Personal
Money
Tracker™

PMT xl™ Version 8.4
User's Guide

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Introduction

Welcome to PMT xl. First released in 1998, PMT xl has proven to be amongst the most popular and most often downloaded personal financial management programs for Palm OS® handhelds. With PMT xl you have everything you need to manage your finances right in the palm of your hand.

This User's Guide contains a Tutorial to get you started, a Reference section describing all the features PMT xl offers, and a guide to the PMT xl Conduit, which you can use to exchange financial data with your desktop PC. Please read over this guide carefully, and take the time to step through the Tutorial. In no time at all you will be keeping track on your money.

Summary of PMT xl Features

- Easy entry and editing of income and expenses

- Easy selection of date ranges to view your entries

- Entry of future transactions, and display of running balance to show you if you can meet your obligations

- Reminders: enter a bill that must be paid in the future, ask PMT xl to remind you about it a number of days in advance, and PMT xl will trigger an alarm to remind you to pay the bill. A repeat feature allows you to be reminded again the next day.

- Summary balance sheet and income/expense statement shows you where you stand, and provides for comparisons with your budget on a current month or year to date basis.

- Overdraft warnings: set PMT xl to warn you a number of days in advance if one of your bank accounts has a negative balance, or one of your credit cards is approaching your credit limit.

- Easy reconciliation with your bank statements

- Palm OS® Find support: you can enter notes for each transaction, and then use the Find command provided by your Palm OS® handheld to search through the database for the one you want to find.

- Auto-fill support for notes: makes entering recurring note text a breeze.

- Multiple databases: PMT xl supports up to 20 different databases. You can keep track of money for more than one person, or to keep your personal and business accounts separate. You can also save your records from previous years in the additional databases.

- Multiple Currencies: PMT xl supports transactions in foreign currencies being converted into your local currency, and supports accounts that maintain their balances in foreign currencies.

- Easy Synchronization: PMT xl comes with a conduit that converts its internal database into a CSV format file (supported by Excel and other software packages) on your desktop PC. This allows you to view your financial data on your PC, as well as to transfer your financial data to your PC, edit it, and transfer it back.

- Easy sharing of accounts between two different handhelds (lets two users keep track of joint accounts).

- Export of Balance Sheet and Income/Expense reports to Palm OS® Memo pad.

- Full range of devices supported: PMT xl works with all Palm Computing® connected organizers running Palm OS® version 3.0 or higher (users of older devices can use PMT instead of PMT xl). PMT xl uses color on devices that provide color display.

Installing PMT xl

PMT xl is distributed in a zip file. This file must be unzipped in order to install PMT xl. To install PMT xl from an IBM type PC, the following applies:

- Some unzip utilities such as WinZip have an install feature; if you are using such a utility, then invoking its install feature will install PMT xl.

- If your unzip utility does not have the install feature, then unzip the zip file, and invoke the Setup utility by double clicking on the setup.exe file.

Either way, the Setup utility invokes the Palm Install App to install PMT xl on your handheld (just reply to the prompts as usual), and then installs the PMT xl Conduit and documentation. After the Conduit is installed, you may need to exit and restart the HotSync program. If you are not sure how to do this, just reboot the computer.

If the Setup utility asks you to **enter the path to your HotSync software**, it means it is having trouble locating the HotSync software it needs to proceed with installation. If you don't know the name of the path, install PMT xl manually by running your handheld's Install App.

The PMT xl Setup utility and PMT xl Conduit **only work on IBM type PCs, not on Mac type PCs**. If you are installing PMT xl from a Mac, or if the Setup utility does not work (as mentioned above, for example), run your handheld's Install App in the usual way, and install the **pmtxl.prc** file you unzipped.

Once installed, you invoke PMT xl on your handheld by tapping on the PMT xl icon on the applications launcher. PMT xl will then create its own database. This database is backed up to your PC each time you invoke HotSync.

You should save copies of this backup database (called pmtxldb0.pdb, pmtxldb1.pdb, and so on) on a different drive from your desktop as often as you think necessary to protect the information you enter into PMT xl. Remember that if you accidentally delete data on your handheld, and then invoke HotSync, the data will be deleted from the backup copy as well, and your data will be lost. Make sure you save a copy of pmtxldb0.pdb somewhere from time to time to help guard against such an accident.

The PMT xl database has been designed so that future releases of PMT xl will be able to work with an existing database from a previous release. When you install and run a new version of PMT xl, an alert is displayed confirming you have a new version.

Entering Your Registration Code

Beginning with version 8.2, PMT xl uses a registration code to unlock the full set of features. This registration code is provided when you purchase a registered copy of PMT

xl based on the **HotSync id** you provide (registered features used to be provided in a different pmtxl.prc file; version 8.1 was the last release issued this way).

Your HotSync id is used to validate your registration code, so make sure your case sensitive id has been provided correctly when registering your copy of PMT xl. If you are not sure of your HotSync id, it is displayed on the top right corner of the HotSync panel.

To enter your registration code, use the Options\About PMT menu command, and the panel at right will be displayed. Enter your code into the field indicated and tap **OK**. A dialogue thanking you for registering PMT xl will be displayed, confirming your registered features have been unlocked. If the shareware warning is displayed, then your registration code does not correspond correctly with your HotSync id – repeat the above process and be sure to enter the code correctly.
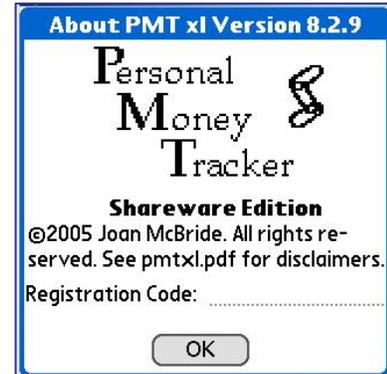
Upgrading from PMT

PMT xl is an enhanced version of the earlier PMT program. As such, it uses a new database format different from that used by PMT. However, PMT xl includes a conversion utility, which lets you covert your existing PMT data into the PMT xl format. To use this utility:

- invoke PMT xl

- tap Menu, **Options**, **Convert old Database**

- a list of PMT databases on your handheld will be displayed; highlight the database you wish to convert, and tap the **Convert** button.

- PMT xl will convert the PMT database and place the result in a new PMT xl database

Note that converting a PMT database to PMT xl format leaves the original PMT database unchanged; if you later want to delete the PMT version of the data (to free up memory, for example), you must do this as a separate step, as it is not done automatically for you.

Significant enhancements since PMT 6.3

PMT xl has all the features of PMT, and more. Users familiar with PMT will find PMT xl very familiar, and will notice many changes, some small, some large. The significant changes are:

- PMT xl supports 253 different accounts and categories and 253 descriptions (PMT supports 126), and 253 different currencies (PMT supports 5).

- PMT xl allows you to reorder accounts and categories, as well as descriptions and currencies. PMT xl does not require accounts and categories to be grouped according to type (PMT requires this).

- PMT xl supports sub-accounts and sub-categories on the Balance Sheet and Income/Expense reports. Sub-sub accounts and sub-sub categories are supported to any depth.

- PMT xl allows you to enter a budget for each month (PMT supports only an annual budget prorated for each month).

- PMT xl supports the system Find command by searching all PMT xl databases (unless the database has the Disable Find Preference set); PMT searches only the currently selected database.

- The PMT xl Conduit synchronizes all PMT xl databases (PMT can only do one for each HotSync session).

- PMT xl needs Palm OS® version 3.0 or higher, and PMT xl uses significantly more handheld memory than PMT did.

Backup Your Files

Don't forget to keep backup copies of your pmtxl.prc and pmtxldb.pdb files. Especially be sure to do this before installing a new version of PMT xl – this will enable you to return to your current situation without difficulty in case you run into any problems with the new release. If for any reason you need to return to an earlier version of PMT xl and/or your pmtxldb.pdb database, it is best to delete PMT xl completely, and then reinstall the .prc and .pdb files.

Registering PMT xl

PMT xl is Shareware, and is protected by copyright. If you find it useful, please register it. A registration code will be provided when you purchase the registered version, which you can use to unlock the registered features as described above. The registered version of PMT xl is no longer provided as a separate file. Beginning with version 8.2, when a new release of PMT xl is issued, simply download the updated version and install it on your device. If your registration code has already been entered, you will not need to enter it again. If the shareware warning is displayed when you start PMT, follow the directions above to enter your registration code and unlock the registered features.

Shareware Version Limitations

This guide describes all the features of PMT xl. The Shareware version has the following limitations:

- A combined total of 16 accounts and income/expense categories can be defined (an alert informs you when you reach the limit). In the registered version this limit is 253.

- A total of 16 "descriptions" for different kinds of transactions can be defined (an alert informs you when you reach the limit). In the registered version this limit is 253.

- A total of 16 currencies can be defined (an alert informs you when you reach the limit). In the registered version this limit is 253.

- A total of 100 transactions may be entered (an alert informs you when you reach the limit). In the registered version, the only limitation is available memory in the Palm OS® handheld (as transaction records are small, there is no effective limit).

- The registered version allows you to enter a transaction and specify that it is to be repeated every specified number of weeks or months. In the Shareware version, the interface to this feature is present to allow you to see how repeats can be entered, but

the feature is disabled (an alert reminds you that repeats are not available in the Shareware version).

- The registered version provides a "Purge Transactions" command. This command totals entries in the database for each asset and liability account up to the date specified, makes the appropriate starting entries for the next accounting period, and then deletes all the entries up to the specified date. This feature is not provided with the shareware version.

- The registered version provides a "Select Database" command. This command allows you to maintain up to 20 different PMT xl databases. In the Shareware version, the interface to this feature is present to allow you to select existing databases, but other buttons are disabled (an alert reminds you that the feature is not available in the Shareware version).

PMT xl in Foreign Languages

Foreign language overlay files are available for PMT xl users with Palm OS 3.5 or higher. PMT xl overlay files are presently available in French; other languages may become available -- check the website to see what's available. The zip file contains a readme file, and two other files. For the French overlays, the files are: pmtxl_enUS.prc and pmtxl_frFR.prc. To use the overlay,

1. Identify if your handheld is English or French.

   - North American handhelds are usually English

   - European models may be either.

2. If your handheld is English, install pmtxl_enUS.prc

3. If your handheld is French, install pmtxl_frFR.prc

- You should always save backup copies of your software and data before installing new software on your handheld

- Overlay files are version specific, and work only for the version of PMT xl specified in the zip file. They will not work with earlier or later versions. They do, however, work with both the shareware and registered versions of PMT xl.

- The Palm OS delete command does not allow you to delete the overlay separately from PMT xl - to delete the overlay you must delete all PMT xl files, and then reinstall both the software and your data. Make sure you have good data backup files (PMTxlDB0.pdb, PMTxlDB1.pdb, etc. in your PC backup folder) BEFORE deleting PMT xl, or you risk losing all your data.

- Foreign language documentation for PMT xl is not available at this time.

Extended Display Support

Starting with version 7.9 PMT xl supports 320x480 extended high resolution displays. At the time of writing this applies to certain models of Sonny Clie, and to the Palm Tungsten T3. Both portrait and landscape modes are supported for the account list and balances reports.

For the Sonny Clie, the device high-resolution mode may need to be enabled in the device preferences.

For the Tungsten T3 and other Palm OS devices, support for the extended display modes will be available as a standard part of the OS beginning with OS version 5.3. For the Tungsten T3 shipping with OS version 5.2, a patch must be installed. Download T3prcs.zip and install the two prc files it contains. This is only for the Tungsten T3, and only if the extended display does not work with PMT xl (the trigger is not enabled). **Do not install these files on any other device or under any other circumstances. Be sure to backup all your data before installing these files.** IMPORTANT - You must install both prcs at the same time; installing them separately may force a hard reset.

Tutorial

The easiest way to learn to use PMT xl is to begin using it right away. After you have installed PMT xl, work through each step in this tutorial (don't just read; actually do the steps on your handheld), and you will find most of your questions answered. Then, when you need more details, you can look them up in the Reference section that follows.

Getting Started

- To begin, tap the **New** button to enter your first transaction. This brings up the Transaction entry form.

  When you first launch PMT xl, you are presented with an empty Account List view as shown at right. Because everyone has different accounts and different ways of categorizing their income and expenses, you need to begin by telling PMT xl about your accounts and your income and expense categories
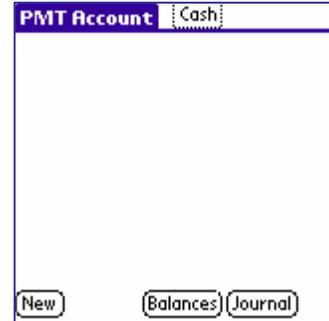
Creating New Accounts and Categories

- Tap the selection box next to **Category**

- Tap on **Edit…** to edit the Account and Category list.

- Tap the **New** button to add a new account.

