

# MoneySpire Help Manual

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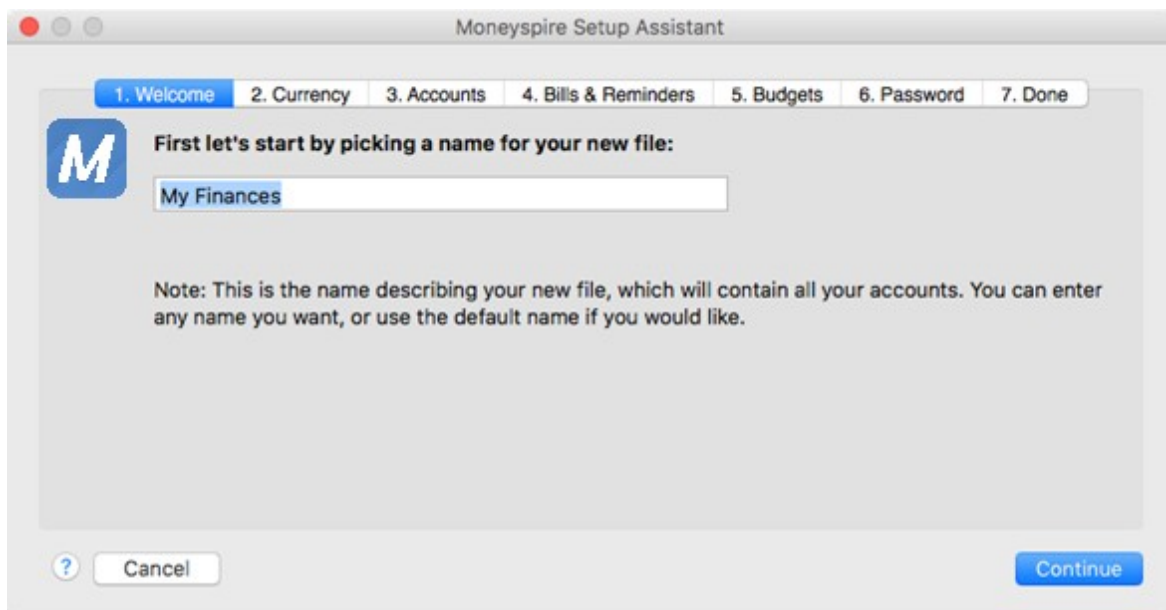
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# Getting Started

Getting started with Moneyspire is easy. When you first start the program, you will be greeted with the welcome screen. Select the first option labeled **Setup Moneyspire for the first time**, and follow the simple instructions:

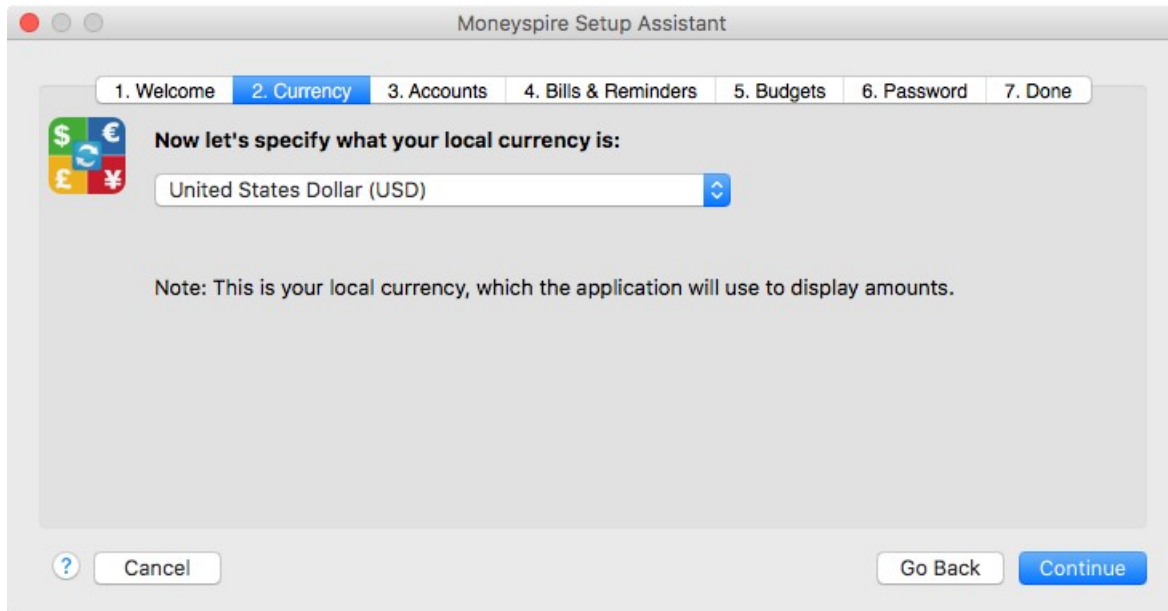
## Step 1

In step 1, you have to enter a name for your new Moneyspire file. This can be any name you want, and the default is "My Finances." Once you have entered a name, click the Next button to proceed to step 2.



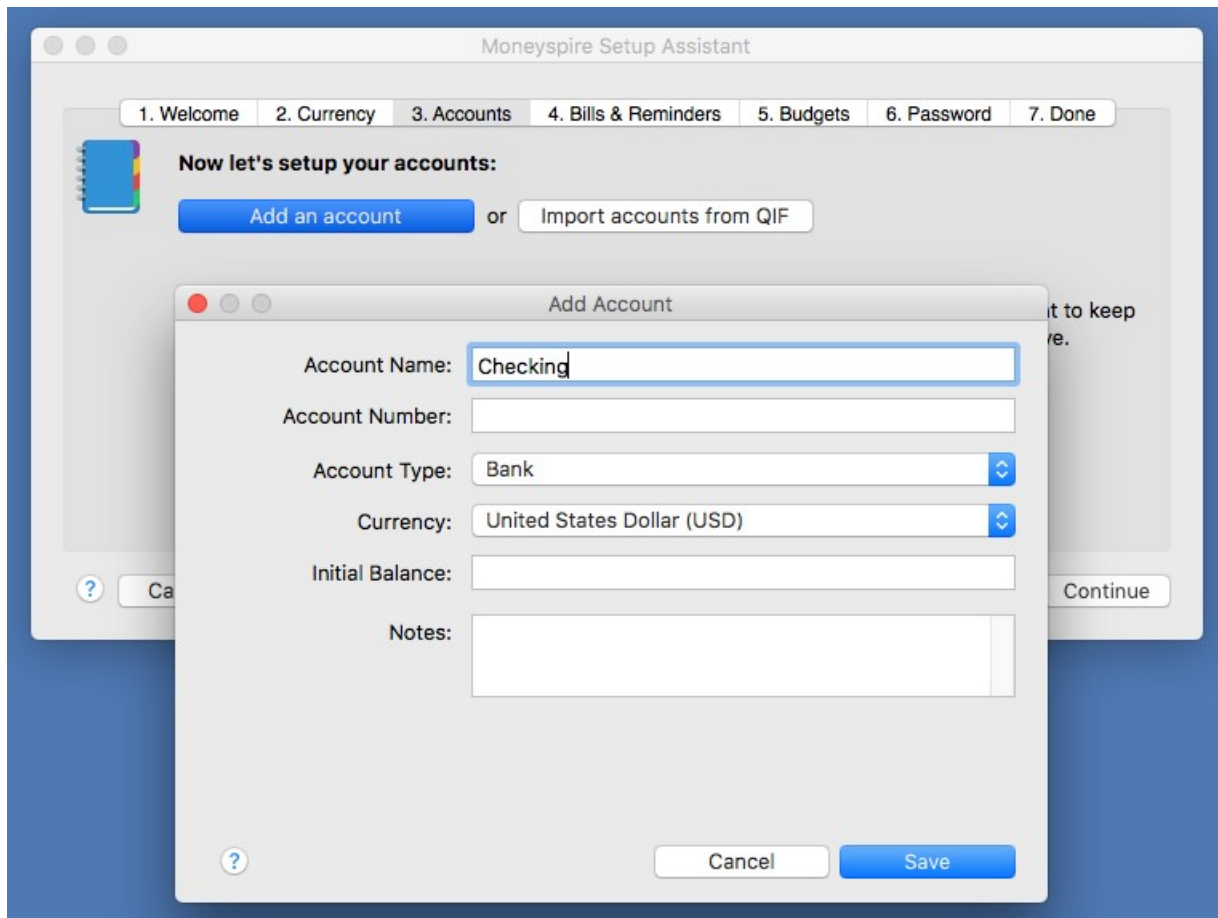
## Step 2

In step 2, you have to select your local currency. Once you have selected your currency, click the Next button to proceed to step 3.



### Step 3

In step 3, you have to setup your accounts, such as your bank accounts, credit cards, loans, etc. You must setup at least one account, and you can setup more accounts later. To setup an account, click the button labeled **Click here to setup a new account**. You can also choose to import your account data from a QIF file instead by clicking the **Click here to import your accounts from a QIF file** button. Once you are done setting up your accounts, click the Next button to proceed to step 4.



## Step 4

In step 4, you can setup your reminders, such as your bill reminders and other general reminders. This step is optional, and you can add more reminders later. To setup a reminder, click the button labeled **Click here to setup a new reminder**. Once you are done setting up your reminders, click the Next button to proceed to step 5.

The screenshot shows the 'Moneyspire Setup Assistant' window with a progress bar at the top indicating steps 1 through 7. Step 4, 'Bills & Reminders', is currently active. Below the progress bar, there is a section titled 'Now let's setup your bills and reminders:' with a calendar icon and a blue button labeled 'Add a bill or reminder'. An 'Add Reminder' dialog box is open in the foreground, allowing the user to configure a new reminder. The dialog box contains the following fields and options:

- Description:** Cable Bill
- Source Account:** Checking
- Number:** Debit
- Payee:** Charter
- Category:** Bills:Cable/Satellite
- Withdrawal:** 50.00
- Deposit:** (empty field)
- Memo:** (empty field)
- Transaction Reminder:** ☒ (selected)
- Memo Reminder:** ☐ (unselected)
- Next Date:** 6/ 5/2017
- Frequency:** Monthly
- Repeat until:** 6/ 5/2017
- Occurrence:** Every
- Occurrence options:** 1st, 2nd, 3rd, 4th, 5th (checked), 6th, 7th, 8th, 9th, 10th, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, Last
- Automatically record reminder:** ☐ (unchecked)
- Buttons:** Cancel, Save
- Link:** Configure Online Bill Pay...

## Step 5

In step 5, you can setup your budgets, which allow you to set your desired spending for a given period of time. For example, you can set a maximum of \$175.00 for automobile fuel for one month, and then later compare your actual spending with your target spending. This step is optional, and you add more budgets later. To setup a budget, click the button labeled **Click here to setup a new budget**. Once you are done setting up your budgets, click the Next button to complete the setup.

The screenshot shows the 'Moneyspire Setup Assistant' window with the '5. Budgets' step selected. A 'Now let's setup your budgets:' section is visible with an 'Add a budget' button. An 'Edit Budget' dialog is open, showing a table of monthly budget amounts for various categories. The 'Car Loan' category is highlighted with a budget of 510.00. The 'Rollover start' date is set to 8/1/17, and 'Unbudgeted expenses' are set to 10.00.

