FAMILY FINANCES

USER'S GUIDE

Originally an APX program

©1982 Atari, Inc. All Rights Reserved. Unauthorized reproduction, adaptation, distribution, performance, or display of this document, the associated computer program or the audiovisual work is strictly prohibited.

ATARI®

A Warner Communications Company

Features of Family Finances

Family Finances by Atari is designed to give you detailed information on your personal finances. The program is divided into two parts—FAMILY CASH FLOW and FAMILY BUDGET.

Equipment Needed

ATARI® 800™ Home Computer with 32K RAM ATARI BASIC Computing Language cartridge.

ATARI 810™ Disk Drive.

Optional

ATARI 820™ 40-Column Printer or other printer

Additional ATARI 810 Disk Drive.

Family Cash Flow

FAMILY CASH FLOW tracks as many as 100 *expense* entries in 13 categories and 20 *income* entries in 13 categories. It records annual household income and expenses up to $999,999.99. A series of menus allows you to record your expenditures in one master "file cabinet" for easy reference. No more rummaging through bulky receipts for monthly or yearly financial information. With only a few simple keystrokes, you can call up this information in seconds.

Family Budget

After you set up your income and expense records, you can use FAMILY BUDGET to create a budget based on information in your Family Cash Flow files. FAMILY BUDGET allows you to evaluate your spending patterns and efficiently plan and budget your money for the year.

Together, Family Cash Flow and Family Budget make up the Family Finance package, a powerful team for today's household.

CONTENTS

Features of Family Finances i

How to Use This Manual iv

Using Family Finances I

Family Cash Flow 1

Getting Started 1
Sample Session 4
Option A—Review Finances 5
Option B—Expense Program 6
Function A—Review Entries 6
Function B—Enter New Data 7
Function C—Change Entries 8
Function D—Delete Entries 9
Function E—Print Entries 10
Function F—Get New Month 10
Option C—Income Program 10

Option D—Print Finances 11
Option E—Setup Program 11
Option F—Leave Program 12

Using Family Finances II
Family Budget 15
Getting Started 15
Sample Session 17
Option A—Review Budgets 20
Option B—Change Entries 20
Option C—Print Budgets 21
Option D—Setup Budget 21
Option E—Leave Program 24
Normal Operation 24
Limitations of the System 24

HOW TO USE THIS MANUAL

The two diskettes in your Family Finances package contain sample data for a hypothetical family cash flow and budget. This manual takes you through Sample Sessions for each of the programs, working with the sample data, to acquaint you with how the Family Finances programs are set up. Before going through either of the Sample Sessions, you'll need to copy the appropriate program diskette onto your own diskette. Then once you feel comfortable using the program, you can begin entering your own data on your diskettes.

Family Cash Flow

Getting Started

Here are instructions for duplicating your ATARI Family Cash Flow program diskette using either one or two disk drives. You have to do this before using the program because the ATARI Family Finances diskettes are "write-protected," which means that no additional information can be stored on them. It's a good idea to make an *additional* backup copy of your diskette *after* you've entered your own Family Cash Flow data each month. This way, you'll be assured of never losing any information.

Whether you have one or two disk drives, follow these steps for loading your Family Cash Flow program:

1 Start with all of your ATARI Home Computer equipment turned off.

2 Turn on your disk drive (drive 1 if you have two drives).

3 When the BUSY light goes out on your disk drive, insert the Family Finances I-Family Cash Flow diskette in your disk drive.

4 Insert your ATARI BASIC cartridge in the left slot of your ATARI 800 Home Computer.

5 Turn on your computer and your TV.

6 As the program automatically loads into the computer, you'll see this message:

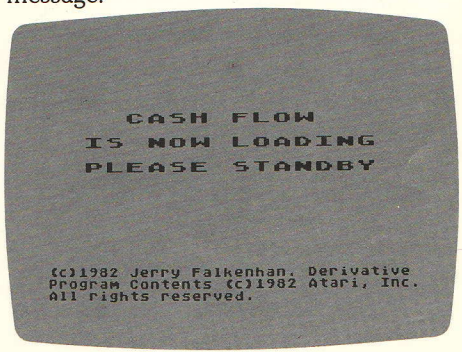


Figure 1 Title Screen

Then the program's Main Menu appears:

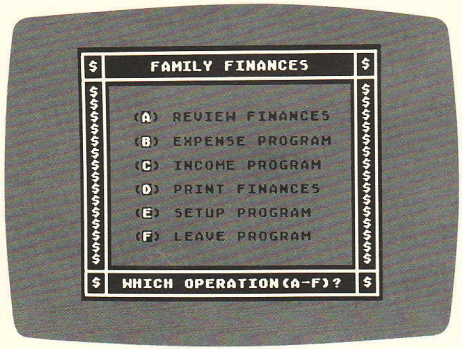


Figure 2 Main Menu

7 Press the **F** key to exit from the Family Cash Flow program.You'll see the READY prompt.

8 Type **DOS** and press RETURN and the Disk Operating System menu appears.

9 Select item **I** (FORMAT DISK) and press RETURN.

If you're using one disk drive, use the following procedure for copying the Family Cash Flow program. If you're using two disk drives, follow the instructions for two disk drives.

For One Disk Drive

10 Insert a blank diskette in your disk drive and specify drive **1** to format. Then type **Y** and press RETURN. After the formatting is complete, select item **J** (DUPLICATE DISK) and press RETURN.

11 Type **1,1** for the source and destination drives, then insert the Family Cash Flow diskette in your disk drive and press the RETURN key. The program will be copied from the "source" diskette onto the "destination" diskette.

12 You'll need to insert your source and destination diskettes alternately, as prompted by your computer, until the following message appears:

SELECT ITEM OR RETURN FOR MENU.

Now, put your ATARI original program diskette away, and use your copy. To prepare your Family Cash Flow diskette to use the maximum storage capacity of the program, follow these steps:

13 Insert **your copy** of the Family Cash Flow program in your disk drive. Then turn your computer off and back on again to reload Family Cash Flow.

14 Type **F** to exit from the program.

15 Type exactly as follows: **RUN "D1:ONEDISK"** and press RETURN.

After you've completed these steps, you'll be returned to the Main Menu.

For Two Disk Drives

(Remember to follow steps 1-9 at the beginning of GETTING STARTED before going on.)

10 Specify drive **2** as the drive to format and press RETURN.

11 Insert a blank diskette in drive 2, type **Y** and press RETURN.

12 After the formatting is complete, remove the diskette and label it *Data Diskette*. You'll be using this

diskette later. Now format another blank diskette in drive 2. When the formatting is complete, type **J** (DUPLICATE DISK) and press RETURN.

13 Type **1,2** for the source and destination drives and press RETURN.

Now, put your original program diskette away and use your copy. To prepare your copy of the Family Cash Flow diskette to use the maximum storage capacity of the program, follow these steps.

