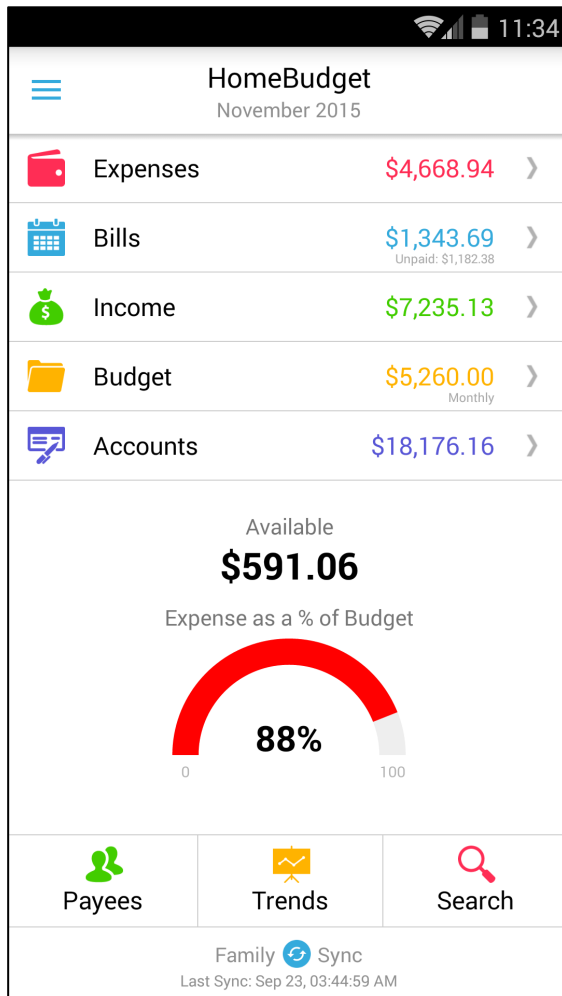




# HomeBudget

Expense Management Software  
For the Home  
Android Version



User Guide  
Version 3.1.6

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## Overview

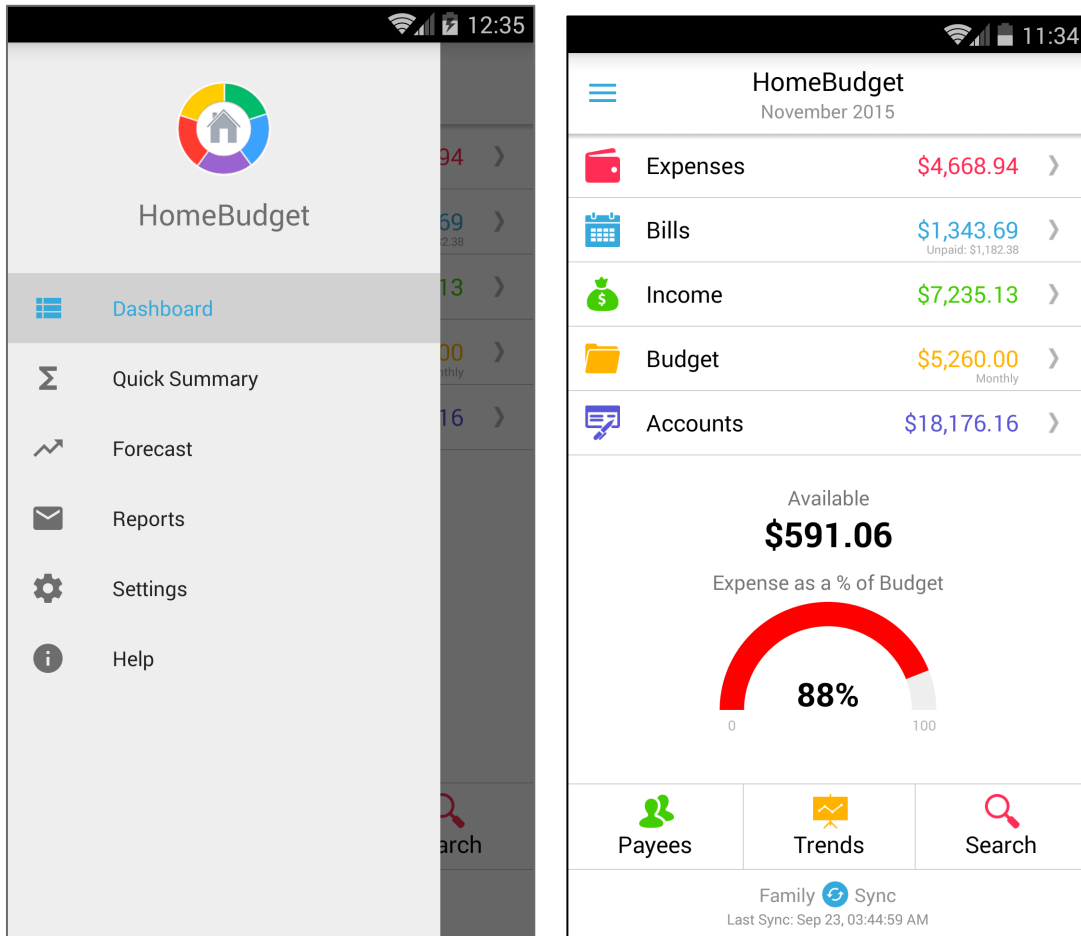
Congratulations on your purchase of the HomeBudget software!

To get the most out of your purchase of HomeBudget, we recommend that you take a few minutes to read through this user guide.

HomeBudget is an expense tracker designed to help you budget, track and possibly control your monthly expenses at home. HomeBudget provides an integrated set of features to help you manage your expenses and cash flow. HomeBudget supports tracking of both your expenses and income, and includes support for budgets, accounts, payees and bill tracking. HomeBudget provides the ability to group your expenses into categories and sub-categories, and lets you set a budget, and track expenses at the category/sub-category level.

The features within HomeBudget are well integrated such that a bill can become an expense (when you pay for it) and adjust the account balance at the same time. HomeBudget includes Family Sync that allows family members to exchange expense and income information automatically among their devices, and work within a single budget.

When you launch HomeBudget, you are presented with a Home screen that includes a summary of your Expenses, Bills, Income, and Budget for the current month, and Accounts balances. The Home screen consists of 8 application screens, which can be reached by tapping the menu items.



The Expenses screen provides the ability to add, modify and delete expense entries. It also provides a display of monthly expenses by category or date, and provides the ability to drill down to specific expense entries. This expense screen allows navigation by month, and includes support for setting up recurring expenses.

The Bills screen allows both one-time and recurring bills to be set up. This provides both a calendar view and a list view of your bills so you easily tell when bills are due.

The Income screen provides the ability to add, modify and delete income entries. It allows automatic generation of recurring income entries, as well as ability to input non-recurring income.

The Budget screen provides the ability to define your expense categories and subcategories. The same screen allows you to set budget amounts for various categories and subcategories. While HomeBudget software comes with a set of pre-defined categories and sub-categories, you have the freedom to completely redefine the expense categories and sub-categories.

The Accounts screen allows you to create accounts such as Checking, Savings, Credit, Debit, Cash, etc. Also, the Accounts screen supports one-time and recurring transfers between accounts.

The Payee screen allows you to create payees either for bill tracking, or when you need to track payments for a specific payee over time.

The Trends screen presents a trend graph of your expense and income for the last 12 months. This screen also includes the facility to export your expense data by Email, or via WiFi to your home computer.

The Search screen allows you to search among your expenses.

In addition to the 8 screens above, there are 5 more screens reachable from the side menu.

- The Quick Summary provides a quick summary of income and expenses for the day, week, month and year.
- The Forecast screen shows the calculated future expenses and income based on your recurring expense/bill/income settings. The application also supports per-account forecast, which is similarly accessed by tapping the F button in the account transactions screen.
- The Reports screen allows to generate a PDF or CSV formatted report of Expenses, Accounts, Bills, etc.
- The Settings screen allows you to configure password protection, set your email address, configure Family Sync, and perform backups (and restore).
- The Help provides help information in addition to a quick overview of HomeBudget.

HomeBudget stores all data locally on your Android device and does not need access to the network, except when you are trying to export data or when you are using the Family Sync feature. HomeBudget is a fully internationalized application. It bases its time/date calculations on your local time and respects the locale setting on your device. It displays currency amounts and dates according to your locale settings and lets you enter data in your local language. It is possible to override the home currency from the Settings screen.

HomeBudget supports multiple currencies. The expense/income amounts can be in any currency. When entering the amount in the amount calculator, you can choose the amount currency and the exchange rate to convert the amount to the home currency (automatically fetched from the Internet by default). Also, each account can have its own base currency. The currency of an account needs to be set when creating the account, by setting the initial balance in the right currency. If the expenses/income are being associated with an account, the currency needs to be in the account currency.

## HomeBudget Terminology

It is important to become familiar with terminology used by HomeBudget. HomeBudget supports:

- Expenses and recurring expenses
- Bills and recurring bills
- Categories and subcategories for expenses
- Budget
- Income and recurring income
- Accounts
- Transfers and recurring transfers between accounts
- Payees

Expenses represent cash outflow, where as Bills are expenses 'waiting to happen'. Every bill becomes an expense when paid for. Both expenses and bills can be associated with a payee. Also, expenses can be classified under a category and subcategory. Budget represents a planned expense amount under a specific category/subcategory.

Income represents cash inflow. Both income and expenses can be associated with an account, allowing you track the balance in the accounts. The transfers between accounts result in no net change in the total balance.

Expenses, Income, Bills and Transfer can recur periodically. Recurring entries are setup by tapping the R button on the lower left of the Expense, Income and Bills screen, and by using a specific recurring-transfer button on the Accounts screen. Often, it can be confusing to understand how to go about using the features such as expenses, income, bills, and accounts all together. Here is a simple example to help understand the common usage sequence:

*John has a checking account and a credit-card account, with a starting balance of \$0 in both.*

*Checking bal: \$0*

*Credit-Card bal: \$0*

*Accounts total: \$0*

*John has an income of \$10, which he deposits into the checking account. John incurs an expense of \$8, which he pays with the credit card. The credit card bill is not received until next month. After entering the income and the expense:*

***Income total: \$10***  
***Checking bal: \$10***

***Expense total: \$8***  
***CreditCard bal: -\$8***

*Income-Expense: \$2*  
*Accounts total: \$2*

*Unpaid Bills: \$0*

*Next month, John gets a bill from the credit card company for \$8. Bill is entered with a reminder for due date.*

*Income total: \$10*  
*Checking bal: \$10*

*Expense total: \$8*  
*CreditCard bal: -\$8*

*Income-Expense: \$2*  
*Accounts total: \$2*

***Unpaid Bills: \$8***

*When John pays the bill, it is entered as a transfer from the checking account to the credit card account. After the payment (transfer):*

*Income total: \$10*  
***Checking bal: \$2***

*Expense total: \$8*  
***CreditCard bal: \$0***

*Income-Expense: \$2*  
*Accounts total: \$2*

***Unpaid Bills: \$0***

Please note that you don't necessarily need to use the Accounts feature. You can simply start entering your expenses under different categories. Similarly, you don't need to use the Bills feature unless you need Bill reminders. The next section provides information on how to get started, and incrementally become familiar with the features of HomeBudget. Also, refer to the best practices section at the end of this guide.

## Getting Started

We recommend the following usage sequence:

- To get started, simply go to the Expenses screen, and start entering expense entries. Make new Categories and Subcategories as needed.
- You can enter your income information on the Income screen. You will be able to track how your expenses relate to your income.
- If you need reminders on making bill payments and need to track payments to various payees, start using the Bills screen. The best practice would be to start entering bills as you receive them and convert the bills into Expenses as you make payments on them. You can also configure recurring bills. For recurring bills, you do not need to enter the bill amount. You can enter the bill amounts after you receive your bills.
- If you choose to use the accounts feature, create your checking or credit-card accounts from the Accounts screen. You will be able to associate your expense and income entries with your accounts. HomeBudget will adjust the account balances to help you accurately track the current balances.
- Over time, as you get a handle on your expense level for various categories and subcategories, start using the Budget screen to set budget amounts for the various categories. With budget amounts set by categories, you will be able manage your spending levels.

