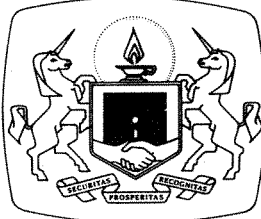


Home Budget™

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A Product of



The Software Guild

SYSTEM REQUIREMENTS

TRS 80® Model 3 Computer • 32K
Printer (optional)

PACKAGE CONTENTS

Home Budget Diskette
User's Manual
Warranty Card

OVERVIEW

Home Budget makes financial record keeping easy! No longer will you have to spend countless hours collecting the information you need to file your income tax return. Home Budget does it all for you, effortlessly. It even flags your tax deductible expenses. When you enter an expense or income item, it is added to whatever data you entered previously. At any time, you can find out exactly how much money you are making or how much you are spending in any category by asking for a summary of your income or expenses.

Home Budget Manual v.1
January 1983
Edited by The Software Guild, Inc.

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Softsmith is a trademark of Softsmith Corporation

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I. Introduction

Home Budget is designed to simplify your long term financial record keeping. It will keep track of both your income and your expenses, or just your expenses if you wish. When tax time rolls around, Home Budget will save you hours of collecting and organizing all the on going information you need to file both your state and federal income tax return.

While Home Budget is especially helpful at tax time, it has another very practical ongoing use: it is ideal for keeping the family budget from month to month. Now you will understand exactly where, when, and on what your hard-earned money is being spent. To use Home Budget, you break your income and expenses down into categories that are identified by code numbers. The original classification of these categories is taken from a report showing expenses for the "average" family by the U.S. Department of Labor. They can easily be changed to any other classification you want by using the Installation Menu described elsewhere in this manual.

Once you have set up your income and expense categories, you can begin entering your own financial data for each one. Should you need to change or delete an item in a category, you can do so at any time. Whenever you wish, you can get a listing of either your income or your expenses, as well as monthly or year-to-date summaries. While a printer is not necessary to use Home Budget, it is often helpful to get a printed copy of both the listings and the summaries.

Home Budget is organized on the basis of the calendar year. However, you can begin to use Home Budget in any month, and monthly summaries can always be computed. Year-to-date summaries always start in January and are added to cumulatively.

WARRANTY CARD

Please take a moment to fill out and mail the enclosed Warranty Card. By having your name on file we will be able to provide better customer service, including information on program updates and replacement of damaged diskettes.

OBTAINING A BACKUP COPY OF THE PROGRAM DISKETTE

The Home Budget program diskette is copy-protected. To obtain a backup copy, please send a check or money order in the amount of ten dollars (\$10.00) to The Software Guild, Inc. together with your Warranty Card. Our address is:

The Software Guild, Inc.
Customer Service
2935 Whipple Road
Union City, CA 94587
1 (800) 341-4000

Home Budget is just one of many computer programs published by Softsmith for home use. See your local computer dealer for a demonstration and catalog of other fine software in this line.

DEFINITION OF TERMS

As you use Home Budget, you will encounter several common computer terms:

Backup—a duplicate copy of data or a program that is put on another diskette in case the original data or program is lost or damaged.

Boot—to start up a computer and run a program.

Data—information that is typed into a program.

Example: Royalty Income \$15,000

Default—a value assigned by a program when you do not enter one.

Example: When you change data in an income or expense listing, Home Budget will give a default value of zero to any item you do not include in the change.

File—a body of information or data that has an identifying name.

Example: Expenses

Initialize—to set up files on blank diskettes and partition your disk storage area in such a way that data can be properly stored and organized.

Menu—a set of options or choices available in a program from which you may choose.

Example: Main Menu

- ☐ 1 Initialize files for new year
- ☐ 2 Compute home budget
- ☐ 3 Exit program

DOS—the Disk Operating System is a method of organizing, storing, and retrieving the files on a disk.

Submenu—another menu that appears when you select an option on a main menu.