  The buttons on the Edit Accounts form allow you to add new Accounts and Categories, modify them, delete them, or move them around on the list of accounts and categories. Tapping **New** adds an Account or Category immediately following the highlighted entry. It doesn't matter what order you put them in; most people find it easiest to put their most frequently used accounts first, followed by their most frequently used income and expense categories, followed by everything else. If you don't like the order you begin with, you can always move them around later.
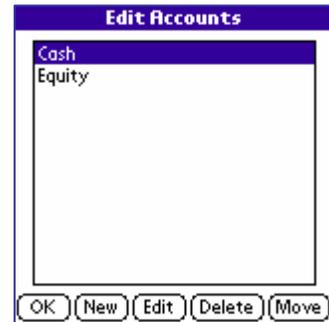
  - Type *Check* in the **Name** field as shown at right.

    The **Type** selector is used to indicate the type of the account or category. There are two types of **Accounts**: *Asset* and *Liability*. Assets represent money you have, like cash or bank accounts. Liabilities represent money you owe, like credit cards and lines of credit. There are two types of **Categories**: *Income* and *Expense*. Income represents money you receive, and Expense money you spend.

  - Since the **Type** is already set to *Asset*, you can tap the **OK** button (no other information needs to be entered for now).
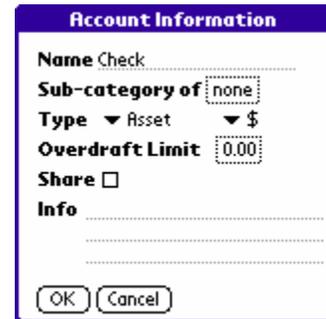
- After you have tapped **OK**, a dialogue invites you to enter the starting balance for this account.

- Enter *1000.00* for the **Amount**, and tap **OK**.

  If the account balance is 0, then just tap **OK**. Otherwise, the amount you enter is put into a transaction on January 1st of the current year. If you want to change the date or any other part of this entry, you can go back and edit it like any other transaction.

  For accounts using a foreign currency, the currency symbol is shown, and a button appears to the right of the amount that allows you to enter the exchange rate for this transaction (to convert the foreign amount into your local currency for your balance sheet). See the section on foreign currencies below for more details.
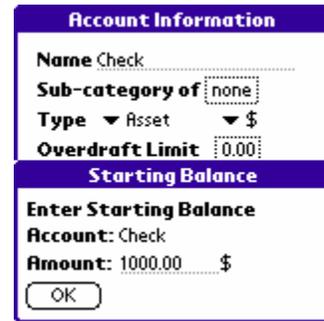
- Tap the **New** button again and create an Account called *Credit Card*.

  - This time, tap the **Type** selector and set it to *Liability*, and then tap **OK**.

  - When prompted, enter a **Starting Balance** of *200.00* for *Credit Card*. And tap **OK**.

- Tap the **New** button and create a Category called *Salary*.

  - Set the **Type** selector to *Income* (notice that some of the fields and labels change when you change the type)

  - Tap the selection box next to **Annual Budget**, and enter 2000.00 next to **Jan**. Then tap the **Duplicate** button. The screen should match the picture at right.

  - Tap **OK**. You should notice **Annual Budget** now shows 24,000.00

  - Tap **OK** to complete the creation of the Salary category.
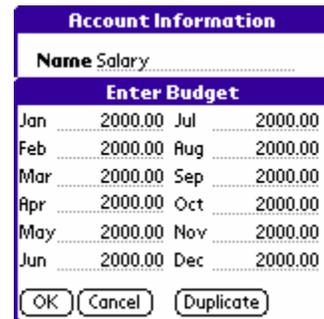
    Notice that you are not prompted for a Starting Balance. This is because you only need a starting balance for an Asset or a Liability account, not for Income or Expense categories.

- In the same way you did for *Salary*, create new categories called *Groceries*, *Rent*, and *Gas*.

  - Set the **Type** for each of them to *Expense*.

  - Set the monthly budget for each of them to 500.00 (so that **Annual Budget** shows as 6,000.00).

  - When you are finished, the list should appear as shown at right.

- Tap on *Cash* to highlight it, and tap on **Edit**. This displays the account information, which can be edited in this way at any time.

  - Tap **OK**. Since the Cash account has no transactions, you will be prompted to enter a Starting Balance.

  - Enter *50.00* in the **Amount** and tap **OK**.

- Now tap on *Salary* to highlight it, and then tap on **OK**.
  Tapping **OK** takes you out of the **Edit Accounts** display,
  and back to the **New Transaction** form where you began.
  The display should appear as shown at right.

  Notice the *Salary* item is now in the **Category** selector (because you
  highlighted before tapping **OK** on the **Edit Accounts** form). Notice
  also that the labels have changed to **Credit Income** and **To Account**.
  PMT xl changes these labels to describe what the transaction you are
  entering will do, according to the accounts and categories you select.
  In this case, since we have selected a Category of type *Income*
  (Salary), the label points out that this transaction will credit the income to the specified Account.
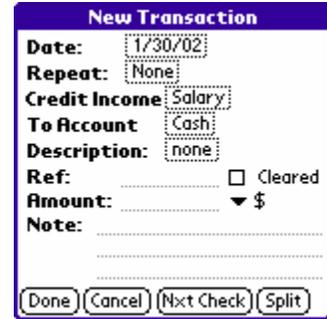
Entering Income and Expenses

- In the steps above, we created the accounts and categories we need for the tutorial,
  entered their starting balances, and began entering our first transaction.

- Continuing to work on the Salary transaction we began in the last section, tap on the
  Date to select a date.

  When PMT xl is started for the first time in a day, it will offer today's date for the date of a new
  transaction. Use the Date selector to choose the date if it is different from today. In this tutorial,
  January 30 has been selected for the salary entry, but any date can be used.

- Tap on the selector beside **To Account**, and select *Check*.

- Enter *500.00* for the **Amount**

- Tap on **Done**.

- Notice that you see your starting Balance for Cash, but not
  the transaction we just entered. Don't panic! Tap on the
  selector at the top of the screen, and select *Check*. The
  display should appear as shown at right.

  Notice that the transaction you just entered is shown on the Account
  List. The first column of numbers shows the amount of each
  transaction. The second column shows the running balance for the
  account. You began with a starting balance of 1,000.00, and now you
  have received 500.00 in income, so now the account balance is
  1,500.00.
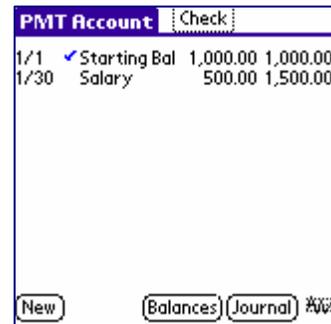
- Now enter some expense transactions. Enter transactions of *100.00* each for
  Groceries, *Rent*, and *Gas,* each on a different date.

- Tap on **Balances**. Tap on the date at the top middle, and
  select January 1st as the date. The display should appear
  as shown at right.

  This display is called a *Balance Sheet*. It shows you the totals for all
  your accounts, as of the date you select. You should recognize the
  starting balances you entered for each of these accounts. Starting
  balances are entered for the 1st of the year.

  Notice the line called *Equity*. Equity is an accounting term that is like
  your net worth: it is computed as your assets minus your liabilities.
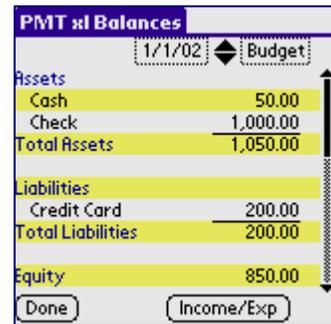
PMT xl looks after the Equity account for you, so you don't have to concern yourself with it too much. But you should know that transactions that use the Equity account are like any other transaction, and they can be edited if you need to change them.

- Now tap on the date at the top middle, and select a date later than the date of the last entry you made (I selected January 31st for the example). The picture shows the result.

  Notice how the balance of the checking account reflects the income and expenses that have been entered against it. Notice also that Equity has gone up by 200.00, because your income has exceeded your expenses by that amount since the date of the starting entries.

- Tap on the lower part of the scroll bar at right (or tap the "down" hard button, or tap the **Income/Exp** button) to see the income and expense portion of the display.

  This portion of the Balances display shows the totals for income and expense categories up to the date you selected at the top middle. Shown beside the totals are the budgeted amounts for each of these categories. At the bottom is your surplus (or, if it is negative, deficit) of income over expenditure, and your budgeted surplus (or deficit). Notice the surplus (200.00 – scroll down a little to see it) is the amount by which your Equity has gone up. The budget numbers are cumulative for the year, so for a date in February they may be twice this amount, and so on. In this tutorial, we set the budget the same for every month, but in fact you can enter any number you want for each month, for cases where you know that the income or expense will not be spread evenly over the year.

Sub-Categories

- From the Balances display, tap the Menu icon (lower left on the handheld silkscreen), and tap the **Edit Accounts** menu command.

  This is another way to access the Edit Accounts function, without entering a transaction.

- Tap **New**. Create a *Housing* Expense category, and tap **OK**.

- Tap **New**. Create a *Phone* Expense category.

  - After selecting *Expense* for the **Type**, tap the selector for **Sub-category of**, and select *Housing*.

    Notice that only Expense type categories appeared in the **Sub-Category of** popup list. That is because you are creating an Expense type category. Sub-categories must be of the same type as their main category.

  - Tap **OK**.

- Tap on *Rent* to Highlight it, and then tap on the **Edit** button.

  - Tap on the **Sub-category of** selector and select *Housing*.

  - Tap **OK**.

- Tap on **OK** to go back to the **Balances** display, and tap on **Done** to go back to the **Account** display.

- Tap **New**. Select *Phone* for the **Category**, enter 50.00 for the **Amount**, and tap **Done**.

- Tap on **Balances**, and tap on the lower right of the scroll bar. Tap on the **+** beside *Housing*. The display should match the picture at right.

  In the above steps, we created a new Expense category called *Housing*. We then created an expense category called *Phone*, and made it a sub-category of *Housing*. Finally, we changed our existing category of *Rent* and made it a sub-category of *Housing* too. Now *Phone* and *Rent* show under *Housing* on the Income/Expense part of the Balances display.

- Tap the – beside *Housing*. Notice how the group collapses to just Housing, with the total for all sub-categories added together.

- Tap on **Done** to go back to the Account List.

Entering Amounts in Foreign Currencies

- Tap on **New**.

- Select *Groceries* for the **Category**.

- Enter 50.00 for the **Amount**.

- Tap on the currency selector next to the amount. The display will appear as shown at right.

  - Tap on **Add…** to bring up the Edit Currencies form.

  - Tap on **New**

  - Type the currency symbol: for this example use the ¥ (it can be entered using the popup keyboard available by tapping the 123 dot on the silkscreen).

  - Tap **OK** to complete entry of the Currency Name.

  - Tap **OK** to return to the **New Transaction** form.

- Notice the new currency name is displayed beside the amount, and an icon is displayed to the right of the currency name, as shown in the picture at right.

- Tap on the icon to the right of the Japanese Yen symbol. The **Enter Exchange Rate** dialogue appears.

- Enter the rate that converts from this currency to your local currency.

  - For this example, enter *0.00780*

  - Tap **OK**.

  - From the **New Transaction** form tap **Done**.

  Notice after tapping **Done** that transaction shows as -0.39 on the Transaction List. When you enter the exchange rate, it is saved with

the transaction, and used to convert it to local currency for the Account List and Balances Display.

- If you know the converted amount, PMT can calculate the exchange rate for you suing the **Compute** button.

    - Often you know the original transaction value in foreign currency, and the value converted to your local currency on your statement form your financial institution, but not the actual exchange rate they used. If this is the case, PMT xl can do the math for you.

    - In this example, having entered 50.00 Yen, if you know that coverts to 0.39, then instead of entering the conversion rate, enter 0.39 in the Rate field, and then tap the **Compute** button. PMT will compute the conversion factor and put it in the Rate field for you.

    - Tap **OK** to complete the entry.

Your Next Steps

So now you see how easy it is with PMT xl to set up accounts and enter transactions, and look at the results by account using the Account List, or in summary form looking at the Balances displays. The Reference section that follows fills in a few more details, and describes the menu commands that provide more controls and features. Experiment with PMT xl a bit more before you start entering your own information, and you will master it in a very short amount of time.

Tip: when experimenting with PMT xl, use the **Select Database** menu command (described below) to copy your data, and experiment with the copy. That way, if you make a mistake, you won't lose any information.

Reference

The Tutorial above provided a brief, step-by-step guide to getting started with PMT xl. This section describes in detail all the features on each screen PMT xl presents.

Entering Accounts, Currencies, and Descriptions

Accounts, Currencies, and Descriptions are all accessed for editing using the same displays. Menu commands and popup list selections may be used to invoke the editing controls; in all cases, a form similar to that shown at right is presented.

OK
- Tap this button when you are finished editing.

- PMT xl will return to the form you were using before you began editing

New
- Tap this button to create a new item.

- The item will be positioned immediately following the highlight, so begin by highlighting the place you want the new item, and then tap **New**.

Edit
- Tap this button to edit the highlighted item.

- Note that you cannot edit either the *Equity* account or the *none* description.

Delete
- Tap this button to delete the highlighted item.

