

MoneySpire Help Manual

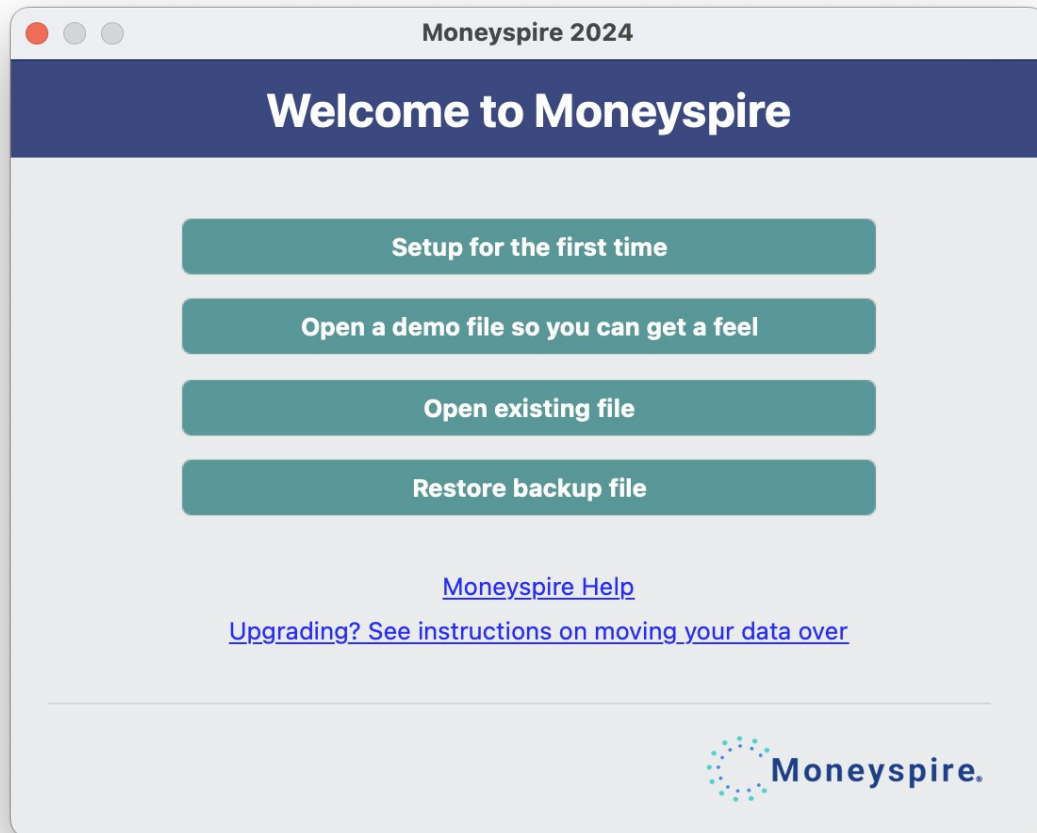
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Getting Started

(Screenshot of Welcome Window)

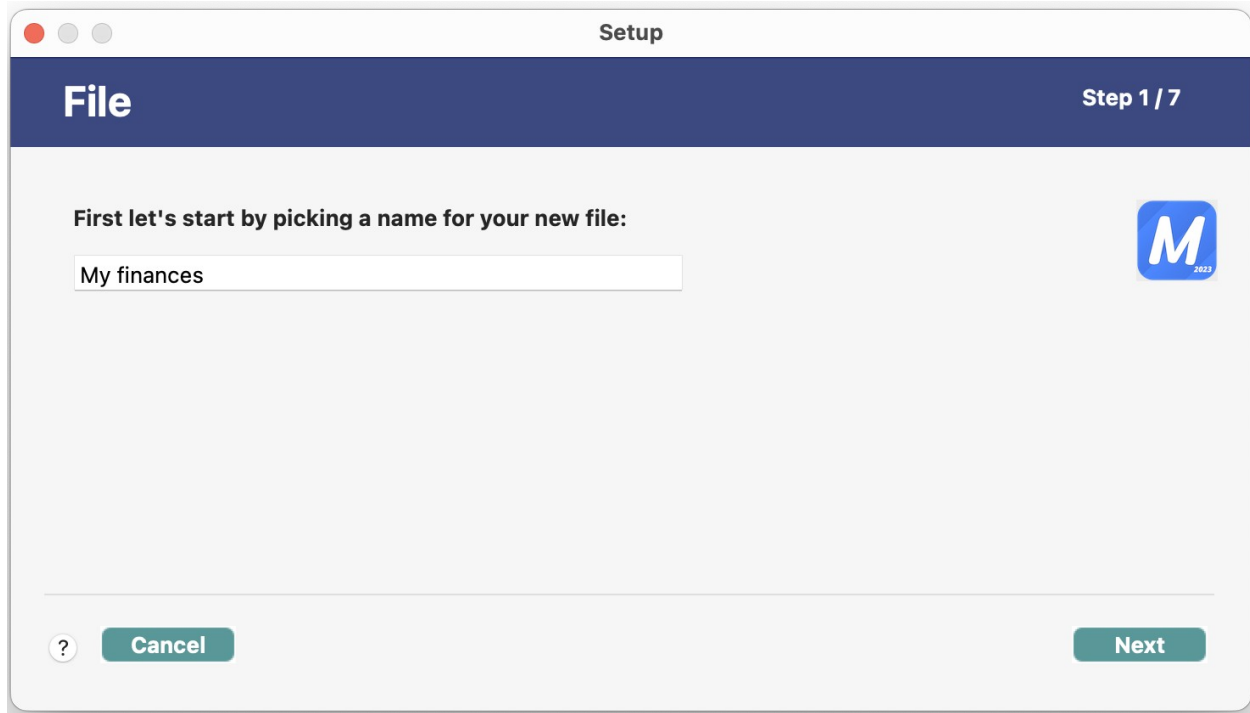


Getting started with Moneyspire is easy. When you first start the program, you will be greeted with the welcome screen. Select the first option labeled **Setup for the first time**, and follow the simple instructions:

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.

(Screenshot of Setting up Filename)



Setup

File Step 1 / 7

First let's start by picking a name for your new file:

My finances

?

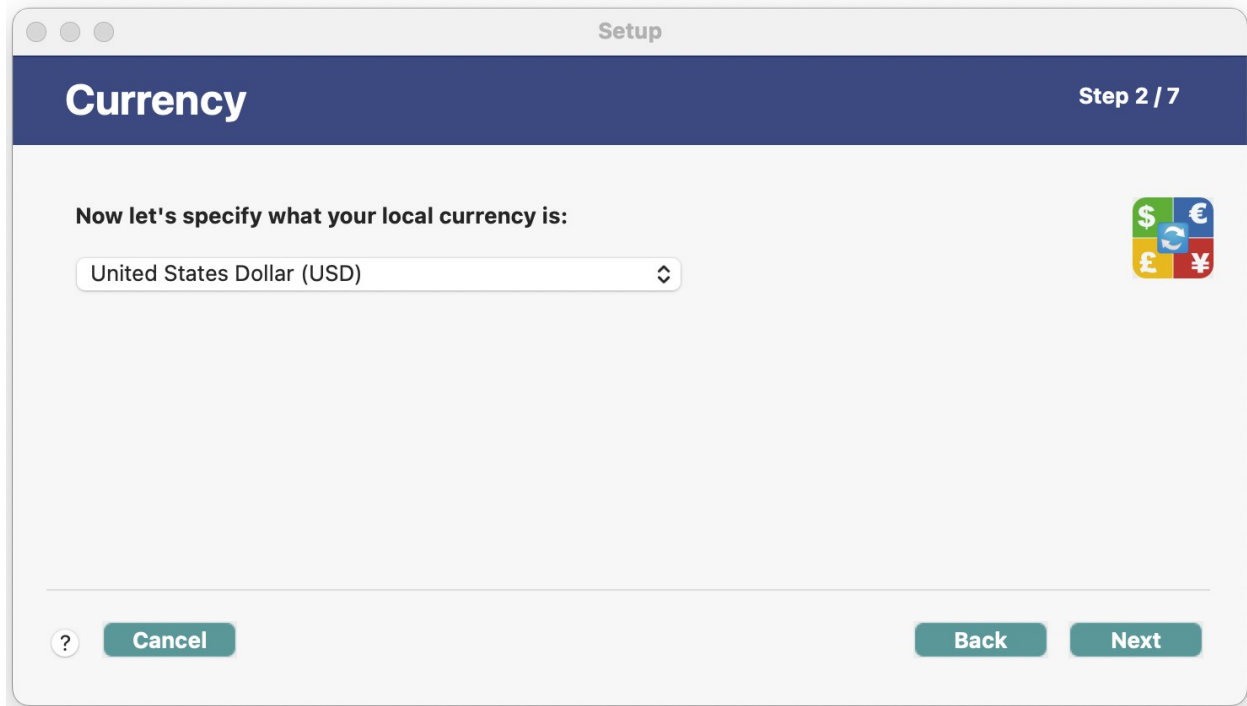
Cancel

Next

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.

(Screenshot of Setting up Local Currency)



The screenshot shows a macOS-style window titled "Setup". The window has a dark blue header bar with the word "Currency" on the left and "Step 2 / 7" on the right. Below the header, the text "Now let's specify what your local currency is:" is displayed. A dropdown menu is open, showing "United States Dollar (USD)" with a small up/down arrow icon. To the right of the dropdown is a small icon with four currency symbols: Dollar (\$), Euro (€), Pound (£), and Yen (¥). At the bottom of the window, there is a horizontal line. Below this line, on the left, is a small question mark icon and a "Cancel" button. On the right, there are "Back" and "Next" buttons.

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 **Add account**. You can also choose to import your account data from a QIF or QMTF file (from another application) instead by clicking the **Import QIF/QMTF*** button. Once you are done setting up your accounts, click the **Next** button to proceed to step 4.

*If you want to import another file format than QIF or QMTF, you will be able to do that once you finish the setup. Once finished, you will be able to import the other file types by clicking one of the **File > Import** menu options.

(Screenshot of Setting up Accounts)

The screenshot shows a macOS-style window titled "Setup" with a dark blue header bar containing the word "Accounts" and "Step 3 / 7" on the right. Below the header, the text "Now let's setup your accounts:" is followed by two green buttons: "Add account" and "Import QIF/QMTF", separated by the word "or". A small icon of a spiral notebook is to the right. Below the buttons, a note states: "*If you want to import a different file type other than QIF or QMTF, you will be able to do that from the File menu after you complete this setup assistant." A modal window titled "Add Account" is open in front of the main window. It contains the following fields: "Account name:" with the value "Checking", "Account number:" (empty), "Account type:" with a dropdown menu showing "Bank", "Currency:" with a dropdown menu showing "United States Dollar (USD)", "Initial balance:" with the value "0.00", "Parent account:" with a dropdown menu showing "None", "Website:" (empty), and "Notes:" (empty text area). At the bottom of the modal are "Cancel" and "Save" buttons.

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 **Add bill or reminder**. Once you are done setting up your reminders, click the **Next** button to proceed to step 5.

(Screenshot of Setting up Reminders)

Reminders Step 4 / 7

Now let's setup your bills and reminders:

Add bill or reminder

Add Reminder

Description:

☒ Transaction reminder
☐ Loan reminder
☐ Memo reminder

Source account: Number:

Payee:

Category:

Tags:

Withdrawal: Deposit: Split

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 days in advance

[Can't find the reminder frequency you're looking for?](#)
[How do I add a transfer reminder?](#)

Cancel Save

Step 5

In step 5, you can setup your budgets, which allows 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 **Add a budget**. Once you are done setting up your budgets, click the **Next** button to complete the setup.