Example: If you select Option 2 on the Main Menu depicted above, you will get the Home Budget Menu which contains six additional options.

ACCESSING THE DISK OPERATING SYSTEM (DOS)

The disk operating system is used to manipulate files. Boot the program disk according to the "Getting Started" directions in this manual, but while booting, hold down the ☐ ENTER key after pressing ☐ RESET, until the message DOS PLUS appears on the screen. This tells you that DOS has been accessed and you may use the commands that follow.

PREPARING DATA DISKETTES

To prepare a formatted blank data diskette, access the Disk Operating System (DOS) (see above). Next type the command FORMAT and press ☐ ENTER. Now insert a blank disk to be formatted.

The computer asks WHICH DRIVE IS TO BE USED? Press the appropriate key to answer 1 or 0, and then press ☐ ENTER. To keep things simple, use drive 1. Otherwise, take the program disk out of drive 0 and insert the blank diskette.

Next the computer asks DISKETTE NAME? Type in any name you wish and press ☐ ENTER. The name must be eight characters or less, and preferably should be a name you cannot forget, such as DISK 1.

The computer asks for FORMAT DATE (MM/DD/YY). Glance at your digital calendar watch. Enter today's date by typing precisely

two digits for the month, a slash, two digits for the date, a slash, two digits for the year, and finally press as shown below. Use zeros when necessary, but don't use the letter "O".

MM/DD/YY

The computer asks for a MASTER PASSWORD. Unless you have some special reason to use a secret code, just type PASSWORD and press .

The computer asks NUMBER OF CYLINDERS? Just press , unless your manual or computer dealer has stated that you have something other than forty cylinders (tracks). In that case you would type the correct number and press .

The computer asks SINGLE OR DOUBLE DENSITY? Just press and the computer will assume double density, which is correct for this program.

The computer now initializes or formats the diskette. You can see the in-use light come on and hear the motor spinning.

Another step is sometimes required. If the disk to be formatted is not blank, a warning message will appear. Check that the disk files are indeed not needed and can be erased, then press .

When the computer is finished with the process of formatting, the message INSERT SYSTEM DISK (ENTER) will flash. Remove your newly initialized, formatted blank diskette and put the program disk in drive 0.

MAKING BACKUP COPIES OF DATA DISKETTES

A "backup" disk is an exact copy. It is inevitable that files are destroyed occasionally by human or machine error. That is when a backup is useful, so the file is not irrevocably lost. If the original is destroyed, the backup should be duplicated so there are still two copies.

To copy a disk, first access the Disk Operating System (DOS) (see above). The diskette to be copied is called the source, and it should now be placed in drive 0. The diskette onto which the copy will be made is called the destination, and it should be placed in drive 1. Type the command BACKUP, press , type 0, press : 1 and finally press as shown below.

BACKUP :0 :1

If the destination disk has been previously formatted, a warning message will appear. Check that any data on the disk is indeed expendable, then press and .

IMPORTANT TIPS

Follow these tips to minimize problems in running this and any other programs on your microcomputer.

Handle your diskettes carefully and hold them with your fingers on the labeled edge. Always keep them in their special sleeves while not in use.

Do not open the disk drive door while the "in-use" light is on. This may damage your diskette and render it unusable.

Do not press while the program is running. Results are unpredictable, and damage to your program may result.

Do not try to make a copy of the program diskette. If during normal use something goes wrong with your diskette, please refer to the Troubleshooting section of this manual.



II. Using Home Budget

In this section of the Home Budget manual, you will learn how to load and run the Home Budget program. You will also learn how to print out your financial records if you have a printer connected to your system. The Home Budget Main Menu and its options are fully explained. You will discover how easy it is to use Home Budget for all of your financial record keeping!