Category	Amount
A Cash	0.00
Amazon	0.00
Amazon Store Card	0.00
American Express	0.00
Ashley	0.00
Babies R Us Gift Cards	0.00
Business Checking	0.00
<b>Car Loan</b>	<b>510.00</b>
Checking A	0.00
Checking G	0.00
Citi Card	0.00

Monthly budget amounts: Add category

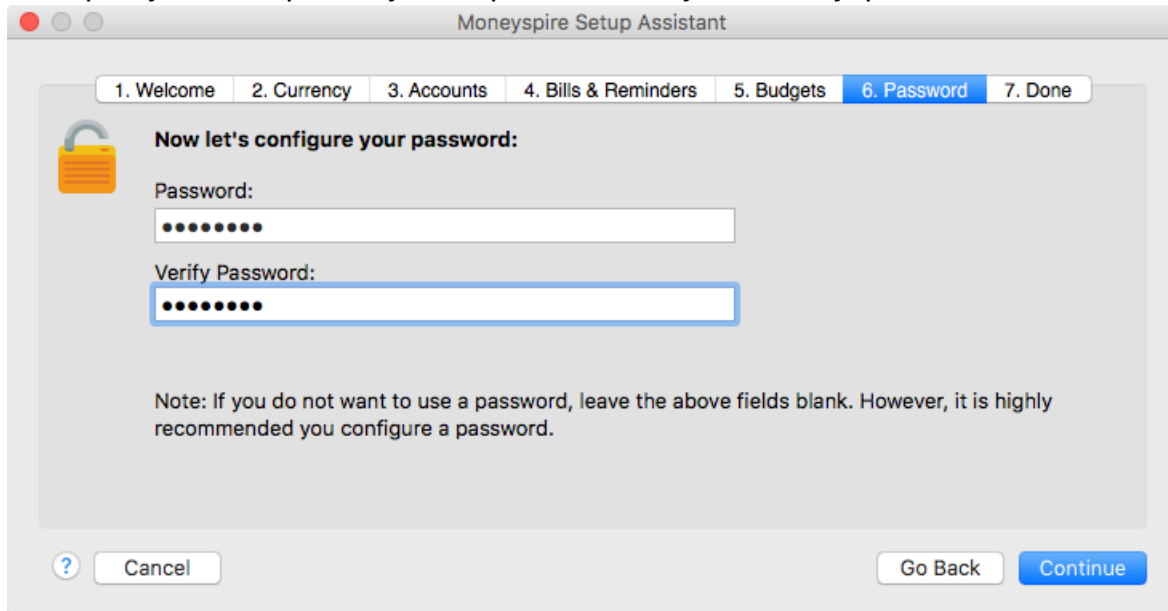
☒ Rollover start: 8/ 1/17 Unbudgeted expenses: 10.00

Notes:

Cancel Save

## Step 6

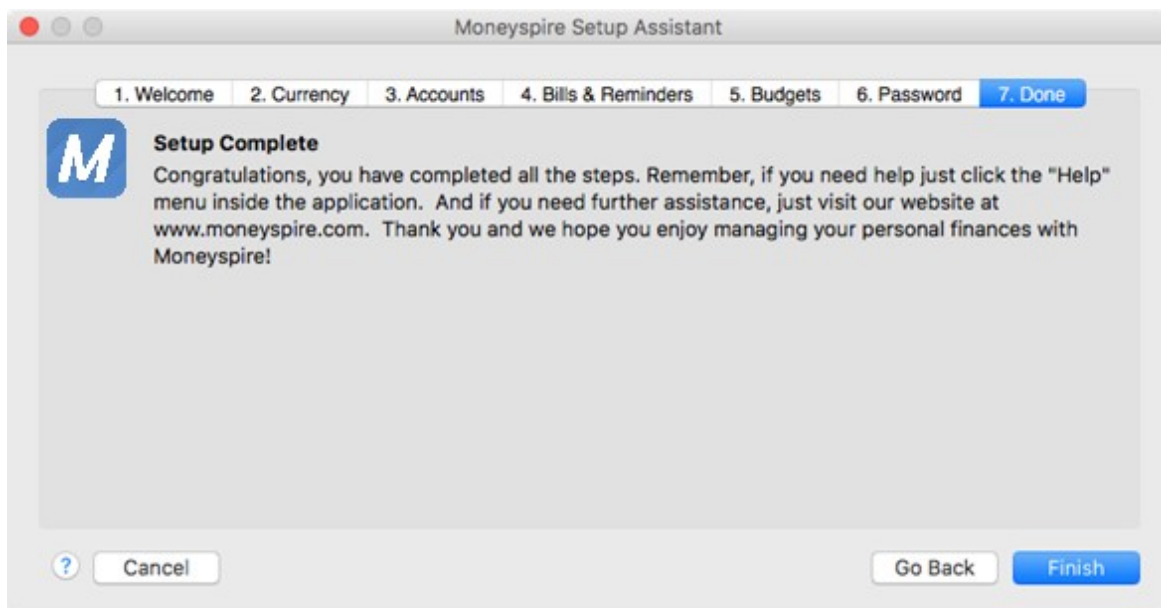
In step 6, you can optionally set a password for your Moneyspire file.



The screenshot shows the 'Moneyspire Setup Assistant' window. At the top, a progress bar highlights '6. Password' among seven steps: 1. Welcome, 2. Currency, 3. Accounts, 4. Bills & Reminders, 5. Budgets, 6. Password, and 7. Done. Below the progress bar, there is a lock icon and the text 'Now let's configure your password:'. Two password input fields are shown: 'Password:' and 'Verify Password:'. Both fields contain eight dots, indicating masked text. Below the fields, a note states: 'Note: If you do not want to use a password, leave the above fields blank. However, it is highly recommended you configure a password.' At the bottom, there are three buttons: a 'Cancel' button with a question mark icon, a 'Go Back' button, and a 'Continue' button.

## Step 7

In step 7, you are complete with the process of setting up your new Moneyspire file, and you are ready to start using Moneyspire!



The screenshot shows the 'Moneyspire Setup Assistant' window. The progress bar at the top now highlights '7. Done'. The main content area features a large blue 'M' logo and the heading 'Setup Complete'. Below the heading, a message reads: 'Congratulations, you have completed all the steps. Remember, if you need help just click the "Help" menu inside the application. And if you need further assistance, just visit our website at [www.moneyspire.com](http://www.moneyspire.com). Thank you and we hope you enjoy managing your personal finances with Moneyspire!'. At the bottom, there are three buttons: a 'Cancel' button with a question mark icon, a 'Go Back' button, and a 'Finish' button.



# Operating the Program

Moneyspire was designed to be straightforward and easy-to-use. The main screen is split up into four (4) sections:

## 1. Reminders

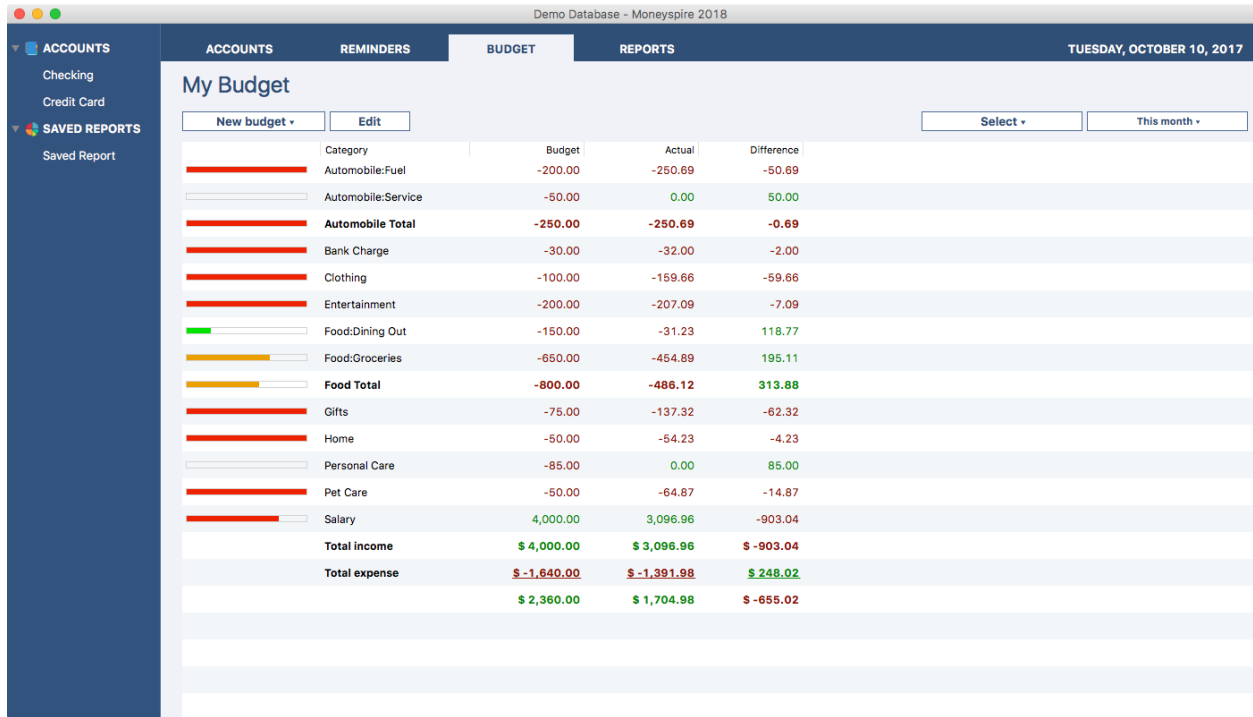
The reminders screen will show you all your upcoming, due and past due bill and deposit reminders. Your reminders will be displayed in two formats: a calendar and a list. The calendar allows you to visually see and browse your upcoming bills, while the list allows you to see each bill reminder and its status in an easy-to-read list format.

The screenshot displays the 'Reminders' section of the Moneyspire 2018 application. The top navigation bar includes 'ACCOUNTS', 'REMINDERS', 'BUDGET', and 'REPORTS'. The left sidebar shows 'ACCOUNTS' (Checking, Credit Card) and 'SAVED REPORTS' (Saved Report). The main area features a calendar for October 2017 and a list of reminders.

Date	Category	Amount	Status
10/9/2017	Gas	\$ -41.23	Past due 1 day
10/21/2017	Cable	\$ -62.32	Due 11 days
10/23/2017	Cell Phone	\$ -104.23	Due 13 days
10/24/2017	Paycheck	\$ 1,032.32	Due 14 days
10/25/2017	Internet	\$ -42.32	Due 15 days
10/26/2017	Electricity	\$ -64.23	Due 16 days
10/28/2017	Car Loan	\$ -227.32	Due 18 days

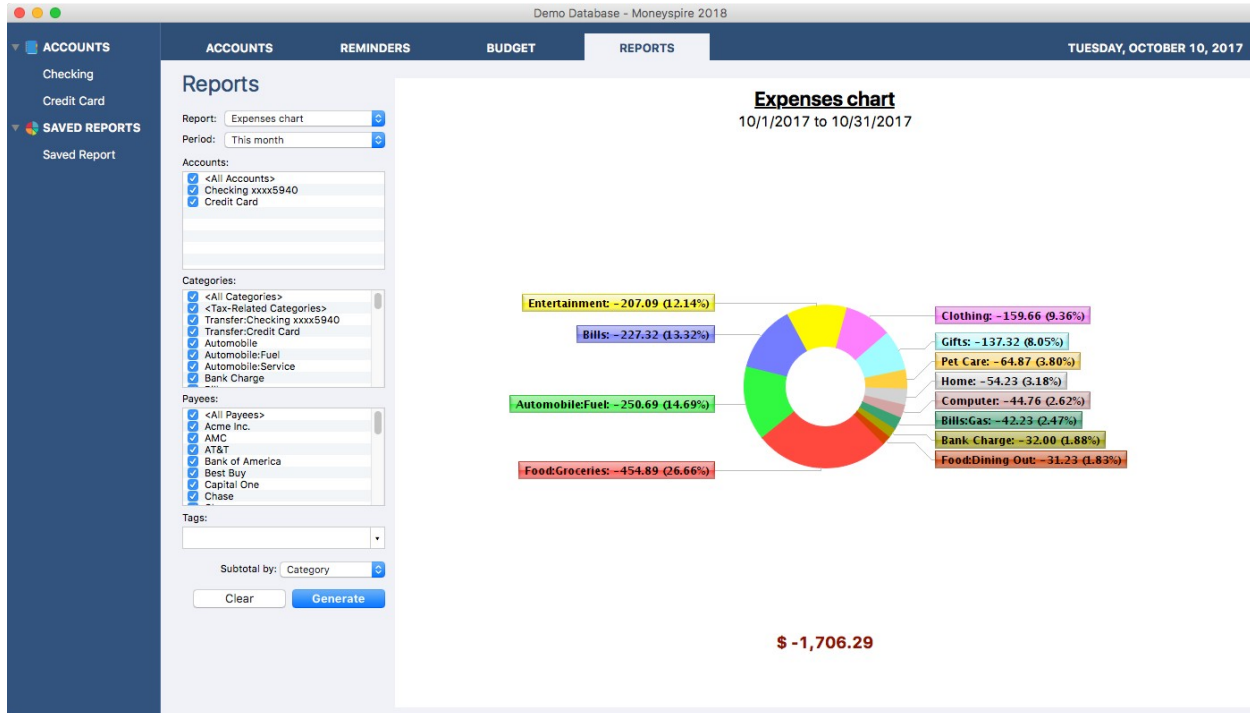
## 2. Budget

The budget screen will show you how you are currently doing on your budget, including how much money you have spent and how much money you have left in your budget (or how much money you have overspent). You can also click on an individual budget category to see a detailed list of the spending for that particular category and budget period.



### 3. Reports

The reports screen allows you to generate detailed reports on your expenses, income and net worth. You can also save reports so that you can quickly view them at any time without having to configure the report options again.



## 4. Accounts and Transactions

To view an account's transactions, first click on **Accounts** on the top, then double-click the desired account. You will then be taken to the account's transaction list where you can add, edit or delete transactions. You can customize the transaction register options by clicking the **View** menu option. You will also notice there are two balance columns, one labeled '**Balance**' and the other labeled '**Cleared Bal**;' The first column displays the total balance of all the transactions, while the second column displays the total balance of all the cleared transactions. You can clear a transaction by checking its corresponding check box, or by using the reconcile feature. You should clear a transaction when you know it has been processed, for example, when a check has been cashed.