## The Settings Screen

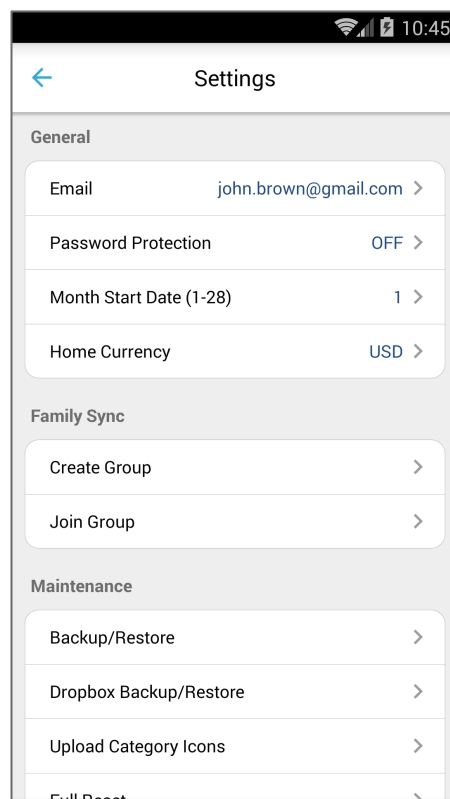
The Settings screen is accessed from the Side Menu screen (which is accessed by tapping the menu button on the home screen).

The Settings screen lets you

- Set your email address
- Configure password protection
- Set the application start screen
- Choose the application color scheme between the default and standard color schemes
- Set the start date for the monthly cycle
- Override the home currency to be different from the region format settings on your device
- Configure Family Sync
- Set expiration period for expense and receipt entries, so HomeBudget can automatically delete old expense and receipt entries.
- Do backup and restore

If you choose to enter your email address, it will be used when you send email report of your expenses from the Export screen, or when you take a backup by email.

Password protection can be turned on to get HomeBudget to prompt for a password on start-up.



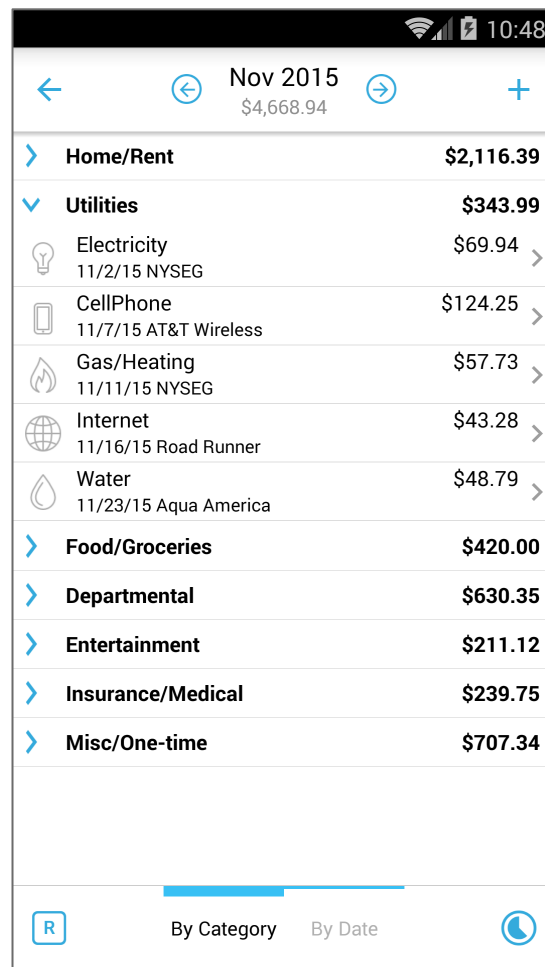


Currently, HomeBudget uses monthly cycles for displaying expense, income and bills. You can set the start date for the monthly cycle. By default, the monthly cycles start on the 1<sup>st</sup>. You can change this date to a number between 1 and 28. Please note that when you change the start date to, say 5, then February 5 to March 4<sup>th</sup> is treated as February (as most days for the month are in February). As a result expenses/income with a date of February 1 will appear under January. Similarly if the start date is set at a number greater than 15, the expenses for the later part of the month appear in the next month. For example, if the start date is set as 25, then January 25 to February 24 is treated as February (as most days of the month are in February). So, expenses/incomes with a date of Jan 28<sup>th</sup> will appear under February.

## The Expenses Screen

The Expense screen lets you add/modify/delete expense entries. The Expense screen also allows you to browse the expense entries by month.

To switch between different months, tap the Previous and Next arrow keys next to the month. The expense summary is presented by categories. Tapping the red triangle next to the category expands the category and reveals the expense entries under the category. To modify or delete an expense entry, tap the arrow button next to an expense entry. The Expense screen also includes options to configure recurring expenses. To configure recurring expenses, tap the recurring icon at the bottom left of the Expenses screen. To add a new expense entry, tap the + sign at the top right.



Nov 2015		\$4,668.94	+
>	Home/Rent	\$2,116.39	
✓	Utilities	\$343.99	
💡	Electricity	\$69.94	>
	11/2/15 NYSEG		
📱	CellPhone	\$124.25	>
	11/7/15 AT&T Wireless		
🔥	Gas/Heating	\$57.73	>
	11/11/15 NYSEG		
🌐	Internet	\$43.28	>
	11/16/15 Road Runner		
💧	Water	\$48.79	>
	11/23/15 Aqua America		
>	Food/Groceries	\$420.00	
>	Departmental	\$630.35	
>	Entertainment	\$211.12	
>	Insurance/Medical	\$239.75	
>	Misc/One-time	\$707.34	
R	By Category	By Date	🌙

You can change the display order of the expenses by tapping the “By Category” and “By Date” segments. Also, In case you need to enter refunds or returns, simply enter them as negative amounts.

## Adding a New Expense Entry

To add a new expense entry tap the Plus button at the top right of the Expense screen. The expense data entry screen slides in. You will need to:

- Enter expense date.
- Choose the expense category and sub-category by tapping the Category/Subcategory field.
- Enter amount. In the Amount Calculator, you have the option to change the expense currency. If you change the currency, check the exchange rate.
- You can optionally associate an account or a payee with the expense entry
- Add any notes. It is useful to enter any relevant keywords or store name in the notes field. This will allow you to easily locate this entry later when you use the Search option.

The screenshot shows the 'Add Expense' screen with the following fields and values:

- Date:** Nov 20, 2015 (highlighted with a blue border)
- Category/Subcategory:** Food/Groceries, Groceries
- SplitCategories:** >
- Amount:** \$72.14 USD
- Pay from:** Optional
- Payee:** Optional
- Notes:** (empty text area)
- Receipt:** (camera icon)
- Additional Options:** >

In case a single receipt amount needs to be classified across multiple categories, you can use the Split Categories option to enter the splits. In this case, when you save the entry, multiple expense entries will be generated one for each category. However, a single entry will show up in the account transactions for any associated account (e.g. credit card) to make it easy to reconcile this receipt amount. From account transactions, you will have option of viewing the splits.

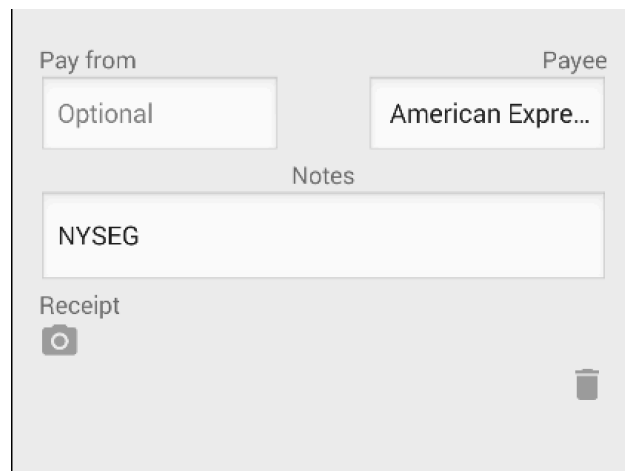
In case this expense entry applies to more than one month, you can split the expense across several months. An example of this is paying for your auto-insurance for 6 months at a time. If an expense applies to more than one month, the software creates multiple per-month expense entries, and the total expense amount is divided across these entries. This allows you to do meaningful comparison with your monthly budget. A better alternative to this is to use the recurring expense feature, which also generated multiple future dated expense entries.

You can choose to attach a photo image of the receipt for the expense. Once you have attached a photo image, you can tap the photo image to magnify it, or long-press the image to replace an existing receipt image with a new image.

## Updating/Deleting an Expense Entry

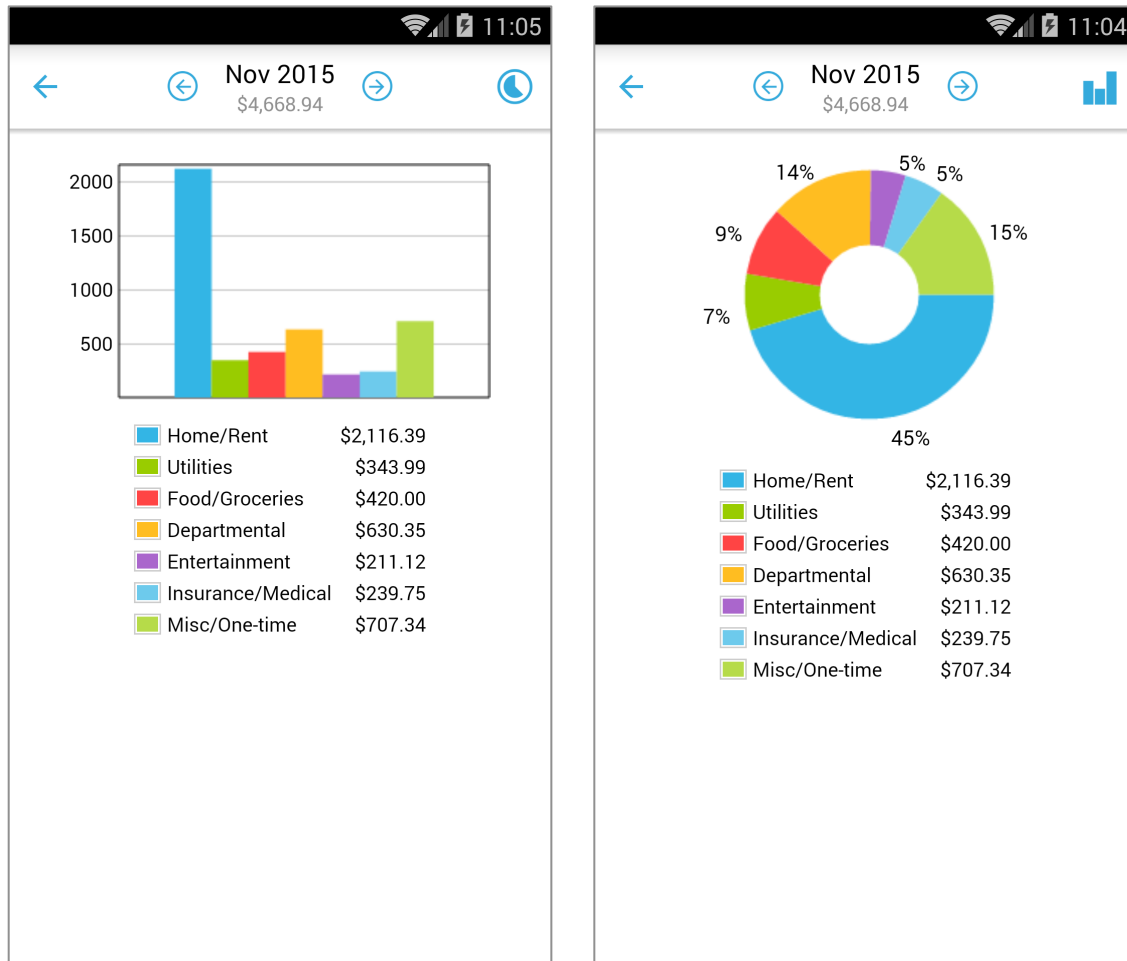
You can update or delete an existing expense entry. From the Expenses screen, simply tap the expense entry to enter the expense detail screen. Make any changes and remember to Save them.

