

CASH WIZARD

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"APP for your PC"

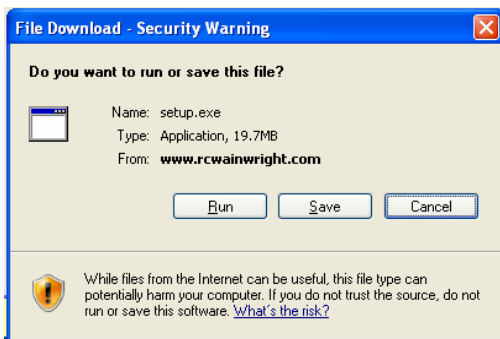


The wizard that can help you manage your checkbook, credit cards and bill payment process better!

CASHWIZARD requires Windows XP, Vista or Windows 7. It will not run on any other operating system.

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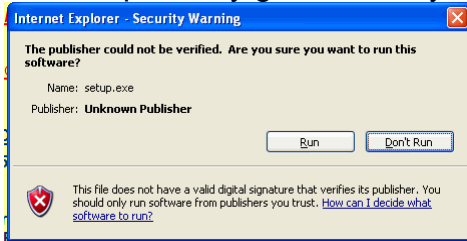
Installation and Startup



Go to www.bestcashwizard.com/download
Click on the Download button.

Click on **RUN**.

You will probably get a security warning like below



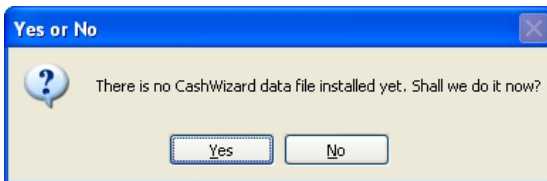
Click on Run

The InstallShield process will start. The default directory is C:\CashWizard, but you may change it during the installation. The installation will automatically add a CashWizard icon to your desktop, and in the START>All Programs folder on your computer.



Unless you remove the checkmark on the "Launch Program" screen during installation, CashWizard should start automatically.

The first time you start CashWizard, you will see the following:

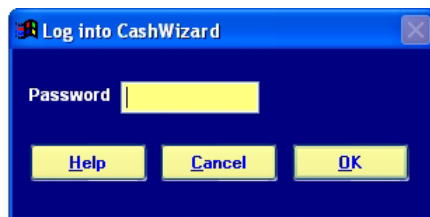


It simply means that your data file has not been created. Click YES.

STARTING CashWizard

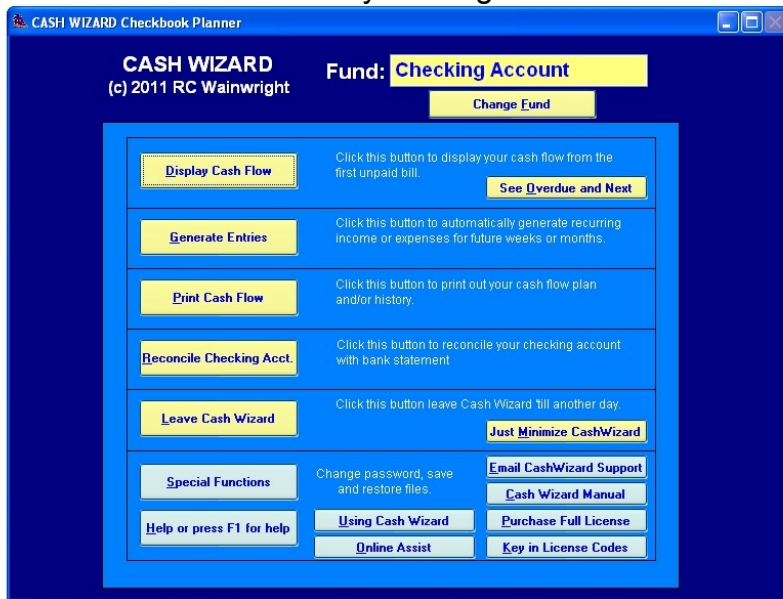
The next screen is the password screen. To keep it simple, there is no password when the files are first installed. You should assign a password (see Page 15) to your files so no one else in your home can view this personal financial data.

To continue creating your new files, leave the password field blank, click on OK.



MAIN SCREEN

This is 'Main Street' where you will go into the various functions.



The buttons (options) are as follows:

Display Cash Flow. This shows you your past and future expenditures and the checkbook balance at any point in time.

See Overdue and Next. This button scans your funds and displays any unpaid transactions and those due in the next few days.

Generate Entries. This option lets you create multiple entries for expenses or income which repeats every week or month or other time interval.

Print Cash Flow. This prints your computer file onto paper.

Reconcile Checking Account This lets you reconcile the CashWizard checking or credit card transactions with the printed statement.

Leave Cash Wizard: This is the way you exit the program. The system will automatically make a save (backup) of your data files each week.

Minimize CashWizard. When you are done with CashWizard for a little while, you can use this button to shrink CashWizard down to the taskbar. It also protects your data files by making sure all your latest data is on your hard disk.

Special Functions This lets you manage your password and file utility functions.

DISPLAY CASH FLOW

This is your main screen. This is what it will look like when you get your data in:

Each line is an income (green) or a payment amount (yellow). All unpaid items are shown in **bold face** while paid items are plain text. The items are always sequenced in PAYDATE order. Within paydate, they are sequenced: income items first in alphabetic order, then payments in alphabetic order. When you bring this screen up, it will always start with today's date or the first unpaid item, which ever is first.

The balance column is your running checkbook balance. It shows in light green for good balance, warning color (pink) if less than a level you set (\$200), and red if overdrawn. You can set the warning level in Special Functions.