- Note that you cannot delete an item that is in use; all transactions using it must be deleted first.

- Note that you cannot delete either the *Equity* account or the *none* description.

Move
- Tap this button to move the highlighted item.

- After tapping **Move**, tap where you want to move the item to; the item will be placed immediately above the item you tap.

- Note that you cannot move the *none* description.

Sort
- Tapping the menu silkscreen icon provides access to the Sort menu command

- Tapping Sort will sort the list alphabetically, beginning with the currently highlighted item. This allows you to leave some items unsorted at the start of the list, and to sort the rest of the list alphabetically.

Undo
- Tapping the menu silkscreen icon provides access to the Undo menu command if the Sort command has been previously used. This reverses the results of the Sort command.

Entering Account Information

Name
- Use this field to enter the name of the Account or Category.

- Names must be unique; they cannot duplicate other names already in use.

Sub-category of
- Use this selector to make the account or category a sub-category of some other account or category.

- Sub-categories must be of the same type as their parents, so the popup list only shows items of the same type as the **Type** currently selected.

Type
- Use this selector to indicate the type of this account or category.

- There are two types of Accounts: *Asset* and *Liability*.

- Assets represent money you have, like cash or bank accounts.

- Liabilities represent money you owe, like credit cards and lines of credit.

- There are two types of Categories: *Income* and *Expense*.

- Income represents money you receive

- Expense represents money you spend

Currency
- The currency selector only shows for Assets and Liabilities

- Use this selector to indicate that an account is to be maintained in foreign currency

- See below for details on how PMT xl handles foreign currencies.

Overdraft Limit
- This label appears only for Asset accounts.

- If the **Limit Warning** Preference is set, then a warning will be issued if PMT xl determines that this account has fallen below the **Overdraft Limit** amount.

Credit Limit
- This label appears only for Liability accounts.

- If the **Limit Warning** Preference is set, then a warning will be issued if PMT xl determines that this account has exceeded the **Credit Limit** amount.

- An entry of 0 is interpreted to mean there is no limit for this account.

Annual Budget
- This label appears only for Income and Expense categories.

- Tapping this selector displays the budget entry form.

- You may enter a budget amount for each month. To make this easier, if you enter an amount for a month, and then tap the **Duplicate** button, the value entered will be duplicated into all subsequent months.

- You may tap **OK** when you are finished, or **Cancel** to discard your budget changes.

Share
- If checked, this account will be shared with another database if you use the **Share** or **Transfer to DB** menu commands. See **Sharing Account Data** below for details.

High Check
- This label appears only for Asset accounts for which a check number has been used.

- PMT xl notes the highest number (assumed to be a check number) entered in the **Ref** field for each account; that number is displayed here. If through an error that number is incorrect (i.e. too high), it may be corrected by tapping the **Clear Check** button.

- This is in support of the **Nxt Check** button on the New Transaction form; if that button is generating numbers that are too high, the **Clear Check** button will correct the situation.

- Note: if you do not want a number to be considered a check number (a confirmation or reference number, for example), then start it with a non-numeric character. For example, a **Ref** of R352422-22 will not be interpreted as a check number, while 352422-22 will be.

Info
- Use this field to record any text information you wish to associate with this account or category.

OK
- Tap this button when your Account Information modifications are complete.

Cancel
- Tap this button to discard your changes.

Clear Check
- This button appears only for Asset accounts for which a check number has been used.

- PMT xl notes the highest number (assumed to be a check number) entered in the **Ref** field for each account; that number is displayed in the **High Check** field. If through an error that number is incorrect (i.e. too high), it may be corrected by tapping the **Clear Check** button.

- This is in support of the **Nxt Check** button on the New Transaction form; if that button is generating numbers that are too high, the **Clear Check** button will correct the situation.

Starting Balances
- When creating an account, or editing an account with no transactions, if the account is an Asset or a Liability, you are prompted to enter the starting balance for that account. If there is no starting balance, just leave the amount blank and tap **OK**.

- If there is a starting balance, enter it and tap **OK**. The amount you provide will be entered as a transaction for the 1st of the current year. This transaction can be edited like any other later if you need to change it.

Entering Currency Information

Name
• Use this field to enter the symbol or name of the currency

Show After
• Check this box if the currency symbol should be displayed after the amount instead of before the amount

Entering Transactions

To enter a transaction, tap on **New** at the Account List form. This brings up the Transaction Entry Form.

Date
• Tap on this field to change the date. A standard Date selection dialogue is presented

Reminder
• Check the box beside the alarm clock, and a reminder will be displayed for this transaction. An additional field appears to enter the number of days in advance you want the reminder (0 means you want it on the transaction date).

• This feature is used for transactions entered with a date in the future. For example, you might enter next month's rent today, and set an alarm to remind you a few days before that you need to actually pay your rent.

• Note that this field is only displayed if you have enabled reminders: see Preferences below.

Repeat
• Tap on this field to repeat this transaction; this brings up a repeat specification form.

• You can specify that a transaction should be repeated every 1-6 weeks, months, or years, beginning with the date you specify for the transaction, up to the end date you specify on the repeat form. **If you do not specify an end date, weekly and monthly repeats go only up to the end of the current year**. If you do not specify an end date for Yearly repeats, the repeat will go to the limit of Palm OS dates (2032).

• Monthly repeats can repeat based on **Date** or **Day**. If you select **Date** (the default), the repeat will occur on the same date (e.g. the 15th) each month as the date for the current transaction. If you select **Day**, the repeat will occur on the same day (e.g. third Tuesday) each month as the date for the current transaction.

• Repeated transactions are entered as separate transactions according to your specification, and are linked to each other. If you edit or delete a member of a repeat transaction group, a dialogue will ask if you want to process only the current transaction, or the current and all future transactions. Transactions from earlier dates are not modified: if you want to change them you first select the earliest instance you wish to process.

• Repeat transactions are indicated in the Details display with the repeat icon beside the date.

- If you enter a number in the **Ref** field, it is incremented for each repeat transaction PMT xl enters (this is to support writing a series of post dated checks).

Category

- When you begin entering a transaction, this field may be blank. It must be filled in before you hit **Done**.

- Tap the field to see the drop down list of accounts and categories. For most transactions, you will select either an Income or an Expense category.

- The category or account you specify in **Category** will be increased by the number you specify in **Amount** (or decreased if the amount you specify is preceded by a minus sign).

- Notice how once you select a category, the **Category** and **Account** labels change to indicate the effect the transaction will have.

- Also notice how, when the **Category** popup list is displayed, you can enter graffiti characters to position the list. Entering a letter will move the list to the first entry beginning with that letter; entering a second letter matches on those two letters, and so on. Entering a graffiti *return* selects the currently highlighted item.

Account

- When you begin entering a transaction, this field is set to the account displayed on the Account List form (unless the Account List is displaying an Income or Expense Category, in which case **Account** is blank and **Category** is set to the category displayed on the Account List form).

- To change the **Account**, tap the field to see the drop down list of accounts and categories (notice that if neither the **Category** nor the **Account** match the one being displayed on the Account List form, you won't see the transaction when you return to that form).

- For most transactions, **Account** will be set to the account against which the transaction was done (the bank account or credit card involved, or cash if it was a cash transaction). The account you specify in **Account** will be changed by the number you specify in **Amount**.

- Notice how the **Category** and **Account** labels change when you select different categories and accounts. The changed text indicates what effect the transaction will have on the selections you make in the **Category** and **Account** fields.

- Also notice how, when the **Account** popup list is displayed, you can enter graffiti characters to position the list. Entering a letter will move the list to the first entry beginning with that letter; entering a second letter matches on those two letters, and so on. Entering a graffiti return selects the currently highlighted item.

Description

- You can use the **Description** drop down to enter a description for the item; this is especially useful for recurring descriptions, such as the name of a store you often shop at.

- Descriptions are created in the same way as Accounts, Categories, and Currencies (see the Tutorial, and Entering Accounts, Currencies, and Descriptions.).

- Notice how, when the **Description** popup list is displayed, you can enter graffiti characters to position the list. Entering a letter will move the list to the first entry beginning with that letter; entering a second letter matches on those two letters, and so on. Entering a graffiti return selects the currently highlighted item.

Ref

- Use this field to record reference information for the transaction.

- If the transaction is a check, use this field to record the check number.

- If you do not want a number to be considered a check number (a confirmation or reference number, for example), then start it with a non-numeric character. For example, a **Ref** of R352422-22 will not be interpreted as a check number, while 352422-22 will be.

- The **Nxt Check** button sets the **Ref** field one higher than the highest check number you have previously entered for the **Account** selected. If you accidentally put in too high a number so that **Nxt Check** no longer works properly, edit the account in question to correct this (see above for details).

Cleared

- If the transaction you are entering has already cleared in the specified **Account**, you can indicate this by checking this check box.

- Note: if you are transferring funds from one account to another, this cleared flag affects only the **Account** from which the funds are being transferred, not the account into which the funds are going.

Amount

- Enter the amount of the transaction in this field

- You can enter the numbers on the graffiti area, or you can tap on the corner of the graffiti area to bring up the keypad.

- Either enter a decimal point (2. or 2.0 or 2.00 all mean $2.00), or enter the amount in cents (i.e. 200 means $2.00). If you want 2 to mean 2.00 instead of 0.02, set the **No implied decimal point** preference described below.

- If the amount needs to be negative, begin it with a - sign.

- You can tap the small calculator icon just below the note label to pop up a calculator. You can use the calculator to compute the amount – when you tap **OK**, the amount will be entered directly into the amount field (**Cancel** will discard the value).

- The decimal point is controlled by your preference setting; when using the multiply function, ensure you multiple by, for example, 2.00 not 0.02 to get the result you intend. The **00** key is provided to make it easy to enter integer values.

- The **%** key computes a percentage value: entering 200 % 7.50 yields 15 – 7.5% of 200.

- The **Tx** button applies a tax rate to the entered value: entering 200 Tx 7.50 yields 215.
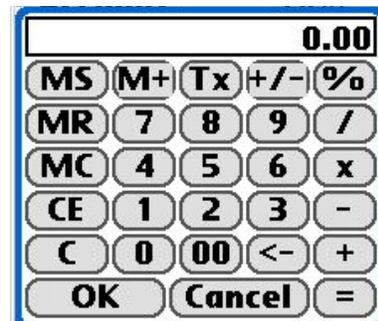
- The **MS** button saves the displayed value in memory, **MR** recalls the value, **MC** clears the memory, and **M+** adds the displayed value to memory.

Foreign Currencies
- Tap the currency selector next to the amount to indicate the currency for this transaction.

- Once a foreign currency symbol has been selected, an icon appears to the right. As shown in the Tutorial, tapping on this icon allows you to enter the conversion rate for this currency for this transaction.

- If you do not enter a conversion rate, the last conversion rate entered for this currency will be used. If there is no such entry, and conversion rate of 1.0 will be used.

- As discussed in more detail below, PMT xl stores the original foreign currency amount and the conversion rate with each transaction; the amount converted to the local currency is displayed on the Account List. If you do not know the conversion rate when you enter the transaction (for example, when you use your credit card in a foreign country), enter your closest approximation, and then go back and correct it once you receive your statement and know the exact rate. If you statement provides only the converted amount, use the **Compute** button (described in the Tutorial above) to have PMT calculate the conversion rate for you.

Note
- Use this field to enter a note for the transaction.

- Up to 90 characters in total can be entered.

- Lines can be separated using the graffiti return stroke.

- Multi-line notes can be edited using the up and down hard buttons on the handheld to move from one line to another.

- If the **Disable Auto-fill** Preference is not checked, the auto-fill feature works on this field.

  - The auto-fill feature saves the text of up to 500 previously entered notes, and automatically fills in the most recently used one that begins with the text you have entered so far.

  - This text is selected, so if you keep entering text, the auto-filled text is replaced as you enter more characters.

  - The auto-fill feature only works when you enter text using Graffiti. It does not work if you enter text using the pop-up keyboard.

Done
- When the entry is complete, tap **Done**.

Cancel
- If you do not want to complete this transaction, tap **Cancel**.

Nxt Check
- Tap this button to set the **Ref** field equal to one higher than the highest check number you have previously entered for the **Account** you have selected.

- If you accidentally put in too high a number so that **Nxt Check** no longer works properly, edit the account in question to correct this (see above for details).

Split

- Tap this button if the transaction has more than one category; the form shown at right is used to enter Split categories.

- The **Account** must be an Asset or Liability (if you enter an Income or Expense item, the **Split** button disappears). The Split categories can be any of Asset, Liability, Income, or Expense.

- Enter the amount for each category in the **Amount** column, and select the appropriate category in the **Category** column.

- The calculator icon beside the Total button invokes the pop-up calculator described above. Tap the line you want to enter, and then tap the calculator icon. When you tap **OK** on the calculator, the value computed will be entered into the line that has been selected.

- To see the total, tap the **Total** button.

- To change your mind and cancel the Split, tap the **No Split** button.

- Tap **Done** when finished.

- The word *Split* will show beside the **Category** label, and the amount (which cannot be edited directly) will show in the **Amount** field.