(Screenshot of Setting up Budget)

Budget Step 5 / 7

Now let's setup your budget:

Add a budget

Edit Budget

Name: Budget period: ☐ Separate amount for each month

Budget amounts:

Category	Monthly Amount
Business Expense:Reimbursed	0.00
Cash Withdrawal	0.00
Charitable Donation	0.00
Childcare	0.00
Clothing	100.00
Computer	0.00
Education	0.00
Entertainment	100.00
Food	0.00
Food:Dining Out	200.00
Food:Groceries	300.00

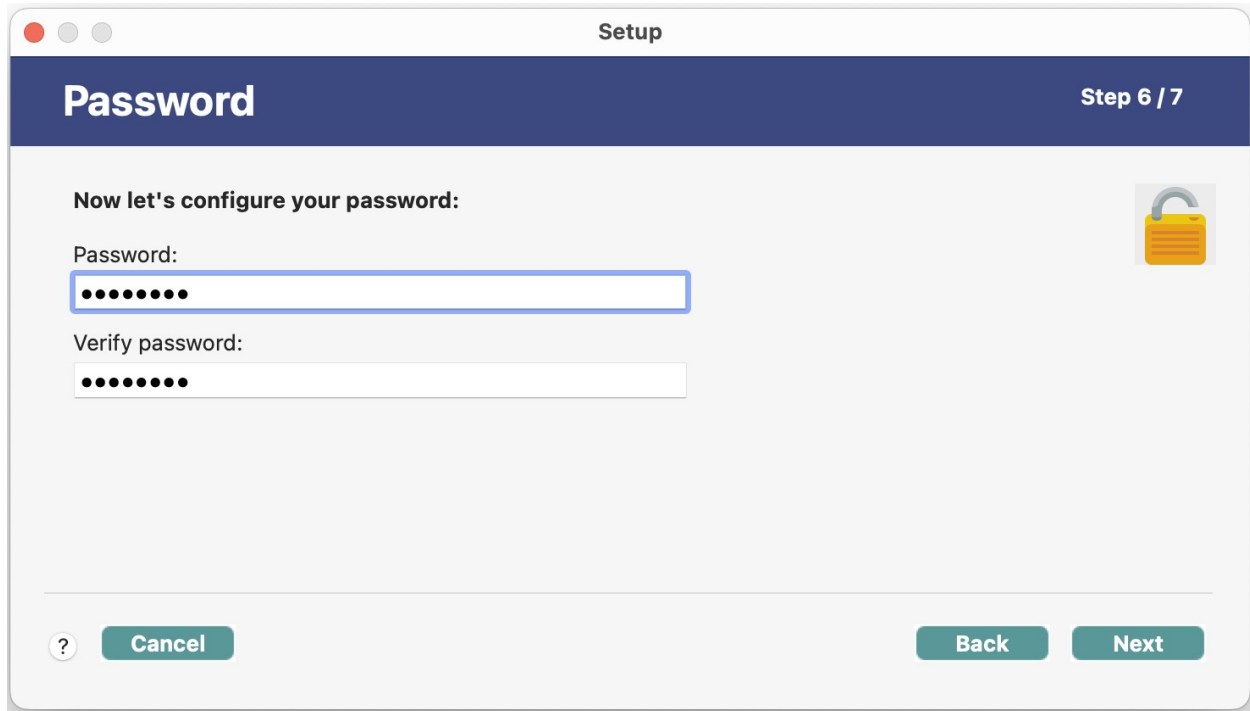
☐ Rollover start: ☐ Unbudgeted expenses:

Notes:

Step 6

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

(Screenshot of Setting up a Password)



Setup

Password

Step 6 / 7

Now let's configure your password:

Password:

Verify password:

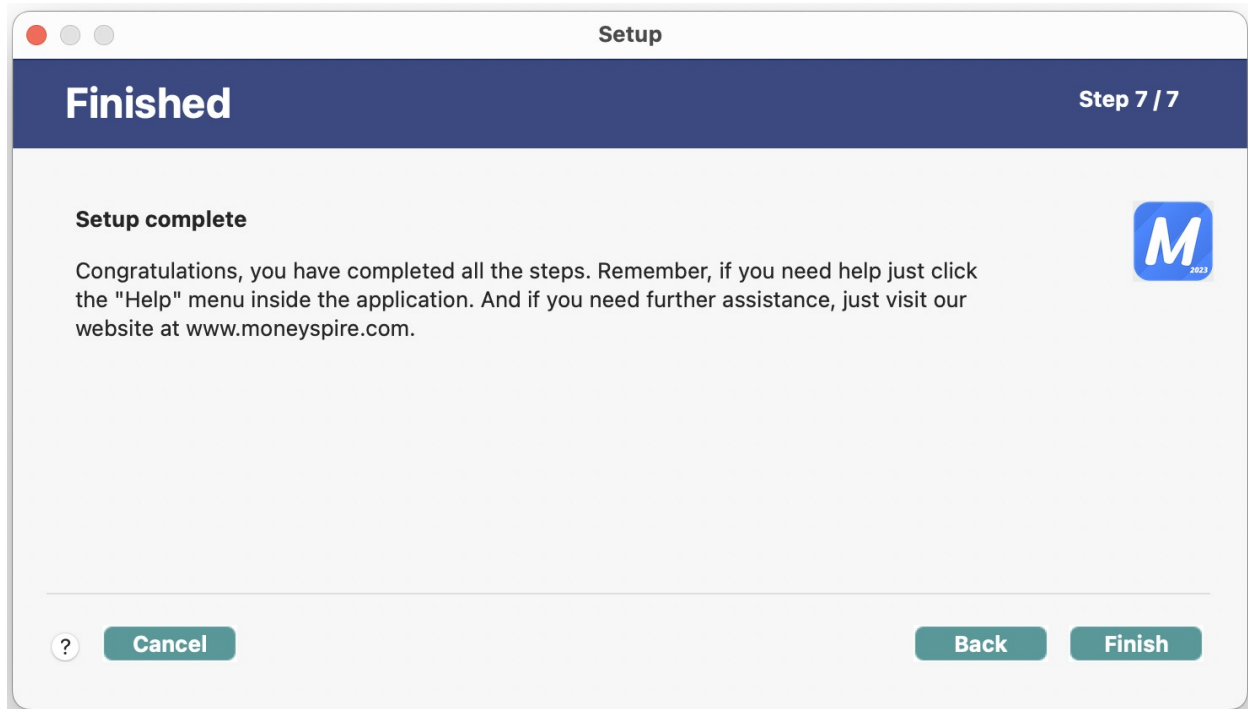
? Cancel Back Next

*Please be sure to save your password in a safe place.

Step 7

In step 7, you have completed the process of setting up your new Moneyspire file, and you are ready to start using Moneyspire! Please click **Finished** to complete the setup assistant and proceed to the Moneyspire application window.

(Screenshot of Finishing Setup)



Important note

If at any point you need to start up fresh with a new datafile you can click the **File > New file** menu option.

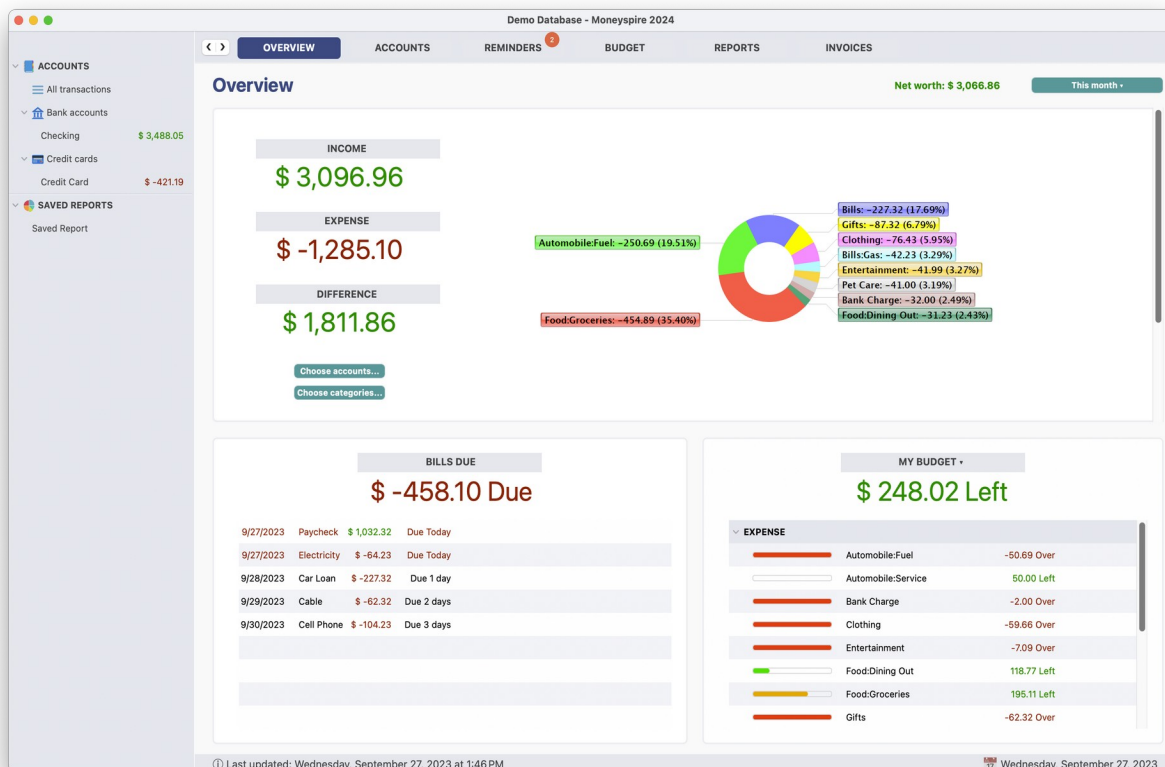
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Operating the Program

Moneyspire was designed to be straightforward and easy-to-use. The main screen is split up into six (6) sections:

1. Overview

(Screenshot of Overview Screen)



The Overview screen allows you to see your income, expenses (and the difference) for the month, as well as your bills due and your budget progress. You can click the **Choose accounts** and **Choose categories** buttons to select which accounts and categories you want included in the overview chart and bills due list.

2. Accounts and Transactions

(Screenshot of Accounts Screen)

Account	Balance	Cleared balance	Last reconcile	Remaining credit
BANK ACCOUNTS				
Checking	\$ 3,488.05	\$ 3,764.74	None	
	\$ 3,488.05			
CREDIT CARDS				
Credit Card	\$ -421.19	\$ -337.96	None	
	\$ -421.19			

2 Accounts Total: \$ 3,066.86

(Screenshot of Transaction Register Screen)

Date	#	Payee	Withdrawal	Deposit	Category	Tags	Memo	Balance	C
8/28/2023		So Cal Edison	-64.23		Bills:Electric		Electricity bill	1,676.19	<input checked="" type="checkbox"/>
9/2/2023	124	Stator Bros	-133.43		Food:Groceries		Groceries for week 1	1,542.76	<input checked="" type="checkbox"/>
9/3/2023		Acme Inc.		1,032.32	Salary		Paycheck	2,575.08	<input checked="" type="checkbox"/>
9/6/2023		EFT Toyota	-227.32		Bills		Car payment	2,347.76	<input checked="" type="checkbox"/>
9/7/2023		Chase	-24.00		Bank Charge		Bounced check fee	2,323.76	<input checked="" type="checkbox"/>
9/7/2023		VCA	-41.00		Pet Care		Dog check up	2,282.76	<input checked="" type="checkbox"/>
9/9/2023		ATM Chevron	-79.23		Automobile:Fuel		Toyota fill up	2,203.53	<input checked="" type="checkbox"/>
9/9/2023		ATM Chevron	-100.23		Automobile:Fuel		Suburban fill up	2,103.30	<input checked="" type="checkbox"/>
9/10/2023		Acme Inc.		1,032.32	Salary		Paycheck	3,135.62	<input checked="" type="checkbox"/>
9/11/2023		ATM AMC	-41.99		Entertainment		Movie tickets/snacks	3,093.63	<input checked="" type="checkbox"/>
9/11/2023	126	Stator Bros	-158.23		Food:Groceries		Groceries for week 2	2,935.40	<input checked="" type="checkbox"/>
9/13/2023		ATM Olive Garden	-31.23		Food:Dining Out		Took Bob out for lunch	2,904.17	<input checked="" type="checkbox"/>
9/15/2023		Chase	-8.00		Bank Charge		Service fee	2,896.17	<input checked="" type="checkbox"/>
9/17/2023		Acme Inc.		1,032.32	Salary		Paycheck	3,928.49	<input checked="" type="checkbox"/>
9/18/2023		ATM Macy's	-163.75		2 Splits	Split	Gift for Tom & jacket for me	3,764.74	<input checked="" type="checkbox"/>
9/20/2023		ATM Chevron	-71.23		Automobile:Fuel		Toyota fill up	3,693.51	<input type="checkbox"/>
9/20/2023	127	Pavilions	-163.23		Food:Groceries		Groceries for week 3	3,530.28	<input type="checkbox"/>
9/21/2023		SoCal Gas	-42.23		Bills:Gas		Heating bill	3,488.05	<input type="checkbox"/>
9/9/2023		SoCal Gas	-41.23		Bills:Gas		Heating bill	3,446.82	<input type="checkbox"/>
9/21/2023		Time Warner Cable	-62.32		Bills:Cable/Satellite		Cable bill	3,384.50	<input type="checkbox"/>
9/23/2023		AT&T	-104.23		Bills:Phone		Cell phone bill	3,280.27	<input type="checkbox"/>
9/24/2023		Acme Inc.		1,032.32	Salary		Paycheck	4,312.59	<input type="checkbox"/>
9/25/2023		Time Warner Cable	-42.32		Bills:Internet		Internet service	4,270.27	<input type="checkbox"/>
9/26/2023		Southern California Edison	-64.23		Bills:Electric		Electricity bill	4,206.04	<input type="checkbox"/>
9/28/2023		Toyota Financial	-227.32		Automobile		Car payment	3,978.72	<input type="checkbox"/>

Transaction count: 40 Date range: All transactions Customize > Cleared balance: \$ 3,764.74

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 is a **Balance** column in the transaction register and a **Cleared Balance** value in the status bar at the bottom. The **Balance** column displays the total balance of all the transactions, while the **Cleared Balance** value at the bottom 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.

