HomeBudget

Expense Management Software
For the Home

Carrier 🛜   4:30 PM   ▬

HomeBudget

November 2016

👛 Expenses	$690.75	>
📅 Bills	$154.00 Unpaid $14.00	>
💰 Income	$1,050.00	>
📁 Budget	$2,176.10 Current Cycle	>
🧾 Accounts	$4,592.79	>

Available
$1,605.35

Expense as % of Budget

26%

👥 Payees	📊 Reports	🔍 Search

Family 💲 Sync
Last sync: Nov 24, 03:44:23 PM
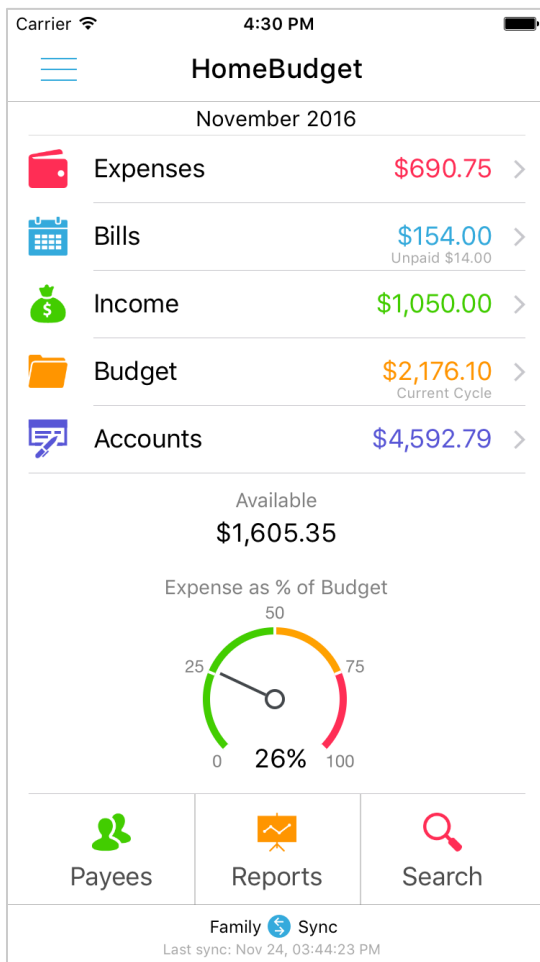
User Guide
Version 3.2.5

Table of Contents

Overview

Congratulations on your purchase of the HomeBudget software!

To get the most out of your purchase of HomeBudget, we recommend that you take a few minutes to read through this user guide.

HomeBudget is an expense tracker designed to help you budget, track and possibly control your monthly expenses at home. HomeBudget provides an integrated set of features to help you manage your expenses and cash flow. HomeBudget supports tracking of both your expenses and income, and includes support for budgets, accounts, payees and bill tracking. HomeBudget provides the ability to group your expenses into categories and sub-categories, and lets you set a budget, and track expenses at the category/sub-category level.

The features within HomeBudget are well integrated such that a bill can become an expense (when you pay for it) and adjust the account balance at the same time. HomeBudget includes Family Sync that allows family members to exchange expense and income information automatically among their devices, and work within a single budget.

When you launch HomeBudget, you are presented with a Home screen that includes a summary of your Expenses, Bills, Income, and Budget for the current month, and Accounts balances. The Home screen consists of 8 application screens, which can be reached by tapping the menu items.
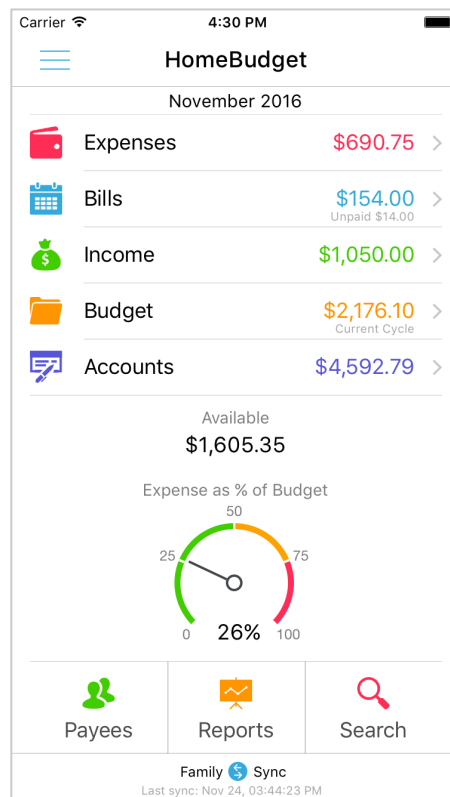
The Expenses screen provides the ability to add, modify and delete expense entries. It also provides a display of monthly expenses by category or date, and provides the ability to drill down to specific expense entries. The expense screen allows navigation by month, and includes support for setting up recurring expenses.

The Bills screen allows both one-time and recurring bills to be set up. This provides both a calendar view and a list view of your bills so you can easily tell when bills are due. You can also configure bill reminders either in the form of alerts (displayed in the notification center) or a badge (displayed in the application icon).

The Income screen provides the ability to add, modify and delete income entries. It allows automatic generation of recurring income entries, as well as ability to input non-recurring income.

The Budget screen provides the ability to define your expense categories and subcategories. The same screen allows you to set budget amounts for various categories and subcategories. While HomeBudget software comes with a set of pre-defined categories and sub-categories, you have the freedom to completely redefine the expense categories and sub-categories.

The Accounts screen allows you to create accounts such as Checking, Savings, Credit, Debit, Cash, etc. Also, the Accounts screen supports one-time and recurring transfers between accounts.

The Payee screen allows you to create payees either for bill tracking, or when you need to tracks payments for a specific payee over time.

The Reports screen presents a trend graph of your expense and income for the last 12 months. This screen also includes the facility to export your expense data by Email, or via WiFi to your home computer.

The Search screen allows you to search among your expenses.

In addition to the 8 screens above, there are 4 more screens reachable from the Home screen.
- The Settings screen (reached by tapping the Gear icon at the bottom right) allows you to configure password protection, set your email address, configure Family Sync, and perform backups (and restore).
- The Forecast screen (accessed by tapping the F icon on the top right) shows the calculated future expenses and income based on your recurring expense/bill/income settings. The application also supports per-account forecast, which is similarly accessed by tapping the F button in the account transactions screen.
- The Quick Summary screen is reached by tapping the multi-purpose icon at the top left, and provides a quick summary of income and expenses for the day, week, month and year.
- The "i" icon at the bottom left provides help information in addition to a quick overview of HomeBudget.

HomeBudget stores all data locally on your IPhone/iPad/iTouch and does not need access to the network, except when you are trying to export data or when you are using the Family Sync feature. HomeBudget is a fully internationalized application. It bases it time/date calculations on your local time and respects the locale setting on your device. It displays currency amounts and dates according to your locale settings and lets you enter data in your local language. It is possible to override the home currency from the Settings screen.

HomeBudget supports multiple currencies. The expense/income amounts can be in any currency. When entering the amount in the amount calculator, you can choose the amount currency and the exchange rate to convert the amount to the home currency (automatically fetched from the Internet by default). Also, each account can have its own base currency. The currency of an account needs to be set when creating the account, by setting the initial balance in the right currency. If the expenses/income are being associated with an account, the currency needs to be in either the home currency or the account currency.

HomeBudget is a universal application, meaning that the same application binary works across your iPhone, iPad and iPod. Hence, it is often enough to purchase one copy of the app and share the app across multiple iOS devices in your home.

HomeBudget Terminology

It is important to become familiar with terminology used by HomeBudget. HomeBudget supports:
- Expenses and recurring expenses
- Bills and recurring bills
- Categories and subcategories for expenses
- Budget
- Income and recurring income
- Accounts
- Transfers and recurring transfers between accounts
- Payees

Expenses represent cash outflow, where as Bills are expenses 'waiting to happen'. Every bill becomes an expense when paid for. Both expenses and bills can be associated with a payee. Also, expenses can be classified under a category and subcategory. Budget represents a planned expense amount under a specific category/subcategory.

Income represents cash inflow. Both income and expenses can be associated with an account, allowing you track the balance in the accounts. The transfers between accounts result in no net change in the total balance.

Expenses, Income, Bills and Transfer can recur periodically. Recurring entries are setup by tapping the R button on the lower left of the Expense, Income and Bills screen, and by using a specific recurring-transfer button on the Accounts screen.

Please note that you don't necessarily need to use the Accounts feature. You can simply start entering your expenses under different categories. Similarly, you don't need to use the Bills feature unless you need Bill reminders. The next section provides information on how to get started, and incrementally become familiar with the features of HomeBudget. Also, refer to the best practices section at the end of this guide.

Getting Started

We recommend the following usage sequence:

- To get started, simply go to the Expenses screen, and start entering expense entries. Make new Categories and Subcategories as needed.

- You can enter your income information on the Income screen. You will be able to track how your expenses relate to your income.

- If you need reminders on making bill payments and need to track payments to various payees, start using the Bills screen. The best practice would be to start entering bills as you receive them and convert the bills into Expenses as you make payments on them. You can also configure recurring bills. For recurring bills, you do not need to enter the bill amount. You can enter the bill amounts after you receive your bills.

- If you choose to use the accounts feature, create your checking or credit-card accounts from the Accounts screen. You will be able to associate your expense and income entries with your accounts. HomeBudget will adjust the account balances to help you accurately track the current balances.

- Over time, as you get a handle on your expense level for various categories and subcategories, start using the Budget screen to set budget amounts for the various categories. With budget amounts set by categories, you will be able manage your spending levels.

The Settings Screen

The Settings screen is accessed from the Home screen by tapping the Gears icon at the bottom right.

The Settings screen lets you

- Set your email address
- Configure password protection
- Set the application start screen
- Set the start date for the monthly cycle
- Override the home currency to be different from the region format settings on your device
- Configure Family Sync
- Do backup and restore
- Set Forcast period

If you choose to enter your email address, it will be used when you send email report of your expenses from the Export screen, or when you take a backup by email.