Demo Database - Moneyspire 2018

TUESDAY, OCTOBER 10, 2017

ACCOUNTS

Checking  
Credit Card

SAVED REPORTS

Saved Report

ACCOUNTS REMINDERS BUDGET REPORTS

Checking xxxx5940

Add Edit Reconcile Forecast Import

Date	#	Payee	Withdrawal	Deposit	Category	Tags	Memo	Balance	C	Cleared bal
10/21/2017		Debit SoCal Gas	-42.23		Bills:Gas		Heating bill	3,488.05	<input type="checkbox"/>	3,764.74
10/20/2017		ATM Chevron	-71.23		Automobile:Fuel		Toyota fill up	3,530.28	<input type="checkbox"/>	3,764.74
10/20/2017	127	Pavilions	-163.23		Food:Groceries		Groceries for week 3	3,601.51	<input type="checkbox"/>	3,764.74
10/18/2017		ATM Macy's	-163.75		2 Splits	Split	Gift for Tom & jacket for me	3,764.74	<input checked="" type="checkbox"/>	3,764.74
10/17/2017		Deposit Acme Inc.		1,032.32	Salary		Paycheck	3,928.49	<input checked="" type="checkbox"/>	3,928.49
10/15/2017		Debit Chase	-8.00		Bank Charge		Service fee	2,896.17	<input checked="" type="checkbox"/>	2,896.17
10/13/2017		ATM Olive Garden	-31.23		Food:Dining Out		Took Bob out for lunch	2,904.17	<input checked="" type="checkbox"/>	2,904.17
10/11/2017		ATM AMC	-41.99		Entertainment		Movie tickets/snacks	2,935.40	<input checked="" type="checkbox"/>	2,935.40
10/11/2017	126	Stator Bros	-158.23		Food:Groceries		Groceries for week 2	2,977.39	<input checked="" type="checkbox"/>	2,977.39
10/10/2017		Deposit Acme Inc.		1,032.32	Salary		Paycheck	3,135.62	<input checked="" type="checkbox"/>	3,135.62
10/9/2017		ATM Chevron	-100.23		Automobile:Fuel		Suburban fill up	2,103.30	<input checked="" type="checkbox"/>	2,103.30
10/9/2017		ATM Chevron	-79.23		Automobile:Fuel		Toyota fill up	2,203.53	<input checked="" type="checkbox"/>	2,203.53
10/7/2017		Debit VCA	-41.00		Pet Care		Dog check up	2,282.76	<input checked="" type="checkbox"/>	2,282.76
10/7/2017		Debit Chase	-24.00		Bank Charge		Bounced check fee	2,323.76	<input checked="" type="checkbox"/>	2,323.76
10/6/2017		EFT Toyota	-227.32		Bills		Car payment	2,347.76	<input checked="" type="checkbox"/>	2,347.76
10/3/2017		Deposit Acme Inc.		1,032.32	Salary		Paycheck	2,575.08	<input checked="" type="checkbox"/>	2,575.08
10/2/2017	124	Stator Bros	-133.43		Food:Groceries		Groceries for week 1	1,542.76	<input checked="" type="checkbox"/>	1,542.76
9/28/2017		Debit So Cal Edison	-64.23		Bills:Electric		Electricity bill	1,676.19	<input checked="" type="checkbox"/>	1,676.19
9/25/2017		Debit Time Warner	-42.32		Bills:Internet		Internet service	1,740.42	<input checked="" type="checkbox"/>	1,740.42
9/25/2017		Deposit Acme Inc.		1,032.32	Salary		Paycheck	1,782.74	<input checked="" type="checkbox"/>	1,782.74
9/23/2017		Debit AT&T	-104.23		Bills:Phone		Cell phone bill	750.42	<input checked="" type="checkbox"/>	750.42

## Managing Investments

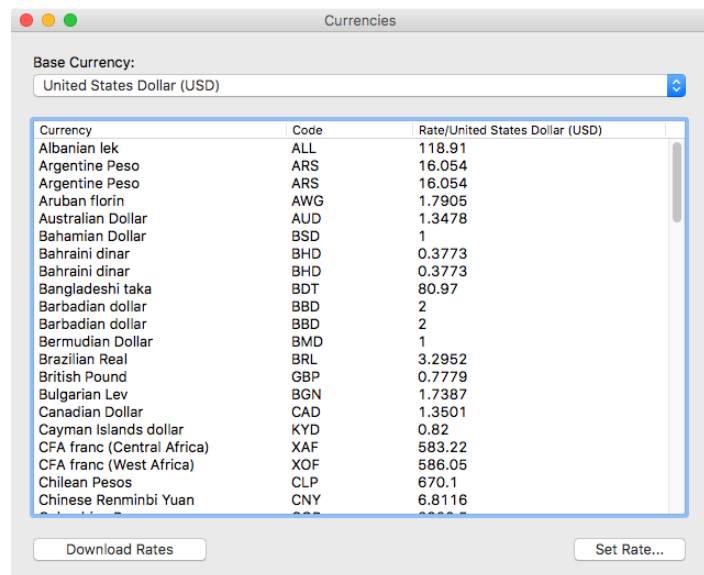
Moneyspire allows you to easily manage your investments. Once an [investment account is added](#) (via the **Tools->Accounts** menu option), you can [manage your investments](#) (securities) via the **Portfolio** button in that account register for that account, and [record your investment transaction activity](#).

## Keeping Different Sets of Files

Moneyspire allows you to keep different sets of data files. For example, you may want to keep one data file for your personal finances, and another data file for another family member's personal finances. Each data file will have its own set of accounts, reminders, categories and budgets. To create a new file, click on the **File->New** menu option. To open a file, click on the **File->Open** menu option. Moneyspire will automatically open the last file you worked on when you start the program up.

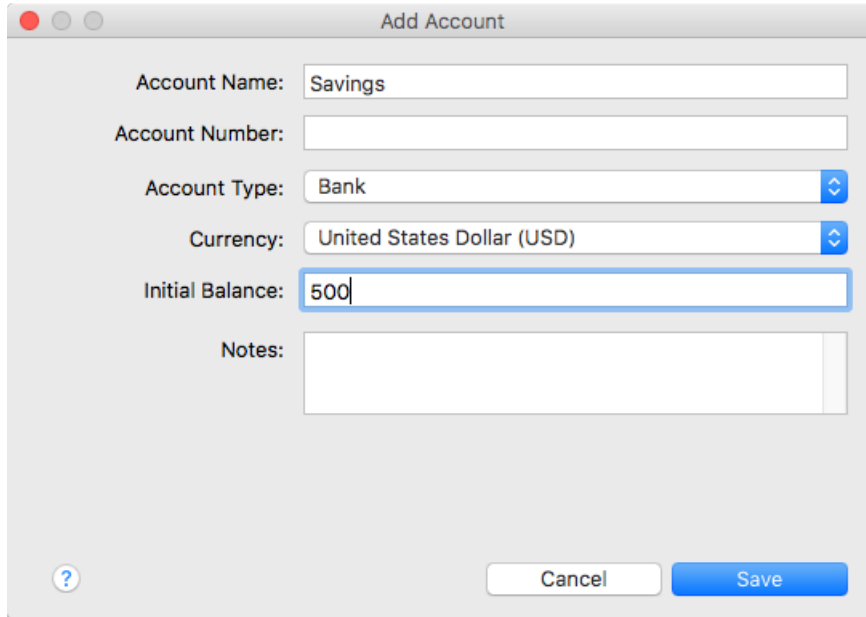
## Multiple Currency Support

Moneyspire allows you to have accounts in multiple currencies. So you may have one bank account in US Dollars, and another bank account in Canadian Dollars for example. When configuring an account for the first time, you are asked to select the account's currency. After that, whenever you do transfers between accounts which have different currencies, you will be asked to specify a rate between the two accounts. By default, the current rate specified in the currency manager will be used, however you can change that. You can manage your currency rates by clicking the **Tools->Currencies** menu option in the program. In addition, accounts in foreign currencies will be automatically converted to your local currency (at the current exchange rate) when generating **reports, displaying balances, etc.**



# Adding Accounts

To keep track of an account's activity, such as your checking account, you must first add the account to Moneyspire. To add a new account, click on the **Tools->Accounts** menu option and then click the **Add** button. Below is an explanation of the fields you have to fill in:

A screenshot of a macOS-style dialog box titled "Add Account". It contains several input fields: "Account Name:" with the text "Savings", "Account Number:" which is empty, "Account Type:" with a dropdown menu showing "Bank", "Currency:" with a dropdown menu showing "United States Dollar (USD)", "Initial Balance:" with the text "500", and "Notes:" which is a large empty text area. At the bottom left is a help icon (a question mark in a circle). At the bottom right are two buttons: "Cancel" and "Save".

## Account Name

This is the name of the account. You can enter any name you want, for example: "Checking," "Visa," "George's Bank Account," and so on.

## Account Number

This is the account's number (such as a bank account number) and is used solely as a reference for your convenience. This is optional.

## Account Type

This is the kind of account you are adding. There are seven kinds of accounts:

1. **Bank:** This is a typical bank account, such as a checking or savings account.
2. **Credit Card:** This is a typical credit card, charge card, etc.
3. **Cash:** This is used to keep track of daily cash expenditures, or "cash in hand."
4. **Loan:** This is used to keep track of a loan, such as a car loan.
5. **Other Asset:** This is used to keep track of other kinds of asset accounts which are not listed above.
6. **Other Liability:** This is used to keep track of other kinds of liability accounts which are not listed above.
7. **Investment:** This is used to keep track of investment accounts such as stocks.

## Currency

This is the account's currency. Usually this should be set to your local currency, however there are instances where you may have an account in a different currency (such as a foreign bank account).

## Initial Balance/Initial Balance Owed/Loan Principal

This is the account's current balance, and what Moneyspire will start off with. For loan accounts, this is the loan principal, which is the amount of the loan minus any fees and interest.

## Interest Rate/Interest & Extra Charges

For credit card accounts, this is the interest rate of the credit card. For loan accounts, this is the interest amount and additional charges.

## Notes

These are any notes you want to enter about the account. For example, you may want to enter the bank's phone number, address, etc. This is optional.

## This account is closed

This is the account's closed status. You should check this box when the account is no longer active.

# Adding Transactions

Transactions help you keep track of your financial activity, such as withdrawals and deposits. To add a new transaction, first click on **Accounts** on the top, and then double-click on the desired account. Then click the **Add** button to add the new transaction to the account. Below is an explanation of the fields you have to fill in:

Demo Database - Moneyspire 2018

TUESDAY, OCTOBER 10, 2017

**ACCOUNTS** REMINDERS BUDGET REPORTS

Checking xxxx5940

Search

Add Edit Reconcile Forecast Import

Date	#	Payee	Withdrawal	Deposit	Category	Tags	Memo	Balance	C	Cleared bal
10/21/2017	Debit	SoCal Gas	42.23		Bills:Gas		Heating bill			
Split										
Add more Cancel Save										
10/17/2017	Deposit	Acme Inc.		1,032.32	Salary		Paycheck	3,928.49		3,928.49
10/15/2017	Debit	Chase	-8.00		Bank Charge		Service fee	2,896.17		2,896.17
10/13/2017	ATM	Olive Garden	-31.23		Food:Dining Out		Took Bob out for lunch	2,904.17		2,904.17
10/11/2017	ATM	AMC	-41.99		Entertainment		Movie tickets/snacks	2,935.40		2,935.40
10/11/2017	126	Stator Bros	-158.23		Food:Groceries		Groceries for week 2	2,977.39		2,977.39
10/10/2017	Deposit	Acme Inc.		1,032.32	Salary		Paycheck	3,135.62		3,135.62
10/9/2017	ATM	Chevron	-100.23		Automobile:Fuel		Suburban fill up	2,103.30		2,103.30
10/9/2017	ATM	Chevron	-79.23		Automobile:Fuel		Toyota fill up	2,203.53		2,203.53
10/7/2017	Debit	VCA	-41.00		Pet Care		Dog check up	2,282.76		2,282.76
10/7/2017	Debit	Chase	-24.00		Bank Charge		Bounced check fee	2,323.76		2,323.76
10/6/2017	EFT	Toyota	-227.32		Bills		Car payment	2,347.76		2,347.76
10/3/2017	Deposit	Acme Inc.		1,032.32	Salary		Paycheck	2,575.08		2,575.08
10/2/2017	124	Stator Bros	-133.43		Food:Groceries		Groceries for week 1	1,542.76		1,542.76
9/28/2017	Debit	So Cal Edison	-64.23		Bills:Electric		Electricity bill	1,676.19		1,676.19
9/25/2017	Debit	Time Warner	-42.32		Bills:internet		Internet service	1,740.42		1,740.42
9/25/2017	Deposit	Acme Inc.		1,032.32	Salary		Paycheck	1,782.74		1,782.74
9/23/2017	Debit	AT&T	-104.23		Bills:Phone		Cell phone bill	750.42		750.42

## Date

This is the date of the transaction.

## Number

This is the reference number of the transaction, such as the check number. This field can also specify the transaction's type (such as ATM) and comes with some common transaction types built-in. However, you can add custom transaction types by selecting the **Tools->Number Items** menu option. This field is optional.

## Payee

This is the transaction's payee. For example, if you are paying your electric bill, the payee will be the name of your electric company.

## Category



This is the transaction's category, which specifies where the transaction's amount is going to or coming from. For example, if you are paying your electric bill, the category can be "Bills:Electric." If you want to transfer money to another account, select the account in this box.

## Withdrawal

If the transaction is a withdrawal or charge, enter its amount here.

## Deposit

If the transaction is a deposit or credit, enter its amount here.

## Rate

If the transaction is a transfer to an account with a different currency, the rate field will appear. In the rate field you will specify the appropriate rate between the two transfer accounts. By default, the current rate specified in the currency manager will be used, however you can change the rate to a different number.

## Split

If this transaction contains more than one item (such as two checks) then you can click the **Split** button to specify the individual items.