Also, you can choose to delete an expense entry from this screen. For this, simply tap the trashcan icon on the bottom right, and confirm OK.

A screenshot of an expense detail screen. At the top, there are two input fields: 'Pay from' with the text 'Optional' and 'Payee' with the text 'American Expre...'. Below these is a 'Notes' section with a text area containing 'NYSEG'. Under the notes is a 'Receipt' section with a camera icon. In the bottom right corner, there is a trashcan icon.

## Pie/Bar Chart of Expenses

Tapping the Charts icon on the bottom right of the Expenses screen takes you to the Charts screen. This screen presents a pie/bar chart of the expense break down (among the various categories), and allows navigation by month.



## Automatic generation of Recurring Expense Entries

The HomeBudget software includes an option to auto generate recurring expense entries. This will avoid the need for you to enter expense entries in cases where the monthly amount is the same every month. We recommend that you use the auto-generate option only when (a) the monthly expense amount is fixed, and (b) you have automatic payment setup from either your bank account or credit card. Such payments tend to happen on a specific day every month. An example of this would be your mortgage payment or your auto loan payment.

To configure recurring expense entry generation, tap the R icon on the bottom left of the Expenses screen. In the Recurring expenses screen, tap the + button on the top right to add new recurring expense. In this screen, select the category, enter the amount, select the recurring frequency, enter the date for the next expense, and then, save your settings.

The image displays two screenshots of a mobile application interface for configuring recurring expenses.

The left screenshot, titled "Recurring Expense", shows the following fields and options:

- Category/Subcategory:** A dropdown menu with "Home/Rent" and "Rent" selected.
- Amount:** A text input field containing "\$1,750.00" with "USD" as a currency indicator.
- Rekurs:** A dropdown menu with "Monthly" selected.
- Start Date:** A date picker showing "Dec 1, 2015".
- Pay from:** A dropdown menu with "Optional" selected.
- Payee:** A text input field containing "Optional".

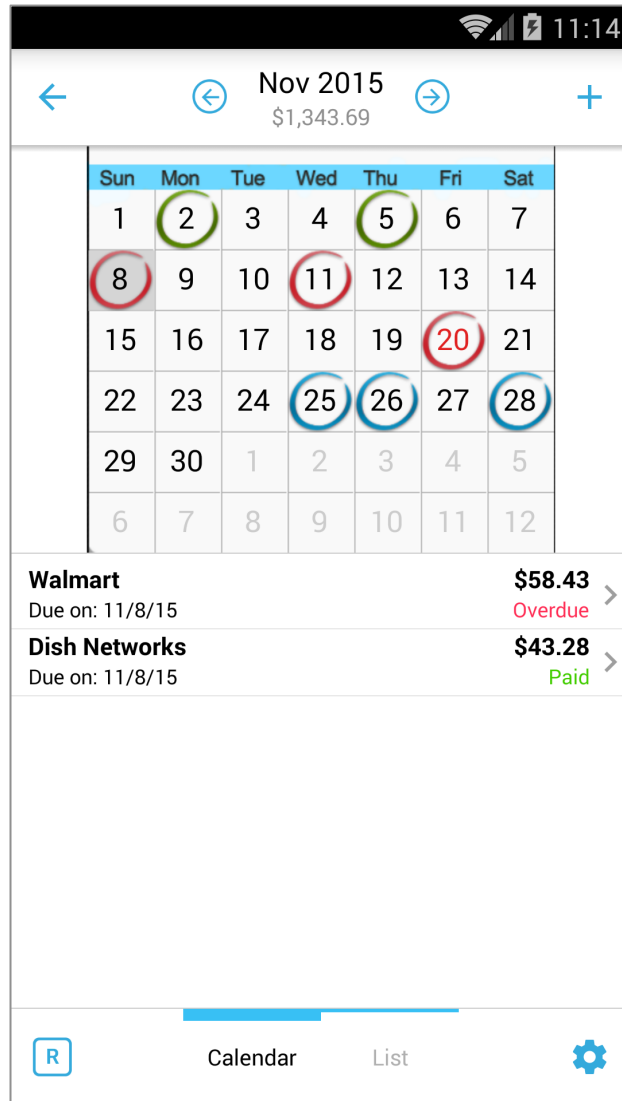
The right screenshot, titled "Select Date", shows the following options:

- Start Date:** A date picker showing "Dec 1, 2015".
- Ending:** Two buttons: "On" (highlighted in blue) and "No end" (greyed out).
- End Date:** A date picker showing "Dec 1, 2016".
- Generate future entries:** Two buttons: "On due date" (greyed out) and "Now" (highlighted in blue).

In all recurring entry settings, in the screen where you select the start date, you have the option to set the end date for the recurring entry. The end-date can be No-end (Indefinite), or you can choose a specific end-date. When the no-end date is specified, the recurring entries are generated on their due date one at a time. When a specific end-date is given, you have the option to generate all future entries immediately (the default), or generate them over time each on their due date.

## Bill Tracking

HomeBudget includes support for Bill tracking. To HomeBudget, a bill is an expense waiting to happen. All bills eventually become an expense (or a transfer). You can enter bills as they come in, and easily track what is paid and what is not.



For every bill, you should pre-define a Payee. To enter a bill, tap the plus (+) button on the top right. In the “Add Bill” screen, select the bill type, select the Payee, enter the bill amount and the due date. You can also update and delete a bill.

		11:17
Nov 2015		+
\$890.69		
▼ Unpaid		\$729.38
Walmart	\$58.43	>
Due on: 11/8/15	Overdue	
Discover	\$162.38	>
Due on: 11/20/15	Overdue	
Comcast	\$148.35	>
Due on: 11/25/15	Unpaid	
PNC Bank	\$10.02	>
Due on: 11/25/15	Unpaid	
Aqua America	\$28.17	>
Due on: 11/26/15	Unpaid	
Chase	\$247.22	>
Due on: 11/28/15	Unpaid	
AT&T	\$74.81	>
Due on: 11/28/15	Unpaid	
▼ Paid		\$161.31
American Express	\$69.24	>
Due on: 11/2/15	Paid	
Macy's	\$48.79	>
Due on: 11/5/15	Paid	
Dish Networks	\$43.28	>
Due on: 11/8/15	Paid	
R		
Calendar		List
		⚙

To make a payment on an un-paid bill, tap the specific bill, and the tap the “Make Payment” button. This will open the “Add Expense” screen with the Payee and amount fields pre-filled in. You can choose to change the amount.



11:17

✕ Edit Bill

Bill Type

Expense Transfer ⓘ

Payee

AT&T

Bill Amount

\$74.81 USD

Due on

Nov 28, 2015

Make Payment

Additional Options →

A paid bill has an associated expense entry. On a paid bill, there is a button to view the associated expense as shown below.

11:18

✕ Edit Bill

Bill Type

Expense Transfer ⓘ

Payee

AT&T

Bill Amount

\$74.81 USD

Due on

Nov 28, 2015

View Payment

Additional Options →

Only un-paid bills can be deleted. Once a bill is paid, in order to delete a bill, you should first delete the associated expense entry by first going to the Expense screen. When an expense associated with a bill is deleted, the associated bill is marked as un-paid. At this point, you can delete the bill.

Most bills can be entered as Expenses. However, certain bills such as credit card payments may need to be entered as account transfers. If you already associated your expenses with a credit card account in HomeBudget, then the corresponding credit card payment will need to be entered as a Transfer to avoid double accounting your expenses.

## Recurring Bills

HomeBudget includes support for recurring bills. To reach the recurring bills screen, tap the R icon at the bottom left. In the recurring bills screen, tap the + button on the top right to add new recurring bill.

The recurring bill screen looks similar to a non-recurring bill. There are two differences however:

- The bill amount can be left as “Varies”, when the amount varies for each bill. If the amount is fixed, enter the bill amount.
- You have the option to generate all future bills immediately (default) or progressively where each new bill is generated on the due date of the previous bill. This is set in the screen where you specify the next bill due date.

## The Income Screen

The Income screen behaves similar to the Expense screen. You can browse income by month, and move between months by tapping the previous and next arrows.

Nov 2015	
\$7,007.75	
✓ Interest Income	\$110.75
Interest Income	\$110.75
11/16/15	
✓ John's Salary	\$4,445.12
John's Salary	\$2,132.56
11/7/15	
John's Salary	\$2,312.56
11/21/15	
✓ Mary's Salary	\$2,451.88
Mary's Salary	\$2,451.88
11/15/15	

To add a new income, tap the Plus sign on the top right of the screen. To update or delete an existing income entry, tap the arrow button next to an income entry. To add an Income entry, enter the description, date, amount and any notes.

The screenshot shows a mobile app interface for adding an income entry. At the top, there's a status bar with signal, battery, and time (11:52). Below it is a header bar with a close button (X), the title 'Add Income', and a save button (floppy disk). The main form area has a light gray background and contains several input fields: 'Description' with 'Interest Income', 'Date' with 'Nov 10, 2015', 'Amount' with '\$110.75' and 'USD' below it, 'Add income to' with 'Optional', and 'Notes' with 'From CDs'. The 'Notes' field is highlighted with a blue border.

To edit or delete an existing income entry, tap the green button next the income entry. To delete an Income entry, tap the Trashcan icon at the bottom right of the income screen and confirm OK.

HomeBudget includes a facility to auto-generate income entries where the income amount is fixed and occurs periodically. This is ideal for tracking income from salary payments, and avoids the need to enter income information repeatedly. The Recurring Income section below describes how to configure this feature. But it is important to note that the auto-generated income entries show up in the monthly income screen. See below for details.

## Automatic generation of Recurring Income Entries

HomeBudget can auto-generate recurring income entries. To reach the Recurring Income screen, tap the recurring button at the bottom left of the Income screen. Once you are in the Recurring Income screen, it shows you the list of currently scheduled recurring incomes, if any.

<div> <span>←</span> <span>Recurring Income</span> <span>+</span> </div>	
<b>John's Salary</b> Every 2 weeks. Next income: Nov 5, 2012	<b>\$2,312.56</b> <span>&gt;</span>
<b>Mary's Salary</b> Twice a month. Next income: Nov 11, 2012	<b>\$2,451.88</b> <span>&gt;</span>

Tap the + button to add a recurring income entry. You can edit/delete existing recurring income settings.

×
Add Recurring Income
📄

Description

John's Salary

Amount

\$2,312.56  
USD

Recurs

Every 2 weeks

Starting on

Nov 25, 2015

Add income to

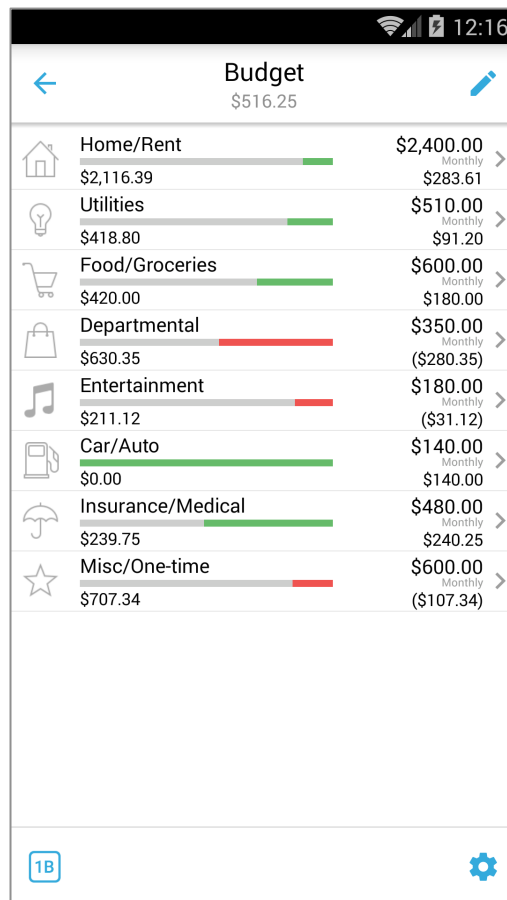
Wells Fargo

Notes

It is important to note that the Recurring Income screen does not allow you to enter specific instances of income; it only allows you to *configure* auto generation of income instances (entries) in the future. All such generated entries show up in the Monthly income screen, which you are free to edit and delete further. To edit/delete the Recurring income setting, tap the green button next to the entry. Any edits to the recurring income setting applies to future entries only and does not affect entries generated in the past.