14 Insert your copy of Family Cash Flow in drive 1. Then turn your computer off and back on again to reload the program.

15 When the Main Menu appears, type **F** to exit from the program.

16 Type **RUN"D1:DUALDISK"** and press RETURN.

17 The following instructions appear:

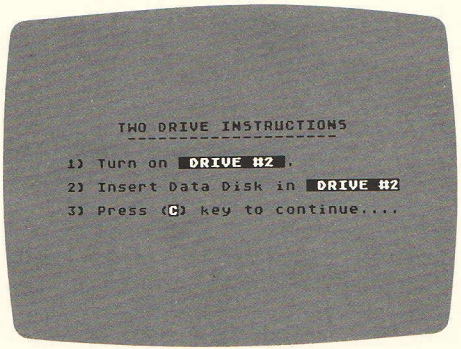


Figure 3 Two Drive Instruction

Follow the instructions and you'll be returned to the Main Menu.

Upgrading Your System From One to Two Drives

If, at some point you add a second disk drive to your ATARI Home Computer system, follow these steps to prepare your Family Cash Flow diskette for maximum storage capacity with two drives:

- First, insert your *original* ATARI Family Cash Flow program diskette in drive **1.**
- Follow steps 15, 16 in the *For Two Disk Drives* section of GETTING STARTED.
- When instructed to insert your Data Diskette in drive **2**, remove the ATARI Family Cash Flow program diskette and insert your *copy* of the Family Cash Flow diskette in drive **1**.
- Insert a blank, formatted Data Diskette in drive **2** and press **C** to continue.

Note: When you're using two disk drives, it's necessary to use one program diskette (your copy of Family Cash Flow) and a separate Data Diskette. With two drives, the program information is read from your program diskette in drive 1. Any data you enter for income is stored on your program diskette in drive 1, and expense data is stored on your Data Diskette in drive 2. This affords you a greater amount of storage for your own Family Finances data.

File Capacity

Single disk drive operation allows 20 entries of income per month, and 100 expense entries per month for 12 months.

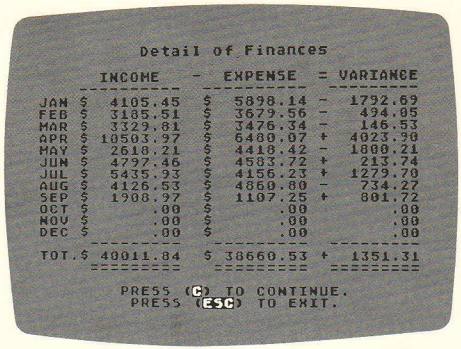
Dual disk drive operation allows 100 income entries per month, and 220 expense entries per month for 12 months.

Entering Information and Responding to Prompts

Select menu options by pressing the letter corresponding to the option you want (e.g., press **A** to view your finances). Respond to prompted questions requiring a "yes" or "no" answer by pressing **Y** or **N.** Pressing the RETURN key isn't necessary in these instances. However, when you enter data (for example, an automotive expense), pressing the RETURN key is necessary to complete your input. A prompt reminds you whenever pressing the RETURN key is necessary. Pressing the ESC key takes you back to the previous screen or previous menu.

Sample Session

Your diskette contains income and expense entries for January through September. Use this data to familiarize yourself with the program's activities. Let's assume that you want to look at a table showing monthly income, expense, and variance, accumulated income and expense. First, select REVIEW FINANCES by pressing **A** at the Main Menu. After the program loads each month's data into the computer's memory (the month is listed on the screen during the loading process), the Detail of Finances Table appears:



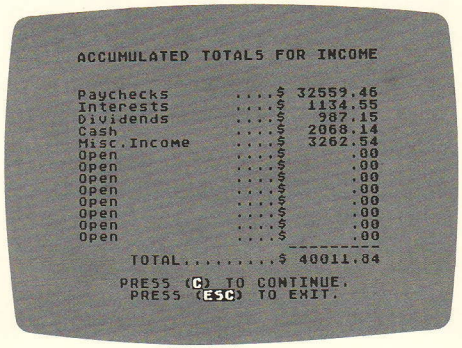
Detail of Finances

	INCOME	-	EXPENSE	=	VARIANCE
JAN	$ 4105.45		$ 5898.14	-	1792.69
FEB	$ 3185.51		$ 3679.56	-	494.05
MAR	$ 3329.81		$ 3476.34	-	146.53
APR	$ 10503.97		$ 6480.07	+	4023.90
MAY	$ 2618.21		$ 4418.42	-	1800.21
JUN	$ 4797.46		$ 4583.72	+	213.74
JUL	$ 5435.93		$ 4156.23	+	1279.70
AUG	$ 4126.53		$ 4860.80	-	734.27
SEP	$ 1908.97		$ 1107.25	+	801.72
OCT	$ .00		$ .00		.00
NOV	$ .00		$ .00		.00
DEC	$ .00		$ .00		.00
TOT.	$ 40011.84		$ 38660.53	+	1351.31

PRESS (C) TO CONTINUE.
PRESS (ESC) TO EXIT.

Figure 4 Detail of Finances Table

Press **C** and you'll see the Accumulated Totals for Income (Figure 5).



ACCUMULATED TOTALS FOR INCOME

Paychecks	$ 32559.46
Interests	$ 1134.55
Dividends	$ 987.15
Cash	$ 2068.14
Misc.Income	$ 3262.54
Open	$ .00
Open	$ .00
Open	$ .00
Open	$ .00
Open	$ .00
Open	$ .00
Open	$ .00
Open	$ .00
TOTAL	$ 40011.84

PRESS (C) TO CONTINUE.
PRESS (ESC) TO EXIT.

Figure 5 Accumulated Totals for Income

Now press **C** and you'll see the Accumulated Totals for Expense (Figure 6).

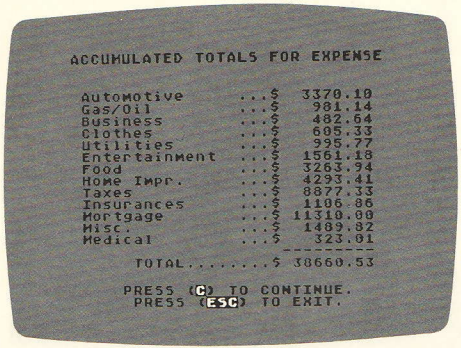


Figure 6 Accumulated Totals for Expense

Press **C** again or press ESC to return to the Main Menu.

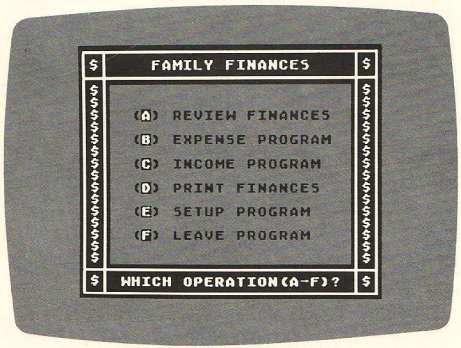


Figure 2 Main Menu

The Main Menu (Figure 2) lists the general functions of the Family Cash Flow program.

Option A—

displays an overview of monthly finances.

Option B—

allows you to add, modify, or delete monthly expense entries.

Option C—

allows you to add, modify, delete or print monthly income entries.

Option D—

prints an income, expense, and variance report for the year.

Option E—

erases all entries for the year and/or allows you to rename income and expense categories.

Explanations of how to use each function follow.

