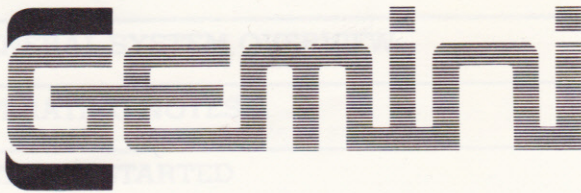




Manual and User Guide for

Home Accounts

Amstrad CPC 464



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Home Accounts

Amstrad CPC 464

User Manual

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1 General System Overview

The Gemini Home Accounts system for the Amstrad CPC 464 microcomputer is designed for a hardware system consisting of:-

- i) Amstrad CPC 464 microcomputer with cassette data storage.
- ii) Optional 80 column printer.

'Home Accounts' is a simple to use suite of two programs offering comprehensive management of home finances.

For ease of use, and in order to fit all the features into the computer's memory, it is spread over two programs. Once the initial account details and budget design has been carried out using Program One, all that is necessary is to enter account transactions into Program Two. (It is only necessary to go back to the first program in order to amend the annual budget or standing orders). All the forecasting and account information (see below) after being automatically compared with the budget can be presented in many different ways according to the details you require. This is not a 'mini business package', but a simple to use and practical program designed for home finances.

MAIN FEATURES

- Computer-aided budget, which may be amended at any time;
- Up to 29 expenditure and two income allocations;
- Financial year can start in any month;
- Up to 325 account transactions of 24 character detail, automatically compared with budget;
- Automatic warning if bank charges likely;
- Forecast of balance, and expenses due for the current month;
- Automatic standing order entry;
- Histograms drawn showing income/expenditure (budget and actual);

- Very powerful search and list routine. Will search for:-
date, or range of dates,
allocations,
transaction details (e.g. specific name),
credits,
or any user-defined combination of these and then list and
total the information;
- Simple to check account totals or running totals against budget at
any time;
- All account entries sorted into date order if required;
- Full summary for any allocation, including totals, running totals,
budget comparison, remaining budget, etc.;
- Four types of monthly summary;
- Plus more...

2 Operating Notes

2.1 INPUT ROUTINES

When answering yes/no press «Y» for yes and «N» for no (upper or lowercase).

Other than when single entry options are expected (e.g. menu), any information will be requested with a suitable prompt and two arrows: > <. The cursor will be positioned after the first arrow. The position of the second arrow indicates the maximum length allowed for the data. Use the delete key to correct mistakes, and then press «ENTER». If the entry is not valid in some way it will be deleted when you press «ENTER», or an error message will be displayed. (See relevant instructions). Only valid keys will be accepted, e.g. it is not normally possible to use a letter where an amount is required.

2.2 ENTERING DATES

When entering a date, type the day followed by at least the first three letters of the month. Do not enter the year. Spaces or / or - etc. between day and month are optional. Use upper or lowercase. An invalid date will not be accepted. Once a date has been accepted it will always be printed in the following format: 7 Jul 84.

2.3 ENTERING AMOUNTS

The maximum single entry is normally £99,999.99 credit or £9,999.99 debit. Larger amounts may be accepted in some cases, but may not fit on the line on screen or paper, and hence spread on to the next line when listing. In the case of tabulated information this will make it difficult to read. Ten pounds thirty-four pence should be entered as 10.34, and ten pounds should be entered as 10. It is also assumed that the total expenditure for any single allocation will not exceed the limits. (If this should occur the data will not be lost, but will be displayed with a «%» sign in front of it.)

2.4 ENTERING ALLOCATIONS

When asked to enter an allocation in either program (other than when defining them in the first place), it is only necessary to enter the first few characters of the required allocation, and then press «ENTER». The computer will respond by showing the allocation in full (in block capitals). If this is the correct allocation press «ENTER». If not, then press any other key and all allocations can be seen, and then press «ENTER» when the correct one is found. For example, if 'CAR TAX' is required enter 'car'. The first allocation starting with 'car' will be shown, and if it is correct press «ENTER»; if not, any other key.