Category:  Withdrawal:  Deposit:

Tags:

Memo:

Splits:

Category	Amount	Memo	Tags	Total
Gifts	-87.32	Gift card		-87.32
Clothing	-76.43	Jacket		-163.75

Unassigned: 0.00

Cancel OK

## Memo

This is the transaction's memo. This is optional.

## Transferring money to another account

Moneyspire allows you to easily transfer money from one account to another. For example, if you are adding a withdrawal transaction to your checking account, and you want to credit that amount to your credit card account, just specify the credit card account in the **Category** box. Then the withdrawal amount will be transferred from the checking account and credited to the credit card account. This feature lets you easily move money around in between accounts, in the same way you move money around in between categories.

## File attachments

You can add file attachments to a transaction by first adding the transaction to the register, and then once the transaction has been added you can right click on it and then select **File attachment**. You may add any type of file, such as documents, images, PDF files, etc.

## Tips

Pressing the **Control + Return** key on the keyboard will automatically activate the **Add More** button so that you can easily add multiple transactions at a time.

# Adding Reminders

Reminders help you remember payments, deposits and other general memos. To add a new reminder, click on the **Tools->Reminders** menu option and then click the **Add** button. Below is an explanation of the fields you have to fill in:

**Add Reminder**

Description:

☒ Transaction reminder  
☐ Loan reminder  
☐ Memo reminder

Source account:  Number:

Payee:

Category:

Tags:

Withdrawal:  Deposit:

Memo:

Next date:  Frequency:  ☐ Repeat until:

Occurrence:

☐ 1st ☐ 2nd ☐ 3rd ☐ 4th ☐ 5th ☐ 6th ☐ 7th ☐ 8th  
☐ 9th ☐ 10th ☐ 11th ☒ 12th ☐ 13th ☐ 14th ☐ 15th ☐ 16th  
☐ 17th ☐ 18th ☐ 19th ☐ 20th ☐ 21st ☐ 22nd ☐ 23rd ☐ 24th  
☐ 25th ☐ 26th ☐ 27th ☐ 28th ☐ 29th ☐ 30th ☐ 31st ☐ Last

☐ Automatically record reminder

## Description

This is the description of the reminder. It can be anything you want, such as "Electric Bill" or "Call the bank."

## Source Account

This is the account that the funds will come from or go to. For example, if you are paying your electric bill from your checking account, you would select your checking account in this box.

## Number

This is the reference number of the transaction reminder, such as the check number. This field can also specify the transaction's type (such as ATM) and comes with some common transaction types built-in. However, you can add custom transaction types by selecting the **Tools->Number Items** menu option. This field is optional.

## Payee

This is the transaction's payee. For example, if you are paying your electric bill, the payee will be the name of your electric company.

## Category

This is the transaction's category, which specifies where the transaction's amount is going to or coming from. For example, if you are paying your electric bill, the category can be "Bills:Electric." If you want to transfer money to another account, select the destination account in this box.

## Withdrawal

If the transaction is a withdrawal or charge, enter its amount here.

## Deposit

If the transaction is a deposit or credit, enter its amount here.

## Split

If this transaction contains more than one item (such as two checks) then you can click the **Split** button to specify the individual items.

## Memo

This is the transaction's memo, or the general reminder memo. This is optional.

## **Transferring money to another account**

Moneyspire allows you to easily transfer money from one account to another. For example, if you are adding a withdrawal transaction to your checking account, and you want to credit that amount to your credit card account, just specify the credit card account in the **Category** box. Then the withdrawal amount will be transferred from the checking account and credited to the credit card account. This feature lets you easily move money around in between accounts, in the same way you move money around in between categories.

## **Next Date**

This is the due date of the reminder.

## **Frequency / Repeat Until**

This is where you specify if and how often the reminder repeats (i.e. once a month), and if and when the reminder ends.

## **Automatically record reminder**

If this box is checked, the reminder will automatically be recorded when it is due. If this box is not checked, you will have to manually click on the reminder when it is due and review it.

# Adding Budgets

Budgets help you compare your actual spending with your target spending. For example, you may want to specify a maximum amount of \$175.00 for automobile fuel for one month, and then check your progress as the month unfolds. To add a new budget, click on the **Tools->Budgets** menu option and then click the **Add** button. Below is an explanation of the fields you have to fill in:

**Edit Budget**

Name:

Monthly budget amounts:

Category	Amount
A Cash	0.00
Amazon	0.00
Amazon Store Card	0.00
American Express	0.00
Ashley	0.00
Babies R Us Gift Cards	0.00
Business Checking	0.00
<b>Car Loan</b>	<b>510.00</b>
Checking A	0.00
Checking G	0.00
Citi Card	0.00

☒ Rollover start:   Unbudgeted expenses:

Notes:

## Budget Name

The name of the budget. This can be anything you want, such as "My Budget."

## **Rollover Start**

This is the start date that you want to your budget rollovers to start (to track your surpluses or overages). This is optional and you can uncheck this box to disable the rollover feature.

## **Monthly Budget Amounts**

This is where you specify the monthly budget for each category.

## **Unbudgeted Expenses**

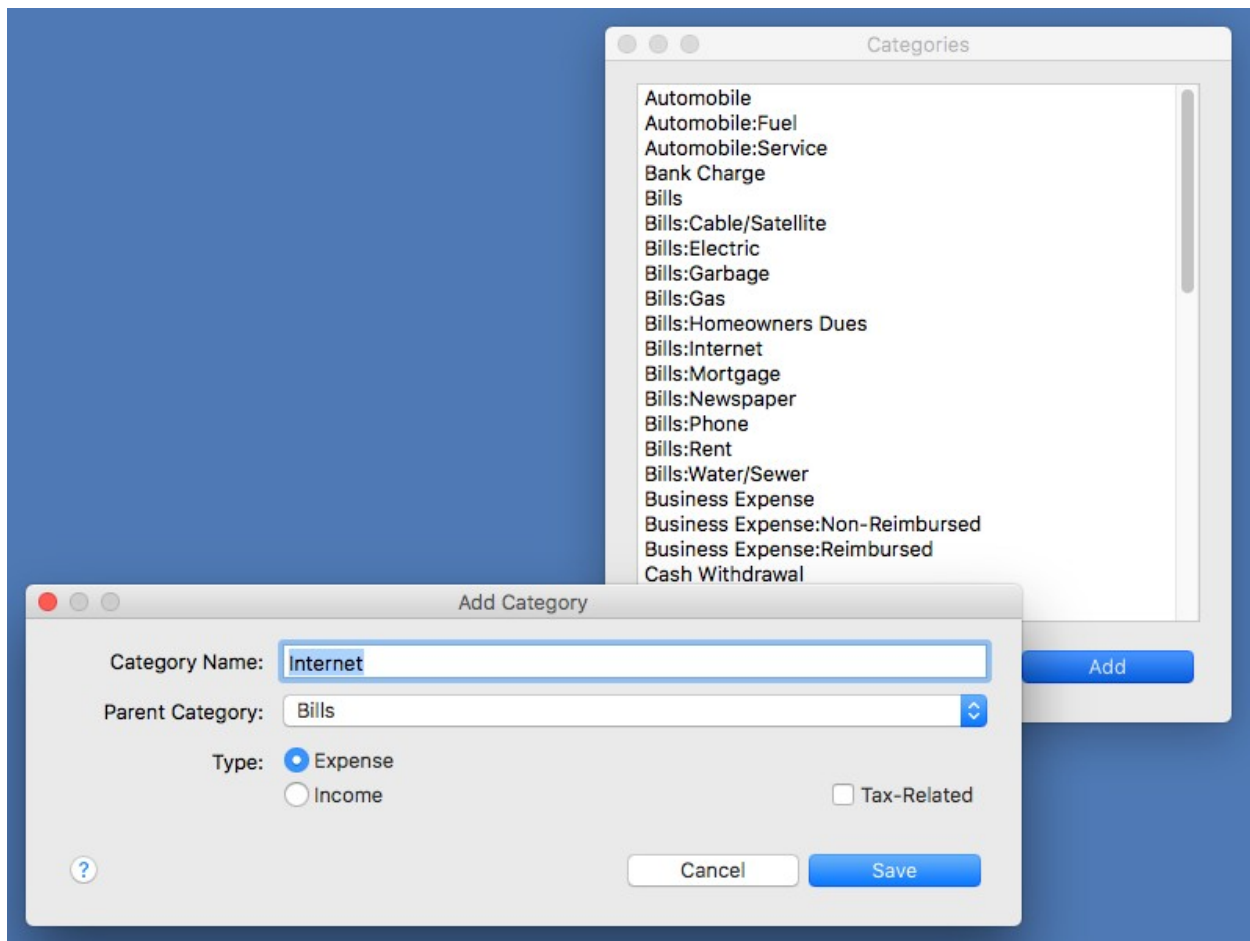
This is where you specify the monthly budget amount for all other expense categories not specified in the **Monthly Budget Amounts Category list**. This is useful because you may only want to specify an individual budget amount for important categories you want to track, such as "Food:Dining Out" and "Clothing." Specifying an amount in the **Unbudgeted Expenses** field allows you to include all other expenses in your budget, without specifying an amount for each individual expense category. This is especially useful for random expenses that you do not necessarily want to track, but you still want them to be accounted for. Set this field to 0 to exclude this item from the budget.

## **Notes**

These are any notes you want to enter about the budget. This is optional.

# Adding Categories

Categories help you track where your money is going to, and where it's coming from. For example, when inputting a transaction for your electric bill, you can specify the category as "Bills:Electric." Moneyspire comes with a pre-configured set of commonly used categories, which you can modify to suite your needs if you wish. To add a new category, click on the **Tools->Categories** menu option and then click the **Add** button. Below is an explanation of the fields you have to fill in:



## Category Name

The name of the category. This can be anything you want, such as "Groceries."

## Parent Category

This is the parent category of the category you are adding. For example, you may choose a parent category of "Food" for the "Groceries" category. This is optional.



## Category Type

Here you specify whether this category is an **Expense** or **Income** category. For example, if the category is "Groceries," it is an expense category. If the category is "Salary," it is an income category.

## Tax-Related

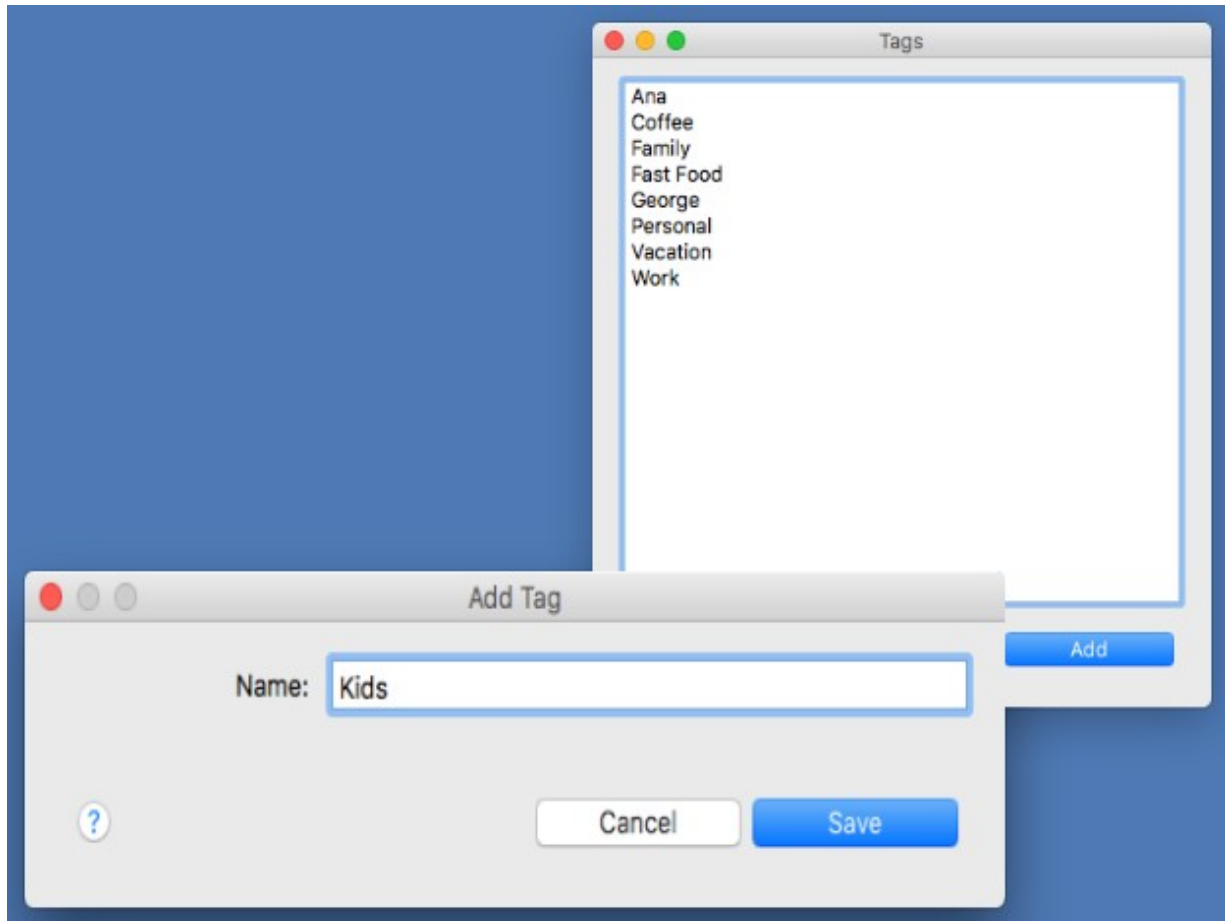
Here you specify whether this category is tax-related. Tax-related categories are included in reports when selecting "**tax-related**" under the categories list.

