

---

**TRS-80®**

---

**Model 100 Portable Computer**

---

**PERSONAL FINANCE**

---

TERMS AND CONDITIONS OF SALE AND LICENSE OF RADIO SHACK  
COMPUTER EQUIPMENT AND SOFTWARE PURCHASED FROM A  
RADIO SHACK COMPANY-OWNED COMPUTER CENTER, RETAIL  
STORE OR FROM A RADIO SHACK FRANCHISEE OR DEALER AT ITS  
AUTHORIZED LOCATION

## LIMITED WARRANTY

### I. CUSTOMER OBLIGATIONS

- A. CUSTOMER assumes full responsibility that this Radio Shack computer hardware purchased (the "Equipment"), and any copies of Radio Shack software included with the Equipment or licensed separately (the "Software") meets the specifications, capacity, capabilities, versatility, and other requirements of CUSTOMER.
- B. CUSTOMER assumes full responsibility for the condition and effectiveness of the operating environment in which the Equipment and Software are to function, and for its installation.

### II. RADIO SHACK LIMITED WARRANTIES AND CONDITIONS OF SALE

- A. For a period of ninety (90) calendar days from the date of the Radio Shack sales document received upon purchase of the Equipment, RADIO SHACK warrants to the original CUSTOMER that the Equipment and the medium upon which the Software is stored is free from manufacturing defects. THIS WARRANTY IS ONLY APPLICABLE TO PURCHASES OF RADIO SHACK EQUIPMENT BY THE ORIGINAL CUSTOMER FROM RADIO SHACK COMPANY-OWNED COMPUTER CENTERS, RETAIL STORES AND FROM RADIO SHACK FRANCHISEES AND DEALERS AT ITS AUTHORIZED LOCATION. The warranty is void if the Equipment's case or cabinet has been opened, or if the Equipment or Software has been subjected to improper or abnormal use. If a manufacturing defect is discovered during the stated warranty period, the defective Equipment must be returned to a Radio Shack Computer Center, a Radio Shack retail store, participating Radio Shack franchisee or Radio Shack dealer for repair, along with a copy of the sales document or lease agreement. The original CUSTOMER'S sole and exclusive remedy in the event of a defect is limited to the correction of the defect by repair, replacement, or refund of the purchase price, at RADIO SHACK'S election and sole expense. RADIO SHACK has no obligation to replace or repair expendable items.
- B. RADIO SHACK makes no warranty as to the design, capability, capacity, or suitability for use of the Software, except as provided in this paragraph. Software is licensed on an "AS IS" basis, without warranty. The original CUSTOMER'S exclusive remedy, in the event of a Software manufacturing defect, is its repair or replacement within thirty (30) calendar days of the date of the Radio Shack sales document received upon license of the Software. The defective Software shall be returned to a Radio Shack Computer Center, a Radio Shack retail store, participating Radio Shack franchisee or Radio Shack dealer along with the sales document.
- C. Except as provided herein no employee, agent, franchisee, dealer or other person is authorized to give any warranties of any nature on behalf of RADIO SHACK.
- D. Except as provided herein, **RADIO SHACK MAKES NO WARRANTIES, INCLUDING WARRANTIES OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE.**
- E. Some states do not allow limitations on how long an implied warranty lasts, so the above limitation(s) may not apply to CUSTOMER.

### III. LIMITATION OF LIABILITY

- A. EXCEPT AS PROVIDED HEREIN, RADIO SHACK SHALL HAVE NO LIABILITY OR RESPONSIBILITY TO CUSTOMER OR ANY OTHER PERSON OR ENTITY WITH RESPECT TO ANY LIABILITY, LOSS OR DAMAGE CAUSED OR ALLEGED TO BE CAUSED DIRECTLY OR INDIRECTLY BY "EQUIPMENT" OR "SOFTWARE" SOLD, LEASED, LICENSED OR FURNISHED BY RADIO SHACK, INCLUDING, BUT NOT LIMITED TO, ANY INTERRUPTION OF SERVICE, LOSS OF BUSINESS OR ANTICIPATORY PROFITS OR CONSEQUENTIAL DAMAGES RESULTING FROM THE USE OR OPERATION OF THE "EQUIPMENT" OR "SOFTWARE". IN NO EVENT SHALL RADIO SHACK BE LIABLE FOR LOSS OF PROFITS, OR ANY INDIRECT, SPECIAL, OR CONSEQUENTIAL DAMAGES ARISING OUT OF ANY BREACH OF THIS WARRANTY OR IN ANY MANNER ARISING OUT OF OR CONNECTED WITH THE SALE, LEASE, LICENSE, USE OR ANTICIPATED USE OF THE "EQUIPMENT" OR "SOFTWARE".

continued

NOTWITHSTANDING THE ABOVE LIMITATIONS AND WARRANTIES, RADIO SHACK'S LIABILITY HEREUNDER FOR DAMAGES INCURRED BY CUSTOMER OR OTHERS SHALL NOT EXCEED THE AMOUNT PAID BY CUSTOMER FOR THE PARTICULAR "EQUIPMENT" OR "SOFTWARE" INVOLVED.

