelopes with the month and year written on them. Put the coded receipts for each month in the appropriate envelope. Update your actuals weekly and put a check mark on the receipt when it has been entered into the system. You may keep the envelopes as "backup" or for tax purposes. When you have finished entering your actuals, you will have an option to correct any errors.

When completed, press ⓜ to return to the menu, or ⓟ to print the display.

NOTE: Never use **Menu Item** 1 or 2 after data has been entered for any month. Doing so will overwrite previous entries. Use **Menu Item** 3 instead. For example, after you have entered budget amounts for January, use **Menu Item** 3 to view and modify in the future. You may use **Menu Item** 1 or 2 for February entries.

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4. THE TIMEWORKS ELECTRONIC CHECKBOOK is programmed to interface with THE MONEY MANAGER. All transactions entered in THE ELECTRONIC CHECKBOOK can be used as Actual Expense data for THE MONEY MANAGER.

IV. Time To Enter Your Budget and Actual Amounts

WARNING: If you are using THE ELECTRONIC CHECKBOOK to enter Actual expense data into THE MONEY MANAGER, all of your expense data should be entered using THE ELECTRONIC CHECKBOOK program. **Menu Items 2** and **4** will be inoperable.

5. To change budget *amounts*, use **Menu Item** 3, VIEW/ MODIFY BUDGET. Example: You may want to do this if you have a rent increase or a pay raise.

6. To change or add to an actual amount, use **Menu Item** 4, VIEW/MODIFY ACTUALS.

V. Now to Analyze Your Data

A. Enter **Menu Item 5** to VIEW BUDGET/ACTUALS. This will give you an idea of how well you are sticking to your budget.

B. To view a monthly comparison of an item, use **Menu Item 6**, VIEW BUDGET/ACTUAL FOR AN ITEM.

C. To view Bar Charts of an item for the 12-month period, use **Menu Item 7**, VIEW BUDGET/ACTUAL BAR CHARTS FOR AN ITEM.

VI. Storing Data

A. When you have completed activities on the budget system and want to end the run, enter **Menu Item 9**, END RUN (STORE NEW DATA). If you want to store any new data on tape or disk, press ▉ for yes to DO YOU WANT TO STORE DATA?(Y/N). Follow the instructions carefully. Use a good quality C-60 cassette tape or a 5¼″ double density soft sector disk to store your budget. Save time is approximately 2 minutes for cassette, or 20 seconds for disk.

B. Next time you want to use THE MONEY MANAGER, load the original software disk or tape, and when requested, load in your latest data. (For disk, insert your MONEY MANAGER data disk, for cassette, load your latest data cassette.) Press the ▉ key when you are notified that the data has been located.

C. At year's end, save your final budget on a separate tape or disk as a permanent record. When you are ready to start the next year's activities, begin as in IV-A or IV-B.

VII. Troubleshooting

PROBLEM	REMEDY
PROGRAM WILL NOT LOAD	1. Check computer hookup. 2. Try to load backup version.
SYSTEM WILL NOT SAVE	Check computer hookup.
SYSTEM GLITCH - SCREEN BLANKS OUT, PROGRAM LOST	Reload program (sometimes due to power fluctuation).
BAD SAVE - LOSS OF DATA	Reconstruct data from last good save.
DATA WILL NOT LOAD INTO THE SYSTEM	Be sure you are using the correct data cassette or disk.

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444 Lake Cook Rd.
Deerfield, Illinois 60015
(312) 948-9200

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