Option A

Review Finances

Select this option for a display of the Detail of Finances (see Figure 4). As the program loads each month's data into the computer's memory, you'll see the month abbreviations displayed in two columns, with income to the right and expense to the left of the Main Menu. After loading in all the data, the program displays the Detail of Finances Table. When you're finished viewing the report, press **C** for a categorical display of your income (see Figure 5). If you press **C** again, your expenses appear in categories (see Figure 6). Now press **C** or ESC to return to the Main Menu. Optionally, you can press ESC whenever prompted to return you to the Main Menu.

Option B

Expense Program

Use this option to look at a month's expenses; to add, remove, or modify entries in various expense categories; and to print summaries or detailed reports. After you press **B**, the Month Menu appears:

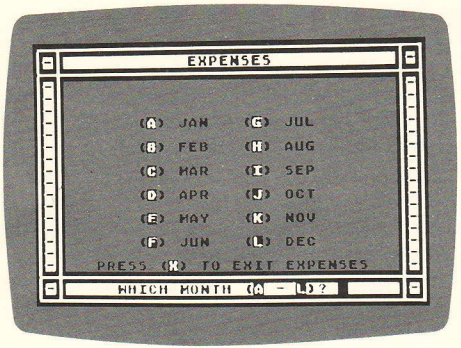


Figure 7 Month Menu

Select a month by pressing its corresponding letter (or press **X** if you change your mind and want to return to the Main Menu); to work with January, for example, you press **A**.

You'll notice that your selected month appears at the top of each menu and data display, until you select another month. The program then displays the Function Menu for you to select from:

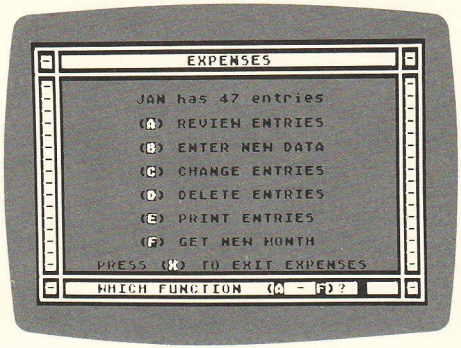


Figure 8 Function Menu

Below the EXPENSES title, your chosen month appears with the number of expense entries to date for the month. Now press the letter corresponding to the function you want to perform. (Note that if there are no entries for the month, selecting any function but B will give you a **NO ENTRIES THIS MONTH** message.) Descriptions of the various functions follow.

Function A— Review Entries

Assuming that your chosen month contains expense entries, select this function for a summary report by expense category, as follows:

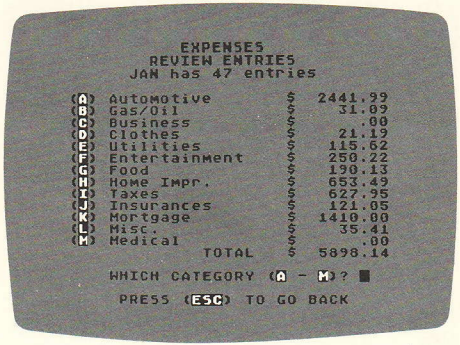


Figure 9 Entry Summary Report

If you're satisfied with this level of detail, press ESC to return to the Function Menu. However, you can also request a Detail Report of all entries within an expense category. To look at all automotive expenses for January, for example, press **A** for Automotive. If you select a category that has no entries, you'll get the message,

NO ENTRIES IN CATEGORY (A-M)

Since there is information for Automotive entered, you'll see:

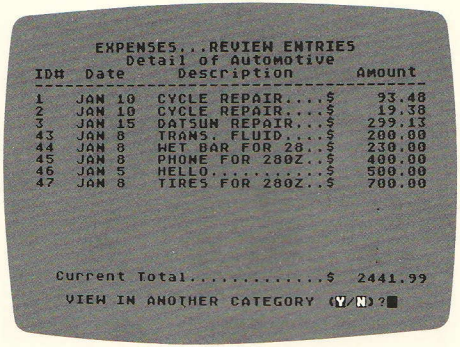


Figure 10 Detail Report by Expense Category

The program automatically assigns an ID number to each entry. For DATE, DESCRIPTION, and AMOUNT, it uses the data entered during previous sessions. If an expense category has more than 15 entries, the program asks you whether you want to see the additional entries. Press **Y** to see the additional entries, and so on, until you've seen all entries for the category. At the bottom of the Detail Report, the program asks you whether you want to see the Detail Report for another expense category. Press **Y** to recall the Entry Summary Report and the **WHICH CATEGORY (A-M)?** prompt; then select another category. Press **N** to return to the Function Menu.

Function B— Enter New Data

Use this function to add new entries to expense categories. *(Note: You'll have access only to the month you've previously selected. To change months, select function **F** first, then function **B**.)* Let's say you want to add an entry under Automotive expenses. After you press **B**, the Entry Summary Report (Figure 9) for your selected month appears. Press the letter corresponding to the budget category to which you want to add data—in this case, **A**. The program then displays this information:

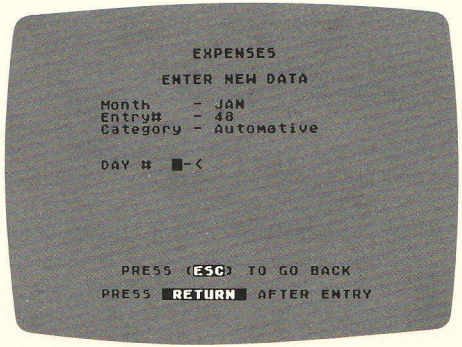


Figure 11 Enter New Data Display

The program automatically displays your selected month and expense category, and will assign your new entry the next sequential entry ID number. Enter the number of the day of the month (e.g., 16 for January 16) in response to the DAY prompt and then press the RETURN key.

Next the program prompts you to enter a description:

DESCRIPTION ----------<

Enter a description up to 15 characters long and press the RETURN key. The program then prompts you to enter the amount:

AMOUNT $ --------- <

After you enter the amount (up to $999,999.99) and press the RETURN key, the program displays your new entry, together with a confirmation prompt:

IS ALL DATA CORRECT (Y OR N)?

If you're satisfied with the complete entry, press **Y** and the Enter New Data Display (Figure 11) reappears.

If you want to change the data you just entered, press **N** and the Enter New Data Display appears, as follows:

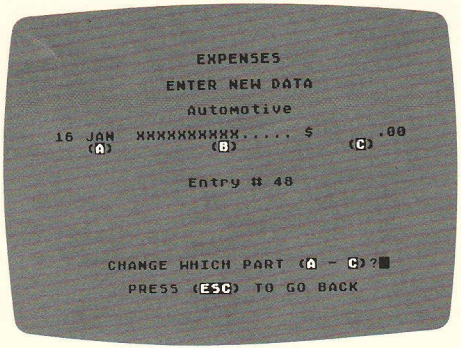


Figure 11A Change New Data Screen

When you've corrected the entry, press ESC and the question **IS ALL DATA CORRECT (Y/N)?** reappears. If you're satisfied, press **Y** and the Enter Data Display appears. If you have no more entries for this category, press the ESC key and the Entry Summary Report reappears.