2.5 PRINTER OUTPUT

All information, other than histograms, can be directed to an 80 column printer. If you do not have a printer answer 'no' when asked at the beginning of the program and then printer options will not be given. Due to the incompatibility of some printers certain characters may not appear on the printout as they do on the screen.

If you answer 'yes' then printer options will be given when appropriate with the prompt: "Press «p» for printed copy". Pressing any key other than «p» will output the data to screen.

Account statements can be aborted by holding down the space bar.

2.6 DATA FILES AND SECURITY

It is strongly suggested that you keep at least one backup of the data file currently being used.

3 Getting Started

Before loading the program, ensure that the computer is fully reset by switching it briefly off and then on again.

Program One is on one side of the cassette and Program Two is on the other. Sample data has been recorded after each program and is stored under the file name of 'HADATA'.

Place the cassette in the tape recorder and rewind to the correct side. Press «CTRL» and «ENTER» (positioned on the numeric key pad) together. Press play on the recorder and then press any key. The program will load and automatically run.

When changing from one program to the other, save the account data first and then clear the memory and load the next program as above. When saving your data make a careful note of the name used as it will be needed when loading the data later.

4 Program One

This is used for initial setting up and planning, and amendments to the budget if necessary.

After indicating if you have a printer connected you will be given two options:-

- i) Set up new account;
- ii) Amend an existing account.

Option One will take you through a budget planning routine, and then to the Main Menu. Most of the instructions are contained in the program for this option.

Option Two will ask for existing account data to be loaded, and then after a short pause, while it compares the account transactions with budget, will take you to the Main Menu.

4.1 OPTION ONE (SET UP NEW ACCOUNT)

You will be asked to enter the following:-

Name of account.

Account number.

Existing account balance — This is the amount carried forward from the previous year, and is not against any particular allocation for the purposes of budgeting. If you wish this amount to be compared with the budget (i.e. set against a particular allocation), then enter «0» at this stage and make the first entry in the account (Program Two) the amount carried forward. You will then be given the option to make any corrections for which you should press «N». Alternatively press «Y» to continue.

Minimum account balance in order to avoid bank charges — The amount entered here can be amended at any time during the year if necessary.

Financial year — This must be in one of the two formats shown. If only one year is entered (e.g. «85») it will be assumed the budget is to begin in January.

Number of the month — This will be asked if you are not starting in January and indicates when the budget is to start (February = 2, March = 3, etc.). The month and year will be shown, and you will be given the option to amend if necessary. Please note that it will not be possible to amend this at a later stage.

Budget expenditure allocations — It is then necessary to enter budget expenditure allocations, e.g. food, car tax, petrol, mortgage, etc. Entering «F» will tell the computer you have finished. Although up to 12 characters may be used for each allocation, it is suggested you keep them as concise as possible. In some cases when summaries are given in 80 column mode, or to printer if connected, only the first seven characters are displayed in order to fit the data on screen or paper.

If a «\$» sign is placed in front of the allocation (e.g. «\$LOAN») then the computer will assume the amounts entered in the budget to be standing orders, and will automatically make an account entry when the standing order is due. You will be asked for the day in the month when the order is due. Please note that if you make a monthly S/O for the 31st of the month the computer will amend it to the 30th or 28th when appropriate. The standing orders for any month will be inserted if an entry for that month has been made and when you select one of the summaries in Program Two. If you prefer to enter them manually then omit the «\$» sign and you will be reminded when they are due by referring to the expenditure forecast.

Allocations can be amended, added or deleted at any time, but not if account transactions have been made against it. (Other than amendments to the budgeted amount. See Main Menu Option 5.)

When you have finished (enter «F») the allocations you have chosen will be shown at the top of the screen with the following sub menu. You will notice that 'INCOME 1' and 'INCOME 2' have been added to the list. These titles may be changed if you wish, but they may only be used for income.