Account Transfers

As indicated above, most of the time the **Category** field is used to select either an income or an expense category. However, sometimes you need to make an entry that represents a transfer between accounts. The two most common examples are when you withdraw cash from the bank (transferring money from the bank account to the "cash account"), and when you pay a credit card bill (transferring money from the bank account to the credit card account).

To do this with PMT xl, just select the account into which you are transferring the funds as the **Category**. When you do this, notice the **Category** and **Account** labels change to indicate you are transferring funds. For example, to enter a cash withdrawal, select the Cash account under **Category**, and the bank account from which the withdrawal is being made under **Account**.

To pay a credit card bill (or other liability, like a loan), select the credit card as the **Category**, and the account from which the bill is being paid as the **Account**. Again, the **Category** and **Account** labels will change to indicate what is happening.

Starting Entries

As described in the Tutorial, when you first start using PMT xl, you already have some money in the bank, some cash in your pocket, and perhaps owe something on your credit card. When you first create an account, you are prompted for the starting balance amount. The starting entries for these amounts (usually set to January 1st each year) are entered with the account involved (bank account, credit card name, and so on) in the **Category** field, and with the **Account** field set to *Equity*.

Looking at Details

- The Account List view shows you all the entries for the account indicated in the top right of the window. You can select which account you want to see using the selection box at the top right of the window. This view shows you the date, category, and amount for each transaction. At the far right the running balance for the account is displayed, showing the effect of each transaction on the account balance. Scroll controls appear at the right of the window to scroll through account list entries.

- The Journal List view shows you all entries for all accounts. Tap the **Journal** button to show the Journal List, and the **Account** button to return to the Account List. The Journal List will show all transactions, or all transactions with a specific **Description**; use the selection box at the top right to select the **Description** for display. The amounts shown on the Journal List are controlled by Preferences; see below for details.

- The **Balances Date** menu command is used to determine the starting date for the Account List and Journal List displays. By default, the list begins near today's date, but another date can be selected using the **Balances Date** menu command (see the menu commands section below for details).

- To look at the description, reference, note, or other details of a particular transaction, tap the line to highlight it, and then tap the **Details** button

- If the button says **Edit** (because the **Double tap for** preference is set to **Details**) tap twice on the transaction you want to see.

- Scroll buttons at the bottom right will allow you to move from one transaction to the next.

- Tap the **Done** button when you are finished.

- The Details display shows foreign currency information when applicable. The amount in the foreign currency, the exchange rate, and the converted amount are displayed.

- If a transaction is a member of a repeat group, the repeat icon is displayed next to the date.

- If a transaction has a split category, the **Category** label is replaced by **Apply Split**, and the **Show Split** button appears; pressing this buttons displays the split categories.

The Balances View

- Tap the **Balances** button to display the Balances view. This displays your Balance Sheet (a list of the balances for all the assets and liabilities) and your Income/Expense statement as of the date displayed at the top middle of the screen. The **Income/Exp** button (which toggles to **Balance Sheet**) allows you to move easily between the Income/Expense and Balance Sheet portions of this view.

- The totals shown for your Income/Expense statement are cumulative for all transactions in the database, up to and

including the date shown.

- To change the date for your balances, tap the date in the selection box at the top middle of the screen. This brings up a standard date selection dialogue.

- To show the totals in your Income/Expense statement for a specific month, instead of the cumulative totals up to a specific date, tap either the up or down arrow next to the date selection box at the top middle of the screen. This displays a Month Selection dialogue. Change the year if necessary, and tap on the month you want to see. The Balance Sheet will show account totals as of the last day of the selected month

  - The up and down arrows beside the name of the month may be used to look at the next or previous month.

  - Tap on **Year to Date** to return to the cumulative display.

- Accounts and Categories with sub-categories are shown with a + or a – at the left of the name. A plus indicates the sub-categories are not displayed and the line shows the total of all sub-categories; tapping on the + expands the display to show the sub-categories with their own separate totals. A minus indicates the sub-categories are displayed (they are shown slightly indented); tapping on the – collapses the sub-categories.

- Tapping on a line highlights the line. Tapping twice switches to the Account List for the highlighted item.

- If a highlighted line is an income or an expense category, a **Budget** button appears. Tapping this buttons brings up the edit Budget form for the category.

- In the Income/Expense statement, the first column of numbers is the category total. The second column of numbers is controlled by the button at the top of the column. This allows you the following selections:
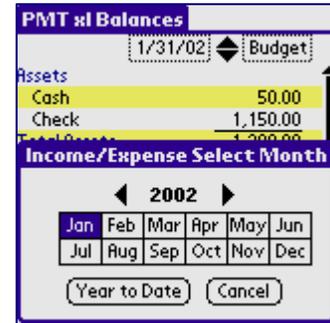
Budget
- If the display is for a specific month (the month and year are displayed in the selection box at the top middle of the screen), then the budget displayed is for that month only.

- If the display is year-to-date (a date is shown in the selection box at the top middle of the screen), then the budget shown is cumulative to the end of the month containing that date. The starting month for the budget year defaults to January, but this may be changed using the **Budget Starts in** preference.

Bud. Dif. (Budget Difference)
- If *Bud. Dif.* is selected, then the second column displays the difference between the actual and the budget amount.

Comparison Database
- When tapping the control at the top of the second column, in addition to *Budget* and *Bud. Dif.*, the selection list includes the names of other PMT xl databases. Selecting a database displays in the second column totals from that database. This features

permits comparisons between the current database and the results from another year recorded in another database.

- The comparison totals are computed based on the account name, so the Income or Expense account name must be present and match in both databases.

- The totals for the comparison year are computed from whatever items are displayed. If items are not picked up because an account name from the comparison database is not present in the current database, then the totals shown will not match the complete totals from the comparison year database.

The Interval View

- Tap the **Interval Report** menu command to display the *Interval Report*.

- The controls for this view are very similar to those for the *Balances View* described above. However, as shown at right, this report allows you to specify both a **From** and a **To** date.

- The **From** date determines the start of the period for the Income/Expense portion of the report.

- The **To** date determines the end of the period for the Income/Expense portion of the report. The balances reported on the Balance Sheet portion are as of the **To** date.

Foreign Currencies

PMT xl supports the entry of transactions in foreign currencies. For transactions entered in foreign currencies on accounts which are in local currency, the effect on the Balance Sheet and Income/Expense display are straightforward: PMT xl always uses the amount converted into your local currency, using the exchange rate you enter for each transaction.

PMT xl allows you to track foreign currency accounts (to do this, edit the account definition to indicate its foreign currency symbol). For accounts kept in a foreign currency, the effect on the Balance Sheet and Income/Expense display is more involved. There are three considerations you need to be aware of:

1. When you enter income or expenses for a foreign currency account, the account is kept in the foreign currency, but the income or expense is always converted into local currency for the Balances view's Income/Expense statement. This is especially important to realize when currencies are fluctuating significantly.

   For example, if your local currency is US dollars, and you have a credit card in British pounds, you can indicate this to PMT xl by selecting pounds as the currency when you create the credit card account. The Account list displays and totals for this credit card account will be displayed in £. If you buy a restaurant meal for £5.00 at an exchange rate of 1.62 to convert from £ to US$, then your credit card balance will go up by £5.00, and your restaurant expense will go up by US$8.10. If the next day you buy a meal for £5.00, but now the exchange rate has dropped to 1.4, then your credit

card balance will go up by another £5.00, but your restaurant expense will only go up by US$7.00.

2. While the account balance for a foreign currency account is shown in the foreign currency on the Account List, it is converted to local currency for the Balance Sheet. The conversion rate used is the most recent conversion rate available for the Balances Date you are using. In the above example, if these were the only two transactions on the credit card, then on the first day, the Balance Sheet would show the credit card balance as US$8.10. On the second day, it would show it as US$14.00 (i.e. £10.00 @ 1.4, the most recent exchange rate available). Notice that the balance is not $15.10, even though that amount of expense has been recorded.

3. As the above example shows, if you hold accounts in foreign currencies, changes in currency exchange rates can bring about gains or losses. For our hypothetical diner above, if he were using a US dollar credit card, each transaction would be charged in US$ at the exchange rate in effect for each transaction. So he would pay US$15.10 for the meals when he pays his bill, no matter what subsequently happens to the exchange rate. But since his credit card is in British pounds, if he pays off his credit card when the rate is only 1.4, it will only cost him $14.00 -- a gain of $1.10. On the other hand, if by the time he pays the bill the exchange rate has gone up to 1.7, it will cost him $17.00 to pay the bill, a loss of $1.90.

    PMT xl tracks currency gains and losses separately from regular income and expenses, and adjusts the amount reported as Equity: currency gains will make this amount go up, currency loses will make it go down.

Reconciling Accounts

Any Asset or Liability account can be reconciled to a bank statement with PMT xl. Select the account you want to reconcile on the Account List view (using the selection box on the top right of the window). Then tap on the Reconciliation menu command (by tapping the menu icon on the silk screen to the left of the graffiti area, and then selecting **Reconciliation** from the drop down menu). See End of Year Activities below for more ideas about how to use this feature.

This brings up the Reconciliation view, shown at right. This shows the transaction details, and a check box for each transaction.

- For every item that has cleared on your bank or credit card statement, check the check box (tap it again to clear the check if you hit it by accident).

- The Reconciliation form is positioned to the first item that is not marked as cleared already. Use the **Next** button to move to the next item after the current page that is not cleared.

- If there are items on the statement missing from your records, use the **New** button to add them. Then mark them as cleared on the Reconciliation form. To edit an existing item, tap twice on it (it will be highlighted after the first tap).

- When you are finished, tap the **Done** button. This will display the reconciled balance for the account, that is, the balance considering only those items marked as cleared. If everything has been done correctly, this should agree with the balance indicated on your statement. Tapping **OK** on the confirmation causes your check marks to be saved. If you tap **Cancel**, you return to the Reconciliation form; tapping **Cancel** from that form discards your changes.

- If the account you have reconciled is a Liability (e.g. a credit card), a new transaction entry is presented to you that represents payment in full of the account. If you are paying the bill in full, complete the form by filling in the **Account** from which you are paying (along with any other pertinent details), and it's entered! If you are making a partial payment, change the amount to reflect the amount you are actually paying. If you are not paying the bill now, just tap **Cancel**.

Sharing Account Data

Account data can be shared between two databases on the same handheld (using the **Transfer to DB** menu command) or on two different handhelds (using the **Share** menu command). This allows two PMT xl users to keep track of their own accounts, and also to keep track of their joint accounts.

Note: failures have been observed when a Palm OS 4.1 device initiates a beam with a Palm OS 3.1 device. If the older device initiates the beam, the problem does not occur. This is a known limitation that PMT xl cannot circumvent at this time. Exercise caution if beaming account data using older Palm OS versions.

How to Share Account Data
- Identify the accounts and categories you want to share, by checking the **Share** checkbox on the Account Information form.

- Make sure the database you intend to receive the shared data already exists

- Use the **Transfer to DB** menu command to share with a database on the same handheld, or the **Share** menu command to use infrared to beam the shared data to another handheld.

- Once the data has been transferred, a dialogue will invite you to identify the database to receive the data.

  - Tapping **Cancel** discards the received data and cancels the operation.

  - If there is more than one database into which the data can be received, use the **Into** selector to make your choice.

  - Tap **OK** to receive the shared data.

- If you are using the **Share** menu command to beam shared account data to another handheld, the other handheld will automatically beam its shared data (if it has any to send) back to you. You will not be prompted to accept the data – it will be received

automatically. Wait until the other handheld has finished before moving the two handhelds apart, or you may not receive the transmission.

- If you are using the **Transfer to DB** menu command, shared data from the receiving database is not sent back to the originator automatically – you need to use the **Transfer to DB** command a second time to complete a two-way transfer.

Using Shared Account Data
- Shared transactions are copies that are linked to the original, and still "belong" to the database that provided them. Such transactions are identified with a dot in the Account List, and with the word *Shared* in edit and details displays.

- If you edit a transaction marked as shared, and the originator of the transaction does a **Share** (or **Transfer to DB**) menu command again, your changes will be discarded. If the originator made any changes, those changes will be transmitted to you. If the originator deleted the transaction, your copy will be deleted.

- To can only receive shared data from one database at a time. If you receive shared data from a second originator database, any shared data from the first originator will be deleted (the links to the original transactions are invalid, so the Share process concludes those transactions were deleted) before data from the second database is received.

- To delete all transactions marked as shared, use the **Delete Shared** menu command. All transactions in all accounts marked as shared will be deleted. This will have no affect on the originator database, and if the originator does a **Share** (or **Transfer to DB**) menu command again, the shared transactions will all reappear.

- To remove the shared link, use the **Unmark Shared** menu command. This command will remove the links and claim ownership of the transactions. This will have no immediate effect on the originator database. However, if the originator does a **Share** (or **Transfer to DB**) menu command again, the shared transactions will all reappear, and your copy of the transactions that you unmarked will all be shared back to the originator (this may not be what you intended, so be careful). The **Unmark Shared** command is intended for situations where you want to copy some accounts to a new database, and then work with that data separately from the originator database.