## Category closed

This hides the category so that it is not available in the category list when adding transactions, thus allowing you to reduce clutter by hiding old/one-time use categories.

## Adding Tags

Tags can help you report on your income and expenses in more detail. For example, to help differentiate spending between transactions that have been categorized as Food:Dining Out, a tag or tags can be added to the transactions such as Vacation and/or Business. To add a new tag, click on the **Tools->Tags** menu option and then click the **Add** button. Below is an explanation of the fields you have to fill in:



# Adding Payees

Payees let you specify to whom your money is going to. For example, when inputting a transaction for your electric bill, you can specify the payee as your electric company. Normally you don't have to manually add payees because they are automatically added when you input your transactions, however you may want to manually add or edit your payee list. To add or edit a payee, click on the **Tools->Payees** menu option and then click the **Add** or **Edit** button. Below is an explanation of the fields you have to fill in:

## Payee Name

The name of the payee. This can be anything you want, such as "Electric Company."

## Account Number

The reference account number for the payee. For example, this can be your electric bill's account number. This is optional, and is used solely for your convenience.

## Address

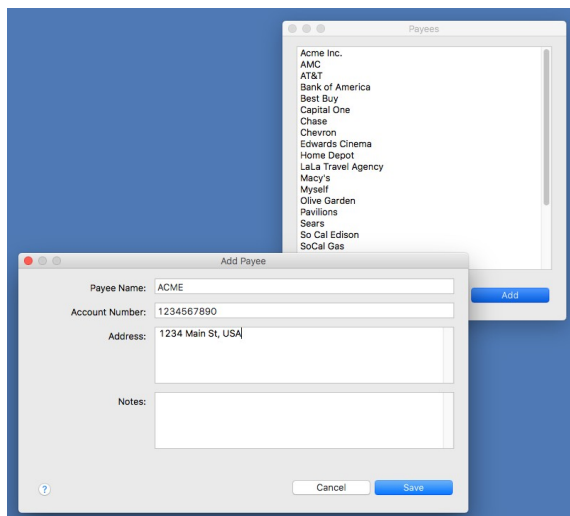
This is the payee's mailing address. This is optional.

## Notes

These are any notes you want to enter about the payee. This is optional.

## Payee closed

This hides the payee so that it is not available in the payee list when adding transactions, thus allowing you to reduce clutter by hiding old/one-time use payees.



## Transfers

Moneyspire allows you to easily transfer money from one account to another. Simply add a transaction as usual, and in the **Category** box click on the popup arrow button and a list will appear, and select the account you want to transfer the amount to. You will find all the transfer accounts at the top of the list prefixed with "**Transfer**". For example, if you want to transfer to your MasterCard, you would select "**Transfer:MasterCard**". This feature lets you easily move money around in between accounts, in the same way you move money around in between categories.

## Reconciling Accounts

At the end of your account's monthly cycle, you can compare your Moneyspire data with your actual account statement received from the bank, and make any necessary adjustments to make your data match your statement. To reconcile an account, first click on **Accounts** on the top and then double click on the desired account. Then click the **Reconcile** button.

After inputting your bank statement's date and balance, you will be presented with a screen containing all of your unreconciled transactions. You can then compare the items on the screen with your statement and clear any uncleared items, or add any missing transactions such as bank charges or interest. Once the **Cleared Balance** and **Target Balance** match, you are done reconciling your account.

[illegible]

# Managing Investments

Managing investments is easy with Moneyspire.

## To setup an investment account

1. Click on the **Tools->Accounts** menu option.
2. Click the **Add** button.
3. Specify the account details, and select **Investment** in the **Account Type** field.
4. Click the **Save** button.

## To setup an investment (security)

1. Click on **Accounts** on the top and then double-click on the desired account. Then click on the **Portfolio** button.
2. Click the **Add** button.
3. Specify the investment details.
4. Click the **Save** button.

## To add an investment transaction

1. Click on **Accounts** on the top, then double-click on the desired account.
2. Click the **Add** button.
3. Specify the [investment transaction details](#).
4. Click the **Save** button.

## Other Notes

The portfolio manager also lets you see how many shares you own of a particular stock, as well as gains and losses. You can also download the latest stock prices by clicking the **Download Prices** button, and you can do a stock split by clicking the **Split Shares** button.

# Adding Investment Transactions

Investment transactions help you keep track of your investment activity, such as stock purchases and sales. To add a new transaction, first click on **Accounts** on the top, and then double-click on the desired account. Then click the **Add** button to add the new transaction to the account. Below is an explanation of the fields you have to fill in:

## Date

This is the date of the transaction.

## Action

This is the action you wish to record. The available actions are:

1. **Buy**: Buy shares of an investment.
2. **Sell**: Sell shares of an investment.
3. **Dividend**: Record a dividend from an investment.
4. **Reinvest Dividend**: Reinvest a dividend from an investment.
5. **Short Sell**: Short sell an investment.
6. **Cover Short**: Cover a previous short sale.
7. **Withdrawal**: Withdraw cash from an investment account or record miscellaneous expenses.
8. **Deposit**: Deposit cash to an investment account or record miscellaneous income.

## Investment

This is the investment the transaction pertains to. To setup a new investment, click the **Portfolio** button from within the investment register.

## Dividend

This field specifies the dividend amount for dividend transactions.

## Quantity

This field specifies the number of shares sold or purchased for sale transactions.

## Price

This field specifies the investment price-per-unit for sale transactions. This field will be automatically filled in with the current investment price specified in the [Portfolio Manager](#).

## **Fee**

This field specifies any fees and commissions for sale and dividend transactions for an investment.

## **Total**

This specifies the total of the transaction.

## **Memo**

This is the transaction's memo. This is optional.

## **Transfer Account**

This specifies the account you wish to transfer funds to (or from) for the specific investment action (such as transferring dividends to a checking account, for example).

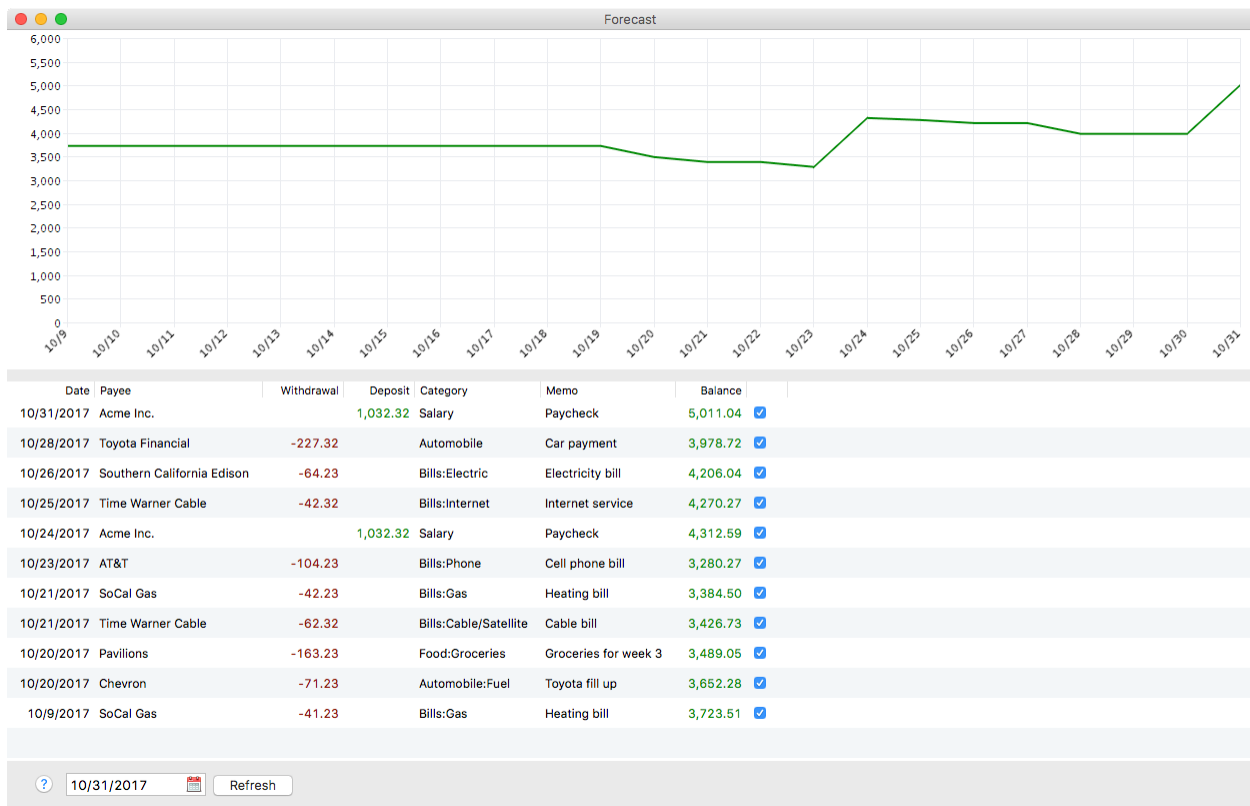
## **Tips**

Pressing the **Control + Return** key on the keyboard will automatically activate the **Add More** button so that you can easily add multiple transactions at a time.



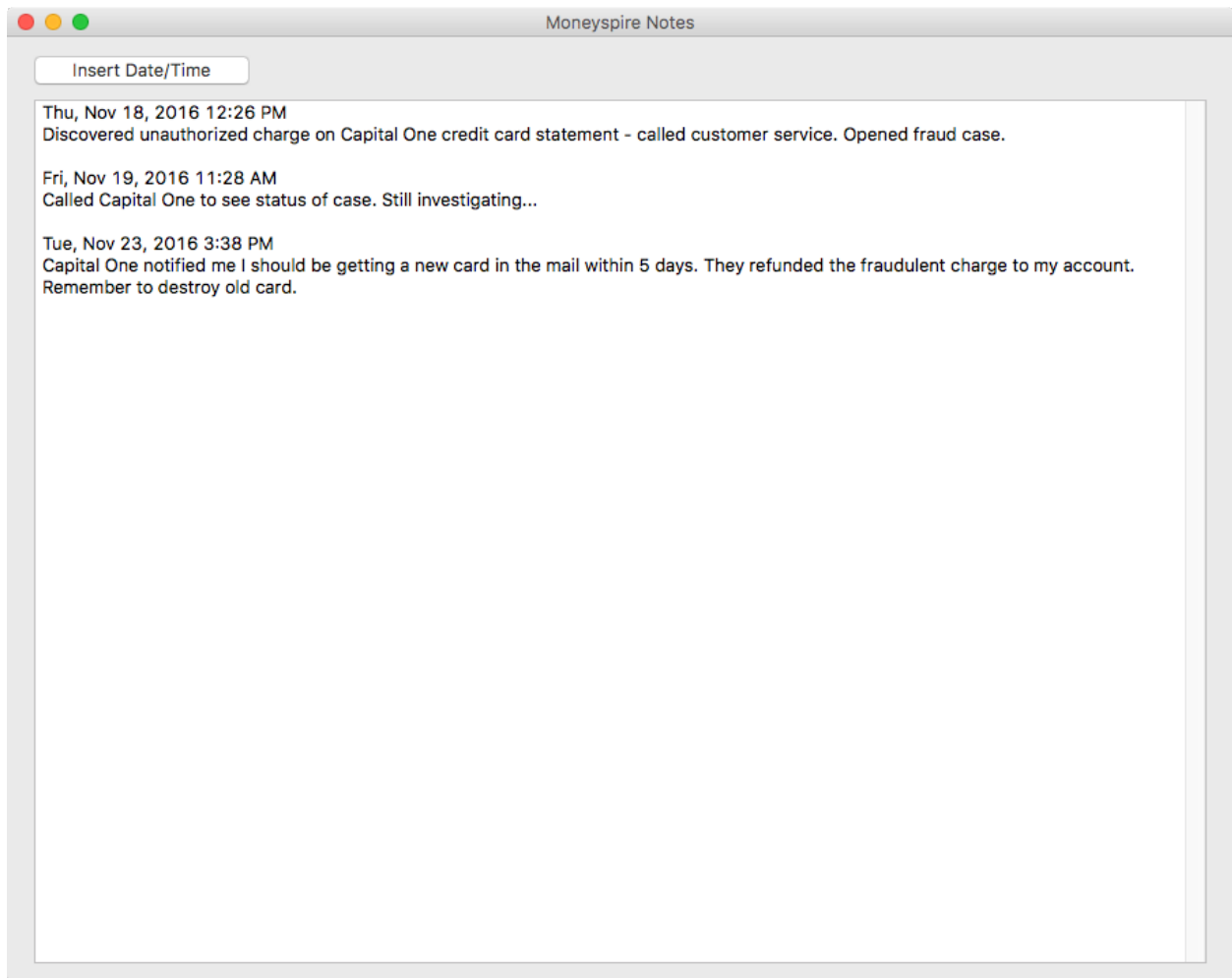
# Balance Forecast Tool

The Balance Forecast tool allows you to see an account's balance into the future by calculating your future transaction reminders. This is useful for example, to see which accounts you may want to transfer money to in the near future. To open the Balance Forecast tool, click on **Accounts** on the top, and then click on the desired account. Then click on the **Forecast** button. Then simply select a date which goes into the future, and select the account you want to forecast.