1. **Amend allocations (Title only)** — Please note that if this option is chosen on an existing account the computer will check that no account entries exist under that allocation. If they do, a warning will be given, and it will not be possible to amend.

2. **Delete allocations** — It is not possible to delete either of the income allocations or an existing account which contains entries.
3. **Add allocations** — (see above).
4. **Amend S/O day number** — (see above).
5. **Continue** (if setting up) or **Menu** (if amending existing account).

If you have a printer connected you will be asked if you would like a form printed to help plan your budget. This will show the months and allocations and may be used for working out your annual budget. It will then be possible to amend, delete, or add any allocations as necessary. Press «M» for more copies of the form or «C» to continue. The next stage is to input all budget amounts.

Every allocation in turn, starting with 'INCOME', will be shown at the top of the screen. The budgeted amount can be entered either:-

Annually — Enter the total for whole year, or

Monthly — Each month will be shown. Enter the amount separately for each month.

Please note: If an annual amount is chosen (say £1,300) the computer will divide it by 12 and spread the amount over the year. If it cannot divide equally by 12 it will offer the nearest alternative. (In the case of £1,300 it will offer £1299.96.) If this is OK it will allocate $\frac{1}{12}$ of that amount (£108.33) to each month. If it is not OK you may start again.

Budgeted amounts may be amended later if necessary. It is suggested that you use Option 2 from the Main Menu to see if your budgeted surplus or deficit is acceptable!

4.2 OPTION 2 (AMEND AN EXISTING ACCOUNT)

This option will take you directly to the Main Menu.

5 Program One Main Menu

The Main Menu gives a total of eight options:-

5.1 BUDGET OR ACCOUNT SUMMARY

This will take you to a sub menu with four options:-

- i) Budget total — this will give a monthly total for each allocation exactly as entered in the budget, to the nearest pound.
- ii) Budget running total — Similar to above, but in this case the previous month's amount is carried forward, so giving the budgeted amounts up to and including each month.
- iii) Account total — As in (i), but this shows actual account expenditure.
- iv) Account running total — As in (ii), but this shows actual account expenditure.
- v) Main Menu — for return to the Main Menu.

5.2. COMPLETE SUMMARY

This gives similar information to Option 1 but is the total for **ALL** allocations including income. The budgeted surplus or deficit is also shown, and is useful to refer to when planning the budget.

5.3 AMEND MINIMUM BALANCE

This is the minimum balance required in order to avoid bank charges. The existing amount is shown in brackets and may be amended by entering the new amount.

5.4. AMEND, ADD OR DELETE ALLOCATIONS

The allocations will be shown at the top of the screen and you will be given the following options as previously detailed:-

1. Amend allocations (title only).
2. Delete allocations.
3. Add allocations.

4. Amend S/O day number.
5. Menu.

5.5 AMEND BUDGETED AMOUNTS

All allocations, as existing, will be shown on screen. Select «1» to amend, or «2» to return to Main Menu. Enter the required allocation.

The existing budgeted amount will be shown on the left hand side of the screen, and the cursor will be positioned ready for you to enter the new amount for each month. Press «R» «ENTER» if you do not want to amend the amount. For all allocations, other than INCOME, the minus sign will be shown on the screen next to the cursor. The cursor will move onto the next line when a valid entry has been made. After completing amendments it is suggested you choose Option 2 from the Main Menu to see how your total budgeted expenditure has been affected.

5.6 HISTOGRAMS

A sub menu with three options will be given. For all histograms the account and budget information are displayed at the same time for easy comparison. (This will obviously not apply when setting up a new account). Account details are shaded. Also in every case the option of showing totals or running totals is given.

- i) Complete summary — This is the same data as given in the Main Menu Option 2.
- ii) Budget or account summary — This is the same data as given in the Main Menu Option 1. It will be necessary to indicate which allocation you wish to see.
- iii) Main Menu — for return to the Main Menu.