## The Budget Screen

The HomeBudget application comes with a set of pre-defined categories and sub-categories. You have the freedom to completely redefine the expense categories and sub-categories. The main budget screen shows the top-level categories. Tapping the arrow button next to a category takes you to the sub-categories screen for a given category. Tapping the arrow button next the sub-category takes you to a screen where you can set the budget amount for the sub-category.

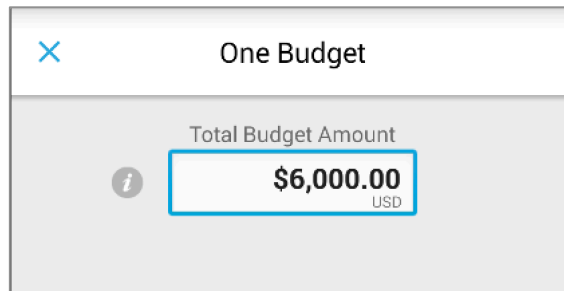


The Category and Sub-category screens include a visual progress bar for each of the entries.



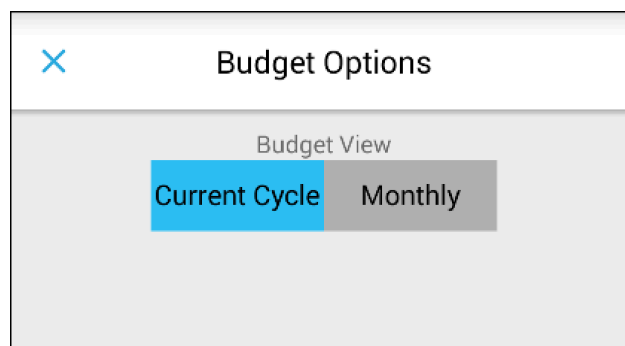
The bar shows up when you set the budget amount (or enter an expense) for a category/sub-category. The gray colored segment indicates the actual expense amount for the month, and this amount is indicated below the progress bar. The green colored segment represents the remaining budget amount. A red-colored segment is produced if the expense amount exceeds the budget amount. The balance amount (which is budget minus the actual expense) is shown below the budget and is color-coded in green or red depending on whether the expense is below or over the budget.

HomeBudget provides an option to set one total budget amount instead of setting budget amounts at the category/subcategory level.



A dialog box titled "One Budget" with a close button (X) in the top left corner. Below the title bar, the text "Total Budget Amount" is displayed. To the left of the input field is an information icon (i). The input field contains the text "\$6,000.00" with "USD" written in smaller text below it.

There are two types of Budget views available: Current Cycle view and Monthly view. This option can be set from the Settings screen available from within the Budget screen. The Current Cycle view shows the current cycle budget, expenses and balance available for each category. The Monthly View provides a month-by-month view where budget amounts are proportionately scaled to monthly amounts.



A dialog box titled "Budget Options" with a close button (X) in the top left corner. Below the title bar, the text "Budget View" is displayed. There are two buttons: "Current Cycle" (highlighted in blue) and "Monthly" (in grey).

## Adding/Deleting/Editing Categories and Sub-Categories

To add/delete/edit categories or subcategories, tap the Edit button on the top right of the Category or Subcategory screen. You can edit (rename) an existing category or subcategory, and also change the associated icon.

## Setting the Budget Amount

To set the budget amount for a given category/subcategory, start by tapping the arrow button next to the category, which takes you to the sub-category screen. Tap the arrow button next to the sub-category to enter the screen for setting the budget amount.

The screenshot shows a mobile app interface titled "Set Budget". At the top, there's a status bar with signal, battery, and time (7:39). Below the title bar, there's a close button (X) and a save button (floppy disk). The main content area is for "Utilities Electricity". Under "Expense Type", there are three buttons: "Fixed", "Variable" (which is highlighted in blue), and "Discretionary". Below this, the "Default Budget Amount" is shown as "\$510.00" with "USD" underneath. Further down, there are two columns of settings. The left column has "Budget Cycle" set to "Monthly" (highlighted with a blue border), "Rollover" set to "OFF" (with a horizontal line under the text), and "Initial Rollover" set to "\$0.00". The right column has "Cycle Start Date" set to "Nov 1, 2015". At the bottom, there are two blue buttons: "Budget History" and "Budget Override".

In the Budget screen, set the expense type. HomeBudget allows classifying your expenses into *essential*, and *non-essential*. Essential expenses are further classified into: (i) **fixed** (e.g. Rent), and (ii) **variable** (e.g. Electricity). Typically, you have little or no control over fixed expenses, and you have some control over variable expenses. Non-essential expenses (e.g. Entertainment) are called **discretionary**. It is assumed that you have full control over discretionary expenses. The classification entered here is used in calculating the disposable income in the Lookback screen. For information on Lookback, refer to the Lookback screen under Reports.

Enter the budget amount. The amount you set becomes the budget for the current period as well as the budget amount for the future periods. When you change the budget



amount, it does not change the budget amount for the previous/past periods - they keep their existing values.

Chose the budget cycle, and the budget cycle start date. HomeBudget allows different budget cycles.

HomeBudget provides support for Budget rollover. Rollover allows you to carry forward unspent (overspent) budget amounts to future months. Budget rollover is off by default. To configure budget rollover, turn the rollover switch on. If you want to start with an initial rollover amount, enter the value. Usually, the Initial Rollover field contains the carry over from previous periods.

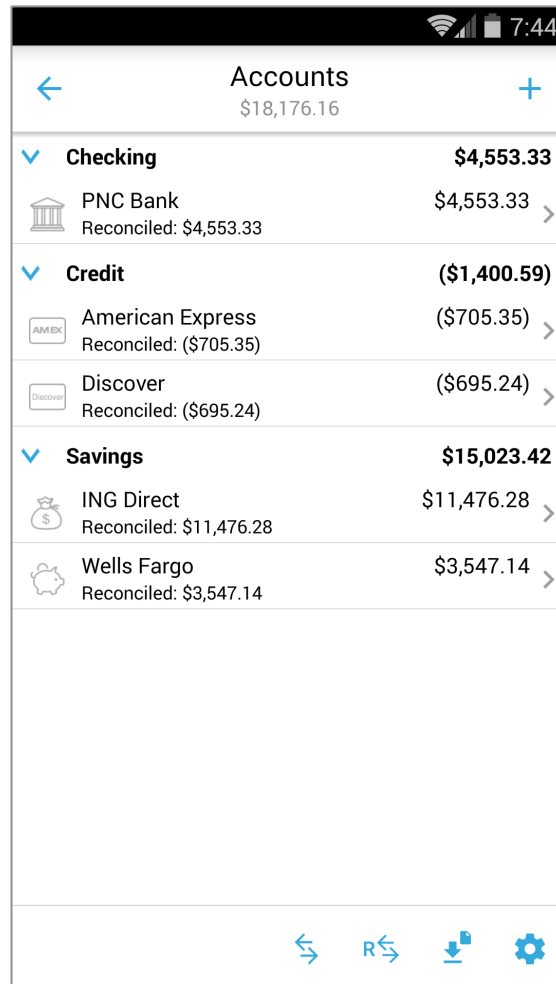
Note that, at present, you can set budget only at the sub-category level, and not at the category level.










You have the option to override a budget for a specific month. (The Budget Override button appears once a budget has been set). In the Budget Override screen, you can set different budget amounts for different months. These settings override the default budget amount for those specific months. Also, this is useful when you have a one-time expense. In this case, you can set the budget for category/subcategory to 0 (zero), then use the override screen to set the budget for the specific month (one-time).

Utilities  
Electricity  
Budget Cycle: Monthly  
Cycle Start Date  
Nov 1, 2015  
Dec 1, 2015  
Jan 1, 2016  
Feb 1, 2016  
Amount  
\$510.00 USD  
Save

## The Accounts Screen

HomeBudget allows you to create accounts such as Checking, Savings, Credit, Debit, Cash, etc., and associate them with your expense and income entries. The Accounts screen looks as follows:



Accounts		
		\$18,176.16
✓	<b>Checking</b>	<b>\$4,553.33</b>
	PNC Bank Reconciled: \$4,553.33	\$4,553.33 >
✓	<b>Credit</b>	<b>(\$1,400.59)</b>
	American Express Reconciled: (\$705.35)	(\$705.35) >
	Discover Reconciled: (\$695.24)	(\$695.24) >
✓	<b>Savings</b>	<b>\$15,023.42</b>
	ING Direct Reconciled: \$11,476.28	\$11,476.28 >
	Wells Fargo Reconciled: \$3,547.14	\$3,547.14 >
   		

To add an account, tap the + sign on the top right.

To enter a Transfer, tap the button at the bottom left. To enter recurring transfers, tap the second button at the bottom left. The 3<sup>rd</sup> button is for file-based data import of OFX formatted data. The fourth button is for Settings specific to the Accounts section.

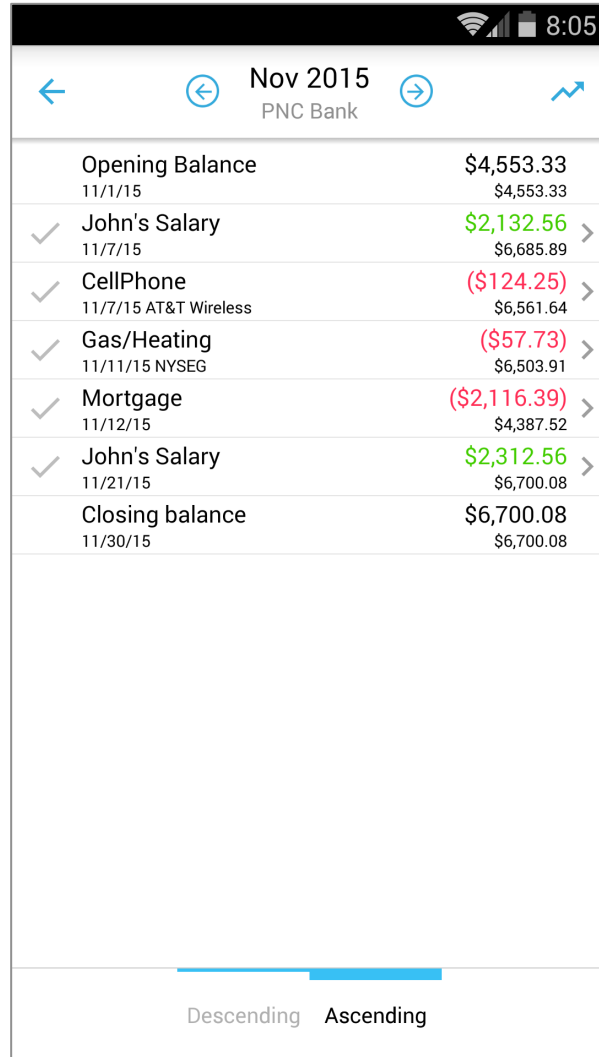
The 'Add Account' screen looks as follows. Pick a meaningful (but short) name for the account. A short name will help HomeBudget fit the name within the display fields in various screens. For the account type, the software allows you to enter any free text. Typical entries for this field would be: Checking, Savings, Credit, Debit, Current, Cash, etc. Enter the initial balance for this account as of a specific date by matching with your real world account. You can (and should) enter negative balance for credit accounts where you currently owe money. *When entering the initial balance make sure to choose the right currency for the account (even if the balance is zero). This currency becomes the*

*base currency for the account.* (At present, it is not possible to change the currency of an account once created). Also, make sure that the As-of date is filled correctly to match the balance.