Trans type	Date Due	Paydate	What	Amount	PD	Balance	Type	Ref#	C
Income	01/01/00	01/01/00	Opening Balance	357.89	<input checked="" type="checkbox"/>	357.89			
Income	04/22/11	04/22/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	945.22			
Payment	04/23/11	04/23/11	Food store	121.11	<input checked="" type="checkbox"/>	824.11			
Payment	//	04/23/11	Gas stop	42.22	<input checked="" type="checkbox"/>	781.89			
Payment	//	04/23/11	Pocket Cash	25.00	<input checked="" type="checkbox"/>	756.89			
Income	05/06/11	05/06/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	1344.22			
Payment	//	05/06/11	Dentist bill	125.00	<input type="checkbox"/>	1219.22			
Payment	//	05/06/11	School tax	1023.22	<input type="checkbox"/>	196.00			
Payment	05/07/11	05/09/11	Gas Company	56.23	<input type="checkbox"/>	139.77			
Payment	05/10/11	05/13/11	Electric Bill	137.00	<input type="checkbox"/>	2.77			
Income	05/20/11	05/20/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	590.10			
Payment	//	05/20/11	Life Insurance	168.39	<input type="checkbox"/>	421.71			
Income	06/03/11	06/03/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	1009.04			
Income	06/17/11	06/17/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	1596.37			
Income	07/01/11	07/01/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	2183.70			
Income	07/15/11	07/15/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	2771.03			
Income	07/29/11	07/29/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	3358.36			
Income	08/12/11	08/12/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	3945.69			
Income	08/26/11	08/26/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	4533.02			
Income	09/09/11	09/09/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	5120.35			
Income	09/23/11	09/23/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	5707.68			
Income	10/07/11	10/07/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	6295.01			

Note that your accounts show across the top of the screen in tabs. The bold one is the active one. Click on the others to change.

The buttons at the bottom of the screen let you manage this list.

Add Paid adds an item to the screen, but already marked paid (such as when you want to enter actual expenses, such as paid by check or credit/ATM card.)

Add Receipt creates an unexpected receipt entry on the screen, marked paid. (such as lottery winnings).

Modify lets you change any of the data on the highlighted item. Double-clicking the entry will also bring up the modification screen.

Delete will remove an item from this list (after checking with you first).

Add Bill lets you add a new unpaid item such as a bill

Future Income This lets you add a future expected income or credit.

Mark paid simply marks (and unmarks) the paid status of the selected item. You can also do this by clicking on the checkbox next to the amount field.

Go Unpaid this button takes you to the oldest unpaid item in the list.

+Day adds another day to the pay date of the highlighted entry. (moves it down the list).

+Week adds 7 days to the pay date of the highlighted entry. (moves it down the list by one week).

-Day subtracts another day from the pay date of the highlighted entry. (moves it up the list).

-Week subtracts 7 days from the pay date of the highlighted entry. (moves it up the list by one week).

Find All - let you display and manage only a selected list of items.

Clear Find shows all items again.

Finished closes this screen.

The screen which lets you add or modify an item is this:

The next checkbox has a checkmark in it if **paid (or income received)**. **Source** is the source of the transaction. There is a pre-defined list when you click on the down-arrow. (ATM, Check, NextCk, Debit, Online, Direct Deposit) **Reference** is the check number, or some other identity for the transaction. **Cleared** box will be checked if the item has been reconciled and returned from the bank. **Date due** is only for reference... usually the date the item is due to be paid. **Date Pay** is the date used in sequencing the cashflow display, and is the date you expect to or did make the payment. The **+** and **-** buttons move the date ahead or back by one day. Clicking the **calendar** brings up the Windows month calendar. **+Week, -Week, Today and Tomorrow** buttons act only on the Date Pay.

What is the person/company to pay. You can key in up to 35 characters of text.

Month %	Amount
MOP East Street	25.00
museum	52.91
MYC-Fuel	47.39
Office Max AGO	28.92
Office Max home	24.90
Paul Jacobs tickets	30.00
Payment to Discover C	300.00

The box to the right of the What box is a memorized payee list. Click on that box instead of the "What" box and start keying in the first couple of letters of the payee. The alphabetic list of past payees will appear with the amounts paid/received. Highlight or click on the one you want and the payee and

amount will be filled in (many times the amount for a payee will be the same).
You may change the amount field for the current payment if different.

Last but not least is the **Amount** field.

Click on **OK** and the data will be saved.

Click on **CANCEL** and any changes will be discarded.

GENERATE ENTRIES

Because we have many repeating income and bills each month, CashWizard can generate a series of entries automatically. For example, your paycheck may be the same each pay period, or you have a rent, mortgage or car payment that is the same each month. Other incomes like child support, alimony, condo fees, subscriptions, church contributions which occur on a regular basis, can be easily entered:

Metro Bank Checking - Generate Charges/Payments

Starting Date: 04/26/2011 [Calendar]

Day | Week | Month by Day of Month | Month by Day of Week | Year

Every 1 Month # Months 12 [Apply months]

the fourth Tuesday of each month

Ending Date: 03/01/2012 [Calendar]

Type: Income item (paycheck, repayment, etc.)
 Payment (bill, etc.)
 \$\$ transferred in from fund:
 \$\$ (payment) transferred out to fund:

Paid Source: [v]

What: (description here)

Amount: 0.00 Month % 0.00 For automatic calc of unpaid

[Generate Entries] [Help] [Cancel] [Clear Form] [Done]

First pick the starting date (use the calendar to make this easier).