GETTING STARTED

To get Home Budget started, follow these steps (this is called "booting"):

1. Turn the power switch on your computer to the on position. (The power switch is on the bottom right side.) The disk drive light will come on, and the drive will whirl.
2. When the disk drive light goes off, open the drive door and slip the diskette into the drive. The label will be up and should be the last edge of the diskette to enter the drive.
3. Close the drive door.
4. Press the button (the orange button on the upper right of the keyboard). The disk will whirl for a time while the program is loading.

The Softsmith logo and the Home Budget title page will now appear on the screen. If this doesn't happen, you may have inserted the disk incorrectly. Please try repeating the above instructions.

USING A PRINTER

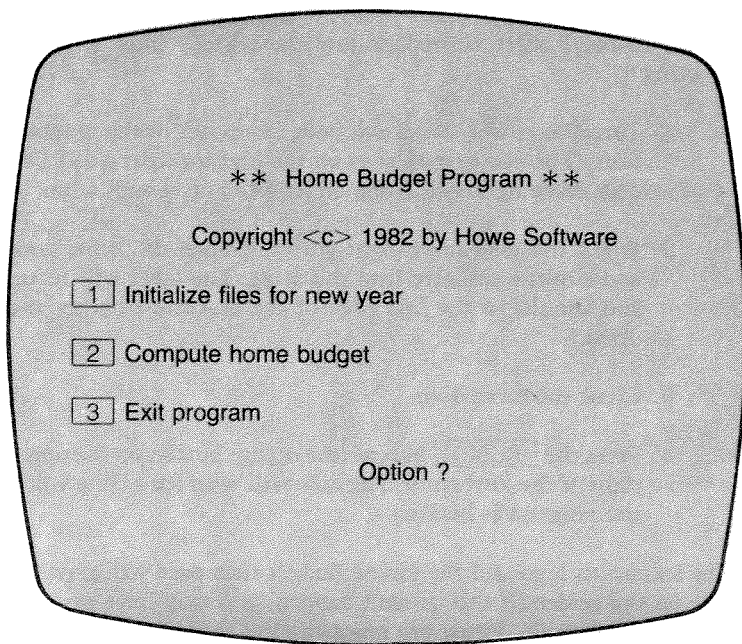
Many of the summaries produced by the program may be printed. For example, when you choose Display or Modify Income or Expense Categories on the Installation Menu, Home Budget asks if you want to print them. If you answer , the program pauses and asks you to ready the printer. At this point you should check the printer to make sure that it is plugged in and that the paper is

positioned so it will start printing where you want the summary to appear on the page. If you press and the printer is not ready, the program may appear to "hang," waiting for the printer. You can leave Home Budget at this point by pressing .

You do not need to have a line printer to run the program. Everything can be displayed on the video monitor.

THE MAIN MENU —A SUMMARY

After you load and start to run the Home Budget program, you will see the Main Menu, displayed below, which contains three options. These are briefly described below and are fully explained later in this chapter.



Option 1—Initialize files for new year— you must begin with option 1 when you run Home Budget for the first time. It creates a new budget file on a blank diskette. You should be aware, however, that any data you may have had in the budget file previously will be erased.

Option 2—Compute home budget— is the one you will use most frequently as you use Home Budget for your financial record keeping.

Option 3—Exit the program—This is the correct way to leave the Home Budget program.

Whenever you answer a question or enter data, follow the on-screen instructions and/or press to go to the next screen or return to the Main Menu.

INITIALIZING FILES—THE INSTALLATION MENU

After you select option 1 on the Main Menu, you will see another menu called the Installation Menu. It contains three options:

Installation Menu

- Create files for new year
- Display or modify income categories
- Display or modify expense categories
- Return to main menu

Option?

Create Files For New Year

Prior to using Home Budget for the first time, prepare a data diskette according to the instructions given under "Preparing Data Diskettes." Next choose option 1 on the Installation Menu, which causes files for a new budget year to be written on diskettes that you specify. You are first asked to answer the following questions:

Year?

The year must be entered as a number; only values greater than 1900 are accepted.