# Notes Tool

The Notes tool allows you to quickly and easily make notes while you are working with your finances. To open the Notes tool, click on the **Tools->Notes** menu option.



# Reports

Moneyspire allows you to easily generate reports that help you analyze your finances. To generate a report, click on **Reports** on the top and select your desired report options. Below is an explanation of the different reports you can generate:

## Income vs. Expense Summary

This report shows your income and expenses for a given time period.

The screenshot shows the Moneyspire web application interface. The top navigation bar includes 'ACCOUNTS', 'REMINDERS', 'BUDGET', and 'REPORTS' tabs. The 'REPORTS' tab is active, and the date 'TUESDAY, OCTOBER 10, 2017' is displayed. The sidebar on the left contains 'ACCOUNTS' (Checking, Credit Card) and 'SAVED REPORTS' (Saved Report). The main content area is titled 'Reports' and shows the 'Income vs. expense summary' report for the period '10/1/2017 to 10/31/2017'. The report is categorized as 'Expense' and shows a list of expenses with their respective amounts.

10/1/2017 to 10/31/2017 Expense	Amount
Automobile:Fuel	-250.69
Bank Charge	-32.00
Bills	-227.32
Bills:Gas	-42.23
Clothing	-159.66
Computer	-44.76
Entertainment	-207.09
Food:Dining Out	-31.23
Food:Groceries	-454.89
Gifts	-137.32
Home	-54.23

## Income vs. Expense Detail

This report shows your income and expenses for a given time period. This report also displays individual transaction details.

Demo Database - Moneyspire 2018

TUESDAY, OCTOBER 10, 2017

ACCOUNTS REMINDERS BUDGET REPORTS

ACCOUNTS: Checking, Credit Card

SAVED REPORTS: Saved Report

Reports

Report: Income vs. expense detail

Period: This month

Accounts:

- <All Accounts>
- Checking xxxx5940
- Credit Card

Categories:

- <All Categories>
- <Tax-Related Categories>
- Transfer:Checking xxxx5940
- Transfer:Credit Card
- Automobile
- Automobile:Fuel
- Automobile:Service
- Bank Charge

Payees:

- <All Payees>
- Acme Inc.
- AMC
- AT&T
- Bank of America
- Best Buy
- Capital One
- Chase

Tags:

Subtotal by: Category

Clear Generate

**Income vs. expense detail**

10/1/2017 to 10/31/2017

Category	Date	Payee	Memo	Account	#	Amount
<b>Expense</b>						
<b>Automobile:Fuel</b>						
Automobile:Fuel	10/9/2017	Chevron	Toyota fill up	Checking xxxx5940	ATM	-79.23
Automobile:Fuel	10/9/2017	Chevron	Suburban fill up	Checking xxxx5940	ATM	-100.23
Automobile:Fuel	10/20/2017	Chevron	Toyota fill up	Checking xxxx5940	ATM	-71.23
						<b>\$ -250.69</b>
<b>Bank Charge</b>						
Bank Charge	10/7/2017	Chase	Bounced check fee	Checking xxxx5940	Debit	-24.00
Bank Charge	10/15/2017	Chase	Service fee	Checking xxxx5940	Debit	-8.00
						<b>\$ -32.00</b>
<b>Bills</b>						
Bills	10/6/2017	Toyota	Car payment	Checking xxxx5940	EFT	-227.33
						<b>\$ -227.33</b>
<b>Bills:Gas</b>						
Bills:Gas	10/21/2017	SoCal Gas	Heating bill	Checking xxxx5940	Debit	-42.23
						<b>\$ -42.23</b>
<b>Clothing</b>						
Clothing	10/18/2017	Macy's	Jacket	Checking xxxx5940	ATM	-76.43
Clothing	10/20/2017	Sears	New slacks & shirt	Credit Card		-83.23

# Transaction History

This report shows your transaction history for all the accounts, categories and payees you have selected, within the chosen time period.

ACCOUNTS

Checking

Credit Card

SAVED REPORTS

Saved Report

ACCOUNTS

REPORTS

REMINDERS

BUDGET

REPORTS

ACCOUNTS

REMINDERS

BUDGET

TUESDAY, OCTOBER 10, 2017

Report: Transaction history

Period: This month

Accounts:

☒ <All Accounts>

☒ Checking xxxx5940

☒ Credit Card

Categories:

☒ <All Categories>

☒ <Tax-Related Categories>

☒ Transfer:Checking xxxx5940

☒ Transfer:Credit Card

☒ Automobile

☒ Automobile:Fuel

☒ Automobile:Service

☒ Bank Charge

Payees:

☒ <All Payees>

☒ Acme Inc.

☒ AMC

☒ AT&T

☒ Bank of America

☒ Best Buy

☒ Capital One

☒ Chase

Tags:

Subtotal by: Category

Clear

Generate

Transaction history

Date	# Payee	Memo	Category	Amount	Total C	Account
10/2/2017	124 Stator Bros	Groceries for week 1	Food:Groceries	\$ -133.43	\$ -133.43	C Checking
10/3/2017	Deposit Acme Inc.	Paycheck	Salary	\$ 1,032.32	\$ 898.89	C Checking
10/5/2017	Walmart	DVD's	Entertainment	\$ -37.65	\$ 837.37	C Credit Card
10/5/2017	Walmart	Dog food	Pet Care	\$ -23.87	\$ 837.37	C Credit Card
10/6/2017	EFT Toyota	Car payment	Bills	\$ -227.32	\$ 610.05	C Checking
10/7/2017	Debit Chase	Bounced check fee	Bank Charge	\$ -24.00	\$ 586.05	C Checking
10/7/2017	Debit VCA	Dog check up	Pet Care	\$ -41.00	\$ 545.05	C Checking
10/7/2017	Home Depot	Paint for guest room	Home	\$ -54.23	\$ 490.82	C Credit Card
10/9/2017	ATM Chevron	Toyota fill up	Automobile:Fuel	\$ -79.23	\$ 411.59	C Checking
10/9/2017	ATM Chevron	Suburban fill up	Automobile:Fuel	\$ -100.23	\$ 311.36	C Checking
10/10/2017	Deposit Acme Inc.	Paycheck	Salary	\$ 1,032.32	\$ 1,343.68	C Checking
10/11/2017	126 Stator Bros	Groceries for week 2	Food:Groceries	\$ -158.23	\$ 1,185.45	C Checking
10/11/2017	ATM AMC	Movie tickets/snacks	Entertainment	\$ -41.99	\$ 1,143.46	C Checking
10/12/2017	Best Buy	New Blu-ray player	Entertainment	\$ -127.45	\$ 971.25	C Credit Card
10/12/2017	Best Buy	New keyboard	Computer	\$ -44.76	\$ 971.25	C Credit Card
10/13/2017	ATM Olive Garden	Took Bob out for lunch	Food:Dining Out	\$ -31.23	\$ 940.02	C Checking
10/14/2017	Sears	Gift card for Margery's b-day	Gifts	\$ -50.00	\$ 890.02	C Credit Card
10/15/2017	Debit Chase	Service fee	Bank Charge	\$ -8.00	\$ 882.02	C Checking
10/17/2017	Deposit Acme Inc.	Paycheck	Salary	\$ 1,032.32	\$ 1,914.34	C Checking
10/18/2017	ATM Macy's	Jacket	Clothing	\$ -76.43	\$ 1,750.59	C Checking

# Balance Sheet

This report shows your account balances and net worth.

ACCOUNTS

Checking

Credit Card

SAVED REPORTS

Saved Report

ACCOUNTS

REMINDERS

BUDGET

REPORTS

TUESDAY, OCTOBER 10, 2017

Reports

Report: Balance sheet

Period: This month

Accounts:

<All Accounts>

Checking xxx5940

Credit Card

Categories:

<All Categories>

<Tax-Related Categories>

Transfer:Checking xxx5940

Transfer:Credit Card

Automobile

Automobile:Fuel

Automobile:Service

Bank Charge

Payees:

<All Payees>

Acme Inc.

AMC

AT&T

Bank of America

Best Buy

Capital One

Chase

Tags:

Subtotal by: Category

Clear

Generate

Balance sheet

Assets

Checking

\$ 3,488.05

\$ 3,488.05

Liabilities

Credit Card

\$ -421.19

\$ -421.19

Total

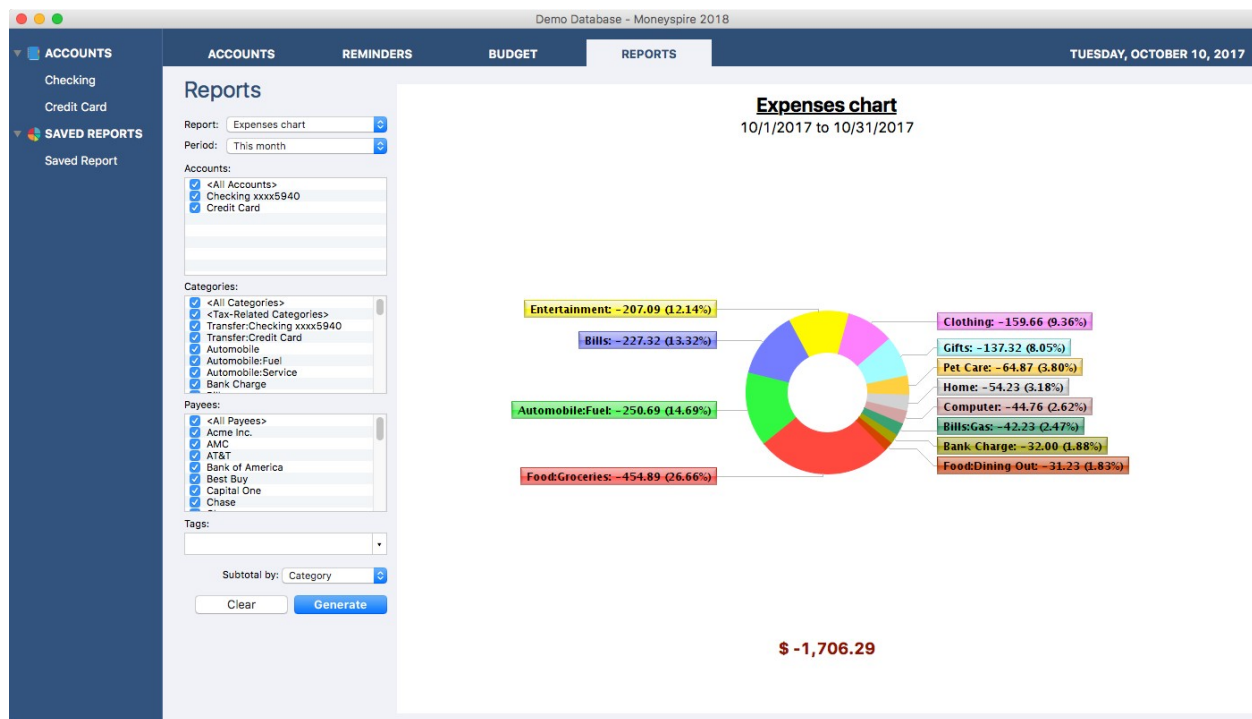
Net worth

\$ 3,066.86

\$ 3,066.86

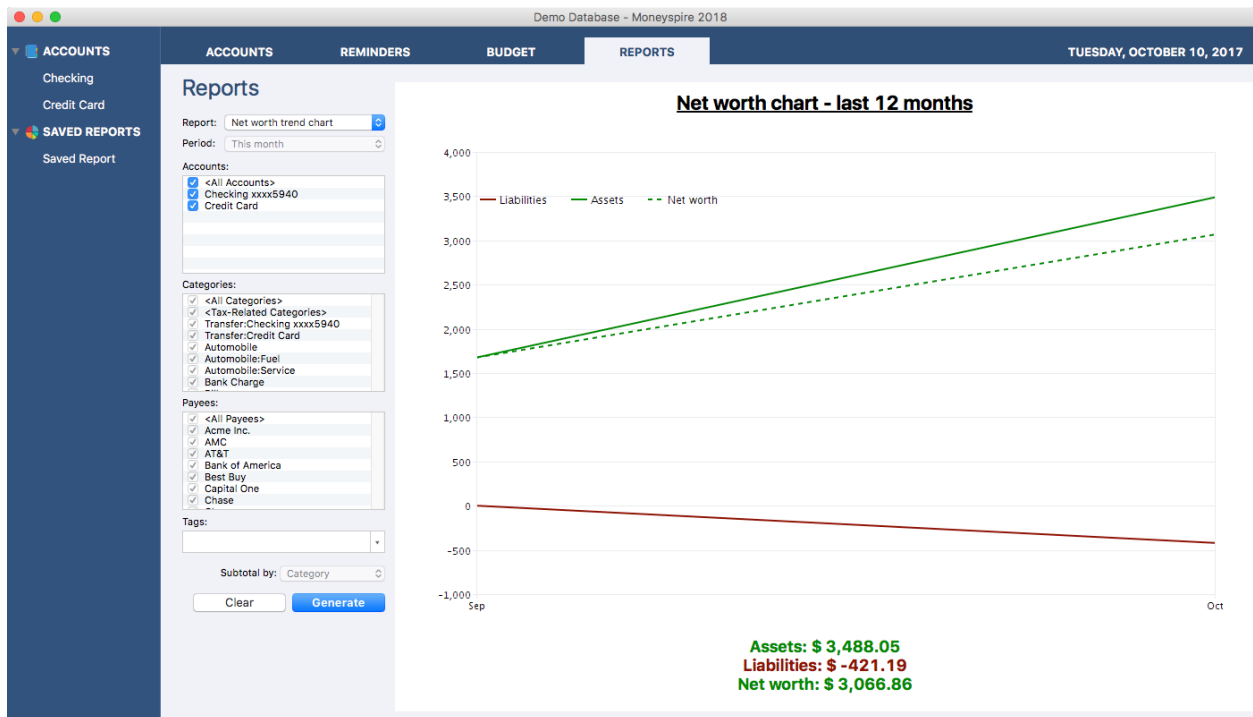
# Expenses Chart

This report displays a pie/donut chart for the total expenses incurred for a given time period.