Password protection can be turned on to get HomeBudget to prompt for a password on start-up.
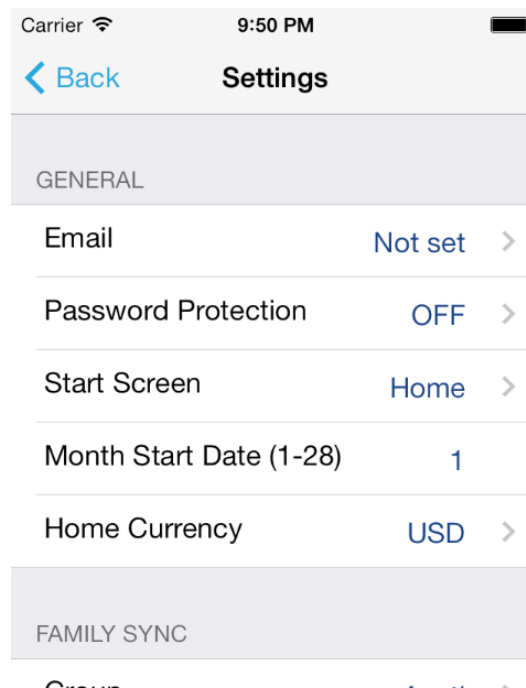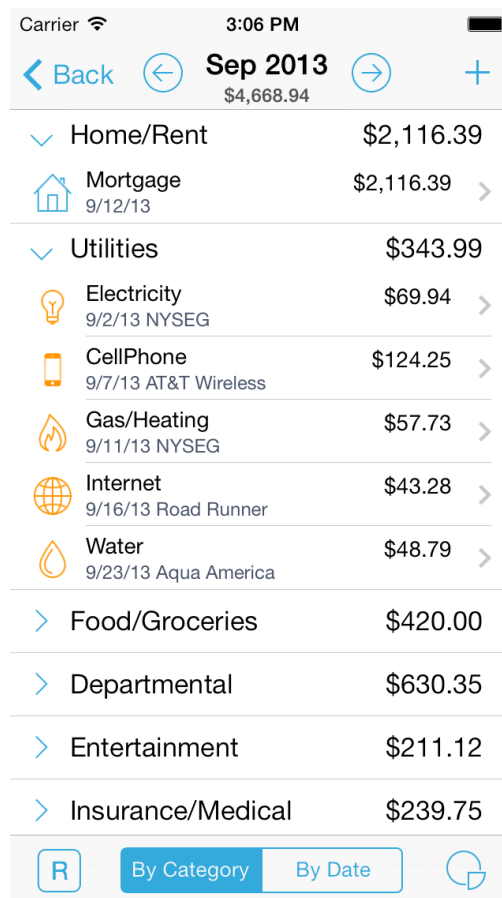

Currently, HomeBudget uses monthly cycles for displaying expense, income and bills. You can set the start date for the monthly cycle. By default, the monthly cycles start on the 1st. You can change this date to a number between 1 and 28. Please note that when you change the start date to, say 5, then February 5 to March 4th is treated at February

(as most days for the month are in February). As a result expenses/income with a date of February 1 will appear under January. Similarly if the start date is set at a number greater than 15, the expenses for the later part of the month appear in the next month. For example, if the start date is set as 25, then January 25 to February 24 is treated as February (as most days of the month are in February). So, expenses/incomes with a date of Jan 28th will appear under February.

The Expenses Screen

The Expense screen lets you add/modify/delete expense entries. The Expense screen also allows you to browse the expense entries by month.

To switch between different months, tap the Previous and Next arrow keys next to the month. The expense summary is presented by categories. Tapping the red triangle next to the category expands the category and reveals the expense entries under the category. To modify or delete an expense entry, tap the arrow button next to an expense entry. The Expense screen also includes options to configure recurring expenses. To configure recurring expenses, tap the recurring icon at the bottom left of the Expenses screen. To add a new expense entry, tap the + sign on the top right.

Carrier	3:06 PM	
‹ Back ←	**Sep 2013** $4,668.94 →	+
⌄ Home/Rent		$2,116.39
🏠 Mortgage 9/12/13	$2,116.39	›
⌄ Utilities		$343.99
💡 Electricity 9/2/13 NYSEG	$69.94	›
📱 CellPhone 9/7/13 AT&T Wireless	$124.25	›
🔥 Gas/Heating 9/11/13 NYSEG	$57.73	›
🌐 Internet 9/16/13 Road Runner	$43.28	›
💧 Water 9/23/13 Aqua America	$48.79	›
› Food/Groceries		$420.00
› Departmental		$630.35
› Entertainment		$211.12
› Insurance/Medical		$239.75
R	By Category / By Date	⊙

You can change the display order of the expenses by tapping the "By Category" and "By Date" segments. Also, In case you need to enter refunds or returns, simply enter them as negative amounts.

It is possible to change the display order of the categories. For this, go to the Budget screen, and tap the Edit button on the top right. In the screen that shows up, you can change the display order of the categories. The order set here is used in the Expense and Export screens to display and print your expenses.

Adding a New Expense Entry

To add a new expense entry tap the Plus button on the top right of the Expense screen. The expense data entry screen slides in. You will need to:

- Choose the expense category and sub-category by tapping the arrow next the Category/Subcategory field.
- Enter expense date.
- Enter amount. In the Amount Calculator, you have the option to change the expense currency. If you change the currency, check the exchange rate.
- Add any notes. It is useful to enter any relevant keywords or store name in the notes field. This will allow you to easily locate this entry later when you use the Search option.
- In case this expense entry applies to more than one month, you can split the expense across several months. An example of this is paying for your auto-insurance for 6 months at a time. If an expense applies to more than one month, the software creates multiple per-month expense entries, and the total expense amount is divided across these entries. This allows you to do meaningful comparison with your monthly budget.
- You can choose to attach a photo image of the receipt for the expense. Once you have attached a photo image, you can move and magnify the photo image on the screen by using the drag and pinch gestures. To replace an existing receipt image with a new image, double-tap the receipt image.

You can update or delete an existing expense entry. Tap the green button on the right of the expense entry to enter the expense detail screen. Make any changes and remember to Save them.

Also, you can choose to delete an expense entry from this screen. For this, simply tap the trashcan icon at the bottom right, and confirm OK.
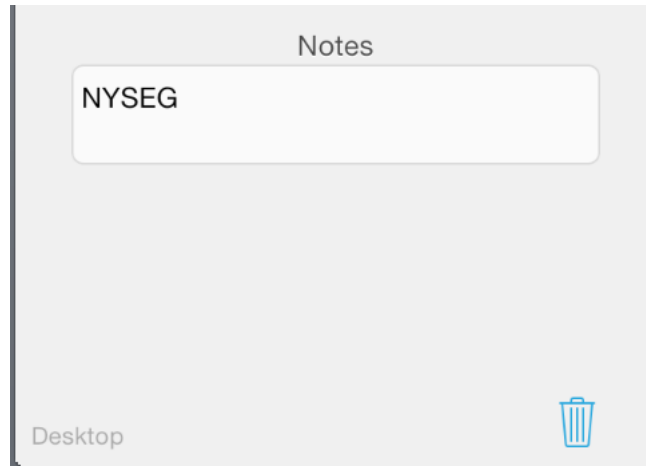
Pie/Bar Chart of Expenses

Tapping the Charts icon at the bottom right of the Expenses screen takes you to the Charts screen. This screen presents a pie/bar chart of the expense break down (among the various categories), and allows navigation by month.
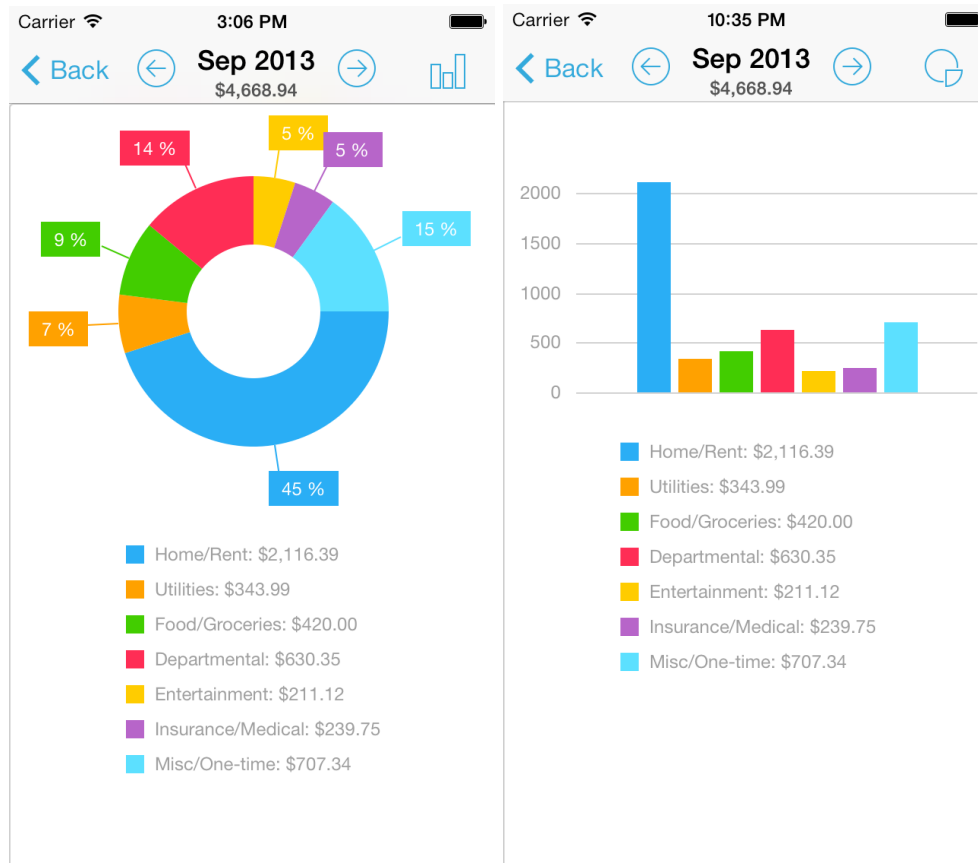