The screenshot shows the 'Add Account' screen in the HomeBudget app. At the top, there is a status bar with a Wi-Fi icon, a battery icon, and the time 7:45. Below the status bar is a header with a blue 'X' icon on the left, the text 'Add Account' in the center, and a blue save icon on the right. The main content area is a light gray box with the following fields: 'Name' with a text input containing 'PNC Bank'; 'Icon' with a bank building icon; 'Type' with a dropdown menu showing 'Checking' and an information icon; 'Currency' with a dropdown menu showing 'USD'; 'Balance' with a text input showing '\$5,408.88' and 'USD' below it; 'As of' with a text input showing 'Nov 1, 2015'; and 'Include in Home page totals' with a toggle switch set to 'On'.

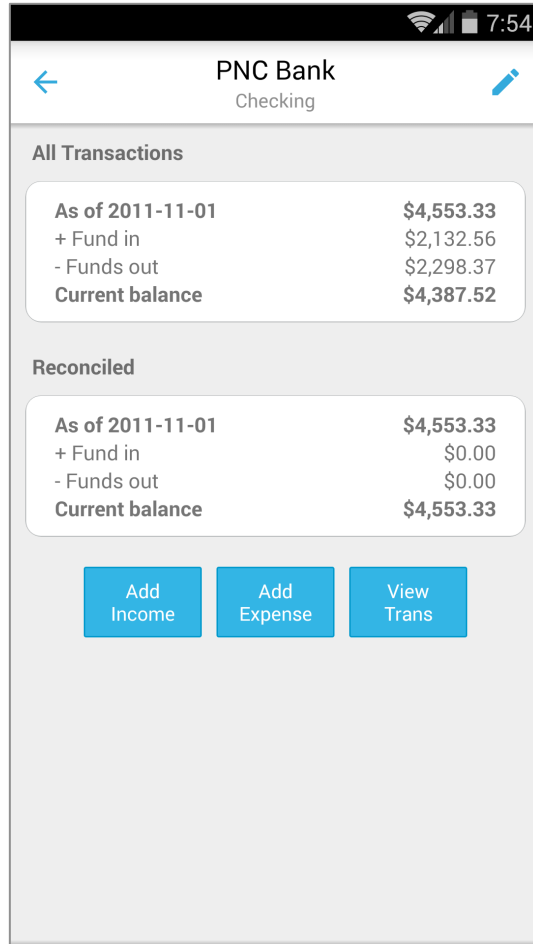
New (and existing) expense and income entries can be associated with the accounts. You can also choose to not associate any account with a given expense or income entry. When an expense entry is associated with the account, it reduces the balance on the account. When an income entry is associated with the account, it increases the balance on the account. You can track account balances after the transactions. You can also view the current list of transactions for a given account.

HomeBudget supports per-account forecast, which is accessed by tapping the F button on the top right of the account transactions screen.



Nov 2015	
PNC Bank	
Opening Balance	\$4,553.33
11/1/15	\$4,553.33
✓ John's Salary	\$2,132.56
11/7/15	\$6,685.89
✓ CellPhone	(\$124.25)
11/7/15 AT&T Wireless	\$6,561.64
✓ Gas/Heating	(\$57.73)
11/11/15 NYSEG	\$6,503.91
✓ Mortgage	(\$2,116.39)
11/12/15	\$4,387.52
✓ John's Salary	\$2,312.56
11/21/15	\$6,700.08
Closing balance	\$6,700.08
11/30/15	\$6,700.08
Descending Ascending	

The Accounts feature has been designed for maximum flexibility. Hence, you are allowed to override and reset the account balance anytime. You can set the balance as of a given date by matching with your real world account. HomeBudget calculates the current balance by taking into account all transactions between the starting balance date and now. This method of dynamic account balance calculation allows you to enter transactions in any order and enter a forgotten transaction anytime.



For example, you can set the balance as of August 1 from your bank (or credit card) statement, and then HomeBudget will calculate the current balance by taking into account all income/expense/transfers between August 1 and now. The current balance shown (under All Transactions) in HomeBudget and the real world account will match if all transactions have been correctly entered in HomeBudget (or if all checks issued have been cashed). If the balances don't match, you can go through the reconciliation process by comparing with the statement and marking each transaction in the account.

*Performance Note:* We highly recommend setting the account balance periodically (say every few months) to match the real-world account balance. This way the day-to-day balance you see with HomeBudget will tend to match closely with your real-world account. Also, this will speed up the application as the period over which the balance calculations are done dynamically is reduced.

## How to Reconcile an Account?

You can reconcile a HomeBudget account with your real-world account statement. To reconcile an account:

1. In the Account screen, set the Balance and the As-of date to the statement starting balance and the statement start date. (The Account screen is reached by tapping the

Edit button on top right).

2. If your statement includes any interest or fee, make sure to add expense/income entries in HomeBudget and associate them with the account (if you haven't already).
3. HomeBudget calculates the current balance by taking into account all transactions between statement start date and now. If the current balance displayed under All Transactions matches your real world account balance, then you are done.
4. If the current balance shown in HomeBudget does not match the account balance, you can go through the reconciliation process. Going through the statement, in the 'View Transactions' screen, mark transactions as reconciled by tapping the green check mark in front of the entries.
5. As you mark (tap the checkmark next to) each transaction, the reconciled balance will reflect the calculated balance using only the marked transactions
6. If all entries are accounted for, the statement balance and the reconciled balance should match. If not, you can find the missing entry (or a check that wasn't cashed) that causes the mismatch.

## Transfers and Recurring Transfers

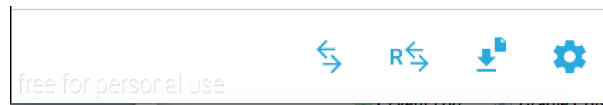
You can also transfer amounts between accounts. For example, if you pay your credit card balance from your bank account, you can do a transfer between these two accounts. The Transfer screen is reached by tapping the transfer button at the bottom left of the Accounts screen.

The screenshot shows the 'Transfer' screen in the HomeBudget app. At the top, there's a title bar with a close button (X) and the title 'Transfer'. Below this, the screen is divided into several sections for input:

- Date:** A text field containing 'Nov 20, 2015'.
- From Account:** A text field containing 'Discover'.
- To Account:** A text field containing 'Wells Fargo'.
- Amount:** A text field containing '\$314.25' with 'USD' written below it.
- Notes:** A text field containing 'Bill payment'.

At the bottom of the screen, there is a prominent blue button labeled 'Transfer'.

HomeBudget provides support for recurring transfers. This option is reachable by tapping the second button at the bottom left of the Accounts screen.

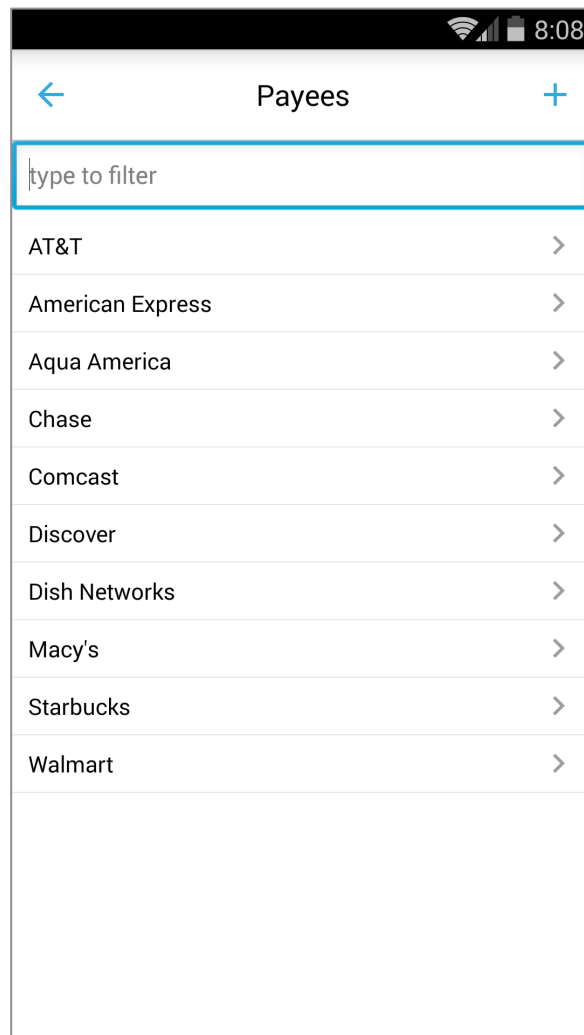


Recurring transfers are useful when you want a certain amount to be transferred from one account to another periodically.

For some reason, if you are not happy with your transaction entries and want to clean up your accounts and start over, just delete the account and start again. When you delete an account, the expense/income entries become un-associated with any account, and all transfers from/to the account get deleted.

## Payees

HomeBudget allows you to define Payees for your expense payments. While the Payees are normally associated with Bills, you can define and associate Payees with your expenses independent of the Bills feature. Any time you need to track payments by a specific payee (or Vendor), you can use the Payee option.



To add a new Payee, tap the plus (+) button on the top right. In the Add Payee screen, Name is the only required field. All other information is optional.



7:58

×

Add Payee

ⓘ

Name

Comcast

Account Number

52-2342-65-46

Phone

1-866-531-0100

Web Site

www.comcast.net

Notes

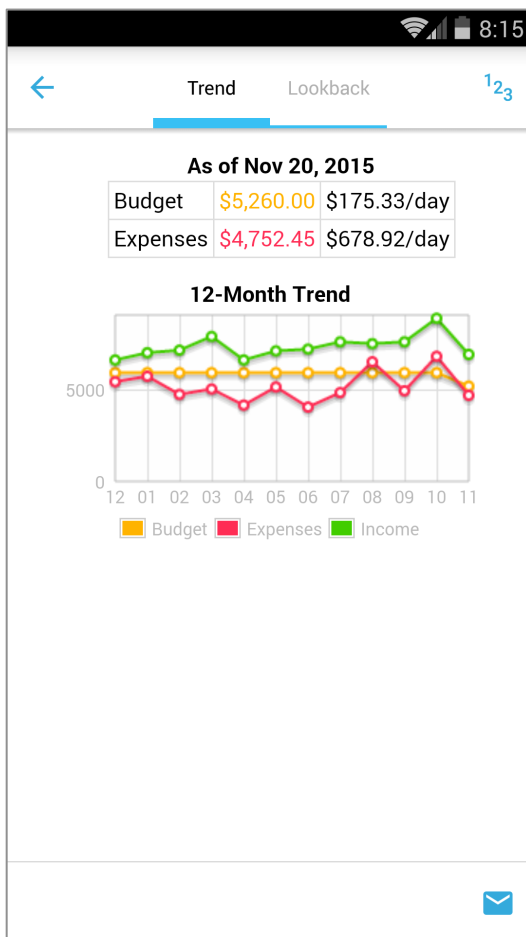
From the Payees screen, tap the payee name to see the payments for a given payee. In the Payments screen, tap the Edit button on top right to update the information for the payee.

<div> <div> <div></div> <div></div> <div></div> <div>8:02</div> </div> <div> <div>←</div> <div>⌂</div> <div>Nov 2015</div> <div>→</div> <div>Starbucks</div> <div>✎</div> </div> </div>		
<div> <div></div> <div>Restaurant/Fast food</div> <div>11/7/15</div> </div>	\$2.90	>
<div> <div></div> <div>Restaurant/Fast food</div> <div>11/17/15</div> </div>	\$3.15	>
<div> <div></div> <div>Restaurant/Fast food</div> <div>11/20/15</div> </div>	\$2.65	>
Total	\$8.70	

## The Reports Screen

The Reports screen includes a trend chart for the last 6-months, pie/bar charts for monthly expense breakdown, and the options to export data by email or WiFi.