File attachments

You can add file attachments to an account (such as an account statement) by right clicking the account from the account list and selecting **File attachment**. You may add any type of file, such as documents, images, PDF files, etc.

3. Reminders

(Screenshot of Reminders Screen)

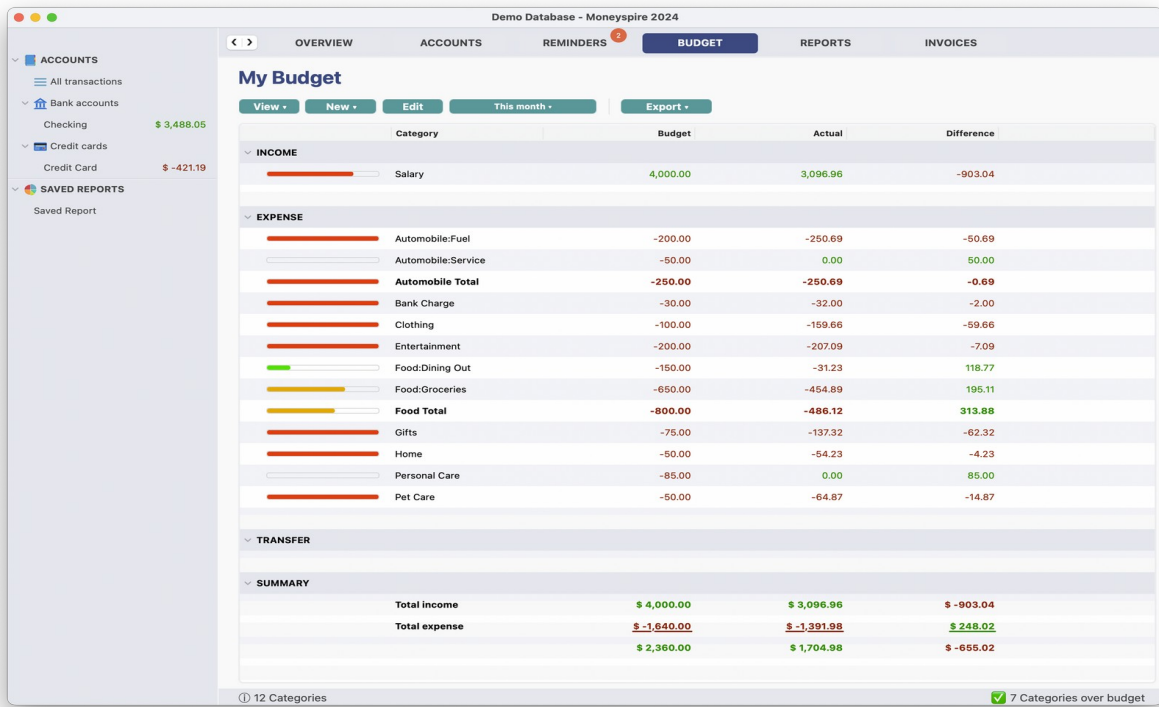
The screenshot displays the 'Reminders' screen in the MoneySpire 2024 application. The interface includes a sidebar on the left with 'ACCOUNTS' (All transactions, Bank accounts, Checking, Credit cards) and 'SAVED REPORTS' (Saved Report). The main area features a calendar for September 2023, with reminders for 'Paycheck', 'Electricity', 'Car Loan', 'Cable', and 'Cell Phone'. A table on the right lists these reminders with their respective dates, payees, amounts, and statuses.

Date	Payee	Amount	Status
9/27/2023	Paycheck	\$ 1,032.32	Due Today
9/27/2023	Electricity	\$ -64.23	Due Today
9/28/2023	Car Loan	\$ -227.32	Due 1 day
9/29/2023	Cable	\$ -62.32	Due 2 days
9/30/2023	Cell Phone	\$ -104.23	Due 3 days
10/1/2023	Internet	\$ -42.32	Due 4 days
10/2/2023	Gas	\$ -41.23	Due 5 days

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.

4. Budget

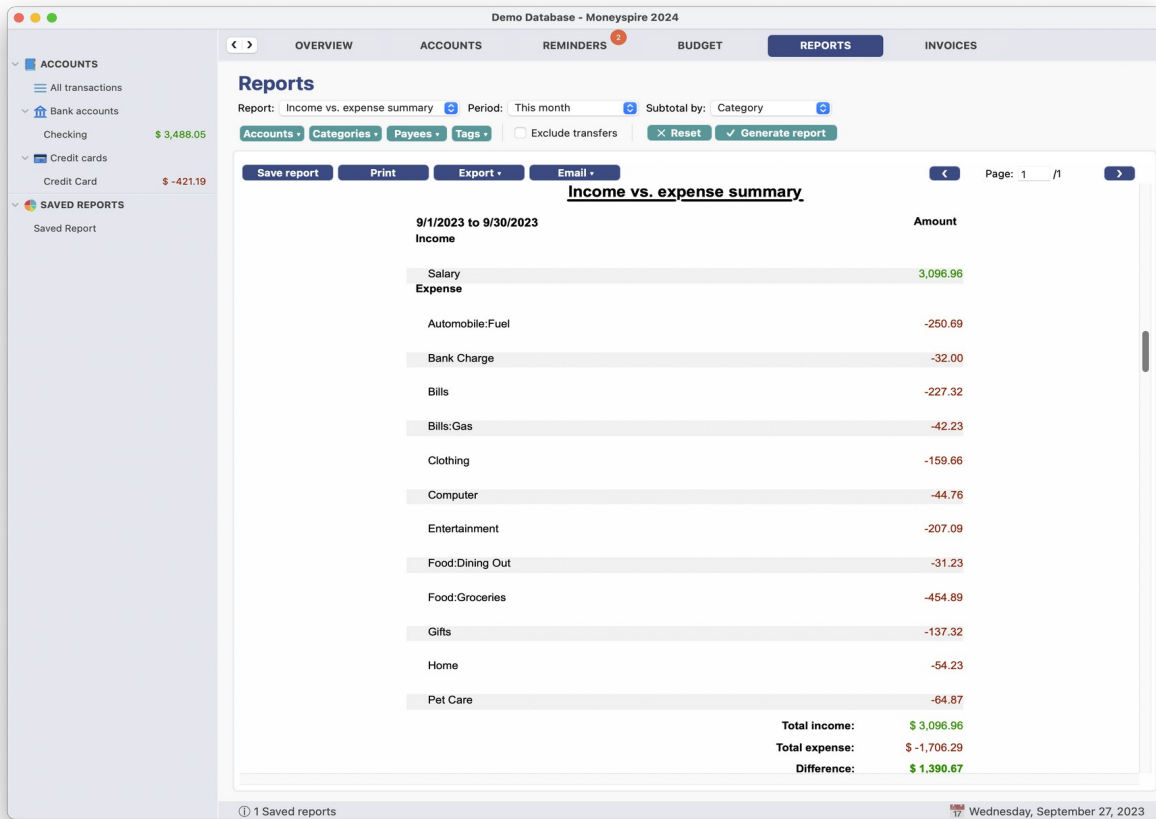
(Screenshot of Budget Screen)



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.

5. Reports

(Screenshot of Reports Screen)



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.

6. Invoices

(Screenshot of Invoices Screen)

The screenshot displays the Moneyspire software interface for managing invoices. The top navigation bar includes tabs for OVERVIEW, ACCOUNTS, REMINDERS (with a red notification badge), BUDGET, REPORTS, and INVOICES. A left sidebar shows the ACCOUNTS section with sub-items: All transactions, Bank accounts (Checking: \$3,488.05, Credit cards: \$-421.19), and SAVED REPORTS. The main content area is titled 'Invoices' and features a search bar, action buttons (Record, Add, Edit, Delete), and a table of invoices. The table has columns for Due date, Customer, Amount, and Status. One invoice is listed: 9/30/2023, Joe Smith, 108.00, Due 3 days. Below the table, a status bar indicates '1 Invoices' and '0 Invoices Due/Past due'.

INVOICE
ACME Inc.
1234 Main St
Anytown, CA 90123

To:
Joe Smith
5678 Second St
Sunny City, CA 90456

Invoice #: 1001
Invoice Date: 9/27/2023
Due Date: 9/30/2023

Description	QTY	Rate	Amount
Sample Part	1.00	68.00	68.00
Part Description			
Labor	1.00	40.00	40.00
Labor Description			
TOTAL			108.00

Thank you for your business!
Please make checks payable to ACME Inc.

Moneyspire allows you to create and manage invoices (in the Moneyspire Pro version). You can create professional looking invoices, print and email them to your customers. You can also track which invoices are due or how late invoices are.

Additional Information

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.**

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Adding Accounts

(Screenshot of Add Account Window)

Add Account

Account name: Savings

Account number:

Account type: Bank

Currency: United States Dollar (USD)

Initial balance: 500.00

Parent account: None

Website: https://www.bankofamerica.com

Notes:

?

Cancel Save

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:

Account name

This is the name of the account. You can enter any name you want, for example: "Checking," "Visa," "Joe'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 (for credit cards and loan accounts)

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

Parent account

This allows you to specify a parent account for this account, thus making this account a sub-account. For example, you can add an account called "Vacation" and then set the parent category as "Checking" so the account would be "Checking:Vacation". This lets you create a sort of virtual savings account that does not exist outside of Moneyspire. You can transfer money between "Checking" and "Vacation" but the total "Checking" balance will not change and will match what it really is at your bank. This will help you set money aside for your financial goals, such as a vacation or a new car without needing to open a separate account at the bank.

Website

This is the account's website. It will allow you to right click on an account and go to the account's website so you can for example easily check your account statement or balance. This is optional.

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.

I'm the lender for this loan (for loan accounts)

Check this box if you are the lender for this loan, such as if you lent money to a friend.

This account is closed

(Screenshot of Closed Accounts)

Demo Database - Moneyspire 2024

OVERVIEW ACCOUNTS REMINDERS BUDGET REPORTS INVOICES

Accounts

View Add Edit Delete Import

Account	Balance	Cleared balance	Last reconcile	Remaining credit
BANK ACCOUNTS				
Checking	\$ 3,488.05	\$ 3,764.74	None	
	\$ 3,488.05			
CLOSED ACCOUNTS				
Credit Card	\$ -421.19			

1 Account Total: \$ 3,488.05

This is the account's closed status. You should check this box when the account is no longer active. It will not be deleted. It will be at the bottom of the Accounts tab in the Closed accounts section.

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Adding Transactions

(Screenshot of Add Transaction Window)

The screenshot shows a macOS-style window titled "Add Transaction". It contains the following fields and controls:

- Date:** A text field containing "10 /22/2021" with a small calendar icon to its right.
- Number:** A dropdown menu currently showing "Debit".
- Payee:** A dropdown menu currently showing "SoCal Gas".
- Category:** A dropdown menu currently showing "Bills:Gas".
- Tags:** An empty dropdown menu.
- Withdrawal:** A text field containing "42.23".
- Deposit:** An empty text field.
- Split:** A button located between the Withdrawal and Deposit fields.
- Memo:** A text field containing "Heating Bill".
- Help Link:** A blue hyperlink that says "How do I add a transfer transaction?" located to the right of the Memo field.
- Bottom Buttons:** A row of four buttons at the bottom: a help button with a question mark icon, "Add more", "Cancel", and a blue "Save" button.

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:

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.

Tags

This is the transaction's tags, which is an additional categorization tool. For example, if you want to track all your dining out expenses while on vacation, you could set the category to "Dining out" and set the tag to "Vacation." Then, you can run a report showing how much you spent on dining out on your vacation.

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.