5.7 NEW ACCOUNT

This gives the option of deleting ALL data and starting again! Use with caution.

5.8 SAVE DATA

It is important to have a blank tape ready to save the account data. If you decide not to proceed you may return to the Main Menu by pressing the «TAB» key. After entering the name of the file, you should select whether you wish to save data at a fast or slow rate. The slow rate will be more reliable but will also use more cassette tape and consequently take longer to load. Press «REC» and «PLAY» together followed by any key and the data will commence saving. You will have the option of saving more than one copy.

6 Program Two

This is the main account and budgeting program used for entering account data, listing, forecasting, checking expenditure etc.

Load the program as indicated in 'Getting Started' and then load account data as indicated on the screen. If you have a printer connected you will be asked for today's date. This will be shown on all printed copies.

Many of the options are much easier to use than explain, and for this reason it is suggested you load the sample data supplied, (follows immediately after the program on tape), and use this to become familiar with the program. If a new account is loaded (i.e. there are no transactions), the only valid option is 1 until at least one entry has been made.

THE MAIN MENU

The Main Menu gives a total of 9 options:-

6.1 NEW ENTRY

- i) The next spare entry number will be shown at the top of screen, and then a prompt asks for the date of the transaction. (See 'Entering dates'.)
- ii) Details. Enter details of the transaction, including the type of transaction. The computer will be able to scan the details when using the 'List or amend option' and produce a summary. In order to make best use of available space it is suggested you use a symbol to show the type of transaction. For example:-

- * = cheque
- \$ = standing order
- # = transfer
- £ = credit card payment
- % = interest
- ! = direct debit

You can of course use the words in full, or any other method that suits your circumstances best. The important thing is that

having decided to show the type of transaction in a particular way, you should stick to it! You may find it perfectly adequate simply to show a name. A typical entry might be:-

*259 Mr Smith (carpet)

This shows cheque number 259 paid to Mr Smith for a carpet. When using the 'List or amend option' it would be easy to track down this entry even if you can only remember 'carpet'. Furthermore it is a simple job for the computer to list all cheques by searching for a «*». The full advantage of this flexible system will become clear when you use the 'List or amend option'. (Please see 'Memory Limitations', Appendix I.)

- iii) Enter the amount of the transaction, press «ENTER», and then «C» for credit or «D» for debit.
- iv) Enter allocation. (See 'Entering allocations'.)
- v) If the account balance falls within 50 pounds of incurring bank charges then a warning will be given.
- vi) Four options will be given:-
 - 1. Delete — Will delete entry shown on screen.
 - 2. Amend — For amending any information shown on screen.
 - 3. More entries.
 - 4. Menu.

If you need to allocate a transaction to more than one allocation, (for example when drawing out cash to spend on several items), then it will be necessary to make more than one entry for that transaction. You may find it helpful to show this by including a comment in the details, e.g. '1 of 2'.

6.2. LIST OR AMEND ENTRIES

Options 1-5 are used to define the type of entries you wish to list. All five may be selected if you wish before listing.

- i) Allocation — Enter the allocation.
- ii) Date — Enter the first date, and then the last date you wish to see listed.
- iii) Details — Enter the symbol, name or phrase you wish the computer to search for in the account details. Although only entries that match exactly will be listed, it is unimportant whether you use upper or lowercase. For example, if you request 'smith' then the computer will also find all entries with 'SMITH'.

- iv) Credits — If this option is selected only credit transactions will be listed.
- v) Entry numbers — Enter the first entry number to be listed, and then the last.
- vi) Main Menu — return to Main Menu.

If no options are selected then all account entries will be listed.

If you have a printer connected you will be given the option of a printed copy. After pressing «P» enter the page number of the first page. The listing can be aborted by holding down the space bar. Printed listings will be tabulated.