- B. RADIO SHACK shall not be liable for any damages caused by delay in delivering or furnishing Equipment and/or Software.
- C. No action arising out of any claimed breach of this Warranty or transactions under this Warranty may be brought more than two (2) years after the cause of action has accrued or more than four (4) years after the date of the Radio Shack sales document for the Equipment or Software, whichever first occurs.
- D. Some states do not allow the limitation or exclusion of incidental or consequential damages, so the above limitation(s) or exclusion(s) may not apply to CUSTOMER.

#### IV. RADIO SHACK SOFTWARE LICENSE

RADIO SHACK grants to CUSTOMER a non-exclusive, paid-up license to use the RADIO SHACK Software on **one** computer, subject to the following provisions:

- A. Except as otherwise provided in this Software License, applicable copyright laws shall apply to the Software.
- B. Title to the medium on which the Software is recorded (cassette and/or diskette) or stored (ROM) is transferred to CUSTOMER, but not title to the Software.
- C. CUSTOMER may use Software on one host computer and access that Software through one or more terminals if the Software permits this function.
- D. CUSTOMER shall not use, make, manufacture, or reproduce copies of Software except for use on **one** computer and as is specifically provided in this Software License. Customer is expressly prohibited from disassembling the Software.
- E. CUSTOMER is permitted to make additional copies of the Software **only** for backup or archival purposes or if additional copies are required in the operation of **one** computer with the Software, but only to the extent the Software allows a backup copy to be made. However, for TRSDOS Software, CUSTOMER is permitted to make a limited number of additional copies for CUSTOMER'S own use.
- F. CUSTOMER may resell or distribute unmodified copies of the Software provided CUSTOMER has purchased one copy of the Software for each one sold or distributed. The provisions of this Software License shall also be applicable to third parties receiving copies of the Software from CUSTOMER.
- G. All copyright notices shall be retained on all copies of the Software.

#### V. APPLICABILITY OF WARRANTY

- A. The terms and conditions of this Warranty are applicable as between RADIO SHACK and CUSTOMER to either a sale of the Equipment and/or Software License to CUSTOMER or to a transaction whereby RADIO SHACK sells or conveys such Equipment to a third party for lease to CUSTOMER.
- B. The limitations of liability and Warranty provisions herein shall inure to the benefit of RADIO SHACK, the author, owner and/or licensor of the Software and any manufacturer of the Equipment sold by RADIO SHACK.

#### VI. STATE LAW RIGHTS

The warranties granted herein give the **original** CUSTOMER specific legal rights, and the **original** CUSTOMER may have other rights which vary from state to state.

## PERSONAL FINANCE

## TABLE OF CONTENTS

Introduction .....	1
Required Equipment .....	1
Optional Equipment .....	1
Before You Begin .....	1
Personal Finance .....	3
INIT — <b>F1</b> .....	4
Expense Account Maintenance .....	6
Add — <b>F1</b> .....	7
Edit — <b>F2</b> .....	7
Rem — <b>F3</b> .....	7
Wtpe — <b>F4</b> .....	8
Wram — <b>F5</b> .....	8
PF — <b>F8</b> .....	9
Register Maintenance .....	10
Bal — <b>F6</b> .....	11
Register Report .....	12
Print Check Register — <b>F1</b> , <b>F2</b> , <b>F3</b> .....	12
Print Savings Register — <b>F4</b> , <b>F5</b> , <b>F6</b> .....	13
Return to PF — <b>F7</b> , <b>F8</b> .....	14
Budget Report .....	15
Expense Acct Listing — <b>F1</b> , <b>F2</b> , <b>F3</b> .....	15
Budget vs Actual Exp — <b>F4</b> , <b>F5</b> , <b>F6</b> .....	16
Return to PF — <b>F7</b> , <b>F8</b> .....	17
Reconciliation .....	18
Rem Clrd Checking — <b>F1</b> , <b>F2</b> .....	18
Rem Clrd Savings — <b>F3</b> , <b>F4</b> .....	19
Wrt Tape — <b>F5</b> .....	19
Wrt RAM — <b>F6</b> .....	19
Return to PF — <b>F7</b> , <b>F8</b> .....	19
Examples .....	21
Initializing Data Tapes .....	21
Entering Expense Accounts .....	21
Entering Transactions .....	23
Reconciliation .....	26

Personal Finance Program:  
 © 1983 Tandy Corporation.  
 All Rights Reserved.

