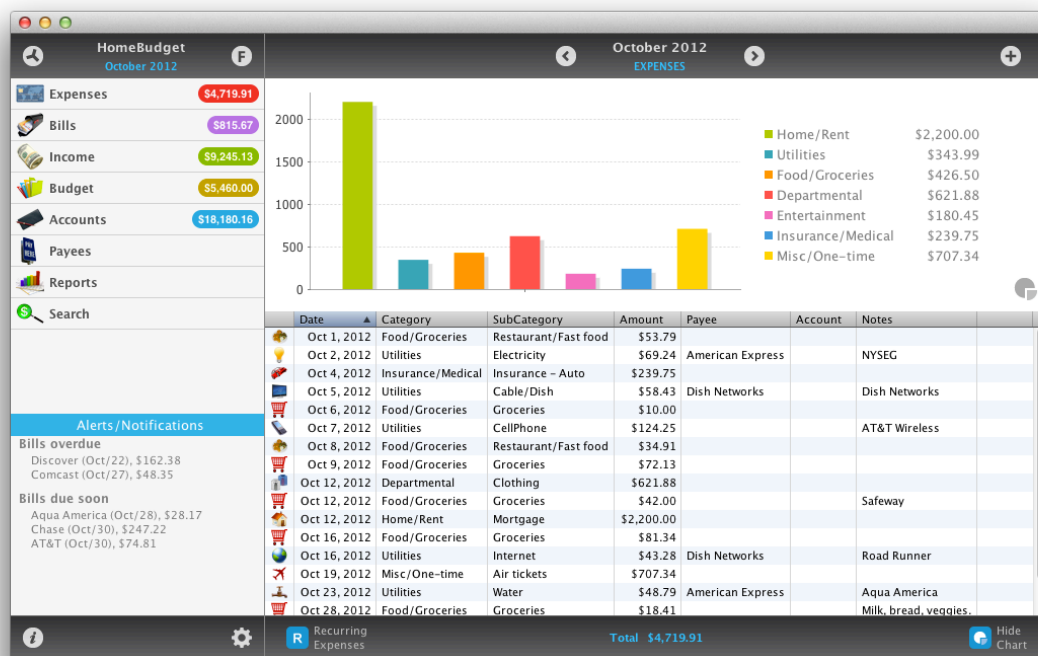




HomeBudget

Expense Management Software
For the Home
Mac OS Version



User Guide
Version 2.8.3

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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 the Accounts balances. The Home screen consists of 8 application screens, which can be reached by tapping the menu items.

The screenshot displays the HomeBudget application interface. On the left is a sidebar menu with icons and labels for Expenses, Bills, Income, Budget, Accounts, Payees, Reports, and Search. Each item has a corresponding balance shown in a colored pill. The main area is titled 'October 2012 EXPENSES' and contains a table of transactions. The table has columns for Date, Category, SubCategory, Amount, Payee, Account, and Notes. Below the table, there is an 'Alerts/Notifications' section with 'Bills overdue' and 'Bills due soon' lists. At the bottom, a status bar shows 'Total \$4,719.91' and a 'Show Chart' button.

Date	Category	SubCategory	Amount	Payee	Account	Notes
Oct 1, 2012	Food/Groceries	Restaurant/Fast food	\$53.79			
Oct 2, 2012	Utilities	Electricity	\$69.24	American Express		NYSEG
Oct 4, 2012	Insurance/Medical	Insurance - Auto	\$239.75			
Oct 5, 2012	Utilities	Cable/Dish	\$58.43	Dish Networks		Dish Networks
Oct 6, 2012	Food/Groceries	Groceries	\$10.00			
Oct 7, 2012	Utilities	CellPhone	\$124.25			AT&T Wireless
Oct 8, 2012	Food/Groceries	Restaurant/Fast food	\$34.91			
Oct 9, 2012	Food/Groceries	Groceries	\$72.13			
Oct 12, 2012	Departmental	Clothing	\$621.88			
Oct 12, 2012	Food/Groceries	Groceries	\$42.00			Safeway
Oct 12, 2012	Home/Rent	Mortgage	\$2,200.00			
Oct 16, 2012	Food/Groceries	Groceries	\$81.34			
Oct 16, 2012	Utilities	Internet	\$43.28	Dish Networks		Road Runner
Oct 19, 2012	Misc/One-time	Air tickets	\$707.34			
Oct 23, 2012	Utilities	Water	\$48.79	American Express		Aqua America
Oct 28, 2012	Food/Groceries	Groceries	\$18.41			Milk, bread, veggies.
Oct 28, 2012	Food/Groceries	Groceries	\$113.92			
Oct 28, 2012	Entertainment	Movies	\$180.45			

Alerts/Notifications

Bills overdue

- Discover (Oct/22), \$162.38
- Comcast (Oct/27), \$48.35

Bills due soon

- Aqua America (Oct/28), \$28.17
- Chase (Oct/30), \$247.22
- AT&T (Oct/30), \$74.81

Total \$4,719.91



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. You can also configure bill reminders either in the form of alerts (displayed when HomeBudget is launched) or a badge display in the application icon.