Note: While you're viewing the Enter New Data Display, pressing ESC will return you to the Summary Report. You can enter amounts with or without decimal points. For example, entering 123 will be displayed as $123.00.

Function C— Change Entries

Use this function to revise entries you've previously made. The Entry Summary Report appears after you press **C**. *(Note: You'll have access only to the month you've already selected. To change months, select function F first, then function C.)* In response to the **WHICH CATEGORY (A-M)?** prompt, press the key corresponding to the category in which you want to make revisions. (If you pick a month or a category that has no entries, you'll get an error message, and you'll have to select another month or category.) For example, press **F** to revise entries in the Entertainment category. The Detail Report for your selected category appears, along with a prompt asking which entry you want to modify. If there are more than 15 entries, the program asks, **WANT ANOTHER PAGE (Y/N)?** Type **Y** to view the next page. Type **N** to modify the page you're on.

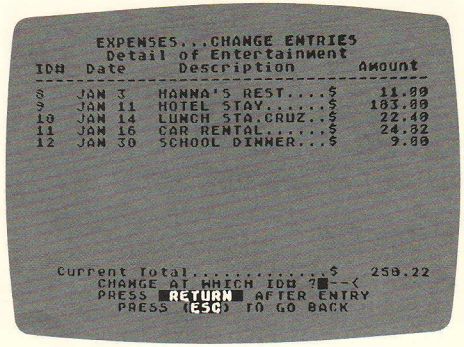


Figure 12 Change Entries Display

Suppose you want to change the third entry from $22.40 to $24.40. Enter this entry's ID number, 10, and press the RETURN key. Now this appears:

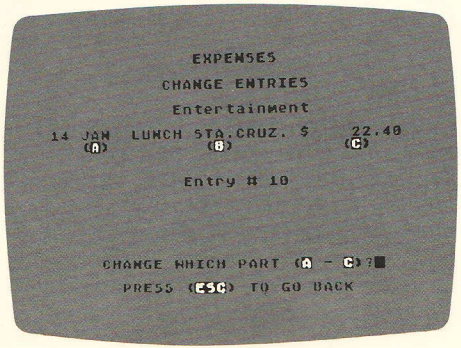


Figure 12A Change Entries

To correct the cost, part C, press **C** in response to the prompt. The label for that part then appears:

AMOUNT $ --------<

Type in the correct amount and press the RETURN key. The revised transaction appears, along with the prompts:

CHANGE WHICH PART (A-C)?
PRESS ESC TO GO BACK

To make other revisions in this category, repeat the sequence. Press ESC to return to the Detail Summary Report.

To make revisions in other expense categories, press ESC again to display the Entry Summary Report along with the category selection prompt. If you've finished revising expense entries, press ESC to return to the Function Menu.

If you change your mind about revising an entry, press ESC to return to the Entry Summary Report and the **WHICH CATEGORY (A-M)?** prompt; press ESC to return to the Function Menu.

Function D— Delete Entries

Use this function to remove entries in an expense category. After you press **D**, the Summary Report appears for your selected month, along with the category selection prompt. After you pick the category containing the entry to be deleted, the Detail Report for that category appears, along with the prompts:

DELETE AT WHICH ID#?--<
PRESS RETURN AFTER ENTRY
PRESS ESC TO GO BACK

If there are more than 15 entries, the program asks,

WANT ANOTHER PAGE (Y/N)?

Type **Y** to view the next page. Type **N** to delete entries from the page you're on. To delete an entry in the currently displayed expense category, type in the ID number in response to the prompt and press the RETURN key. The program shows you the Delete Entries display and asks:

IS THIS THE RIGHT ONE (Y/N)?

If you answer by pressing **Y**, the entry will be deleted entirely and you'll be returned to the Detail Summary Report.

If you press **N**, the program will return you to the Detail Summary Report and let you enter the ID number of the entry you would like deleted. The program will automatically reassign new ID numbers to the rest of your entries. If you change your mind about removing an entry in this expense category, press ESC to return to the Entry Summary Report and category selection prompt; press ESC again to return to the Function Menu.

Function E— Print Entries

Use this function to print Summary or Detail Reports for all or selected months. When you press **E**, the program checks that your printer and interface module, if connected, are turned on and that your printer is ONLINE. If the program can't verify that your printer is ready, it displays a warning message—

WHERE'S THE PRINTER?

If the printer is ready, the Print Menu appears (the JAN in choices C and D represent your selected month):

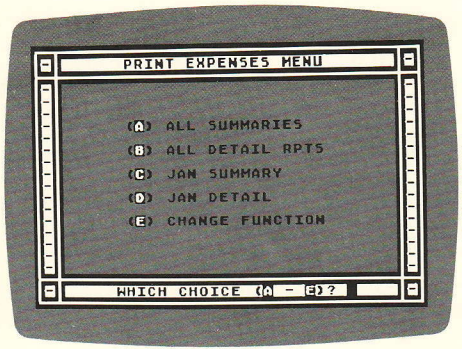


Figure 13 Print Menu

A ALL SUMMARIES—prints all months containing at least one entry, starting with January. These summaries resemble the Summary Report displays.

B ALL DETAIL RPTS—prints all entries for each category, organized by month (for example, all of January's entries by category, then all of February's, and so on). Each month's report is a collection of the Detail Report displays for the categories.

C XXX SUMMARY—prints the Entry Summary Report for the currently selected month.

D XXX DETAIL—prints all entries for each category for the currently selected month.

E CHANGE FUNCTION—returns you to the Function Menu. To change months, either before or after printing, press **E** to return to the Function Menu, then use Function **F**, GET NEW MONTH, to display the Month Menu and prompt. Select your desired month and then select Function **E** on the Function Menu to return to the Print Entries function.

Function F— Get New Month

Use this function to change the month you're working in. Pressing **F** causes the Month Menu to appear. If you ask for the same month, you're immediately returned to the Function Menu. If you ask for a different month and have modified your files (deleted or changed dates), the program saves the changes first, then gets the new month.

Option C

Income Program

This option involves the same sequence of steps and the same functions as OPTION B (page 6). Refer to the section on that option for further information about the menus, displays, and prompts for the various functions.

Option D

Print Finances

The program first checks that your printer and interface module, if connected, are turned on. If it runs into a problem, it displays the message--

WHERE'S THE PRINTER?

If it confirms that the printer is ready, the program loads in the information for the Detail of Finances Table (Figure 4) and displays it on your TV screen. The printer then prints this information. Press ESC to stop the printing at any time.

When the printing starts, you'll see **PRESS ESC TO QUIT**! Pressing ESC will stop the printing and return you to the Main Menu. If the printer does not work, check to see that it is ONLINE.

Option E

Setup Program

Erasing the Sample Data

Once you've practiced using the various functions in Family Cash Flow, you'll need to remove the sample entries before adding your own. To clear the diskette file for entering your data, select option E, **SETUP PROGRAM**, on the Main Menu. Press **Y** in response to the prompt:

WANT A NEW YEAR (Y/N)?

A warning message then appears to confirm that you really want to erase all the entries:

IMPORTANT!!

THIS FUNCTION RESETS ALL MONTHLY DATA TO ZERO.

IS THIS WHAT YOU WANT (Y/N)?