Personal Finance Program Manual:  
 © 1983 Tandy Corporation.  
 All Rights Reserved.

Reproduction or use without express written permission from Tandy Corporation, of any portion of this manual is prohibited. While reasonable efforts have been taken in the preparation of this manual to assure its accuracy, Tandy Corporation assumes no liability resulting from any errors or omissions in this manual, or from the use of the information obtained herein.

## INTRODUCTION

The Personal Finance system helps you keep track of your financial activity. By entering your checking and savings account transactions, you can obtain an up-to-date account balance whenever you wish or you can print a report of all transactions entered. You may enter up to 150 transactions depending upon the available memory space.

The program maintains up to 50 expense accounts (depending upon available memory) with budgeted values. You can print a report with a running balance on each expense account so that you can see how well your actual expenses are meeting your budget plans.

---

### Required Equipment

- TRS-80® Model 100 Portable Computer with at least 16K of memory
- AC Power Supply (26-3804) or four AA batteries
- Cassette recorder such as the CCR-81 (26-1208)

---

### Optional Equipment

- Radio Shack parallel printer
- Model 100 printer cable (26-1409)

---

### Before You Begin

The Personal Finance system contains six programs:

- PF — Personal Finance
- ACCTM — Expense Account Maintenance
- REGSTR — Register Maintenance
- REGRPT — Register Report
- BUDRPT — Budget Report
- RECON — Reconciliation

Each of these programs is explained in its own section of the manual. After reading the explanations, you may feel that you are ready to begin entering your own data. If, however, you would like some practice before venturing out on your own, examples are included at the back of this manual.

For information on loading and saving the programs, see "Model 100 Applications Quick Reference" included in the package. After you load and save the programs, the program names should appear on the Model 100 Main Menu. The data tapes are loaded from within the programs. The program prompts you to load the tape at the appropriate time.

If your computer has more than 16K of memory, you may load all of the programs at the same time if you wish. The best method of using the Personal Finance package on any size machine is to always keep the PF program in the computer (RAM) memory.

When you want to use any of the Personal Finance programs, go to the PF Menu and press the corresponding function key. Follow the displayed prompts to load the tape. When you wish to use another program, return to the PF Menu and select the next program. The new program is loaded over the previous one, conserving memory space.

You should also keep the data files in RAM for faster access of the data. It is always wise, however, to keep current data tapes as backups.

## PERSONAL FINANCE

The PF program has two purposes. You use this program when you start using the Personal Finance system to set the starting amounts of your accounts (initialize). This program can also serve as a Main Menu for the Personal Finance system. To access the PF program, use the arrow keys to move the cursor over the file labeled PF, BA and then press **(ENTER)**. After the copyright notice, the screen shows:

```
Personal Finance - Version 01.00.00  
  
Select any Function.  
-----  
INIT  ACTM  RGST  RGRP  BDRP  RECN          MENU
```

The version number indicates how many and what type of revisions have been made to the program. Refer to it when requesting information or help from Radio Shack. Do not be concerned if the number on the screen is not identical to the one in the manual.

If you have loaded all of the programs into the computer memory, you may run any of the programs by pressing the corresponding key at the PF menu. If you have loaded only the PF program, pressing the function key causes the program to display the load the program prompts.

Initializing the data tapes should be the first thing you do after loading and saving the Personal Finance programs. To begin initialization, access the PF program. Press (F1). The screen shows:

```

Initialize Personal Finance
Enter Checkbook Balance:?
```

You should begin using your Personal Finance system after reconciling your bank statements so that you are sure that your checkbook balance is accurate. Enter the current checkbook balance.

You are then asked to enter your savings balance. Enter the current amount in your savings account.

To ensure that you begin with the correct amounts, the system asks if the amounts are correct. If you entered an incorrect value, type (N) (ENTER). The cursor returns to the checkbook balance amount. Enter the correct amount and press (ENTER). Respond in the same manner for the savings account value. When all values are correct, type (Y) (ENTER). The screen shows:

```

Ready to Initialize Expense Accounts.
Ready Data Cassette.
Press 'ENTER' when ready.
```

Place a blank cassette tape in the tape recorder. Make sure that the tape is completely rewound. If you are using tapes

with leaders, be sure that you fast forward past the leader. Press the record mechanism on the cassette, and then press (ENTER). The tape stops moving when all information is recorded. The computer also makes a beeping sound to indicate that it has finished.

