

Ultrasoft[®] Money

Version 5.0

User's Guide

Ultrasoft Money

Copyright © 2001-2006 Ultrasoft Limited

All Rights Reserved.

Ultrasoft is a registered trademark of Ultrasoft Limited. Palm OS, HotSync, and Graffiti are registered trademarks, and Palm Powered is a trademark of Palm Trademark Holding Company, LLC. Microsoft is a registered trademark of Microsoft Corporation. All other trademarks are the property of their respective companies.

The information in this document is subject to change without notice. No part of this document may be reproduced or transmitted in any form or by any means, electronic or mechanical, for any purpose, without the express written permission of Ultrasoft Limited.

Contents

| | |
|---|-----------|
| Getting Started | 7 |
| Introduction..... | 7 |
| Using Ultrasoft Money | 7 |
| Getting Around | 9 |
| Getting Help..... | 10 |
| Using the Calculator Tool..... | 10 |
| | |
| Using the Accounts View | 11 |
| Overview..... | 11 |
| Viewing Your Accounts | 12 |
| Customizing the Accounts View | 13 |
| Creating a New Account..... | 13 |
| Viewing Account Details..... | 14 |
| Editing an Account | 15 |
| Deleting an Account | 16 |
| | |
| Using the Register View | 17 |
| Overview..... | 17 |
| Viewing the Register | 17 |
| Customizing the Register View | 19 |
| Filtering the Register View..... | 21 |
| | |
| Creating and Editing Transactions | 23 |
| Overview..... | 23 |
| Creating, Editing and Viewing Transactions..... | 23 |
| Using Categories..... | 28 |
| Using Classifications | 29 |
| Creating and Editing Split Transactions | 33 |
| Paycheck Transactions..... | 34 |
| Flagging Transactions for Follow-Up..... | 35 |

| | |
|--|-----------|
| Reconciling Your Accounts | 36 |
| Overview | 36 |
| Setting the Beginning and Ending Balance | 36 |
| Clearing Transactions | 37 |
| Adding and Editing Transactions | 37 |
| Viewing Your Reconciled Balance | 38 |
| Postponing Reconciliation | 38 |
| Adjusting a Balance | 38 |
| | |
| Scheduling Bills & Deposits | 40 |
| Overview | 40 |
| Viewing Upcoming Bills & Deposits | 40 |
| The Series Setup View | 42 |
| Creating a New Bill Series | 42 |
| Scheduling Bills & Deposits | 44 |
| Setting Up a One-Time Payment | 45 |
| Editing a Single Bill Occurrence | 46 |
| Editing a Bill Series | 47 |
| Viewing Paid Bills & Deposits | 48 |
| Bill and Deposit Reminders | 48 |
| | |
| Budgeting | 50 |
| Overview | 50 |
| Setting Up a Budget | 51 |
| Viewing the Budget Status | 55 |
| The Budget Details View | 57 |
| Budget Status Feedback | 61 |
| Budget Alerts and Reminders | 62 |
| | |
| Reporting | 64 |
| Overview | 64 |
| Creating a Report | 64 |
| Adding a Report Filter | 65 |
| Viewing Reports | 65 |
| | |
| Using Multiple Currencies | 68 |
| Overview | 68 |
| Choosing Currencies | 68 |
| Reviewing the Currency Conversion | 69 |
| Calculating Currency Conversions | 70 |

| | |
|--|------------|
| Settings | 72 |
| Overview | 72 |
| Menu Options | 72 |
| Preferences | 73 |
| Setting a Password | 77 |
| | |
| Synchronizing with Microsoft Money | 78 |
| Overview | 78 |
| Setting the Synchronization Properties | 78 |
| HotSync Actions | 79 |
| Money File | 80 |
| Security | 81 |
| Accounts | 82 |
| Currencies | 83 |
| Transactions | 83 |
| Budget | 84 |
| Logging | 85 |
| About | 85 |
| | |
| Advanced Usage | 86 |
| Adding or Removing Optional Modules | 86 |
| Handheld Database Files | 87 |
| Virtual File System Support | 87 |
| | |
| Helpful Hints and Troubleshooting | 90 |
| Frequently Asked Questions | 90 |
| Troubleshooting | 98 |
| Getting Help | 100 |
| | |
| Index | 102 |

Getting Started

Introduction

Ultrasoft® Money is a full-featured Personal Financial Manager that makes it easy to manage your finances on your Palm OS® handheld. It synchronizes *directly* with Microsoft® Money on your desktop computer, so you can download your detailed financial data and upload your changes with no awkward text files to import or export. Ultrasoft Money includes optional add-in modules to provide support for scheduled bills and deposits, budgeting, reporting, and international currencies. Ultrasoft Money allows multiple Palm™ Powered handhelds to synchronize with the same Microsoft Money database. Each handheld requires a separate license and registration code. For details, please visit <http://www.ultrasoft.com>.

Using Ultrasoft Money

- [Step 1: Installing Ultrasoft Money](#)
- [Step 2: Getting your Microsoft Money data onto your device](#)
- [Step 3: Setting your synchronization preferences](#)
- [Step 4: Starting Ultrasoft Money](#)
- [Step 5: Using Ultrasoft Money](#)
- [Step 6: Synchronizing with Microsoft Money](#)

Step 1: Installing Ultrasoft Money

Download and run the Ultrasoft Money setup program on your desktop computer. The setup program uses InstallShield technology to install Ultrasoft Money on your computer, and will automatically detect which version of Microsoft Money you're using, and install and configure the corresponding version of Ultrasoft Money.

TIP: If you have already installed an evaluation copy of UltraSoft Money, you do *not* need to reinstall the software. Simply input your registration code to convert the evaluation copy into the full, licensed version.

The setup program installs the UltraSoft Money software onto your desktop computer, then prompts you to select your HotSync ID, select optional add-in modules, and configure your synchronization options. It prompts you to perform a HotSync operation to install the handheld software and download your Microsoft Money data.

Step 2: Getting your Microsoft Money data onto your device

UltraSoft Money uses the Palm handheld's built-in HotSync® technology to synchronize your entries directly with Microsoft Money. There is no need to re-enter or import/export data, and your accounts are always up to date.

Transactions entered in Microsoft Money are downloaded during synchronization so that you always know your account balance *before* you write a check. When you balance your accounts, reconciled transactions can be removed from the handheld to save space.

UltraSoft Money allows you to set up new accounts and update account information on your handheld. It lets you add categories and classifications, and memorize transactions. The next time you synchronize your data, all of your changes are uploaded to Microsoft Money, and changes made in Microsoft Money are downloaded.

With optional add-in modules, UltraSoft Money lets you monitor your budget, manage your scheduled bills and deposits, analyze your income and spending, and work with multiple currencies.

Step 3: Setting your synchronization preferences

After installing UltraSoft Money you can customize the synchronization properties in the Palm Desktop application. For information about setting the UltraSoft Money synchronization properties see [“Synchronizing with Microsoft Money” on page 78](#).

Step 4: Starting UltraSoft Money

To open UltraSoft Money on your handheld computer, tap the UltraSoft Money icon in the applications screen.

The first time you open UltraSoft Money in your handheld computer, the Accounts view opens. To change views, tap the **View** button and choose a view from the shortcut list. The next time you use UltraSoft Money, it will open where you left off.



Step 5: Using Ultrasoft Money

Ultrasoft Money allows you to:

- Create accounts and modify account information
- Create and change categories and classifications
- Enter and modify transactions
- Memorize transactions to speed up entry
- Flag transactions for later follow-up
- Balance your accounts and adjust account balances

With optional add-in modules selected during setup, Ultrasoft Money also allows you to:

- Schedule, modify and record bills and deposits
- Manage your budget
- Analyze and graph your income and spending
- Enter transactions in multiple currencies

Step 6: Synchronizing with Microsoft Money

Simply connect your Palm Powered handheld to your desktop computer and start a HotSync operation. Information entered into Ultrasoft Money will be uploaded into Microsoft Money on your desktop computer. New information in Microsoft Money will be downloaded to your handheld computer.

Getting Around

The main views in Ultrasoft Money are the Accounts View, which shows a list of accounts and their balances, and the Register View, which shows a list of transactions. If you selected optional add-in modules during setup, additional views are available.

Tap the **View** button to select a view from the shortcut list.

In views that display a list, you can tap on a list entry to open the corresponding item, or tap a list entry and hold the stylus for a fraction of a second to open a pop-up menu.

TIP: The Accounts View and Register View have preferences to allow you to select the action taken when you tap a list entry. See [“Preferences” on page 73](#).

Buttons marked with a dot also have a pop-up menu. Tap and hold the button to open its associated menu.

Various options and features are accessed via standard Palm OS menus. See [“Menu Options” on page 72](#).

Getting Help

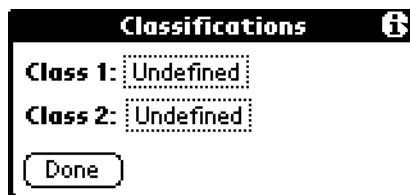
In addition to this User's Guide, Ultrasoft Money includes built-in tips.

Using Tips

While you are using Ultrasoft Money you can get more information by tapping the information icon.



Information icon



To view a tip
click the
information icon.


Using the Calculator Tool

Ultrasoft Money includes a calculator tool to help you enter monetary amounts, calculate currency conversions, and do simple calculations.

To display the calculator tool, tap the calculator icon next to the graffiti area on your Palm Powered handheld.

To edit an amount, place the cursor in the corresponding field and tap the calculator icon, or tap the button next to the amount (e.g., in the New Account view, tap the **Opening** button to edit the opening balance).



- Enter numbers by tapping the buttons.
- To clear the calculator, tap the **C** button.
- To clear your last entry, tap the **CE** button.
- To exit the calculator without saving the result tap the  button.
- To switch the sign of the amount between positive and negative tap the **+/-** button.
- If you're editing a field, you can save the result and return to the previous view by tapping the equals (=) button.
- Use the **Cut** and **Paste** menu options to cut and paste the calculated value.

For information about calculating currency conversions, see [“Calculating Currency Conversions” on page 70.](#)

Using the Accounts View

Overview

Ultrasoft Money allows you to set up new accounts on your handheld, and modify existing account details. When you synchronize, your changes are uploaded and reflected in Microsoft Money.

Microsoft Money 2005 and later provides *Essential* and *Advanced* accounts. Earlier versions of Microsoft Money provided only *Advanced* accounts. Ultrasoft Money supports both types of accounts.

Essential Accounts

Microsoft Money 2005 and later updates *Essential* accounts online, directly from your financial institution.

Many of the *Essential* account and transaction details are controlled by your financial institution, and Ultrasoft Money cannot change them. See [“Editing an Essential Account” on page 16](#) and [“Editing an Online Transaction” on page 27](#).

If you create a new transaction in a Microsoft Money *Essential* account, it is referred to as an *Adjustment*. Microsoft Money will automatically match adjustment transactions with online transactions when they appear at your bank. See [“Creating a New Transaction” on page 24](#).

Advanced Accounts

Advanced accounts are those that you update and manage manually, or via statement downloads from your financial institution.

When you create a new account in Ultrasoft Money, it is an *Advanced* account.

Viewing Your Accounts

The Accounts screen shows a list of your accounts, their currencies, and their current balances. Tap an account name in the list to select it, or tap and hold the account name to display a pop-up menu with more options.

TIP: By default, selecting an account will display its details. See [“Viewing Account Details” on page 14](#). A preference allows you to change the action taken when you select an account. See [“Navigation Preferences” on page 73](#).

On color Palm OS devices, negative account balances are displayed with red numbers. Overdrawn balances are highlighted with a red background. The sum of the account balances is displayed at the bottom of the screen.

Ultrasoft Money displays your investment and loan account balances, but you will not be able to work with these accounts.

| Accounts | | |
|--------------|----|-------------|
| BDA Checking | £ | 749.05 |
| Joint | \$ | 543.68 |
| USD \$ | | 496.16 |
| Visa | \$ | 0.00 |
| | | \$ 2,235.92 |

If you have accounts in different currencies, the total is calculated using the current exchange rates and shown in your base currency. If any exchange rates are missing or zero, the amount is prefixed with a tilde (~) character. For more information about international currencies, see [“Using Multiple Currencies” on page 68](#).

If the accounts list fills more than one screen, you can scroll the list using the up and down arrows or the buttons on the handheld’s casing. Use the **Top** and **Bottom** menu options to jump to the top or bottom of the list.

Using the Account Pop-Up Menu

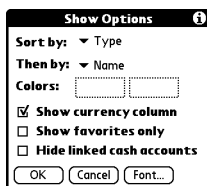
Hold the stylus on the account for a fraction of a second to display a pop-up menu with the following options:

- **Details** allows you to view the account’s details
- **Edit** allows you to edit the account’s details
- **Adjust** allows you to adjust the account’s balance
- **Reconcile** allows you to balance the account
- **Register** jumps to the account’s register view

If the optional BillMinder add-in module is installed, the pop-up menu will also link to the Bills & Deposits view. See [“Viewing Upcoming Bills & Deposits” on page 40](#).

Customizing the Accounts View

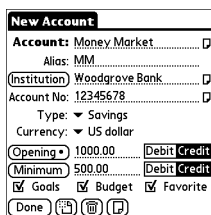
Tap the **Show** button to change the Account view list display options. You can change the sort order, choose list colors, hide the currency column, show only favorite accounts, hide linked investment cash accounts, and select a font.



Creating a New Account

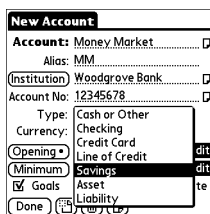
Create a new account using the New Account view.

To open the New Account view, tap the **New** button in the Accounts view.



Tap the note icon to open the full-page text editor.

1. Enter the name of the account in the **Account** field.
2. Enter the account name abbreviation in the **Alias** field. The alias is used throughout the program wherever space is limited.
3. Tap the **Institution** button for your list of financial institutions, or begin writing and let AutoComplete fill it in.
4. Enter the account number in the **Account No** field.
5. Choose the account type from the **Type** drop-down list.



If you want to use international currencies, be sure to install the currency extension library.

6. Choose the account currency from the **Currency** drop-down list. If the currency is not supported by Palm OS® or Microsoft Money, you can add it (see [“Using Multiple Currencies” on page 68](#)).

7. For a new account, tap the **Opening** button to display the calculator or write the opening balance amount in the field. For an existing account, the **Balance** button and the account's ending balance are shown instead. Tap-and-hold the button to switch between the opening and ending balances. Use the **Debit/Credit** buttons as needed to change the sign of the amount.
8. Tap the **Minimum** or **Limit** button (depending upon the account type) to use the calculator tool, or write in the field to enter the account's minimum balance or credit limit.
9. Tap the **Goals** checkbox to include this account when calculating savings goals.
10. Tap the **Budget** checkbox to include this account in budget calculations.
11. Tap the **Favorite** checkbox to mark this as a favorite account.

You can also set the display options to show only favorite accounts in the account list. See [“Customizing the Accounts View” on page 13](#).

12. Tap the buttons at the bottom of the screen for the following:

- The **Note** button allows you to enter a note or comment describing the account.
- The **New** button allows you to save the entries you have made and start creating a new account.
- The **Delete** button allows you to delete the account.



Note



New



Delete

NOTE: You cannot delete an account that has been synchronized with Microsoft Money. Delete the account in Microsoft Money on your desktop and then synchronize your handheld computer.

13. Tap the **Done** button to save or update the account.

Viewing Account Details

View detailed account information using the Account Details view.

| Account Details | |
|--|---|
| Account: | Money Market |
| Alias: | MM |
| Institution: | Woodgrove Bank |
| Account No: | 12345678 |
| Type: | Savings |
| Currency: | US dollar |
| Balance: | 1,000.00 |
| Minimum: | 500.00 |
| Opening: | 1,000.00 |
| <input checked="" type="checkbox"/> Goals | <input checked="" type="checkbox"/> Budget <input checked="" type="checkbox"/> Favorite |
| <input type="button" value="Done"/> <input type="button" value="Edit"/> <input type="button" value="Go To"/> | |

To open the Account Details view, tap and hold the account name in the Accounts list view and choose **Details** from the pop-up list.

TIP: By default, a single tap on an account name in the list will display its details. A preference allows you to change this behavior. See [“Navigation Preferences” on page 73](#).

The Account Details view shows the details for the selected account. You cannot modify the account details using this view.

If there is more information than will fit on one screen, you can scroll the view using the up and down arrows or the buttons on the handheld’s casing. You can also use the buttons to scroll to the previous or next account in the list.

Tap the **Edit** button (or elsewhere on the screen) to edit the account details.

Tap the **Go To** button to jump to the account’s Register View.

Tap the **Done** button to close the Account Details view.

Editing an Account

Edit account information using the Edit Account view.

To open the Edit Account view, tap and hold the Account name in the Accounts view and then choose **Edit** from the pop-up list.

NOTE: Microsoft Money 2005 and later supports both *Essential* and *Advanced* accounts. Microsoft Money updates *Essential* accounts online, directly from your financial institution. Earlier versions of Microsoft Money support only *Advanced* accounts. See [“Essential Accounts”](#) and [“Advanced Accounts”](#) on page 11.

Editing an Advanced Account

The fields and options in the Edit Account view for *Advanced* accounts are the same as those in the New Account view. See [“Creating a New Account”](#) on page 13.