Automatic generation of Recurring Expense Entries

The HomeBudget software includes an option to automatically generate recurring expense entries. The will avoid the need for you to enter expense entries in cases where the monthly amount is same every month. We recommend that you use the auto-generate option only when (a) the monthly expense amount is fixed, and (b) you have automatic payment setup from either your bank account or credit card. Such payments tend to happen on a specific day every month. An example of this would be your mortgage payment or your auto loan payment.
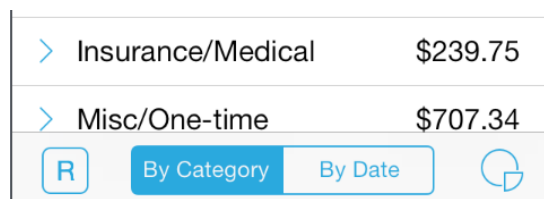
To configure recurring expense entry generation, tap the recurring icon (R) at the bottom left of the Expenses screen. In the Recurring expenses screen, tap the + button on the top right to add new recurring expense. In this screen, select the category, enter the amount, select the recurring frequency, enter the date for the next expense, and then, save your settings.
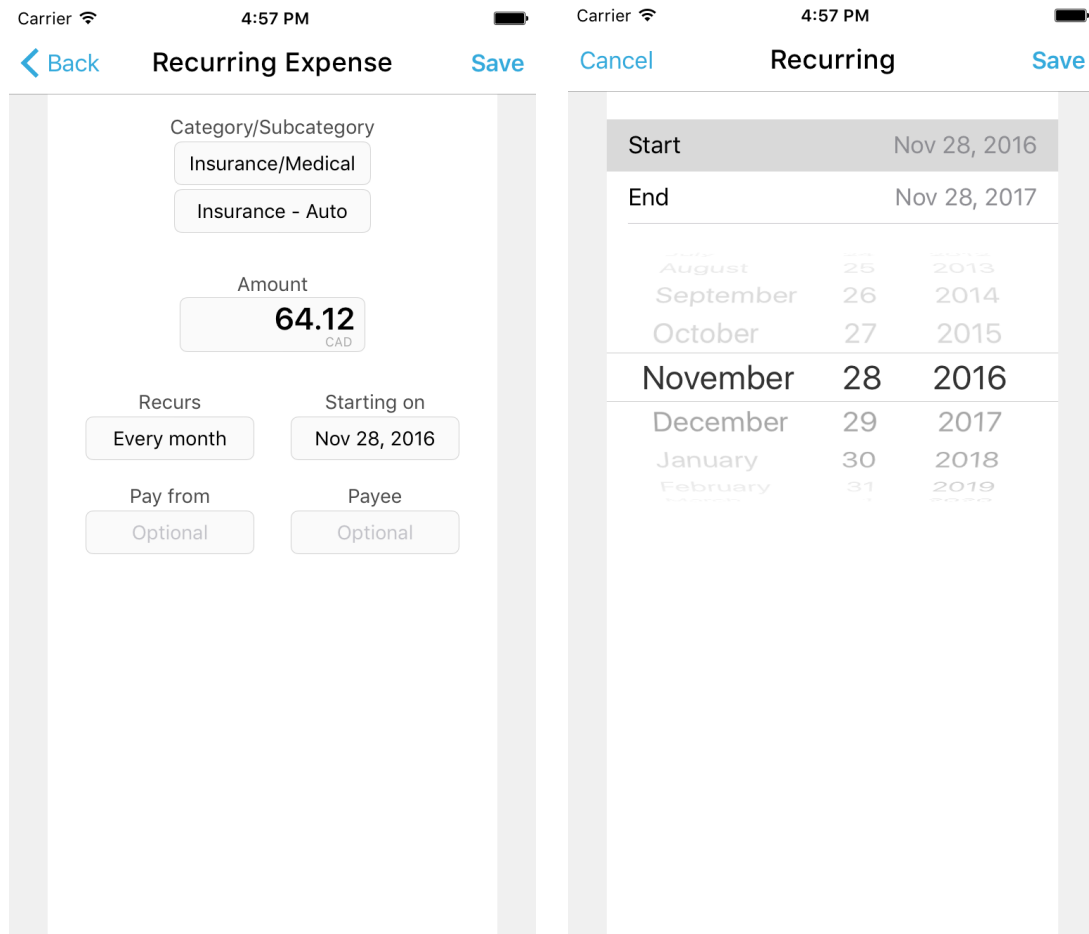

In all recurring entry settings, in the screen where you select the start date, you have the option to set the end date for the recurring entry. The end-date can be No-end (Indefinite), or you can choose a specific end-date. When the no-end date is specified, the recurring entries are generated on their due date one at a time. When a specific end-date is given, you have the option to generate all future entries immediately (the default), or generate them over time each on their due date.

Bill Tracking

HomeBudget includes support for Bill tracking. To HomeBudget, a bill is an expense waiting to happen. All bills eventually become an expense (or a transfer). You can enter bills as they come in, and easily track what is paid and what is not.
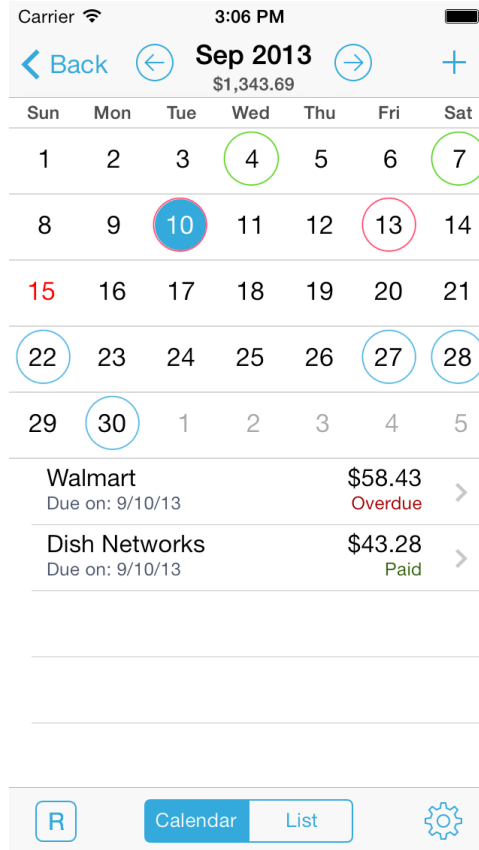

For every bill, you should pre-define a Payee. To enter a bill, tap the plus (+) button on the top right. In the "Add Bill" screen, select the bill type, select the Payee, enter the bill amount and the due date. You can also update and delete a bill.
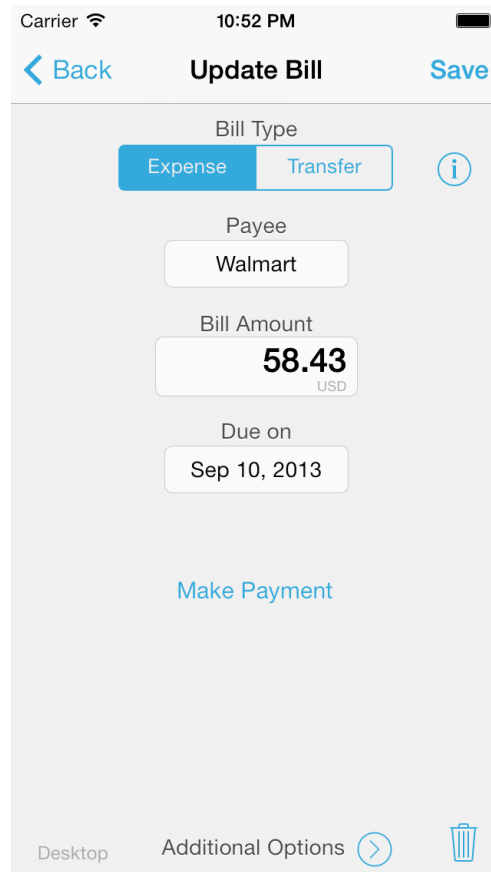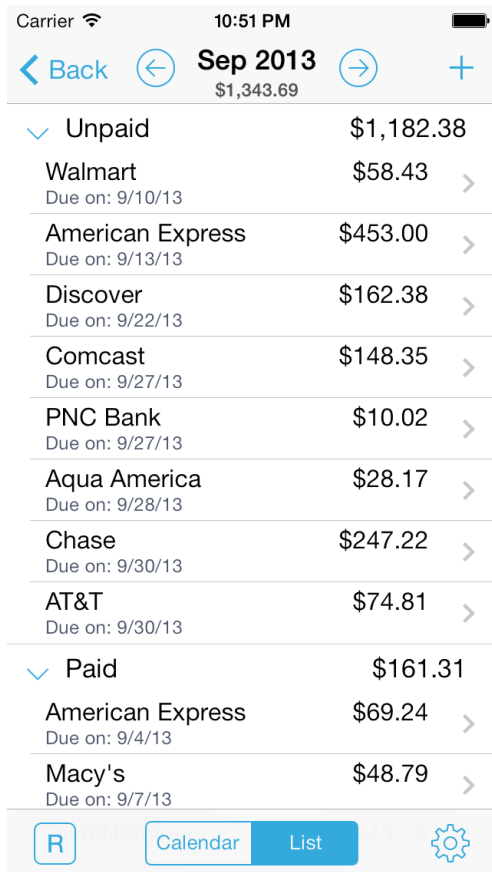
To make a payment on an un-paid bill, tap the specific bill, and the tap the "Make Payment" button. This will open the "Add Expense" screen with the Payee and amount fields pre-filled in. You can choose to change the amount.

A paid bill has an associated expense entry. On a paid bill, there is a button to view the associated expense as shown below.