Again, press **Y** to confirm that you want to remove all the entries.

Note: If you're using two disk drives, make sure that your copy of the program diskette is in drive #1 and that your Data Diskette is in drive #2.

Press **Y** in response to the last prompts to rename income and expense categories. First, the program displays the INCOME CATEGORIES and prompts you to accept these names or change them.

If you're satisfied with the income category names, press **Y** to go on to the EXPENSE CATEGORIES. If you want to change one or more names, press **N**--this prompt will appear:

WHICH DO YOU WANT TO CHANGE (A-M)?

Press the letter corresponding to the category name you want to revise. A ---------- < appears in place of the current name to be changed. Your new name can be up to 15 characters long. Enter your revision and press the RETURN key. (If you change your mind, press ESC to cancel the revision.) The program then redisplays all the income categories with your revision and asks if the categories are OK. If you press **N**, it asks again **WHICH DO YOU WANT TO CHANGE (A-M)?** Repeat the entire sequence until you're satisfied with the names. Then press **Y** in response to the prompt **ARE THESE INCOME CATEGORIES OK (Y/N)?** This takes you to the expense category display, and goes through the same steps to rename these categories. Expense category names can be up to 15 characters long. The program saves your revisions in each category (income and expense) after you answer **Y** to the prompt **ARE THESE INCOME CATEGORIES OK (Y/N)?** The Main Menu then appears. Now that you've finished the sample program, you're ready to enter your own data.

Option F

Leave Program

Use this option to exit from the Family Cash Flow program and return to the READY prompt in BASIC.

Important! *After making any transactions in your Family Cash Flow program, you* ***must*** *use OPTION F to leave the program before turning your computer off. Otherwise, any changes, additions, or deletions you've made will not be saved.*

Notes

Family Budget

Family Finances II—Family Budget allows you to set up a budget using the data you've collected and entered in the Family Cash Flow program. Self-guiding prompts help you enter your personal budget data just as you did with Family Cash Flow. Go through the Sample Session and then follow the procedures to set up your own Family Budget.

Getting Started

Here are instructions for duplicating your ATARI Family Budget program diskette. Just as with Family Cash Flow, you have to do this before using the program because the ATARI Family Budget diskette is "write-protected," which means that no additional information can be stored on it. It's a good idea to make an *additional* backup copy of your Family Budget diskette *after* you've entered your own Family Budget data each month.

Follow these steps for loading your Family Budget program:

1 Start with all your ATARI Home Computer equipment turned off.

2 Turn on your disk drive (drive 1 if you have two drives).

3 When the BUSY light goes out on your disk drive, insert the Family Budget diskette in your disk drive.

4 Insert your ATARI BASIC cartridge in the left slot of your ATARI 800 Home Computer.

5 Turn on your computer and your TV.

6 As the program automatically loads into the computer, you'll see this message:

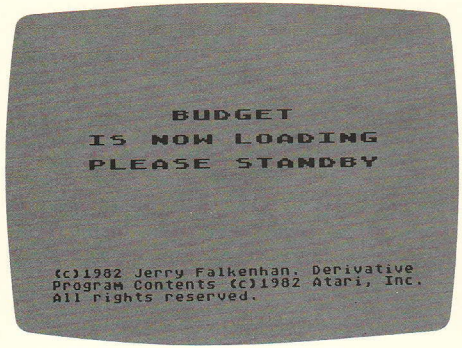


Figure 1 Title Screen

Then this question appears:

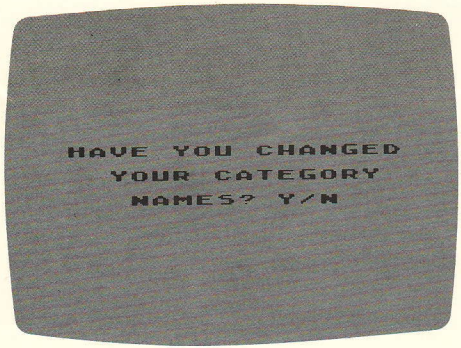


Figure 2 Change Category Names

7 Press **N**. (If you press **Y**, the program will instruct you to enter your Family Cash Flow diskette, and you won't be able to duplicate your Family Budget diskette or complete the Sample Session.) Now the program asks:

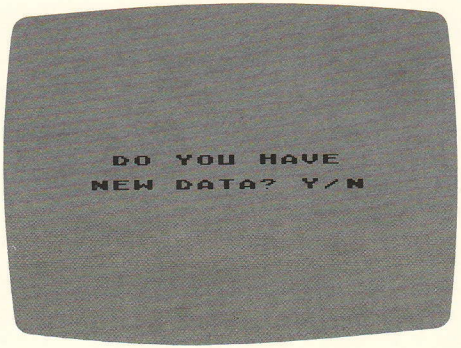


Figure 3 New Data

8 Press **N** again. Now the Main Menu appears:

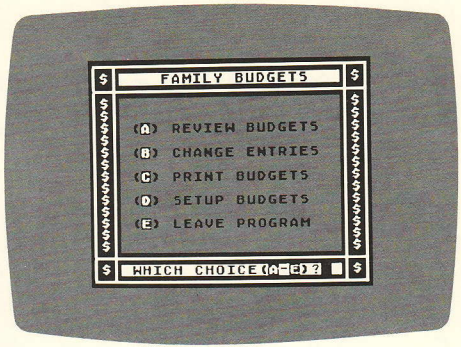


Figure 4 Main Menu

9 Press **E** to exit from the Family Budget program.

10 Type **DOS** and press RETURN and the Disk Operating System menu appears.

11 Type **I** (FORMAT DISK) and press RETURN.

12 Insert a blank diskette in your disk drive and specify drive 1 to format and press RETURN. Then type **Y** and press RETURN. After the formatting is complete, type **J** (DUPLICATE DISK) and press RETURN.

13 Type **1,1** for the source and destination drives, then insert the Family Budget diskette in your disk drive and press RETURN.

14 You'll need to insert your source and destination diskettes alternately, as prompted by your computer, until the following message appears:

SELECT ITEM OR RETURN FOR MENU

Now, put your ATARI original program diskette away, and use your copy to load the Family Budget program into your ATARI Home Computer by following steps 1-8. When the Main Menu appears, you're ready to begin the Sample Session.

Entering Information and Responding to Prompts

Select menu options by pressing the letter corresponding to the option you want (for example, press **A** if you want to review your entries). When you enter data (for example, a new dollar amount), pressing the RETURN key is necessary to complete your input. A prompt reminds you whenever pressing the RETURN key is necessary. The ESC key returns you to the previous display.

Sample Session

Your diskette contains a set of budget and actual file entries for January through September, as well as category names from Family Cash Flow. Use these entries to familiarize yourself with the program's activities and introduce yourself to the workings of Family Budget. Let's assume you want to review your budget.