The screenshot shows the 'Edit Account' dialog box. It has a title bar 'Edit Account'. Below it are several fields with dropdown menus: 'Account: Money Market', 'Alias: MM', '(Institution) Woodgrove Bank', and 'Account No: 12345678'. Below these are 'Type: Savings' and 'Currency: US dollar'. At the bottom, there are two rows of buttons: the first row has 'Balance' (with a dropdown arrow), 'Debit', and 'Credit'; the second row has 'Minimum', 'Balance', 'Debit', and 'Credit'. Below the buttons are two checkboxes: 'Goals' (checked) and 'Opening' (unchecked), and 'Favorite' (checked). At the very bottom is a 'Done' button and four navigation icons (back, forward, home, search).

The Edit Account view displays the account’s ending balance by default.

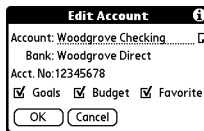
To change the ending balance tap the **Balance** button, or write the new balance into the corresponding field.

To display the account's opening balance, tap and hold the **Balance** button and choose **Opening** from the shortcut menu.

NOTE: Changes you make to the ending balance in Ultrasoft Money are not reflected in Microsoft Money when you synchronize. Microsoft Money recalculates the account balance.

Editing an Essential Account

If the account is a Microsoft Money 2005 or later *Essential* account, many of its details are controlled by your financial institution, and Ultrasoft Money cannot change them.



You can change the name of the Essential Account, and change the following options:

1. Tap the **Goals** checkbox to include this account when calculating savings goals.
2. Tap the **Budget** checkbox to include this account in budget calculations.
3. Tap the **Favorite** checkbox to mark this as a favorite account.

You can also set the display options to show only favorite accounts in the account list. See [“Customizing the Accounts View”](#) on page 13.

Deleting an Account



Delete

To delete an account, open the Edit Account view (see above) and tap the Delete button.

NOTE: You cannot delete an account that has been synchronized with Microsoft Money. Delete the account in Microsoft Money on your desktop and then synchronize your handheld computer.

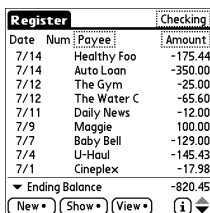
Using the Register View

Overview

The Register view displays transactions, and allows you to enter new transactions into Ultrasoft Money.

Viewing the Register

The Register view displays all of the transactions you have entered for a particular account, and the account's balance.



| Register | | | Checking |
|------------------|-----|-------------|----------|
| Date | Num | Payee | Amount |
| 7/14 | | Healthy Foo | -175.44 |
| 7/14 | | Auto Loan | -350.00 |
| 7/12 | | The Gym | -25.00 |
| 7/12 | | The Water C | -65.60 |
| 7/11 | | Daily News | -12.00 |
| 7/9 | | Maggie | 100.00 |
| 7/7 | | Baby Bell | -129.00 |
| 7/4 | | U-Haul | -145.43 |
| 7/1 | | Cineplex | -17.98 |
| ▼ Ending Balance | | | -820.45 |

Navigation bar: New Show View (i) ↕

Scroll the screen using the up and down arrows located in the lower right corner of the screen. Use the **Top** and **Bottom** menu options to jump to the top or bottom of the list.

Tap on a transaction in the list to select it.

TIP: By default, selecting a transaction will display its details. See [“Viewing Transaction Details” on page 26](#). A preference allows you to change the action taken when you select a transaction. See [“Navigation Preferences” on page 73](#).

If you tap and hold the stylus on the transaction for a fraction of a second, a pop-up menu displays the options for viewing, editing or deleting the transaction.

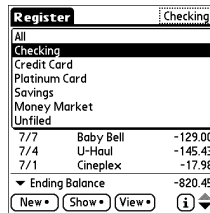
Tap the **Payee** selector above the register list, and choose one of the following options:

- **Payee** displays the payee name for each transaction in the list. This is the default.
- **Category** displays the category name for each transaction. See [“Using Categories” on page 28](#).
- **Class 1** displays the class 1 name for each transaction. See [“Using Classifications” on page 29](#).
- **Class 2** displays the class 2 name for each transaction.

Tap the **Amount** selector above the register list, and choose one of the following options:

- **Amount** displays the transaction amount for each transaction in the list. This is the default.
- **Balance** displays the running balance for the account.
- **Amt/Bal** displays both the transaction amounts and the running balance. This option is best suited to wide-screen Palm OS devices.

To change the selected account, tap the account name located at the top of the screen and choose an account from the drop-down list.



To create a new transaction, tap the **New** button. See [“Creating a New Transaction” on page 24](#).

To customize the display of the Register View, open the Show Options dialog by tapping the **Show** button. See [“Customizing the Register View” on page 19](#).

To apply a filter to the view, tap and hold the **Show** button and select **Filter** from the pop-up menu. See [“Filtering the Register View” on page 21](#).

To change the account balance display, tap the balance selector at the bottom of the screen, and choose one of the following options:

- **Ending Balance** displays the balance of the account including all transactions in the list.
- **Available Funds** displays the funds available before the account’s balance exceeds its credit limit (for credit card accounts) or falls below its minimum balance (for other accounts). The credit limit or minimum balance are specified in the Account Details view. See [“Creating a New Account” on page 13](#) and [“Editing an Account” on page 15](#).

- **Cleared Balance** displays the ending balance of transactions that are reconciled or cleared, including electronically cleared transactions (i.e., downloaded to Microsoft Money from your bank).
- **Today's Balance** displays the account balance as of the current date.
- **Choose Date** allows you to select a date, then displays the account balance as of that date.

The account balance is not displayed when **All** accounts or the **Unfiled** account is selected.

NOTE: The account balance display includes only transactions that appear in the Register view. To view the projected balance including scheduled bills & deposits, see [“Viewing Upcoming Bills & Deposits” on page 40.](#)

To switch to a different view, tap the **View** button.

Customizing the Register View

To customize the display of the Register View, open the Show Options dialog by tapping the **Show** button.

Choosing Layout Options

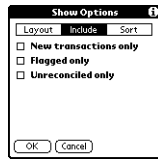
To display the Layout options, tap **Layout**.



- Tap the **Display** drop-down arrow and choose either payee name or category name.
- Tap the **Amount** drop-down list and choose either transaction amount or running balance.
- Tap the **Colors** selectors and choose colors for the Register view list.
- Mark **Anchor list at bottom** to scroll the view to the bottom of the list when the Register view is first displayed, and when you switch accounts.
- Mark **Show Number column** to display the number column in the Register view.
- Mark **Show Status column** to display the reconcile status in the Register view.
- Tap the **Font** button and select a font for the Register view list.

Choosing Include Options

To display the Include options, tap **Include**.



- Mark **New transactions only** to display only transactions that have not been synchronized.
- Mark **Flagged only** to display only transactions that have been flagged for follow-up.
- Mark **Unreconciled only** to display only transactions which have not been reconciled.

Choosing Sort Options

To display the sort options, tap **Sort**.



- Tap the drop-down arrows and specify the sort options by:
 - **Date**
 - **Check Number**
 - **Amount**
 - **Payee**
 - **Order Entered**
- Mark **Sort in reverse order** to display the transactions in reverse order.

TIP: If you modify the register database sort order, the change applies to all views that use the register database, including the Register view, the Reconcile view, and the Bills & Deposits views.

Filtering the Register View

Filtering allows you to specify the transactions that are displayed in the Register view.

To create a filter, tap and hold the **Show** button located at the bottom of the Register view, and choose **Filter** from the pop-up menu.

You can specify one or more of each of the following criteria by tapping the corresponding button:

- **Accounts**
- **Payees**
- **Categories**
- **Category types**
- **Classes 1 & 2**

NOTE: The transactions must meet all the criteria that you specify in the Transaction Filter in order to be included in the Register view. Any fields that you leave blank in the Transaction Filter will be ignored.

Category types are Income, Expense, Uncategorized and Transfers.

If you select one or more categories in the filter, the category type options are removed and an **Include subcategories** option is offered instead.

When this option is checked, transactions that are associated with each selected category will be included, along with transactions that are associated with any of their subcategories.

To filter on classes, tap and hold the **Cat** button, and choose **Class 1** or **Class 2** from the pop-up list.

To specify an absolute date range, tap the **From** and the **To** buttons and choose dates from the calendar.

To specify a relative date range, tap and hold the **From** and the **To** buttons and choose values from the pop-up list. The following options are available:

- **No Date**
- **Today**
- **Tomorrow**
- **Yesterday**
- **This Month**
- **Next Month**
- **Last Year**
- **This Year**

Relative dates are recalculated each time the filter is applied so, for example, **Today** is always the current date.

You can filter on transaction amounts. Enter the amount in the **Amt** field, tap the **NA** selector, and choose an option from the pop-up list:

- **NA: Not Applicable**
- **EQ: Equal**
- **LT: Less Than**
- **LE: Less Than or Equal**
- **GT: Greater Than**
- **GE: Greater Than or Equal**

To filter on transaction status, choose a value from the **Status** pop-up list:

- **Unreconciled**
- **Cleared**
- **Reconciled**

Check **Void** to select void transactions. If **Void** is not marked, the void status is ignored.

Check **Flagged for Follow-up** to select transactions that are flagged for follow-up.

Check **Invert filter results** to invert the results of the filter.

NOTE: When **Invert filter results** is checked, the filter is applied and anything that does *not* match is displayed in the Register view.

Tap the **Clear** button to clear the filter.

Tap the **OK** button to apply the filter, or the **Cancel** button to discard your changes.

Creating and Editing Transactions

Overview

Transactions are entries you make in UltraSoft Money to record the details of income and expenditures.

When you synchronize, transactions from Microsoft Money are downloaded to your Palm OS® handheld, and transactions recorded in UltraSoft Money are uploaded to your desktop computer.

Creating, Editing and Viewing Transactions

Create, edit and view transactions using the Register view. See [“Using the Register View” on page 17](#).

Enter new transactions using the New Transaction view. See [“Creating a New Transaction” on page 24](#).

View transactions using the Transaction Details view. See [“Viewing Transaction Details” on page 26](#). When you view a transaction, you cannot make changes to it.

Modify transactions using the Edit Transaction view. When you modify a transaction, the new information replaces the previous information. See [“Editing a Transaction” on page 26](#).

NOTE: Microsoft Money 2005 and later supports *Essential* accounts that it updates online, directly from your financial institution. See [“Essential Accounts” on page 11](#). Many of the details of online transactions are controlled by your financial institution, and cannot be changed by UltraSoft Money. See [“Editing an Online Transaction” on page 27](#).

Creating a New Transaction

To enter a new transaction open the Register view and tap the **New** button.

| Date | Num | Payee | Amount |
|------|-----|-----------------|---------|
| 7/14 | | Healthy Food | -175.44 |
| 7/14 | | Auto Loan | -350.00 |
| 7/12 | | The Gym | -25.00 |
| 7/12 | | The Water Co | -65.60 |
| 7/11 | | Daily News | -12.00 |
| 7/9 | | Withdrawal | 100.00 |
| 7/7 | | Deposit | -129.00 |
| 7/4 | | Transfer | -145.43 |
| 7/1 | | Check | -17.98 |
| | | Cash Withdrawal | -820.45 |

TIP: In the Register view, hold the stylus on the **New** button for a fraction of a second to display a pop-up menu that allows you to select a transaction type.

NOTE: If you create a new transaction in a Microsoft Money *Essential* account, it is referred to as an *Adjustment*. Microsoft Money will automatically match adjustment transactions with online transactions when they appear at your bank. See “[Essential Accounts](#)” on page 11.

In the **New Transaction** screen, tap the **Account** drop-down list and choose the account for the new transaction.

To change the transaction type, tap the **Type** drop-down list.

To display the calendar and choose a date, tap the **Date** button.

TIP: Hold the stylus on the button for a fraction of a second to display a pop-up menu that allows you to quickly select a date.

Tap the **Num** button and choose from a list of memorized strings, or enter a number in the field.

Tap the **Payee** button for a list of memorized payees and their most recent transaction details.

Begin writing a payee name and AutoComplete completes the name for you.

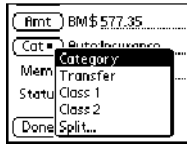
| Payee | Amount | Type |
|-------------|---------|----------|
| Accountant | -325.00 | Transfer |
| Air Canada | -875.33 | Transfer |
| Marketplace | -259.15 | Transfer |
| Utilities | -73.56 | Class 2 |

Tap the **Amt** button to display the calculator, or write the transaction amount in the field.

Tap the **Cat** button for a list of categories and transfer accounts.

The **Cat** button is also used to access the transaction's classifications.

Hold the stylus on the **Cat** button for a fraction of a second, and a pop-up menu allows you to change the button's function.

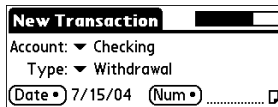


If you enter a transfer to an account that uses a different currency, you will be prompted to review the currency conversion when you save it.

Select **Class 1** or **Class 2** from the list to display the transaction's classifications. The button's caption changes and the class is displayed in the field. For more information about classes, see [“Using Classifications” on page 29](#).

Select **Category** from the list to display the transaction's category, or **Transfer** to display its account-transfer information.

If a category is selected and the Budget add-in module is installed, a budget status bar is displayed at the top of the screen.



The budget status bar shows progress information for the selected category. See [“Budget Status Feedback” on page 61](#). Tap the bar to open a pop-up window showing budget details for the selected category.

TIP: Tap and hold the budget status bar to keep the pop-up window open.

To enter split transaction details, choose **Split** from the pop-up menu, tap on the **Split** button in the Choose Category dialog, or choose **Split Transaction** from the menu bar. See [“Creating and Editing Split Transactions” on page 33](#).

If the transaction already contains split details, the **Split** button replaces the **Cat** button.

Similarly, if the transaction is a paycheck, the **Split** button replaces the **Cat** button. Tap the **Split** button to edit the paycheck details. For more information about Paycheck deposits, see [“Paycheck Transactions” on page 34](#).

Tap the **Status** drop-down list to change the transaction status to **Cleared** or **Reconciled**.

- **Cleared** generally means that the money has been debited from your account (the money has cleared the bank).
- **Reconciled** means that the transaction has appeared on your bank statement, and has been checked against your records.



New



Delete



Flag

Tap the **Void** checkbox if you want to mark this transaction void.

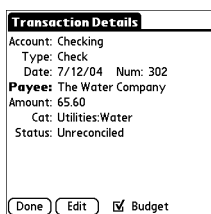
Tap the buttons at the bottom of the screen for the following:

- The **New** button allows you to save the entries you have made and start creating a new transaction.
- The **Delete** button allows you to delete the transaction.
- The **Flag** button allows you to flag the transaction for later follow-up. See [“Flagging Transactions for Follow-Up” on page 35](#).

Tap the **Done** button to save the transaction, or tap the **Delete** button if you want to delete it.

Viewing Transaction Details

View transaction details using the Transaction Details view.



To open the Transaction Details view, tap and hold the stylus on the transaction in the Register View, and choose **Details** from the pop-up list.

TIP: By default, a single tap on a transaction in the Register View list will display its details. A preference allows you to change this behavior. See [“Navigation Preferences” on page 73](#).

The Transaction Details view shows the details for the selected transaction. You cannot modify the transaction using this view.

If there is more information than will fit on one screen, you can scroll the view using the up and down arrows or the buttons on the handheld’s casing. You can also use the buttons to scroll to the previous or next transaction in the list.

Tap the **Edit** button (or elsewhere on the screen) to edit the transaction details.

Tap the **Done** button to close the Transaction Details view.

Editing a Transaction

Edit a transaction using the Edit Transaction view.

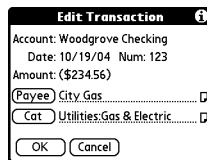
To open the Edit Transaction view, tap and hold the stylus on the transaction in the Register View, and choose **Edit** from the pop-up list.

TIP: A preference allows you to specify that a single tap on a transaction in the Register View list will open the Edit Transaction view. See [“Navigation Preferences” on page 73](#).

The Edit Transaction view is similar to the New Transaction view. See [“Creating a New Transaction” on page 24](#) for a description of its fields.

Editing an Online Transaction

An online transaction is a transaction that was downloaded directly from your financial institution into an *Essential* account by Microsoft Money 2005 or later.



To edit an online transaction, tap and hold the stylus on the transaction in the Register View, and choose **Edit** from the pop-up list.

TIP: A preference allows you to specify that a single tap on a transaction in the Register View list will open the Edit Transaction dialog. See [“Navigation Preferences” on page 73](#).

Ultrasoft Money lets you change the payee name and the category. All other fields are controlled by your financial institution, and cannot be changed.

To change the payee name, write the new name in the field, or tap the **Payee** button for a list of memorized payees.

To change the category, write the category name in the field, or tap the **Cat** button for a list of categories.

Tap the **OK** button to save your changes and close the Edit Transaction dialog, or tap **Cancel** to discard your changes.

Using Categories

You can assign each transaction to a category as you record it. Categories help organize your transactions so that you can see where your money goes using the Budgeting and Reporting add-in modules. See “[Budgeting](#)” on page 50 and “[Reporting](#)” on page 64.

Creating a Category

When you synchronize with Microsoft Money, the categories you created in Microsoft Money are downloaded to UltraSoft Money. You can also create categories in UltraSoft Money.

To create a new category, open your Palm handheld’s menu (see “[Menu Options](#)” on page 72), and:

1. Open the **Record** menu, then choose **Edit Categories**.



2. Tap the **New** button located at the bottom of the Edit Categories view.
3. Enter the name of the category.
4. Tap either **Income** or **Expense** to choose the type of category.
5. Tap **OK** to close the Create Category dialog.