(Screenshot of Splits Window)

Splits

Category: Entertainment Withdrawal: 9.90 Deposit: Add

Tags: Delete

Memo: Blu-ray disc Edit

Splits:

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

[How do I add a transfer split?](#)

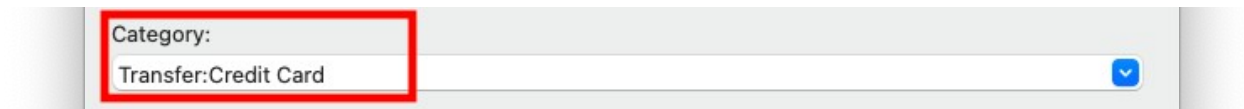
Unassigned: -9.90 Cancel Save

Memo

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

Transferring money to another account

(Screenshot of Adding a Transfer Transaction)



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.

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Adding Reminders

(Screenshot of Add Reminder Window)

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 days in advance

[Can't find the reminder frequency you're looking for?](#)
[How do I add a transfer reminder?](#)

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:

Description

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

Transaction reminder

This is a standard transaction reminder, such as a bill or pay check.

Loan reminder

This is a specialized reminder of an interest-bearing loan, such as a mortgage.

Memo reminder

This is a general reminder which is non-transaction based, such as a reminder to 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.

Tags

This is the reminders's tags, which is an additional categorization tool.

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

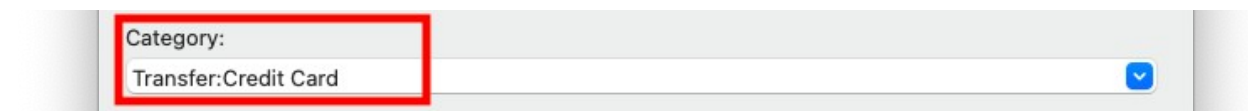
If this transaction contains more than one item (such as two checks) then you can click the **Split** button to specify the individual items.

Memo

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

Transferring money to another account

(Screenshot of Adding a Transfer Reminder)



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. You can also choose to record the reminder X days in advance (i.e. 1 day in advance).

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Adding Budgets

(Screenshot of Add Budget Window)

The screenshot shows a window titled "Edit Budget". At the top, there is a "Name:" field with the text "My Budget" and a "Budget period:" dropdown menu set to "Monthly". To the right of the dropdown is a checkbox labeled "Separate amount for each month" which is currently unchecked. Below these fields are two buttons: "Choose accounts..." and "Add category...".

The main part of the window is a table with the following data:

Category	Monthly Amount
Business Expense:Reimbursed	0.00
Cash Withdrawal	0.00
Charitable Donation	0.00
Childcare	0.00
Clothing	100.00
Computer	0.00
Education	0.00
Entertainment	100.00
Food	0.00
Food:Dining Out	200.00
Food:Groceries	300.00

Below the table, there is a "Rollover start:" field with a date picker set to "9/27/2023" and an "Unbudgeted expenses:" field with a value of "0.00". At the bottom, there is a "Notes:" text area and two buttons: "Cancel" and "Save".

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:

Name

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

Budget period

This is where you specify whether you want to budget per month or per week.

Separate amount for each month

When budgeting per month, check this box if you want to add a different amount budgeted for different months instead of having the same budget amount for each month. For example, you can put a larger budget for automobile fuel in the summer months if you travel more during that time.

Budget amounts

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

Rollover start

This is the start date that you want 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.

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.

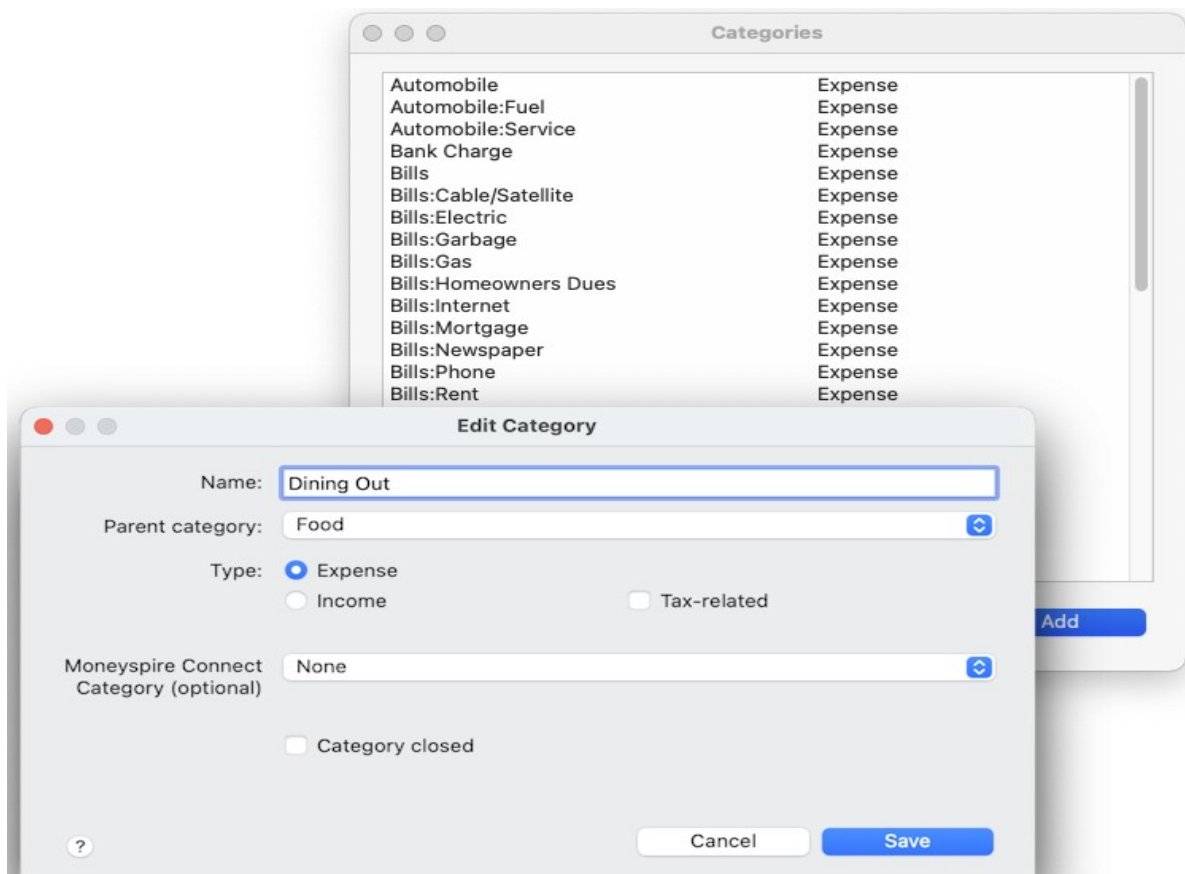
Notes

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

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Adding Categories

(Screenshot of Add Category Window)



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:

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.

Moneyspire Connect category

Here you can select from a list of pre-defined categories that Moneyspire Connect uses to match transaction vendor information to categories. This is optional.

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.

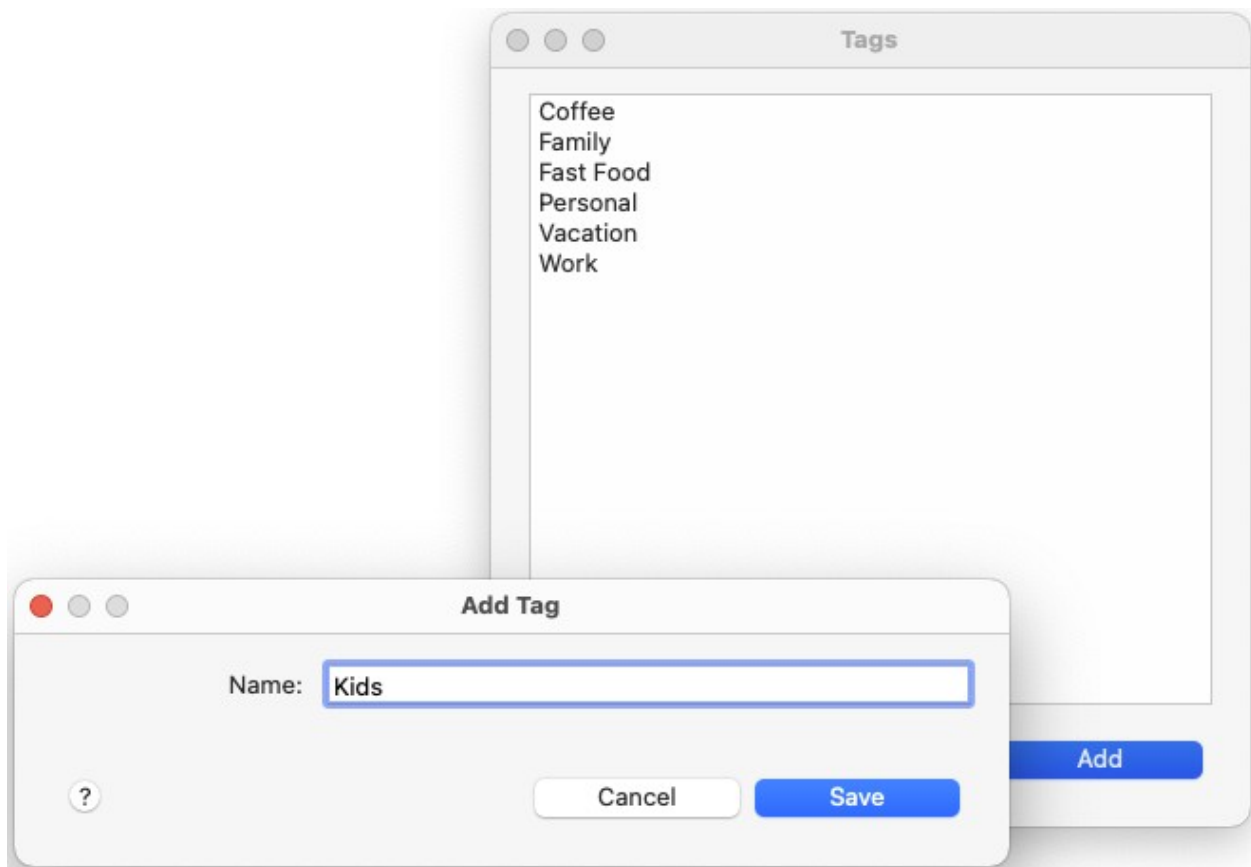
Merging Categories

Sometimes you may want to merge multiple categories into one. To do this, highlight the categories you want to merge and click the **Merge** button.

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Adding Tags

(Screenshot of Add Tag Window)



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.

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Adding Payees

(Screenshot of Add Payee Window)

The image shows two overlapping windows from a software application. The background window, titled 'Payees', displays a list of suggested payees: Acme Inc., AMC, AT&T, Bank of America, Best Buy, Capital One, Chase, Chevron, Edwards Cinema, Home Depot, Joe Smith, LaLa Travel Agency, and Macy's. The foreground window, titled 'Add Payee', contains the following fields and values:

- Name: AT&T
- Account number: 1234567890
- Address: 1234 Main St, Any City, CA 90210
- Website: https://www.att.com
- Notes: (empty text area)

At the bottom of the 'Add Payee' window are buttons for '?', 'Cancel', and 'Save'.

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:

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.

Website

This is the payee's website. It will allow you to right click on a reminder or transaction and go to the payee's website so you can for example easily make an online payment or see your bill. 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.

Merging Payees

Sometimes you may want to merge multiple payees into one. To do this, highlight the payees you want to merge and click the **Merge** button.

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Transfers

(Screenshot of Adding a Transfer Transaction)

The screenshot shows a macOS-style window titled "Add Transaction". It contains the following fields and controls:

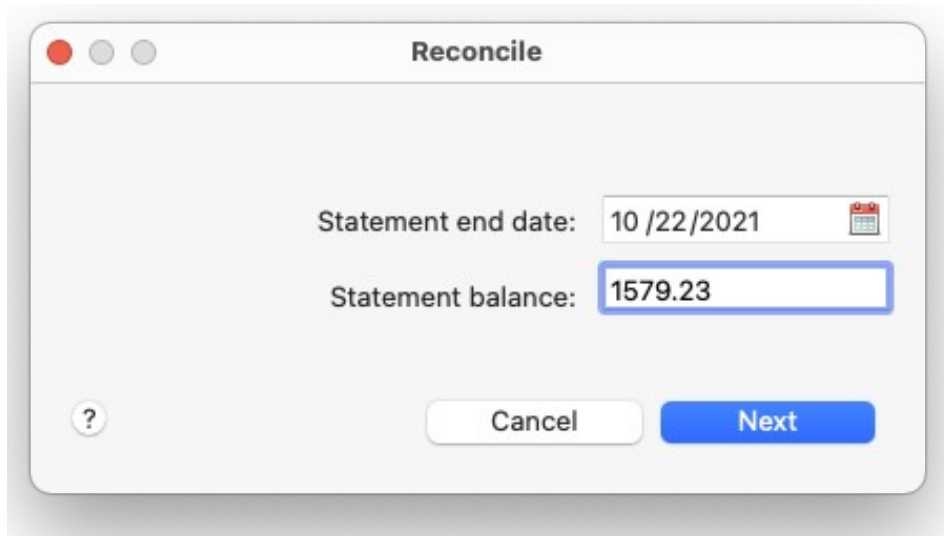
- Date:** 10 /25/2021 (with a calendar icon)
- Number:** An empty text field with a dropdown arrow.
- Payee:** Bank of America (with a dropdown arrow).
- Category:** Transfer:Credit Card (this field is highlighted with a red rectangular box).
- Tags:** An empty text field with a dropdown arrow.
- Withdrawal:** 227.38 (this field is highlighted with a blue rectangular box).
- Deposit:** An empty text field.
- Split:** A button.
- Memo:** Credit card bill
- Buttons:** Add more, Cancel, and Save (in blue).
- Help:** A question mark icon and a link "How do I add a transfer transaction?".