The screen shows that the program is ready to initialize the register tape. Repeat the recording process using your register tape. You may use the other side of the expense account tape, however, this necessitates that you rewind the tape each time you change sides. We recommend that you use two tapes to keep your data files.

When the files are created on tape, they are also created in the computer (RAM) memory. The two data files appear on the Model 100 Main Menu as ACCN.DO for the expense account data file and CKRGD.DO for the register data file.

If you do not wish to save data to RAM or you wish to use the data on the tape, you must delete these two files from RAM after the initialization process. To delete the files, go to BASIC and type KILL "ACCN.DO" (ENTER) and then after the OK prompt, type KILL "CKRGD.DO" (ENTER).

After the two tapes are initialized, the screen shows the Select any Function prompt. You should not have to use the initialization portion of this program again. If you do, it deletes all of the data you entered into your program.

The Personal Finance package allows you to maintain several different financial accounts. To do this, you must use different data tapes. The initialization portion of the PF program is used to initialize each set of data tapes. Be sure that you keep the data tapes separate from one another.

## EXPENSE ACCOUNT MAINTENANCE

The Expense Account Maintenance program holds the budget information on your expense accounts. You may access this program from the Model 100 Main Menu by moving the cursor over ACCTM.BA and then pressing **(ENTER)**. You may also access this program from the PF program by pressing **(F2)**. If the program is not found in RAM, you are prompted to load the program from the cassette. If the ACCN.DO file is not in memory, you will be prompted to load this data file.

The screen shows:

#	Ex#	Expense Name	Budget
1			
Add	Edit	Rem	Wtpe Wram PF

The first column contains the program line number, which is filled in automatically by the program. The second column, Ex#, is for your expense account number. Use a number between 10 and 99. The expense number is used later in the Register program to ensure that the correct account is charged when checks are written. If you have some special system of numbering your expense accounts, you may use this system if the numbers are between 10 and 99.

The expense name is a 10 character or fewer description of the account. The Budget column, contains the amount you wish to budget for this expense this period. The budget amount may be up to nine digits including the decimal point.

You may have a maximum of 50 accounts (depending on available memory) on your expense account data tape.

The arrow keys move the cursor in the direction of the arrow. Pressing **(ESC)** **(↑)** moves the cursor to the beginning of the file. Pressing **(ESC)** **(↓)** moves the cursor to the end of the file.

## Add — (F1)

To add an expense account, press **(F1)**. The cursor is in the Ex# column. Type a number between 10 and 99.

In the Expense Name column, enter a 10-character description of the account. You may use any combination of upper and lowercase characters. If you use fewer than 10 characters, press **(ENTER)** to move to the next column.

In the Budget column, enter the amount you wish to budget to this account for this month. Whole dollar values must be entered with a decimal point and two zeroes.

The accounts are arranged in sequential order according to the expense number. The cursor is in the expense number column. To add another expense account, press **(F1)** and repeat the sequence. You may add more accounts than the screen can hold. If you do, use the arrow keys to scroll the accounts up and down the screen for viewing.

If you turn off the computer at this point, you lose the information entered. You must save the data using Wtpe or Wram which is explained later.

## Edit — (F2)

To edit an existing expense account, use the arrow keys to move the cursor over the information that needs to be changed. Press **(F2)**. The previous information disappears. Type the correct information, and press **(ENTER)**.

## Rem — (F3)

To remove an expense account, position the cursor on the account line you wish to remove. Press **(F3)**. The bottom line changes to Remove Account # : xx, where xx is the expense number of the line the cursor was on. If this is correct, press **(Y)**. The account is removed. Be sure to save the data to RAM or tape after removing an account.



If you position the cursor on the wrong expense number, press **(N)**. The previous screen returns.

#### Wipe — **(F4)**

The Write to Tape function allows you to save the expense account information you have entered onto the expense account tape. When you press **(F4)**, the bottom line changes to `Ready cassette;` then press 'ENTER'.

Insert the expense account data tape into the cassette recorder. Make sure that the tape is completely rewound. If you are using tapes with leaders, be sure that you fast forward past the leader. Press the record mechanism on the cassette recorder, and then press **(ENTER)**. The computer displays the `Writing data to tape` message. The tape stops automatically when all information is recorded. Remove the tape and store it in a safe place.

If you decide not to save to tape after pressing **(F4)**, press **(ESC)** to return the function line.

Remember, if you wish to use the data saved on tape, you must **KILL** the expense account data file in the computer memory after saving the information to the cassette tape. The program then prompts you to load the data file the next time you access the Expense Account Maintenance program.

To kill the expense account data file, go into BASIC. After the `Ok` prompt, type `KILL "ACCN.DO"` **(ENTER)**.