Only un-paid bills can be deleted. Once a bill is paid, in order to delete a bill, you should first delete the associated expense entry by first going to the Expense screen. When an expense associated with a bill is deleted, the associated bill is marked as un-paid. At this point, you can delete the bill.
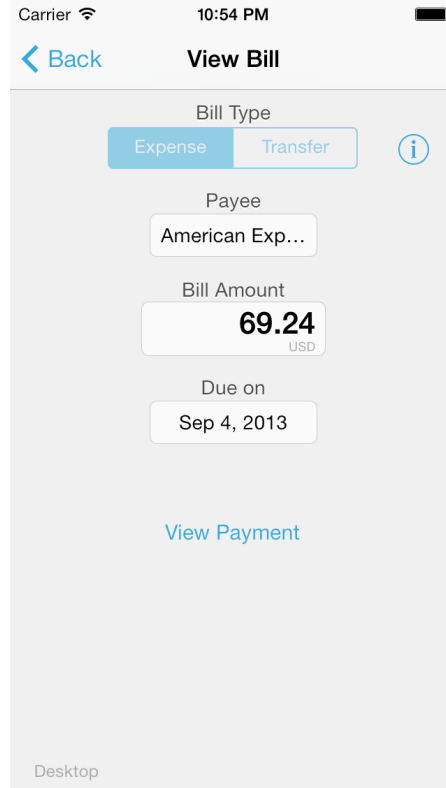
Most bills can be entered as Expenses. However, certain bills such as credit card payments may need to be entered as account transfers. If you already associated your expenses with a credit card account in HomeBudget, then the corresponding credit card payment will need to be entered as a Transfer to avoid double accounting your expenses.
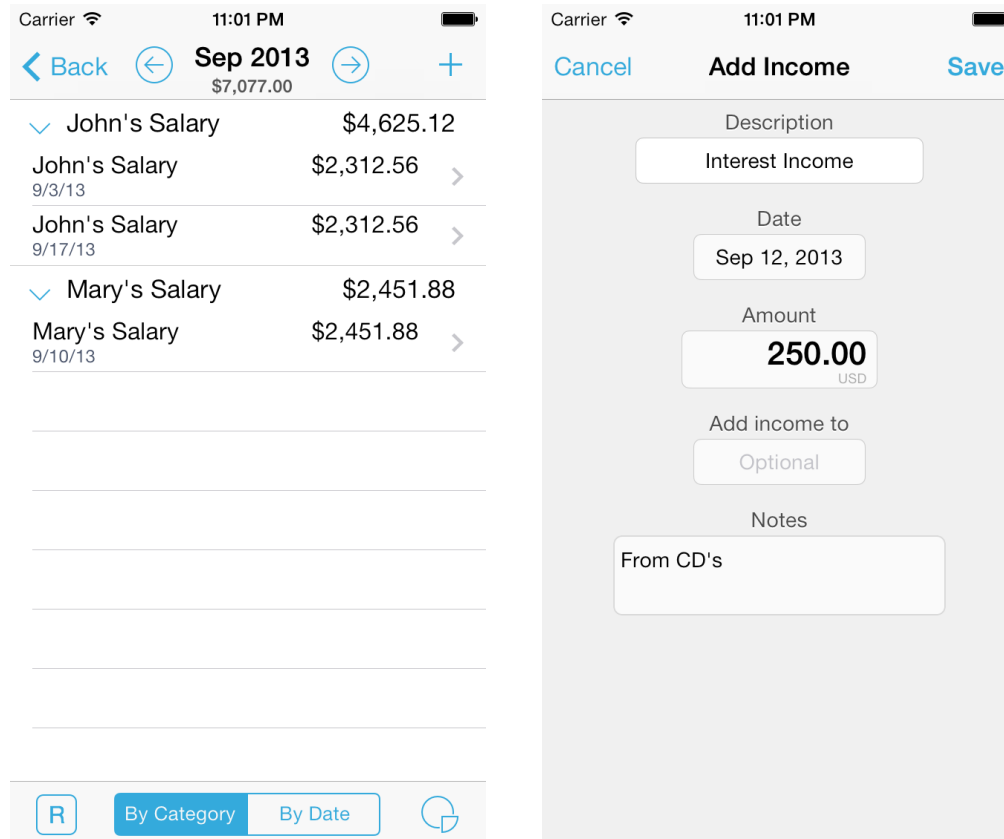
Recurring Bills

HomeBudget includes support for recurring bills. To reach the recurring bills screen, tap the R icon at the bottom left. In the recurring bills screen, tap the + button on the top right to add new recurring bill.

The recurring bill screen looks similar to a non-recurring bill. There are two differences however:
  • The bill amount can be left as "Varies", when the amount varies for each bill. If the amount is fixed, enter the bill amount.
  • You have the option to generate all future bills immediately (default) or progressively where each new bill is generated on the due date of the previous bill. This is set in the screen where you specify the next bill due date.

The Income Screen

The Income screen behaves similar to the Expense screen. You can browse income by month, and move between months by tapping the previous and next arrows. To add a new income, tap the Plus sign on the top right of the screen. To update or delete an existing income entry, tap the arrow button next to an income entry.

|	
Carrier 11:01 PM	**Carrier** 11:01 PM
‹ Back ← **Sep 2013** → +	Cancel **Add Income** Save
$7,077.00	
⌄ John's Salary $4,625.12	Description
John's Salary $2,312.56 ›	Interest Income
9/3/13	
John's Salary $2,312.56 ›	Date
9/17/13	Sep 12, 2013
⌄ Mary's Salary $2,451.88	Amount
Mary's Salary $2,451.88 ›	**250.00** USD
9/10/13	
	Add income to
	Optional
	Notes
	From CD's
[R] By Category / By Date	

To add an Income entry, enter the description, date, amount and any notes.

To edit or delete an existing income entry, tap the green button next the income entry. To delete an Income entry, tap the Trashcan icon at the bottom right of the income screen and confirm OK.

HomeBudget includes a facility to auto-generate income entries where the income amount is fixed and occurs periodically. This is ideal for tracking income from salary payments, and avoids the need to enter income information repeatedly. The Recurring Income section below describes how to configure this feature.

Automatic generation of Recurring Income Entries

HomeBudget can auto-generate recurring income entries. To reach the Recurring Income screen, tap the recurring button at the bottom left of the Income screen. Once you are in the Recurring Income screen, it shows you the list of currently scheduled recurring incomes, if any. You can edit/delete existing recurring income settings.
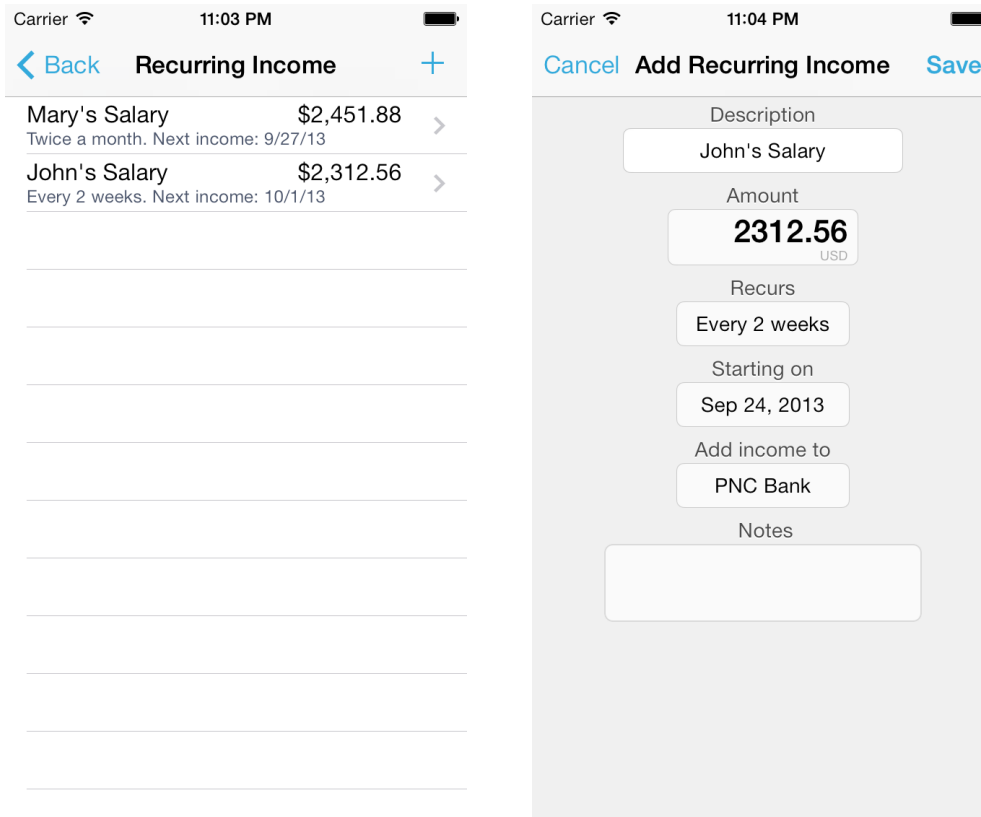

To set up a new recurring income, tap the plus sign on the top right. In the Add Recurring income screen, enter the amount, recurring period, and the starting date. Note that the recurring income can be scheduled to start only in the future. The entries are generated at application startup, and occur at the beginning of the day at 12:00:01 AM on the due date. Note that HomeBudget uses the local time as configured on your IPhone.

It is important to note that the Recurring Income screen does not allow you to enter specific instances of income; it only allows you to *configure* auto generation of income instances (entries) in the future. All such generated entries show up in the Monthly income screen, which you are free to edit and delete further. To edit/delete the Recurring income setting, tap the green button next to the entry. Any edits to the recurring income setting applies to future entries only and does not affect entries generated in the past.