Other Shared Account details
- It is the originator of the **Share** (or **Transfer to DB**) menu command that determines which accounts will be shared. In the receiving database:

  - The **Hide Decimal Point** preference must be set the same as in the originator database. Databases with a setting different from the originator database for this preference will be excluded from the database list when the receiver is prompted to choose which database to receive into.

  - Any shared account from the originator database not in the receiving database will be added to the receiving database.

  - Any shared account from the originator database that is already in the receiving database (i.e. it has the same name) will be marked as shared in the receiving database. This account must be of the same type and have the same currency as its counterpart in the originator database, or the operation will be cancelled with a message indicating the problem.

- Any non-shared account from the originator database that is already in the receiving database (i.e. it has the same name) will be marked as not shared in the receiving database.

- If you mark a shared transaction as cleared (in general you do this using the **Reconciliation** menu command), the cleared status of the shared transaction will be preserved even after another **Share** operation (as noted above, because a transaction marked as shared belongs to its originator, if you edit that transaction and make changes, those changes will be discarded the next time you **Share** with the originator database. The exception is the **Cleared** flag).

- Reminders are not copied to the receiving database.

- Only those accounts and categories marked as shared will be transmitted using the **Share** (or **Transfer to DB**) menu command. Any account or category referenced in a transaction that is not shared will be replaced by **Equity** in the shared copy. This allows you to choose whether you want to treat shared transactions as part of your income and expense.

- Any description in a shared transaction that is not already in the receiving database is added to the receiving database.

- Any currency used by a shared transaction that is not already in the receiving database is added to the receiving database.

- When you use the **Purge Transactions** menu command, initial balance entries are created for you. These entries have Equity as the account, and have both the account and the category marked as cleared. These entries are not transmitted when using the **Share** (or **Transfer to DB**) menu command (transmitting them would create incorrect balances when sharing transactions with another handheld). If you want an initial balance transaction to be shared, uncheck the Cleared flag for the transaction.

Menu Commands

Menu commands are invoked by tapping the menu icon on the silk screen to the left of the graffiti area. Each form has its own menu commands appropriate to the context. Menu commands are grouped into categories in the sections that follow.

## Commands Menu

Balances Date
- Sets the starting date for the first item displayed on the Account List and Journal List views.

- The **Show days forward** preference controls the number of days shown beyond the balances date.

Export Report
- Copies the currently displayed report to the Memo pad database. This provides a way of sending this data to a non-Windows PC desktop computer.
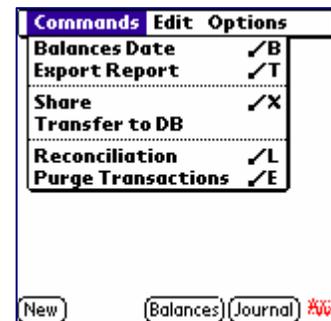
- For Account and Journal List reports, the report begins with the transaction currently displayed at the top of the screen, and includes all subsequent transactions in the report, to a limit of 4,000 characters in the Memo pad record.

Purge Transactions
- This command should be invoked sometime early in a new accounting period (for most people at the start of a new year), after all bank statements that include the previous period have been reconciled.

- When you invoke this command, a dialogue invites you to enter the date up to which you wish to purge your transactions. The last day of the month before the **Budget starts in** month (specified in Preferences) is offered: tap the date to select it, or choose some other date if you want to purge your transactions up to a different date.

- All entries from the previous accounting period (usually the previous year) are totalled, starting entries posted to Equity are created for all Asset and Liability accounts for the start of the current accounting period, and all entries from the previous period are deleted.

Reconciliation
- Invokes the Reconciliation process described above.

Share
- Beams shared accounts to PMT xl on another handheld.

- Accounts you want to share must be marked Shared on the Account Information form described above.

- See above **Sharing Account Data** for more details

Transfer to DB
- Transfer shared accounts to another database.

- Accounts you want to share must be marked Shared on the Account Information form described above.

- The database you want to share the accounts with must already exist.

- See above **Sharing Account Data** for more details

Balance Sheet Commands Menu

The follow menu commands appear under Commands on the Balance Sheet.

Edit Accounts
- Displays the list of accounts and categories, and provides controls for editing them.

Edit Currencies
- Displays the list of currencies, and provides controls for editing them.

Edit Descriptions
- Displays the list of descriptions, and provides controls for editing them.

Adjust Budget
- Adjusts budget by updating it with actual income and expenses

- Adjustment begins with the month that starts your budget year (as indicated by the **Budget Starts in** preference), and continues up to the month prior to the current month (a confirmation dialogue tells you the months that will be adjusted).

- For each month, the budget amount is replaced by the actual income and expense for that month, and the difference between actual and budget is accumulated.

- When the process is finished, the current month's budget is increased or decreased according to the differences accumulated from the previous months: if you overspent your budget last month, this month's budget is reduced, if you under spent, it is increased.

- A budget is never set less than 0 (i.e. never negative).

- A budget amount is not changed if it differs from the actual amount by less than 5.

- Updated budget amounts are rounded up to the next multiple of 5.

- In the first month of your budget year (the **Budget Starts in** month -- January for most people), the process is done for the whole 12 months of the previous year, but the differences between budget and actual are discarded. This is intended to assist in the creation of a new budget at the start of a new year.

- See Watching your Budget below for more ideas about using this feature as part of your PMT xl budget management strategy.

Edit Menu

The edit menu appears on the Account and Journal forms as shown at right.

Copy Amount
- The amount of the highlighted or displayed transaction is copied to the clipboard.

- This is useful to copy amounts from one PMT xl form to another, and to copy amounts between PMT xl and the calculator or other Palm OS® handheld programs.

Copy Transaction
- If a transaction is highlighted on the Account List view, displayed using the **Details** button, or being edited, this command will make a duplicate of it

- This is useful when transactions have similar details: you can copy the existing transaction using this command, and then edit the copy to change the appropriate details

- If you edit a transaction, make changes, and then use this command, the changed version will be entered into the database, and the original copy will remain as it was.

Delete Range
- This command deletes a range of transactions, from the currently highlighted transaction through to the end date you specify

- If a transaction is highlighted when you select this command, a date selection dialogue is presented, asking you to specify the end date for the range of transactions to be deleted

- A confirmation dialogue is displayed, asking you to confirm the range to be deleted before PMT xl does the deletion.

- Note: exercise caution; this command cannot be undone.

Delete Shared
- Deletes all transactions in all accounts marked as shared.

- This will have no affect on the originator database, and if the originator does a **Share** (or **Transfer to DB**) menu command again, the shared transactions will all reappear.

- Note: exercise caution; this command cannot be undone.

Delete Transaction
- If a transaction is highlighted on the Account List view, displayed using the **Details** button, or being edited, this command will delete it (subject to confirmation).

- If the transaction is a member of a repeat group, you will be asked if you want to delete only the current transaction, or the current and all future transactions.

- Past transactions in repeat groups are not deleted: if you want them deleted, go back and highlight the earliest instance you want deleted first before invoking this command.

Do Not Post Transaction
- If a transaction is highlighted on the Account List view, this command will toggle its post flag. By default all transactions are posted.

- If this command toggles the flag on, an x appears after the date, as shown at right. Invoking this command again will turn the x off.

- With the x toggled on, PMT xl effectively ignores this transaction. Note in the example at right that the total is not changed by the transaction with the x. All its details are saved, but are ignored until the x is turned off.

Edit Accounts
- Displays the list of accounts and categories, and provides controls for editing them.

Edit Currencies
- Displays the list of currencies, and provides controls for editing them.

Edit Descriptions
- Displays the list of descriptions, and provides controls for editing them.

Edit Transaction
- Edits the transaction highlighted or displayed.

- If the transaction is a member of a repeat group, you will be asked if you want to edit only the current transaction, or the current and all future transactions.

- Past transactions in repeat groups are not edited: if you want them edited, go back and highlight the earliest instance you want edited first before invoking this command.

- When editing a group, you cannot set the date (by definition the other transactions all have different dates), the repeat status, or set the Cleared flag. For any field that you change, that field in all future transactions in the group will be changed. Any fields you leave unchanged will not be copied into the other transactions of the group.

Unmark Shared
- Removes the links and claims ownership of all transactions marked as shared from another database.

- This will have no immediate effect on the originator database. However, if the originator does a **Share** (or **Transfer to DB**) menu command again, the shared transactions will all reappear, and your copy of the transactions that you unmarked will all be shared back to the originator (this may not be what you intended, so be careful).

- This command is intended for situations where you want to copy some accounts to a new database, and then work with that data separately from the originator database.

- Note: exercise caution; this command cannot be undone.

The Edit menu as it appears on edit dialogues is shown at right.
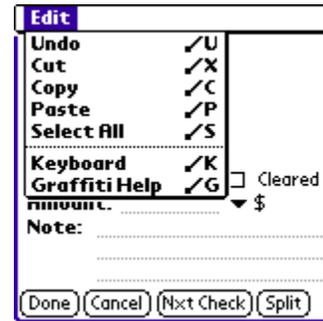
Undo
- This command will undo the last field menu command. It has no effect if you have left the field in question.

Cut
- This command will remove the selected text from the field, and copy it to the clipboard.

- This command is useful to copy amounts from one PMT xl form to another, and to copy amounts between PMT xl and the calculator or other Palm OS® handheld programs.

Copy
- This command will copy the selected text to the clipboard.

- This is useful to copy amounts from one PMT xl form to another, and to copy amounts between PMT xl and the calculator or other Palm OS® handheld programs.

Paste
- This command will insert text from the clipboard to the current cursor location.

- If text is selected, it will be replaced. Otherwise, the text is added to any other text already in the field, at the cursor.

- This command is useful to copy amounts from one PMT xl form to another, and to copy amounts between PMT xl and the calculator or other Palm OS® handheld programs.

Select All
- This command will select all the text in the current field (the one that contains the cursor).

Keyboard
- This command brings up the keyboard dialogue.

Graffiti
- This command will display Graffiti help information.

- The display presented will be determined by the Graffiti shift state

Options Menu

About PMT
- Displays PMT xl's about screen with the version number, and permits entry of your registration code.

- If you aren't sure if you have entered your registration code correctly, the screen indicates if you are running the shareware or the registered version.

Preferences
- The Preferences command brings up the Preferences dialogue described below.

Protect
- If Password security has been selected (using the Options Security menu command – see below), the Protect menu command locks PMT xl.

Security
- PMT xl provides two kinds of security protection: PMT xl password, and Palm native security.

- This commands brings up the dialogue at right.

- Selecting **None** sets PMT xl security off.

- Selecting **PMT** provides a field in which to enter a password. When this password is set, PMT xl requires it to be entered when starting PMT xl for the first time in the day, and after you have locked it using the **Lock** button provided. PMT xl can also be locked using the **Protect** menu command described above.

- Selecting **Palm** sets PMT xl to use the Palm Security settings. When privacy is set to Hide Records, PMT xl is locked. When Set Privacy is set to Show Records, PMT xl is unlocked.

Select Database
- PMT xl supports up to 20 databases. This command brings up a display similar to that shown at right.

- Highlight the database you want to process, and then tap one of the buttons.
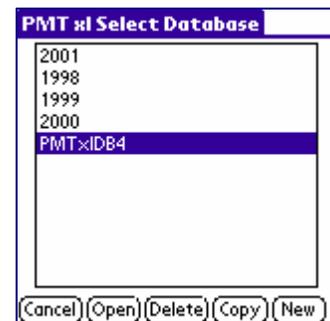
- **Open** opens the highlighted database.

- **Delete** deletes the highlighted database after a confirmation dialogue. You cannot delete the database you currently have open.

- **Copy** makes a copy of the highlighted database. The resulting database copy has the word **copy** appended to its name, and Reminders are set off for the copy.

- **New** creates a new database and opens it.

Preferences

The dates and numbers displayed by PMT xl are formatted according to the handheld Formats Preferences you have specified (using the Prefs application). If you want a different format, change your handheld Preference settings. The Country specified in your Preferences determines the currency symbol initially used for your local currency; this can be changed using the **Edit Currencies** menu command.

PMT also provides its own internal Preferences. The Preferences dialogue is invoked using the **Preferences** menu command. There are several Preference screens: tapping the up and down buttons at the bottom right of the screen allows you to move from one to the other. The Preferences options are described below in the order they appear on the preference screens.

Name

- The name of the PMT xl database is displayed in this field. You can change this to any name you choose.

- Any combination of characters and spaces are valid.

- This name is displayed in the list of databases presented by the **Select Database** menu command.

- Note that the internal name used to store the database on the handheld is not changed; it is always PMTxlDB0, 1, and so on (up to 19). This internal name is also used as the name for CSV files when the PMT xl Conduit is used (see below for details).