Then there are 5 basic intervals:

Day if you need an entry every so many days (like something you pay every 10 days, like a bus ticket).

Week if the entry is one or a multiple of weeks (such as your payday every two weeks).

Month by Day of Month This uses the day of the month (say 5th of the month) and creates an entry every so many months based on that day of the month.

Month by Day of Week This determines what day of the week and whether it is the second Tuesday or 3rd Wednesday, and makes entries on that basis. One common example is Social Security payments on the 3rd Wednesday of each month.

Year lets you put in items which repeat every year.

After you click the Generate Entries button, the list of entries created will be shown.

Trans type	Paydate	What	Month%	Amount
Income	04/26/11	Child Support Income	0.00	300.00
Income	05/10/11	Child Support Income	0.00	300.00
Income	05/24/11	Child Support Income	0.00	300.00
Income	06/07/11	Child Support Income	0.00	300.00
Income	06/21/11	Child Support Income	0.00	300.00
Income	07/05/11	Child Support Income	0.00	300.00
Income	07/19/11	Child Support Income	0.00	300.00
Income	08/02/11	Child Support Income	0.00	300.00
Income	08/16/11	Child Support Income	0.00	300.00
Income	08/30/11	Child Support Income	0.00	300.00
Income	09/13/11	Child Support Income	0.00	300.00
Income	09/27/11	Child Support Income	0.00	300.00
Income	10/11/11	Child Support Income	0.00	300.00
Income	10/25/11	Child Support Income	0.00	300.00
Income	11/08/11	Child Support Income	0.00	300.00
Income	11/22/11	Child Support Income	0.00	300.00
Income	12/06/11	Child Support Income	0.00	300.00
Income	12/20/11	Child Support Income	0.00	300.00
Income	01/03/12	Child Support Income	0.00	300.00
Income	01/17/12	Child Support Income	0.00	300.00
Income	01/31/12	Child Support Income	0.00	300.00

You can then modify them by clicking on an entry and then use the +- date to change dates or use the modify to change an entry amount. Or you can re-do the generation or accept the entries.

PRINT CASH FLOW

This lets you print a simple listing of the file for a date range. You may also set the filter if you need to.

Handiest tool is the Print Preview which shows what the printed page will look like (and then you can print if you want).

Starting Date: 08/02/2010 + - Calendar

Ending Date: 09/03/2010 + - Calendar

Buttons: Set Filter, Clear Filter, Print Preview, Help, Cancel, Print

09/23/10

Due Date	Type	Paid/Received?	Pay Date	What	Amount	Balance
01/01/00	Payment	Yes	08/29/10	Cash out for yard sales	50.00	448.13
//	Payment	Yes	08/30/10	Giant food store	41.33	406.80
08/30/10	Payment	Yes	08/30/10	Gas stop	31.22	375.58
09/01/10	Payment	No	09/01/10	Child Support	300.00	75.58
09/03/10	Income	No	09/03/10	Paycheck	275.82	351.40
//	Payment	No	09/03/10	Cell Phone	63.88	287.52
//	Payment	No	09/03/10	Electric Bill	78.15	209.37
09/10/10	Income	No	09/10/10	Paycheck	275.82	485.19
09/15/10	Payment	No	09/15/10	Child Support	300.00	185.19
09/15/10	Payment	No	09/15/10	Rent	550.00	-364.81

RECONCILING Checkbook and Credit Card Statements

One of the difficult challenges is to reconcile your checkbook against the bank statement, or checking your credit card statement. The RECONCILE feature of CashWizard lets you do this easily.

First, select the account to be reconciled, by clicking on the top of the main screen. Then click on RECONCILE.

The Reconcile start screen shows:

Metro Bank Checking Check Reconciliation

The last statement ending date: 04/01/11

Opening Balance: 357.89

Closing Balance: 878.05

New Statement Ending Date: 05/01/2011 + - Calendar

Enter your service charges and interest, if any, BUT ONLY THE FIRST TIME!
or they will be posted twice!

Service Charge: 0.00 Date: 05/01/2011 + - Calendar

Interest Earned: 0.05 Date: 05/01/2011 + - Calendar

Continue Cancel Help

The Opening Balance is filled in automatically. You must enter the closing balance from the bank or credit card statement and the closing date. Then key in any service charge or interest credited on your statement, with the proper date. Then click Continue and the Reconciliation screen shows.