The Budget Screen

The HomeBudget application comes with a set of pre-defined categories and sub categories. You have the freedom to completely redefine the expense categories and sub-categories. The main budget screen shows the top-level categories. Tapping the arrow button next to a category takes you to the sub-categories screen for a given category. Tapping the arrow button next the sub-category takes you to a screen where you can set the budget amount for the sub-category.
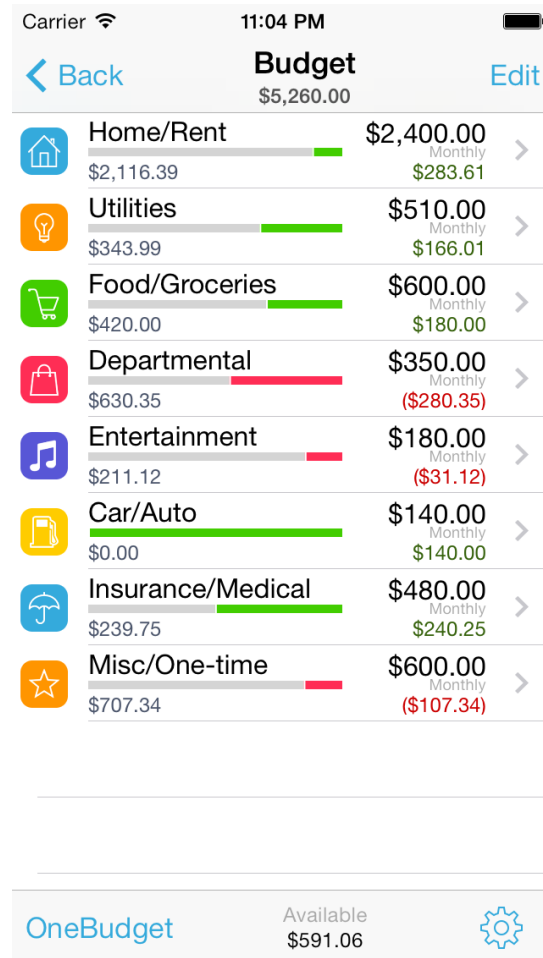

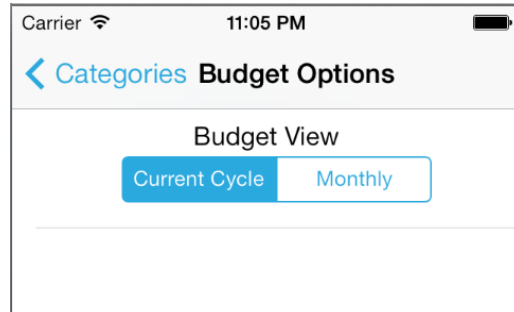The Category and Sub-category screens include a visual progress bar for each of the entries.

The bar shows up when you set the budget amount (or enter an expense) for a category/sub-category. The gray colored segment indicates the actual expense amount for the month, and this amount is indicated below the progress bar. The green colored segment represents the remaining budget amount. A red-colored segment is produced if the expense amount exceeds the budget amount. The balance amount (which is

budget minus the actual expense) is shown below the budget and is color-coded in green or red depending on whether the expense is below or over the budget.

HomeBudget provides an option to set one total budget amount instead of setting budget amounts at the category/subcategory level.
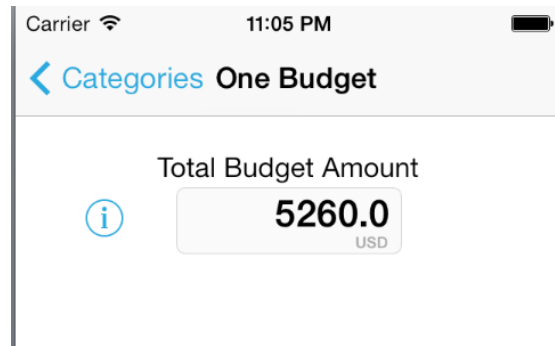
There two types of Budget views available: Current Cycle view and Monthly view. This option can be set from the Settings screen available from within the Budget screen. The Current Cycle view shows the current cycle budget, expenses and balance available for each category. The Monthly View provides a month-by-month view where budget amounts are proportionately scaled to monthly amounts.
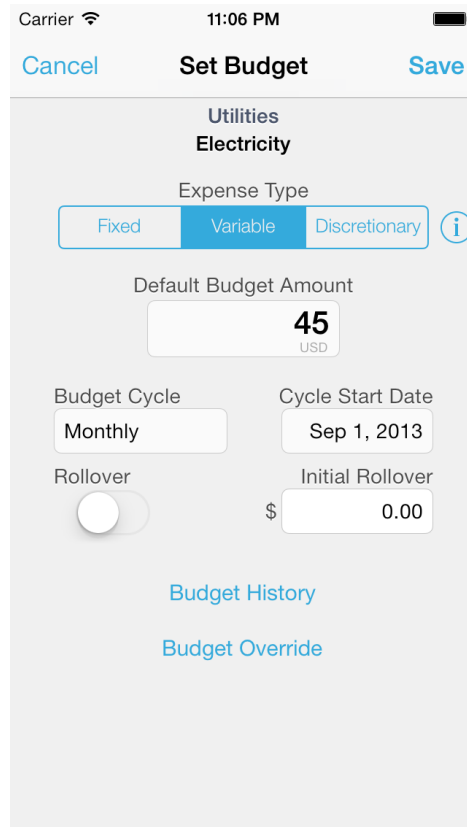
Adding/Deleting/Editing Categories and Sub-Categories

To add/delete/edit categories or subcategories, tap the Edit button on the top right of the Category or Subcategory screen. You can edit (rename) an existing category or sub-category, and also change the associated icon.

It is possible to change the display order of the categories in various screens. For this, go to the Budget screen, and tap the Edit button on the top right. In the screen that shows up, you can change the display order of the categories. The order set here is used in the Expense and Export screens to display and print your expenses.

Setting the Budget Amount

To set the budget amount for a given category/subcategory, start by tapping the arrow button next to the category, which takes you to the sub-category screen. Tap the arrow button next to the sub-category to enter the screen for setting the budget amount.

Carrier 🛜	11:06 PM	
Cancel	**Set Budget**	Save

Utilities
Electricity

Expense Type

Fixed	Variable	Discretionary	ⓘ

Default Budget Amount

45
USD

Budget Cycle	Cycle Start Date
Monthly	Sep 1, 2013
Rollover	Initial Rollover
⚪	$ 0.00

Budget History

Budget Override

In the Budget screen, set the expense type. HomeBudget allows classifying your expenses into *essential*, and *non-essential*. Essential expenses are further classified into: (i) **fixed** (e.g. Rent), and (ii) **variable** (e.g. Electricity). Typically, you have little or no control over fixed expenses, and you have some control over variable expenses. Non-essential expenses (e.g. Entertainment) are called **discretionary**. It is assumed that you have full control over discretionary expenses. The classification entered here is used in calculating the disposable income in the Lookback screen. For information on Lookback, refer to the Lookback screen under Reports.

Enter the budget amount. The amount you set becomes the budget for the current period as well as the budget amount for the future periods. When you change the budget amount, it does not change the budget amount for the previous/past periods - they keep their existing values.

Choose the budget cycle, and the budget cycle start date. HomeBudget allows different budget cycles.

HomeBudget provides support for Budget rollover. Rollover allows you to carry forward unspent (overspent) budget amounts to future months. Budget rollover is off by default. To configure budget rollover, turn the rollover switch on. If you want to start with an initial rollover amount, enter the value. Usually, the Initial Rollover field contains the carry over from previous periods.

A present, you can set budget only at the sub-category level and not at the category level.

You have the option to override a budget for a specific month. (The Budget Override button appears once a budget has been set). In the Budget Override screen, you can set different budget amounts for different months. These settings override the default budget amount for those specific months. Also, this is useful when you have a one-time expense. In this case, you can set the budget for category/subcategory to 0 (zero), then use the override screen to set the budget for the specific month (one-time).
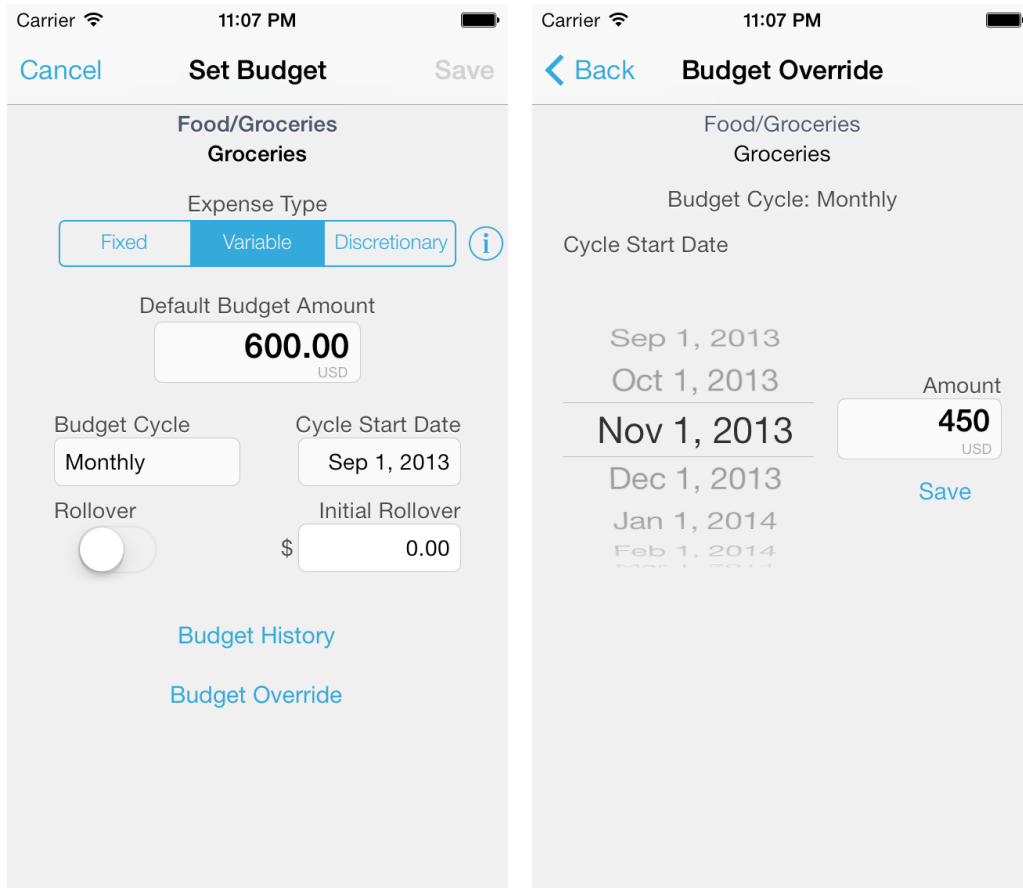
The Accounts Screen