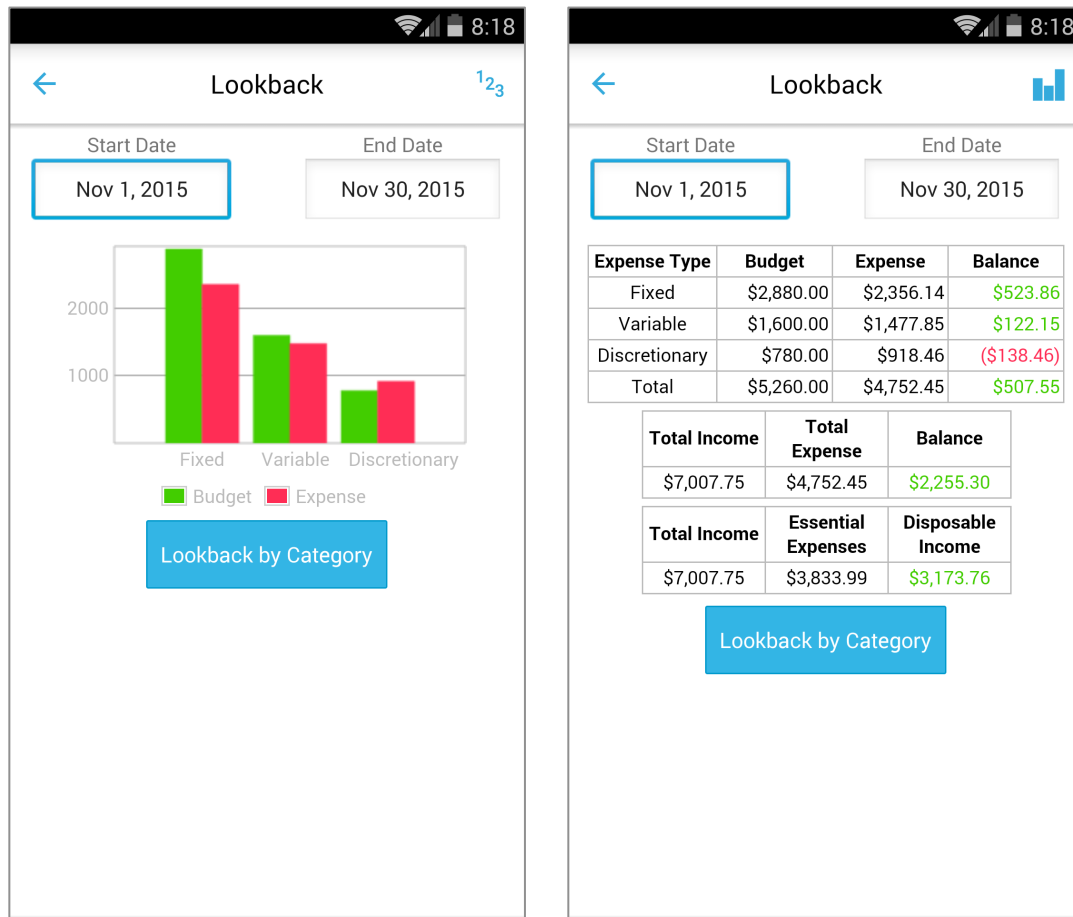
The Trend chart shows a line graph of the expense trend for the last 6 months. It also shows the budget line and as well the income trend for the 6 months, allowing you to get a complete picture of your income and expenses, and to track how you are doing with respect to your set budget goals. The same data is presented in a table form for the last 12 months. Tap the numbers (123) icon on the top right to see the trend table with numbers.



The screenshot shows the 'Trend' report screen with a table titled 'Income & Expense Trend'. The table has four columns: Month, Income, Expenses, and Balance. The data spans from Dec 14 to Nov 15. A blue envelope icon is at the bottom right.

Month	Income	Expenses	Balance
Nov 15	\$7,007.75	\$4,752.45	\$2,255.30
Oct 15	\$9,000.00	\$6,900.00	\$2,100.00
Sep 15	\$7,700.00	\$5,000.00	\$2,700.00
Aug 15	\$7,600.00	\$6,600.00	\$1,000.00
Jul 15	\$7,700.00	\$4,900.00	\$2,800.00
Jun 15	\$7,300.00	\$4,100.00	\$3,200.00
May 15	\$7,200.00	\$5,210.00	\$1,990.00
Apr 15	\$6,700.00	\$4,210.00	\$2,490.00
Mar 15	\$8,000.00	\$5,100.00	\$2,900.00
Feb 15	\$7,240.00	\$4,800.00	\$2,440.00
Jan 15	\$7,100.00	\$5,800.00	\$1,300.00
Dec 14	\$6,700.00	\$5,500.00	\$1,200.00

The Report screen includes a cumulative lookback capability.



*Cumulative Lookback* screen takes a start-date and an end-date as input, and allows four types of usage:

- View the budget screens (budget vs. expenses by category) between the start and end dates, allowing a cumulative view that automatically includes budget-rollover. For this view, tap the 'Lookback by Category' button.
- Compare budget vs. expenses for the period (in table and bar-chart form) across the 3 expense types: fixed, variable, discretionary
- Answer questions such as how much did you make last year and how much did you spend
- Determine your disposable income to enable forward planning

Also, make note of the following:

- The start-date defaults to the first day of month for the earliest expense in HomeBudget
- The end-date defaults to this month's last date.
- Budget amounts for the period are calculated proportional to the number of days in the period from the monthly (30-day) budget amounts.
- Essential expenses are calculated as the sum of the fixed and variable expenses.

- Disposable income is defined as income remaining after paying for all essential expenses; it is the income remaining for spending and saving. It is also referred to as discretionary income. Please look up this term in Google for additional information.

## The Export Screen

In the Reports screen, tap the Export button at the bottom right to enter the Export screen. The Export screen allows you to export data either by email, or via WiFi to your home computer.

The screenshot shows the 'Export' screen with a status bar at the top displaying signal strength, battery, and time (8:21). The screen has a back arrow and two tabs: 'Email' (selected) and 'WiFi'. Below the tabs, there are two columns of options. The left column has 'Format' with 'CSV' and 'PDF' buttons, 'Start Date' with a date picker showing 'Nov 1, 2015', 'Report Type' with a 'Default' button, and an 'Email' label above an email address field containing 'john.brown@gmail.com'. The right column has 'Include Receipts' with 'Yes' and 'No' buttons, 'End Date' with a date picker showing 'Nov 30, 2015', and 'Reports' with an 'All' button. A blue 'Submit' button is centered at the bottom.

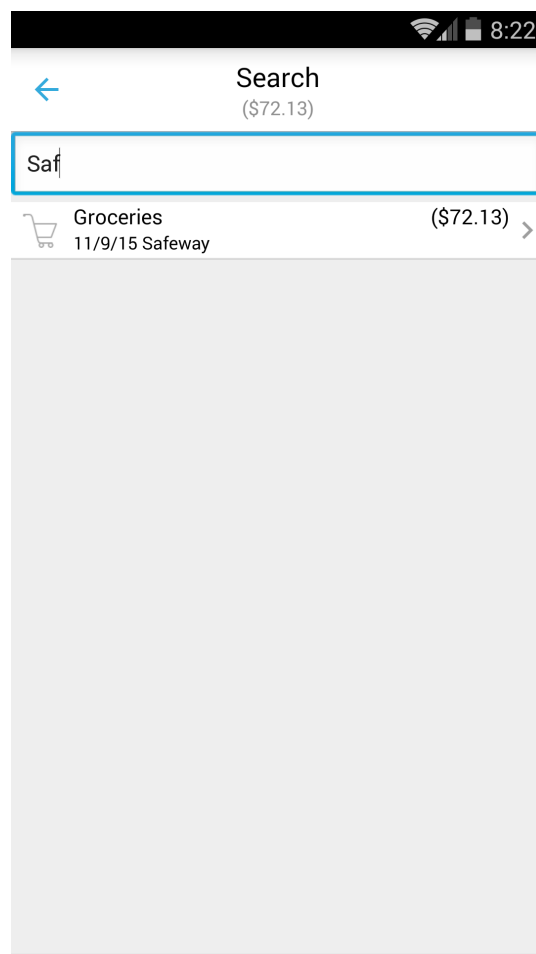
The export format can be PDF or CSV. Select the start and end dates for the export.

You can optionally include the receipts in your export. If you are exporting by email, then the receipt entries are included as attachments to the email. If you are exporting via Wifi, a Zip file containing the receipt images is produced for download. The email field is prefilled if you have set an email address in the Settings screen.

If you are looking to export your data into Microsoft Excel, use the CSV format. When you export data in the CSV format, a CSV file with the name "Report.csv" is included as an attachment in the e-mail. This file can be directly opened in Microsoft Excel.

## The Search Screen

The Search screen presents a search bar. In the search bar, enter your search terms. The search terms are matched against the subcategory names and also across the contents of the notes field. Matched expense entries show up in the screen as you enter the letters of the search term, allowing you to narrow down to the right set of expense entries with just a few taps.



## Family Sync

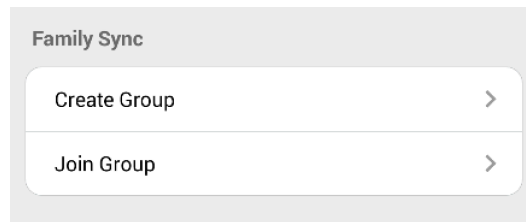
*Family Sync* is an advanced feature that allows a group of devices within a family to exchange expense and income information, and work together within a single budget. Once setup, the devices sync with each other automatically over the air. All devices in a family that need to sync together form a *Group*. When you create a group, you will give it a *name* and a *password*. You will share the password with other members of your group to enable them to join the group and participate in the updates. The device that creates the group is the *primary device* and all other devices are *secondary*.

The family sync feature relies on having network connectivity either through the carrier data network (LTE/3G) or through a WiFi connection. When participating in family-sync, as a user interacts with the app, the changes made on one device are sent out as a series of updates to other devices in the group. The other devices apply the updates as they receive them.

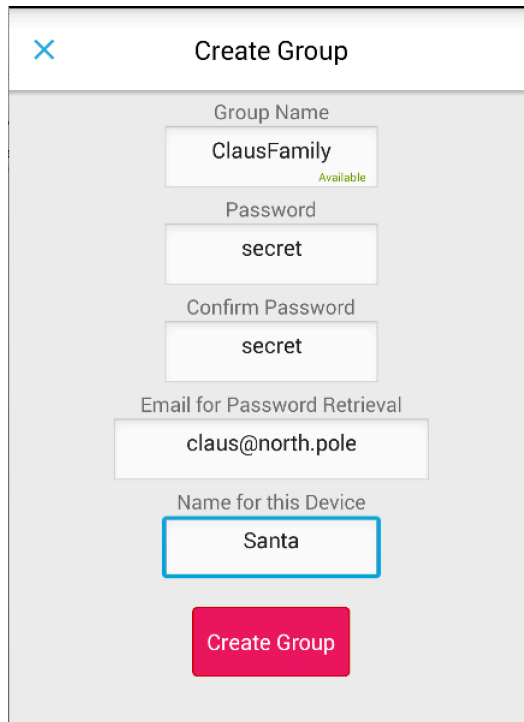
### Getting Started

Here are the steps to get started:

1. The Family Sync menu is accessed from the Settings screen.



2. Identify the device in your family that will act as the primary device. From the primary device, access the Family Sync Menu and create a group. Name the Group appropriately.



A dialog box titled "Create Group" with a close button (X) in the top left corner. It contains five input fields and a button. The first field is "Group Name" with the text "ClausFamily" and a green "Available" status below it. The second field is "Password" with the text "secret". The third field is "Confirm Password" with the text "secret". The fourth field is "Email for Password Retrieval" with the text "claus@north.pole". The fifth field is "Name for this Device" with the text "Santa". Below the fields is a red button labeled "Create Group".