Budget File Name?

The budget file name is the name of the data file that will contain your budgetary information. If you press in response to this question, Home Budget will automatically use the name BUDGET/DAT for your budget file.

Separate diskettes required for program and data (Y/N)?

If you have a one-drive computer system, the correct response is . You must keep the program and description file on one diskette and your budget file on another diskette. The program will pause and ask you to insert each diskette as required.

If you have a two drive system, the correct response is . All non-program files, including the description file, will be on the second diskette in the second drive.

Disk drive number for budget file?

Disk drive number for description file?

The disk drive number for the description file and the budget file must be specified. If you have one drive, the correct response is 0 to both questions. If you have two drives, the correct response is 1 to both questions.

The description file contains the names and numbers of all of the income and expense codes. When the file is originally created, the codes provided with the program are inserted. You may use options 2 or 3 of the Installation Menu to alter them, if you wish. If you have a printer, you may print out a listing of the codes for reference as you run Home Budget.

Your files will now be installed on the diskettes as the drive lights go on and off. Be patient—it takes a minute or two.

From now on, at the beginning of each new year as you continue to use Home Budget, you will again choose Option 1 to set up a new budget file for that year.

Only choose option 1 ONCE in a calendar year; the correct time to choose it is before you use the program for the first time THAT YEAR. If you choose it after having already used your budget file for the year, all data previously entered will be lost.

When you prepare files, both a blank budget file and a description file are written on the diskettes you specify. Both of these files must be used each time you run Home Budget, although they are on separate diskettes.

Follow the on-screen instructions to return to the Main Menu.

Display or Modify Income and Expense Categories

Choosing option 2 or 3 on the Installation Menu results in the program asking "Line Printer (Y/N)?" first and then displaying a listing of income or expense codes on the monitor, or on a line printer if you want to use one. Then the program asks, "Is everything correct? Y/N." If not, you may then change first the number of codes and then the description of any code in the list.

In order to make the summaries of each code align properly, both income and expense codes are limited to 21 characters. If you put in a code longer than 21 characters, a warning message is produced.

When you have finished making your changes, the list is displayed again, and if you state that everything is correct, the data is re-written to the description file.

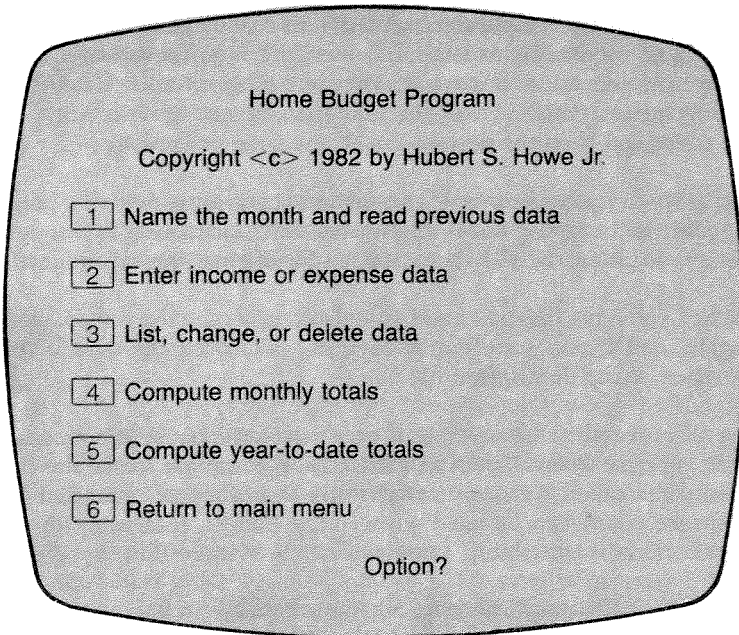
In all probability, however, you won't need to change the income and expense codes. (See Appendix B for a complete list of the income and expense codes.) A maximum of 16 income codes and 48 expense codes can be used with Home Budget. Increasing these limitations is possible if you have a 48K system. (See Appendix A.)