HomeBudget allows you to create accounts such as Checking, Savings, Credit, Debit, Cash, etc., and associate them with your expense and income entries. The Accounts screen looks as follows:
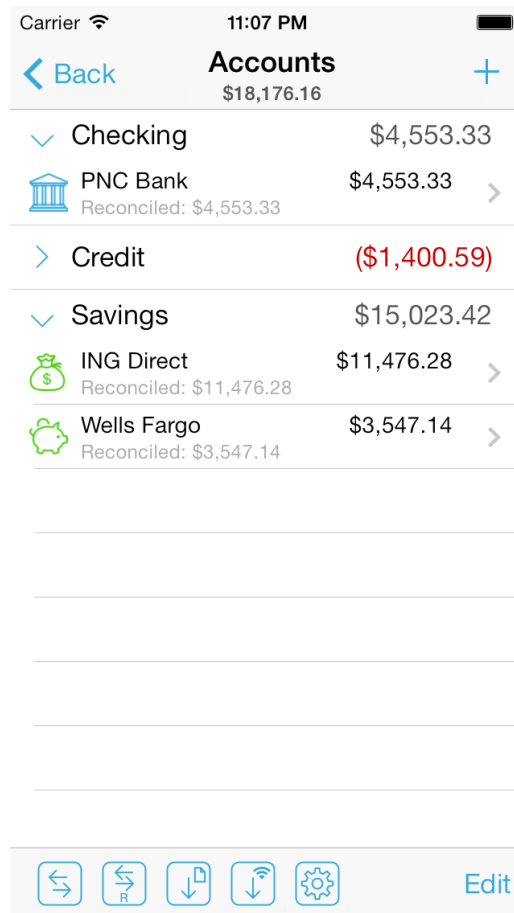
To add an account, tap the + sign on the top right.

To enter a Transfer, tap the button at the bottom left. To enter recurring transfers, tap the second button at the bottom left. The 3rd and 4th buttons are for file-based data and network-based import of OFX formatted data. This is covered in the Data Import user guide.

The 'Add Account' screen looks as follows. Pick a meaningful (but short) name for the account. A short name will help HomeBudget fit the name within the display fields in various screens. For the account type, the software allows you to enter any free text. Typical entries for this field would be: Checking, Savings, Credit, Debit, Current, Cash, etc. Enter the initial balance for this account as of a specific date by matching with your real world account. You can (and should) enter negative balance for credit accounts where you currently owe money. *When entering the initial balance make sure to choose the right currency for the account (even if the balance is zero). This currency becomes the base currency for the account*. (At present, it is not possible to change the currency

of an account once created). Also, make sure that the As-of date is filled correctly to match the balance.

New (and existing) expense and income entries can be associated with the accounts. You can also choose to not associate any account with a given expense or income entry. When an expense entry is associated with the account, it reduces the balance on the account. When an income entry is associated with the account, it increases the balance on the account. You can track account balances after the transactions.

You can also view the current list of transactions for a given account. There are two transaction views supported: (i) Monthly view provides a month-by-month view of transactions and the associated opening and closing balances. (ii) List view provides a complete of list of all transactions with the option to go into the past. This view is useful for accounts that do not have very many transactions so you can quickly see all transactions in the past without going month by month into the past.

PNC Bank
Checking

‹ Back | Newer | Older | F

|		
✓	Dish Networks 9/16/13 Cable/Dish	($43.28) $4,439.90 ›
✓	Mortgage 9/12/13	($2,116.39) $4,483.18 ›
✓	Groceries 9/9/13 Safeway	($72.13) $6,599.57 ›
✓	CellPhone 9/7/13 AT&T Wireless	($124.25) $6,671.70 ›
✓	John's Salary 9/3/13	$2,312.56 $6,795.95 ›
✓	American Express 9/2/13 NYSEG	($69.94) $4,483.39 ›
	Set balance 11/1/11	$4,553.33 $4,553.33

Sep 2013
PNC Bank

‹ Back | | F

	Opening balance 9/1/13	$4,553.33 $4,553.33
✓	American Express 9/2/13 NYSEG	($69.94) $4,483.39 ›
✓	John's Salary 9/3/13	$2,312.56 $6,795.95 ›
✓	CellPhone 9/7/13 AT&T Wireless	($124.25) $6,671.70 ›
✓	Groceries 9/9/13 Safeway	($72.13) $6,599.57 ›
✓	Mortgage 9/12/13	($2,116.39) $4,483.18 ›
✓	Dish Networks 9/16/13 Cable/Dish	($43.28) $4,439.90 ›
✓	Aqua America 9/23/13 Aqua America	($48.79) $4,391.11 ›
	Closing balance 9/30/13	$4,391.11 $4,391.11

Descending	Ascending

HomeBudget supports per-account forecast, which is accessed by tapping the F button on the top right of the account transactions screen.

The Accounts feature has been designed for maximum flexibility. Hence, you are allowed to override and reset the account balance anytime. You can set the balance as of a given date by matching with your real world account. HomeBudget calculates the current balance by taking into account all transactions between the starting balance date and now. This method of dynamic account balance calculation allows you to enter transactions in any order and enter a forgotten transaction anytime.
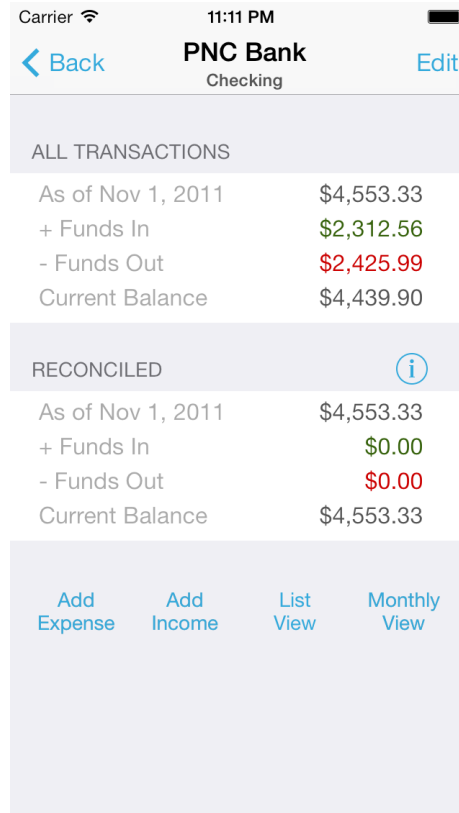
For example, you can set the balance as of August 1 from your bank (or credit card) statement, and then HomeBudget will calculate the current balance by taking into account all income/expense/transfers between August 1 and now. The current balance shown (under All Transactions) in HomeBudget and the real world account will match if all transactions have been correctly entered in HomeBudget (or if all checks issued have been cashed). If the balances don't match, you can go through the reconciliation process by comparing with the statement and marking each transaction in the account.

Performance Note: We highly recommend setting the account balance periodically (say every few months) to match the real-world account balance. This way the day-to-day balance you see with HomeBudget will tend to match closely with your real-world account. Also, this will speed up the application as the period over which the balance calculations are done dynamically is reduced.

How to Reconcile an Account?

You can reconcile a HomeBudget account with your real-world account statement. To reconcile an account:
1. In the Account screen, set the Balance and the As-of date to the statement starting balance and the statement start date. (The Account screen is reached by tapping the Edit button on top right).
2. If your statement includes any interest or fee, make sure to add expense/income entries in HomeBudget and associate them with the account (if you haven't already).

3. HomeBudget calculates the current balance by taking into account all transactions between statement start date and now. If the current balance displayed under All Transactions matches your real world account balance, then you are done.
4. If the current balance shown in HomeBudget does not match the account balance, you can go through the reconciliation process. Going through the statement, in the *Month View* (or *List View*) screen, mark transactions as reconciled by tapping the green check mark in front of the entries.
5. As you mark (tap the checkmark next to) each transaction, the reconciled balance will reflect the calculated balance using only the marked transactions
6. If all entries are accounted for, the statement balance and the reconciled balance should match. If not, you can find the missing entry (or a check that wasn't cashed) that causes the mismatch.

Transfers and Recurring Transfers

You can also transfer amounts between accounts. For example, if you pay your credit card balance from your bank account, you can do a transfer between these two accounts. The Transfer screen is reached by tapping the transfer button at the bottom left of the Accounts screen.

Carrier 🗢	11:11 PM	
‹ Back	**Transfer**	

Date

Sep 18, 2013

From Account

PNC Bank

To Account

Discover

Amount

521.26
USD

Notes

Bill Payment

Transfer

HomeBudget provides support for recurring transfers. This option is reachable by tapping the second button at the bottom left of the Accounts screen. Recurring transfers are useful when you want a certain amount to be transferred from one account to another periodically.

Payees

HomeBudget allows you to define Payees for your expense payments. While the Payees are normally associated with Bills, you can define and associate Payees with your expenses independent of the Bills feature. Any time you need to track payments by a specific payee (or Vendor), you can use the Payee option.