Editing a Category

To edit a or delete a category, open your Palm handheld’s menu (see “[Menu Options](#)” on page 72), and:

1. Open the **Record** menu, then choose **Edit Categories**. The Edit Categories view displays a list of categories and subcategories.
2. To rename or delete a category (or subcategory), tap the category name and then tap the **Details** button.
 - Rename the category in the Details view.
 - Tap **Delete** to delete the category or subcategory.

Deleting a Category

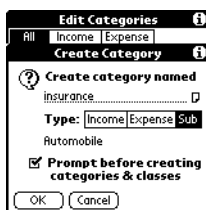
When you delete a category, the transactions in that category are moved to the parent category.

The following restrictions apply to deleting a category:

- You cannot delete a category that contains subcategories.
- You cannot delete a category that has been synchronized with Microsoft Money.

Creating a Subcategory

1. Open the Edit Categories view.
2. Tap a Category to select it.
3. Tap the **New** button.
4. Type the name of the subcategory under **Create category named**.



5. Choose **Sub** as the category type.
6. Tap **OK** to close the Create Category dialog.

The subcategory is displayed under the category in the Edit Categories view.

Using Classifications

In addition to categories, you can create classifications to further organize your transactions. For example, with classifications, transactions can be organized by family member, property, or project. You can create two classifications, each with an unlimited number of classes.

Creating a Classification

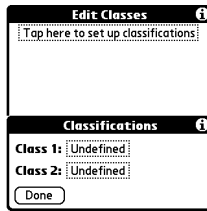
You can create two classifications in Ultrasoft Money. When you create your first class, use Class 1. When you create the second class, use Class 2.

After you have created a classification you can create classes within the classification.

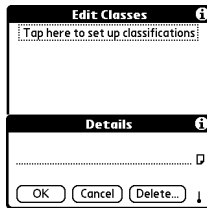
To create a new class, open your Palm handheld's menu (see [“Menu Options” on page 72](#)), and:

1. Open the **Record** menu, then choose **Edit Classes**.

2. Tap the selector labelled **Tap here to set up classifications** at the top of the screen.



3. Tap the word **Undefined** to display the Details dialog and name the class.

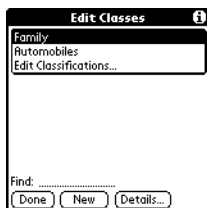


4. When you are finished naming the class, tap **OK**.
The classification name is displayed in the Classifications dialog.
5. To create Class 2, tap **Undefined** and name the second Classification.
6. Tap **Done** to close the Classifications dialog.

Editing a Classification

Classification names can be modified or deleted using the Edit Classifications screen.

1. Open the **Record** menu and choose **Edit Classes**.
2. Tap the classification name at the top and then choose **Edit Classifications**.

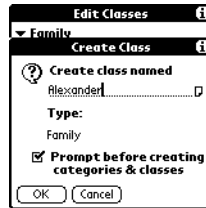


3. Tap the classification name in the Classifications dialog to open the Details dialog.
4. Rename or **Delete** the Classification.
5. Tap **OK** to close the Details dialog.

Creating a Class

Classes are created within classifications.

1. Open the **Record** menu and choose **Edit Classes**.
2. Tap the classification name at the top of the Edit Classes view and choose the classification for the class you will create.
3. To open the Create Class dialog, tap the **New** button at the bottom of the Edit Classes view.

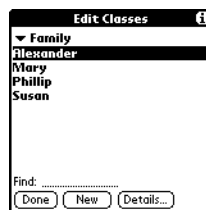


4. After you name the class, tap **OK** to close the Create Class dialog. The Class is displayed under the Classification in the Edit Classes screen.

Editing a Class

You can rename or delete a class.

1. Open the Edit Classes view.
2. Tap the classification and choose the classification that contains the class you want to edit from the drop-down list.
3. Tap the class to select it.



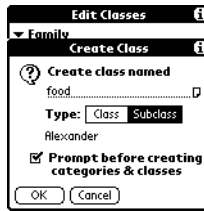
4. Tap **Details** to open the Details dialog.
5. Rename or delete the class.
6. Tap **OK** to close the Details dialog.

Creating Subclasses

Create subclasses of classes to help you track income and expenditures.

1. Open the Edit Classes view.
2. Select the class to which you want to add the subclass.
3. Tap **New**.

4. Name the subclass in the Create Class dialog.

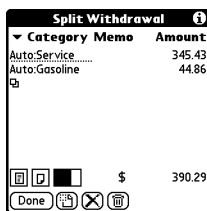


5. Choose **Subclass** for the type of class.
6. Tap **OK** to close the Create Class dialog.

Creating and Editing Split Transactions

The Split transaction screen allows you to assign a single transaction to multiple categories and classes. A split transaction can combine deposits, withdrawals, and transfers.

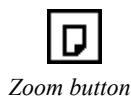
1. Open the New Transaction or Edit Transaction screen.
2. Tap and hold the **Cat** button and choose **Split** from the pop-up menu to open the Split transaction screen.



3. Tap the stylus under each of the following column titles to enter item details.

- **Category**
- **Memo**
- **Amount**

4. Tap the *new split item* icon under the **Category** list to enter a new split item.



5. Tap the **Category** drop-down arrow to choose classifications.

The text will change to **Class 1** or **Class 2** and the column will display the corresponding classifications. You can then enter classification details in the column.

6. With the cursor in the **Category** or **Memo** column, tap the *Zoom* button to bring up the full-page text editor.
7. With the cursor in the **Amount** column, tap the *Tool* button to bring up the calculator. See [“Using the Calculator Tool!” on page 10](#).
8. With the cursor in the **Category** column, tap the *Tool* button to display the list of categories or classifications.
9. If the Budget add-in module is installed, the *Budget status bar* shows progress information for the currently selected split item. See [“Budget Status Feedback” on page 61](#). Tap the bar to open a pop-up window showing budget details for the selected category.



TIP: Tap and hold the budget status bar to keep the pop-up window open.

10. To delete the currently selected split item tap the **Delete** button.

11. To delete all split information tap the **Clear** button.
 12. Tap the **Done** button to save the split transaction information.
- If you are setting up a new split transaction and the sum of the categories does not match the transaction total, you will be prompted to allocate the unassigned amount.
- If you are editing a split withdrawal, credits are shown as negative numbers. If you are editing a split deposit, debits are shown as negative numbers.

Paycheck Transactions

You can enter paycheck details using the Split Deposit view.

1. Open the Accounts view and then tap the account name to open the Register view for your paycheck account.
2. Tap the **New** button to record a new transaction.
3. Tap the **Type** drop-down list and choose **Paycheck**.

For information about completing the New Transaction view, see [“Creating a New Transaction” on page 24](#).

Recording Paycheck Details

The Paycheck Details screen allows you to enter details such as wages, taxes, and both before-tax and after-tax deductions.

| Paycheck Details | | | | |
|------------------|-------|----------|----------|------|
| All | Wages | Pre | Taxes | Post |
| Category | Memo | Amount | | |
| Wages & Salar | | 1,416.67 | | |
| Taxes:Federal I | | -225.00 | | |
| Taxes:Social Se | | -113.37 | | |
| Taxes:Medicar | | -38.32 | | |
| | | \$ | 1,039.98 | |

The buttons below the title bar allow you to select which paycheck items will be displayed:

Tap the **All** button to see all your paycheck items at once. In this list, credits are shown as positive numbers and debits are shown as negative numbers.

Tap the **Wages** button to see only wage items, the **Pre** button to see only pre-tax items, the **Taxes** button to see tax items, and the **Post** button to see only post-tax items.

To move the item to a different column select the item and tap the **Move** button.

All other functions of the Paycheck screen are the same as in the Split transaction screen. For information about split transactions, see [“Creating and Editing Split Transactions” on page 33](#).



Move

Flagging Transactions for Follow-Up

You can mark transactions with a follow-up flag.

1. Open the Register view for an account.
2. Tap and hold the transaction in the list. A pop-up menu will appear. Tap the **Flag for follow-up** menu item.



3. Tap the **Flag for follow-up** checkbox.
4. Tap the **Date** button to choose a date for follow-up.
5. Write a reminder note in **Notes**.

To clear a follow-up flag, un-check the **Flag for follow-up** checkbox.



Flag

NOTE: You can set or clear the follow-up flag while creating or editing a transaction by tapping the **Flag** button at the bottom of the screen. See [“Editing a Transaction”](#) on page 26.

Reconciling Your Accounts

Overview

The process of account reconciliation allows you to verify that all transactions shown on your bank statement are properly recorded. After reconciling an account, you can use the **Purge** menu option to remove the transactions from your handheld and save space.

Reconciling your accounts includes the following:

- [Setting the Beginning and Ending Balance](#)
- [Clearing Transactions](#)
- [Adding and Editing Transactions](#)
- [Viewing Your Reconciled Balance](#)
- [Postponing Reconciliation](#)
- [Adjusting a Balance](#)

Setting the Beginning and Ending Balance

To begin the process of reconciliation in the Register view, open the **Record** menu and choose **Reconcile**. In the Accounts view, tap and hold the Account name and choose **Reconcile** from the pop-up menu.

The screenshot shows the 'Reconcile' dialog box overlaid on a 'Register' view. The 'Register' view displays a table of transactions for a 'Checking' account. The 'Reconcile' dialog box has the following fields and buttons:

| Date | Num | Payee | Amount |
|------|-----|-------------|----------|
| 7/15 | | Behemoth Co | 1,039.98 |
| 7/14 | | Healthy Foo | -175.44 |
| 7/14 | | Auto Loan | -350.00 |

Reconcile ⓘ

Date: 7/15/04

Start: 1231.43 Debit Credit

End: 2123.55 Debit Credit

OK Cancel

Enter the statement date for the account, and the start and end (or opening and closing) amounts. Tap **OK** to display the Reconcile view.

Clearing Transactions

The Reconcile view displays a checkbox next to each transaction. When you tap the checkbox, the transaction is marked **Cleared** and the **Reconciled Balance** is adjusted.

| Reconcile | | | Checking | |
|----------------------|-----|----------------------|----------|-------------------------------------|
| Date | Num | Payee | Amount | C |
| 7/15 | | Behemoth Corporation | 1,039.98 | C |
| 7/14 | | Healthy Foods | -175.44 | C |
| 7/14 | | Auto Loan | -350.00 | C |
| 7/12 | 302 | The Water Company | -65.60 | C |
| 7/12 | | The Gym | -25.00 | <input checked="" type="checkbox"/> |
| 7/11 | | Daily News | -12.00 | <input type="checkbox"/> |
| 7/9 | | Maggie | 100.00 | <input type="checkbox"/> |
| 7/7 | | Baby Bell | -129.00 | <input type="checkbox"/> |
| 7/4 | | U-Haul | -390.29 | <input type="checkbox"/> |
| ▼ Reconciled Balance | | | 443.18 | |

Any **Electronically Cleared** transactions dated before the end date of the statement are automatically marked **Cleared** when you begin reconciliation.

NOTE: Electronically Cleared transactions are those transactions that are downloaded from your bank to Microsoft Money, and in turn downloaded from Microsoft Money to Ultrasoft Money.

To customize the display of the Reconcile View, tap the **Show** button to open the Show Options dialog.

For more information about setting the Show Options, see [“Customizing the Register View” on page 19](#).

Adding and Editing Transactions

At any point during reconciliation, you can tap the **New** button to enter a new transaction.

TIP: Hold the stylus on the button for a fraction of a second to display a pop-up menu with a list of transaction types

Tap a transaction from the list to view or edit it. Hold the stylus down for a fraction of a second to display a pop-up menu with the following options:

- **Details**
- **Edit**
- **Delete**
- **Follow-up**
- **Mark as cleared**
- **Mark as reconciled**

Viewing Your Reconciled Balance

The bottom line of the Reconcile view switches between the Reconciled Balance and the Cleared Total.

Tap the arrow in the lower-left corner to switch the display.

- **Reconciled Balance:** the remaining balance to be reconciled
- **Cleared Total:** the total amount cleared so far

When the **Reconciled Balance** reaches zero, your account is balanced.

Tap the **Next** button to complete the reconciliation process. When you tap **Next**, all **Cleared** transactions in the account are marked **Reconciled**.

Postponing Reconciliation

To postpone reconciliation, tap the **Next** button before the **Reconciled Balance** reaches zero, or close Ultrasoft Money. To resume reconciliation, choose the **Reconcile** menu option again.

You can postpone account reconciliation, synchronize your handheld computer, and resume reconciliation in Microsoft Money on your PC.

To resume reconciliation that you started on your desktop computer in Microsoft Money, follow these steps.

1. Open the **More Options** tab in the Money Properties dialog.

For information about using the Money Properties dialog, see [“Step 3: Setting your synchronization preferences” on page 8](#).

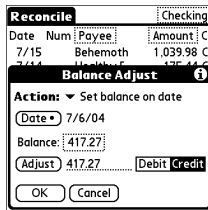
2. Mark either **All** or **Unreconciled and Cleared** transactions.

Adjusting a Balance

During account reconciliation, or at any other point, you may want to add an adjusting entry to an account.

An adjusting entry allows you to adjust your account balance to allow for a discrepancy (e.g., when an unknown charge appears on your statement, or your bank’s balance does not match Ultrasoft Money’s balance). Later, when you have determined the cause of the problem, you can modify or delete the adjusting entry.

To create an adjusting entry, open the **Record** menu and choose **Adjust Balance** in the Register view, or from the Accounts view pop-up menu, choose **Adjust**.



Tap the **Action** drop-down arrow and choose one of the following:

- **Set Balance on date** inserts an adjusting transaction on the date you choose.
- **Adjust opening balance** recalculates the account's opening balance.

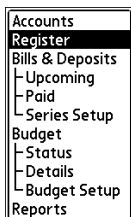
Tap the **Date** button and select the date on which you wish to make the entry. The program will show you the balance on that date. Enter the adjusted balance, or tap the **Adjust** button and calculate it.

TIP: If you miscalculate the balance, tap the balance selector and the amount will be reset.

When you have entered or calculated the correct balance, tap the **OK** button. Ultrasoft Money adds the entry to the account, and displays the New Transaction view where you can edit the entry.

Scheduling Bills & Deposits

Overview



View Menu

If you select and install the optional Ultrasoft BillMinder add-in module during setup, Ultrasoft Money can manage your one-time and recurring future bills and deposits.

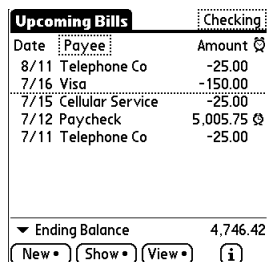
You can have Microsoft Money automatically record future bills and deposits into your register, have Ultrasoft Money do it, or enter them manually with the tap of a button.

Tap the **View** button and choose one of the **Bills & Deposits** views:

- **Upcoming:** this view will display future occurrences of each upcoming bill or deposit.
- **Paid:** this view will display paid bills and received deposits.
- **Series Setup:** this view will display each bill and deposit series.

Viewing Upcoming Bills & Deposits

To view upcoming bills and deposits, tap the **View** button and select **Upcoming** from the pop-up menu.



A screenshot of the 'Upcoming Bills' view. The title bar shows 'Upcoming Bills' and 'Checking'. The table lists the following items:

| Date | Payee | Amount |
|------|------------------|----------|
| 8/11 | Telephone Co | -25.00 |
| 7/16 | Visa | -150.00 |
| 7/15 | Cellular Service | -25.00 |
| 7/12 | Paycheck | 5,005.75 |
| 7/11 | Telephone Co | -25.00 |

At the bottom, there is a summary row: 'Ending Balance' 4,746.42. Below the table are buttons for 'New', 'Show', 'View', and an information icon.

This view displays the upcoming bill and deposit occurrences that fall within the preview range you have specified. See [“Bills & Deposits Preferences” on page 74](#). If you have disabled the bills preview setting, only due and overdue bills and deposits are displayed.

One-time and recurring future bills and deposits, and the projected account balance, are shown for a particular account. To change the account, tap the account name located at the top of the screen and choose an account from the drop-down list.

Scroll the screen using the up and down arrows located in the lower right corner of the screen. Use the **Top** and **Bottom** menu options to jump to the top or bottom of the list.

Tap a bill or deposit occurrence in the list to view or edit it. See [“The Series Setup View” on page 42](#).

NOTE: Changes to individual occurrences do not affect other occurrences in the series. To modify all future occurrences of a bill or deposit, edit the series definition. See [“The Series Setup View” on page 42](#).

If you hold the stylus on the entry for a fraction of a second, a pop-up menu displays the options for editing, recording or skipping it.

When you record a bill or deposit, it is added to the Register and Paid Bills & Deposits views and the account balance is updated. When you skip a bill or deposit, it is discarded.

NOTE: You can record or skip a bill or deposit only if it is the next-due occurrence in the series.

To create a new bill or deposit series, tap the **New** button. See [“Creating a New Bill Series” on page 42](#).

TIP: Hold the stylus on the **New** button for a fraction of a second to display a pop-up menu that allows you to select a transaction type.

To customize the display of the Bills & Deposits View, open the Show Options dialog by tapping the **Show** button. See [“Customizing the Register View” on page 19](#).

To apply a filter to the view, tap and hold the **Show** button and select **Filter** from the pop-up menu. See [“Filtering the Register View” on page 21](#).

To change the account balance projection display, tap the balance selector at the bottom of the screen, and choose one of the following options:

- **Ending Balance** displays the projected ending balance of the account including all transactions in the Register view, and all bills and deposits in the list.
- **Total** displays the total of all bills and deposits in the preview range.
- **Today’s Balance** displays the projected account balance as of the current date.

- **Choose Date** allows you to select a date, then displays the projected account balance as of that date.