- Note that because this command does not change the internal name of the database, the name you choose does not have to be unique. To avoid confusion, if you use the **Copy** button on the **Select Database** menu command dialogue, the copied database will have the same name as the original database, with the word **copy** appended.
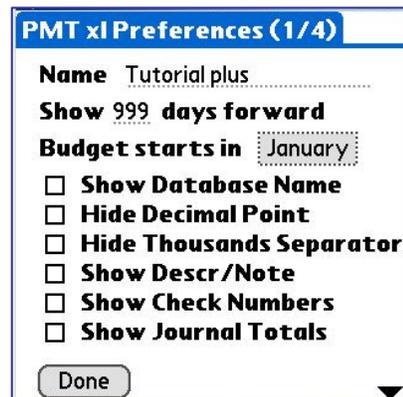
Show days forward

- This preference controls the number of days after the date set by the **Balances Date** menu command for which transactions are displayed in the Account List.

- To see all transactions you have entered into the future, leave the default (999).

- For example, to see transactions listed only 7 days into the future, set the value to 7.

- Note that PMT has a "days before" preference, which PMT xl does not need; PMT xl allows you to scroll back to see all transaction prior to the Balances Date.

Budget starts in
- Sets the starting month for the budget year.

- When the Balances view shows the budget to date, it accumulates your budget amounts beginning with the month specified in this preference.

Show Database Name
- If checked, displays in some of the dialogue headers the database name you entered in **Name**.

- This makes it easier to remember which database you are using when using the multi-database feature of PMT xl.

Hide Decimal Point
- If checked, the decimal point will not be displayed in PMT xl reports.

- Note that this does not change the value of the numbers. That is, if 123.56 is the amount of a transaction, then checking this preference will cause it to display as 12356 (not 123 and not 124).

- This preference is useful in situations where numbers are very large and decimals are not used or not wanted, in order to use the available screen space more effectively, and to permit the use of larger numbers; the largest amount PMT xl can handle, with or without decimal places, is nine digits.

Hide Thousands Separator
- If checked, thousands separators are not used when formatting numbers

- Use this preference if numbers are very large, in order to use the available screen space more effectively.

Show Descr/Note
- When not checked, the Account List shows the Category for each transaction.

- When checked, the Description is displayed; if there is no Description (i.e. "none"), the Note text is displayed; if there is no Note text, the Category is displayed.

- Description and Note text are clipped to fit the available space on the display.

Show Check Numbers
- If checked, transactions with a number entered in the **Ref** field are displayed with that number in the Account and Journal List views, instead of the category or description for the transaction (this number is interpreted as a check number).

- This preference takes precedence over the **Show Descr/Note** preference.

Show Journal Totals
- If checked, the Journal List shows running totals for the displayed transactions.

- The default Journal List shows the category, account, and amount for each transaction.

- If this preference is checked, instead of the account, the amount shown represents the change to surplus/deficit the transaction effects, and a running total column is

displayed. Transfers between accounts, for example, show an amount of 0 and do not change the total, because they have no effect on the surplus or deficit.

Double tap for
- Tapping twice on an item on the Account and Journal List will either display the details for the transaction, or invoke the edit function for the transaction. This preference allows you to select which it will be.

- Selecting *Details* will cause the button on the Account and Journal List to provide the **Edit** function; while selecting *Edit* will cause this button to provide the **Details** function.
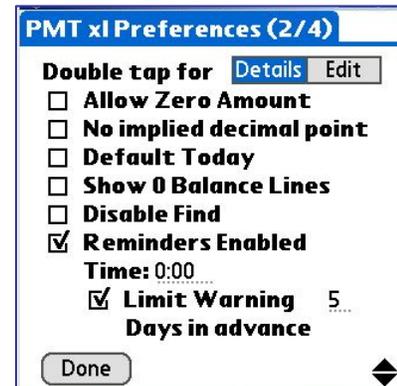
Allow Zero Amount
- If checked, transactions can be entered with an amount of 0. By default PMT xl requires transactions to have an amount different from 0.

No implied decimal point
- If checked, no decimal point is implied for amounts entered without an explicit decimal point (e.g. 100 is treated as 100.00).

- If not checked, a decimal point is implied for amounts entered without an explicit decimal point (e.g. 100 is treated as 1.00).

Default Today
- If checked, new transactions always have the date defaulted to the current date.

- If not checked, new transactions default to the current date for the first transaction of the day, but then subsequent transactions default to the date of the previously entered transaction.

Show 0 Balance Lines
- If checked, all accounts are shown on the Balances view, even if their balance is 0 (by default accounts with a zero balance and a zero budget are not shown).

Disable Find
- If you do not want the handheld's system Find command to search the current PMT xl database, check this box.

- Note that the old version of PMT searches only the currently selected database; PMT xl searches all PMT xl databases except those for which **Disable Find** is selected.

- Note that this preference affects only the current PMT xl database, and is saved with that database. This allows you to use the system Find command with some databases and not others.

Reminders Enabled
- If checked, reminders are enabled.

- A field to enter the time appears. The time is entered in hours and minutes using the 24-hour clock (e.g. 2:15 p.m. is entered as 14:15).

- At this time each day, PMT will check its databases for transactions that have a reminder set. An alarm sounds and a reminder is displayed for any transaction with a reminder set for the current day. See below for more details in the Reminders section.

- Note that this preference affects only the current PMT xl database, and is saved with that database. This allows you to enable reminders with some databases and not others.

- Note that while it may appear harmless to have reminders enabled for a database for which no reminders are actually set, PMT xl will search the whole database once each day (at the time specified) for each database for which this preference is set. If your database is large and has no reminders set, you might want to clear this preference to avoid tying up the handheld with unnecessary searching.

Limit Warning
- If you check **Reminders Enabled**, then a checkbox appears to enable **Limit Warnings** (described in detail in the Reminders section below).

- If checked, you can enter the number of days in advance of the limit violation you want the warning to be issued.

Reminder Sound
- Sets the sound to be played when a PMT xl reminder is issued.

- Tap the selector to choose the sound you want played. When you tap your choice, the sound it makes will be played.

Do not sync with Conduit
- If checked, the PMT xl Conduit ignores the current PMT xl database.

- This preference is used in conjunction with the **Disable Backup** preference. Check both preferences if you want no backup at all (to speed up HotSync® operation, for example), or check only one if you want one type of backup file in preference to the other. Both may be cleared, in which case you may create two backup copies for each PMT xl database (depending on the PMT xl Conduit settings you have selected); there is nothing wrong with this, but it may slow down your HotSync® process.

- Note that this preference affects only the current PMT xl database, and is saved with that database. This allows you to use the Conduit with some databases and not others.
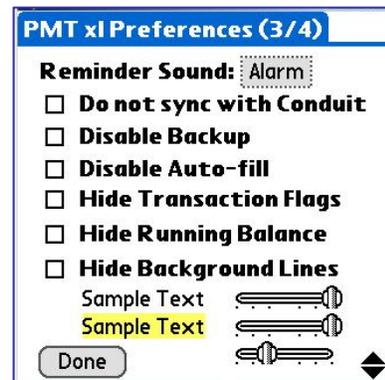
Disable Backup
- If checked, clears the backup setting for the current PMT xl database.

- With this preference checked, the standard backup conduit will NOT create pmtxldb0.pdb in your backup directory when you perform a HotSync® function.

- Use this setting if you do not want the pdb file created every time you perform a HotSync® operation (to speed up the HotSync® operation, for example). Be sure to clear this preference when you want a backup copy made.

- This preference is intended particularly for use with the PMT xl Conduit. When using the PMT xl Conduit, a CSV file containing the PMT xl database entries is created on the host PC, making the creation of the pmtxldb0.pdb file unnecessary.

- Note that this preference affects only the current PMT xl database, and is saved with that database. This allows you to backup some databases and not others.

Disable Auto-fill
- If checked, the auto-fill feature for the transaction note field is disabled.

Hide Transaction Flags
- If checked, the status flags for each transaction will not be shown on the Account List display. These flags show if a transaction has an alarm set, has been cleared, is shared, or is part of a repeat group.

Hide Running Balance
- If checked, the Account List display will only show the transaction amount column, not the running balance for the account.

Hide Background Lines
- If checked, the background shading for alternate lines is disabled. Otherwise, the slider controls allow you to set the shade of the background (gray scale for monochrome devices that support gray scale, and color for those that support color).

Simulate Navigation Keys
- If checked, PMT xl maps five way navigation functions to three of the device hard keys.

Read Only
- If checked, PMT xl prevents attempts to modify the database, and presents a dialogue reminding you that the Read Only preference is set. This feature is designed to avoid accidentally changing an archive database when you only intended to consult it.
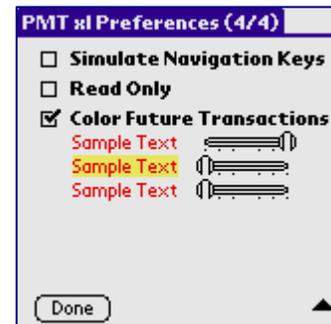
Color Future Transactions
- If checked, the slider controls allow you to set the shade of the date and description text for transactions that occur in the future (i.e. after today's date).

System Find

PMT xl supports the Palm OS® handheld system find command. When you invoke find (by tapping the find icon on the silk screen to the right of the graffiti area), PMT xl searches its databases in the Note field and the Ref field of each transaction for the text you enter.

- The Matches dialogue will display the date of the transactions and the start of the Note text for each transaction that matches the search text you entered.

- Tapping a line in the Matches dialogue will cause PMT xl to open the database for the transaction you tapped, and display the Details form for the transaction. Tapping Done will bring you to the Account List for the account of the displayed item.

- Note that if you have more than one PMT xl database, the search begins with the current or last one in use, and then continues with the others. PMT xl searches all PMT xl databases that do not have the Disable Find preference checked.

- PMT xl will not search its databases if the Security setting disables access (the Find Matches dialogue will indicate this).

Reporting

Reminders

PMT supports reminders. Check the **Reminders Enabled** preference (described above) to enable the reminder function. When this has been checked, transaction entry and edit dialogues have the alarm icon displayed as shown at right.

- If you check the alarm box (as shown), a field will appear to enter the number of days.

- When entered this way, an alarm will sound and a reminder displayed for this transaction the number of days you indicate before the date of the transaction.

- The alarm icon is also displayed in the Details view of each transaction that has a reminder set.

- In the above example, a reminder will be displayed on January 28th, which looks like the picture at right.

Repeat in label
This label is displayed if the reminder is set for one or more days before the transaction date. If you select a number other than 0, the reminder will be repeated in the number of days you select.

Limit Warnings
PMT xl also supports limit warnings. If the **Limit Warning** preference (described above) is selected, PMT xl will issue warnings at the same time it shows reminders as follows:

- The limit warning is issued a number of days before the limit is actually violated, according to the number of days you specify in the **Limit Warning** preference.

- An Overdraft Warning as shown at right is issued for each asset account that has a balance less than the limit amount specified on the Account Information form. The actual balance on the date indicated, and the limit that has been violated are both displayed.

- A Credit Limit Warning as shown at right is issued for each liability account that has a balance higher than the limit amount specified on the Account Information form. The actual balance on the date indicated, and the limit that has been violated are both displayed.

Reminders with Palm OS 4.0 and Higher

PMT xl uses the Palm's alarm system to issue its reminders. Beginning with Palm OS 4.0, multiple alarms can be consolidated into a single list. This means that if you have several reminders on the same day, you don't have to tap through each of them one at a time. Also, if you have other alarms (such as a Date Book appointment reminder) at the same time as a PMT xl reminder, all your reminders come up on one list.

If you have Palm OS 4.0 or higher, PMT xl reminders display a little differently. If only one reminder is to be displayed, it will look like the display shown at right.
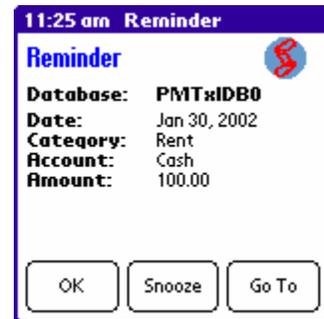
- **OK** dismisses the reminder

- **Snooze** allows you to be reminded again in a few minutes.

- **Go To** dismisses the reminder and displays the reminder form shown above. This allows you request that the reminder be issued again in a few days, as described above.

If more than one reminder or alarm is to be shown at the same time, the display will appear as shown at right.
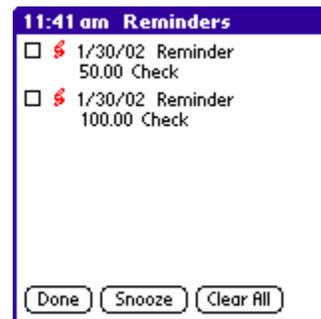
- Checking an item on the list dismisses it.

- Tapping **Clear All** dismisses the whole list.

- Tapping on the text of the item is the same as a **Go To** described above.

- See your Palm OS documentation for more information.

End of Year Activities

The end of the accounting year is December 31st if you leave the **Budget starts in** Preference set to January (the accounting year ends on the last day of the month before the **Budget starts in** month). There are a number of steps usually taken to start a new financial year. The following paragraphs describe how to perform these steps using PMT xl.

Naming your Databases
- We recommend you set your database name to include the current year (e.g. *Personal 2001*, or just *2001*). To do this, use the **Name** Preference.