#### Wram — **(F5)**

You may store the data files into the computer (RAM) memory so that you do not have to load from the tape every time. (We recommend that you also save your updated expense accounts on tape for safekeeping.) To save the data files in

the RAM memory, press **(F5)**. The computer displays the message `Writing data to RAM`. When the information is stored, the function names return.

#### PF — **(F8)**

The PF function returns the Personal Finance program. From this program you can access any of the other Personal Finance system programs or exit the system if you wish to use one of the other software programs on your computer.

To return to Model 100 BASIC, press **(SHIFT) (BREAK)**. You may then load another program or press **(F8)** to display the Model 100 Main Menu.

## REGISTER MAINTENANCE

The Register Maintenance program holds your checking account and savings account transactions. You may access this program from the Model 100 Main Menu by moving the cursor over REGSTR.BA and then pressing **(ENTER)**. You may also access this program from the PF program by pressing **(F3)**. If the program is not found in RAM, you are prompted to load the program from the cassette. If the CKRGD.DO file is not in memory, you will be prompted to load this data file.

The screen shows:

Type	Amount	Act#	Date	*
Add Edit	Rem	Wtpe	Wram	Bal
				PF

The first column is for the type of transaction. The program accepts four types of transactions — withdrawal from checking (WC), deposit to checking (DC), withdrawal from savings (WS), and deposit to savings (DS). The type number may be up to six characters but the last two characters must be the type of transaction (you must use capital letters). For example, you may wish to enter your check number followed by WC for any checks you write.

The transaction amount may be up to nine digits including the decimal point. Whole dollar values must be entered with the decimal point and two zeroes. If the transaction is a check, you must enter the number of the expense account to be charged with the transaction amount. If you do not wish to charge a particular account, enter an unassigned account number. For any other type of transaction, the account number is automatically filled in as 00.

You must enter the transaction date in the MM/DD format, or if you wish to use the current date, press **(ENTER)**.

The last column indicates whether the transaction has cleared the bank. If the transaction has cleared, press **(C)**. If the transaction is outstanding, press **(ENTER)** to place an O

in the \* column. When you reconcile the register, all cleared transactions are removed. Any outstanding transactions remain in the register.

Cursor movement is executed in the same way as in the Expense Account Maintenance program. The functions — Add, Edit, Rem, Wtpe, Wram, and PF — perform in the same manner as the corresponding functions in the Expense Account Maintenance program. To kill the register data file, go into BASIC. After the Ok prompt, type **KILL "CKRGD.DO"** **(ENTER)**.

Bal — **(F6)**

The balance function displays the current balance in both the checking account and savings account. After viewing the account balances, press any key to return the function names.

## REGISTER REPORT

The Register Report program prints two types of reports — a report on your checking account transactions and a report on your savings account transactions. You may access this program from the Model 100 Main Menu by moving the cursor over REGRPT.BA and then pressing **(ENTER)**. You may also access this program from the PF program by pressing **(F4)**. If the program is not found in RAM, you are prompted to load the program from the cassette.

If the CKRGD.DO file is not in memory, you will be prompted to load this data file. If there are no transactions in the register, the screen shows:

```
Can not process this report.  
  
No data found in Register.
```

If the PF program is in memory, you are automatically returned to it after this message. If the PF program is not in memory, you are prompted to ready the cassette to load the PF program.

When you access the Register Report program, the message *Sorting Data* is displayed before the Register Report screen appears. If you have a large number of transactions, the *Sorting Data* message may remain for several minutes.

### Print Check Register — **(F1)**, **(F2)**, **(F3)**

To print the check register, press either **(F1)**, **(F2)**, or **(F3)**. The program prompts you to ready the line printer. Make sure that the printer is properly connected, turned on, and on-line. If you cannot get the printer ready or do not wish to

print the report, press any other key to return the function line. When the printer is ready, press **(ENTER)**.

If the printer is not ready and you accidentally press **(ENTER)**, press **(SHIFT) (BREAK)** to go to Model 100 BASIC. Then press **(F4)** (RUN) to return the Register Report screen.

The check register report lists by date all of the transactions associated with the checking account. For each transaction, the type number, amount, and current checkbook balance are also printed. Total amounts are printed for each of the following: outstanding checks, outstanding deposits, cleared checks, and cleared deposits. The ending register balance should equal the balance in your checkbook.

After printing all of the transactions and transaction totals, the report shows a reconciled bank balance based on the cleared deposits and withdrawals. This amount should equal the amount of your bank statement when you reconcile your accounts.

### Print Savings Register — **(F4)**, **(F5)**, **(F6)**

To print the savings register report, press either **(F4)**, **(F5)**, or **(F6)**. If you cannot get the printer ready or do not wish to print the report, press any other key to return the function line. When the printer is ready, press **(ENTER)**.