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 Reports screen presents a trend graph of your expense and income for the last 12 months. This screen also includes the facility to produce reports and save them in PDF or CSV format. The data saved as CSV files can be opened by Microsoft Excel.

The Search screen allows you to search among your expenses.

In addition to the 8 screens above, there are 4 more screens reachable from the Home screen.

- The Settings screen (reached by tapping the Gear icon at the bottom right) allows you to configure password protection, set your email address, configure Family Sync, and perform backups (and restore).
- The Forecast screen (accessed by tapping the F icon on the top right) 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 Quick Summary screen is reached by tapping the multi-purpose icon at the top left, and provides a quick summary of income and expenses for the day, week, month and year.
- The “i” icon at the bottom left provides help information in addition to a quick overview of HomeBudget.

HomeBudget stores all of your data locally on your Mac in the following folder:

`/Users/<user>/Library/Containers/com.anishu.homebudget/Data/Documents/`

HomeBudget bases its time/date calculations on your local time and respects the locale setting on your computer. 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

CreditCard 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 Home screen by tapping the Gears icon at the bottom right.

The Settings screen lets you

- Override your currency
- Set the start date for the monthly cycle
- Configure Family Sync
- Configure backup and restore

Settings

General

Home Currency: USD

Month Start Date (1-28): 1

Family Sync

Group: Create Join

Maintenance

Backup/Restore

Dropbox Backup/Restore

Upload Category Icons

Full Reset

Support

Mail Support

Misc

Amount in Numbers: ☒ On ☐ Off

Forecast: 12 Months

Account Forecast: 3 Months

Rollover in Forecast: ☐ On ☒ Off

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 1st. 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 4th 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 28th will appear under February.

The Expenses Screen

The Expense screen lets you add/modify/delete expense entries. The Expense screen presents expenses in a table format, and allows browsing by month.

October 2012 EXPENSES							
Date	Category	SubCategory	Amount	Payee	Account	Notes	
Oct 1, 2012	Food/Groceries	Restaurant/Fast food	\$53.79				
Oct 2, 2012	Utilities	Electricity	\$69.24	American Express		NYSEG	
Oct 4, 2012	Insurance/Medical	Insurance – Auto	\$239.75				
Oct 5, 2012	Utilities	Cable/Dish	\$58.43	Dish Networks		Dish Networks	
Oct 6, 2012	Food/Groceries	Groceries	\$10.00				
Oct 7, 2012	Utilities	CellPhone	\$124.25			AT&T Wireless	
Oct 8, 2012	Food/Groceries	Restaurant/Fast food	\$34.91				
Oct 9, 2012	Food/Groceries	Groceries	\$72.13				

To switch between different months, tap the Previous and Next arrow keys next to the month. To add a new expense entry, tap the + sign at the top right. To modify or delete an expense entry, simply click on the entry in the table. You can change the display order by clicking the column header in the table.

The Expense screen also includes options to configure recurring expenses. To configure recurring expenses, tap the recurring icon (with letter R) at the bottom left of the Expenses screen.

R Recurring Expenses		Total \$4,542.50				Show Chart		

You can see the pie/bar chart of the expenses, click on the Show Chart button. You show or hide chart clicking on the button again. Also, you can switch between pie and bar chart display of the data by clicking the pie/bar button next to legend.

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 dropdown box.
- Enter amount. 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.

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.

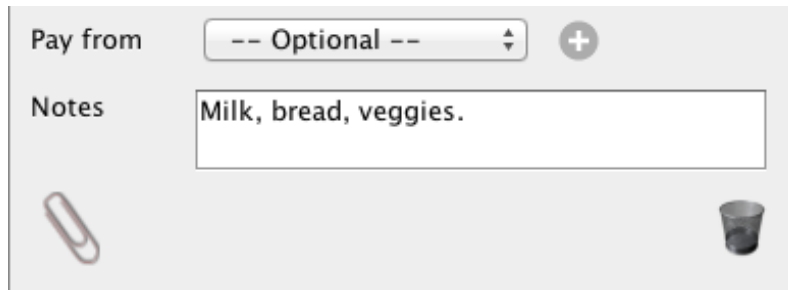
In case this expense entry applies to more than one month, you can split the expense across several months. An example of this is paying for your auto-insurance for 6 months at a time. If an expense applies to more than one month, the software creates multiple per-month expense entries, and the total 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. For this, tap the paper clip icon at the bottom of the Add Expense screen. Once you have attached a photo image, you can tap the photo image to magnify/replace/delete the 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.