To add a new Payee, tap the plus (+) button on the top right. In the Add Payee screen, Name is the only required field. All other information is optional.
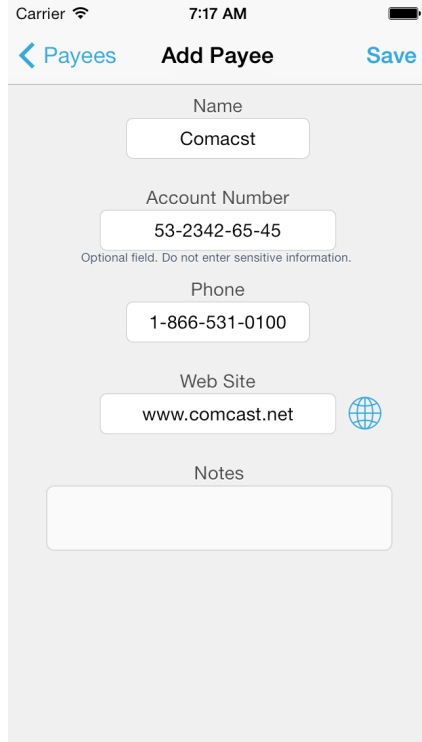
From the Payees screen, tap the payee name to see the payments for a given payee. In the Payments screen, tap the Edit button on top right to update the information for the payee.
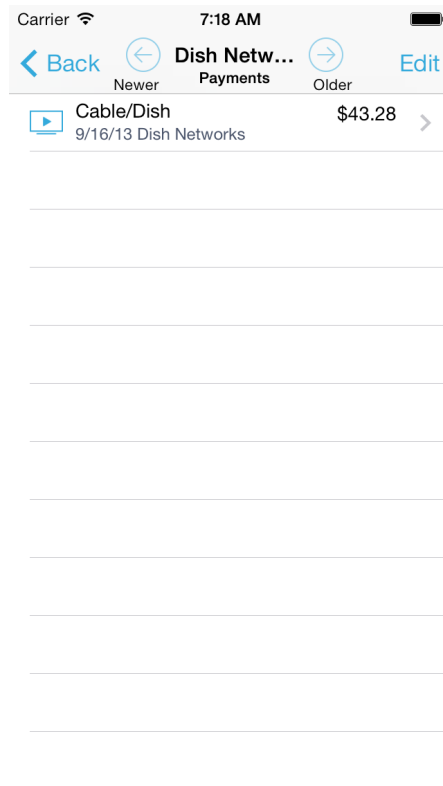
The Reports Screen

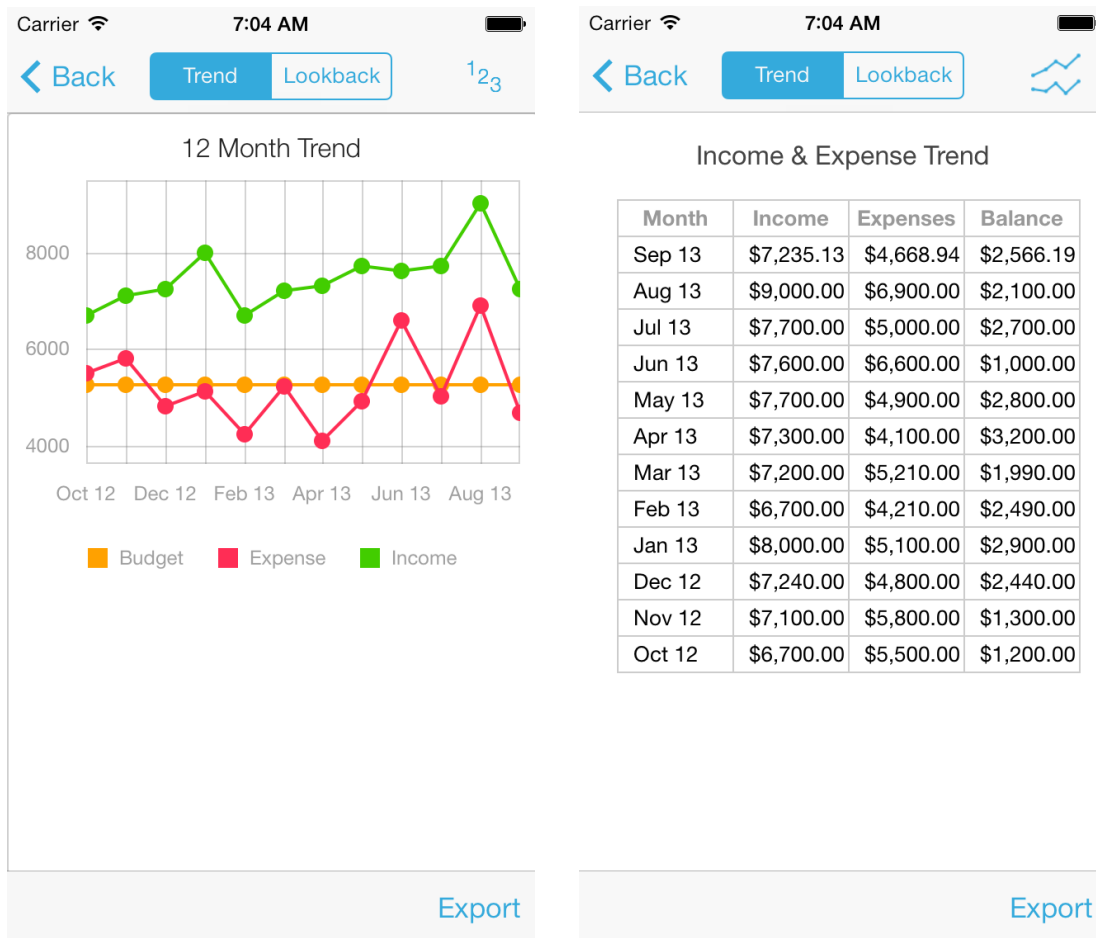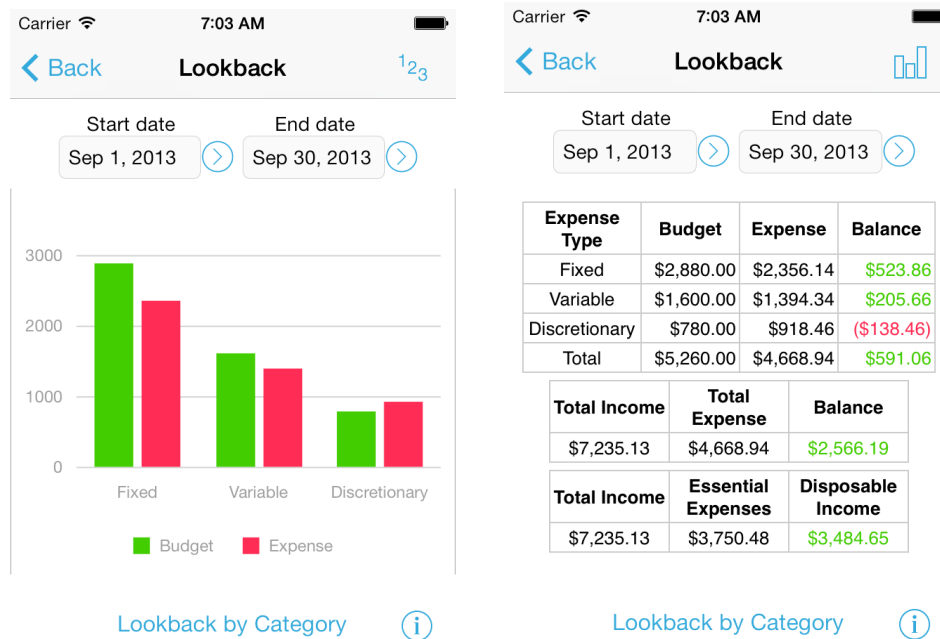The Reports screen includes a trend chart for the last 12-month period, a lookback function, and the option to export data by email or WiFi.

The Trend chart shows a line graph of the expense trend for the last 12 months. It also shows the budget line and as well the income trend for the 12 months, allowing you to get a complete picture of your income and expenses, and to track how you are doing with respect to your set budget goals. The same data is presented in a table form for the last 12 months. Tap the numbers (123) icon on the top right to see the trend table with numbers.

Month	Income	Expenses	Balance
Sep 13	$7,235.13	$4,668.94	$2,566.19
Aug 13	$9,000.00	$6,900.00	$2,100.00
Jul 13	$7,700.00	$5,000.00	$2,700.00
Jun 13	$7,600.00	$6,600.00	$1,000.00
May 13	$7,700.00	$4,900.00	$2,800.00
Apr 13	$7,300.00	$4,100.00	$3,200.00
Mar 13	$7,200.00	$5,210.00	$1,990.00
Feb 13	$6,700.00	$4,210.00	$2,490.00
Jan 13	$8,000.00	$5,100.00	$2,900.00
Dec 12	$7,240.00	$4,800.00	$2,440.00
Nov 12	$7,100.00	$5,800.00	$1,300.00
Oct 12	$6,700.00	$5,500.00	$1,200.00

The Report screen includes a cumulative lookback capability.

Carrier 🔋	7:03 AM	
‹ Back	**Lookback**	¹2₃

Start date		End date	
Sep 1, 2013	⊙	Sep 30, 2013	⊙

Carrier 🔋	7:03 AM	
‹ Back	**Lookback**	📊

Start date		End date	
Sep 1, 2013	⊙	Sep 30, 2013	⊙

Expense Type	Budget	Expense	Balance
Fixed	$2,880.00	$2,356.14	$523.86
Variable	$1,600.00	$1,394.34	$205.66
Discretionary	$780.00	$918.46	($138.46)
Total	$5,260.00	$4,668.94	$591.06

Total Income	Total Expense	Balance
$7,235.13	$4,668.94	$2,566.19

Total Income	Essential Expenses	Disposable Income
$7,235.13	$3,750.48	$3,484.65

Lookback by Category ⓘ

Lookback by Category ⓘ

Cumulative Lookback screen takes a start-date and an end-date as input, and allows four types of usage:
• View the budget screens (budget vs. expenses by category) between the start and end dates, allowing a cumulative view that automatically includes budget-rollover. For this view, tap the 'Lookback by Category' button.
• Compare budget vs. expenses for the period (in table and bar-chart form) across the 3 expense types: fixed, variable, discretionary
• Answer questions such as how much did you make last year and how much did you spend
• Determine your disposable income to enable forward planning

Also, make note of the following:
• The start-date defaults to the first day of month for the earliest expense in HomeBudget
• The end-date defaults to this month's last date.
• Budget amounts for the period are calculated proportional to the number of days in the period from the monthly (30-day) budget amounts.
• Essential expenses are calculated as the sum of the fixed and variable expenses.
• Disposable income is defined as income remaining after paying for all essential expenses; it is the income remaining for spending and saving. It is also referred to as discretionary income. Please look up this term in Google for additional information.