The projected account balance is not displayed when **All** or **Unfiled** is selected in the accounts drop-down list.

NOTE: The projected account balance includes transactions that appear in the Register view (see [“Viewing the Register” on page 17](#)) in addition to scheduled bills & deposits.

To switch to a different view, tap and hold the **View** button.

The Series Setup View

To view the bills and deposits series definitions, tap the **View** button and select **Series Setup** from the pop-up menu.

This view is similar to the Upcoming Bills & Deposits, but displays the series definition for each bill and deposit.

Any changes you make to bills and deposits in this list affect all future occurrences.

Creating a New Bill Series

To create a new series of bills or deposits, open the Bills & Deposits **Upcoming** or **Series Setup** view, and tap the **New** button.

| Bills & Deposits | | ▼ Series Setup |
|------------------|------------------|----------------|
| » Checking | | \$ |
| 12/15 | Cellular Service | -25.00 |
| 12/12 | Paycheck | 5,000.75 |
| 12/12 | Telephone Comp | -50.00 |
| 12/12 | Internet Provide | -19.95 |
| 12/4 | Cable TV | -25.95 |
| 12/3 | Visa | -140.50 |
| 12/3 | Electric Compan | -120.34 |

TIP: You can change the behavior of the **New** button to create a one-time payment by default, rather than a new series of bills or deposits (see [“Bills & Deposits Preferences” on page 74](#)). If you have changed the default, and now want to create a recurring series of bills or deposits, tap the **New** button then tap the **Schedule** button and enter the scheduling details for the series. See [“Scheduling Bills & Deposits” on page 44](#).

In the **New Bill Series** screen, tap the **Account** drop-down list and choose the account for the bill or deposit series.

To change the transaction type, tap the **Type** drop-down list.

Begin writing a payee name and AutoComplete completes the name for you.

If you set up a transfer to an account that uses a different currency, you will be prompted to review the currency conversion when you save it.

Tap the **Date** button to display the calendar and choose a date. Tap and hold the button to display a pop-up menu that allows you to quickly select a date.

Tap the **Payee** button for a list of memorized payees and their most recent transaction details.

Tap the **Amt** button to display the calculator, or write an amount in the field.

Tap the **Cat** button for a list of categories and transfer accounts.

The **Cat** button is also used to access the bill series' classifications. Hold the stylus on the **Cat** button for a fraction of a second, and a pop-up menu allows you to change the button's function.



Select **Class 1** or **Class 2** from the list to display the bill series' classifications. The button's caption changes and the class displays in the field. For more information about classes, see ["Using Classifications"](#) on page 29.

Select **Category** from the list to display the transaction's category, or **Transfer** to display its account-transfer information.

To enter split transaction details, choose **Split** from the pop-up menu, tap on the **Split** button in the Choose Category dialog, or choose **Split Transaction** from the menu bar. If the bill series already contains split details, the **Split** button replaces the **Cat** button.

Similarly, if the series is a paycheck, the **Split** button replaces the **Cat** button. Tap the **Split** button to edit the paycheck details. For more information about Paycheck deposits, see ["Paycheck Transactions"](#) on page 34.

Tap the buttons at the bottom of the screen for the following:



New



Delete



Schedule

- The **New** button allows you to save the entries you have made and start creating a new bill or deposit series.
- The **Delete** button allows you to delete the series.
- The **Schedule** button allows you to enter the scheduling details for the series. See ["Scheduling Bills & Deposits"](#) on page 44.

TIP: Tap and hold the **Schedule** button and select **Once only** from the pop-up list to quickly create a one-time payment. See ["Scheduling Bills & Deposits"](#) on page 44.

Tap the **Done** button to save the new series, or tap the **Delete** button if you want to delete it.

Scheduling Bills & Deposits

To schedule a bill series, tap the **Schedule** button while setting it up. See “Creating a New Bill Series” on page 42.

To change the scheduling details for an existing series, edit the series (see “Editing a Bill Series” on page 47) and tap the **Schedule** button.

TIP: Modifying an existing bill series will change the scheduling details for the entire series, and overwrite any changes you’ve made to individual future occurrences. To change the date of a single bill or deposit occurrence, edit the occurrence (see “Editing a Single Bill Occurrence” on page 46) and change its date.

When you tap the **Schedule** button, the **Scheduling Options** dialog is displayed.



Tap the **Frequency** trigger to select a payment frequency from the drop-down list.

Tap the **Repeat** trigger to select an end date for the series. The choices are:

- **Indefinitely:** The bill series will repeat until you delete it.
- **Enter payments:** You will be prompted to enter the number of payments or deposits remaining. The last payment date will be calculated.
- **Choose date:** You will be prompted to enter the last payment date for the series. When the payment or deposit for this date is processed, the series will be automatically deleted.

Tap the **Entry** trigger to select an entry method from the drop-down list. Choices are:

- **Automatic:** Ultrasoft Money will automatically enter the payment or deposit into the register when it comes due.
- **Manual:** You will enter the payment or deposit manually.
- **Desktop:** Microsoft Money will automatically enter the payment or deposit into the register when it comes due.

If you choose the **Manual** entry method, you can also check the **Amount is usually the same** checkbox to indicate a fixed-amount payment.

To set an alarm for each occurrence of the bill or deposit, tap the **Alarm** checkbox and enter the number of days in advance that you'd like the alarm to sound. Tap the time trigger to select the time of day.

TIP: The Automatic entry method uses the Palm OS alarm feature to schedule bill payment. On some Palm III devices, this feature may malfunction. If you encounter this problem, go to the Bills & Deposits view, and use the Check Bills & Deposits menu item from the Record menu.

Tap the **OK** button to save the new scheduling options, or tap the **Cancel** button to close the dialog without saving.

Setting Up a One-Time Payment

To set up a one-time payment or deposit, create a new bill or deposit series (see [“Creating a New Bill Series” on page 42](#)), enter the details, then tap and hold the **Schedule** button and select **Once only** from the pop-up list.

TIP: You can change the behavior of the **New** button in the Bills & Deposits view to create a one-time payment by default, rather than a new series of bills or deposits. See [“Bills & Deposits Preferences” on page 74](#).

New Bill Series

Account: ▼ Checking
Type: ▼ Bill or withdrawal
Date: 12/3/01
Payee: Electric Company
Amt: \$ 120.34
Cat: Utilities:Electric
Memo:

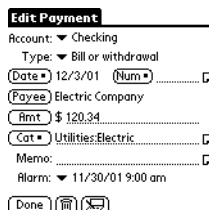
Done (trash) **Once only** Schedule...

One-time payments appear in the Bills & Deposits **Series Setup** list. They also appear in the **Upcoming** list if they fall within the preview range.

TIP: To have a one-time payment automatically processed when it comes due, tap the **Schedule** button and select **Once only** from the **Frequency** pop-up list, then select **Automatic** from the **Entry** pop-up list.

Editing a Single Bill Occurrence

To change the details of a single bill or deposit occurrence, open the Bills & Deposits **Upcoming** view, and tap on the particular bill or deposit occurrence that you want to modify.



You can tap the **Account** drop-down list and change the account for the bill or deposit occurrence.

To change the transaction type, tap the **Type** drop-down list.

Tap the **Date** button to display the calendar and choose a date. Tap and hold the button to display a pop-up menu that allows you to quickly select a date.

If the occurrence is a one-time payment or deposit, tap the **Payee** button or write in the field to change the payee name. You cannot change the payee name for individual occurrences of a recurring bill or deposit.

Tap the **Amt** button to display the calculator, or write an amount in the field.

Tap the **Cat** button for a list of categories and transfer accounts.

The **Cat** button is also used to access the bill's classifications. Hold the stylus on the **Cat** button for a fraction of a second, and a pop-up menu allows you to change the button's function.

If you modify a transfer to an account that uses a different currency, you will be prompted to review the currency conversion when you save it.



Select **Class 1** or **Class 2** from the list to display the bill's classifications. The button's caption changes and the class is displayed in the field. For more information about classes, see [“Using Classifications” on page 29](#).

Select **Category** from the list to display the transaction's category, or **Transfer** to display its account-transfer information.

To enter split transaction details, choose **Split** from the pop-up menu, tap on the **Split** button in the Choose Category dialog, or choose **Split Transaction** from the menu bar. If the bill occurrence already contains split details, the **Split** button replaces the **Cat** button.

Similarly, if the occurrence is a paycheck, the **Split** button replaces the **Cat** button. Tap the **Split** button to edit the paycheck details. For more information about Paycheck deposits, see “[Paycheck Transactions](#)” on [page 34](#).

Tap the **Alarm** trigger to set an alarm to remind you when the payment or deposit is due.

TIP: You can specify an alarm time for all future occurrences when you set up a series. See “[Scheduling Bills & Deposits](#)” on [page 44](#).”



New



Delete



Schedule



Record

Tap the buttons at the bottom of the screen for the following:

- The **Delete** button allows you to skip the bill occurrence.
- The **Record** button allows you to record the bill occurrence in your register.

When you record a bill or deposit, it is added to the Register and Paid Bills & Deposits views and the account balance is updated. When you skip a bill or deposit, it is discarded.

If the occurrence is a one-time payment or deposit, the following buttons also appear:

- The **New** button allows you to save the entries you have made and start creating a new one-time bill or deposit.
- The **Schedule** button allows you to change the scheduling details for the occurrence. See “[Scheduling Bills & Deposits](#)” on [page 44](#).”

TIP: Tap the **Schedule** button and choose another frequency to change a one-time payment into a repeating payment. See “[Scheduling Bills & Deposits](#)” on [page 44](#).”

Tap the **Done** button to save your changes to the bill or deposit.

Editing a Bill Series

To change the details of all future occurrences in a bill or deposit series, open the Bills & Deposits **Series Setup** view, and tap on the particular bill or deposit series that you want to modify.

Edit Bill Series

Account: ▼ Checking

Type: ▼ Bill or withdrawal

Date: 12/31/01

Payee: Electric Company

Amt: \$ 120.34

Cat: Utilities:Electric

Memo:

Done (trash) (calendar) (+)

TIP: Modifying a bill or deposit series will overwrite any changes you've made to individual future occurrences.

The **Edit Bill Series screen** is identical to the **New Bill Series** screen. See [“Creating a New Bill Series” on page 42.](#)

Viewing Paid Bills & Deposits

To view paid bills and deposits, tap the **View** button and select **Paid** from the pop-up menu.

This view is similar to the Register View, but displays only paid bills and deposits for a particular account. See [“Viewing the Register” on page 17.](#)

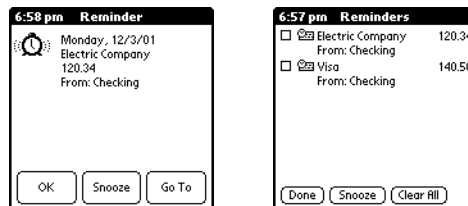
NOTE: The **New** button in the Paid Bills & Deposits view creates a new transaction, not a new future bill or deposit. See [“Creating a New Transaction” on page 24.](#)

Bill and Deposit Reminders

If you have specified an alarm time for a bill or deposit, your Palm OS® handheld computer will display a reminder when the occurrence is due.

TIP: You can disable alarms in the BillMinder preferences. See [“Bills & Deposits Preferences” on page 74.](#)

If your handheld is running Palm OS version 4.0 or later, and a bill or deposit is due, the Attention Manager displays a reminder.



NOTE: If multiple bills or deposits are due (or other alerts are pending), the Attention Manager will display a list view. Some Palm handheld models may also display individual alerts and reminders in a list view.

If a single alert is displayed:

- Tap the **OK** button to clear the reminder and dismiss the dialog.
- Tap the **Snooze** button to be reminded again later.

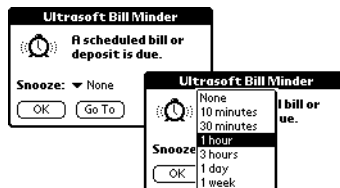
- Tap the **Go To** button to launch Ultrasoft Money and view the bill or deposit. To prevent this from clearing the reminder, enable the **Alarm Go To preserves reminders** preference. See “[Bills & Deposits Preferences](#)” on page 74.

If a list of alerts is displayed:

- Tap the **Done** button to dismiss the dialog. You can re-display it by tapping the flashing icon on your device’s screen.
- Tap the **Snooze** button to be reminded again later.
- Tap the **Clear All** button to clear all the reminders in the list.
- Tap the checkbox next to a bill occurrence to remove it from the list and clear its reminder.
- Tap the bill occurrence in the list to launch Ultrasoft Money and view the bill or deposit. To prevent this from clearing the reminder, enable the **Alarm Go To preserves reminders** preference. See “[Bills & Deposits Preferences](#)” on page 74.

NOTE: Clearing a reminder does not record the corresponding payment or deposit. To record the occurrence, tap the **Go To** button (or tap the bill in the list) to launch Ultrasoft Money, then tap the **Record** button.

If your handheld computer is running a version of Palm OS prior to 4.0, and one or more bills and deposits are due, Ultrasoft Money displays a reminder dialog similar to the following:



Select a time interval from the **Snooze** pop-up menu to be reminded again later, or select **None** to clear the reminder.

Tap the **OK** button to dismiss the dialog.

Tap the **Go To** button to launch Ultrasoft Money and display the **Upcoming Bills & Deposits** view.

Budgeting

Overview

If you select and install the optional UltraSoft Budget add-in module during setup, UltraSoft Money can manage and display your budget on your Palm handheld.

A budget consists of:

- **Budget groups:** Groups help organize your budget items so you can see where your money goes at a high level. You can add or remove items to each group, or move them between groups.
- **Budget items:** Items associate categories with your budget (see [“Using Categories” on page 28](#)) and help organize your transactions so that you can see where your money goes at a more detailed level. You can set spending limits for budget items. When you enter a transaction or record a bill payment on your handheld, UltraSoft Money will let you know the budget status of the associated category, and will display an alert if the item is over-budget.
- **Bills:** If you've set up recurring transactions in UltraSoft Money (see [“Scheduling Bills & Deposits” on page 40](#)), they will be included in your budget by default.
- **Savings Goals:** You can include Savings Goals in your budget. When you review your budget, UltraSoft Money will estimate how much cash you have on hand so you can gauge how close you are to reaching your goals.

NOTE: If you use an *Essential Budget* in Microsoft Money it will not include Budget Groups, Bills, transfers or Savings Goals. It will not include transfers, nor will it allow reallocations or one-time adjustments.

UltraSoft Money will track your budget within a time frame that you specify in the budget preferences (see [“Budget Preferences” on page 75](#)),

display visual cues as you enter transactions and record bill payments (see [“Budget Status Feedback” on page 61](#)), and alert you if your spending exceeds your budget (see [“Budget Alerts and Reminders” on page 62](#)).

To accommodate the unexpected, Ultrasoft Money allows you to make one-time adjustments in a budget period, and to reallocate funds from one budget item or budget period to another:

- You might use a one-time adjustment to include an unexpected bonus in your income.
- You might use a reallocation to “borrow” from one budget item to cover an unexpected expense in another, or to “carry forward” unused funds to a subsequent budget period.

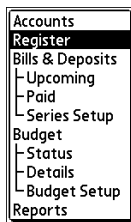
One-time adjustments and reallocations are entered and displayed in the Budget Details view. See [“The Budget Details View” on page 57](#).

If you modify your budget in Ultrasoft Money, changes are uploaded to Microsoft Money when you synchronize. Changes from Microsoft Money are automatically downloaded to your handheld.

You can enable or disable budget synchronization in the Ultrasoft Money conduit settings. See [“Synchronizing with Microsoft Money” on page 78](#).

To work with the Budget in Ultrasoft Money, tap the **View** button and choose one of the **Budget** views:

- **Status**: this view will display the budget status for a selected period, showing the budgeted and actual totals, any over-budget items, and your savings goals.
- **Details**: this view will display budget details for a selected period. Use this view to manage your budget for a specific period. You can reallocate funds as needed, or make one-time adjustments.
- **Budget Setup**: this view will display your Budget Groups, Budget Items, Bills, and Savings Goals. Use this view to set up and manage your budget.



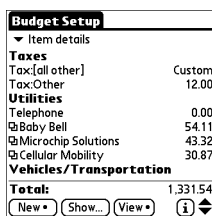
View Menu

Setting Up a Budget

You can set up a budget in Microsoft Money then synchronize and download it to Ultrasoft Money, or you can create your budget on your handheld, then synchronize and upload it to Microsoft Money.

TIP: For a quick start, use Microsoft Money to automatically set up a budget based on your past income and spending patterns.

To open the Budget Setup view, tap the **View** button and select **Budget Setup** from the pop-up menu.



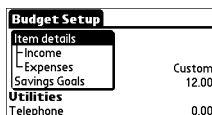
| Budget Setup | |
|--------------------------------|----------|
| Item details | |
| Taxes | |
| Tax (all other) | Custom |
| Tax: Other | 12.00 |
| Utilities | |
| Telephone | 0.00 |
| ☑ Baby Bell | 54.11 |
| ☑ Microchip Solutions | 43.32 |
| ☑ Cellular Mobility | 30.87 |
| Vehicles/Transportation | |
| Total: | 1,331.54 |

Buttons: New, Show..., View, Info

This view displays each budget group, followed by a list of budget items and scheduled bills and deposits.

TIP: You can optionally exclude bills from the budget. See “[Budget Preferences](#)” on page 75.