You select option A, **REVIEW BUDGETS**, by pressing **A**. The Presentation Menu now appears as follows:

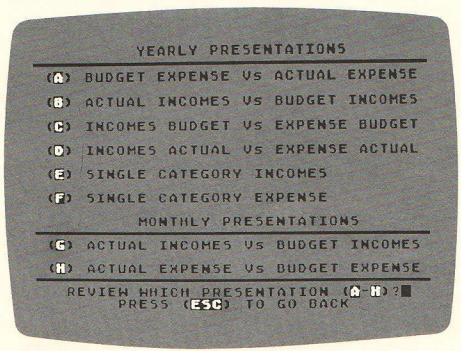


Figure 5 Presentation Menu

With this menu, you can choose the presentation that suits your current needs. (Pressing ESC returns you to the Main Menu.) To see your budgeted expenses against your actual expenses, press **A** (presentation A-BUDGET EXPENSE vs ACTUAL EXPENSE). The following Months Menu appears:

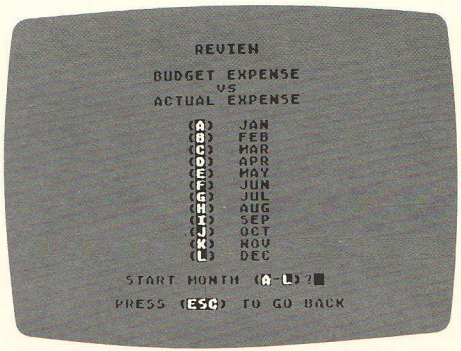


Figure 6 Months Menu

You can now choose any month or consecutive set of months, or press ESC to return to the Presentation Menu. The program displays a prompt asking you to choose a START MONTH. Once you press the letter corresponding to the desired month, a prompt appears requesting the STOP MONTH. If you ac-

cidently press a letter not listed in the display, a warning sign flashes to indicate an invalid choice.

If you choose January as the START MONTH and November as the STOP MONTH, the following table appears:

```
REVIEW EXPENSE

MON     BUDGET   -   ACTUAL   = VARIANCES
-------------------------------------------
JAN     4218.00     5898.14 -    1680.14
FEB     4218.00     3679.56 +     538.44
MAR     4218.00     3476.34 +     741.66
APR     4218.00     6480.07 -    2262.07
MAY     4218.00     4418.42 -     200.42
JUN     4218.00     4583.72 -     365.72
JUL     4218.00     4156.23 +      61.77
AUG     4218.00     4860.80 -     642.80
SEP     4218.00     1107.25 +    3110.75
OCT     4218.00         .00 +    4218.00
NOV     4218.00         .00 +    4218.00
        ---------   --------   ---------
TOT   $ 46398.00 $ 38660.53 +    7737.47
        =========   =========   =========
AVG   $  4218.00 $  3514.59 +     703.41

PRESS (ESC) TO GO BACK
```

Figure 7 Summary Table of January Through November

As you can see, the budgeted expenses for each month of the sample budget are set at $4,218.00. You see no expenses incurred in the months of October or November. Only partial data appears for September. You see the average expenses calculated for all the months presented. Thus, a display for January through August gives a more accurate picture of average monthly expenses. To obtain this range, press ESC and the Months Menu reappears. Then choose January for the START MONTH and August for the STOP MONTH and the following table appears:

```
REVIEW EXPENSE

MON     BUDGET   -   ACTUAL   = VARIANCES
-------------------------------------------
JAN     4218.00     5898.14 -    1680.14
FEB     4218.00     3679.56 +     538.44
MAR     4218.00     3476.34 +     741.66
APR     4218.00     6480.07 -    2262.07
MAY     4218.00     4418.42 -     200.42
JUN     4218.00     4583.72 -     365.72
JUL     4218.00     4156.23 +      61.77
AUG     4218.00     4860.80 -     642.80
        ---------   --------   ---------
TOT   $ 33744.00 $ 37553.28 -    3809.28
        =========   =========   =========
AVG   $  4218.00 $  4694.16 -     476.16

PRESS (ESC) TO GO BACK
```

Figure 8 Summary Table of January Through August

It's now apparent that you have monthly expenditures averaging $476.16 over the planned amounts due especially to January's and April's excess expenses. To identify the major over-budget items in January, press ESC to return to the Months Menu. Press ESC again to return to the Presentation Menu. When the Presentation Menu appears, ask for the Single Month Presentation of expenses by pressing **H.** The Months Menu reappears (Figure 6) with, **WHICH MONTH (A-L)?** Press **A** for January. The following table appears:

```
REVIEW EXPENSE FOR JAN

CAT     BUDGET   -   ACTUAL   =  VARIANCE
-------------------------------------------
AAuto     120.00    2441.99 -    2321.99
BGas/     100.00      31.09 +      68.91
CBusi      27.00        .00 +      27.00
DClot      67.00      21.19 +      45.81
EUtil     124.00     115.62 +       8.38
FEnte     215.00     250.22 -      35.22
GFood     360.00     190.13 +     169.87
HHome     460.00     653.49 -     193.49
ITaxe     970.00     627.95 +     342.05
JInsu     125.00     121.05 +       3.95
KMort    1414.00    1410.00 +       4.00
LMisc     150.00      35.41 +     114.59
MMedi      86.00        .00 +      86.00
          --------   --------   ---------
TOTS $   4218.00    5898.14 -    1680.14
          =========  =========  =========

PRESS (ESC) TO GO BACK
```

Figure 9 Single Month Presentation

It should be apparent from this presentation that the major over-budget expenditure is in the automotive category. At this point you can either change the budgeted amount for this category in the month, or check to see if the expenditure represents a trend throughout the rest of the year.

To see the trend more clearly, press ESC once to return to the Months Menu, and again to return to the

Presentation Menu. Then choose presentation F, **SINGLE CATEGORY EXPENSE**. The Category Menu appears with a prompt asking which category to display.

```
EXPENSE CATEGORIES

(A) Automotive
(B) Gas/Oil
(C) Business
(D) Clothes
(E) Utilities
(F) Entertainment
(G) Food
(H) Home Impr.
(I) Taxes
(J) Insurances
(K) Mortgage
(L) Misc.
(M) Medical

WHICH FOR REVIEW (A-M)?

PRESS (ESC) TO GO BACK
```

Figure 10 Category Menu

Press **A** to recall the Months Menu so that you can request a new range of months to review. Since September is only partly full, choose January through August to review. The following Summary Table now appears:

```
REVIEW Automotive

MON      BUDGET   -   ACTUAL   = VARIANCES
-------------------------------------------
JAN      120.00     2441.99   -   2321.99
FEB      120.00      125.18   -      5.18
MAR      120.00         .00   +    120.00
APR      120.00      487.47   -    367.47
MAY      120.00         .00   +    120.00
JUN      120.00      137.27   -     17.27
JUL      120.00       39.00   +     81.00
AUG      120.00      139.19   -     19.19
         ---------  ---------   ---------
TOT  $   960.00 $   3370.10   -   2410.10
         =========  =========   =========
AVG  $   120.00 $    421.26   -    301.26

PRESS (ESC) TO GO BACK
```

Figure 11 Automotive Expenses for January Through August

From this summary table, it appears that January's automotive expenditures were unforeseen outlays. Based on that, you can check the trend, without the January data clouding the issue, by pressing ESC and choosing the range of months from February through August to get the following display:

```
REVIEW Automotive

MON      BUDGET   -   ACTUAL   = VARIANCES
-------------------------------------------
FEB      120.00      125.18   -      5.18
MAR      120.00         .00   +    120.00
APR      120.00      487.47   -    367.47
MAY      120.00         .00   +    120.00
JUN      120.00      137.27   -     17.27
JUL      120.00       39.00   +     81.00
AUG      120.00      139.19   -     19.19
         ---------  ---------   ---------
TOT  $   840.00 $    928.11   -     88.11
         =========  =========   =========
AVG  $   120.00 $    132.59   -     12.59

PRESS (ESC) TO GO BACK
```

Figure 12 Automotive Expenses for February Through August

With January removed, the average variance for Automotive Expenses is $12.59. Since the actual expenditure for Automotive Expenses exceeds the budgeted amount, you may want to change the budgeted amount for this category. You can do this one month at a time by using:

Option B—CHANGE ENTRIES of the Main Menu, or
Option D—SETUP BUDGET of the Main Menu.