Return to Main Menu

Option 4 lets you return to the Main Menu so you can start using Home Budget for your financial record keeping. Now that you have set up your diskettes and the Home Budget program, the hard part is done. From now on, you will be choosing option 2 on the Main Menu, Computing Your Home Budget.

COMPUTING YOUR HOME BUDGET—THE HOME BUDGET MENU

This is the part of Home Budget you will use most often for entering and editing data, and listing and summarizing your income and expenses. Choose option 2 from the Main Menu, follow the on-screen instructions to get the Home Budget Menu. There are six options available from the Home Budget Menu:



Home Budget Program

Copyright <c> 1982 by Hubert S. Howe Jr.

- ☐ 1 Name the month and read previous data
- ☐ 2 Enter income or expense data
- ☐ 3 List, change, or delete data
- ☐ 4 Compute monthly totals
- ☐ 5 Compute year-to-date totals
- ☐ 6 Return to main menu

Option?

It is assumed that you will work on months consecutively throughout the year. In actuality, you may work on them in any order. The year-to-date summaries are made only from January through the present month, however.

After using any of the options, follow the on-screen instructions to return to the Home Budget Menu pictured above. When you are finished with the Home Budget program, always return to the Main Menu pictured previously and select option 3, Exit the program.

Name the Month and Read Previous Data

Whenever you use Home Budget, you must always choose option 1 first before any of the others on the Home Budget menu. This option asks you to name the month which is entered as a number 1–12. The program automatically reads all data which has been entered prior to the month named.

Enter Income or Expense Data

Option 2 allows you to enter income or expense data into the computer. Home Budget asks you to type ☐ I income or ☐ E expenses. Only one type of data can be entered at one time; to enter both income and expenses, you must select option 2 twice.

Income data entered consists of the following items:

- Item number (implied: 1-105)
- Date (day of month only)
- Income category
- Amount (dollars and cents)

Expense data consists of the following items:

- Item number (implied: 1-210)
- Date (day of month only)
- Check number (optional; up to 6 characters)
- Expense category
- Amount (dollars and cents)

The only difference in format between income and expenses is that when entering expenses, you may include a check number. This is an optional item and need not be used.

The Item Number shows the order in which items are entered into the list. This number is taken care of for you automatically. The program has a default limit of 105 income items and 210 expense items per month. This may, however, be increased if you need more and have sufficient RAM memory. (See Appendix A.)

You must also enter the date of each income or expense item. Only the day of the month is needed because all the data entered is for a single month.

The Check Number, used only for expenses paid by check, may contain up to six characters. It may have both letters or numbers freely mixed. You can also use the Check Number to separate expenses paid by check from those paid by cash, by simply making a standard entry, without any number.

Dollar Amounts must be entered without the dollar sign or any commas between the digits. Amounts up to \$9,999,999.99 may be entered; this value would be entered as 9999999.99. You must be sure to insert the decimal point in the correct place in the value, otherwise it will not be correct. For example, \$15.56 must be entered with the decimal point between the 5's, or it will be taken as \$1556. Whole dollar amounts can be entered without the decimal point.

The Income or Expense Category is the classification for the item. You must indicate the code number for the income source or expense. For example, Auto Maintenance Expenses are Code 16. The purpose of the code number classification is to simplify the process of categorizing your expenses.

In case you pay expenses in more than one category with a single check, you must enter the amounts in each category as separate items, each having the same check number (possibly followed by a letter to indicate the multiple entry). This method makes it possible to break a single check into as many items as you wish.

List, Change, or Delete Data

This option allows you to modify, update or correct any data you have entered. It also allows you to obtain useful listings and summaries of your income and expenses. When you select Option 3 from the Home Budget Menu shown previously, you will see the following menu on the screen.