The next prompt will be "80 column display?". Pressing «Y» will cause the transactions to be listed 20 at a time in tabular form (as with the printer). Hold down space bar to abort listing. Pressing «N» will enable the 40 column mode and list one transaction at a time, each one giving the following options:-

- i) Insert — This is used to insert a new entry with the same entry number as the entry listed on screen. If selected, the entry on screen, and all subsequent entries, will be re-numbered.
- ii) Delete — This will delete the entry shown on screen.
- iii) Amend — This will take you to another sub-menu and give the option of amending any of the information shown.
- iv) Menu — This will abort the listing and take you back to the menu.

If any entries are altered in any way all other summaries, forecasts, account totals, etc., will automatically be up-dated.

Pressing any other key will continue to list the entries. When all entries asked for have been listed a summary will be given before returning to the menu.

6.3 SORT IN DATE ORDER

Selecting this option will sort all account entries into date order. You will be asked to confirm by pressing «Y» before the sort will commence. It is assumed that most of the account is more or less in date order, and this will be used mainly to insert one or two new entries into the correct place. Although it could be used to sort several hundred random entries into date order, this would take a very long time.

6.4 SAVE DATA

Please see instructions with Program One on page 14

6.5 BUDGET OR ACCOUNT SUMMARY

Please see instructions with Program One on page 13

6.6 COMPLETE SUMMARY

Please see instructions with Program One on page 13

6.7 ALLOCATION SUMMARY

The information given relates mainly to the current month. This is worked out by the computer by scanning all account entries, and it is assumed that the highest date since the start of your financial year is the current month. This will be shown at the top of the screen.

The columns listed are explained as follows:-

Annual budget — Total amount expected to be spent (or received) in 12 months.

Budget total — The amount you expected to spend this month.

Budget running total — The total amount you expected to be spent up to and including this month.

Account total — The amount you have actually spent so far this month.

Account running total — The amount you have actually spent up to and including this month.

Variation from budget — This is the difference between what you expected to spend up to and including this month and what you have actually spent. If you are below budget it will be shown as a minus.

Remaining budget — This is the amount you still have left to spend for the remainder of the year assuming you keep to budget.

If any allocation is more than 20% below budget it will be marked «*».

6.8 EXPENDITURE FORECAST

This relates to the current month. All allocations where expenditure is still due will be listed at the top of the screen, with the amount. Suppose, for example, you expected to spend 20 pounds on 'clothes'

this month, and have already spent 15 pounds, "clothes 5.00" will be shown on the screen. This can be a very useful reminder of bills due shortly.

All the amounts listed will be totalled, and shown as "Budgeted expenses due". The next item is 'income'. If no income has yet been received this month then an estimate will be given based on the budget. After this will be the existing account balance. All this information is used to estimate the balance in the account at the end of the month. If this estimate shows the balance is low enough to incur bank charges then a warning will be given, and hopefully this will give you time to do something about it!

Please bear in mind that once **ANY** amount has been allocated to income for the current month then the computer will use this for the forecast. If your income is received monthly this will be no problem, but if it is received weekly then do make sure you take into account any further income you know will be received when considering the forecasted end of month balance.

You will now be asked "See next month?". Pressing "Y" will show next month's expenses and income based on the budget, but the existing account balance will not be shown.

6.9 HISTOGRAMS

Please see instructions with Program One.

7

Appendices

APPENDIX I — MEMORY LIMITATIONS

The program has been designed to take up to 325 account entries allowing a maximum of 24 characters for 'details'. However, the average must not exceed 19. If it does, the computer will automatically reduce the number of characters allowed down to 18 (by bringing the prompt arrows closer together) until such time that the average is acceptable. In normal use this is very unlikely to happen.

Also, when the memory is quite full, or if a lot of amendments are made, the computer will occasionally need to re-arrange the stored data in order to make best use of available space. If this happens then the information on screen will 'freeze' for several seconds, and any processing will temporarily cease. No warning is given.