Reconciliation

Payments and Checks					Deposits						
Cle	Date	pay	Ckno	What	Amount	Cle	Date	pay	Ckno	What	Amount
<input type="checkbox"/>	04/23/11		1003	Food store	121.11	<input type="checkbox"/>	01/01/00			Opening Balance	357.89
<input type="checkbox"/>	04/23/11			Gas stop	42.22	<input checked="" type="checkbox"/>	04/22/11			Bank Interest Earned	0.05
<input type="checkbox"/>	04/23/11			Pocket Cash	25.00	<input type="checkbox"/>	04/22/11			paycheck (net)	587.33
<input type="checkbox"/>	05/06/11			Dentist bill	125.00	<input type="checkbox"/>	05/06/11			paycheck (net)	587.33
<input type="checkbox"/>	05/06/11			School tax	1023.22	<input type="checkbox"/>	05/20/11			paycheck (net)	587.33
<input type="checkbox"/>	10/21/11			** Food store Budget	75.00	<input type="checkbox"/>	06/03/11			paycheck (net)	587.33
<input type="checkbox"/>	10/21/11			** Estimated Gasoline Ex	45.00	<input type="checkbox"/>	06/17/11			paycheck (net)	587.33
<input type="checkbox"/>	10/28/11			** Food store Budget	75.00	<input type="checkbox"/>	07/01/11			paycheck (net)	587.33
<input type="checkbox"/>	10/28/11			** Estimated Gasoline Ex	45.00	<input type="checkbox"/>	07/15/11			paycheck (net)	587.33
<input type="checkbox"/>	11/04/11			** Food store Budget	75.00	<input type="checkbox"/>	07/29/11			paycheck (net)	587.33
<input type="checkbox"/>	11/04/11			** Estimated Gasoline Ex	45.00	<input type="checkbox"/>	08/12/11			paycheck (net)	587.33
<input type="checkbox"/>	11/11/11			** Food store Budget	75.00	<input type="checkbox"/>	08/26/11			paycheck (net)	587.33
<input type="checkbox"/>	11/11/11			** Estimated Gasoline Ex	45.00	<input type="checkbox"/>	09/09/11			paycheck (net)	587.33
<input type="checkbox"/>	11/18/11			** Food store Budget	75.00	<input type="checkbox"/>	09/23/11			paycheck (net)	587.33
<input type="checkbox"/>	11/18/11			** Estimated Gasoline Ex	45.00	<input type="checkbox"/>	10/07/11			paycheck (net)	587.33
<input type="checkbox"/>	11/25/11			** Food store Budget	75.00	<input type="checkbox"/>	10/21/11			paycheck (net)	587.33
<input type="checkbox"/>	11/25/11			** Estimated Gasoline Ex	45.00	<input type="checkbox"/>	11/04/11			paycheck (net)	587.33
<input type="checkbox"/>	12/02/11			** Food store Budget	75.00	<input type="checkbox"/>	11/18/11			paycheck (net)	587.33
<input type="checkbox"/>	12/02/11			** Estimated Gasoline Ex	45.00	<input type="checkbox"/>	11/02/11			paycheck (net)	587.33
<input type="checkbox"/>	12/09/11			** Food store Budget	75.00						
<input type="checkbox"/>	12/09/11			** Estimated Gasoline Ex	45.00						
<input type="checkbox"/>	12/16/11			** Food store Budget	75.00						
<input type="checkbox"/>	12/16/11			** Estimated Gasoline Ex	45.00						
<input type="checkbox"/>	12/23/11			** Food store Budget	75.00						

Checks, Debits: **0.00**

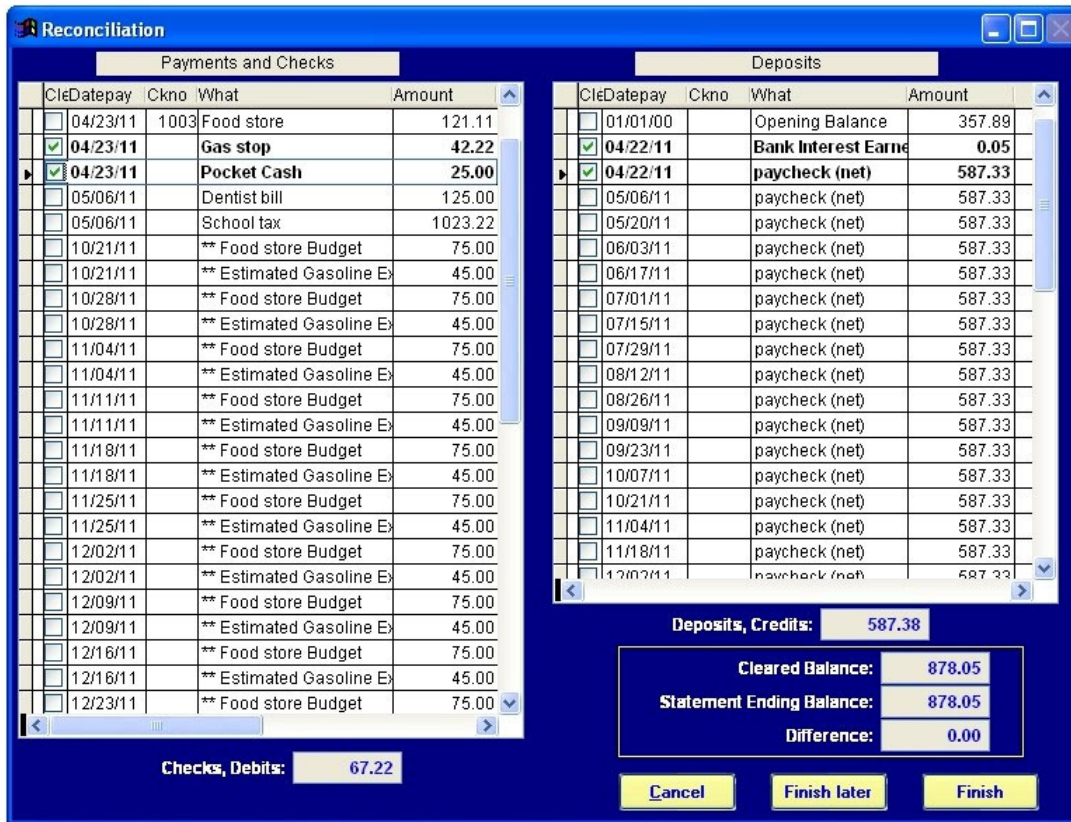
Deposits, Credits: **0.05**

Cleared Balance:	357.94
Statement Ending Balance:	878.05
Difference:	520.11

Cancel Finish later Finish

The left side of the screen are all your payments entries, the right side are all the deposits and credits to the account. Note the Bank interest has already been posted and checked. The bottom of the screen shows total checks and debits, the total credits and the cleared balance against the bank's closing balance.