If the printer is not ready and you accidentally press **(ENTER)**, press **(SHIFT) (BREAK)** to go to Model 100 BASIC. Then press **(F4)** (RUN) to return the Register Report screen.

The savings register report is based on the savings account transactions and contains the same type of information as the check register report.

## Return to PF — (F7), (F8)

The PF function returns the Personal Finance program. Press either (F7) or (F8). From this program you can access any of the other Personal Finance system programs or exit the system if you wish to use one of the other software programs on your computer.

To return to Model 100 BASIC, press (SHIFT) (BREAK). You may then load another program or press (F8) to display the Model 100 Main Menu.

## BUDGET REPORT

The Budget Report program prints two types of reports — a listing of all the expense accounts entered in the Account Maintenance program, and a report on budgeted expenses versus actual expenses.

You may access this program from the Model 100 Main Menu by moving the cursor over BUDRPT.BA and then pressing (ENTER). You may also access this program from the PF program by pressing (F5). If the program is not found in RAM, you are prompted to load the program from the cassette.

If you need to load the data tapes, you are prompted twice — once for the expense account tape and once for the register tape. If there are no accounts in the expense account file, the screen shows:

```
Can not process this report.
```

```
No data found in Expense Accounts.
```

If the PF program is in memory, you are automatically returned to it after this message. If the PF program is not in memory, you are prompted to ready the cassette to load the PF program.

## Expense Acct Listing — (F1), (F2), (F3)

To print a list of all expense accounts in the computer memory, press either (F1), (F2), or (F3). The program prompts you to ready the line printer. Make sure that the printer is properly connected, turned on, and on-line. If you cannot get the printer ready or do not wish to print the report, press any other key to return the function line. When the printer is ready, press (ENTER).

---

If the printer is not ready and you accidentally press **(ENTER)**, press **(SHIFT) (BREAK)** to go to Model 100 BASIC. Then press **(F4)** (RUN) to return to the Budget Report screen.

The Expense Account Listing contains the expense account number, name, and the amount budgeted for each account. An up-to-date expense account listing is especially helpful when entering transactions that must be assigned to an expense account.

---

### Budget vs Actual Exp — **(F4)**, **(F5)**, **(F6)**

---

To see a comparison of budgeted expenses to actual expenses, press **(F4)**, **(F5)**, or **(F6)**. The program prompts you to ready the line printer. Make sure that the printer is properly connected, turned on, and on-line. If you cannot get the printer ready or do not wish to print the report, press any other key to return the function line. When the printer is ready, press **(ENTER)**.

If the printer is not ready and you accidentally press **(ENTER)**, press **(SHIFT) (BREAK)** to go to Model 100 BASIC. Then press **(F4)** (RUN) to return to the Budget Report screen.

The expense accounts are listed sequentially by the expense number. The date and amount of all transactions affecting the expense number are printed. The program shows the amount of the expense budget remaining after subtracting the transaction and the total amount of expenses assigned to the expense number.

Transactions with expense numbers that have not been assigned at Expense Account Maintenance are listed and totaled at the end of the report.

The final line of the report shows the total amount of transactions for both assigned and unassigned expense numbers.

---

### Return to PF — **(F7)**, **(F8)**

---

The PF function returns the Personal Finance program. Press either **(F7)** or **(F8)**. From this program you can access any of the other Personal Finance system programs or exit the system if you wish to use one of the other software programs on your computer.

To return to Model 100 BASIC, press **(SHIFT) (BREAK)**. You may then load another program or press **(F8)** to display the Model 100 Main Menu.

## RECONCILIATION

When you receive your bank statement, you should access the Register Maintenance program and use the edit function to change the \* column to C on all transactions that have cleared the bank. The Reconciliation program then removes the cleared transactions and updates the account balance. All outstanding transactions remain in the register.

You may access the Reconciliation program from the Model 100 Main Menu by moving the cursor over RECON.BA and then pressing **(ENTER)**. You may also access this program from the PF program by pressing **(F6)**. If the program is not found in RAM, you are prompted to load the program from the cassette.

If the CKRGD.DO file is not in memory, you will be prompted to load this data file. If there are no transactions in the register, the screen shows:

```
Can not process this report.  
  
No data found in Register.
```

If the PF program is in memory, you are automatically returned to it after this message. If the PF program is not in memory, you are prompted to ready the cassette to load the PF program.

## Rem CIRD Checking — **(F1)**, **(F2)**

To remove the cleared checks and deposits from the checking account register, press either **(F1)** or **(F2)**. If you are not ready to clear the register, press **(ESC)** and the function line returns. If you are ready to clear the register, press **(ENTER)**. The function line returns when the process is complete. Pressing other keys causes the screen message to flash.