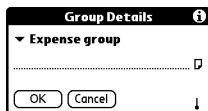
The Budget Setup view can also display Savings Goals. Tap the trigger above the main list, and select **Savings Goals** from the pop-up menu.



| Budget Setup | |
|------------------|--------|
| Item details | |
| Income | |
| Expenses | Custom |
| Savings Goals | 12.00 |
| Utilities | |
| Telephone | 0.00 |

Creating a New Budget Group

To create a new budget group, open the **Budget Setup** view, tap and hold the **New** button, and select **Budget Group** from the pop-up menu.



Group Details

Expense group

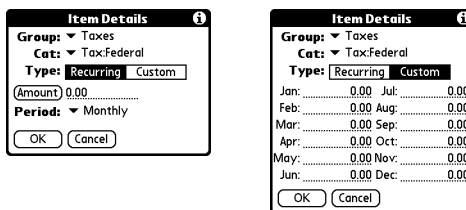
OK Cancel

1. Choose either **Expense group** or **Income group** to select the budget group type.
2. Enter the name of the group. The name must be unique.
3. Tap **OK** to create the group.

NOTE: If you use an *Essential Budget* in Microsoft Money, Budget Groups will not be available.

Creating a New Budget Item

To add a new item to the budget, open the **Budget Setup** view, tap and hold the **New** button, and select **Budget Item** from the pop-up menu.



The left screenshot shows the 'Item Details' dialog box with the following settings: Group: Taxes, Cat: Tax:Federal, Type: Recurring, Amount: 0.00, and Period: Monthly. The right screenshot shows the same dialog box but with a monthly calendar grid below, where each month from Jan to Dec has a value of 0.00.

TIP: Open the **Budget Setup** view, tap and hold the stylus on a budget group in the list, and select **New Item** from the pop-up menu to add an item to that budget group.

1. Select a budget group from the drop-down list.
2. Select a category.
3. Tap either **Recurring** or **Custom** to select the budget item type.
4. Enter the spending limit(s) for the budget items.
5. For a recurring item, select the period or frequency.
6. Tap **OK** to create the budget item.

TIP: When you add a budget item, any scheduled bills and deposits associated with the item's category are added to the budget. You can optionally exclude bills from the budget. See [“Budget Preferences”](#) on page 75.

Adding a Savings Goal

To add a new savings goal to the budget, open the **Budget Setup** view, tap and hold the **New** button, and select **Savings Goal** from the pop-up menu.



The screenshot shows the 'Savings Goal' dialog box with a 'Goal' field, a 'Date' dropdown menu, an 'Amount' field set to '0.00', and 'OK' and 'Cancel' buttons.

1. Enter a name or description for the savings goal.
2. Select a target date, or leave it blank.
3. Enter the goal amount.
4. Tap **OK** to create the savings goal.

TIP: To display savings goals in the Budget Setup view, tap the trigger above the main list, and select **Savings Goals** from the pop-up menu.

Editing Groups, Items and Goals

To edit a budget group, budget item or savings goal, tap its name in the **Budget Setup** view list.

TIP: When you edit a budget item, you can move it to another budget group, but you cannot change its associated category.

Deleting Groups, Items and Goals

To delete a budget group, item, or savings goal, tap and hold its name in the **Budget Setup** view list, and choose **Delete** from the pop-up menu.

When you delete a budget group, its associated items and bills are removed from the budget.

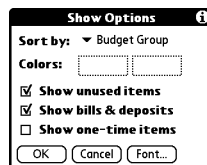
When you delete a budget item, its associated bills are removed from the budget.

TIP: You cannot delete groups or items that have been synchronized. Delete the groups or items in Microsoft Money and synchronize to download the changes to UltraSoft Money.

Customizing the Budget Setup View

Tap the **Show** button to change the Budget Setup view display options.

You can change the budget database sort order, choose list colors, change the display options, and select a font.



If the **Show unused items** checkbox is selected, all Budget Groups and Items are displayed in the list. Otherwise, empty groups are hidden, and only non-zero budget items are displayed.

If the **Show bills & deposits** checkbox is selected, a summary of scheduled bills & deposits is displayed in the list.

If the **Show one-time items** checkbox is selected, one-time bills and deposits are displayed in the list.

TIP: If you modify the budget database sort order, the change applies to all budget views. The other options apply only to this view.

Viewing the Budget Status

To view your budget status, tap the View button and select **Status** from the pop-up menu.

| Budget Status | | Current Month |
|---------------|----------|-------------------|
| Expenses | | |
| Actual: | | 1,150.00 |
| Budgeted: | | 2,251.48 |
| Difference: | | 1,101.48 |
| Group Summary | Budgeted | |
| Expenses | | 1,029.68 |
| Savings | | 1,399.61 |
| Taxes | | 621.96 |
| Utilities | | 50.04 |
| Debt | | 554.60 |
| Total: | | (2,251.48) |
| Graph | Show... | View • (i) (i) |

| Budget Status | | Current Month |
|-----------------|------------|----------------|
| Expenses | | |
| Actual: | | 1,150.00 |
| Budgeted: | | 2,251.48 |
| Difference: | | 1,101.48 |
| Over-budget | Difference | |
| Tax:[all other] | | -60.00 |
| Total: | | -60.00 |
| Graph | Show... | View • (i) (i) |

| Budget Status | | Current Month |
|-------------------------|---------|-----------------|
| Expenses | | |
| Actual: | | 1,150.00 |
| Budgeted: | | 2,251.48 |
| Difference: | | 1,101.48 |
| Savings Goals | | |
| 8/15 Summer Holiday | | 2,000.00 |
| Current savings: | | 2,463.14 |
| Graph | Show... | View • (i) (i) |

This view displays an overall budget summary for the selected budget period, and a summary of your budget groups, a list of over-budget items, or a list of savings goals.

To switch to a different budget period, tap the **Current Month** selector at the top of the screen, and choose a month. The month must fall within the preview range specified in the preferences. See [“Budget Preferences” on page 75](#).

To display a graph of the group summary, over-budget items or savings goals, tap the **Graph** button. See [“Graphing the Budget Details” on page 60](#).

Budget Summary

The overall budget summary shows income, expenses, or both for the selected budget period. To change the display, tap the trigger above the summary, and choose **Income**, **Expenses** or **Total** from the pop-up list.

You can hide or show the budget summary by tapping the *up arrow* button at the bottom of the screen.



Group Summary

This list shows a summary of your budget groups for the selected period. Tap the selector above the amount column to display:

- **Budgeted**
- **Actual**
- **Difference**

The **Total** row shows the sum of all budget group amounts.



*Back to Budget
Status view*

Tap on an item in the list to “drill down” to the Register view. The Register view displays all transactions in the selected period that are associated with the budget group item’s category.

TIP: In its “drill down” mode, the Register view uses a filter to display the relevant transactions. You can tap the **Clear** button at the top of the screen to clear the filter and work in the register view, or the *back arrow* button to return to the Budget Status view.

Over-budget Items

Tap the selector above the list and choose **Over-budget** from the pop-up menu. If any items are over-budget for the selected period, they are displayed in the list. Tap the selector above the amount column to display:

- **Budgeted**
- **Actual**
- **Difference**

The **Total** row shows the sum of all over-budget amounts.

Tap on an item in the list to “drill down” to the Register view. The Register view displays all transactions in the selected period that are associated with the over-budget item’s category.

Savings Goals

Tap the selector above the list and choose **Savings Goals** from the pop-up menu to see your savings goals. The list displays the name of each goal, its due date if specified, and the goal amount.

The **Current savings** row shows the sum of balances for all included accounts

TIP: Accounts can be included in or excluded from the savings goal calculations by changing the **Goals** checkbox in the New Account or Edit Account view. See [“Creating a New Account” on page 13](#).

To mark a savings goal completed, tap and hold the name of the goal in the list, and select **Mark completed** from the pop-up menu. Completed goals are removed from the list.

Customizing the Budget Status View

Tap the **Show** button to change the Budget Status view display options. You can change the budget database sort order, choose list colors, change the display option for savings goals, and select a font.



If the **Show all savings goals** checkbox is selected, the Budget Status view displays all savings goals. Otherwise, it displays only goals that are either undated, due, or achievable now.

TIP: If you modify the budget database sort order, the change applies to all budget views. The other options apply only to this view.

The Budget Details View

To view your budget details, tap the View button and select **Details** from the pop-up menu.

| Budget Details | | Current Month | |
|--------------------------------|----------|---------------|---|
| ▼ Item details | | ▼ Budgeted | |
| Taxes | | | |
| Tax:[all other] | 90.00 | | |
| From: 6/04 Tax | 20.00 | | |
| Tax:Other | 62.00 | | |
| One Time | 50.00 | | |
| Utilities | | | |
| Telephone | 128.29 | | |
| Scheduled Bills | 128.29 | | |
| Vehicles/Transportation | | | |
| Total: | (469.59) | | |
| Graph | Show... | View* | i |

| Budget Details | | Current Month | | |
|--------------------------------|----------|---------------|----------|------------|
| ▼ Item details | | Actual | Budgeted | Difference |
| Taxes | | | | |
| Tax:[all other] | 150.00 | 90.00 | | -60.00 |
| From: 6/04 Tax | | 20.00 | | |
| Tax:Other | 0.00 | 62.00 | | 62.00 |
| One Time | | 50.00 | | |
| Utilities | | | | |
| Telephone | 0.00 | 128.29 | | 128.29 |
| Scheduled Bills | | 128.29 | | |
| Vehicles/Transportation | | | | |
| Total: | (150.00) | (469.59) | | 319.59 |
| Graph | Show... | | View* | i |

The Budget Details view shows each budget group, followed by a list of budget items and, by default, one-time adjustments and reallocations, and a summary of scheduled bills and deposits for the selected budget period. See [“Customizing the Budget Details View” on page 60](#).

The budget amount for each item is the total of the scheduled budget amount, one-time adjustments and reallocations, and scheduled bills and deposits.

To display a different budget period, tap the **Current Month** selector at the top of the screen, and choose a month. The month must fall within the preview range specified in the preferences. See [“Budget Preferences” on page 75](#).

To view only income or expense items, tap the **Item Details** selector above the list, and choose **Income** or **Expenses** from the pop-up menu.

Tap the selector above the amount column and choose **Budgeted**, **Actual** or **Difference** from the pop-up menu to display the corresponding amount. The **Total** row shows the sum of all budget amounts.

Tap on a budget item in the list to “drill down” to the Register view. The Register view displays all transactions in the selected period that are associated with the item’s category.

Tap on a *Scheduled Bills* row in the list to “drill down” to the Matching Bills view. The Matching Bills view displays all upcoming and paid bills in the selected period that are associated with the item’s category.



*Back to Budget
Details view*

TIP: In their “drill down” mode, the Register and Matching Bills views use a filter to display the relevant transactions. You can tap the **Clear** button at the top of the screen to clear the filter and work in the Register or Upcoming Bills view, or the *back arrow* button to return to the Budget Details view.

Tap on a one-time adjustment or reallocation to edit its amount. See [“Editing and Deleting One-time Items” on page 59](#).

Making a One-time Adjustment

To make a one-time adjustment to a budget item, tap and hold the name of the item in the list, and choose **One-time item** from the pop-up menu.

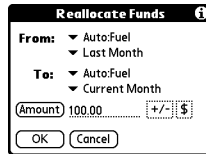
A screenshot of a dialog box titled "One-time Item". It has a title bar with an information icon. The dialog contains several fields: "Type:" with radio buttons for "Income" and "Expense"; "Cat:" with a dropdown menu showing "Tax:Other"; "Date:" with a dropdown menu showing "Current Month"; and "Amount:" with a text field showing "0.00". At the bottom are "OK" and "Cancel" buttons.

1. Tap either **Income** or **Expense** to select the item type.
2. Select a category from the pop-up list.
3. Select a budget period.
4. Enter the adjustment amount.
5. Tap **OK** to create the one-time adjustment.

NOTE: A one-time adjustment applies only to the selected budget period. To make a permanent change to the budget, use the Budget Setup view. See [“Setting Up a Budget” on page 51](#).

Reallocating Funds

To reallocate funds for a budget item, tap and hold the name of the item in the list, and choose **Reallocate** from the pop-up menu.



1. Select the **From** and **To** budget groups.
2. Select the **From** and **To** budget periods. You can choose from the month that is currently selected in the Budget Details view, the month prior, or the month following.
3. Enter the reallocation amount.
4. Tap the +/- button to change the “direction” of the reallocation.
5. If the selected period is the one you’re currently viewing in the budget, you can tap the \$ button to replace the allocation amount with the difference between budgeted and spent funds in the selected category and period. Tap it repeatedly to cycle between the amounts from the *From* and *To* categories and periods, and to reset the amount.
6. Tap **OK** to create the reallocation.

NOTE: A reallocation applies only to the selected budget period (or periods). To make a permanent change to the budget, use the Budget Setup view. See [“Setting Up a Budget” on page 51](#).

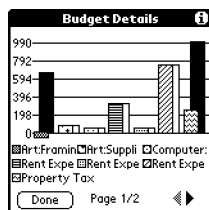
Editing and Deleting One-time Items

To change the amount of a one-time adjustment or reallocation, tap its details in the **Budget Details** view list. You cannot change the category associated with an existing one-time item.

To delete a one-time adjustment or reallocation, tap and hold its details in the **Budget Details** view list, and choose **Delete** from the pop-up menu.

Graphing the Budget Details

Tap the **Graph** button to display a graph of the budget details.



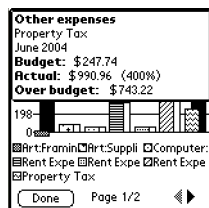
The graph shows budget items for which spending has been recorded in the selected budget period.

On color Palm OS devices, the graph displays the budgeted amounts in either red (over-budget) or green (at- or under-budget), and the actual amounts using various other colors.

On monochrome devices, the graph displays the budgeted amounts in either black (over-budget) or white (at- or under-budget), and the actual amounts using various patterns.

The actual amount colors or patterns are shown in the legend beneath the graph.

Tap on a bar, or on the description of an item, to open a pop-up window showing budget details for the selected category.



The pop-up window shows the budget group, item and period, the budgeted amount, the actual amount, and either the amount remaining or the over-budget amount.

TIP: Tap and hold the graph bar or item description to keep the pop-up window open.

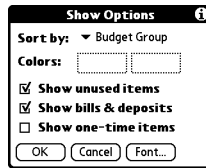
Tap the scroll buttons, or press the *down* or *up* button on your handheld's casing to view the next or previous page.

Tap **Done** to close the graph.

Customizing the Budget Details View

Tap the **Show** button to change the Budget Status view list display options.

You can change the budget database sort order, choose list colors, change the display options, and select a font.



If the **Show unused items** checkbox is selected, all Budget Groups and Items are displayed in the list. Otherwise, empty groups are hidden, and only non-zero budget items are displayed.

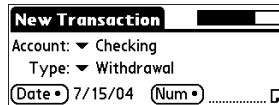
If the **Show bills & deposits** checkbox is selected, a summary of scheduled bills & deposits is displayed in the list.

If the **Show one-time items** checkbox is selected, one-time adjustments and reallocations are displayed in the list.

TIP: If you modify the budget database sort order, the change applies to all budget views. The other options apply only to this view.

Budget Status Feedback

When you create or modify a transaction or upcoming bill, a budget status bar is displayed at the top of the screen.



The budget status bar is also displayed in the Split Transaction view. See [“Creating and Editing Split Transactions” on page 33](#).

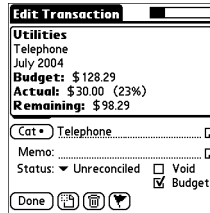
NOTE: The budget bar is shown only if the transaction is associated with a budget category, in an account that is included in the budget. See [“Creating a New Account” on page 13](#).

The budget status bar shows progress information for the budget item associated with the selected category. On color Palm OS devices, the bar is color coded:

- **Green:** under-budget
- **Red:** over-budget
- **Yellow:** 100%
- **White:** no spending

- **Blue:** no budget amount specified

Tap the bar to open a pop-up window showing budget details for the selected category.

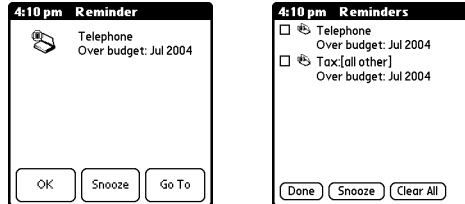


The pop-up window shows the budget group, item and period, the budgeted amount, the actual amount, and either the amount remaining or the over-budget amount.

TIP: Tap and hold the budget status bar to keep the pop-up window open.

Budget Alerts and Reminders

If your handheld is running Palm OS version 4.0 or later, and an item goes over-budget, the Attention Manager displays an alert.



NOTE: If multiple items are over-budget (or if other alerts are pending), the Attention Manager will display a list view. Some Palm handheld models may also display individual alerts and reminders in a list view.

If a single alert is displayed:

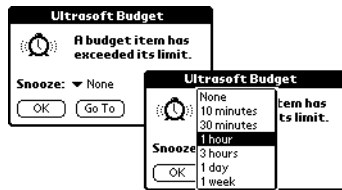
- Tap the **OK** button to clear the alert and dismiss the dialog.
- Tap the **Snooze** button to be reminded again later.
- Tap the **Go To** button to launch Ultrasoft Money and review the budget status. This will clear the alert.

If a list of alerts is displayed:

- Tap the **Done** button to dismiss the dialog. You can re-display it by tapping the flashing icon on your device's screen.
- Tap the **Snooze** button to be reminded again later.

- Tap the **Clear All** button to clear all the reminders in the list.
- Tap the checkbox next to a budget item to remove it from the list and clear its reminder.
- Tap the budget item in the list to launch Ultrasoft Money and view the bill or deposit. This will clear the alert.