Reconciliation
- End of year activities usually begin a few weeks after the end of the year, once you have all your financial statements. Use the **Reconciliation** menu command for each of your accounts to be sure all your items have cleared, and that your accounting agrees with your statements.

Copy database
- While not required, we recommend you copy your database before continuing with end of year activities. This allows you to recover your data in case you make a

serious mistake in a subsequent step, and also provides an easy way of saving data from previous years.

- To copy your database, use the **Select Database** menu command, highlight your current database, and tap the Copy button. This creates a copy of your data, which now appears on the list. Tap **Cancel** to return to the Account List screen. Note that the copy of your database has the word "copy" appended to its name; e.g. *Personal 2001* becomes *Personal 2001 copy*. You may wish to rename it to remove the word "copy."

Rename database
- Use the **Name** Preference to change the name of the current database. For example, you might name it *Personal 2002*. Now you have saved a copy of your 2001 data, and you have begun to set up your 2002 database. Tape the **Done** button on Preferences to return to the Account List screen.

Update your Budget
- The **Adjust Budget** menu command (available on the Balances view) can be used to adjust your budget for the year in the first month of your budget year, by updating the budget with your actual income and expenses. Do this before the **Purge** command.

- After using the **Adjust Budget** menu command, modify your budget according to any changed expectations for the New Year. See the section on budgeting below for additional suggestions.

Purge old data
- Use the **Purge Transactions** menu command to delete all of last year's transactions.

- When you invoke this command, a dialogue invites you to enter the date up to which you wish to purge your transactions. The last day of the month before the **Budget starts in** month (specified in Preferences) is offered: tap the date to select it, or choose some other date if you want to purge your transactions up to a different date.

- All entries from the previous accounting period are totalled, starting entries posted to Equity are created for all Asset and Liability accounts for the start of the current accounting period, and all entries from the previous period are deleted.

Watching your Budget with PMT xl

Budgets can be used in different ways to achieve different objectives. In Business, budgets are often used to set targets and then measure whether or not managers were able to meet those targets. But personal budgets often have a different objective. In personal financial affairs, unexpected expenses come up frequently. When this happens, the objective is to be able to see how you can meet the new expense, and to change your plan accordingly. PMT xl's budget features are designed to help meet these *personal* financial objectives.

Beginning to Make a Budget
The first step in making a budget is to identify all your income and expense categories, and to create those categories in PMT xl. Once this is done, enter the expected income or expense for each of these items in the budget form. If you have kept track of your expenses before, you may have a good idea of what these amounts should be. If not, you will have to make reasonable guesses – as you will see, updating them later is easy with

PMT xl. If some income or expenses occur only in certain months, be sure to enter them that way, as this makes the budget report more meaningful over the course of the year.

Making your Budget into a Plan
Once you have entered your budget amounts, go to the **Balances** display, and set the date to the end of your budget year (December 31 if your budget year starts in January). You will see your budget's total income and expenses displayed, along with the surplus at the bottom. Hopefully the surplus is positive, meaning your budget plan is to earn more than you spend. If it is negative, you need to go back and review your plans. If you have correctly entered all your expected income, then you need to reduce some of your expenses until the surplus is positive. Many people like to plan to save some money each year. If that is your plan, then you need to adjust your budget so that the surplus is at least as great as the amount of money you want to save. But since unexpected expenses are a fact of life, you should try to make your budget surplus large enough both to save some money and to cover unexpected events. Note that when you highlight an income or expense item on the Balances view, a **Budget** button appears that lets you directly edit the budget for that line, and then come back and see the effect the change has on your surplus.

Updating your budget during the Year
With your budget plan in place, you can use PMT xl to enter your income and expenses as they occur. Remember that if you have regular income or expenses that are usually the same each time, you can enter them in advance as repeat transactions. This saves you the trouble of entering them each time, and also helps you look forward at the cash flow in and out of your bank account, to make sure you will be able to cover your bills when they are due.

At the start of each month, you can use the **Adjust Budget** menu command to automatically update your budget to reflect what actually happened in the previous month. This command replaces the budgeted amount for the month for each category with the actual income or expense during that month. If the amount was higher than budgeted, the amount for the current month is reduced by that amount; if the amount was lower, then the amount for the current month is increased by that amount. Apart from unexpected expenses, one of the most common aspects of personal finances is that expenses are not even. You might expect to spend 100.00 per month on eating out, but in reality some months it is 200.00 and other months it is zero. Or, you might expect to pay a large insurance bill in June, but you don't receive it until July. The **Adjust Budget** command makes it easy to keep track of both of these situations.

For example if you budget 100.00 per month for eating out, and spend 120 in January, 130, in February, and 90 in March, how much can you afford to spend in April and still be within your budget plan? The answer, of course, is 60. The **Adjust Budget** command makes it easy to see this, because it adjusts your budget for January through March, totals up the difference from your original plan (you have overspent in January through March by 40), and sets April to 60 (original budget of 100 less the 40 you overspent). Similarly, if you had budgeted 800.00 for an insurance bill in June, but only received the bill in July, the **Adjust Budget** command will move the budget amount to July. This way, when you look at your budget and compare it to your actual, it does not look as though you are way under budget in June but way over in July (which, if you have forgotten about the insurance bill, might lead you to think your have extra money in July, only to realize too late that you don't when you receive the bill).

The **Adjust Budget** command does not set a budget amount negative. So if, for example, you budgeted 100.00 per month for gas, and spend 300 in January, when you use **Adjust Budget** in February, it will set the budget for January to 300, but will set February to 0 (not –100). This means that your total budget has just gone up by 100.00 since there was not enough room in February's budget to cover January's excess. And, of course, when February is over, it will probably go up again, since you will likely spend some money on gas in February. This means that after you have used the **Adjust Budget** command, you should check your total budget for the year, and make sure the surplus still meets your objectives. If not, you will need to change your budget plans (since gas seems to be costing more than you planned, unless you know it is temporary, maybe you need to increase your gas budget for the whole year, and cut back somewhere else). This process makes it easy for you to update your budget each month, in order to ensure you are still on track to meet your objectives.

Making a Budget for a New Year
As mentioned above under **End of Year Activities**, at the start of each New Year you can use the **Adjust Budget** command to update your budget to reflect your actual income and expenses for the year just past. Since it is the start of a new year, any difference between your budget and your actual income and expense is discarded, and your budget now reflects your actual circumstances for the whole of the year just past. After purging the data from the previous year, you now have the opportunity to easily update your categories, adding some new ones and deleting those no longer needed. You can also update your budget with new information such as your salary for the New Year or a change in rent. Then you begin again the process of turning your budget into a plan.

Using PMT xl and PST xl Together

PST xl allows you to keep track of your stock portfolio. It integrates seamlessly with PMT xl: money can be transferred between your investment accounts and other accounts easily, and the value of your stock portfolio is included in your balance sheet. With PMT xl and PST xl working together, you truly have all your financial data in the palm of your hand.

Switching between PST xl and PMT xl
- If you have both PMT xl and PST xl installed, a small icon appears at the bottom right of some PST xl screens (a small paperclip) and some PMT xl screens (a small graph).

- Tapping on this icon will switch you immediately to the other program. The same database is open in both programs, allowing you to easily enter data in one program and see it using the other.

Editing PST xl Transactions from PMT xl
- Cash Income and Expense items, and Account transfers can be edited freely from either program.

- Other PST xl actions often require more than one PMT xl transaction. For this reason, PST xl transactions are shown in PMT xl displays, but you cannot edit them (apart from Cash Income and Expense items, and Account transfers) from PMT xl – you must switch back to PST xl to make changes.

- If you decide to delete the PST xl program, then you will be able to edit or delete PST xl transactions from PMT xl. This allows you to remove PST xl transactions from your PMT xl database if you decide to remove PST xl, but forget to delete all PST xl transactions.

Deleting PST xl or PMT xl

- If you decide to delete the PST xl program, only the program is removed, not the databases.

- Conversely, if you decide you want to delete the PMT xl program, the PMT xl program and all PMT xl data will be deleted with it, **and all PST xl data** will also be deleted

.

The PMT xl Conduit

The PMT xl Conduit is a program (a Windows DLL, actually) that works with Palm's HotSync® program. The PMT xl Conduit allows you to export PMT xl data to the host PC, and import data from the host PC into PMT xl databases, using the CSV file format. This format is supported by a variety of packages, including Microsoft® Excel.

Conduit Limitations

The PMT xl Conduit:

- does not work with Windows 3.1

- does not work on Macintosh computers.

- will not work with versions of HotSync® earlier than 2.0.

- will transfer data from the database to a CSV file on the Host PC, or vice versa. It will not "synchronize" changes made on both files.

- only supports CSV format files. Quicken™ and Microsoft® Money formats are <u>not</u> available at present.

Controlling PMT xl Conduit Actions

You control the PMT xl Conduit in the same way as other conduits. To begin, click on the HotSync® icon, and select **Custom...** The list of conduits is displayed. If it has been installed correctly, the name "PMT xl Conduit" will be on the list, with the next HotSync® action displayed. To control PMT xl Conduit actions, click on the PMT xl Conduit entry to highlight it, and click on the **Change...** button. This displays the following dialogue:
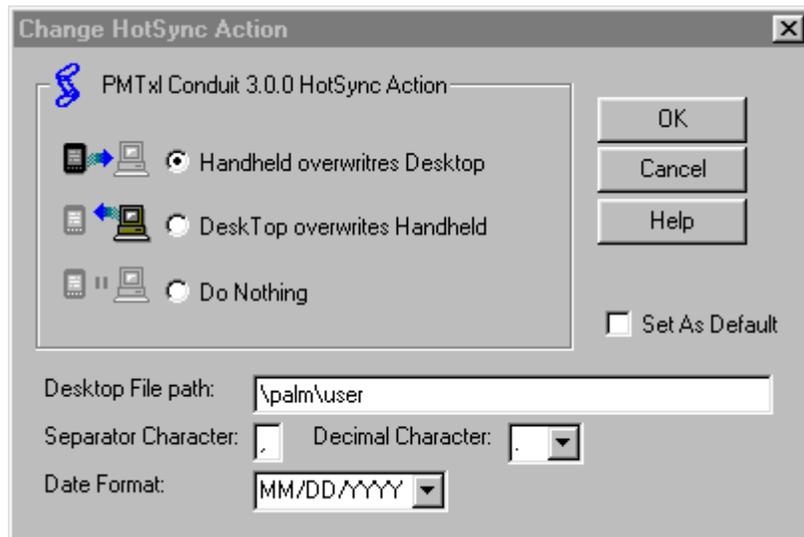
Handheld overwrites Desktop
- All handheld databases except those with the **<u>Do not sync with Conduit</u>** preference set will be copied to the PC, overwriting (destroying) any existing files with the same names on the PC.

Desktop overwrites Handheld
- CSV files on the PC will be copied to the Handheld, overwriting (destroying) any existing databases with the same names on the handheld (unless the database on the handheld has the **Do not sync with Conduit** preference set).

Do Nothing
- Select this action if you want the PMT xl Conduit to do nothing the next time you perform a HotSync® operation.

Set As Default
- Check if you want your selected action to be the default, that is, to be the action for all future HotSync® operations until you change it.

OK
- Click on **OK** when you settings are complete.

Cancel
- Click on **Cancel** to discard your changes.

Help
- Click on **Help** to display online help for the PMT xl Conduit.

Desktop File Path
- Use this field to set the location on your PC where the PMT xl Conduit will look for or put the CSV files.

- The path you specify must exist, or the PMT xl Conduit will not be able to find or create the CSV files.

Separator Character
- Normally CSV files use the comma as the delimiter character. To change this to another character (to a semi-colon, for example), enter the required separator character in the **Separator Character** edit box.

- Note that if you select **Desktop overwrites Handheld**, then the separator character that is actually used in the desktop file must match the character you have specified in this edit box.

Decimal Character
- The **Decimal Character** selector allows you to specify if the Conduit will use a period or a comma for the decimal character. When you select **Handheld overwrites Desktop**, this determines what character will be used in the CSV file. When you select **Desktop overwrites Handheld**, then the decimal character that is actually used in the desktop file must match the character you have specified in this selection box.

Date Format
- The **Date Format** selector allows you to specify the format the Conduit will use for dates. When you select **Handheld overwrites Desktop**, this determines what format will be used in the CSV file. When you select **Desktop overwrites Handheld**, then the format that is actually used in the desktop file must match the format you have specified in this selection box.

PMT xl Conduit CSV files

PMT xl stores its databases on the handheld using names PMTxlDB0, PMTxlDB1, and so on (up to PMTxlDB19). The PMT xl Conduit imports and exports data from using two CSV files for each handheld database; the names of these files correspond to the internal name of the file on the handheld. For example the names of the CSV files used for handheld database PMTxlDB0 are PMTxlDB0.act.csv and PMTxlDB0.csv. These CSV files are stored on your PC in the directory you specify using the **Desktop File Path** setting described above.

The .act.csv files contain the account, description, and currency definitions, and the .csv files contain the actual data.