Now go through the bank statement and click on the box on the left for each item on the bank statement. As you do, the numbers at the bottom will change, and finally you will get to a zero difference:



Note only the gas stop (Debit card) and the cash out (ATM) are on the bank statement, plus the one paycheck (Direct Deposit). The difference is 0, so you can click on the Finish button.

What to do if you don't get a zero difference.

You can click on Cancel, and all check marks will be forgotten, and you can reconcile this at a later date.

If you click on Finish Later, you can go back to the cashflow and correct transaction amounts, insert transactions on the bank statement you forgot to post, etc. Then come back in here and finish.

When completed, the transactions in the cashflow display will show a checkmark in the right column, which means cleared.

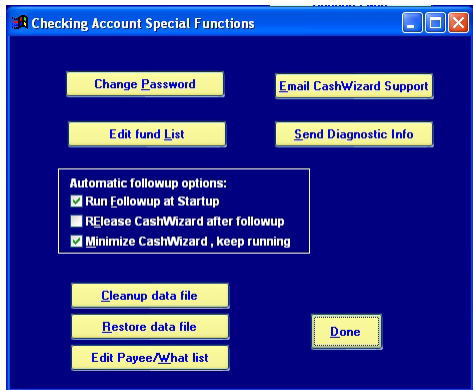
Showing ALL records

Metro Bank Checking MasterCard Savings Account 1 Savings Account 2 VISA Card

Trans type	Date Due	Paydate	What	Amount	PD	Balance	Type	Ref#	C
Income	01/01/00	01/01/00	Opening Balance	357.89	<input checked="" type="checkbox"/>	357.89			<input type="checkbox"/>
Income	/ /	04/22/11	Bank Interest Earned	0.05	<input checked="" type="checkbox"/>	357.94			<input checked="" type="checkbox"/>
Income	04/22/11	04/22/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	945.27	DirDep		<input checked="" type="checkbox"/>
Payment	04/23/11	04/23/11	Food store	121.11	<input checked="" type="checkbox"/>	824.16	Check	1003	<input type="checkbox"/>
Payment	/ /	04/23/11	Gas stop	42.22	<input checked="" type="checkbox"/>	781.94	Debit		<input checked="" type="checkbox"/>
Payment	/ /	04/23/11	Pocket Cash	25.00	<input checked="" type="checkbox"/>	756.94	ATM		<input checked="" type="checkbox"/>
Income	05/06/11	05/06/11	paycheck (net)	587.33	<input checked="" type="checkbox"/>	1344.27	DirDep		<input type="checkbox"/>
Payment	/ /	05/06/11	Dentist bill	125.00	<input type="checkbox"/>	1219.27			<input type="checkbox"/>
Payment	/ /	05/06/11	School tax	1023.22	<input type="checkbox"/>	196.05			<input type="checkbox"/>
Income	05/20/11	05/20/11	paycheck (net)	587.33	<input type="checkbox"/>	783.38	DirDep		<input type="checkbox"/>
Income	06/03/11	06/03/11	paycheck (net)	587.33	<input type="checkbox"/>	1370.71	DirDep		<input type="checkbox"/>
Income	06/17/11	06/17/11	paycheck (net)	587.33	<input type="checkbox"/>	1958.04	DirDep		<input type="checkbox"/>
Income	07/01/11	07/01/11	paycheck (net)	587.33	<input type="checkbox"/>	2545.37	DirDep		<input type="checkbox"/>
Income	07/15/11	07/15/11	paycheck (net)	587.33	<input type="checkbox"/>	3132.70	DirDep		<input type="checkbox"/>
Income	07/29/11	07/29/11	paycheck (net)	587.33	<input type="checkbox"/>	3720.03	DirDep		<input type="checkbox"/>
Income	08/12/11	08/12/11	paycheck (net)	587.33	<input type="checkbox"/>	4307.36	DirDep		<input type="checkbox"/>
Income	08/26/11	08/26/11	paycheck (net)	587.33	<input type="checkbox"/>	4894.69	DirDep		<input type="checkbox"/>
Income	09/09/11	09/09/11	paycheck (net)	587.33	<input type="checkbox"/>	5482.02	DirDep		<input type="checkbox"/>
Income	09/23/11	09/23/11	paycheck (net)	587.33	<input type="checkbox"/>	6069.35	DirDep		<input type="checkbox"/>
Income	10/07/11	10/07/11	paycheck (net)	587.33	<input type="checkbox"/>	6656.68	DirDep		<input type="checkbox"/>
Income	10/21/11	10/21/11	paycheck (net)	587.33	<input type="checkbox"/>	7244.01	DirDep		<input type="checkbox"/>
Payment	10/21/11	10/21/11	** Food store Budget	75.00	<input type="checkbox"/>	7169.01			<input type="checkbox"/>

SPECIAL FUNCTIONS

This screen lets you **change your password**; set up funds, control the program startup modes, and “clean up” the files.

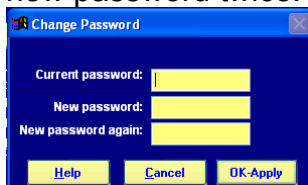


Data saving. Every time you leave the Cash Wizard, it checks for the date of the last time a data file save (backup) was made. If more than 7 days, it will automatically (and very quickly) copy your data into a pair of saved files.

The special functions option **Restore** should be used only if your current data file is corrupted, or there are so many changes you cannot correct them easily. The restore will take the most recent save and put it back into your current file.