## Rem CIRD Savings — **(F3)**, **(F4)**

To remove the cleared withdrawals and deposits from the savings account register, press either **(F3)** or **(F4)**. If you are not ready to clear the register, press **(ESC)** and the function line returns. When you are ready to clear the register, press **(ENTER)**. The function line returns when the process is complete. Pressing other keys causes the screen message to flash.

## Wrt Tape — **(F5)**

To save the reconciled registers on cassette tape, press **(F5)**. You are prompted to ready the cassette. Make sure that the register tape is fully rewound and then press **(ENTER)**. If you are using tapes with leaders, be sure that you fast forward past the leader. The computer displays the `Writing Data to TAPE` message. When the reconciled registers are recorded, the tape stops and the function line returns.

## Wrt RAM — **(F6)**

You may store the data files into the computer memory so that you do not have to load from the tape every time. (We recommend that you also save your data files on tape for safekeeping.) To save the data files in RAM memory, press **(F6)**. The computer displays the message `Writing Data to RAM`. When the information is stored, the function line returns.

## Return to PF — **(F7)**, **(F8)**

The PF function returns the Personal Finance program. Press either **(F7)** or **(F8)**. From this program you can access any of the other Personal Finance system programs or exit

the system if you wish to use one of the other software programs on your computer.

To return to Model 100 BASIC, press **(SHIFT) (BREAK)**. You may then load another program or press **(F8)** to display the Model 100 Main Menu.

## EXAMPLES

The following examples show you the fundamentals of the Personal Finance system. Once you have a basic understanding of the program, it will be much easier to enter your own data.

### Initializing Data Tapes

Load the PF program following the instructions in "Model 100 Applications Quick Reference."

Following the instructions in the Personal Finance section, initialize your data tapes. Use 995.00 as your checking account balance and 1550.00 as your savings account balance.

### Entering Expense Accounts

At the PF Menu, press **(F2)** for Expense Account Maintenance. Load the program following the displayed prompts.

In this example you have three expense accounts you wish to maintain.

Number	Name	Amount
10	Gasoline	85.00
15	Food	475.00
20	Charity	75.00

Enter these accounts into your system following the instructions for adding accounts in the Expense Account Maintenance section.

If you turn off your computer at this point, you will lose the accounts you just entered. You must save the expense account information on your expense account cassette tape. Be sure to fully rewind the tape before you begin. If you are using tapes with leaders, be sure that you fast forward past the leader.

You may also save the expense account information to RAM memory so that you do not have to load from the tape each time you need to access this information. Follow the instructions for saving data to tape and RAM in the Expense Account Maintenance section.

To return to the PF menu, press **(F8)**. Or, to go to Model 100 BASIC, press **(SHIFT) (BREAK)**.

After entering or changing expense account information, it is a good idea to print an expense account listing. The listing makes it easier to enter expense numbers for check register transactions. Follow the instructions in the Budget Report section to print an expense account listing. Your report should look exactly like the following sample. If it does not, begin the examples section again following instructions exactly.

Exp#	Expense Name	Budget
10	Gasoline	85.00
15	Food	475.00
20	Charity	75.00

To return to the PF menu, press **(F7)** or **(F8)**. Or, to go to Model 100 BASIC, press **(SHIFT) (BREAK)**.

## Entering Transactions

Your checking and savings account transactions are entered at the Register Maintenance program. To access the Register Maintenance program, press **(F3)** at the PF menu. Follow the displayed prompts to load the Register program. The register maintenance screen appears. You wish to record the following transactions:

March 22	101	Gasoline	12.00
March 22	102	Grocery store	56.78
March 23	103	Charity bazaar	10.00
March 24	104	Restaurant	24.14
March 26		Withdrawal savings	50.00
March 26	105	Car repair	75.00
March 26		Deposit checking	50.00

Follow the instructions in the Register Maintenance section to add the transactions. Be sure to capitalize the transaction type. Look at your expense account listing to find the account numbers to enter. For this example, the restaurant is considered a food expense. Unexpected items such as the car repair are not a budgeted expense. Enter 99 as the account number for all unassigned expenses.

When you finish entering transactions, press **(F6)** to see the current account balances. The screen shows:

CK Bal : 866.08 Sv Bal : 1500

If your account balances do not match the ones shown, begin the examples again following the instructions exactly.

To return to the register maintenance screen, press any key.

If you turn off your computer at this point, you will lose the transactions you just entered. You must save the register information on your register tape. Be sure to fully rewind the tape before you begin. If you are using tapes with leaders, be sure that you fast forward past the leader.

