

# SimpleBudget version 1.1

© 2004 James Preston

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Brought to you by **Inertron Software**

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This product is shareware, **US\$15**.

You can register and pay for it at this website:

- [www.inertron.com/palm](http://www.inertron.com/palm)

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## Shareware Notice

This product is **NOT** free. If you continue to use it, you are obligated to pay for it.

SimpleBudget is distributed fully functional; it is not crippled in any way. There is, however, a 30-day evaluation period. After 30 days, if you have not registered, the application will cease to function. All your data will remain intact, as long as you don't delete the application. When you register (and enter your valid registration code) the application will again work and all your data will be there.

You can, of course, register at any time. Doing so will permanently remove the reminder screen that shows every time you start SimpleBudget.

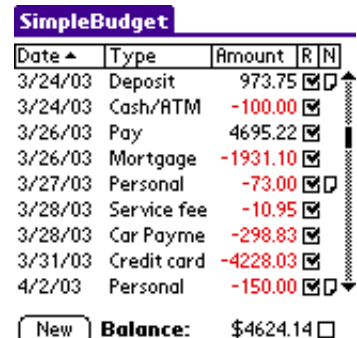
Registering entitles you to unlimited upgrades; all future versions will recognize and accept your registration code.

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## Introduction

SimpleBudget is a very easy-to-use application for keeping track of where you spend your money. You enter deposits and payments in a checkbook-style list, setting the expense type of each from a popup menu. The Summary screen lets you see the totals for all expense types over any desired time period (week, month, year, etc.) Any expense type can have any number of sub-types (and the sub-types can have their own sub-types, etc.). This lets you track, for example, your overall automobile expenses, as well as the more specific fuel, repair, and loan payment expenses.

SimpleBudget is compatible with **all** Palm devices from the Palm Pro on up, including the Palm III, Palm V, Palm m100 series, Palm m500 series, Palm i700 series, Palm Zire, Sony Clie series, Palm Tungsten series, etc. It has been tested under and is compliant with Palm OS 5.



The screenshot shows the SimpleBudget application interface. At the top, there is a title bar with the text "SimpleBudget". Below the title bar is a table with the following columns: "Date", "Type", "Amount", "R", and "N". The table contains the following rows:

Date	Type	Amount	R	N
3/24/03	Deposit	973.75	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3/24/03	Cash/ATM	-100.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3/26/03	Pay	4695.22	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3/26/03	Mortgage	-1931.10	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3/27/03	Personal	-73.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3/28/03	Service fee	-10.95	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3/28/03	Car Payme	-298.83	<input checked="" type="checkbox"/>	<input type="checkbox"/>
3/31/03	Credit card	-4228.03	<input checked="" type="checkbox"/>	<input type="checkbox"/>
4/2/03	Personal	-150.00	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Below the table, there is a summary section with a "New" button and a "Balance:" label followed by the value "\$4624.14".

## Getting Started

To create a new deposit or payment item, tap the **New** button. a new item will be created with today's date automatically filled in.

SimpleBudget			
Date ▲	Type	Amount	R   N
1/1/04	-select-	0.00	<input type="checkbox"/>

**New** Balance: \$0.00

To set the expense type, tap the word "-select-". A popup menu will appear showing all the available types. Tap to select the desired type.

SimpleBudget			
Date ▲	Type	Amount	R   N
1/1/04	Deposit	0.00	<input type="checkbox"/>
	Automobile		
	Car Payment		
	Fuel		
	Insurance		
	Repairs		
	Cash/ATM		
	Food		
	Groceries		
	Restaurant		

**New** Balance: \$0.00

To set the deposit or payment amount, tap the "0.00". A dialog like the one shown on the right will appear. You can use the number buttons to enter the amount, or you can use your Palm device's Grafitti area or thumb keypad. Select the "Payment (-)" or "Deposit (+)" box appropriately.

SimpleBudget			
Enter Amount			
Amount:			
<input type="checkbox"/> Payment (-)		<input type="checkbox"/> Deposit (+)	
7	8	9	
4	5	6	
1	2	3	
0	.		
<input type="button" value="OK"/>		<input type="button" value="Cancel"/>	

To add a note to the item, tap on the item's row under the "N" column.

To change the date of an item, you need to tap on the date twice. The first tap selects the item (which is used to delete an item, described below), and the second tap brings up the standard Palm date chooser dialog.

## Reconciling Items

The checkboxes in the "R" column can be used to check off items as you reconcile them with the account statement.

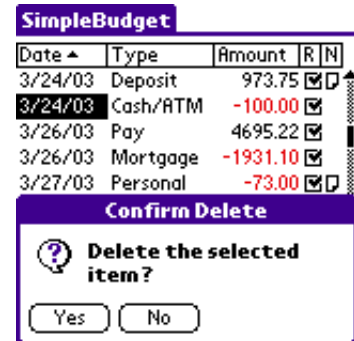
The checkbox to the right of the balance is used to toggle the displayed value between the overall total and the reconciled-only total.