Select Option

- ☐ 1 Numerical listing of items
- ☐ 2 Category listing of items
- ☐ 3 Change item
- ☐ 4 Delete item

Option?

Choose 1 or 2 on the Select Option submenu if you want a numerical or category listing of items. Home Budget asks you "Line Printer (Y/N)?". Respond accordingly to get a listing of both the income and the expense items on your screen or printer.

A "numerical" listing shows all items entered into the present month's data in numerical order by item number. Income items are given in the following format:

Item	Date	Category	Amount
1	3/1	1 Salary or wages	\$1,075.25
2	3/6	5 Sale of assets	\$200.00
3	3/15	1 Salary or wages	<u>\$1,075.25</u>
Total Income			\$2,350.50

Expense items are presented in the following format:

Item	Date	Check	Category	Amount
1	3/2	483	3 Rent or Mortgage	\$535.00
2	3/2	484	15 Gasoline \$ Oil	\$101.50
3	3/4	485	27 Pets & Hobbies	\$7.70
4	3/4	486	6 Home Maintenance	\$33.76
5	3/5	487	20 Clothing	\$28.93
6	3/8	488	16 Auto Maintenance	\$79.98
7	3/9	489	1 Food	<u>\$48.73</u>
Total Expenses				\$835.60

Totals are computed each time a list is made so that any alterations will be included.

A "category" listing shows all items entered under a specific category. (Categories containing no items are not shown.) This type of listing makes it easy for you to see all expenses made in each category during the month. A category listing of data appears in the following format:

Category: 1 Food				
1	1/2	112		\$26.52
3	1/7	119		\$41.68
7	1/10	124		\$29.95
13	1/14	138		\$71.23
21	1/20	145		\$43.55
28	1/27	153		\$35.51

Total				\$248.44

All listings and summaries actually show the same results but organize them in different ways so that you can use them for different purposes. Listings show each item and total all the expenses and income together. They are intended primarily for error corrections. Summaries, on the other hand, give totals for each category of income and expense.

If you want to change an item, choose 3 from the Select Option submenu. Then type income or expenses and the item number. In order to change data, **you must know the item number**. If you don't, you will need to make a list first with option 1 or 2 and then go on to option 3.

When you change an item, all data, including any not changed, must be typed in, separated by commas. Any items not listed will default to zero (or blank for the check number). To change an expense item, Home Budget first asks "item number" and then "corrected date, check number, category, amount?".

For example, if you wanted to change the amount on a check from \$14.95 to \$15.95, you would first enter the item number and then 1/13/82 (date), 153 (check number), 20 (category), \$15.95 (amount).

After changing one item, you can continue to change others (or the same item again, if necessary). Data may be changed at any time, whether entered in the present session or previously, and read in from the disk. In this way, corrections may be made whenever mistakes are discovered.

To delete an item, select 4 from the Select Option submenu. Then type ☐ income or ☐ expenses and the item number. Only the item number is needed to delete an entry.

After an item is deleted, all items following it are renumbered, so that the total number of items is one less. To delete more than one item at one time, delete the higher numbered item first, and continue in reverse numerical order. In this way, you will not need to print a new list to obtain the new item numbers.

Compute Monthly Totals

Option 4 from the Home Budget Menu, computing monthly totals, produces a complete summary of income and expenses by categories. Respond to the question about using a line printer. You will be presented with the monthly totals on your screen or printer. At the end, income is compared with expenses. A sample summary follows:

Summary of Income for Month 2:		
Code	Income Source	Total Amount
1	Salary or Wages	\$1679.01
2	Commissions & Fees	\$0.00
3	Interest & Dividends	\$6.94
4	Income Tax Refunds	\$0.00
5	Sale of Assets	\$0.00
6	Pensions	\$0.00
7	Capital Gains	\$0.00
8	Royalties	\$0.00
9	Other Income	\$750.00
Total Income		\$2435.95

Summary of Expenses for Month 2:

Code	Expense	Tax Item	Total Amount
1	Food		\$302.90
2	Meals		\$70.35
3	Rent or Mortgage		\$535.00
4	Interest	*	\$0.00
5	Home Improvements		\$0.00
6	Home Maintenance		\$122.82
7	Household Goods		\$141.47
8	Home Insurance		\$0.00
9	Electricity & Gas		\$122.00
10	Telephone		\$71.21
11	Income Taxes	*	\$0.00
12	Property & School Tax	*	\$124.00
13	Other Taxes	*	\$0.00
14	Auto Purchase		\$220.18
15	Gasoline & Oil		\$105.97
16	Auto Maintenance		\$79.81
17	Auto Insurance		\$0.00
18	Misc. Auto Expenses		\$5.45
19	Other Transportation		\$30.00
20	Clothing		\$120.19
21	Doctors & Dentists	*	\$40.00
22	Hospital Care	*	\$0.00
23	Medicine & Lab Tests	*	\$3.00
24	Personal Care		\$29.00
25	Education		\$0.00
26	Child Care		\$0.00
27	Pets & Hobbies		\$27.97
28	Life Insurance		\$43.05
29	Entertainment		\$33.55
30	Travel		\$0.00
31	Books & Subscriptions		\$31.00
32	Dues	*	\$18.00
33	Charity Contributions	*	\$17.00
34	Gifts		\$0.00
35	Other Expenses		\$93.94

	Total Expenses		\$2387.86

Income Exceeds Expenses by \$48.09

It should be emphasized that the totals shown in the monthly summaries should be the same as those given by listing the data using option 3. The only difference is the manner in which the data is organized. Expense items which are generally tax deductible are flagged with an asterisk in the tax item column.

Compute Year-To-Date Totals

Option 5 from the Home Budget Menu gives you a complete summary of all income and expenses for the year to date, both in total dollars and in monthly summaries. Again, you will be asked if you want to use a line printer. The format of the year-to-date summary is the same as for the monthly summaries, except that averages are also shown. Tax deductible items are not flagged because of the limited printing space.

Return to Main Menu

Follow the on-screen instructions to return to the Main Menu if you wish to work on another part of Home Budget or leave the program entirely.

EXITING THE PROGRAM

Choosing option 3 on the Main Menu lets you leave Home Budget. You should always end a session with Home Budget this way to be sure that all the data you entered and any changes you made are properly recorded.

Appendix A

Increasing Data Capacity

The original copy of the program that you receive is for a 32K Level II Disk BASIC system. This memory capacity makes it necessary to limit the number of income items that may be entered in a month to 105 and the number of expense items to 210. If you have a system with a 48K RAM, you can increase these limits substantially, to a total of over 1000 items.

To increase this capacity, all you have to do is change the variables NI and NE in line 110 of the program code. NI is originally set to 105 and NE to 210. To increase the number of income items, set NI to a higher value, and to increase the number of expense items, change NE. NI must be an even multiple of 21, and NE an even multiple of 14. Because of the fact that the data for each month has the same limits, reading and writing data to and from the disk is very fast and efficient.

The above program changes must be made, of course, before any data is written. Also, make a back-up copy of the new version, and do not destroy or lose the original copy of the program.

WARNING: Altering Home Budget in any way will invalidate your Warranty.

Appendix B

Income and Expense Codes

When running the program, you must classify all of your income and expenses according to a list of code numbers that identify different categories. The expense codes are based on the categories listed for the average American family by the U.S. Department of Labor, and the income codes show categories that appear on the 1040A income tax form. Most people will probably find that they can easily classify all their income and expenses according to these codes. Nevertheless, if your income or expenses include items not found in this list, you can "personalize" the program to suit your own budget by using option 2 of the Installation Menu.