To return to the Main Menu, press the ESC key until you reach it.

Now that you've gone through a sample session, you're ready to embark on your own financial planning. Refer to the sample session as necessary as you start using Family Budget for your own analysis; and keep the following features in mind:

- The more months of entries you have on Family Cash Flow, the more meaningful the information is when presented by Family Budget. It's a good idea to enter at least two complete months of information in Family Cash Flow before setting up your Family Budget.
- The options in Family Budget work in much the same way as those in Family Cash Flow. You're given prompts for changing specific entries, months, or categories.

Here's a review of the Main Menu options.

Option A

Review Budgets

Use this option to display the Presentation Menu (Figure 5). A prompt appears below the menu, asking:

REVIEW WHICH PRESENTATION (A-H)? PRESS ESC TO GO BACK

After you select a presentation, the Months Menu appears. You can now choose to see any of the eight presentations for any or all months.

Option B

Change Entries

Use this option to change entries in any month for any budget. Selection of this function causes the Presentation Menu (Figure 5) to appear with the prompt:

CHANGE WHICH PRESENTATION (A-H)? PRESS ESC TO GO BACK

Once you decide on the presentation, the Months Menu appears. Choose the desired month(s) and you'll see the appropriate budget with prompts guiding you through the editing process.

Option C

Print Budgets

Use this option to print your choice of budgets. The program checks that the printer and interface module, if connected, are on. The Presentation Menu appears with the prompt:

PRINT WHICH PRESENTATION (A-H)? PRESS ESC TO GO BACK

After you select your presentation, the Months Menu displays. Choose the desired month(s) by pressing the corresponding letters—the appropriate budget appears with the prompt:

PRESS ESC TO GO BACK

You remain in the Print Option until you press the ESC key to return to the Main Menu.

Option D

Setup Budgets

Once you feel comfortable with how the Family Budget program works, use this option to create your budgets.

When you select this option, you'll be asked to insert your Family Cash Flow diskette in your disk drive so that information can be transferred from it to your Family Budget diskette. If you have two disk drives, remove your Family Budget diskette when prompted and insert your Family Cash Flow program diskette in drive 1 and your Data Diskette in drive 2. Note that once you've entered the SETUP option, you must complete it or ESC to the Main Menu before moving on. If you press ESC before you complete entering data for the 12 months, you'll lose all data entered.

After you've followed the directions on your screen for loading your Family Cash Flow and Family Budget diskettes, this question appears:

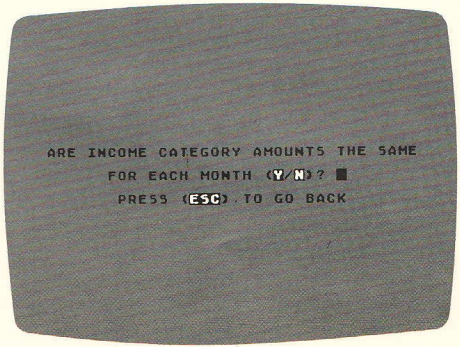


Figure 13 Setup Budgets—Income

Press **Y** for the first budget setup. The following budget appears:

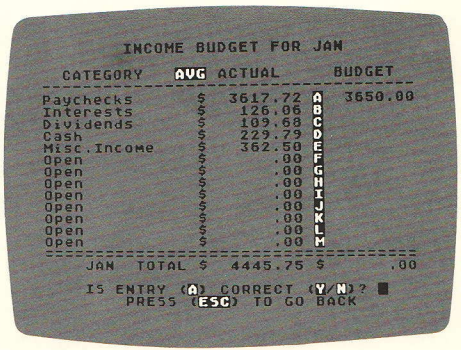


Figure 14 Budget Income Entry Table

Here you're given the opportunity to change any entry for your budgeted income. Notice that the program shows you AVERAGE ACTUAL AMOUNTS for your income categories. If you type **Y** in response to the prompts **ARE INCOME CATEGORY AMOUNTS THE SAME FOR EACH MONTH (Y/N)?**, all the data you've entered for each category in the year is added together and divided by the number of months for which you've made entries. For example, the amounts under the AVG ACTUAL heading in Figure 12 have been calculated by adding all the actual amounts in each income category from the Family Cash Flow program and dividing that total by 10, since there are entries for only 10 months in the sample Family Cash Flow program.

You see $3650.00 entered as the budgeted amount for the Paychecks category. If you press **Y** in response to the question **IS ENTRY (A) CORRECT (Y/N)?**, the next amount—for the Interests category—appears under the BUDGET column. Pressing **N** allows you to replace the budgeted amount for Paychecks with a new figure. When you've gone through all the categories A-M, the program prompts you with:

IS ALL CORRECT? Y/N

Assuming that you've made no changes to the budgeted amounts for income, the **INCOME BUDGET FOR JAN** looks like this:

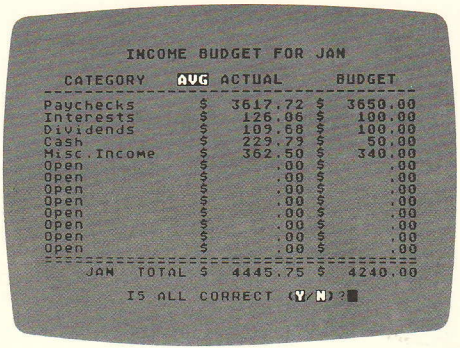


Figure 15 Completed Income Entry Table

If you press **N** in response to the question **IS ALL CORRECT (Y/N)?,** the entire process begins again with category A. If you press **Y**, the program automatically enters the same information for the remaining months of the year and this question appears:

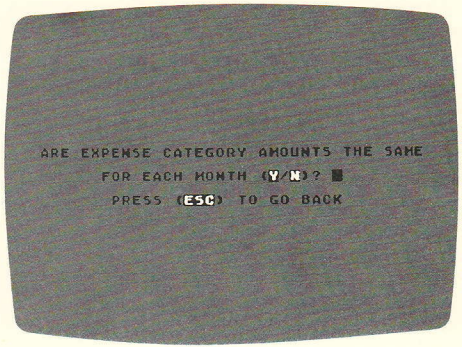


Figure 16 Setup Budgets—Expense

Pressing **Y** in response to this prompt allows you to make any changes for only one month of expense category amounts—the program will automatically enter the same information for the remaining months of the year, just as it did for your income categories.