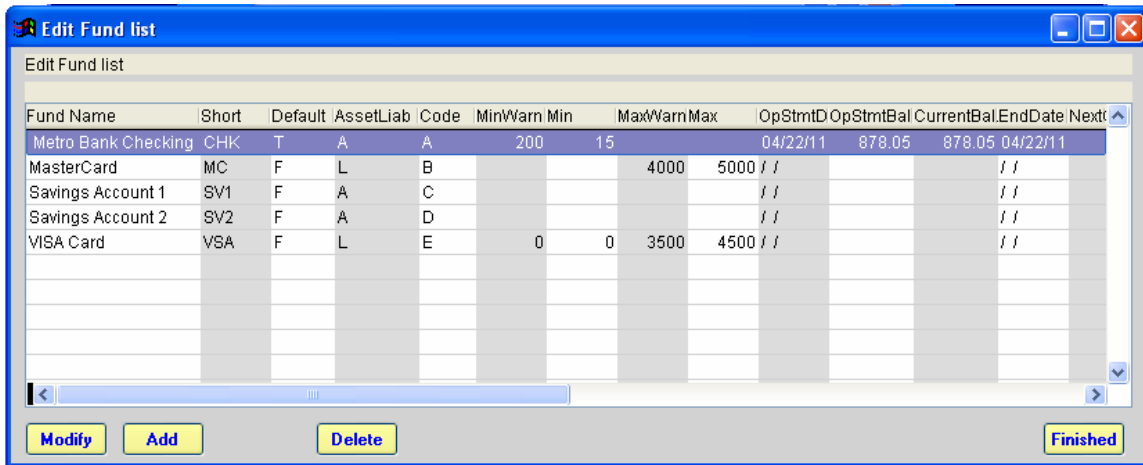
The **Cleanup** data file removes any deleted entries and will make CashWizard run a little faster.

Password change: You will have to key in your current password, and then the new password twice.

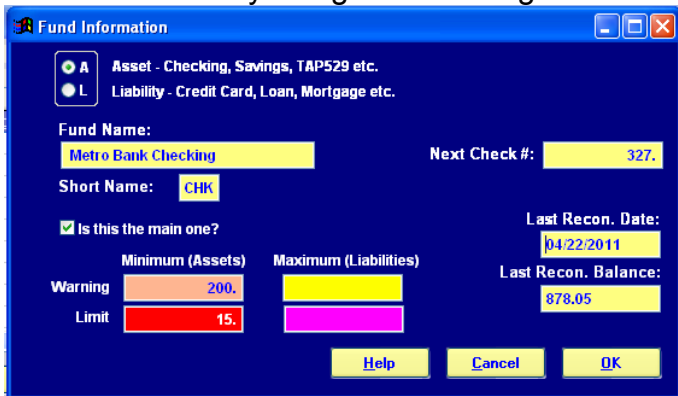


Edit fund list

You may have up to 26 funds in CashWizard. The list is shown thus:

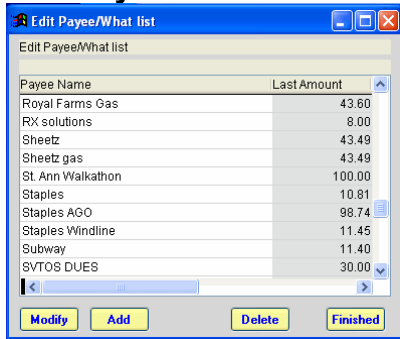


You add or modify using the following screen.

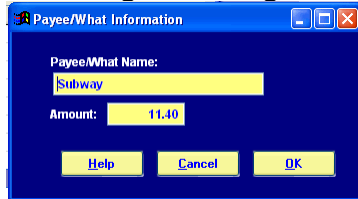


The short name is an abbreviation for transfer transactions. One must be checked as the main one (your first checking was automatically setup as the main one during the installation process). You can specify dollar limits which will affect the color of the balance amounts on the cashflow screen.

Edit Payee list



Selecting or adding one brings up the data screen.



Review New Entries

Trans type	Paydate	What	Month%	Amount
Income	04/29/11	Paycheck (net)	0.00	175.82
Income	05/06/11	Paycheck (net)	0.00	175.82
Income	05/13/11	Paycheck (net)	0.00	175.82
Income	05/20/11	Paycheck (net)	0.00	175.82
Income	05/27/11	Paycheck (net)	0.00	175.82
Income	06/03/11	Paycheck (net)	0.00	175.82
Income	06/10/11	Paycheck (net)	0.00	175.82
Income	06/17/11	Paycheck (net)	0.00	175.82
Income	06/24/11	Paycheck (net)	0.00	175.82
Income	07/01/11	Paycheck (net)	0.00	175.82
Income	07/08/11	Paycheck (net)	0.00	175.82
Income	07/15/11	Paycheck (net)	0.00	175.82
Income	07/22/11	Paycheck (net)	0.00	175.82
Income	07/29/11	Paycheck (net)	0.00	175.82
Income	08/05/11	Paycheck (net)	0.00	175.82
Income	08/12/11	Paycheck (net)	0.00	175.82
Income	08/19/11	Paycheck (net)	0.00	175.82
Income	08/26/11	Paycheck (net)	0.00	175.82
Income	09/02/11	Paycheck (net)	0.00	175.82
Income	09/09/11	Paycheck (net)	0.00	175.82
Income	09/16/11	Paycheck (net)	0.00	175.82