The Account Definition CSV File Format
The .act.csv file is formatted as shown below:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V
1	PMTxlDB0			x	x	0			0													
2	Name	Type	SubCate	Currency	Limit	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Info	isEqu	isIn	Gain	Share
3	Cash	Asset																				
4	Check	Asset																				
5	Credit Card	Liability																				
6	Salary	Income				2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000	2000					
7	Groceries	Expense				500	500	500	500	500	500	500	500	500	500	500	500					
8	Housing	Expense																				
9	Phone	Expense	Housing																			
10	Rent	Expense	Housing			500	500	500	500	500	500	500	500	500	500	500	500					
11	Gas	Expense				500	500	500	500	500	500	500	500	500	500	500	500					
12	Equity	Liability																	x			
13	***																					
14	none																					
15	***																					
16	$																					
17	¥																					

- **Cell A1** contains the name of the database as entered in the **Name** Preference.

- **Cell B1** contains an x if the **Hide Decimal Point** Preference is checked.

- **Cell C1** contains an x if the **Hide Thousands Separator** Preference is checked.

- **Cell D1** contains an x if the **Reminders Enabled** Preference is checked.

- **Cell E1** contains an x if the **Limit Warning** Preference is checked.

- **Cell F1** contains the value of the **Limit Warning** Preference Days in advance field.

- **Cell G1** contains an x if the **Disable Find** Preference is checked.

- **Cell H1** contains an x if the **Disable Backup** Preference is checked.

- **Cell I1** contains the value of the **Budget starts in** Preference, where 0 represents January, 1 represents February, and so on.

- **Line 2** is the header for the account definitions. Each line that follows defines an account or a category.

  - **Name** is the name of the account or category.

  - **Type** is the type of the account (Asset or Liability) or category (Income or Expense). It must be one of the four valid types.

- **SubCatof** is the name of the account or category of which this entry is a sub-category. It must match the name of another entry of the same type.

- **Currency** is the name of the Currency for this account if it is kept in a foreign currency.

- **LimitAmount** is the Overdraft Limit for asset accounts and the Credit Limit for liability accounts. This column is ignored if the entry is not of type Asset or Liability.

- **Jan-Dec** is the budget amount for each month for the current entry. These columns are ignored if the entry is not of type Income or Expense.

- **Info** is the text entered in the **Info** field on the Account Information form.

- **IsEquity** contains an x if this entry is the Equity account. There must be one and only one such account.

- **IsInvestmentAsset** contains an x if this is an investment asset for use with PST xl.

- **GainOnInvest** contains the name of the Gain on Investment account for an investment asset; this is for use with PST xl.

- **Share** contains an x if this account is marked shared on the Account Information form.

- ******* is used to indicate the end of the list of accounts and categories (as shown in the example above in cell A13). This is followed by the list of descriptions. The first description should always be **none**.

- The file concludes with the list of currencies. The first column contains the currency name, and the second column contains an x for any entry for which **Show after** is checked. In the above example, the local currency (first in the list) is $, and one foreign currency, the ¥ is defined. Neither of them have the **Show after** flag set.

- If any of the elements described above are missing or are inconsistent, the PMT xl Conduit cannot perform a **Desktop overwrites Handheld** action, and will put a message in the log to that effect.

- A blank in the first cell of any line will be treated as an end of file indication; if it is inserted by accident, the transfer will fail.

The Data CSV File Format
The .csv file is formatted as shown below:

	A	B	C	D	E	F	G	H	I	J	K	L	M	N	O	P	Q	R	S	T	U	V	W	X
1	Date	Shared	Ctrl	Descr	Alarm	Cat	Cat	Act	Act	Crncy	CurConv	Ref	Rep	Note	Cash	Check	Credit	Salary	Groceries	Housing	Phone	Rent	Gas	Equity
2	1/1/2002					Check		Equity						Start		10000								10000
3	1/1/2002					Credit Card		Equity						Start			200							-200
4	1/1/2002					Cash		Equity						Starti	50									50
5	1/30/2002					Salary		Check								500		500						
6	1/30/2002					Groceries		Check								-100			100					
7	1/30/2002					Rent		Check								-100						100		
8	1/30/2002					Gas		Check								-100							100	
9	1/30/2002					Phone		Check								-50					50			
10	1/31/2002					Groceries		Check		¥	0.00781					-50			50					

You may notice that the entries shown above correspond to those entered in the PMT tutorial. Entries must be formatted as you see above. The first line is the header, and the following lines are the data entries.

- **Date**: transactions must be entered in ascending order by date (i.e. the PMT xl Conduit will not sort the CSV file, you must do so). The date must be entered in the format specified in the HotSync® action dialogue. PMT xl supports dates from Jan 1 1990 to Dec 31 2029 inclusive. Years entered as 90 through 99 are treated as 1990-1999. Dates entered as 0 through 29 are treated as 2000-2029. Years entered as four digits are processed as entered.

- **Shared**: contains an x if the transaction has been shared using the **Share** or **Transfer to DB** menu commands.

- **Ctrl**: used for PST xl transaction information. Non-PST xl entries should have this column blank. PST xl transactions following these rules: Description is PST, **Ctrl** is formatted as type/name/quantity/price. Type 1 is Position (price change), 2 is Buy, 3 is Sell, 4 is Fee, and 5 is Dividend (types 4 and 5 do not have the quantity or price values).

- **Descr**: the text of the Description for the transaction.

- **AlarmDays**: if not blank, a reminder is set for this transaction; the value indicates the number of days before the reminder should be issued.

- **Cat**: the Category for this transaction, or "Split" if it is a split transaction.

- **CatCleared**: contains an x if the transaction has been marked cleared for the Category.

- **Act**: the Account for this transaction.

- **ActCleared**: contains an x if the transaction has been marked cleared for the Account.

- **Crncy**: the name of the currency if this is a foreign currency transaction. Blank if this is a local currency transaction.

- **CurConv**: if **Crncy** is not blank, the conversion rate for this foreign currency transaction.

- **Reference**: the text of the Reference for the transaction.

- **RepeatGroup**: if this is part of a repeat transaction, the repeat group number. All transactions that are part of the same group have the same repeat group number. If the transaction is not part of a repeat group, this column should be blank.

- **Note**: the text of the Note for the transaction. If the text contains a comma (,), then it must be in double quotes ("like, this"). The text cannot itself contain a double quote. The text can be up to 90 characters long. If you enter a double quote in your Palm OS® handheld, the PMT xl Conduit will translate it to a single quote. If you enter a carriage return, it will be translated to a ^ character. When performing a **Desktop overwrites Handheld** action, ^ characters entered in notes will be translated to carriage return.

- **Accounts and Categories**: the rest of the cells in the header are the names of the Accounts and Categories. They must be in the same order as they appear in the .act.csv file.

- The amount of the transaction is usually entered twice, once in each column for the Account and Category, starting with column M (the Account and Category names are at the top of each column).

- The sign of the amount should be appropriate to whether the entry is making the Category or Account go up or down in value. The PMT xl Conduit only pays attention to the sign of the Category entry; thus, if you enter values with signs that do not make sense, the sign of the Category entry will dictate.

- If only a single amount is entered, this will be treated as a transaction that does not change the account total. This is only used for PST xl Buy and Sell transactions where the settlement account is the investment account.

- If the transaction has a [Split Category](#), more than 2 amounts are entered. The columns of the entries indicate the categories of the split.

- The amount can be entered with or without the decimal point; truncation will occur if more than 2 decimal places are entered. The decimal point is recognized by the value specified in the in the HotSync® action dialogue. The sign of the amount can be indicated either with a leading – sign (as shown above), or by placing the amount in brackets.

PMT xl Conduit Log Messages

The log messages the PMT xl Conduit puts in the HotSync log are listed below, with their meaning following. In the messages, dbName stands for the internal name of the PMT xl database, and name stands for the database name you assign.

Handheld overwrites Desktop

`problem reading dbName, transfer aborted`
    The database dbName exists but is incomplete. The database needs to be deleted and recreated.

`cannot open dbName.act.csv to write, transfer aborted`
    Cannot open the dbName.act.csv file. Either the path does not exist, or the file is open in some other program.

`Transferring dbName(name) to dbName.csv`
    Transfer from Handheld to Desktop has begun.

`cannot open dbName.csv to write, transfer aborted`
    Cannot open the dbName.csv file. Either the path does not exist, or the file is open in some other program.

Desktop overwrites Handheld

`cannot open dbName.act.csv to read, transfer aborted`
    File dbName.act.csv exists, but cannot open it to read. The file is open in some other program.

`cannot open dbName.csv to read, transfer aborted`
    File dbName.csv exists, but cannot open it to read. The file is open in some other program.

`invalid header in dbName.act.csv, transfer aborted`
    The header line (line 2) in dbName.act.csv is not formatted correctly.

`invalid header in dbName.csv, transfer aborted`
    The header line in dbName.csv is not formatted correctly.

`invalid header: account in dbName.csv does not match, transfer aborted`
 The indicated account name in the header in dbName.csv does not match the account name in dbName.act.csv.

`duplicate account in dbName.act.csv, transfer aborted`
 The indicated account is a duplicate. Accounts names must be unique.

`invalid type for account in dbName.act.csv, transfer aborted`
 The indicated type for the account definition is not one of Asset, Liability, Income, or Expense.

`invalid currency in dbName.act.csv, transfer aborted`
 A currency has been specified for an Income or Expense Category. A currency can only be specified for an Asset or a Liability.

`invalid file: two Equity accounts in dbName.act.csv, transfer aborted`
 dbName.act.csv has two Equity accounts defined; an account definition file must have one and only one Equity account.

`invalid file: Equity account not Liability in dbName.act.csv, transfer aborted`
 In dbName.act.csv the Equity account is not defined as a Liability; the Equity account in an account definition file must be defined as a Liability.

`invalid file: too few accounts in dbName.act.csv, transfer aborted`
 dbName.act.csv has fewer than two accounts defined; a valid account definition file must have at least two accounts defined.

`invalid file: too many accounts in dbName.act.csv, transfer aborted`
 dbName.act.csv has more than 254 accounts defined.

`invalid file: no Equity account defined in dbName.act.csv, transfer aborted`
 dbName.act.csv has no Equity account defined; an account definition file must have one and only one Equity account.

`invalid file: no descriptions in dbName.act.csv, transfer aborted`
 dbName.act.csv has no descriptions defined. A valid account definition file has *** ending the account list, and has at least one description (none) defined.

`duplicate description in dbName.act.csv, transfer aborted`
 The indicated description is a duplicate. Descriptions must be unique.

`invalid file: too many descriptions in dbName.act.csv, transfer aborted`
 dbName.act.csv has more than 254 descriptions defined.

`invalid file: no currency names in dbName.act.csv, transfer aborted`
 dbName.act.csv has no currency names defined. A valid account definition file has *** ending the description list, and has at least one currency defined.

`duplicate currency in dbName.act.csv, transfer aborted`
 The indicated currency is a duplicate. Currency names must be unique.

`invalid file: too many currency names in dbName.act.csv, transfer aborted`
 dbName.act.csv has more than 254 currency names defined.

`unknown subcategory in account in dbName.act.csv, transfer aborted`
 The indicated sub-category of account for the indicated account does not exist.

`unknown currency in account in dbName.act.csv, transfer aborted`
 The indicated currency entered as the currency for the indicated account does not exist.

`unknown gain account in account in dbName.act.csv, transfer aborted`
 The indicated gain account for the indicated account does not exist.

`date out of order in dbName.csv, transfer aborted`
 The indicated date is out of order. Dates in dbName.csv must be sorted in ascending order.

`too many descriptions in dbName.csv, transfer aborted`
 The descriptions defined in dbName.act.csv plus additional descriptions in the dbName.csv data file total more than 254.

`unknown category in dbName.csv, transfer aborted`
The Category entered in on the indicated date does not match a Category in the account definition file.

`unknown account in dbName.csv, transfer aborted`
The Account entered in on the indicated date does not match an Account in the account definition file.

`too many currencies in dbName.csv, transfer aborted`
The currencies defined in dbName.act.csv plus additional currencies used in the dbName.csv data file total more than 254.

`invalid currency in dbName.csv, transfer aborted`
The currency indicated for the transaction on the date indicated is invalid: it does not match the currency of a foreign currency account that is part of the transaction.

`no data in dbName.csv, file skipped`
There are no data lines in dbName.csv.

`dbName has NoConduitSync set, file skipped`
Valid dbName.act.csv and dbName.csv files are present, and dbName exists on the handheld.
However, dbName has the **Do not sync with Conduit** preference set, so these CSV files are skipped.

`cannot create dbName, transfer aborted`
The database dbName cannot be created. There may not be space on the handheld, or some other malfunction may have occurred.

`Transferring dbName.csv to dbName(name)`
Transfer from Desktop to Handheld has begun.

Removing the PMT xl Conduit

To remove the PMT xl Conduit:

• Click on the Windows Start button, and select Settings, and then Control Panel

• Double click on Add/Remove Programs

• Scroll down the list and highlight PMT xl Conduit.

• Click on the Add/Remove button

• When prompted to confirm you want to remove the PMT xl Conduit, click on OK.

The PMT xl Conduit has been removed from your system