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.

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Reconciling Accounts

(Screenshot of Account Reconcile Window)



The screenshot shows a macOS-style window titled "Reconcile". Inside the window, there are two input fields. The first is labeled "Statement end date:" and contains the text "10 /22/2021" with a small calendar icon to its right. The second is labeled "Statement balance:" and contains the text "1579.23", which is highlighted with a blue selection box. At the bottom left of the window is a circular help icon containing a question mark. At the bottom right are two buttons: a light gray "Cancel" button and a blue "Next" button.

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.

(Screenshot of Account Reconcile Transaction Register)

[illegible]

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.

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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.

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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.

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).

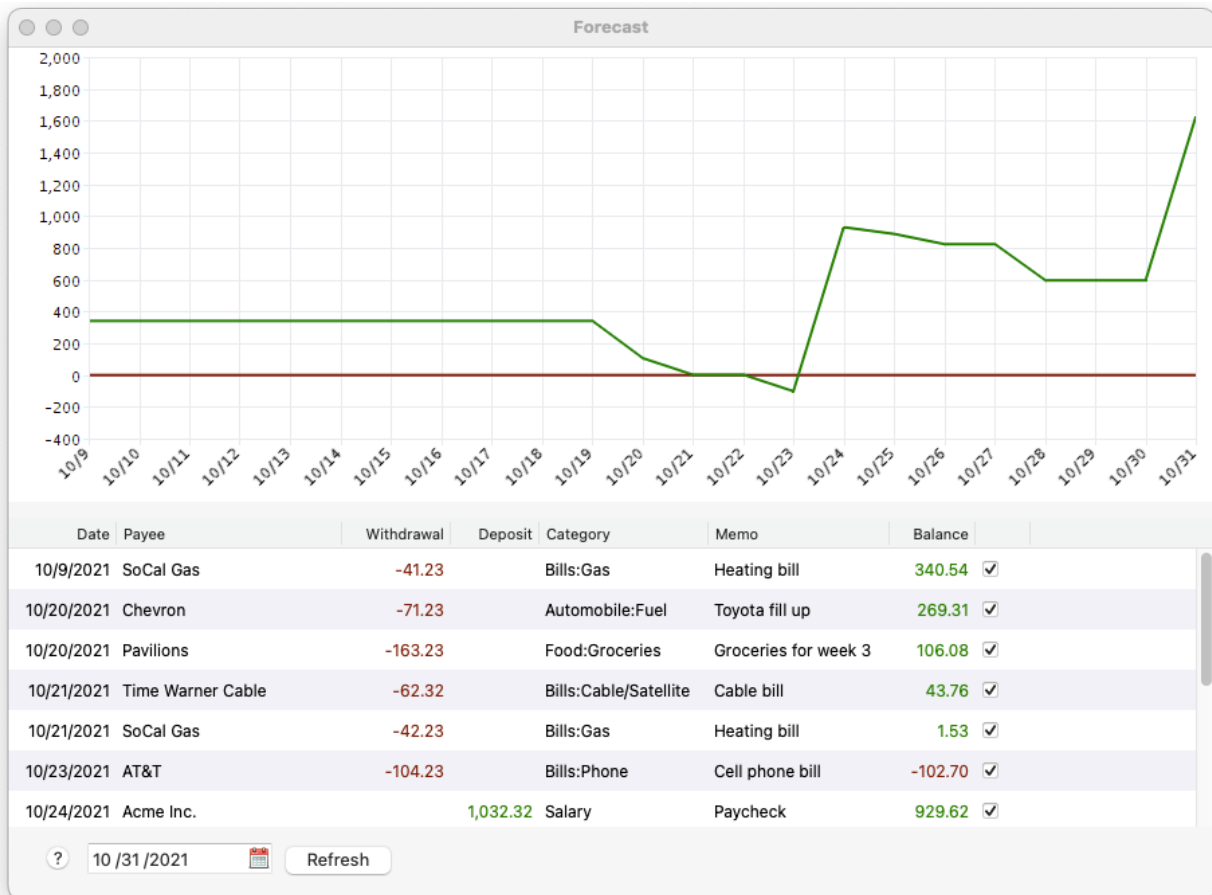
Tips

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.

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Balance Forecast Tool

(Screenshot of Balance Forecast Window)

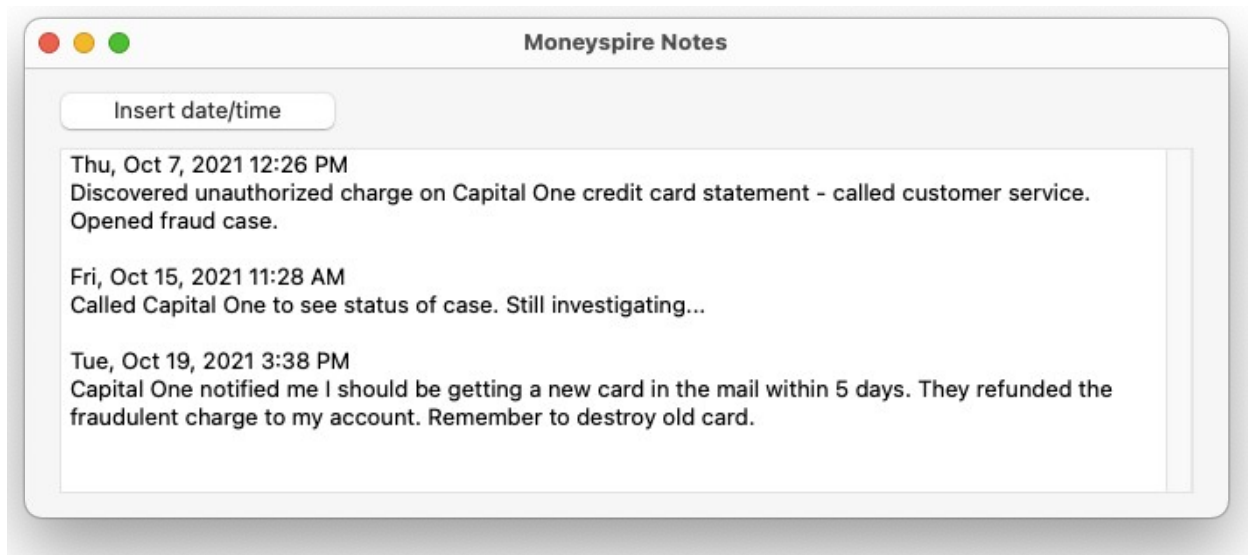


The Balance Forecast tool allows you to see an account's balance into the future by calculating your future transaction reminders. This is useful for example, to see which accounts you may want to transfer money to in the near future. To open the Balance Forecast tool, click on **Accounts** on the top, 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.

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Notes Tool

(Screenshot of Notes Window)



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.

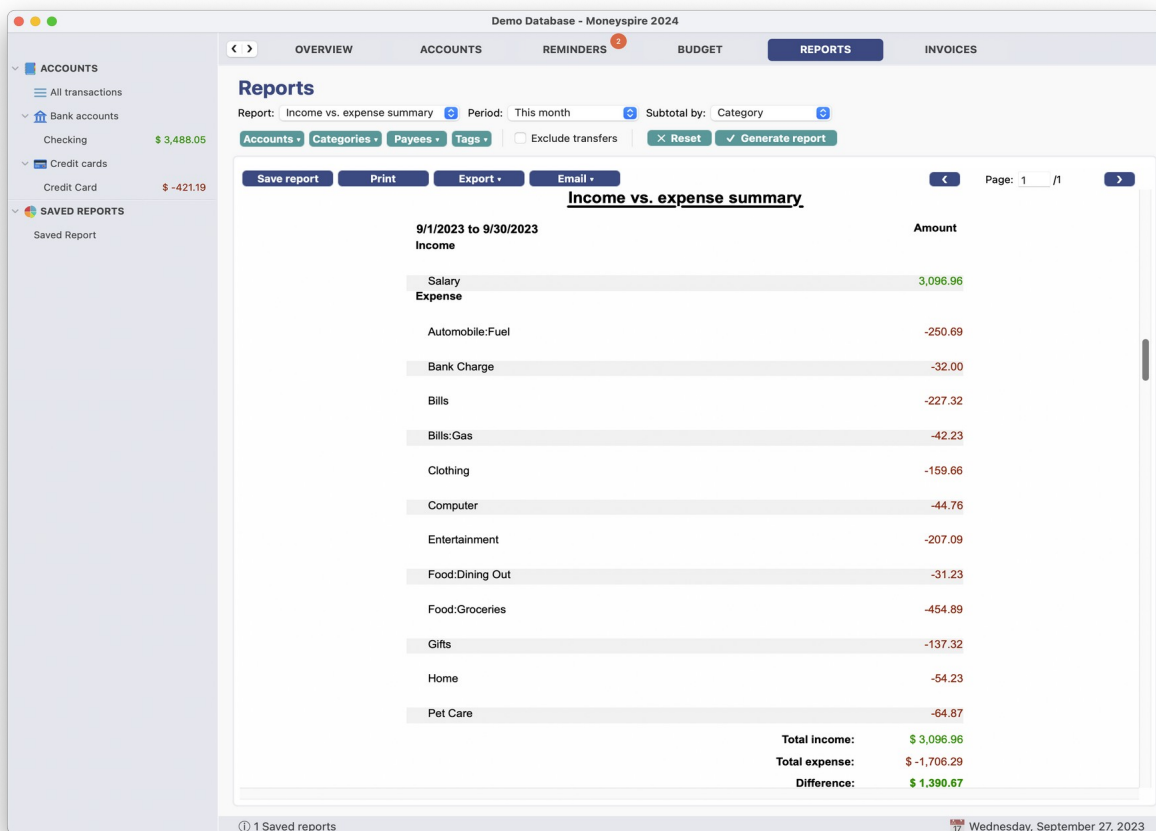
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Reports

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. You can also print reports or export to spreadsheet or PDF files. Also, you can email reports (for example, to your accountant, colleague or spouse) and be notified when they view the report. Below is an explanation of the different reports you can generate:

Income vs. Expense Summary

(Screenshot of Income vs. Expense Summary Report)



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

Income vs. Expense Detail

(Screenshot of Income vs. Expense Detail Report)

Accounts

- All transactions
- Bank accounts
 - Checking: \$ 3,488.05
- Credit cards
 - Credit Card: \$ -421.19
- SAVED REPORTS
 - Saved Report

Reports

Report: Transaction history | Period: This month | Subtotal by: Category

Accounts | Categories | Payees | Tags | Exclude transfers | Reset | Generate report

Save report | Print | Export | Email

Page: 1 / 3

Income vs. expense detail

9/1/2023 to 9/30/2023

Category	Date	Payee	Memo	Account	#	Amount
Income						
Salary						
Salary	9/9/2023	Acme Inc.	Paycheck	Checking	Deposit	1,032.32
Salary	9/10/2023	Acme Inc.	Paycheck	Checking	Deposit	1,032.32
Salary	9/17/2023	Acme Inc.	Paycheck	Checking	Deposit	1,032.32
						\$ 3,096.96
Expense						
Automobile:Fuel						
Automobile:Fuel	9/9/2023	Chevron	Toyota fill up	Checking	ATM	-79.23
Automobile:Fuel	9/9/2023	Chevron	Suburban fill up	Checking	ATM	-100.23
Automobile:Fuel	9/20/2023	Chevron	Toyota fill up	Checking	ATM	-71.23
						\$ -250.69
Bank Charge						
Bank Charge	9/7/2023	Chase	Bounced check fee	Checking	Debit	-24.00
Bank Charge	9/15/2023	Chase	Service fee	Checking	Debit	-8.00
						\$ -32.00
Bills						
Bills	9/6/2023	Toyota	Car payment	Checking	EFT	-227.32
						\$ -227.32
Bills-Gas						
Bills-Gas	9/21/2023	SoCal Gas	Heating bill	Checking	Debit	-42.23
						\$ -42.23
Clothing						
Clothing	9/18/2023	Macy's	Jacket	Checking	ATM	-76.43
Clothing	9/20/2023	Sears	New slacks & shirt	Credit Card		-63.23