# Net Worth Chart

This report displays your net worth trend over the last 12 months.





## Monthly Comparison Report

The Monthly Comparison Report summarizes by category, by month for the periods of the last 3, 6, 9 or 12 month periods

Demo Database - Moneyspire 2018

TUESDAY, OCTOBER 10, 2017

ACCOUNTS REMINDERS BUDGET REPORTS

Checking  
Credit Card

SAVED REPORTS  
Saved Report

Reports

Report: Monthly comparison  
Period: Last 3 months

Accounts:

- ☒ <All Accounts>
- ☒ Checking xxxx5940
- ☒ Credit Card

Categories:

- ☒ <All Categories>
- ☒ <Tax-Related Categories>
- ☒ Transfer:Checking xxxx5940
- ☒ Transfer:Credit Card
- ☒ Automobile
- ☒ Automobile:Fuel
- ☒ Automobile:Service
- ☒ Bank Charge

Payees:

- ☒ <All Payees>
- ☒ Acme Inc.
- ☒ AMC
- ☒ AT&T
- ☒ Bank of America
- ☒ Best Buy
- ☒ Capital One
- ☒ Chase

Tags:

Subtotal by: Category

Clear Generate

**Monthly comparison**

	Aug	Sep	Oct	Total
Automobile:Fuel	0.00	-78.23	-250.69	\$ -328.92
Bank Charge	0.00	0.00	-32.00	\$ -32.00
Bills	0.00	0.00	-227.32	\$ -227.32
Bills:Cable/Satellite	0.00	-62.32	0.00	\$ -62.32
Bills:Electric	0.00	-64.23	0.00	\$ -64.23
Bills:Gas	0.00	-41.23	-42.23	\$ -83.46
Bills:Internet	0.00	-42.32	0.00	\$ -42.32
Bills:Phone	0.00	-104.23	0.00	\$ -104.23
Clothing	0.00	0.00	-159.66	\$ -159.66
Computer	0.00	0.00	-44.76	\$ -44.76
Entertainment	0.00	0.00	-207.09	\$ -207.09
Food:Dining Out	0.00	0.00	-31.23	\$ -31.23
Food:Groceries	0.00	0.00	-454.89	\$ -454.89
Gifts	0.00	0.00	-137.32	\$ -137.32
Home	0.00	0.00	-54.23	\$ -54.23
Pet Care	0.00	0.00	-64.87	\$ -64.87
Salary	0.00	1,032.32	3,096.96	\$ 4,129.28

## Saving Reports/Loading Saved Reports

You may save a report for later use. To do this, click the **File->Save Report** menu option. To load a saved report, click the report from the **Shortcuts** bar on the left side. To delete a saved report or change its name, click on the **Tools->Saved Reports** menu option.

## Exporting Spreadsheet

You may export your report to a spreadsheet file so you can work with your data in your spreadsheet application. To do this, click the **File->Export Spreadsheet** menu option.

# Importing Data

Moneyspire allows you to import transactions from your online banking service and/or another financial software application so that you don't have to manually input them. Please note that this feature is different from **Moneyspire Connect** (which allows you to connect directly to your financial institution from inside Moneyspire).

## To Import Transactions From Your Financial Institution

1. Login to your online banking website.
2. Download your transaction information to a '**OFX**', '**QFX**', '**QIF**' or '**CSV**' file. Most banks support these formats, please consult your financial institution's customer service department for assistance if you are having difficulty downloading the file. Some banks may label **OFX/QFX** files as "**Quicken**" or "**Microsoft Money**" instead. And some banks may label **CSV** files as **Excel** instead.
3. In Moneyspire, open the account you want to import the transactions to, and then select the **File->Import OFX/QFX**, **File->Import QIF** or **File->Import CSV** menu option depending on what type of file you have downloaded.
4. Then select the file you just downloaded from your financial institution and follow the onscreen instructions.

**\*Whenever possible, it is recommended that you download your data exclusively in the OFX/QFX format, because it is a more modern format than QIF is. However, using QIF is just fine if that is the only format your bank supports.**

**\*When you first import data from your financial institution, you will most likely have an incorrect balance because your financial institution usually does not include your entire transaction history from the past. To fix this, edit the account (from the Tools->Accounts menu option) and set the Initial Balance field to the difference between your account's actual balance and the balance that is reported in the program. This will then update your account's balance to the accurate value.**

## To Import Transactions From Another Financial Software Application

1. Launch the other financial software.
2. Export your desired data to a **QIF** file(s), **QMTF** file(s) or **CSV** file(s) (usually via the **File->Export** menu).
3. In Moneyspire, select the **File->Import QIF**, **File->Import QMTF** or **File->Import CSV** menu option, depending on what kind of file you are importing.
4. Then select the file you just exported from the other financial software application and follow the onscreen instructions.

**\*For best results when importing QIF/QMTF data from another financial software application, instruct the financial software application to export all data possible (i.e. all your accounts, categories, etc.) to a single QIF/QMTF file, if possible.**

**\*QIF/QMTF import results will vary depending on the quality of the exported QIF/QMTF file from your financial software application. If you are having difficulties, please [contact us](#) and we will do our best to assist you.**

## Important Notes

1. When you import transactions from your online banking service, the categories will be blank because it is more than likely that your transactions will be uncategorized. Because of this, Moneyspire will allow you to specify [Import Filters](#) during the import process, which allows you to automatically specify categories by using keywords (in addition to specifying payees). For example, you can configure it to set the category to "Automobile:Fuel" and to set the payee to "Chevron" if a transaction contains the text "Chevron" or "Gas".
2. Some financial software applications will export all your accounts to a single QIF/QMTF file, while others may export only a single account to a single QIF/QMTF file. So depending on your financial software application, you may have to do multiple exports/imports to transfer all your data to Moneyspire. In addition, some financial software applications do not export specific account information, so you may have to manually add your accounts before importing transactions to them. **\*If your financial software application does not export multiple accounts to a single QIF/QMTF file, for best results you should manually add your account structure before performing an import.**
3. Some financial software applications do not export category details (such as whether the category is an expense or income category). In this case, Moneyspire will default all the imported categories to expense. Because of this, you should go through your category list after the import process and set the appropriate income categories if needed.
4. Since QIF/QMTF files do not store currency information, all imported accounts will default to the local currency. If you have any foreign accounts, you will have to edit them and set the appropriate currencies after the import process is completed. In addition, since QIF/QMTF files do not contain rate information, any transfers between foreign accounts will not be imported correctly; The result of the import will be that you will be left with two transactions for each foreign account transfer, and the transactions will be without exchange rates. To remedy the situation, you will have to delete the duplicate transactions, and then edit the remaining transactions and set the appropriate rates.

# Moneyspire Connect

Moneyspire Connect allows you to download transactions directly from your financial institution through a secure encrypted Internet connection with a single click, instead of having to manually import transactions or enter transactions manually.

Moneyspire Connect supports over 15,000 financial institutions in the U.S. and around the world, and we are always adding support for additional banks.

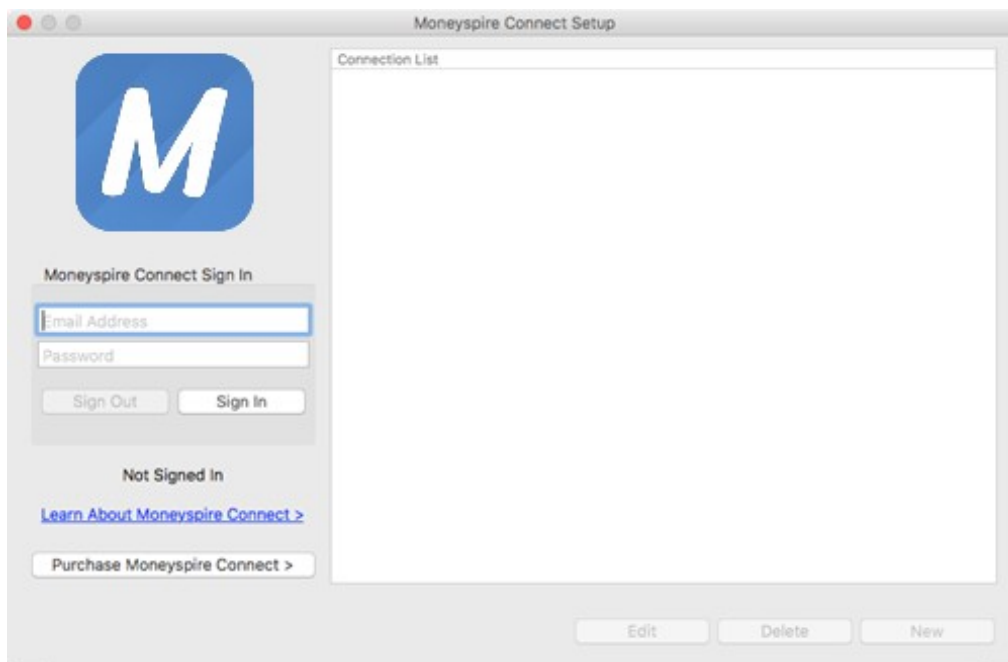
You can learn more at <http://www.moneyspire.com/moneyspire-connect>

## To enable this feature in Moneyspire

1. Click the **Tools->Moneyspire Connect Setup** menu option.
2. Sign in with your Moneyspire Connect username and password.
3. Click the **New** button to add a new connection.

## To download your transactions from Moneyspire Connect

1. Select the **File->Import Moneyspire Connect** menu option.
2. Then follow the on-screen instructions to complete the process.



# Import Filters

Moneyspire allows you to setup rules which will automatically categorize your transactions imported from your bank so that you don't have to manually do it. To add an import filter rule, click on the **Tools->Import Filters** menu option and then click the **Add** button.

Here is an explanation of the available fields to fill in:

## Search Text

This is the text to search for in the transaction. For example, this may be a payee name, such as your preferred gas station.

## Set category to

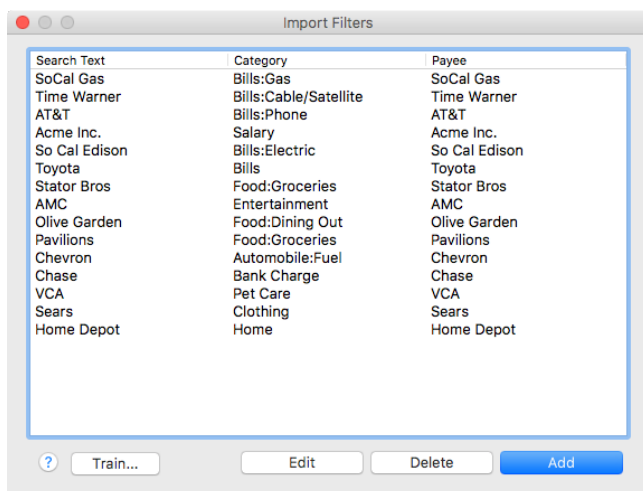
This is the category to set the imported transaction to. For example, if the search text is your gas station, the category will be **Automobile:Fuel**.

## Set payee to

This is the payee to set the imported transaction to. For example, if the search text is your gas station, the payee will simply also be your gas station. You are asked to set a payee because usually imported transactions contain a lot of additional text in the payee. This field allows you to set the "cleaned-up" version of the payee.

## Automatically setting up your import filter rules by using the Training feature

In addition to manually setting up your import filters, you can use the training feature to automatically go through your existing transactions and setup your import filter rules based on those transactions. To do this, click the **Train** button.



# Printing Checks

Moneyspire allows you to print checks directly from your computer, making bill paying a breeze. You will need pre-printed checks which you usually obtain from your bank. Moneyspire will print the date, amount, payee and memo on your checks. To use the check printing feature, you will first need to make which transactions you wish to print as checks; To do this, you select the **Print Check** option in the **Number** field when adding a transaction. Then select the **File->Print Checks** menu option, which will print out the checks, and then automatically insert the paper check's number into the **Number** field of the transaction. Here are the available options:

## Account

The account you want to print the checks from.