If you press **N** in response to either prompt at the beginning of the SETUP option (**ARE INCOME (or EXPENSE) CATEGORY AMOUNTS THE SAME FOR EACH MONTH (Y/N)?**), you see the ACTUAL expense amounts taken from your Family Cash Flow program. It's only when you get to those months that have no entries that you see

AVERAGED ACTUAL amounts. This way you have a frame of reference for creating budgets for those remaining months.

For now, press **N** and you'll see the following table:

```
INCOME BUDGET FOR JAN = $  4240.00
        EXPENSE BUDGET FOR JAN
 CATEGORY          ACTUAL        BUDGET
-------------------------------------------
Automotive      $  2441.99 A     120.00
Gas/Oil         $    31.09 B
Business        $      .00 C
Clothes         $    21.19 D
Utilities       $   115.62 E
Entertainment   $   250.22 F
Food            $   190.13 G
Home Impr.      $   653.49 H
Taxes           $   627.95 I
Insurances      $   121.05 J
Mortgage        $  1410.00 K
Misc.           $    35.41 L
Medical         $      .00 M
===========================================
    JAN  TOTAL $  5098.14 $        .00

 IS ENTRY (A) CORRECT (Y/N)? ■
      PRESS (ESC) TO GO BACK
```

Figure 17 Budget Expense Entry Table

Now you're asked if each expense category budgeted amount is correct. If you press **Y**, the program moves on to the next category. If you press **N**, the --------< appears for changes. When you have gone through all of the categories, the prompt **IS ALL CORRECT (Y/N)?** appears. If you press **N**, the entire procedure begins again for expense category A. If you answer **Y**, the program displays the **EXPENSE BUDGET FOR FEB**. Because you've told the program that your expense category amounts are *not* the same for each month, you'll go through each month sequentially, verifying or changing your budgeted amounts. If at any time you want to leave a particular month or display, press ESC to go back to the part of the program you want to work with.

When you complete all your entries, the Budget Summary Table appears. You can now examine the difference between your income and expenses for each month.

```
      INCOME BUDGET Vs EXPENSE BUDGET

MON   INCOME     -   EXPENSE    = VARIANCES
---  ---------    ---------    ---------
JAN $  4240.00  $  4218.00  +     22.00
FEB $  4240.00  $  4218.00  +     22.00
MAR $  4240.00  $  4218.00  +     22.00
APR $  4240.00  $  4218.00  +     22.00
MAY $  4240.00  $  4218.00  +     22.00
JUN $  4240.00  $  4218.00  +     22.00
JUL $  4240.00  $  4218.00  +     22.00
AUG $  4240.00  $  4218.00  +     22.00
SEP $  4240.00  $  4218.00  +     22.00
OCT $  4240.00  $  4218.00  +     22.00
NOV $  4240.00  $  4218.00  +     22.00
DEC $  4240.00  $  4218.00  +     22.00
    ==========  ==========    =========
TOT $ 50880.00  $ 50616.00  +    264.00
AVG $  4240.00  $  4218.00  +     22.00

     IS EVERYTHING OK (Y/N) ? ■
```

Figure 18 Budget Summary Table

If you press **Y**, the SETUP program writes all the information you've added or revised to the diskette files. Pressing **N** causes the following question to appear,

WANT TO CHANGE INCOME AMOUNTS? Y/N

Pressing **N** again causes letters A-L to appear, replacing the column of dollar signs under EXPENSE. Then this question appears:

WHICH MONTH (A-L) OR 'M' FOR ALL, PRESS ESC TO GO BACK

To redo all entries, press **M**. For a single month, press the letter associated with that month and the Budget Expense Entry Table (Figure 17) reappears. After you complete your new entries, the Budget Summary Table reappears (Figure 18). You can adjust any budgeted amount in any month under income or expense until you have what you want. Then the program will store the changes you've made to your budget.

Option E

Leave Program

Use OPTION E to exit from Family Budget. This option is completed when you see the READY prompt.

Normal Operation

Once you've established a set of budgets, you'll want to review or revise them at the end of each month's entries on your Family Cash Flow diskette. To do this, follow the instructions in the GETTING STARTED section of this manual. Then answer the questions as they appear. If you answer

DO YOU HAVE NEW CATEGORY NAMES?

DO YOU HAVE NEW DATA?

by pressing **Y** after each prompt, the data on your Family Cash Flow diskette, including changes, additions, and deletions, loads automatically onto your Family Budget diskette. Remember, you'll be inserting both your Family Budget and Family Cash Flow diskette in order to have the information recorded.

The object of the SETUP program is to let you fill in the budget information while using the actual data as a guide.

Limitations of the System

ALPHA ENTRIES. Letters entered as dollar amounts will be ignored by the system. **123A** will be interpreted as $123.00 as will **A123**. **123A123A.23A** will be interpreted as $123123.23. Any letter entered as a dollar amount by itself will be interpreted as 0. A RETURN pressed before any amount has been entered will also register as 0.

Error Messages

If you attempt to enter more than 100 expense entries and 20 income entries in one particular month, you'll receive this error message:

DATA OVERFLOW
PLEASE DELETE AN ENTRY
TO ADD MORE

You'll need to delete one or more entries somewhere in your records before you can make additional entries.

If you receive this error message

DISK I/O PROBLEM

check to see that you have the correct diskette in each disk drive and that the write-protect tabs are removed.

If your disk drive has trouble reading or writing to a diskette, you'll receive this error message:

BAD XXXXXXX FILE FOR YYY

(The XXXXXXX represents either Expense or Income and YYY represents the month that can't be read.)

Usually, when your disk drive encounters a bad file on diskette, it's due either to human mishandling of the diskette or to a problem with the disk drive itself. If it encounters a bade file when working with Family Cash Flow, you'll be returned to the month menu. With Family Budget, you'll be returned to the READY prompt. In either case, try reloading your program diskette to see if your disk drive has trouble reading the file a second time. If the error message reappears, make an additional copy of your most recent backup copy of the program diskette and load it. Then enter your new data over again.

Because of potential problems with flawed diskettes or your disk drive, it's essential that you make backup copies of your diskettes after entering each month's data.

For additional information or help with the Family Finances programs, contact Atari Customer Service at the telephone numbers listed on your warranty card.

Ordinarily, any time you press the SYSTEM RESET key the system will automatically re-boot, that is, load the program over again.

If you choose an option and then decide you'd like to work with a different one, wait until the menu for that option appears before pressing the SYSTEM RESET key. Otherwise, the program may not automatically re-boot.

FAMILY FINANCES
USER'S GUIDE

Every effort has been made to ensure the accuracy of the product documentation in this manual. However, because we are constantly improving and updating our computer software and hardware, ATARI, INC. is unable to guarantee the accuracy of the printed material after the date of publication and disclaims liability for changes, errors or omissions.

No reproduction of this document or any portion of its contents is allowed without specific written permission of ATARI, INC., Sunnyvale, CA 94086.

ATARI®
A Warner Communications Company

©1982 ATARI, INC.
ALL RIGHTS RESERVED.

ATARI®
A Warner Communications Company

PRINTED IN U.S.A.
C061029 REV. A