APPENDIX II — PRINTOUT EXAMPLES

William Smith NO. 12-345-6789 FROM Apr 84 Today: 26 Jun 84

No.	Date	Details	Allocation	Amount	Balance
1	1 Apr 84	Salary	INCOME 1	200.00	200.00
2	1 Apr 84	Savings interest	INCOME 2	10.00	210.00
3	4 Apr 84	*178 Sava Centre	FOOD	-19.42	190.58
4	14 Apr 84	*180 Self	FOOD	-20.00	170.58
5	14 Apr 84	*180 Mr King (Paint)	HOUSE	-10.00	160.58
6	15 Apr 84	\$ Standing Order	\$LOAN	-50.00	110.58
7	30 Apr 84	\$ Standing Order	\$RENT	-50.00	60.58
8	3 May 84	Salary	INCOME 1	187.45	248.03
9	5 May 84	*189 Sava centre	FOOD	-22.67	225.36
10	15 May 84	*192 Cheap insurance co.	INSURANCE	-86.22	139.14
11	31 May 84	\$ Standing Order	\$RENT	-50.00	89.14
12	4 Jun 84	Salary	INCOME 1	192.33	281.47
13	4 Jun 84	*195 Sava centre	FOOD	-18.99	262.48
14	30 Jun 84	\$ Standing Order	\$RENT	-50.00	212.48

William Smith NO. 12-345-6789 FROM Apr 84 Today: 26 Jun 84

SUMMARY

LIST TOTAL 212.48

William Smith NO. 12-345-6789 FROM Apr 84 Today: 26 Jun 84
Complete summary

Month:	Budget total:	Budget running total:	Account total:	Account running total:
Apr	70.00	70.00	60.58	60.58
May	5.00	75.00	28.56	89.14
Jun	68.00	143.00	123.34	212.48
Jul	27.00	170.00	0.00	0.00
Aug	-39.00	131.00	0.00	0.00
Sep	60.00	191.00	0.00	0.00
Oct	5.00	196.00	0.00	0.00
Nov	-75.00	121.00	0.00	0.00
Dec	70.00	191.00	0.00	0.00
Jan	20.00	211.00	0.00	0.00
Feb	-100.00	111.00	0.00	0.00
Mar	50.00	161.00	0.00	0.00

Budgeted surplus:- 161.00

William Smith NO. 12-345-6789 FROM Apr 84 Today: 26 Jun 84
Current Month:- Jun * more than 20% below budget

ALLOCATION	ANNUAL BUDGET	BUDGET TOTAL	BUDGET RUN/TOT	ACCOUNT TOTAL	ACCOUNT RUN/TOT	VARIATION FROM BUDGET	REMAINING BUDGET
INCOME	+2280.00	+190.00	+570.00	+192.33	+579.78	+9.78	-1700.22
INCOME	+40.00	+0.00	+10.00	+0.00	+10.00	+0.00	-30.00
FOOD	-420.00	-30.00	-90.00	-18.99	-81.08	+8.92	+338.92
HOUSE	-614.00	-42.00	-62.00	+0.00	-10.00	+52.00	+604.00
#RENT	-600.00	-50.00	-150.00	-50.00	-150.00	+0.00	+450.00
#LOAN	-200.00	+0.00	-50.00	+0.00	-50.00	+0.00	+150.00
INSURAN	-235.00	+0.00	-85.00	+0.00	-86.22	-1.22	+148.78
CAR TAX	-90.00	+0.00	+0.00	+0.00	+0.00	+0.00	+90.00

William Smith NO. 12-345-6789 FROM Apr 84 Today: 26 Jun 84
EXPENDITURE FORECAST FOR:- Jun

FOOD	11.01	HOUSE	42.00
Total budgeted expenses due			53.01
Income			192.33
Current balance			212.48
End of Jun forecasted balance			159.47

William Smith NO. 12-345-6789 FROM Apr 84 Today: 26 Jun 84

Monthly Budget running total (to nearest pound)