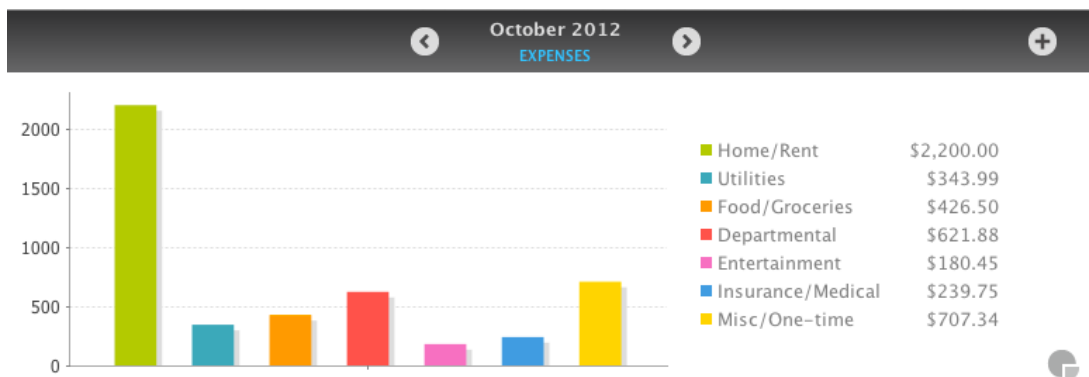
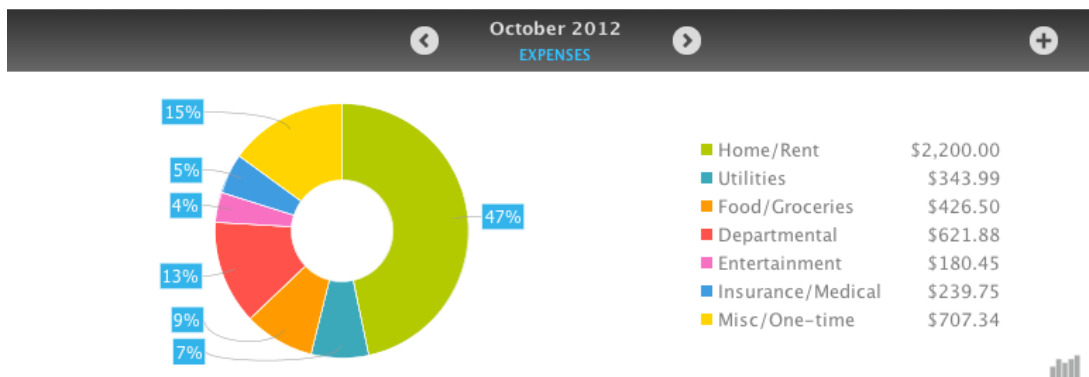
Pay from: -- Optional --

Notes: Milk, bread, veggies.

Attachment icon (paperclip) and Deletion icon (trashcan) are visible at the bottom.

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 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.

Recurring Expenses								
	Category	Subcategory	Amount	Period	Next Expense Date	Payee	Account	
	Insurance/Medical	Insurance - Auto	\$64.12	Monthly	Nov 2, 2012			
	Home/Rent	Mortgage	\$2,118.12	Monthly	Nov 7, 2012			

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.

Recurring Expense

Category Insurance/Medical

Subcategory Insurance - Auto

Amount 64.12 USD

Recurs Monthly

Starting on Nov 2, 2012

Pay from -- Optional --

Payee -- Optional --

Recurring Date

Start Date Nov 2, 2012

Ending On No end

End Date Oct 29, 2013

Generate future entries On due date Now

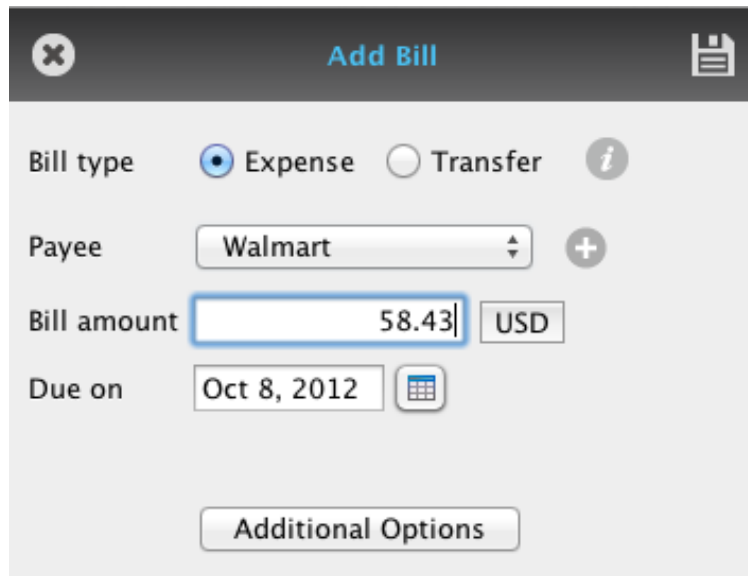
In all recurring entry settings, in the screen where you select the start date, you have the option to set the end date for the recurring entry. The end-date can be No-end (Indefinite), or you can choose a specific end-date. When the no-end date is specified, the recurring entries are generated on their 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.