The income codes built into Home Budget are as follows:

- 1 Salary or Wages
- 2 Commissions & Fees
- 3 Interest & Dividends
- 4 Income Tax Refunds
- 5 Sale of Assets
- 6 Pensions
- 7 Capital Gains
- 8 Royalties
- 9 Other Income

The expense codes can be subdivided into eight overall categories. The following table shows these categories along with the percentage of after-tax income spent for these categories by the average U.S. family in 1978:

Food (codes 1-2)	31.1%
Housing (codes 3-10)	23.2%
Taxes (codes 11-13)	* *
Transportation (codes 14-19)	10.6%
Clothing (code 20)	8.2%
Medical Care (codes 21-23)	7.2%
Personal Care (codes 24-28)	9.2%
Miscellaneous (codes 29-35)	5.5%

(* * Percentages are for after-tax expenditures.)

The listing below shows all of the expense codes in the original (unpersonalized) Home Budget program. In case you forget these numbers, you can always use option 1 from the Select Option submenu to print out a new reference list.

- 1 Food
- 2 Meals
- 3 Rent or Mortgage
- 4 Interest (*)
- 5 Home Interest
- 6 Home Maintenance
- 7 Household Goods
- 8 Home Insurance
- 9 Electricity & Gas
- 10 Telephone
- 11 Income Taxes (*)
- 12 Property & School Tax (*)
- 13 Other Taxes (*)
- 14 Auto Purchase
- 15 Gasoline & Oil
- 16 Auto Maintenance
- 17 Auto Insurance
- 18 Misc. Auto Expenses
- 19 Other Transportation
- 20 Clothing
- 21 Doctors & Dentists (*)
- 22 Hospital Care (*)
- 23 Medicine & Lab Tests (*)
- 24 Personal Care
- 25 Education
- 26 Child Care
- 27 Pets & Hobbies
- 28 Life Insurance
- 29 Entertainment
- 30 Travel
- 31 Books & Subscriptions
- 32 Dues (*)
- 33 Charity Contributions (*)
- 34 Gifts (*)
- 35 Other Expenses

(*) Tax deductible items

You do not have to use the program to analyze both income and expenses; you can keep track only of your expenses if you wish. The summaries printed in the monthly totals will compute both income and expenses, and the expenses will be deducted from the income to show the overall profit and loss for the month.

Expense codes are divided into regular expenses and tax-deductible expenses. Certain codes (interest, taxes, medical expenses, dues and charitable contributions) are considered tax deductions, while others are not. These items are flagged with an asterisk in the monthly summaries. To make these codes useful for income tax purposes, it is necessary to include in them only items that are true tax deductions. For example, you must separate contributions to tax-exempt charities (code 33) from other gifts (code 34).

Appendix C

Troubleshooting

A great deal of effort has gone into preparing this program to operate smoothly and without "bugs." Given normal use it should provide you with many hours of trouble-free operation. Despite this, however, we do recognize that occasionally things don't go as predicted. Should you experience problems in running this program, please refer to the following sections.

If the program never starts, or dies soon after starting:

- Check the instructions for getting started. Try them again, following all the steps exactly.
- Check to see that you have the program diskette in the correct disk drive. On TRS-80 computers, it will be drive 0.
- Make sure you have all the equipment necessary to run this program, and that it is properly connected. See the front page of this manual for a list of necessary equipment.
- Make sure your disk drive is working properly. Try another diskette which you know to be good. If it also does not start properly, stop the computer immediately, and disconnect the drive. Do not use the drive again until it is checked, or it may damage other diskettes.

If your disk becomes damaged:

Given normal use it should not be possible to damage your diskette. If, however, the diskette (or program on it) does become damaged, please send it to us at the address below, together with a short description of the problem. The Software Guild will replace your disk promptly, per warranty provisions.

If you have other problems:

If you have other problems with your program, please contact the dealer where you purchased the software. They have the experience and service network to assist you.

The objective of The Software Guild is to provide the highest quality software products available. In order to improve our products wherever possible, we are happy to receive comments, criticism or praise. Write to us at:

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