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
INCOME	190	380	570	760	950	1140	1330	1520	1710	1900	2090	2280
INCOME	10	10	10	20	20	20	30	30	30	40	40	40
FOOD	-30	-60	-90	-120	-155	-190	-225	-260	-300	-340	-380	-420
HOUSE	0	-20	-62	-105	-149	-194	-254	-294	-324	-364	-564	-614
\$RENT	-50	-100	-150	-200	-250	-300	-350	-400	-450	-500	-550	-600
\$LOAN	-50	-50	-50	-100	-100	-100	-150	-150	-150	-200	-200	-200
INSURAN	0	-85	-85	-85	-185	-185	-185	-235	-235	-235	-235	-235
CAR TAX	0	0	0	0	0	0	0	-90	-90	-90	-90	-90
TOTALS	70	75	143	170	131	191	196	121	191	211	111	161

William Smith NO. 12-345-6789 FROM Apr 84 Today: 26 Jun 84

Monthly Account total (to nearest pound)

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
INCOME	200	187	192	0	0	0	0	0	0	0	0	0
INCOME	10	0	0	0	0	0	0	0	0	0	0	0
FOOD	-39	-23	-19	0	0	0	0	0	0	0	0	0
HOUSE	-10	0	0	0	0	0	0	0	0	0	0	0
\$RENT	-50	-50	-50	0	0	0	0	0	0	0	0	0
\$LOAN	-50	0	0	0	0	0	0	0	0	0	0	0
INSURAN	0	-86	0	0	0	0	0	0	0	0	0	0
CAR TAX	0	0	0	0	0	0	0	0	0	0	0	0
TOTALS	61	29	123	0	0	0	0	0	0	0	0	0

William Smith NO. 12-345-6789 FROM Apr 84 Today: 26 Jun 84

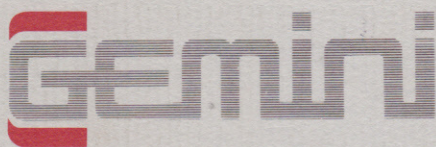
Monthly Budget total (to nearest pound)

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
INCOME	190	190	190	190	190	190	190	190	190	190	190	190
INCOME	10	0	0	10	0	0	10	0	0	10	0	0
FOOD	-30	-30	-30	-30	-35	-35	-35	-35	-40	-40	-40	-40
HOUSE	0	-20	-42	-43	-44	-45	-60	-40	-30	-40	-200	-50
\$RENT	-50	-50	-50	-50	-50	-50	-50	-50	-50	-50	-50	-50
\$LOAN	-50	0	0	-50	0	0	-50	0	0	-50	0	0
INSURAN	0	-85	0	0	-100	0	0	-50	0	0	0	0
CAR TAX	0	0	0	0	0	0	0	-90	0	0	0	0
TOTALS	70	5	68	27	-39	60	5	-75	70	20	-100	50

William Smith NO. 12-345-6789 FROM Apr 84 Today: 26 Jun 84

Monthly Budget total (to nearest pound)

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
INCOME	190	190	190	190	190	190	190	190	190	190	190	190
INCOME	10	0	0	10	0	0	10	0	0	10	0	0
FOOD	-30	-30	-30	-30	-35	-35	-35	-35	-40	-40	-40	-40
HOUSE	0	-20	-42	-43	-44	-45	-60	-40	-30	-40	-200	-50
\$RENT	-50	-50	-50	-50	-50	-50	-50	-50	-50	-50	-50	-50
\$LOAN	-50	0	0	-50	0	0	-50	0	0	-50	0	0
INSURAN	0	-85	0	0	-100	0	0	-50	0	0	0	0
CAR TAX	0	0	0	0	0	0	0	-90	0	0	0	0
TOTALS	70	5	68	27	-39	60	5	-75	70	20	-100	50



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Micro Computer Software

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