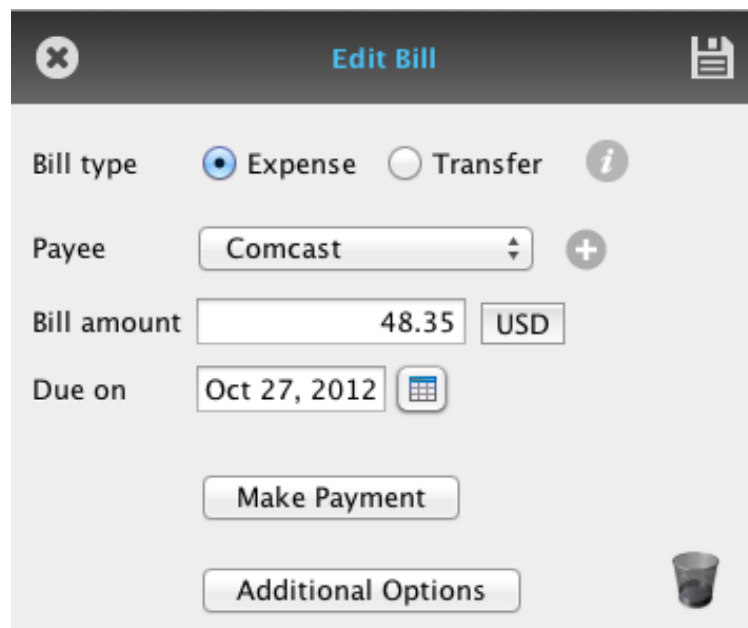
[illegible]

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.



The screenshot shows the "Add Bill" screen. At the top, there is a close button (X) on the left and a save button (floppy disk) on the right. The title "Add Bill" is centered. Below the title, there are four main input sections: "Bill type" with radio buttons for "Expense" (selected) and "Transfer", and an information icon (i); "Payee" with a dropdown menu showing "Walmart" and a plus button (+); "Bill amount" with a text field containing "58.43" and a "USD" label; and "Due on" with a date field showing "Oct 8, 2012" and a calendar icon. At the bottom, there is a button labeled "Additional Options".

To make a payment on an un-paid bill, tap the specific bill, and then 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.



The screenshot shows the "Edit Bill" screen. It has the same layout as the "Add Bill" screen, with a close button (X) and a save button (floppy disk) at the top. The title "Edit Bill" is centered. The "Bill type" section has "Expense" selected. The "Payee" dropdown shows "Comcast". The "Bill amount" field contains "48.35" with a "USD" label. The "Due on" date field shows "Oct 27, 2012". In addition to the "Additional Options" button at the bottom, there is a "Make Payment" button located above it. A trash can icon is visible in the bottom right corner.

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

View Bill

Bill type ☒ Expense ☐ Transfer *i*

Payee Dish Networks +

Bill amount 43.28 USD

Due on Oct 10, 2012

View Payment

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 edit/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.

October 2012					
INCOME					
Date	Description	Amount	Account	Notes	
Oct 3, 2012	Interest Income	\$110.75			
Oct 5, 2012	John's Salary	\$2,312.56	PNC Bank		
Oct 11, 2012	Mary's Salary	\$2,415.87			
Oct 20, 2012	John's Salary	\$2,312.56	PNC Bank		
Oct 26, 2012	Mary's Salary	\$2,415.86			

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.



Add Income




Description

Interest Income

Date

Oct 3, 2012




Amount

110.75

USD

Add income to

-- Optional --



Notes

Interest rom CDs

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.