You may also save the register information to RAM memory so that you do not have to load from the tape each time you need to access this information. Follow the instructions for saving data to tape and RAM in the Expense Account Maintenance section.



Press (F8) to return to the PF menu. Or, to go to Model 100 BASIC, press (SHIFT) (BREAK).

To print a copy of the check register and savings register, follow the instructions in the Register Report section. Your reports should look like the following:

Checking Account Register						
Date Wrtn	Trans Number	Outstand Wthd Amnt	Cleared Wthd Amnt	Outstand Dep Amnt	Cleared Dep Amnt	Register Balance
Beginning balance						995.00
03/22	101 WC	12.00				983.00
03/22	102 WC	56.78				926.22
03/23	103 WC	10.00				916.22
03/24	104 WC	25.14				891.08
03/26	105 WC	75.00				816.08
03/26	DC			50.00		866.08
Totals		178.92	0.00	50.00	0.00	866.08
Beginning Bank Balance :		995.00				
Cleared Withdrawals :		0.00				
Cleared Deposits :		0.00				
Reconciled Bank Balance		995.00				

Savings Account Register						
Date Wrtn	Trans Number	Outstand Wthd Amnt	Cleared Wthd Amnt	Outstand Dep Amnt	Cleared Dep Amnt	Register Balance
Beginning balance						1550.00
03/26	WS	50.00				1500.00
Totals		50.00	0.00	0.00	0.00	1500.00
Beginning Bank Balance :		1550.00				
Cleared Withdrawals :		0.00				
Cleared Deposits :		0.00				
Reconciled Bank Balance		1550.00				

Press (F7) or (F8) to return to the PF menu. Or, to go to Model 100 BASIC, press (SHIFT) (BREAK).

To see how your actual expenses compare to the budgeted amounts, follow the instructions in the Budget Reports sections for printing the Budget vs Actual Exp report. The report should look like the following:

Expense Account Budgets vs Actual Expenses						
Exp#	Expense Name	Date	Trans#	Check Amount	Budget Balance	Expense Balance
10	Gasoline				85.00	0.00
		03/22	101 WC	12.00	73.00	12.00
15	Food				475.00	0.00
		03/22	102 WC	56.78	418.22	56.78
		03/24	104 WC	25.14	393.08	81.92
20	Charity				75.00	0.00
		03/23	103 WC	10.00	65.00	10.00

Number of Checks assigned : 4  
 Amount of assigned Checks : 103.92

Checks with unassigned Expense #'s

Date	Check#	Exp#	Amount
03/26	105 WC	99	75.00

Amount of Unassigned Checks: 75.00

Total amount of all Checks 178.92

To return to the PF menu, press either (F7) or (F8). To return to Model 100 BASIC, press (SHIFT) (BREAK).

## Reconciliation

When you receive your bank statements you must go through your transactions and change the \* column of all entries that have cleared the bank. When you received your bank and savings account statements, you found that all of your transactions had cleared except check #105.

To change the transactions, follow the instructions for editing transactions in the Register Maintenance section.

After making all of the changes, you must save the edited information to the register tape and to RAM if you are using RAM memory. Follow the instructions in the Register Maintenance section for saving data to tape and to RAM. Be sure to fully rewind the cassette tape before you begin. If you are using tapes with leaders, be sure that you fast forward past the leader.

After saving the information, press **(F8)** to return to the PF menu. To return to Model 100 BASIC, press **(SHIFT) (BREAK)**.

At the PF menu, press **(F6)**. Load the Reconciliation program following the displayed prompts. The reconciliation screen appears.

To remove all of the cleared transactions from the checking account, press either **(F1)** or **(F2)**. If you are not sure that all transactions are marked properly, press **(ESC)** to return to the function line. When you press **(ENTER)**, the cleared transactions are deleted.

To remove all of the cleared transactions from the savings account, press either **(F3)** or **(F4)**. When you press **(ENTER)**, the cleared transactions are deleted.

The new information must be saved to the register tape and to RAM memory if you are using it. Follow the instructions in the reconciliation section for saving data to cassette and to RAM. Be sure to fully rewind the cassette tape before you begin. If you are using tapes with leaders, be sure that you fast forward past the leader.

To return to the PF menu, press either **(F7)** or **(F8)**. To return to Model 100 BASIC, press **(SHIFT) (BREAK)**.

At the PF menu, press **(F3)** and load the Register program. The reconciled register should show one outstanding transaction.

Press **(F8)** to return to the PF menu. You have now completed the Personal Finance examples. When you begin to use your personal records, be sure to run the initialization portion of the PF program to ensure that you begin with the correct account balances.

Cat. No. 26-3822

Author's name

Year of publication

Country of origin

Printed in U.S.A.