×

Create Group

Group Name

ClausFamily

Available

Password

secret

Confirm Password

secret

Email for Password Retrieval

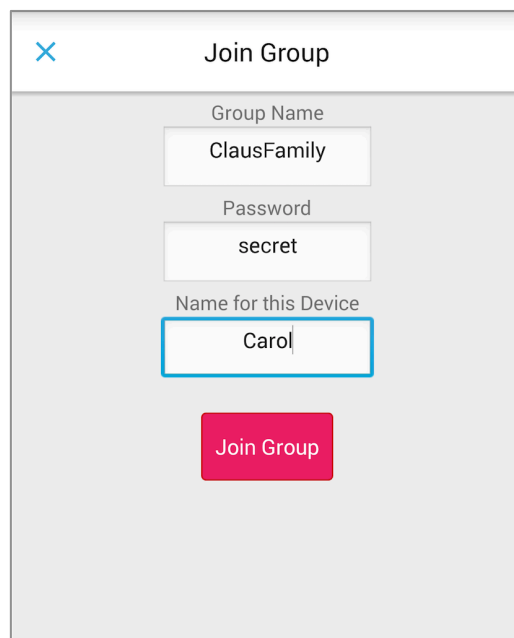
claus@north.pole

Name for this Device

Santa

Create Group

3. From the secondary device, access the Family Sync Menu and Join the Group.



A dialog box titled "Join Group" with a close button (X) in the top left corner. It contains three input fields and a button. The first field is "Group Name" with the text "ClausFamily". The second field is "Password" with the text "secret". The third field is "Name for this Device" with the text "Carol". Below the fields is a red button labeled "Join Group".

×

Join Group

Group Name

ClausFamily

Password

secret

Name for this Device

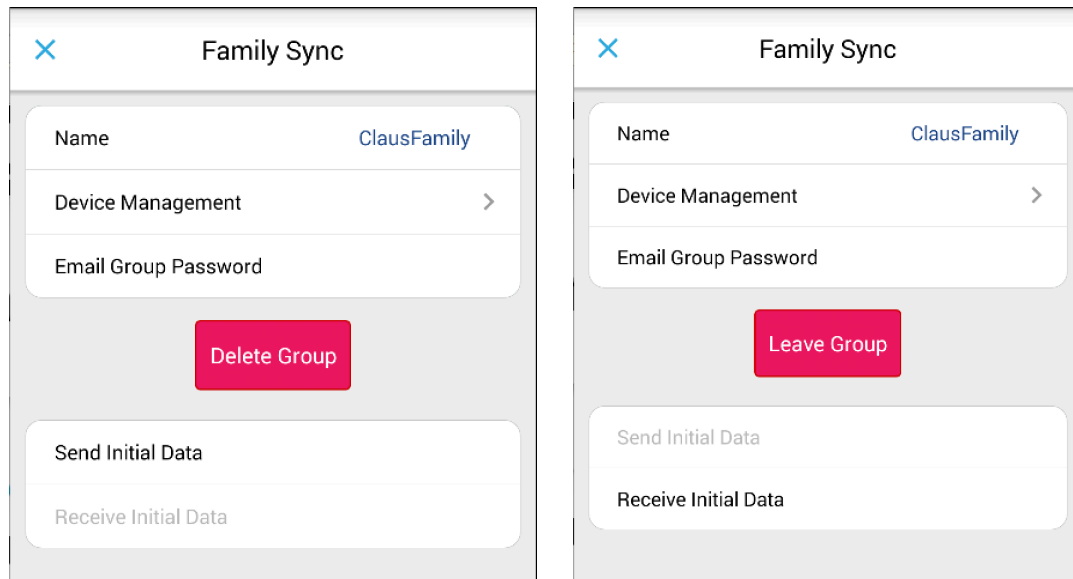
Carol

Join Group

4. Transfer initial data from the primary device to all secondary devices. This will ensure that all devices in the group start with the same initial state. **This is a required step, even if you are starting from scratch on primary and secondary devices. Also, note that you will need to receive the data from the secondary devices within 60 seconds of sending from the primary device. For the security of**



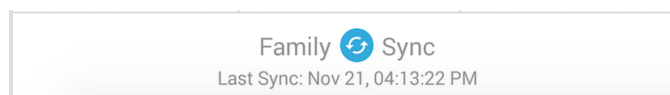
**your data, the data from the primary device is only available for 60 seconds.**



5. After this point, any entries that you make on a device would be automatically synced among all devices within the group.

### Additional Information

- After receiving and applying the updates, the device vibrates and updates the current screen in most cases. From the Home screen (see below), you can also view the last sync time, and force sync anytime by tapping on the sync button at the center of the bottom toolbar.



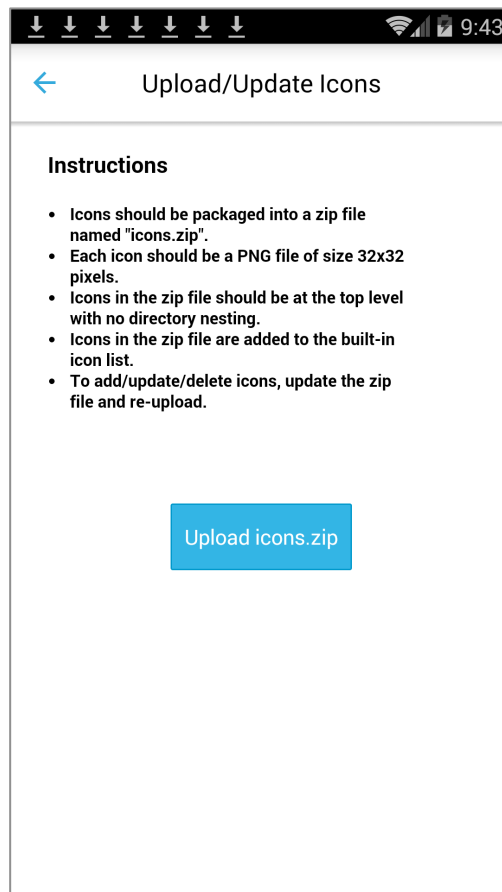
- As changes are first applied locally (and then on the other devices), the transaction entries may not appear in the same order on different devices.
- All devices in the group need to be running the same version of HomeBudget. When one of the devices is upgraded, other devices are prompted to upgrade.
- The recurring expense/income entries can be created on both the primary and secondary devices. The entries are merely settings using which actual expense/income entries are generated on the specified dates. When family sync is in effect, the expense/income transactions are generated on the device that created the entry and then propagated to other devices in the group.
- Receipt images and uploaded icons are not synced between the devices. You can manually upload the icons on all devices.

### **How to handle data consistency issues?**

In case if you get into inconsistent state between the devices, the best course of action is to transfer the primary's data to all secondary devices, and start with a new initial data on all the secondary devices. This will provide a new starting point where all devices have the same state as the primary device. For this, the use menu items "Send Initial Data" and "Receive Initial Data" from the Family Sync menu.

## Uploading Category Icons

HomeBudget allows you to upload your own list of category icons. The 'Upload Category Icons' screen is accessible from the Advanced section in the Settings menu. Follow the instructions on this page to upload your own set of category icons that are appropriate for your usage and expense types. Many websites on the Internet allow you to download icons that are free for personal use. One such site is: [www.iconspedia.com](http://www.iconspedia.com). This site has a nice search facility to locate icons. Also, there are websites that allow you to resize your icons and images online to the required 32x32 pixel size. One such site is: [www.picresize.com](http://www.picresize.com).



Please note that your icons zip file should be named icons.zip. If this file is present, HomeBudget makes the icons in the file available for use. If you need to make any changes, simply upload a new icons.zip file. Every new upload simply overwrites existing icons.zip file. (Please note that the applications' built-in icons are kept separate from the ones you upload).

On a Mac, use the following command to create the zip file. You will need to run this command in the directory that contains the .png files. This will create the file without the top level directory.

```
zip -r icons.zip *.png
```

## Backup and Restore

You should take periodic backup of your data. If you happen to lose the HomeBudget data on your Android device (for whatever reason), or simply want to restore the application state to a previous point in time, you will be able to restore the data from a previous backup. Also, we recommend taking a backup before you upgrade the OS on your device.

You can have the backup data sent to you by email. Just enter your email address and press submit to have the backup data sent to you by email. To restore the email backup, open the email on your Android device, and tap the link in the email.

The email method has a size limitation. If the data size exceeds 1 MB, then the email method will not work. In this case, you can perform backup/restore via WiFi.

To be able to do backup and restore WiFi, you need WiFi connectivity to your Android device from another computer. To take a backup, tap the Backup button and follow the instructions to open the given URL from a web browser on your computer. Make sure to save the file on your computer with the name **HomeBudget.data**.

To restore a previous backup, tap the restore button and follow the instructions to open the given URL from your web browser. You will need to upload the previously stored backup file.

The image displays two side-by-side screenshots of an Android application interface for backup and restore functionality.

**Left Screenshot (Email Tab):**

- At the top, there is a navigation bar with a back arrow and two tabs: "Email" (selected) and "WiFi".
- Below the tabs, there is a section titled "Include Receipts" with two buttons: "Yes" (grey) and "No" (blue).
- Underneath, there is a label "Email" above a text input field containing the email address "john.brown@gmail.com".
- Below the input field is a blue "Submit" button.
- At the bottom, there is instructional text: "To get a backup of the application data sent to you by email, enter the email address and press submit." and "To restore the data, please follow the instructions in the email."

**Right Screenshot (Backup/Restore Tab):**

- At the top, there is a navigation bar with a back arrow and a single tab: "Backup/Restore".
- Below the tab, there is instructional text: "To do backup and restore, you need WiFi connectivity to your device from another computer. Please make sure that your device and the computer are connected to the same WiFi access point".
- Below the text are two buttons: a blue "Backup App Data" button and a red "Restore App Data" button.
- At the bottom, there is a warning: "Warning: Please make sure that you are on a private network (accessible only to you) while doing backup and restore."

## Data Import

You can download the OFX/QFX/CSV formatted files from your bank or credit card account, and then load the data files into the HomeBudget.

### OFX/QFX data format

OFX stands for Open Financial Exchange. QFX is Quicken's version of OFX. When importing OFX/QFX data, HomeBudget looks for TRNTYPE, DTPOSTED, TRNAMT, NAME/MEMO and FITID fields in the file, in addition to BANKTRANLIST, STMTTRN fields.

### CSV data format

CSV files must confirm to the following requirements:

- The first line of the CSV file must include column headers. The required columns are: *Date*, *Description* and *Amount*, as shown below. Other columns, if present, are ignored.

```
Date,Description,Amount
20151110,Coffee,-2.95
20151111,Electricity,-14.95
20151115,Interest from CD,67.00
```

- By default, the date is expected to be in the YYYYMMDD format. In case the date does not confirm to the YYYYMMDD format, you can specify the data format in the Date header in parenthesis, as shown below:

```
Date(DD/MM/YYYY),Description,Amount
10/11/2015,Coffee,-2.95
11/11/2015,Electricity,-34.95
15/11/2015,Interest from CD,67.00
```

- The amount column must be a single column. If your file contains 2 amount columns, combine income and expense columns into one column. Positive amounts are income. Negative amounts are expenses, and must begin with a negative sign.
- The amount column must not contain currency symbols, or commas instead of decimal places.
- Columns can to be separated by either "," or ";

## Steps

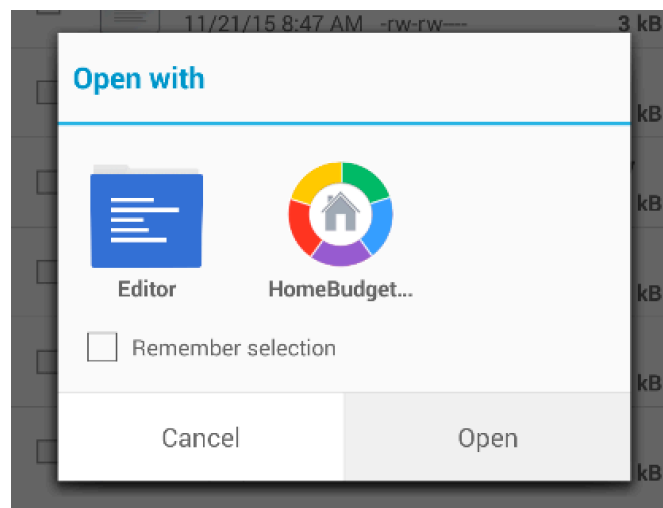
There are 3 steps involved:

1. Downloading the OFX/QFX/CSV data file, and loading it into the app
2. Associating the loaded data file with an account in HomeBudget
3. Reviewing and processing of the transactions

### Downloading the OFX/QFX/CSV data file, and loading it into the app

Log in to your bank or credit card account site, and go to the section that allows download of monthly statement or transactions. Look for the download format named OFX or QFX. Alternatively, you can also look for the CSV format or a format compatible with MS Money. Most banks and credit card institutions support these formats. This may take some trial and error the first time. Once you find the right format, download the file in your browser.