9/27/23 1:49 PM MoneySpire 1 / 3

1 Saved reports Wednesday, September 27, 2023

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

Transaction History

(Screenshot of Transaction History Report)

ACCOUNTS

All transactions

Bank accounts

Checking\$ 3,488.05

Credit cards

Credit Card\$ -421.19

SAVED REPORTS

Saved Report

OVERVIEWACCOUNTSREMINDERSBUDGETREPORTSINVOICES

Reports

Report: Transaction historyPeriod: This monthSubtotal by: Category

AccountsCategoriesPayeesTagsExclude transfersResetGenerate report

Save reportPrintExportEmail

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Transaction history

Date	#	Payee	Memo	Category	Tags	Amount	Total	C	Account
9/2/2023	124	Stator Bros	Groceries for week 1	Food:Groceries		\$ -133.43	\$ -133.43	C	Checking
9/3/2023		Deposit Acme Inc.	Paycheck	Salary		\$ 1,032.32	\$ 898.89	C	Checking
9/5/2023		Walmart	DVD's	Entertainment	Split	\$ -37.85	\$ 837.37	C	Credit Card
9/5/2023		Walmart	Dog food	Pet Care	Split	\$ -23.87	\$ 837.37	C	Credit Card
9/6/2023		EFT Toyota	Car payment	Bills		\$ -227.32	\$ 610.05	C	Checking
9/7/2023		Debit Chase	Bounced check fee	Bank Charge		\$ -24.00	\$ 586.05	C	Checking
9/7/2023		Debit VCA	Dog check up	Pet Care		\$ -41.00	\$ 545.05	C	Checking
9/7/2023		Home Depot	Paint for guest room	Home		\$ -64.23	\$ 480.82	C	Credit Card
9/9/2023		ATM Chevron	Toyota fill up	Automobile:Fuel		\$ -79.23	\$ 411.59	C	Checking
9/9/2023		ATM Chevron	Suburban fill up	Automobile:Fuel		\$ -100.23	\$ 311.36	C	Checking
9/10/2023		Deposit Acme Inc.	Paycheck	Salary		\$ 1,032.32	\$ 1,343.68	C	Checking
9/11/2023	126	Stator Bros	Groceries for week 2	Food:Groceries		\$ -158.23	\$ 1,185.45	C	Checking
9/11/2023		ATM AMC	Movie tickets/snacks	Entertainment		\$ -41.99	\$ 1,143.46	C	Checking
9/12/2023		Best Buy	New Blu-ray player	Entertainment	Split	\$ -127.45	\$ 971.25	C	Credit Card
9/12/2023		Best Buy	New keyboard	Computer	Split	\$ -44.76	\$ 971.25	C	Credit Card
9/13/2023		ATM Olive Garden	Took Bob out for lunch	Food:Dining Out		\$ -31.23	\$ 940.02	C	Checking
9/14/2023		Sears	Gift card for Margery's b-day	Gifts		\$ -80.00	\$ 860.02	C	Credit Card
9/15/2023		Debit Chase	Service fee	Bank Charge		\$ -8.00	\$ 852.02	C	Checking
9/17/2023		Deposit Acme Inc.	Paycheck	Salary		\$ 1,032.32	\$ 1,914.34	C	Checking
9/18/2023		ATM Macy's	Jacket	Clothing	Split	\$ -76.43	\$ 1,760.59	C	Checking
9/18/2023		ATM Macy's	Gift card	Gifts	Split	\$ -87.32	\$ 1,760.59	C	Checking
9/20/2023	127	Pavilions	Groceries for week 3	Food:Groceries		\$ -163.23	\$ 1,587.36	C	Checking
9/20/2023		ATM Chevron	Toyota fill up	Automobile:Fuel		\$ -71.23	\$ 1,516.13	C	Checking

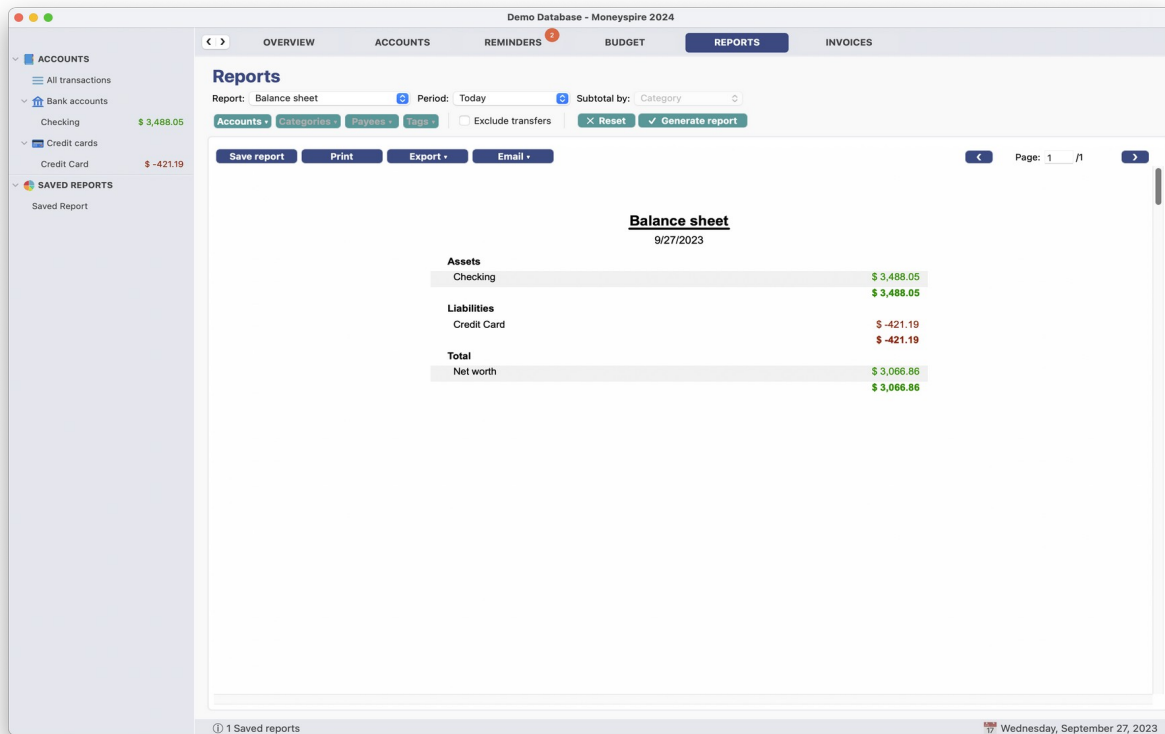
1 Saved reports

Wednesday, September 27, 2023

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

Balance Sheet

(Screenshot of Balance Sheet Report)



This report shows your account balances and net worth.

Expenses Chart

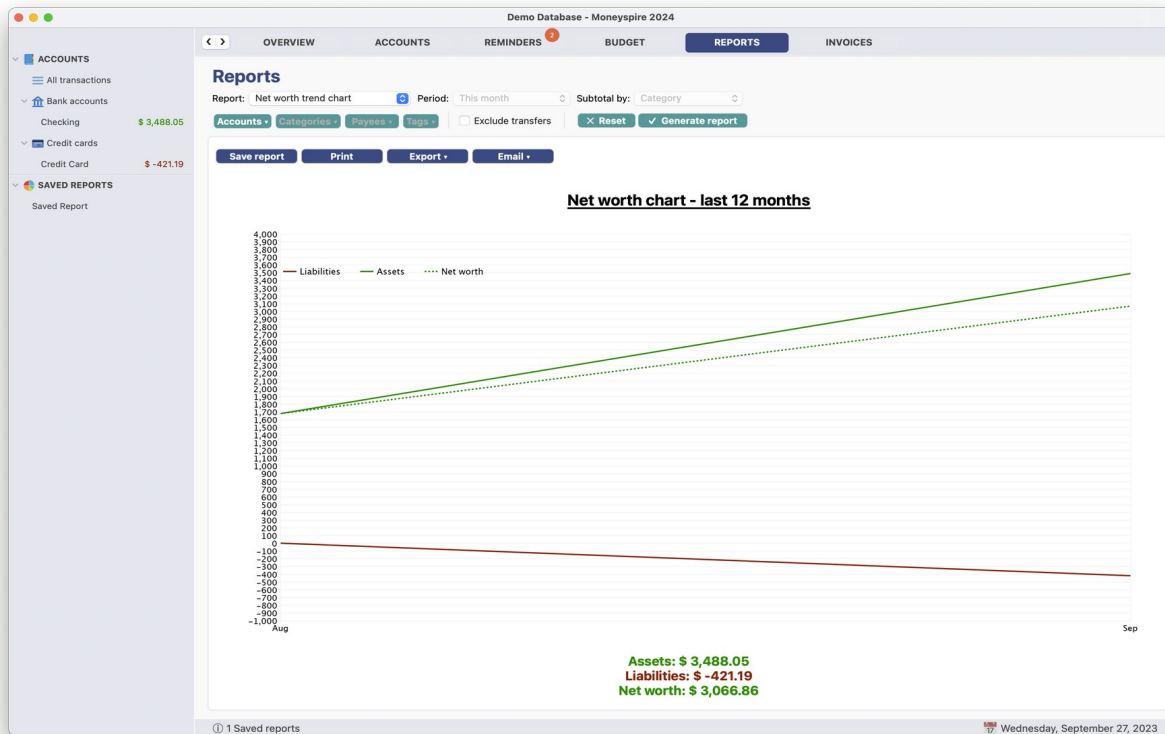
(Screenshot of Expenses Chart Report)



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

Net Worth Chart

(Screenshot of Net Worth Chart Report)



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

Date Comparison Report

(Screenshot of Date Comparison Report)

Date comparison				
	Jul	Aug	Sep	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
Total	0.00	639.76	1,390.67	\$ 2,030.43

The Date Comparison Report summarizes by category, by month for the periods of the last 3, 6, 9 or 12 month periods – or you can compare two date ranges (i.e. compare 2 specific years, 2 specific months, and so on).

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.

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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.**

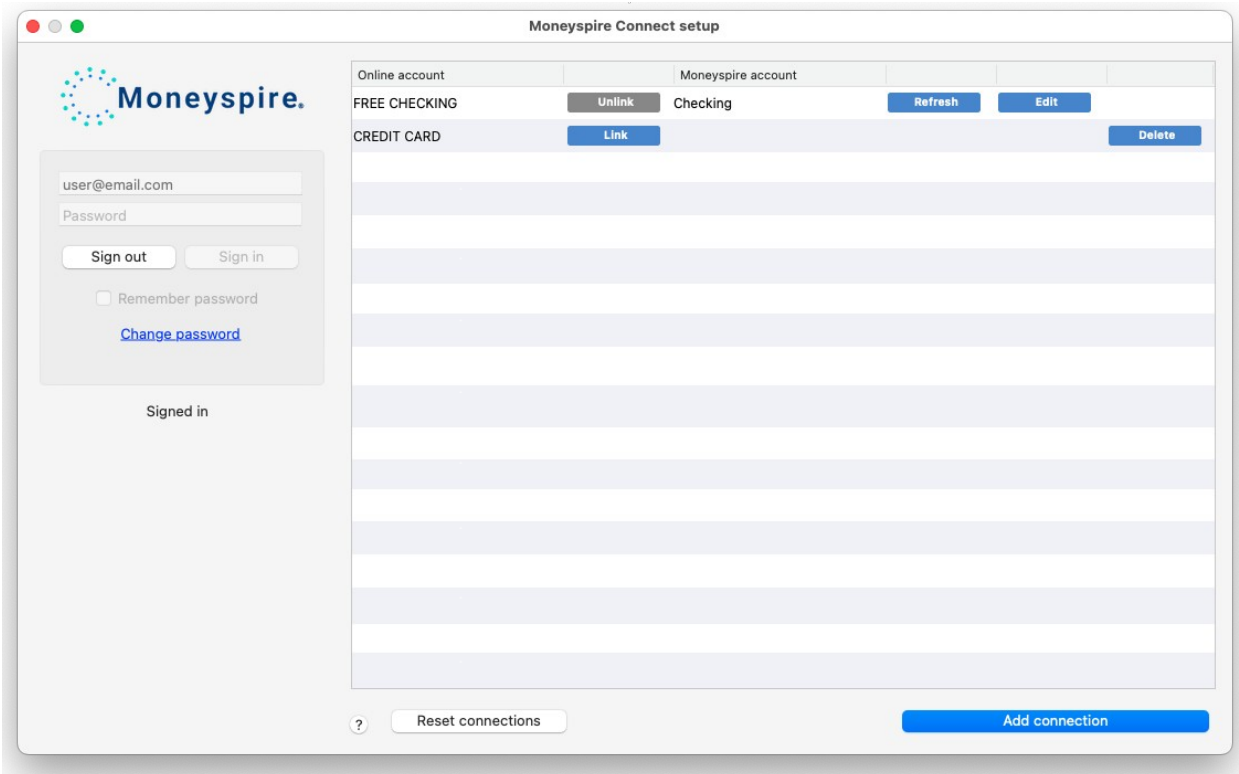
Important Notes

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.