Recurring Income						
Description	Amount	Recurs	Next Income	Account ▲	Notes	
John's Salary	\$2,312.56	Every 2 weeks	Nov 5, 2012			
Mary's Salary	\$2,451.88	Twice a month	Nov 11, 2012			

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



Recurring Income



Description

John's Salary

Amount

2312.56


USD

Recurs

Every 2 weeks

Starting on

Nov 5, 2012



Add income to

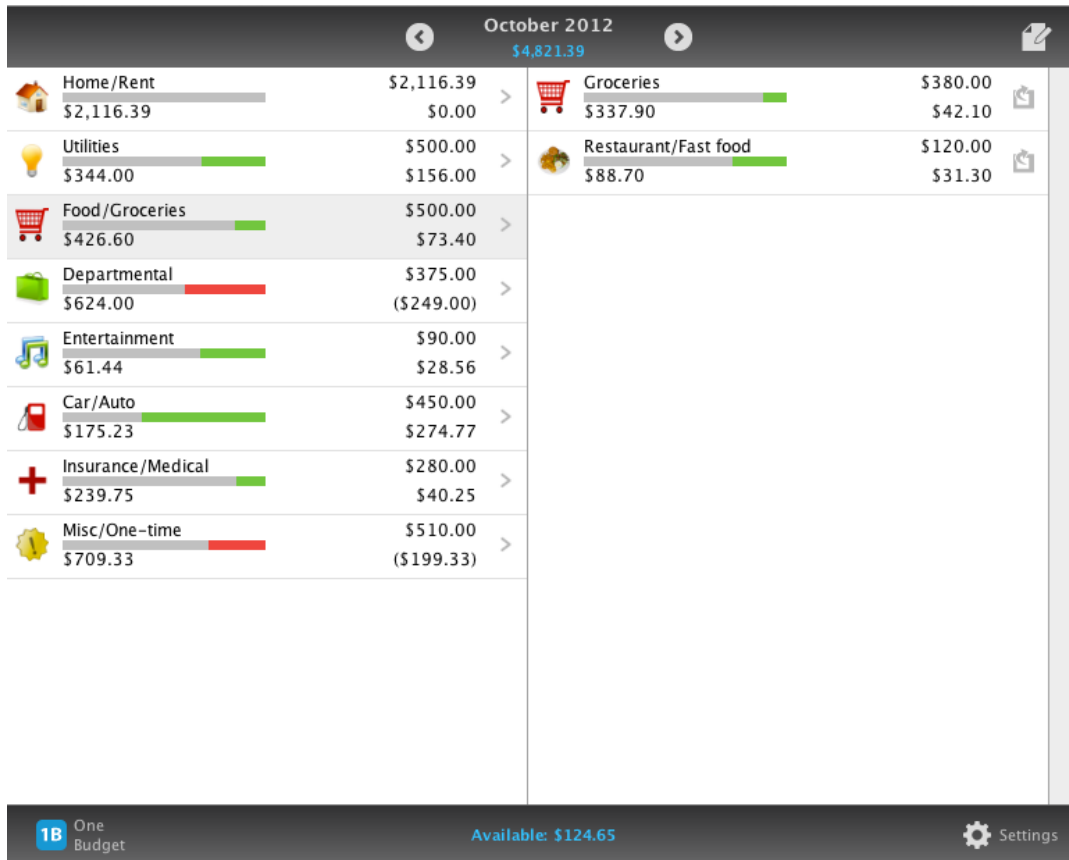
-- Optional --

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 categories and the sub-categories. Tapping the popup button in the sub-category panel opens up the screen where you can set the budget amount for the sub-category.

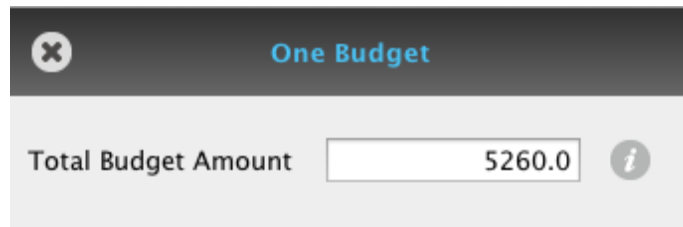


The Category and Sub-category panels include a visual progress bar for each of the entries.

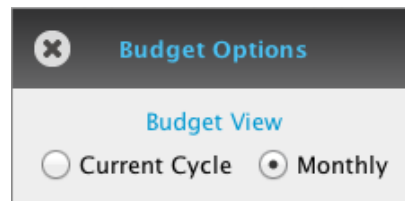


The bar shows up when you set the budget amount (or enter an expense) for a category/sub-category. The gray colored segment indicates the actual expense amount for the budget cycle, and this amount is indicated below the progress bar. The green colored segment represents the remaining budget amount. 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.