If your handheld computer is running a version of Palm OS prior to 4.0, and one or more bills and deposits are due, Ultrasoft Money displays a reminder dialog similar to the following:



Select a time interval from the **Snooze** pop-up menu to be reminded again later, or select **None** to clear the reminder.

Tap the **OK** button to dismiss the dialog.

Tap the **Go To** button to launch Ultrasoft Money and display the **Budget Status** view.

Reporting

Overview

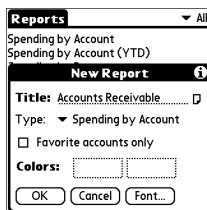
If you select and install the optional Ultrasoft Reporter add-in module during setup, Ultrasoft Money can create reports of your transactions and graph the reports on your handheld. You can filter the reports to include only transactions that you specify.

Ultrasoft Money includes several pre-defined reports that you can customize, or you can create new reports to fit your needs.

To display the Report view, tap the **View** button and choose **Reports**.

Creating a Report

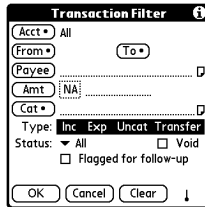
1. Tap **New** in the Reports view.



2. Enter the name of the report in the **Title**.
3. Tap the **Type** drop-down list and choose a report type.
4. Select any report-specific options.
5. Choose colors and a font for the report.
6. Tap **OK** to save the report.

Adding a Report Filter

Filtering allows you to set up reports for only those transactions that meet the criteria you specify. Ultrasoft Money searches for transactions that meet all of the criteria you set and includes those transactions in the report. To add a default filter for a report, tap and hold the report name in the Reports view, and select **Filter** from the pop-up menu.



For more information about filter settings, see [“Filtering the Register View” on page 21](#).

When you view the report, you can modify the filter. See [“Filtering a Report” on page 66](#).

Viewing Reports

Report titles are displayed in the Reports view.

Tap and hold the stylus on the name of a report. A pop-up menu displays the options for viewing, editing or deleting the report.



To customize the display of the Reports view, open the Show Options dialog by tapping the **Show** button. The Show Options dialog lets you change the sort order, choose list colors, and select a font.

To view a report, tap its name in the list. The report will open, and its results will be displayed.

The screenshot shows the 'Spending by Category' report. It is a table with two columns: Category and Amount. The categories are listed in descending order of spending. At the bottom, there is a 'Total' row and a row with 'Graph', 'Filter...', 'View', and an information icon.

| Category | Amount |
|---------------|--------------|
| Automobile | -2,143.43 |
| Bills | -1,036.06 |
| Clothing | -259.60 |
| Education | -72.02 |
| Food | -1,064.77 |
| Gifts | -310.64 |
| Household | -3,002.61 |
| Insurance | -149.99 |
| Leisure | -377.94 |
| Miscellaneous | -262.30 |
| Total | \$ -9,531.91 |

To filter the report, tap the **Filter** button. See [“Adding a Report Filter” on page 65](#).

To display a graph of the report, tap the **Graph** button.

Tap on an item in the list to “drill down” to the Register view. The Register view displays all transactions in the selected period that are included in the report.



Back to Report

TIP: In its “drill down” mode, the Register view uses a filter to display the relevant transactions. You can tap the **Clear** button at the top of the screen to clear the filter and work in the register view, or the *back arrow* button to return to the Report view.

Filtering a Report

Whether or not a report was created with a default filter, you can add or change the filter settings while viewing the report by tapping the **Filter** button.

Filtering allows you to set up reports for only those transactions that meet the criteria you specify. Ultrasoft Money searches for transactions that meet all of the criteria you set and includes those transactions in the report.

A screenshot of the 'Transaction Filter' dialog box. It contains several fields: 'Acct' set to 'All', 'From' and 'To' fields, 'Payee' with a dropdown arrow, 'Amt' set to 'N/A', and 'Cat' set to 'Misc' with a dropdown arrow. There are checkboxes for 'Include subcategories' and 'Flagged for follow-up'. A 'Status' dropdown is set to 'All'. At the bottom, there are two buttons: 'Set as default' and 'OK • Apply to current view' with a downward arrow.

For more information about filter settings, see [“Filtering the Register View” on page 21](#).

After you add or change the report filter, tap and hold the **OK** button and select an option from the pop-up menu:

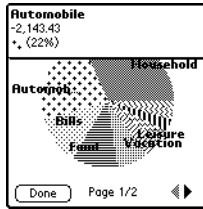
- **Set as default**
- **Apply to current view**

If you choose **Set as default**, the filter is saved with the report. Otherwise, it is used in the current view only and is discarded when you close the report.

Viewing a Graph

1. Tap a Report name in the Reports view to open the report.

2. Tap the **Graph** button to display a graph of the Report.



3. Tap a pie slice to display the following information:
 - Name of the category
 - Value of the category
 - Percent of the total
4. Tap the scroll buttons or press the *down* or *up* button on your handheld's casing to view the next or previous page.
5. When you are finished viewing the graph, tap **Done**.

Using Multiple Currencies

Overview

If you select and install the optional Multi-currency add-in module during setup, UltraSoft Money will synchronize currency and exchange rate information with Microsoft Money.

If you update an exchange rate on your handheld, the change will be reflected in Microsoft Money the next time you synchronize. If you update exchange rates on-line using Microsoft Money, the updates will be reflected on your handheld.

NOTE: If your accounts are all in a single currency, such as US dollars, you can save storage space by not installing the Multi-currency module.

Choosing Currencies

Choose currencies from the Edit Currencies view. If you use a currency that is not listed in the Edit Currencies view, you can add it.

Choosing a Currency

To view the Edit Currencies screen, open the **Options** menu and choose **Currencies**.



Tap on an entry in the **Currency** column to select it, and choose a currency from the drop-down list. Enter the current exchange rate in the **Rate** column.

If you do not synchronize with Microsoft Money, you can tap the **Base currency** checkbox to select your base currency. Otherwise, set your base currency in Microsoft Money before you synchronize.

Exchange rates are shown as base currency per this currency. To reverse this, tap the **Invert** checkbox.

Adding a Currency

You can add custom currencies.

1. To open the Currency Details dialog, tap **New** in the Edit Currencies view.



2. Enter the following currency information:
 - **Name**
 - **Symbol**
 - **Code**
3. Tap **OK** when you are done, or tap **Cancel** to discard your changes.

Reviewing the Currency Conversion

If you enter an amount that must be converted to a different currency, you will be prompted to review the conversion. You can turn off this prompt by clearing the **Prompt for exchange rate** checkbox. You can turn it on again in the preferences. See “[Currency Preferences](#)” on page 74.



You can enter a new “target” amount or a new exchange rate. If you enter a new amount, the exchange rate will be calculated. The new exchange

rate will be saved for future conversions and used to update Microsoft Money.

An exchange rate is shown as the multiplier that will convert the **from** amount to the **to** currency.

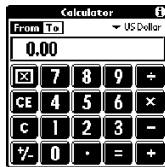
To reverse this, tap the **Invert rate** checkbox. Tap **Set as default** to make the exchange rate default for subsequent currency conversions.

Calculating Currency Conversions

The calculator tool allows you to do simple mathematical calculations. It also allows you to calculate currency conversions.

For information about using the calculator tool, see [“Using the Calculator Tool” on page 10](#).

To calculate a currency conversion for a particular field (such as a transaction amount), place the cursor in the field and open the calculator tool. Select a currency from the drop-down list in the upper-right corner of the screen, and then enter an amount in that currency. When you tap the equals button, the amount is converted to the field’s currency.



If the cursor is not in an amount field, the calculator tool will display **From** and **To** buttons. Tap each button and select its corresponding currency from the drop-down list, and then enter an amount in the **From** currency. When you tap the equals button, the amount is converted to the **To** currency.

Settings

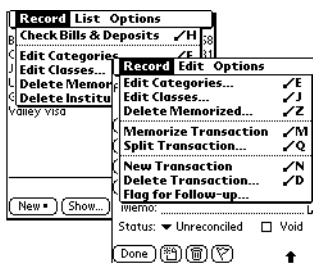
Overview

Set the preferences and the password in the **Options** menu. Other menu items change according to the view displayed on the screen.

Menu Options

Tap the Menu icon in the Graffiti area or status bar portion of the handheld's writing area to show the menu. Some Palm Powered handheld devices allow you to activate the menu by tapping in the screen title area. Others have a menu button.

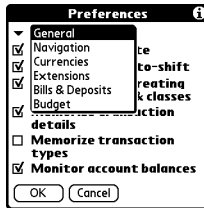
The exact menu appearance will vary, depending on which view is active.



- The **Record** menu is used to manage records in the database.
- The **Edit** menu provides support for cut and paste. It also provides a link to the Palm symbolic keyboard and Graffiti help.
- The **List** menu allows you to navigate the list quickly and easily.
- The **Options** menu allows you to do a lookup in the Palm Address Book, change your Ultrasoft Money preferences, or set a password to protect your data.

Preferences

The Preferences dialog allows you to set or change your Ultrasoft Money preferences. If any add-in modules have been installed, the Preferences dialog includes screens that allows you to set or change their preferences. To change screens in the Preferences dialog, tap the selector trigger and choose a preference page from the pop-up menu.



General Preferences

- **Use AutoComplete:** Ultrasoft Money will attempt to automatically complete whatever you are writing.
- **Use extended auto-shift:** Certain input fields will automatically auto-shift when you enter a space character. This is useful for entering proper names, such as payee names.
- **Prompt before creating new categories & classes:** You will be prompted before Ultrasoft Money creates new categories or classes.
- **Memorize transaction details:** Transactions will be memorized.
- **Memorize transaction types:** Transaction types are saved when you create them so that you can use them again in the same account.
- **Monitor account balances:** Tracks the balance of each account, and displays a warning when an account becomes overdrawn.

Navigation Preferences

- **Account select opens:** Specifies which view is opened when you tap an account name in the Accounts View list.
 - **Account Details**
 - **Account Edit**
 - **Popup Menu**
 - **Register View**
- **Transaction select opens:** Specifies which view is opened when you tap a transaction in the Register View list.
 - **Transaction Details**
 - **Transaction Edit**
 - **Popup Menu**

Currency Preferences

If the optional multi-currency support module is installed (see [“Using Multiple Currencies” on page 68](#)), the Preference dialog will include a screen that allows you to set or change your currency preferences.

- **Prompt for exchange rate:** You will be prompted whenever an exchange rate is needed. Turn this off to use the currency’s default exchange rate.
- **Use system preferences for currency format:** Ultrasoft Money will use your system currency format, instead of the format associated with each currency.

Extensions Preferences

If your Palm OS® handheld has an external storage module (e.g., SD card or Memory Stick) and supports the Virtual File System, Ultrasoft Money can load its optional extensions from external storage.

The Preference dialog will include a screen that allows you to set or change this preference.

- **Load extensions from external storage:** Ultrasoft Money will search external storage for its optional extensions.

Fonts Preferences

If VersaMail is installed on your Palm OS® handheld, Ultrasoft Money can load and use its extended fonts.

The Preference dialog will include a screen that allows you to set or change this preference.

- **Use VersaMail fonts:** Ultrasoft Money will load and use VersaMail’s extended fonts.

NOTE: To use VersaMail fonts, you must install the VersaMail Font support module during setup. If you didn’t install this module, see [“Adding or Removing Optional Modules” on page 86](#).

Bills & Deposits Preferences

If the optional BillMinder module is installed (see [“Scheduling Bills & Deposits” on page 40](#)), the Preference dialog will include a screen that allows you to set or change your BillMinder preferences.

- **Show BillMinder icon:** The BillMinder module will be displayed in the Palm OS® applications launcher with its own icon. This is especially useful if you move Ultrasoft Money to an external storage card.

- **Enable automatic entry and reminder alarms:** Enable this option to allow BillMinder to record payments or display reminder alarms when bills and deposits become due. You must also select an alarm time and/or *automatic entry* method in each bill and deposit.
- **Alarm Go To preserves reminders:** With this option selected, tapping the **Go To** button in the Palm OS® Attention Manager *does not* clear the reminder. This allows you to see the details of bills and deposits without removing them from the list. Requires Palm OS 4.0 or later.
- **New bills are “Once Only”:** With this option selected, tapping the **New** button in the Bills & Deposits view will create a one-time payment by default, rather than a recurring bill or deposit. Tap the **Schedule** button in the New Payment or New Bill Series view to override the default. See [“Creating a New Bill Series” on page 42](#) and [“Setting Up a One-Time Payment” on page 45](#).
- **Preview bills & deposits due within:** Select this option to enable preview of upcoming bills & deposits. A pop-up list will allow you to select the preview range:
 - **This month**
 - **Next month**
 - **This year**
 - **Days:** You will be prompted to enter the number of days to preview
 - **Months:** You will be prompted to enter the number of months to preview
 - **Choose Date:** You will be prompted to select a date. Bill occurrences falling on or before the selected date will be previewed.

*The **Preview bills & deposits** option can potentially create a large number of records on your Palm handheld. Use it with care.*

If you disable this option, only due and overdue bills and deposits will be displayed in the Upcoming Bills & Deposits view.

Budget Preferences

If the optional Budget module is installed (see [“Budgeting” on page 50](#)), the Preference dialog will include a screen that allows you to set or change your Budget preferences.

- **Show Budget icon:** The Budget module will be displayed in the Palm OS® applications launcher with its own icon. You can use this icon to open Ultrasoft Money in the Budget view.
- **Preview budget progress within:** Select this option to enable preview of budget progress. A pop-up list will allow you to select the preview range:
 - **This month**

*The **Preview budget progress and Include budget history** options can potentially create a large number of records on your Palm handheld. Use them with care.*

- **Next month**
- **This year**
- **Months:** You will be prompted to enter the number of months to preview
- **Choose date:** You will be prompted to select a month. Budget activity that occurs before or during the selected month will be included.

If you disable this option, you can configure the budget, but Ultrasoft Money will not monitor or display its progress.

- **Include budget history since:** Select this option to enable the budget status history. A pop-up list will allow you to select the preview range:
 - **Last month**
 - **Two month ago**
 - **Last year**
 - **Months:** You will be prompted to enter the number of months for which to track budget history
 - **Choose date:** You will be prompted to select a month. Budget activity that occurs during or after the selected month will be included.

If you disable this option, Ultrasoft Money will track progress for the current month and later.

- **Exclude bills from budget:** Select this option to exclude bills and deposits from the budget.
- **Exclude budget transfers:** Select this option to exclude transfers and debt payments from the budget.

NOTE: The **Choose Date** option will prompt you with a pop-up calendar. You can either select a date or a month. If you select a date, the month in which the date occurs will be used.

Setting a Password

Ultrasoft Money allows you to protect your data with a password of up to sixteen characters.

Open the menu (see [“Menu Options” on page 72](#)), and then tap **Options** and choose **Set Password**.



You can enter a new password, change your old password, or tap **Delete** to remove your old password.

If you forgot your password, see [“What should I do if I forget my password?” on page 94](#).

IMPORTANT: If you are using Ultrasoft Money *Solo Edition* and you lose your password, it cannot be removed or recovered. **Record your password in a safe place.**

Synchronizing with Microsoft Money

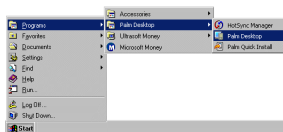
Overview

Ultrasoft Money uses the Palm HotSync Manager to synchronize your entries directly with Microsoft Money. Numerous options and properties specify which data should be synchronized.

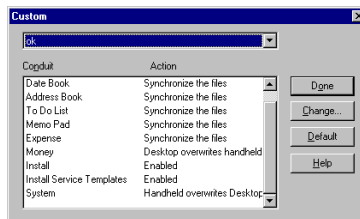
Setting the Synchronization Properties

Using the Palm Desktop, you can set the Ultrasoft Money synchronization preferences.

1. Open the Windows **Start** menu and select the **Palm Desktop** shortcut from the **Palm Desktop** folder in the **Programs** menu.



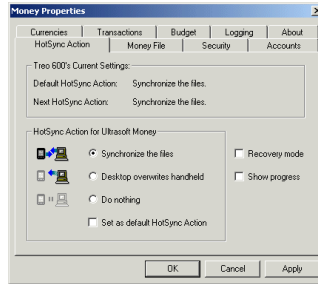
2. Open the **HotSync** menu and choose **Custom** from the list.



3. Select your HotSync ID from the drop-down list.
4. Choose **Money** from the **Conduit** list.
5. Click **Change** to open the Money Properties dialog.

HotSync Actions

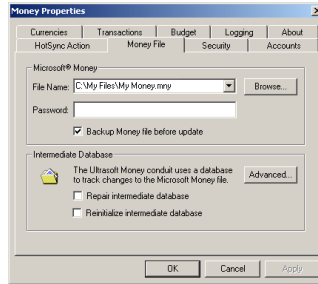
The HotSync Actions properties tab allows you to specify the action that HotSync will take the next time you synchronize Ultrasoft Money.



- **Synchronize the files:** changes to your Microsoft Money database are downloaded to Ultrasoft Money, and Ultrasoft Money changes are uploaded to Microsoft Money.
- **Desktop overwrites handheld:** the data from your Microsoft Money database replaces the data in Ultrasoft Money. Choose this option to initialize or re-initialize Ultrasoft Money.
- **Do nothing:** no synchronization between Microsoft Money and Ultrasoft Money.
- **Set as default HotSync Action:** makes the selected option the default.
- **Recovery mode:** forces all records, not just modified or new records, to be uploaded from the Palm device. This can be used to try to recover lost data from the Palm if, for example, your PC hard drive crashes. Results are not guaranteed.
- **Show progress:** a progress dialog is displayed during the HotSync operation.