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Moneyspire Connect

(Screenshot of Moneyspire Connect Setup Window)



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.

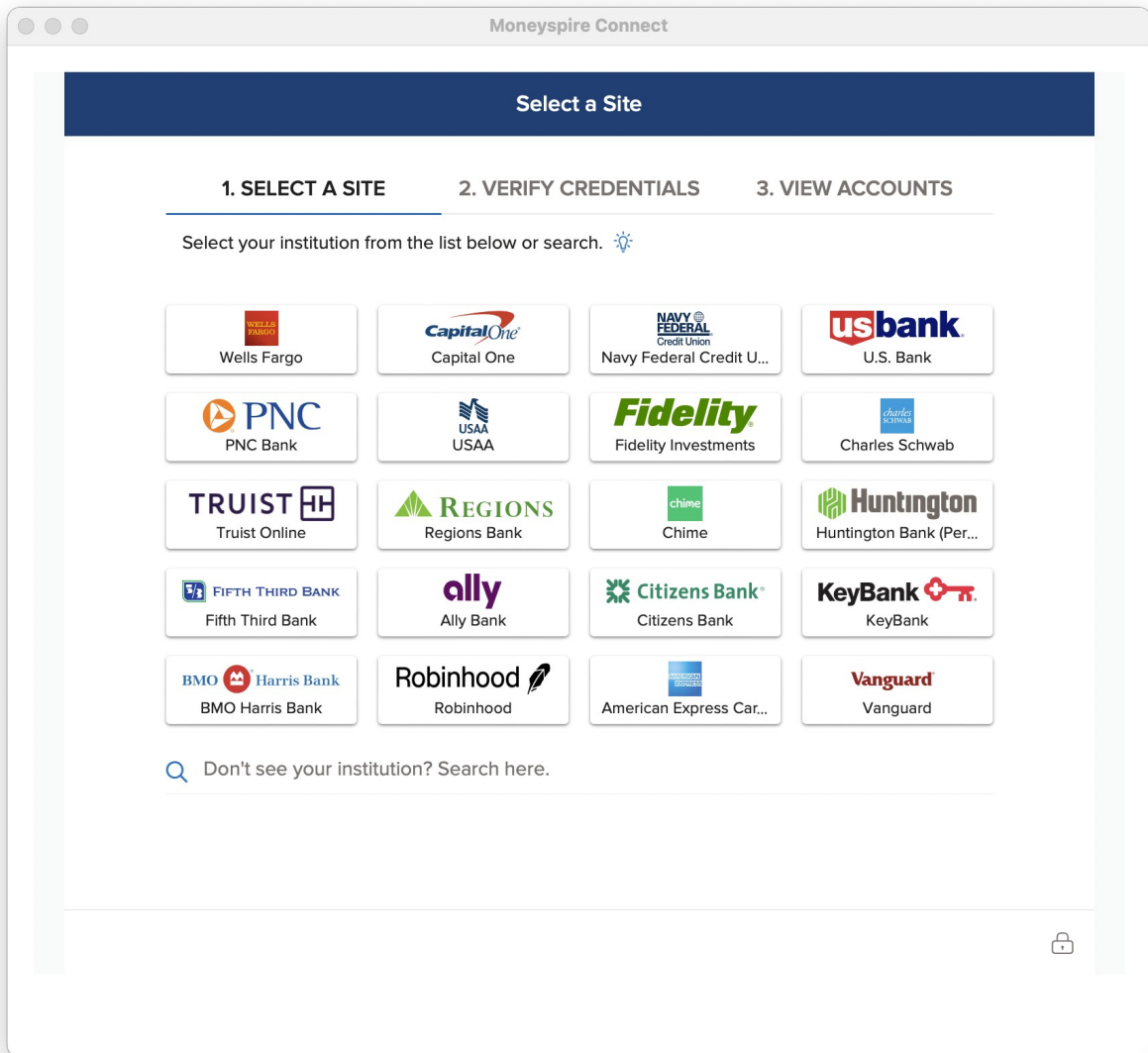
Moneyspire Connect supports over 15,000 financial institutions in the United States and around the world, and we are always adding support for additional banks.

To enable this feature in Moneyspire

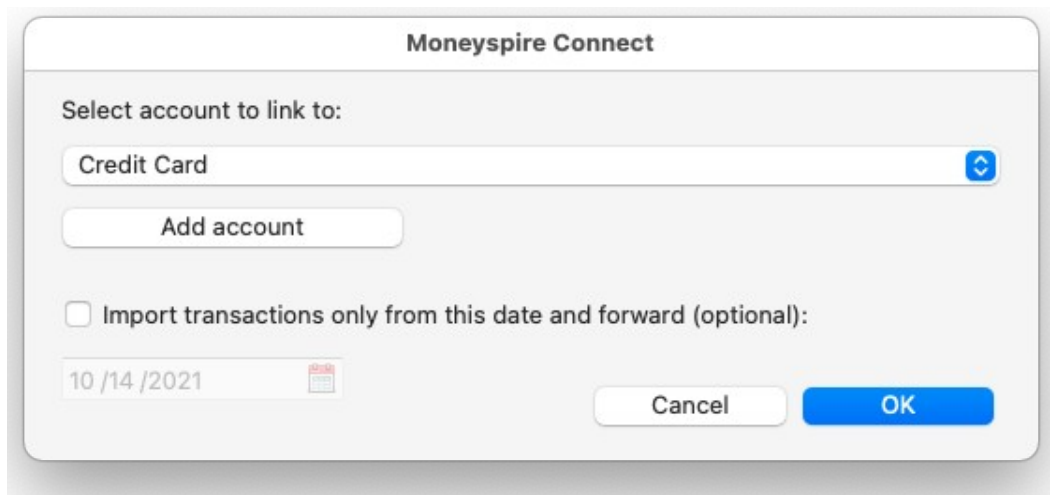
1. Click the **Tools > Moneyspire Connect Setup** menu option.
2. Sign in with your Moneyspire Connect username and password.
3. Click the **Add connection** button to add a new connection.
4. Once the connection is added click the **Link** button next to the account connection to link it to an account in the register.

*You can click the **Reset connections** button to delete all your bank connections and start over.

(Screenshot of Add Connection Window)



(Screenshot of Link Account Window)



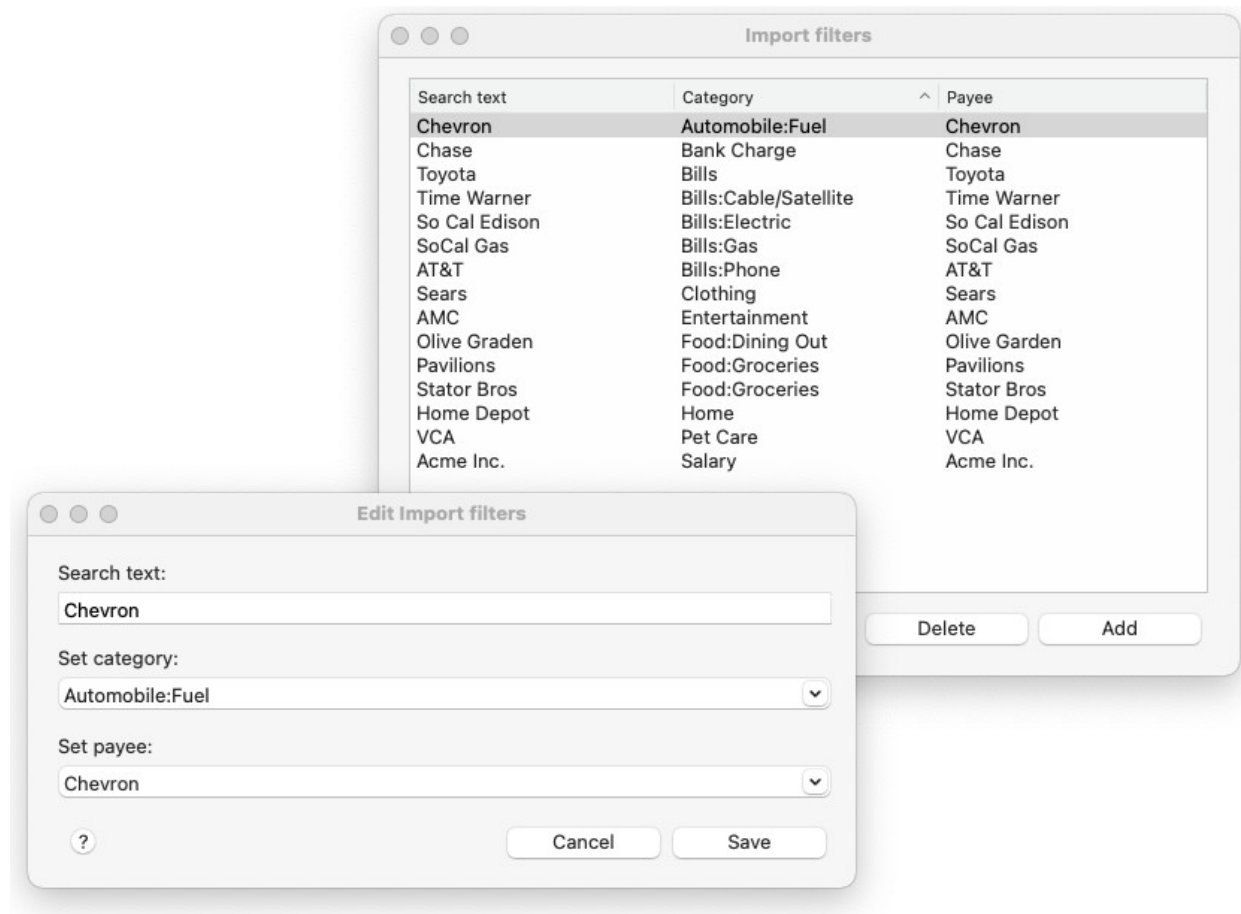
To download your transactions from Moneyspire Connect

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

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Import Filters

(Screenshot of Add Import Filter Window)



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.

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Printing Checks

(Screenshot of Print Check Window)

Print check

Account:
Checking xxxx5940

☒ Print all
☐ Print selected
☐ Print payee address
☐ Print stubs

Select...

First check number: 128

Checks on first page: 3

Vouchers below check: 0

Page orientation:

Text size: 9

Font name: Arial

Calibration preset: Preset A

*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

? Calibrate Print

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 mark 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.

Text size

The font size used when printing checks.

Font name

The font used when printing checks.

Calibration preset

You can calibrate two different check presets (for example, if you need to print both personal wallet checks and larger business checks).

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).

***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.**

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Invoices

(Screenshot of Invoices Screen)

ACCOUNTS

- All transactions
- Bank accounts
 - Checking \$ 3,488.05
- Credit cards
 - Credit Card \$ -421.19

SAVED REPORTS

- Saved Report

Invoices

Record Add Edit Delete

Print Export Email

Page: 1 / 1

Due date	Customer	Amount	Status
9/30/2023	Joe Smith	108.00	Due 3 days

INVOICE

ACME Inc.
1234 Main St
Anytown, CA 90123

To:
Joe Smith
5678 Second St
Sunny City, CA 90456

Invoice #: 1001
Invoice Date: 9/27/2023
Due Date: 9/30/2023

Description	QTY	Rate	Amount
Sample Part	1.00	68.00	68.00
Part Description			
Labor	1.00	40.00	40.00
Labor Description			
TOTAL			108.00

Thank you for your business!
Please make checks payable to ACME Inc.