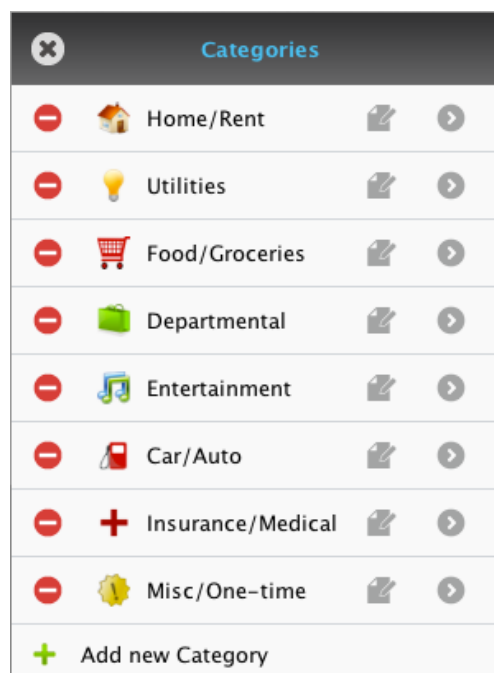


There are two types of Budget views available: Current Cycle view and Monthly view. This option can be set from the Settings screen available from within the Budget screen. The Current Cycle view shows the current cycle budget, expenses and balance available for each category. The Monthly View provides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



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 sub-category, 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 'Set Budget' dialog box with a dark header bar containing a close button (X) on the left and a checkmark button on the right. The title 'Set Budget' is centered in the header. Below the header, the category 'Food/Groceries' and subcategory 'Restaurant/Fast food' are displayed. The 'Expense Type' section includes an information icon (i) and three radio buttons: 'Fixed', 'Variable' (which is selected), and 'Discretionary'. The 'Budget Amount' is entered as '120' in a text field, followed by 'USD'. The 'Budget Cycle' is set to 'Monthly' in a dropdown menu. The 'Cycle Start Date' is 'Oct 1, 2012', with a calendar icon to its right. The 'Rollover' section has two radio buttons: 'On' and 'Off' (which is selected). The 'Initial Rollover' is set to '0' in a text field. At the bottom, there are two 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).