Modify Delete +Day -Day Re-do Accept

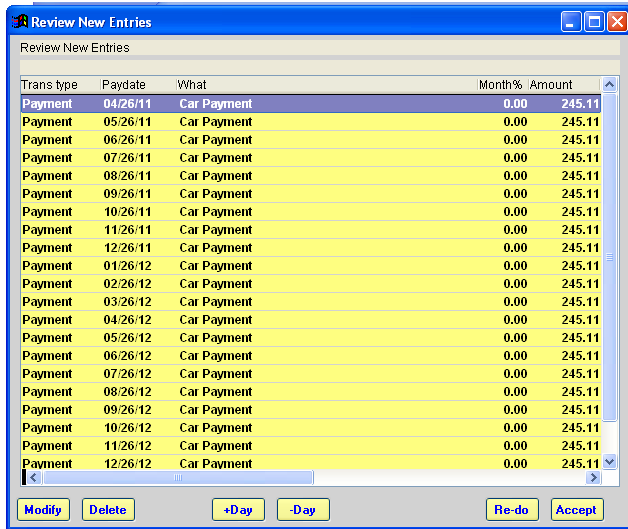
Then child support income...every two weeks

Review New Entries

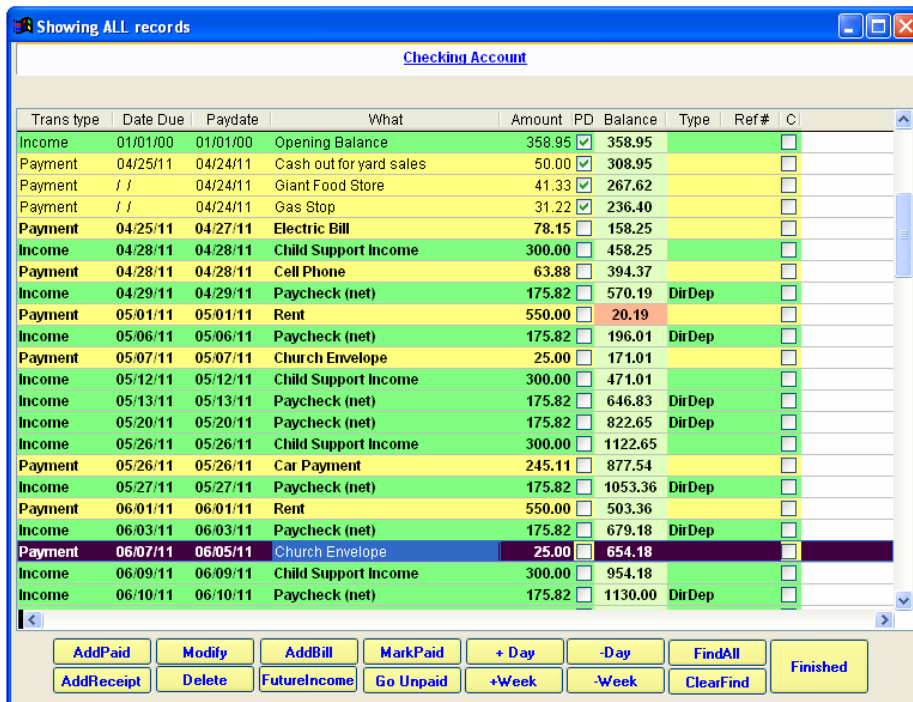
Trans type	Paydate	What	Month%	Amount
Income	04/29/11	Child Support Income	0.00	300.00
Income	05/12/11	Child Support Income	0.00	300.00
Income	05/26/11	Child Support Income	0.00	300.00
Income	06/09/11	Child Support Income	0.00	300.00
Income	06/23/11	Child Support Income	0.00	300.00
Income	07/07/11	Child Support Income	0.00	300.00
Income	07/21/11	Child Support Income	0.00	300.00
Income	08/04/11	Child Support Income	0.00	300.00
Income	08/18/11	Child Support Income	0.00	300.00
Income	09/01/11	Child Support Income	0.00	300.00
Income	09/15/11	Child Support Income	0.00	300.00
Income	09/29/11	Child Support Income	0.00	300.00
Income	10/13/11	Child Support Income	0.00	300.00
Income	10/27/11	Child Support Income	0.00	300.00
Income	11/10/11	Child Support Income	0.00	300.00
Income	11/24/11	Child Support Income	0.00	300.00
Income	12/08/11	Child Support Income	0.00	300.00
Income	12/22/11	Child Support Income	0.00	300.00
Income	01/05/12	Child Support Income	0.00	300.00
Income	01/19/12	Child Support Income	0.00	300.00
Income	02/02/12	Child Support Income	0.00	300.00

Modify Delete +Day -Day Re-do Accept

Next is car payment every month on the 20th



Then add rent on the first of each month and church envelopes on the 1st Sunday of the month, plus some recent payments for gas and food, plus a cell phone and electric bill to be paid and the result looks like:

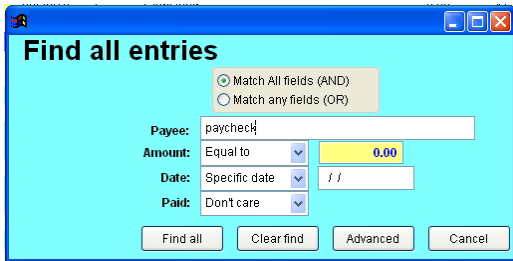


Now you can start juggling your expense payment timing to keep from being overdrawn (the red balance entries).