## Print all checks

Select this option to print all of the checks in the account.

## Print selected checks

Select this option to choose which checks to print.

## Print payee addresses

Prints the payee's address on the check (if available). You can specify the payee's address from the **Payees** screen.

## First check number

This is the number of the first check in your printer. This number will be automatically incremented for every check printed, and will be inserted into the printed transaction's **Number** field.

## **Checks on first page**

This is the number of checks printed per page. Usually this will be one, unless you have a sheet of checks, in which case you can choose either **2** or **3** checks per page.

## **Vouchers below check**

This is the number of vouchers to print below a check.

## **Page Orientation**

This is the position that the check will be printed in (i.e. **Portrait** or **Landscape**), depending on the way you position the check paper in your printer.

## **Font Size**

The font size used when printing checks.

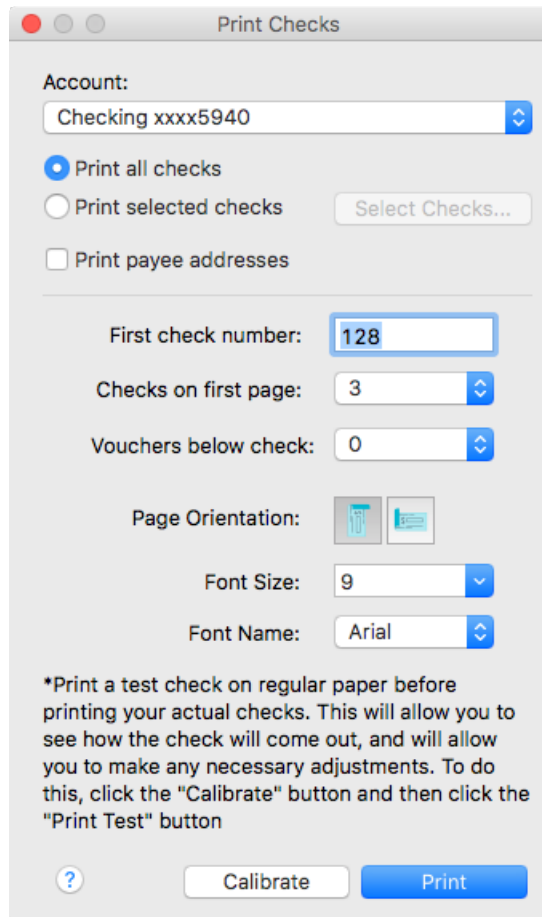
## **Font Name**

The font used when printing checks.

**\*It is highly recommended that you print a test check on regular paper before printing your actual checks. For example, you may need to adjust the positions of the various items on the check, or you may need to adjust the page orientation of the printed check. This will allow you to see how the check will come out, and will allow you to make any necessary adjustments. To do this, click the "Calibrate" button and then click the "Print Test" button.**

## Customizing check printing options

You can customize the check printing options to match your specific check paper by clicking the **Calibrate** button. Just click and drag the fields until they match the position of the fields on your check paper. In addition, you can also specify the bottom check margin if you have more than one check per sheet. All check measurements are in centimeters (cm).



The image shows a 'Print Checks' dialog box with the following settings:

- Account: Checking xxxx5940
- ☒ Print all checks
- ☐ Print selected checks (with a 'Select Checks...' button)
- ☐ Print payee addresses
- First check number: 128
- Checks on first page: 3
- Vouchers below check: 0
- Page Orientation: Portrait (selected over Landscape)
- Font Size: 9
- Font Name: Arial

\*Print a test check on regular paper before printing your actual checks. This will allow you to see how the check will come out, and will allow you to make any necessary adjustments. To do this, click the "Calibrate" button and then click the "Print Test" button

Buttons at the bottom: ? (help), Calibrate, Print



# Preferences/Options

To open the options window, on Mac, click on the **Moneyspire->Preferences** menu option. On Windows, click on the **Tools->Options** menu option. Below is an explanation of the available fields:

## Text Color

The color of the text displayed in the grids (such as the account and transaction grids.)

## Background Color

The background color displayed in the grids.

## Background Color 2

The second background color displayed in the grids.

## Deposit Color

The color that positive amounts (i.e. deposits, credits) will be displayed in.

## Withdrawal Color

The color that negative amounts (i.e. withdrawals, charges) will be displayed in.

## Font Size

The font size used throughout the application, such as the transaction register, etc.

## Use form to add and edit transaction

Use a popup form to add and edit transactions for easier reading (instead of adding/editing transactions inline).

## Don't remember last date when adding transaction

When adding transactions use today's date as the default value instead of the previously entered transaction's date.

## Automatically mark as cleared when adding transaction

When adding a transaction automatically mark it as cleared instead of leaving it unchecked by default.

## Don't automatically mark as cleared when importing transaction

When importing transactions don't mark them as cleared but instead leave them unchecked.

## Don't automatically categorize imported transactions

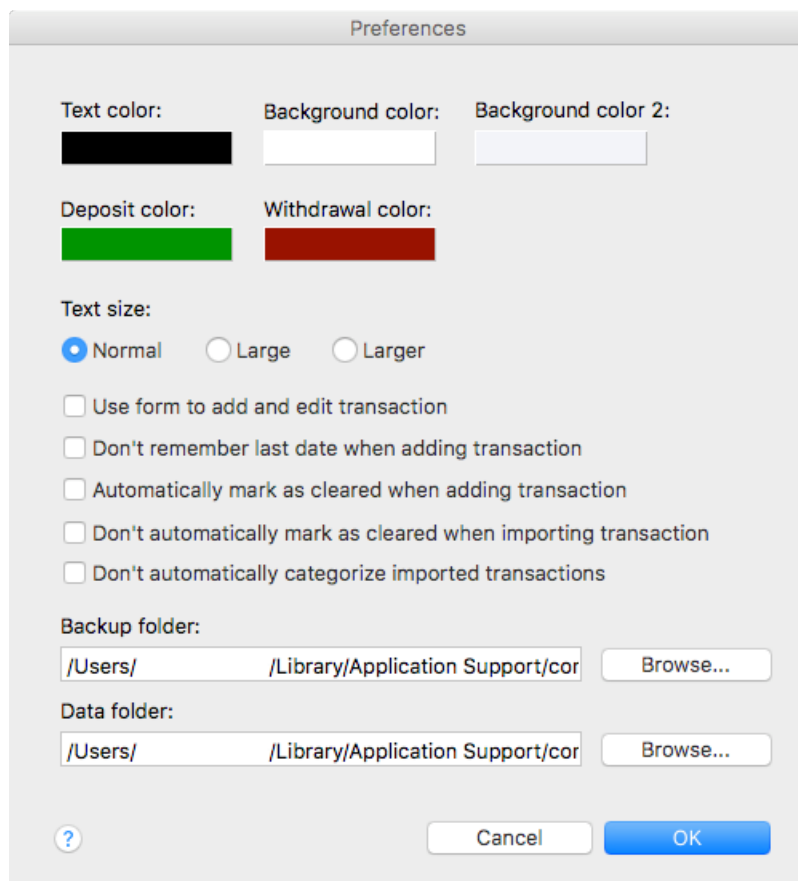
When importing transactions don't automatically categorize them.

## Backup Folder

The folder in which to store the automated data backups.

## Data Folder

The folder in which to store your Moneyspire data files.



The screenshot shows the 'Preferences' dialog box for Moneyspire. It contains several sections for customizing the application's appearance and behavior. The 'Text color' is set to black, 'Background color' to white, and 'Background color 2' to a light blue-grey. 'Deposit color' is green and 'Withdrawal color' is red. 'Text size' is set to 'Normal'. There are five checkboxes: 'Use form to add and edit transaction' (unchecked), 'Don't remember last date when adding transaction' (unchecked), 'Automatically mark as cleared when adding transaction' (unchecked), 'Don't automatically mark as cleared when importing transaction' (unchecked), and 'Don't automatically categorize imported transactions' (unchecked). The 'Backup folder' and 'Data folder' are both set to '/Users/ /Library/Application Support/cor', with 'Browse...' buttons next to each. At the bottom are a help icon, 'Cancel', and 'OK' buttons.

Preferences

Text color: [Black] Background color: [White] Background color 2: [Light Blue-Gray]

Deposit color: [Green] Withdrawal color: [Red]

Text size:  
☒ Normal ☐ Large ☐ Larger

☐ Use form to add and edit transaction  
☐ Don't remember last date when adding transaction  
☐ Automatically mark as cleared when adding transaction  
☐ Don't automatically mark as cleared when importing transaction  
☐ Don't automatically categorize imported transactions

Backup folder:  
/Users/ /Library/Application Support/cor [Browse...]

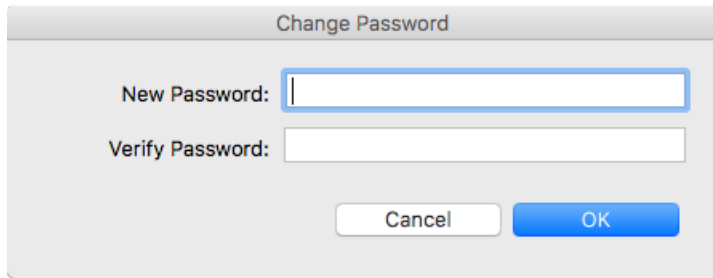
Data folder:  
/Users/ /Library/Application Support/cor [Browse...]

[?] [Cancel] [OK]

# Password Encryption

Moneyspire allows you to password encrypt your data file so that no one can view your data except those who are authorized to. To password encrypt your data file, click on the **File->Password** menu option and specify your desired password. If instead you want to remove the password, simply leave the password fields blank.

**Warning:** Please keep your password in a safe place, because if you forget it your data will be inaccessible (including backups.)

A screenshot of a 'Change Password' dialog box. The dialog has a title bar that says 'Change Password'. Inside, there are two text input fields. The first is labeled 'New Password:' and the second is labeled 'Verify Password:'. Below the fields are two buttons: 'Cancel' and 'OK'. The 'OK' button is highlighted in blue.

Change Password

New Password:

Verify Password:

Cancel OK

## Exporting Data to QIF

Moneyspire allows you to easily export your data to a QIF file so you can import the data into third-party financial software (such as tax preparation software or your accountant's software). To do this, select the **File->Export QIF** menu option in Moneyspire, and specify the file to export your data to.

## Copying Data to Spreadsheets

Moneyspire allows you to easily copy your data (such as transactions, etc.) to your spreadsheet program so that you can further work with your data. To copy your data, highlight the data you want to copy and then click on the **Edit->Copy** menu option. Then open your spreadsheet program and select the **Edit->Paste** menu option to paste the data into a spreadsheet. Your spreadsheet program may ask you to specify what character is used to separate the data, in that case you should specify the comma character, as the data will be in the "Comma Separated Values" format.

## Backing Up Your Data

You can easily backup your data so that you can restore it later in case of an accident. To backup your data, click on the **File->Backup** menu option and then select the location you want to back up to. To restore a backup, click on the **File->Restore** menu option and then select the backup file you want to restore.

Moneyspire will also make automated backups every time you finish using the software. To view these automated backups, click the **File->Restore** menu option.

# MoneySpire Cloud

MoneySpire Cloud is a secure service that allows you to easily share your MoneySpire data between multiple computers and mobile devices.

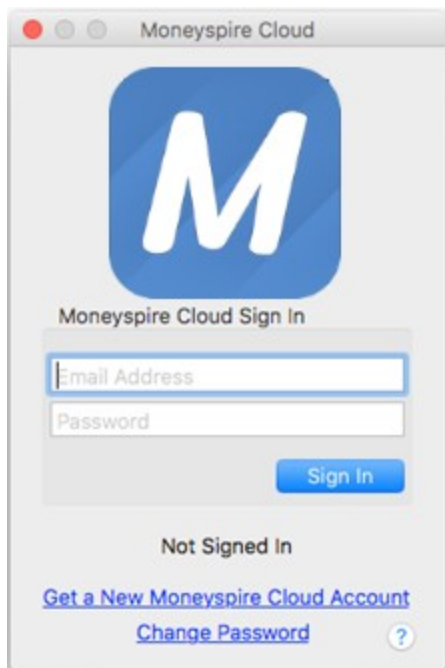
## To Setup MoneySpire Cloud

1. Click the **Tools->MoneySpire Cloud Setup** menu option.
2. Sign in to your MoneySpire Cloud account, or create a new one if you don't have one.
3. Now your MoneySpire data is in the cloud and is accessible between multiple computers and devices.

## To Open Your MoneySpire Cloud Data On Another Computer

1. Click the **File->Open** menu option (or click the **Open an existing MoneySpire data file** button in the welcome screen).
2. Click the **MoneySpire Cloud** button.
3. Sign in with your **MoneySpire Cloud** username and password.

**Note:** When using MoneySpire Cloud, you must close the MoneySpire app every time you are done making changes, so that those changes can be uploaded to the cloud.



## Getting Help

If you need further assistance or are having difficulties, please visit our website at <http://www.moneyaspire.com/support> for support resources and to contact our support team.

Moneyaspire Newsletter:  
<http://www.moneyaspire.com/newsletter>