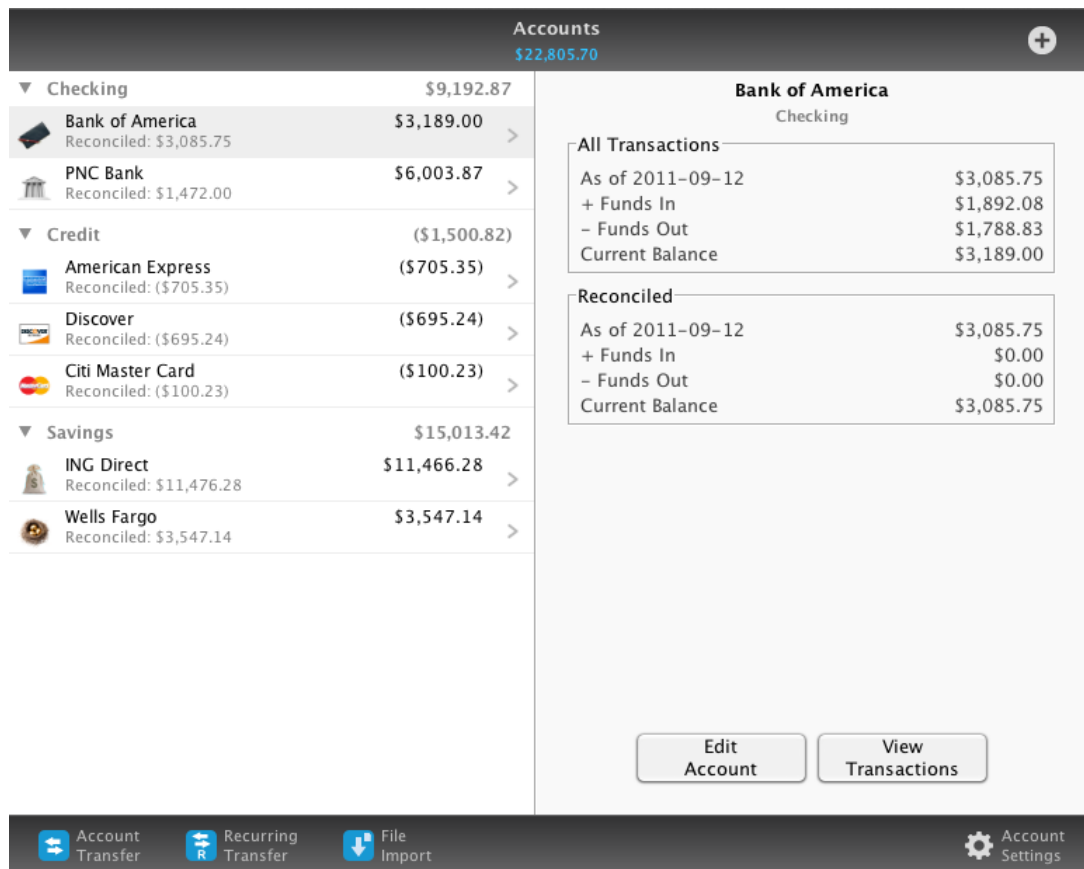


The screenshot shows a mobile application interface for budget management. At the top, there is a dark grey header bar with a close button (an 'X' in a circle) on the left and the title 'Budget Override' in blue text on the right. Below the header, the screen is divided into two sections. The first section is titled 'Food/Groceries' in a bold, black font. The second section is titled 'Groceries' in a bold, black font. Under the 'Groceries' section, there are three rows of settings. The first row is 'Budget Cycle' with a value of 'Monthly'. The second row is 'Cycle Start Date' with a date picker showing 'Oct 1, 2012'. The third row is 'Amount' with a text input field containing '380.00' and a currency selector set to 'USD'. Below the 'Amount' row is a 'Save' button.

Food/Groceries	
Groceries	
Budget Cycle	Monthly
Cycle Start Date	Oct 1, 2012
Amount	380.00 USD
<button>Save</button>	

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:



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 3rd 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.

Add Account

Name: American Express

Icon:

Type: Credit

Balance: -705.35 USD

As of: Oct 1, 2012

Include in Totals: ☒ Yes ☐ No

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.

October 2012						
PNC Bank						
✓	Date ▼	Description	Amount	Balance	Notes	
<input type="checkbox"/>	10/31/12	Closing balance	\$4,180.00	\$4,180.00		
<input type="checkbox"/>	10/28/12	Transfer out	(\$1,456.24)	\$4,180.00	To Bank of America	
<input type="checkbox"/>	10/28/12	Movies	(\$60.45)	\$5,636.24		
<input type="checkbox"/>	10/20/12	John's Salary	\$2,312.56	\$5,696.69		
<input type="checkbox"/>	10/12/12	Groceries	(\$42.00)	\$3,384.13	Safeway	
<input type="checkbox"/>	10/5/12	John's Salary	\$2,012.56	\$3,426.13		
<input type="checkbox"/>	10/5/12	Dish Networks	(\$58.43)	\$1,413.57	Cable/Dish	
<input type="checkbox"/>	10/1/12	Opening Balance	\$1,472.00	\$1,472.00		

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.

Transfer

Date: Oct 28, 2012

From Account: Bank of America

To Account: Discover

Amount: 100.00 USD

Notes: Bill Payment

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.

Add Recurring Transfer

Description: Savings for College

From Account: PNC Bank

To Account: Wells Fargo

Amount: 250.00 USD

Recurs: Monthly

Starting on: Nov 1, 2012



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.

[illegible]

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.

 Add Payee 

Name	<input type="text" value="Comcast"/>
Account Number	<input type="text" value="53-2343-65-46"/>
Phone	<input type="text" value="1-866-531-0100"/>
Web Site	<input type="text" value="www.comcast.net"/>
Notes	<input type="text"/>

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.

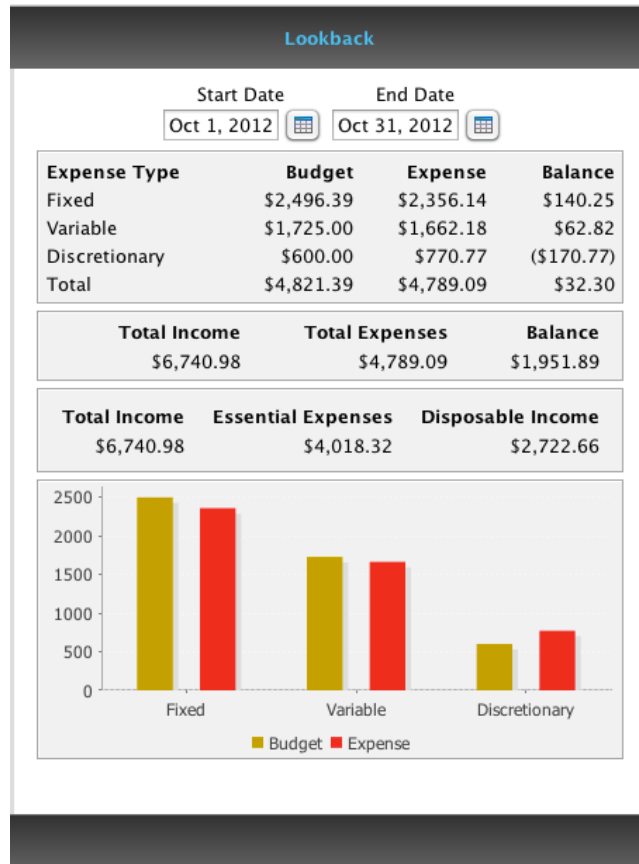
The Reports Screen

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 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.