FIND ALL (FILTERING)

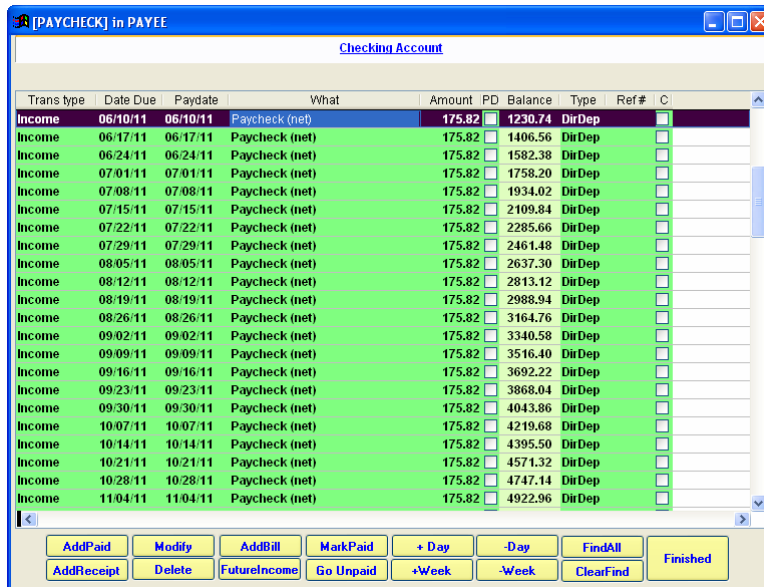
Normally you want to see all items. But suppose you are looking for a certain payment amount or a payment to a particular vendor.

You can click on **FIND ALL**. Then you can select what field to filter on. Normally it will be the 'What' field:



You are asked for the specific text, amount or date to filter with.

When you key in the text and click FIND ALL, then your display will show only those items which satisfy the filter criteria. Note that the expression is shown at the top of the screen. You can edit any of these..



Trans type	Date Due	Paydate	What	Amount	PD	Balance	Type	Ref#	C
Income	06/10/11	06/10/11	Paycheck (net)	175.82		1230.74	DirDep		
Income	06/17/11	06/17/11	Paycheck (net)	175.82		1406.56	DirDep		
Income	06/24/11	06/24/11	Paycheck (net)	175.82		1582.38	DirDep		
Income	07/01/11	07/01/11	Paycheck (net)	175.82		1758.20	DirDep		
Income	07/08/11	07/08/11	Paycheck (net)	175.82		1934.02	DirDep		
Income	07/15/11	07/15/11	Paycheck (net)	175.82		2109.84	DirDep		
Income	07/22/11	07/22/11	Paycheck (net)	175.82		2285.66	DirDep		
Income	07/29/11	07/29/11	Paycheck (net)	175.82		2461.48	DirDep		
Income	08/05/11	08/05/11	Paycheck (net)	175.82		2637.30	DirDep		
Income	08/12/11	08/12/11	Paycheck (net)	175.82		2813.12	DirDep		
Income	08/19/11	08/19/11	Paycheck (net)	175.82		2988.94	DirDep		
Income	08/26/11	08/26/11	Paycheck (net)	175.82		3164.76	DirDep		
Income	09/02/11	09/02/11	Paycheck (net)	175.82		3340.58	DirDep		
Income	09/09/11	09/09/11	Paycheck (net)	175.82		3516.40	DirDep		
Income	09/16/11	09/16/11	Paycheck (net)	175.82		3692.22	DirDep		
Income	09/23/11	09/23/11	Paycheck (net)	175.82		3868.04	DirDep		
Income	09/30/11	09/30/11	Paycheck (net)	175.82		4043.86	DirDep		
Income	10/07/11	10/07/11	Paycheck (net)	175.82		4219.68	DirDep		
Income	10/14/11	10/14/11	Paycheck (net)	175.82		4395.50	DirDep		
Income	10/21/11	10/21/11	Paycheck (net)	175.82		4571.32	DirDep		
Income	10/28/11	10/28/11	Paycheck (net)	175.82		4747.14	DirDep		
Income	11/04/11	11/04/11	Paycheck (net)	175.82		4922.96	DirDep		

To show all again, click on CLEAR FIND

See Overdue and Next

This button will check through all of your funds and show you the unpaid items which are overdue as of today, and have paydates in the next 3 days. It will show you the items in each fund. Click on the 'Next' button in the lower right corner to see the next fund. You may make some modifications to the items listed on this screen using the buttons at the bottom of the display.

Automatic Followup

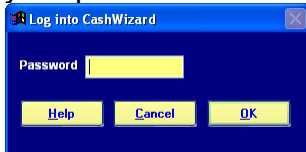
When CashWizard is installed, a shortcut is added to your Windows 'startup' folder to activate CashWizard in the 'See Overdue and Next' mode. This will take effect the next time (and every time) you start up your computer.

There are 3 Checkboxes in the Special Functions section which control what happens:



The first option controls whether you want this feature or not. If you uncheck the checkbox, then nothing will happen at your computer startup.

If the 'Run' box has a checkmark, then the login display will show and require your password to continue.



When you do, then the followup display will show for each account with overdue items, like this:

Trans type	Date Due	Paydate	..What	Amount	PD
Payment	04/20/11	04/20/11	Life Insurance	351.12	<input type="checkbox"/>
Xfer out	//	04/21/11	>CHIC>CC1	300.00	<input type="checkbox"/>
Payment	04/21/11	04/21/11	Dentist	265.00	<input type="checkbox"/>
Payment	//	04/21/11	Newspaper subscription	45.00	<input type="checkbox"/>
Payment	04/25/11	04/27/11	Electric Bill	78.15	<input type="checkbox"/>

After the followup display(s) are finished, then the other two checkboxes determine what happens next.

If the Release box is checked, then CashWizard will simply quit. You may start it up later to use its functions.

If the Release box is not checked, then CashWizard will show its main screen, ready for use.

If the Minimize box is checked, then the CashWizard program will drop onto the taskbar, and will be ready for use any time. (You will have to re-enter the password, so no one else can get in if you leave this minimized.)