SimpleBudget			
Date ▼	Type	Amount	R   N
9/30/03	Credit card	-2523.83	<input type="checkbox"/>
9/30/03	Service fee	-10.95	<input checked="" type="checkbox"/>
9/29/03	Car Payme	-298.83	<input checked="" type="checkbox"/>
9/26/03	Mortgage	-1907.14	<input type="checkbox"/>
9/21/03	Cash/ATM	-200.00	<input checked="" type="checkbox"/>
9/15/03	Pay	3011.90	<input checked="" type="checkbox"/>
9/4/03	Cash/ATM	-200.00	<input checked="" type="checkbox"/>
9/2/03	Credit card	-1761.68	<input checked="" type="checkbox"/>
8/28/03	Service fee	-10.95	<input checked="" type="checkbox"/>
<b>New</b>		<b>Balance:</b>	\$3498.04 <input type="checkbox"/>

SimpleBudget			
Date ▼	Type	Amount	R   N
9/30/03	Credit card	-2523.83	<input type="checkbox"/>
9/30/03	Service fee	-10.95	<input checked="" type="checkbox"/>
9/29/03	Car Payme	-298.83	<input type="checkbox"/>
9/26/03	Mortgage	-1907.14	<input type="checkbox"/>
9/21/03	Cash/ATM	-200.00	<input checked="" type="checkbox"/>
9/15/03	Pay	3011.90	<input checked="" type="checkbox"/>
9/4/03	Cash/ATM	-200.00	<input checked="" type="checkbox"/>
9/2/03	Credit card	-1761.68	<input checked="" type="checkbox"/>
8/28/03	Service fee	-10.95	<input checked="" type="checkbox"/>
<b>New</b>		<b>Balance:</b>	\$8227.84 <input checked="" type="checkbox"/>

## Deleting an Item

To delete an item, first select it by tapping once on the date, then select "Delete Item..." from the menu. A dialog will appear asking you to confirm the delete.

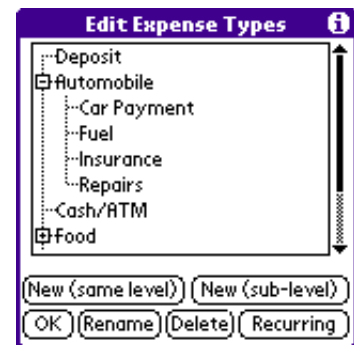


## Editing Expense Types

To add new expense types, or delete or change the name of existing expense types, go to the **Options** menu and select **Edit Expense Types...** A dialog as shown on the right will open. The expense types are arranged in a hierarchy where any expense type can have any number of sub-types. For example, as shown on the right, "Deposit", "Automobile", "Cash/ATM", and "Food" are all at the top level. "Car Payment", "Fuel", "Insurance", and "Repairs" are sub-types of "Automobile".

If an expense type has sub-types, a small box will appear to the left. Tap the box to see the sub-types.

To add a new expense type, first tap to select an existing type. If you want the new type to be at the same level as the selected type, tap the **New (same level)** button. For example, if "Automobile" is selected, this will add a new top-level type between "Automobile" and "Cash/ATM". On the other hand, tapping the **New (sub-level)** button will add a new sub-type to "Automobile", after "Repairs". Note that this could also be accomplished by first selecting "Repairs" and then tapping the **New (same level)** button. On the other hand, the only way to add a sub-type to a type that has no existing sub-types (such as "Repairs") is to select it and then tap the **New (sub-level)** button.

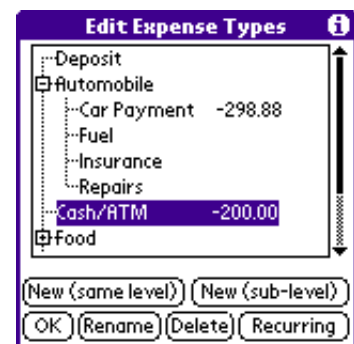


## Recurring Expense Types

If you have a recurring expense that is the same amount each time, you can make the task of entering that expense easier.

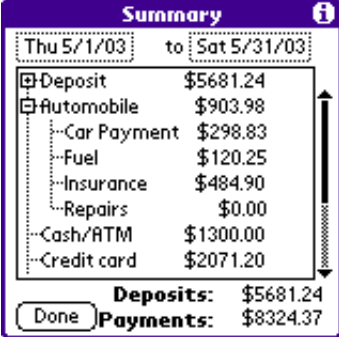
Select the expense type and tap the **Recurring** button.

Use the **Enter Amount** dialog to enter the recurring amount. Now, on the main form, when you select that expense type the recurring amount will automatically be put into the corresponding "Amount" field. Note that this will only be done if the current amount is zero (0.00).



## Getting a Summary

You can get a summary of aggregate amounts in each expense type over any specified time period. In other words, if you want to know where you spent your money last month, the **Summary** screen will tell you. Use the two date selectors at the top to set whatever time period you want. To the right of each expense type will be the total for that type over that time period. If an expense type has sub-types, its total will include the totals of all its sub-types. You can see an example of this with the "Automobile" expense type to the right.



The screenshot shows a 'Summary' window with a purple header. It displays a list of expense types and their corresponding amounts for the period from Thursday, May 1, 2003, to Saturday, May 31, 2003. The 'Automobile' category is expanded to show sub-categories. At the bottom, there are buttons for 'Done' and 'Summary', and a summary of 'Deposits' and 'Payments'.

Summary	
Thu 5/1/03	to Sat 5/31/03
Deposit	\$5681.24
Automobile	\$903.98
Car Payment	\$298.83
Fuel	\$120.25
Insurance	\$484.90
Repairs	\$0.00
Cash/ATM	\$1300.00
Credit card	\$2071.20
<b>Deposits:</b>	\$5681.24
<b>Payments:</b>	\$8324.37