Export Report

Format ☐ CSV ☒ PDF

Include Receipts ☐ Yes ☒ No

Start Date Oct 1, 2012

End Date Oct 31, 2012

Report Type Default

Reports All

Submit

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. When click 'Submit', HomeBudget prompts for the location to save the report on your computer.

If you are looking to export your data into Microsoft Excel, use the CSV format. The CSV formatted 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.

Search						
\$114.13						
Q saf						
Date	Category	Subcategory	Amount	Payee	Account	Notes
Oct 12, 2012	Food/Groceries	Groceries	\$42.00		PNC Bank	Safeway
Oct 9, 2012	Food/Groceries	Groceries	\$72.13			Safeway

Family Sync

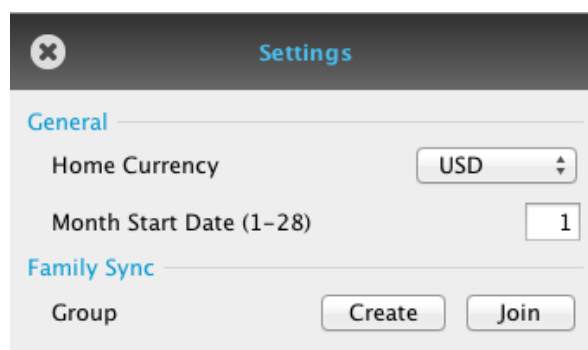
Family Sync is an advanced feature that allows a group of devices within a family to exchange expense and income information, and work together within a single budget. Once setup, the devices sync with each other automatically over the air. All devices in a family that need to sync together form a *Group*. 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 (3G or Edge) 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.




- 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.



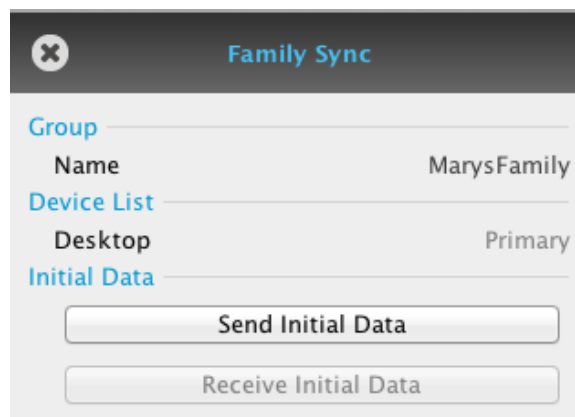
A dialog box titled "Create Group" with a close button (X) in the top left corner. It contains the following fields: "Group Name" with the value "MaryJohn" and a red "Not available" error message to its right; "Password" with the value "secret"; "Confirm Password" with the value "secret"; "Email for Password Retrieval" with the value "mary.john@gmail.com"; and "Name for this Device" with the value "Macbook". A "Create Group" button is at the bottom right.

- 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 the following fields: "Group Name" with the value "MaryJohn"; "Password" with the value "secret"; and "Name for this Device" with the value "iPhone". A "Join Group" button is at the bottom right.

- 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.**



A dialog box titled "Family Sync" with a close button (X) in the top left corner. It displays the following information: "Group" section with "Name" as "MarysFamily"; "Device List" section with "Desktop" as "Primary"; and "Initial Data" section with two buttons: "Send Initial Data" and "Receive Initial Data".

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.



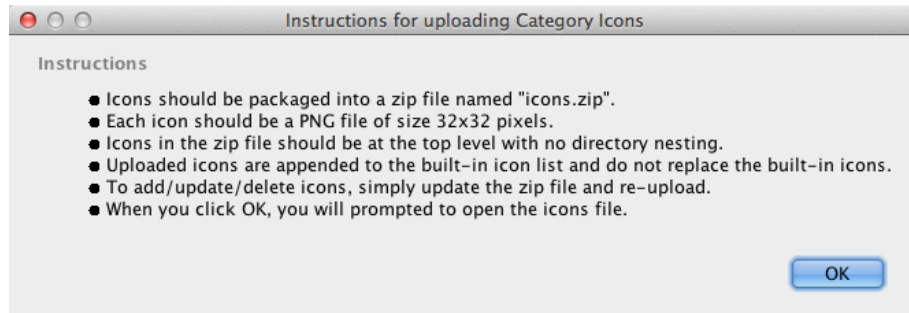
- As changes are first applied locally (and then on the other devices), the transaction entries may not appear in the same order on different devices.
- All devices in the group need to be running the same version of HomeBudget. When one of the devices is upgraded, other devices are prompted to upgrade.
- 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 Maintenance 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. 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.picsize.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 Mac (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.

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.



HomeBudget also allows you link with a Dropbox storage account, and take periodic backups.



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.

If you have any comments or suggestions regarding this document or the HomeBudget software, please contact us at support@anishu.com via email.