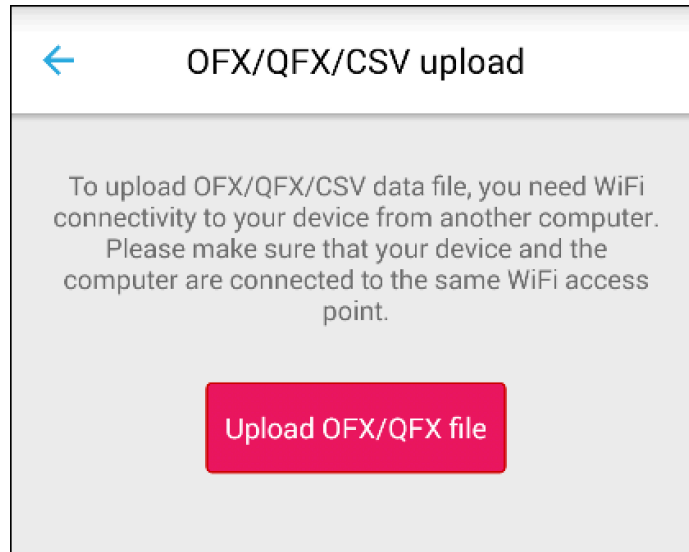
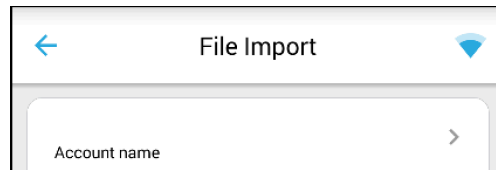
When you download the file in your browser on your Android device, the browser will likely show an "Open with" pop-up and list "HomeBudget" as an option. Depending on the website that you are connected to, this may or may not always work. When you get this prompt, simply select HomeBudget to load the data file into HomeBudget.



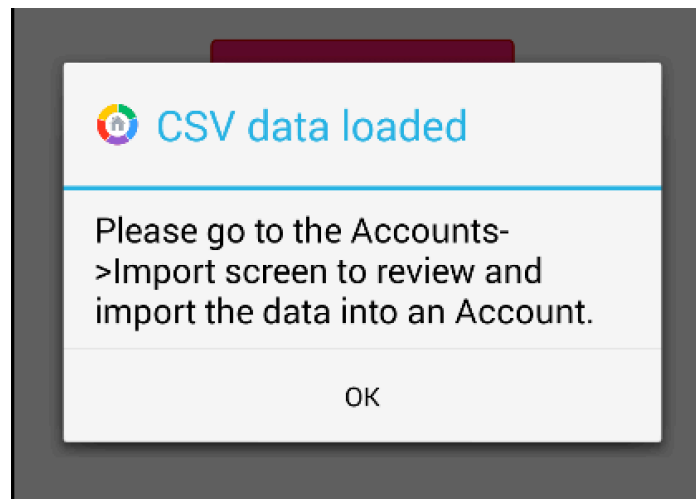
In case the method above does not work, you can download the statement first to your computer, email the file to yourself as an attachment, and open the email attachment on your Android device. In this case, the mail application will provide the option to "Open in HomeBudget".

A third option is to first download the file on to your computer, and then load it into HomeBudget over Wifi . For this, go to the Accounts->Import (3rd button on bottom left in Accounts) screen, and tap by Wifi button on top right and follow the instructions provided.



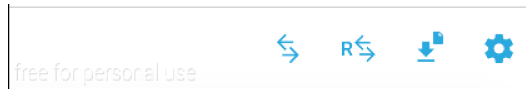


In all cases, when a file is loaded, HomeBudget will display the following message:

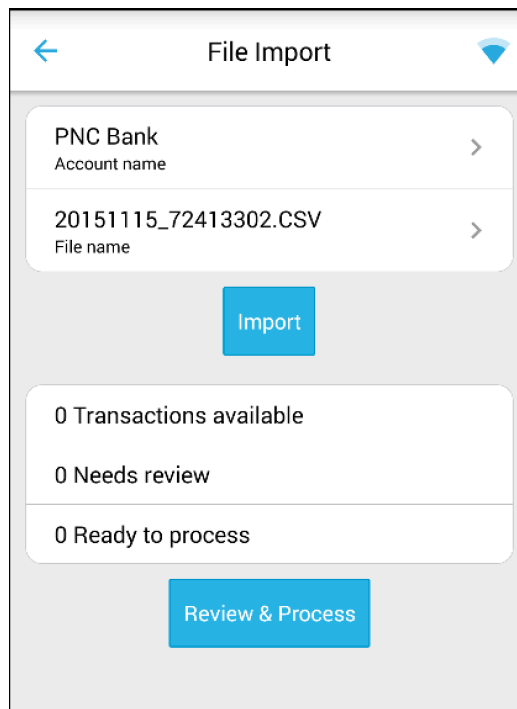


## Associating the loaded data file with an account

This step is fairly simple. First go to the Accounts screen, then to the File Import screen (3rd button).



In the File Import screen, first select the account, then the loaded file, and then tap the "Import" button as shown below.



When the file is successfully imported, HomeBudget will list the transactions available.

## Reviewing and processing of the transactions

Tap the Review and Process button, and go to the review screen. This step involves going through each transaction and indicating how HomeBudget should process each transaction.



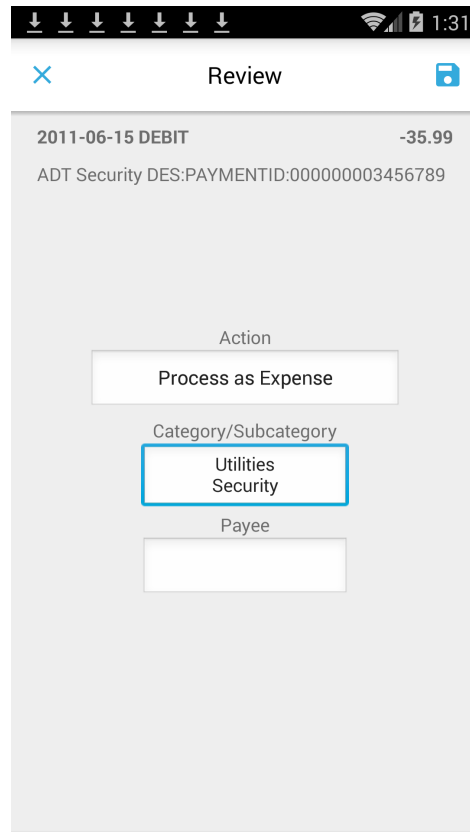
Bank of America	
2011-06-15 DEBIT ADT Security DES:PAYMENTID:0000000034567 <small>Needs review</small>	-35.99 >
2011-06-12 ATM ATM WITHDRWL 06-12 ##001234 SACRAMENTO, <small>Needs review</small>	-100.00 >
2011-06-10 CHECK Check 3127 <small>Needs review</small>	-75.00 >
2011-06-10 DEBIT PACIFIC GAS/ELEC DES:ONLINE PMTREF: CKF3 <small>Needs review</small>	-62.00 >
2011-06-04 DEBIT SAFE DEPOSIT RENTAL FEE00123-00012 <small>Needs review</small>	-20.00 >
2011-02-16 CHECK Check 3125 <small>Needs review</small>	-140.00 >
 Ready to process: 0 <span>Process</span> Needs review: 6	

One of the following actions can be associated each transaction.

×	Process as
	Process as Expense
	Process as Income
	Process as Transfer Out
	Process as Transfer In
	Delete this Transaction

For Expense transactions, you will need to specify the category and an optional payee. For Transfers in/out, you will need to specify the other HomeBudget account to which the transfer should be effected. HomeBudget remembers your selections and attempts to apply the same logic for similar transactions in the future. Thus, this review process should become simpler over time. Similar transactions are identified by matching the initial prefix part of the description for each new transaction with description in

previously processed transactions. The prefix match length is by default 16. You can change the match length using the Settings button in the Review screen.



Once you have indicated the action for the transactions, tap the Process button. HomeBudget will process the transactions that are in the "Ready to process" state. Once the transactions are processed, they can be found in the various Expense/Income/Account transaction screens within the app as any other regularly entered HomeBudget transactions.

## Notes

When using Family Sync, make sure to import the data on only one of the devices in the group.

Duplicate uploads are handled appropriately. That is, you if load the same file multiple times (or multiple files for overlapping time periods), HomeBudget will handle the duplicates and will not load a transaction a second time. This is the key benefit of using OFX/QFX compared to other formats.

## Best Practices for using HomeBudget

To keep up the habit of entering and tracking your finances, we recommend that you attempt to make data entry quick and minimum. Towards this objective, we suggest the following best practices:

- Enter your expenses as soon as you incur them. If you go shopping, enter the expense when you get back in the car while you have your receipt with you. (Caution: Make sure you are in a safe place always).
- Keep your categories/subcategories high level. Departmental/Macys is higher level than Departmental/Shirt, Departmental/Perfume, Departmental/Shoes, etc. Too many categories will require splitting and calculating category amounts which can take time. Define categories at a level where you can enter full receipt amounts.
- Create Payees either when using Bills or when you need tracking for a specific Payee. Do not attempt to create Payees for every payment you make.
- Share the data entry work. If you have a spouse or partner, get them HomeBudget, and ask them to enter expenses as they incur, using the Family Sync feature. This avoids the burden of one person in the family collecting and entering all data.
- Use recurring expenses when the payment amount is fixed, and you have automatic payment setup. That is, recurring expenses are useful when you don't need any reminders to make payments.
- Use recurring Bills when you need reminders on making payments and the amount is different for each payment. Recurring bills can be generated without specifying the amount, and still be reminded before the due date. Once you receive the bill, you can enter the amount.
- Set up recurring incomes when you income amounts are nearly fixed and periodic. (You can correct the amount when you know the exact income amount).
- Recurring transfers are to be used when you are setting aside money in a savings account by periodic transfers.
- Enter your bill as a Transfer when you make payments on a credit (or departmental store) card where the expense amount had already been entered in HomeBudget. Often the date you incur the expenses and the date you make the payments can be in different months. These payments will need to be entered as transfers (or not at all if you are not using the Accounts support in HomeBudget).
- You can delay using the budget feature until you have a good understanding of your expenses and the expense categories. Start with a OneBudget amount, and once you know your expense categories and the expense levels, you can start setting budget amounts for your categories.
- One common practice with Accounts is to create a Cash-On-Hand or Wallet account and transfer money into this account whenever you withdraw money from an ATM. All cash payments would be paid from this account. With this approach, you can also track how much you have exactly on hand.
- If you need to categorize your recurring transfers (say, money set aside for college education), enter them as a pair of settings: a recurring expense and a recurring income settings with the same amounts, period and due date (instead of as a recurring transfer).

- Take weekly backups. Your time is valuable, and you don't want to be left frustrated in case the data is lost. It is highly recommended that you take a backup each time before you upgrade the Operating System on your Android device.

Email backups are very simple to use, but email backups work only when the data size is less than 1 MB. Your data usually does not take up much space, often it is the receipt images that take up a lot of space. While it is possible to attach receipts, we do not recommend attaching receipts if you are taking backups using email. If you have many receipt images, WiFi backup may be the only option.

**If you have any comments or suggestions regarding this document or the HomeBudget software, please contact us at [support@anishu.com](mailto:support@anishu.com) via email.**