Money File

Specify the name of your Microsoft Money database file using the Money File properties tab.



- **File Name:** enter the name of your Microsoft Money database, or click the **Browse** button to locate it.
- **Password:** enter your Microsoft Money database password. It will be stored securely on your desktop computer. See [“How secure is UltraSoft Money?” on page 94](#). If you leave this field blank and the database has a password, the conduit will prompt you to enter it during synchronization.
- **Backup Money file before update:** the conduit will make a copy of your Microsoft Money database before it is changed. The file will have the same name as your original database, with “_Backup” and a filename extension of MNP. For example:
C:\My Files\My Money_Backup.MNP

UltraSoft Money uses an intermediate database to keep track of changes in Microsoft Money and on your handheld.

- **Repair intermediate database:** mark this checkbox to repair the UltraSoft Money intermediate database the next time you synchronize your handheld. See [“Resetting The Intermediate Database”](#) below.
- **Reinitialize intermediate database:** mark this checkbox to reinitialize the UltraSoft Money intermediate database the next time you synchronize. See [“Resetting The Intermediate Database”](#) below.

Click the **Advanced** button to specify the intermediate database’s location.

NOTES:

- 1) If you change the location of your intermediate database, you must provide a unique location for each HotSync ID that synchronizes with your Microsoft Money database. If you don’t, your intermediate database will be overwritten when the other handheld synchronizes.
- 2) If you select a new Microsoft Money database, you should synchronize

with the **Desktop overwrites handheld** HotSync Action to establish the database partnership.

Resetting The Intermediate Database

You should repair or reinitialize the intermediate database only if you encounter problems with UltraSoft Money synchronization.

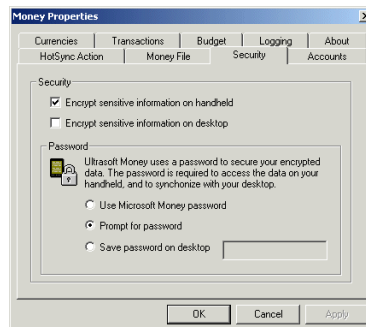
When the intermediate database is repaired or reinitialized, the UltraSoft Money conduit recreates it from the Microsoft Money database. UltraSoft Money is then unable to recognize which transactions have been modified in Microsoft Money, and may overwrite them if they are also modified on the handheld.

When you reinitialize the intermediate database, UltraSoft Money “forgets” which accounts and transactions were archived (i.e., deleted from UltraSoft Money but left in Microsoft Money), and will download them all to the handheld. In addition, alarms for future bills and deposits are cleared, custom reports, and other handheld-only data are lost.

When you repair the intermediate database, UltraSoft Money attempts to preserve archived accounts and transactions, bill alarms, custom reports, and any other handheld-only data.

Security

The Security properties tab allows you to configure your UltraSoft Money security settings.

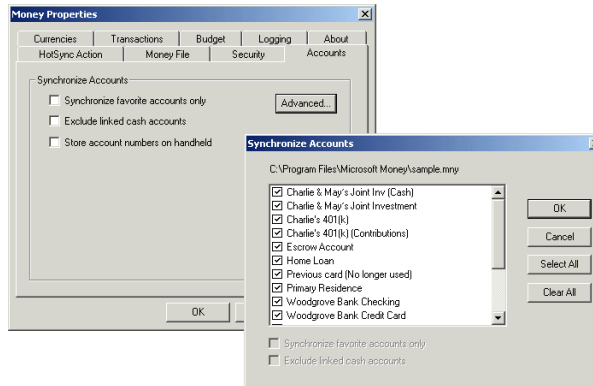


- **Encrypt sensitive information on handheld:** select this option to enable encryption and strong password protection on your handheld.
- **Encrypt sensitive information on desktop:** select this option to enable encryption of the Intermediate Database. See [“Money File” on page 80](#) for more information about the Intermediate Database.
- **Use Microsoft Money password:** select this option to secure your handheld with the same password you use for Microsoft Money.

- **Prompt for password:** select this option to have UltraSoft Money prompt you for a password each time you synchronize.
- **Save password on desktop:** select this option to save the password securely on your desktop computer. See [“How secure is UltraSoft Money?”](#) on page 94.

Accounts

The Accounts properties tab allows you to specify which accounts should be synchronized.



- **Synchronize favorite accounts only:** only accounts marked favorite are downloaded to UltraSoft Money. You can still enter transfers to and from non-favorite accounts; however, the account list will not display these accounts, and you will not see their transactions.
- **Exclude linked cash accounts:** if you mark your Microsoft Money investment accounts favorite, and mark **Synchronize favorite accounts only**, UltraSoft Money will download their linked cash accounts. Mark this option to suppress downloading these accounts.

TIP: Click the **Advanced** button to select individual accounts to synchronize.

- **Store account numbers on handheld:** your account numbers are downloaded to UltraSoft Money. If you select this option, you should also enable encryption. See [“Security”](#) on page 81.

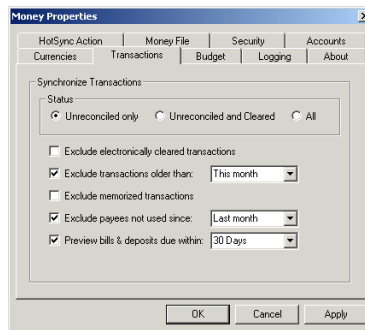
Currencies

The Currencies properties tab allows you to specify options for currency synchronization.

- **Exclude unused currencies:** the currencies that you do not use in Microsoft Money are not downloaded to UltraSoft Money.
- **Apply current exchange rates to transfers uploaded from handheld:** the current exchange rate in Microsoft Money will be applied to transfers uploaded from the device. This is useful if you have downloaded up-to-date exchange rates into Microsoft Money from the Internet.

Transactions

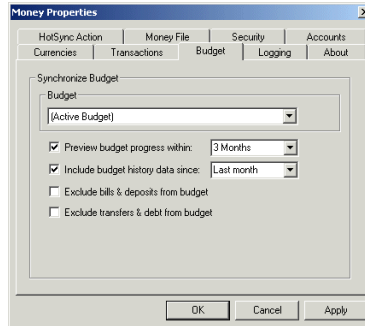
The Transactions properties tab allows you to specify synchronization options for transaction, memorized transactions, and bills & deposits.



- **Status:** allows you to specify which transactions should be downloaded to UltraSoft Money.
- **Exclude electronically cleared transactions:** these are typically transactions that have been downloaded from your bank.
- **Exclude transactions older than:** allows you to omit transactions that occurred before a certain date.
- **Exclude memorized transactions:** your Microsoft Money payee list is downloaded to UltraSoft Money. If you mark this option, only transactions you enter on the Palm handheld will be memorized.
- **Exclude payees not used since:** allows you to choose a date and exclude transactions not used since that date.
- **Preview bills & deposits due within:** allows you to preview upcoming bills and deposits on your Palm OS® handheld. If you install the optional BillMinder module, but disable this option, only due and overdue bill and deposit occurrences will be synchronized.

Budget

The Budget properties tab allows you to specify synchronization options for your Microsoft Money budget.



- **Budget:** choose (*Active Budget*) to synchronize your active Microsoft Money budget with UltraSoft Money, choose (*None*) to disable budget synchronization, or select an archived budget name from the drop-down list to synchronize with that budget.
- **Preview budget progress within:** allows you to track budget progress on your Palm OS® handheld. If you install the optional Budget module, but disable this option, you can manage your budget on your handheld, but progress will not be tracked.
- **Include budget history data since:** allows you to view budget history on your Palm OS® handheld.
- **Exclude bills & deposits from budget:** select this option to exclude bills and deposits from the budget.
- **Exclude budget transfers:** select this option to exclude transfers and debt payments from the budget.

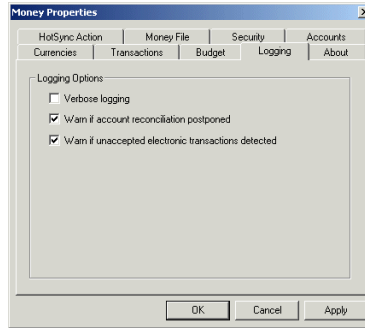
NOTES:

1) If you select an archived budget, you should be aware that if you reload that budget, Microsoft Money makes a new copy of the budget and loads it. UltraSoft Money will continue to synchronize with the archived copy.

2) If you select (*Active Budget*) and later create a new budget or switch budgets in Microsoft Money, you should synchronize with the **Desktop overwrites handheld** HotSync action to re-establish the synchronization partnership.

Logging

The Logging Options properties tab allows you to specify options that control the information recorded in the HotSync log.



- **Verbose logging:** additional information is recorded in the HotSync log. This information can be useful for troubleshooting.
- **Warn if account reconciliation postponed:** adds a warning message to the HotSync log if account reconciliation has been postponed in Microsoft Money, and the synchronization settings are such that the reconciliation cannot be completed on the handheld.
- **Warn if unaccepted electronic transactions are detected:** Ultrasoft Money cannot synchronize unaccepted electronic transactions. This option adds a warning message to the HotSync log if such transactions are found in your Money database.

About

The **About** tab in the Money Properties dialog displays the Ultrasoft Money conduit version, and your HotSync user name. This is also where you enter your Ultrasoft Money registration code to activate full synchronization.

Advanced Usage

Adding or Removing Optional Modules

Ultrasoft Money includes optional add-in modules to provide support for scheduled bills and deposits, budgeting, reporting, and international currencies.

Add-in modules are usually selected and installed when you first run the setup program; however, they can be added or removed later as your requirements change.

After adding or removing a module, you should synchronize with the **Desktop overwrites handheld** HotSync Action selected to ensure that the module's data is updated on your handheld. See [“HotSync Actions” on page 79](#).

Adding Modules

To add modules, re-run the Ultrasoft Money setup program and choose the Modify option when prompted.

The setup will walk you through the installation. Confirm the version of Microsoft Money that you're using, select your HotSync ID, and when prompted, choose the add-in modules you want to install.

NOTE: De-selecting a module in the setup program will not uninstall it from your Palm handheld. See [“Removing Modules”](#) below.

Removing Modules

To remove an add-in module, simply delete it from your Palm handheld. From the Palm Launcher screen, open the menu (see [“Menu Options” on page 72](#)), tap the **App** and **Delete** menu choices, select the module from the list and tap the **Delete** button. This will also remove its data.

Handheld Database Files

Ultrasoft Money uses several database files on the handheld. Their file names are generally self-explanatory.

When the database files are backed up to your desktop computer by HotSync Manager, they are given a filename extension of **PDB** (Palm Database File).

Core Database Files

- POMOAaccountsDB
- POMORegisterDB
- POMOMemorizeDB
- POMOCategoryDB

Add-in Database Files

- BudgetDB-PUBD
- CurrencyDB-PUCE
- ReporterDB-PURE

NOTE: The BillMinder module does not use its own separate database.

Virtual File System Support

If your Palm OS® handheld computer supports the Virtual File System architecture, Ultrasoft Money can be configured to run from external storage.

NOTE: When a program is installed on an external storage card, it cannot schedule alarms and reminders. In addition, its databases are not synchronized with your desktop computer or backed up during HotSync operations. Finally, unless the program is actually running, the Palm OS does not include it in the system-wide search when you tap the *Find* icon.

There are several ways to configure Ultrasoft Money to run from external storage:

- [Everything on External Storage](#)
- [Databases on External Storage](#)
- [Critical Components in RAM](#)

Everything on External Storage

If you move the Ultrasoft Money program, its databases and its optional extensions to an external storage card, it will run correctly. Use the *Load extensions from external storage* preference to enable this configuration. See “[Extensions Preferences](#)” on page 74.

Access to external storage is too slow for Ultrasoft Money to read and write its databases in-place. When you start Ultrasoft Money it will copy its databases and extensions to RAM. When you close the program and if the databases have been modified, it will copy them back to external storage and free up the RAM that was used.

CAUTION: If a system or program failure should occur while Ultrasoft Money is running, the program, its databases and extensions may be left in RAM.

Advantages:

- Allows you to store your financial data securely on a removable storage card.
- Minimizes the amount of RAM tied up by Ultrasoft Money.

Disadvantages:

- Slower program startup and shutdown.
- No alarms or reminders.
- No system Find.
- No synchronization or backup.

TIP: You can enable synchronization by copying the Ultrasoft Money program and its databases to RAM before starting the HotSync operation. When the HotSync operation is complete, move the updated databases back to the external storage card and delete the Ultrasoft Money program from RAM.

Databases on External Storage

You can move your Ultrasoft Money databases to external storage, but leave the program file and optional extensions in RAM. This speeds up the program load time, but allows you to secure your financial data on a removable storage card. Alarms and reminders, system Find and synchronization will not be available.

Critical Components in RAM

To minimize the amount of RAM tied up by Ultrasoft Money while maintaining the program's full functionality, you can install the software in the following configuration:

RAM

- Ultrasoft Money databases.
- BillMinder module.

External Storage:

- Ultrasoft Money program.
- Other optional extensions.

To enable this configuration, do the following:

1. Install the Ultrasoft Money program and its optional extension modules in RAM, and then synchronize to establish the databases.
2. If you're using optional extensions other than BillMinder, start Ultrasoft Money and enable the *Load extensions from external storage* preference. See "[Extensions Preferences](#)" on page 74.
3. Move the Ultrasoft Money program and optional extensions (other than BillMinder) to your external storage card.
4. Launch the Ultrasoft Money program from your external storage card.

CAUTION: When you use the Palm OS® *App/Delete* menu option to delete an application from RAM, it also deletes the application's databases and preferences. Use a third-party file manager to move your programs and databases.

When you launch the Ultrasoft Money program from external storage, it will detect this configuration, and:

- Display the BillMinder icon in the Palm OS® Applications Launcher screen.
- Assign ownership of its databases to the BillMinder module.

In this configuration, BillMinder will manage alarms and notifications, system Find, and synchronization.

CAUTION: If a system or program failure should occur while Ultrasoft Money is running, the program and its extensions may be left in RAM. You should use a third-party file manager to delete them.

Helpful Hints and Troubleshooting

Frequently Asked Questions

This chapter contains a selection of Frequently Asked Questions. For the answers to more questions, or to get online assistance, please visit the Ultrasoft Money support web site at <http://support.ultrasoft.com/>.

- [System Requirements](#)
- [Program Limits](#)
- [What are the differences between the editions?](#)
- [Can I upgrade from one edition to another?](#)
- [How do I upgrade Ultrasoft Money?](#)
- [What if I lose my registration code?](#)
- [What if I upgrade Microsoft Money?](#)
- [How secure is Ultrasoft Money?](#)
- [What should I do if I forget my password?](#)
- [How safe is my Microsoft Money database?](#)
- [What if something goes wrong?](#)
- [Can the whole family use Ultrasoft Money?](#)
- [Can I switch between Microsoft Money databases?](#)
- [I synchronized and nothing happened.](#)

System Requirements

Ultrasoft Money requires Palm OS 3.0 or later. The Ultrasoft Money synchronization conduit requires HotSync 3.0 or later. Visit www.palm.com for a free upgrade to your Palm OS or HotSync software.

Ultrasoft Money has been successfully tested on a wide range of Palm handheld computers, including devices made by Palm, Sony, Handspring, Kyocera and others.

You should have at least 500KB of available memory on your Palm handheld before installing Ultrasoft Money. To install all of the optional add-in modules, you should have at least 1MB of available memory on your device.

You should HotSync often.

The setup program and the synchronization conduit run under Windows 95/98/ME, Windows NT 4.0 SP3 or later, Windows 2000, and Windows XP.

The User's Guide was created using Adobe Acrobat 5.0, and can be viewed with Acrobat Reader 4.0 or later. Visit www.adobe.com for a free copy of Acrobat Reader.

Ultrasoft Money version 5 synchronizes with Microsoft Money 2002 or later. If you have Microsoft Money 98 to 2001, use Ultrasoft Money version 2.

Ultrasoft Money has been tested with the U.S, U.K., Canadian and French editions of Microsoft Money, and with the Personal and Business editions.

Program Limits

Ultrasoft Money supports amounts up to $\pm 21,474,836.48$. If an amount exceeds this value, it is displayed as zero.

Ultrasoft Money supports your "regular" accounts and the special **unfiled** account. If you synchronize with Microsoft Money, you can choose to download only your favorite accounts, or you can select specific accounts.

The number of accounts, transactions, categories, and payees is limited only by the available memory on your handheld.

Ultrasoft Money displays your investment and loan account balances, but you will not be able to work with these accounts. You can transfer to your linked investment cash accounts or loan accounts, but there is no register view for the investments or loans themselves.

Ultrasoft Money is designed to work with a single Microsoft Money database on a single computer. You cannot use it to transfer Money data between two computers. See ["Can I switch between Microsoft Money databases?"](#) on page 97.

What are the differences between the editions?

All editions of Ultrasoft Money version 5 include the Palm handheld computer application, and the conduit to synchronize your data with Microsoft Money 2002 or later.

The *Family Edition* gives you two special registration codes, allowing two people to synchronize with the same Microsoft Money database.

If you don't have Microsoft Money on your desktop computer when you run the setup program, it will install Ultrasoft Money *Solo Edition*, which does not synchronize with Microsoft Money.

Can I upgrade from one edition to another?