1 Invoices

0 Invoices Due/Past due

Moneyspire allows you to create and manage invoices (in the Moneyspire Pro version). To add an invoice, click on the **Invoices tab** menu option and then click the **Add** button. To record a payment for an invoice select the invoice from the list and click the **Record** button. You may also print invoices or export to PDF. Also, you can email invoices and be notified when the recipient views the invoice.

(Screenshot of Add Invoice Window)

Edit Invoice

From

Name/Company: ACME Inc.

Address: 1234 Main St
Anytown, CA 90123

Logo

Clear Logo

To

Payee/Customer: Joe Smith

Address: 5678 Second St
Sunny City, CA 90456

Invoice #: 1001 Invoice Date: 9/27/2023 Due date: 9/30/2023

Product/Service	Description	Qty	Rate	Amount
Sample Part	Part Description	1.00	68.00	68.00
Labor	Labor Description	1.00	40.00	40.00

Delete Line Add Line

Message (Optional): Thank you for your business!
Please make checks payable to ACME Inc.

? Paid on: 9/27/2023 Cancel Save

Below is an explanation of the fields you have to fill in:

Name/Company

This your name or the name of your company.

Address

This is your address or the address of your company.

Logo

Click this button to select a logo image for the invoice. The image size should be 150×150 (or a similar proportion).

Payee/Customer

This is the name of your customer.

Address

This is the address of your customer.

Invoice #

This is the invoice number. You can click on the drop down menu and select **Next Invoice #**.

Invoice Date

This is the date of the invoice.

Due Date

This is the date that the invoice is due.

Product/Service

This is the name of the product or service.

Description

This is the description of the product or service.

Qty (Quantity)

This is the quantity of the product or service.

Rate

This is the price of the product or service.

Amount

This is the total of the line item.

Delete Line

Click this button to delete a selected line.

Add Line

Click this button to add a line to the invoice.

Message (Optional)

This is where you can add a custom message to the invoice, such as your payment details and a thank you note.

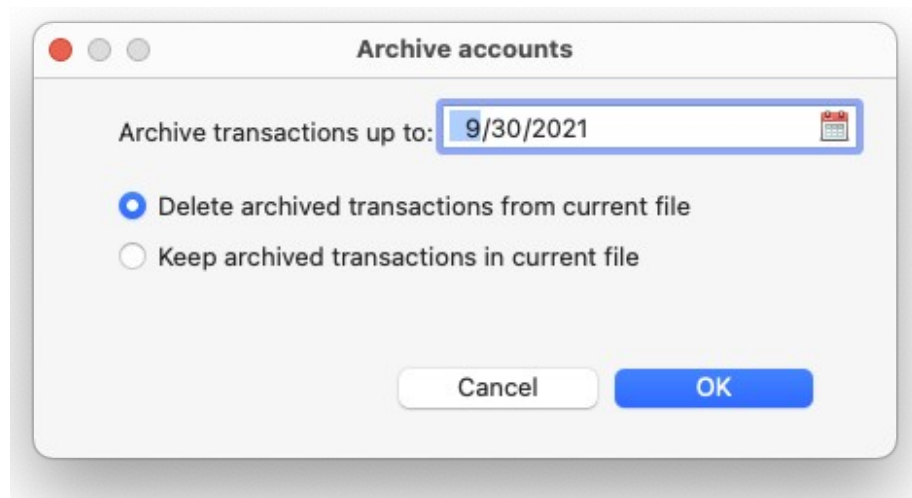
Paid on:

This is the date that the invoice was paid off.

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Archive Accounts

(Screenshot of Archive Accounts Window)



MoneySpire allows to make a new MoneySpire file and keep the original. The new file will be archive file. The original file will still be your main file and that will not change, unless you choose the “**Delete transactions from existing file**” option. Choose this option if you wish to move those (old) transactions to a separate archive file. To archive accounts, click on the **File > Archive accounts** menu option.

Archive transactions up to

Select the date you would like to archive account transactions up to.

Delete archived transactions from current file

Select this button if you wish to delete archived transactions from your current file after copying them to the archive file.

Keep archived transactions in current file

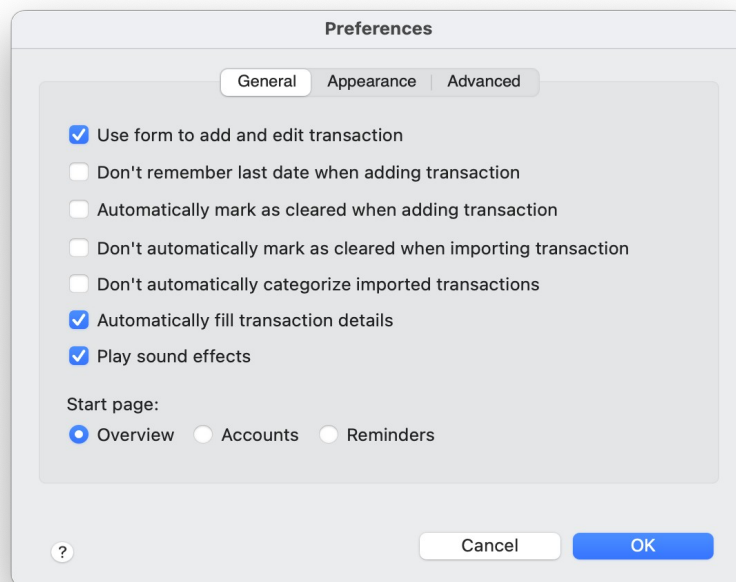
Select this button if you wish to keep the archived transactions in your current file after copying them to the archive file.

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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:

(Screenshot of General Preferences Window)



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.

Automatically fill transaction details

When adding transactions, automatically fill in payee's previous transaction details, such as number, amount, memo, and tags.

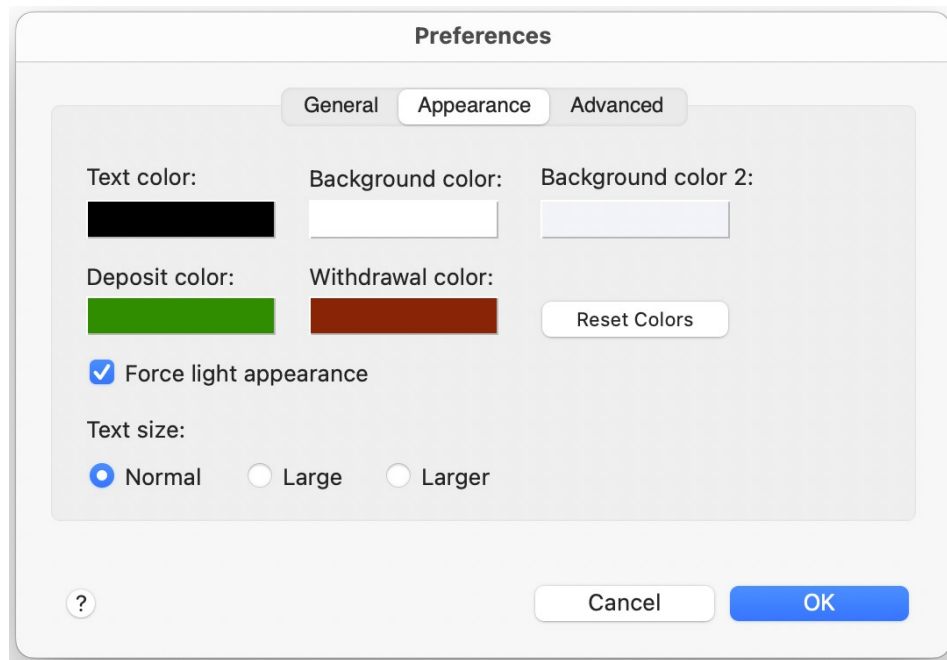
Play sound effects

Play cash register sound effect when saving transactions.

Start page

Whether to start on the Overview, Accounts or Reminders screen when launching the Moneyspire application.

(Screenshot of Appearance Preferences Window)



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.

Reset Colors

Click [here](#) to reset the colors to the defaults.

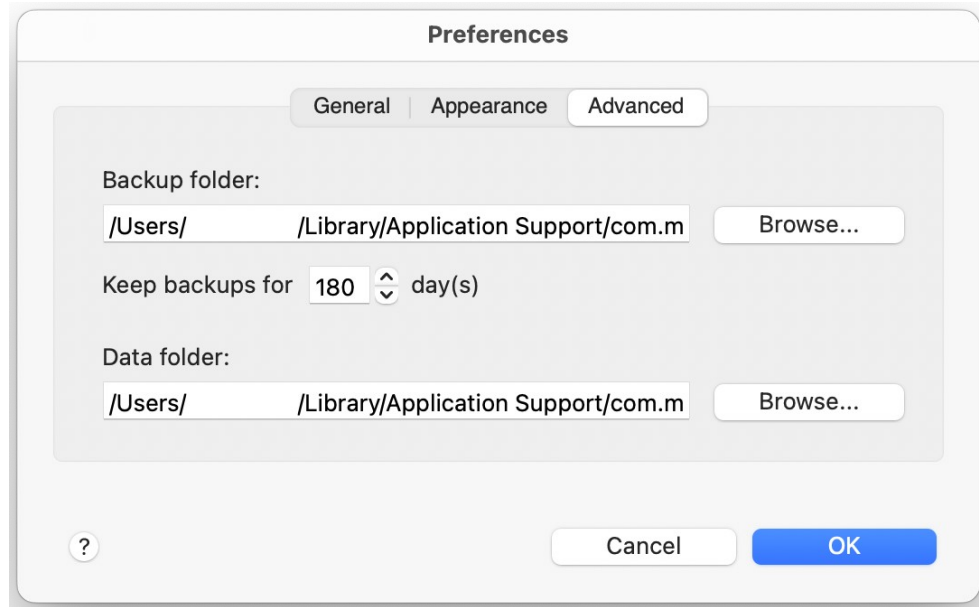
Force Light Appearance

The force light appearance option will keep the application in the light theme mode even when the operating system is set to a dark theme.

Text Size

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

(Screenshot of Advanced Preferences Window)



Backup Folder

The folder in which to store the automated data backups.

Keep backups for

This is the number of days Moneyspire will keep your automated backups for.

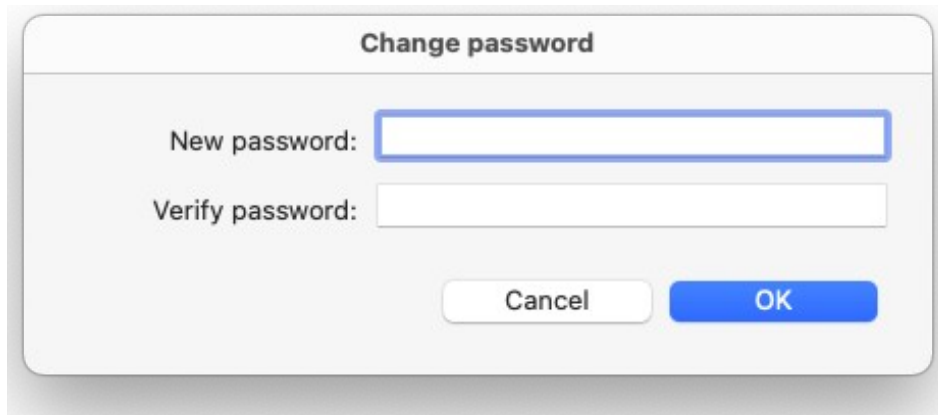
Data Folder

The folder in which to store your Moneyspire data files.

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Password Encryption

(Screenshot of Change Password Window)



The screenshot shows a 'Change password' dialog box. It has a title bar with the text 'Change password'. Inside the dialog, there are two text input fields. The first field is labeled 'New password:' and is currently empty with a blue border. The second field is labeled 'Verify password:' and is also empty. Below these fields are two buttons: a 'Cancel' button and an 'OK' button. The 'OK' button is highlighted in blue.

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.)

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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.

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Exporting to Spreadsheet

Moneyspire allows you to easily export your data (such as transactions and reports) to your spreadsheet program so that you can further work with your data. To export your data, highlight the data you want to copy and then click on the **File > Export spreadsheet** menu option. You can also click the **Edit > Copy** menu option and 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.

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Exporting to PDF

Moneyspire allows you to easily export your data (such as transactions and reports) to PDF files. To export to PDF click on the **File > Export PDF** menu option.

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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.

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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.
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 click the **Cloud Sync** button, or click the **File > Save** menu option, or close the MoneySpire app every time you are done making changes, so that those changes can be uploaded to the cloud.

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Getting Help

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

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

Report a problem or suggestion:
<https://www.moneyaspire.com/feedback>

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