Yes. If you create your *Solo Edition* database on your Palm handheld computer, and then install Microsoft Money 2002 or later on your PC, run the Ultrasoft Money setup program again to install the synchronization conduit. Perform a HotSync operation with the **Recovery Mode** option selected in the Money conduit settings to upload your data into a new, empty Microsoft Money database.

Registered Ultrasoft Money users can purchase a *Family Edition* upgrade registration code. This will allow a second Palm handheld to synchronize with your Microsoft Money database.

How do I upgrade Ultrasoft Money?

If you have a previous version of Ultrasoft Money on your system, the installation program will automatically upgrade it. You must have Microsoft Money installed on your computer in order to synchronize your data.

Upgrading Ultrasoft Money

1. Before installing the program, synchronize to upload your changes to Microsoft Money.
2. Delete Ultrasoft Money and its databases from your Palm handheld.
3. Install the program.
4. Synchronize your handheld twice—once to install the Money program, and again to download your Microsoft Money data.

Upgrading Ultrasoft Money Solo Edition

If you previously installed Ultrasoft Money *Solo Edition*, and would now like to synchronize with Microsoft Money:

1. Install Microsoft Money 2002 or later on your desktop computer.
2. Before upgrading Ultrasoft Money, synchronize to back up your Palm databases.
3. Copy the databases to a safe place. See [“Handheld Database Files” on page 87](#).

If anything goes wrong with the upgrade, you will need these files.

4. Run Microsoft Money to create a new, empty database to receive the data from your handheld.
5. Install the new version of Ultrasoft Money on your PC, but skip the synchronization step.
6. When setup is complete, make sure HotSync Manager is running, and then start the Palm Desktop program.
7. Open the **HotSync Manager** menu and choose **Custom**.
8. Choose **Money** from the list of conduits.
9. Click **Change** and set its HotSync Action to **Do nothing**.
10. Synchronize your handheld to install the Money program and the MoneyFix database repair program on your handheld device.

If you need to synchronize again after this, but before completing this process, remember to set the Money conduit to **Do nothing**.

11. Run the MoneyFix repair program to upgrade the databases on your Palm handheld.
12. On your PC, open the Money conduit settings again.

The setup program should have selected your new, empty Microsoft Money database, but check the **Money File** tab to make sure.

13. On the **HotSync Action** tab, choose **Synchronize the files** and, most importantly, enable **Recovery mode**.
14. Synchronize again.

This time, your data should be uploaded into the Microsoft Money database. Check your HotSync log for errors, and then run Microsoft Money to take a close look at the data.

15. If you are satisfied that all your data has been uploaded, set the Money HotSync Action to **Desktop overwrites handheld**, select **Reset intermediate database** on the Money File page, and then synchronize again.
16. Set the Money HotSync Action to **Synchronize the files** and click **Set as default**.

What if I lose my registration code?

Visit the Ultrasoft secure web server at <http://secure.ultrasoft.com/> to retrieve it. You'll need your registered e-mail address to access the server.

What if I upgrade Microsoft Money?

Before you install a new version of Microsoft Money, check the UltraSoft web site at <http://www.ultrasoft.com> to make sure it's supported by UltraSoft Money.

You should synchronize your handheld computer to upload any changes to Microsoft Money before you install an upgrade. Then, install the new version of Microsoft Money. Finally, run the UltraSoft Money setup again. UltraSoft Money will detect the new version of Microsoft Money and update your handheld computer.

How secure is UltraSoft Money?

If you install the DataShield add-on that is included with UltraSoft Money, you can set a "hard" password on your handheld. The password is virtually unbreakable, and UltraSoft Money will encrypt the account number, institution name, and note or comment in each account record on your handheld.

You can also choose to have the same information encrypted in the intermediate desktop database that UltraSoft Money uses to track your changes during synchronization. See "[Security](#)" on page 81.

If you store your UltraSoft Money and Microsoft Money passwords in the Money conduit settings, they are scrambled and then encrypted using Microsoft Windows cryptography. The data can be decrypted only by using your Windows logon credentials, and only on the same computer.

The DataShield add-on uses the Rijndael algorithm, adopted by the National Institute of Standards and Technology to be the new AES standard for cryptography. AES provides strong encryption with extremely secure protection against cryptanalysis.

If you do not install the DataShield add-on, you can set a "soft" password in UltraSoft Money on your handheld. The password is simply scrambled and stored for future comparison, and could be reverse engineered should your handheld be stolen.

What should I do if I forget my password?

First you should synchronize your handheld. This will ensure that any changes you've made will be uploaded to Microsoft Money (or backed up to your desktop computer if you're using *Solo Edition*).

Note that if you have desktop encryption enabled (see "[How secure is UltraSoft Money?](#)" on page 94), you will not be able to synchronize without your password.

Palm Handheld Password

If you've forgotten the power-on password for your Palm handheld, you should synchronize before you delete the old password.

Once you've synchronized your handheld, you can delete the password using the Security application.

- If you're using *Solo Edition*, locate your backed-up handheld databases and reinstall them using the Palm Install tool. See "[Handheld Database Files](#)" on page 87.
- Otherwise, choose the **Desktop overwrites handheld** option in the UltraSoft Money conduit settings and synchronize to restore your data from Microsoft Money.

UltraSoft Money Password

IMPORTANT: If you're using *Solo Edition*, the password cannot be removed or recovered. You will need to delete and reinstall the software and re-create your data.

You should synchronize to upload your changes if possible, and then synchronize with the **Desktop overwrites handheld** HotSync Action selected in the UltraSoft Money synchronization conduit settings. See "[Setting the Synchronization Properties](#)" on page 78. If you have desktop encryption enabled, you must also select the **Repair intermediate database** option.

When you synchronize your Palm handheld, your password will be reset.

How safe is my Microsoft Money database?

We've done our best to make UltraSoft Money robust and reliable. Reliability has been our primary concern, to the point where we've shelved features and postponed the release date so we can test every conceivable transaction.

Here are a few tips to help safeguard your data:

- Make sure there's lots of memory available on your Palm handheld computer.
- Back up your Microsoft Money database often. By default, UltraSoft Money will create a copy before each HotSync operation. Have Microsoft Money back it up, too.
- Check your data each time you synchronize your handheld, especially if you've modified split transactions or deleted accounts.
- Keep your receipts.

If you have questions about using UltraSoft Money, visit the UltraSoft Web site at <http://support.ultrasoft.com> and describe the problem.

What can I do to protect my data?

The most difficult thing for UltraSoft Money to handle is a collision. Collisions occur when you make changes both in Microsoft Money and on your Palm handheld computer, and then synchronize.

For example, you could add a transaction to UltraSoft Money in a particular category. Meanwhile, you could delete the category from

Microsoft Money, and then synchronize. In this situation, the UltraSoft Money conduit will make the transaction uncategorized.

If you have a significant change to make to your Microsoft Money database—for example, if you want to delete an account or a category—you should do the following:

1. Synchronize your Palm handheld before you make the change.
2. Make the desired change to your Microsoft Money database.
3. Synchronize your handheld again.
4. Avoid modifying complex transactions—such as split transactions that include transfers—on the two platforms at the same time.

What if something goes wrong?

In most cases where the Microsoft Money database has been damaged it has been caused by the HotSync manager being interrupted, and in every case has involved a split transfer transaction. When you try to modify the damaged transaction in Microsoft Money, you get the error message **Unable to enter transaction** or **The operation cannot be completed**.

In the unlikely event that you run into this problem, deleting and re-entering the split transaction in Microsoft Money can fix it. To be safe, you should also go to UltraSoft Money Settings and:

1. Choose **Desktop overwrites handheld** on the HotSync Action page.
2. Select **Repair intermediate database** on the Money File page.
3. Synchronize your Palm handheld.

This will cause your Microsoft Money database to overwrite the UltraSoft Money database on your handheld. You will lose any data you've entered in UltraSoft Money, but your Microsoft Money database will be safe.

If you prefer, you can use the UltraSoft Money diagnostic & repair tool to try to correct the problem (see [“Palm handheld Database Repair Program” on page 99](#)).

Can the whole family use UltraSoft Money?

Yes. If two people use Palm handhelds and want to synchronize with a single Microsoft Money database, UltraSoft Money *Family Edition* can handle it:

1. Phyllis synchronizes her handheld. Her changes are uploaded to Microsoft Money, and Microsoft Money changes are downloaded.
2. Ronald synchronizes his handheld. His changes are uploaded to Microsoft Money, and Phyllis' changes are downloaded along with any other Microsoft Money changes.
3. Phyllis synchronizes again. Ronald's changes are downloaded.

You can purchase a second Ultrasoft Money registration code to allow two Palm handhelds to synchronize with the same Microsoft Money database. For details, please visit <http://www.ultrasoft.com>.

Can I switch between Microsoft Money databases?

Ultrasoft Money is designed to work with a single database. If you want to switch to another database, you must be careful to follow these steps:

If necessary, synchronize your Palm handheld to save any changes you may have made to the old database.

1. In Ultrasoft Money Settings, go to the **Money File** tab and enter or select the name of the new database.
2. Go to the **HotSync Actions** tab and choose **Desktop overwrites handheld**. If you leave **Synchronize the files** selected, the results will be unpredictable.
3. Synchronize your handheld. The new database will be downloaded to Ultrasoft Money and will replace the old database.

NOTE: A second copy of a database on another computer is not the same database. You cannot synchronize Ultrasoft Money with two databases.

I synchronized and nothing happened.

The first time you synchronize your handheld after Ultrasoft Money is installed, the program file is downloaded, but the HotSync Manager may not run the Ultrasoft Money conduit program. Just synchronize your handheld a second time.

If that doesn't solve the problem, try the following:

1. Run the diagnostic tool, and look at the Settings report.
2. Look in the HotSync log.
 - If you see **OK Ultrasoft Money**, then the conduit ran successfully. In Ultrasoft Money Settings, go to the **Accounts** tab and see if you have **Synchronize favorite accounts only** selected. Then, look in your Microsoft Money file at the accounts you want to download, and check if they are indeed marked favorite.
 - If there are no messages from the Money conduit, it means that the conduit is not installed. Try reinstalling Ultrasoft Money.
 - If you see **Ultrasoft Money - unregistered copy. Synchronization disabled**, your registration code is missing.

Any other message from the Ultrasoft Money conduit will generally tell you what the problem is.

For online help, visit <http://support.ultrasoft.com>.

Troubleshooting

To help solve problems with your UltraSoft Money setup, we have developed two diagnostic and repair programs. They are installed along with UltraSoft Money.

PC Diagnostic Program

The UltraSoft Money PC diagnostic is used to analyze your UltraSoft Money, Microsoft Money, and HotSync Manager setup. It can also repair your Microsoft Money database.

To start the diagnostic tool on your desktop computer, open the Windows **Start** menu and choose **Programs > UltraSoft Money > UltraSoft Money Diagnostic**.

Make a copy of your Microsoft Money database, and then click the **Open** button and select the copy.

CAUTION: Do not use the diagnostic tool with your live database.

If you are having problems with your Microsoft Money database (for example, you get the error message **Unable to enter transaction** or **The operation cannot be completed** when you attempt to open it), click the **Analyze** button. If the analysis makes sense to you, you may want to click the **Repair** button and attempt to repair the problem.

Click the **Salvage** button to start Microsoft Money in its special “salvage” mode. It can correct some database problems, such as balance mismatches.

Click the **Generate Settings Report** button to check your UltraSoft Money settings.

The **Copy** button is used to copy the output pane to the clipboard, from where you can paste it into an e-mail message. The **Clear** button clears the output pane. The **Save As** button allows you to save the output to a file.

The other buttons should only be used when directed by UltraSoft technical support.

Palm handheld Database Repair Program

The Palm handheld database repair program is used to analyze and repair your Ultrasoft Money databases on your Palm handheld computer. It is also used to migrate *Solo Edition* databases when you upgrade your copy of Ultrasoft Money.

To add this diagnostic tool to your Palm handheld, locate the directory where you installed Ultrasoft Money on your computer. Double-click on the file named MoneyFix.prc to launch the Palm installer, and then synchronize your handheld to download the program.

Launch the MoneyFix program on your Palm handheld. It will scan your Ultrasoft Money databases for errors, and correct any problems it finds.

If you encounter a problem with your Ultrasoft Money database that this program won't fix, please check the **Updates & Fixes** page at our Web site for a newer version.

You can delete the MoneyFix program from your Palm handheld when it is done repairing your databases. Tap the **Menu** icon in the lower-left corner of the Graffiti area or status bar portion of the handheld's writing area to show the menu, and choose **Delete** from the **App** menu. Choose **MoneyFix** from the list, and tap the **Delete** button.

Getting Help



Information icon

While you are using Ultrasoft Money, you can get more information by tapping the information icon that appears in the upper-right corner of most dialogs.

Technical Support

If you cannot find the answer to your question in the online help or the user's guide, you can get help from several other sources including the Frequently Asked Questions, using a database search, submitting your question to other users, and sending an e-mail to Ultrasoft support.

Frequently Asked Questions

If you have difficulty with Ultrasoft Money, please take a look at the Frequently Asked Questions page at the Ultrasoft Money web site:

<http://support.ultrasoft.com/money>

Search for Help

You can look for your answer in our up-to-date solution database, where we store all questions and answers. If you are unable to find the answer using the database, post a question online and we'll help you personally.

Chat

For the fastest response, chat with Ultrasoft support and other Ultrasoft Money users, by visiting:

<news://news.ultrasoft.com/ultrasoft.money.support>

or:

<http://forum.ultrasoft.com/money>

E-mail Support

If you send e-mail to support@ultrasoft.com, our support staff will read your e-mail, and suggest solutions.

Please include the following information in your e-mail message:

- A clear description of the problem you've encountered
- Any error messages you've seen
- Ultrasoft Money version
- Microsoft Money version and language
- Handheld type, Palm OS version, and HotSync Manager version
- A list of other programs you have installed on your handheld
- Windows version (95/98/ME/NT/2000/XP)

Run the diagnostic tool, and include the Settings report. If the automatic response does not answer your question, please click the link near the bottom of the message to let us know.

Responses to frequently asked questions will be added to the support solution database.

Index

A

accounts

- advanced [11, 15](#)
- creating [13](#)
- deleting [16](#)
- editing [15](#)
- essential [11, 16](#)
- reconciling [36](#)
- viewing [12](#)

adjustments [24](#)

autocomplete [24, 41, 42, 43](#)

B

balance adjustment [38](#)

balancing accounts [36](#)

bills & deposits

- changing [46, 47](#)
- new [42](#)
- one-time [45](#)
- paid [48](#)
- paycheck [43](#)
- preferences [74, 83](#)
- reminders [48](#)
- scheduling [44](#)
- split [43](#)
- viewing [40, 42, 48](#)

budget

- details [57](#)
- feedback [61](#)
- goals [50](#)
- groups [50](#)
- including bills [50, 76, 84](#)
- including transfers [76, 84](#)
- items [50](#)
- one-time adjustments [51](#)
- overview [50](#)
- preferences [75](#)
- reallocations [51](#)
- reminders [62](#)
- setup [51](#)
- status [55, 61](#)
- synchronization [84](#)

Budgeting [50](#)

C

calculator tool [70](#)

category

- creating [28](#)
- deleting [28, 29](#)
- editing [28](#)

class [31](#)

- creating [31](#)
- editing [31](#)

classification

- creating [29](#)
- deleting [30](#)

- editing [30](#)
- currencies and exchange rates [68](#)
- currency
 - adding [69](#)
 - choosing [68](#)
 - conversion [69](#)
 - preferences [74](#)

D

- data protection [95](#)
- database repair program [99](#)
- deleting [31](#)
 - accounts [16](#)
 - categories [29](#)
 - classes [31](#)
 - classifications [30](#)
 - reports [65](#)
 - transactions [17](#), [26](#)
- display options [13](#), [19](#), [37](#), [41](#), [54](#), [57](#), [60](#), [65](#)

E

- edit transaction [17](#)
- encryption [94](#)
- Essential Accounts [11](#), [16](#)

F

- flagging transactions [35](#)
- follow-up [35](#)
- font
 - changing [19](#)
 - colors
 - changing [13](#), [54](#), [57](#), [61](#), [65](#)

Fonts

- preferences [74](#)
- Future Bills & Deposits [40](#)

H

- help [9](#), [100](#)
- hotsync actions [79](#)

I

- intermediate database [80](#)
- intermediate files [81](#)

M

- menu options [72](#)

- Money database [80](#), [96](#)

P

- password, setting [77](#)
- paycheck transactions [34](#)
- PC diagnostic program [98](#)
- preferences [73](#)
- program limits [91](#)
- protecting data [95](#)

R

- recovery mode [79](#)
- register view [17](#)
- reliability [95](#)
- resetting intermediate files [81](#)

S

- safeguarding data [95](#)
- savings goals [50](#)
- Security [85](#)
- security [94](#)
- show options [13](#), [19](#), [37](#), [41](#), [54](#), [57](#), [60](#), [65](#)
- sort order
 - changing [13](#), [20](#), [54](#), [57](#), [61](#), [65](#)
- split transactions [25](#), [33](#)
- subcategory [29](#)
- subclass [31](#)
- synchronization
 - options [78](#)
 - progress [79](#)
- system requirements [91](#)

T

- technical support [100](#)
- tips [9](#)
- To [37](#)
- transaction
 - adjustment [24](#)
 - category [25](#)
 - changing [17](#)
 - classifications [25](#)
 - new [24](#)
 - online [27](#)
 - paycheck [34](#)
 - split [25](#)
- transaction status

cleared [25](#)
reconciled [25](#)

V

viewing accounts [12](#)
Virtual File System
 advanced usage [87](#)
 preferences [74](#)
void transaction [25](#)