The Export Screen

In the Reports screen, tap the Export button at the bottom left to enter the Export screen. The Export screen allows you to export data either by email, or via WiFi to your home computer.


The export format can be HTML or CSV. Select the start and end dates for the export. You can optionally include the receipts in your export. If you are exporting by email, then the receipt entries are included as attachments to the email. If you are exporting via Wifi, a Zip file containing the receipt images is produced for download. The email field is prefilled if you have set an email address in the Settings screen.

If you are looking to export your data into Microsoft Excel, use the CSV format. When you export data in the CSV format, a CSV file with the name "Report.csv" is included as an attachment in the e-mail. This file can be directly opened in Microsoft Excel.

The Search Screen

The Search screen presents search bar. In the search bar, enter your search terms. The search terms are matched against the subcategory names and also across the contents of the notes field. Matched expense entries show up in the screen as you enter the letters of the search term, allowing you to narrow down to the right set of expense entries with just a few taps.
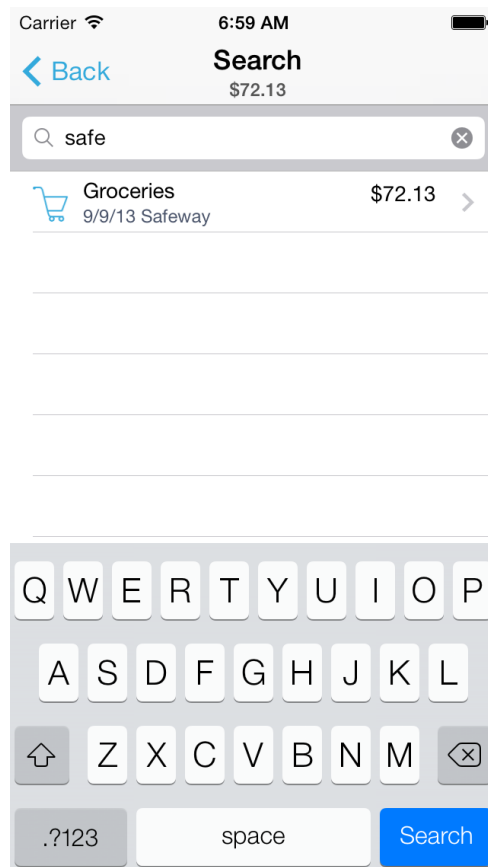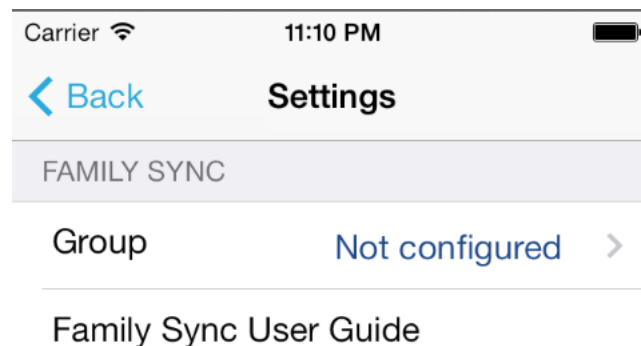
Family Sync

Family Sync is an advanced feature that allows a group of devices within a family to exchange expense and income information, and work together within a single budget. Once setup, the devices sync with each other automatically over the air. All devices in a family that need to sync together form a *Group*. When you create a group, you will give it a *name* and a *password*. You will share the password with other members of your group to enable them to join the group and participate in the updates. The device that creates the group is the *primary device* and all other devices are *secondary*.

The family sync feature relies on having network connectivity either through the carrier data network (3G or Edge) or through a WiFi connection. When participating in family-sync, as a user interacts with the app, the changes made on one device are sent out as a series of updates to other devices in the group. The other devices apply the updates as they receive them.
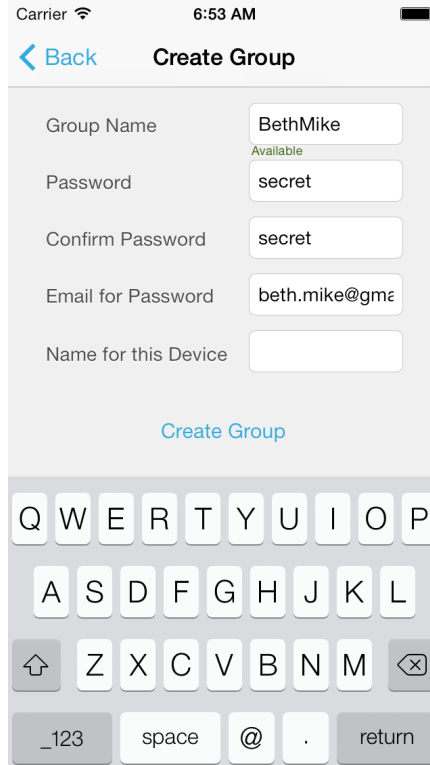
Getting Started

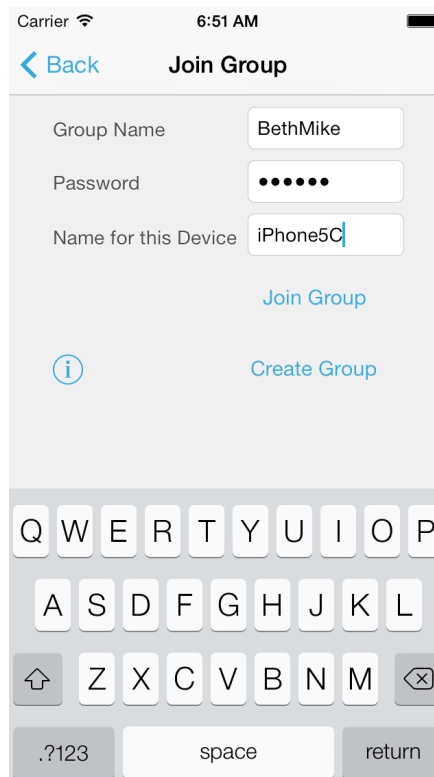Here are the steps to get started:

1. The Family Sync menu is accessed from the Settings screen.

2. Identify the device in your family that will act as the primary device. From the primary device, access the Family Sync Menu and create a group. Name the Group appropriately.

3. From the secondary device, access the Family Sync Menu and Join the Group.

4. Transfer initial data from the primary device to all secondary devices. This will ensure that all devices in the group start with the same initial state. **This is a required step, even if you are starting from scratch on primary and secondary devices**. Also, note that you will need to receive the data from the secondary devices within 60 seconds of sending from the primary device. For the security of your data, the data from the primary device is only available for 60 seconds.
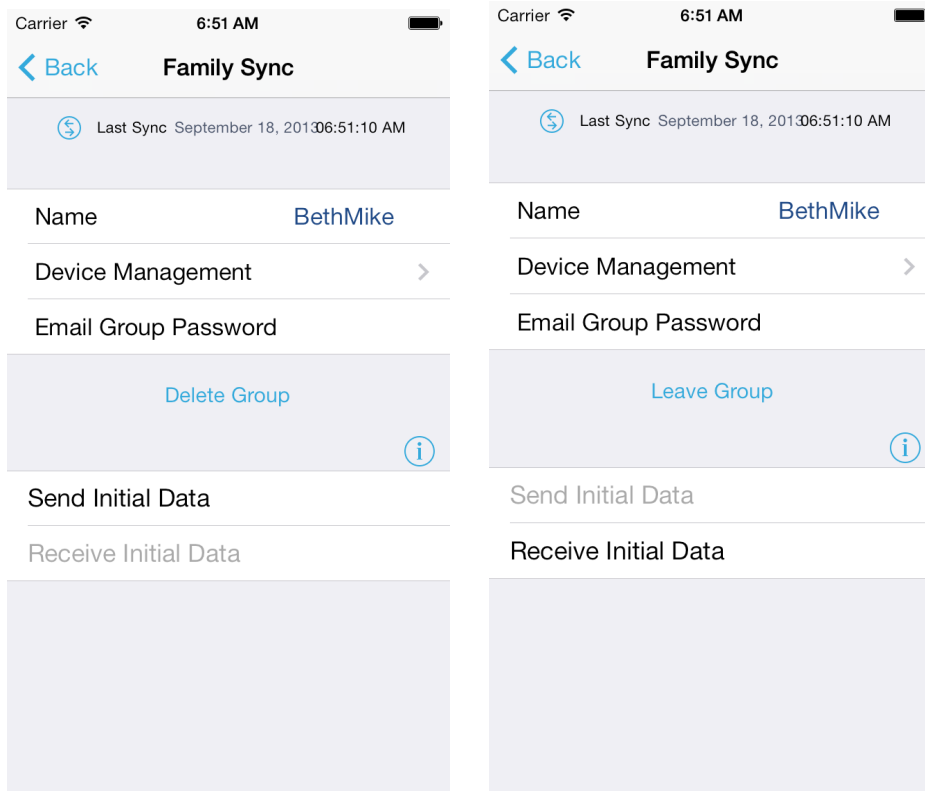
5. After this point, any entries that you make on a device would be automatically synced among all devices within the group.

Additional Information

• After receiving and applying the updates, the device vibrates (iPhones only) and updates the current screen in most cases. From the Home screen (see below), you can also view the last sync time, and force sync anytime by tapping on the sync button at the center of the bottom toolbar.
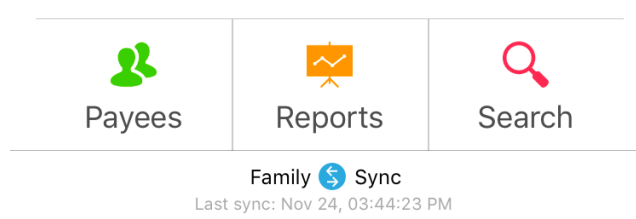
- As changes are first applied locally (and then on the other devices), the transaction entries may not appear in the same order on different devices.
- All devices in the group need to be running the same version of HomeBudget. When one of the devices is upgraded, other devices are prompted to upgrade.
- The recurring expense/income entries can be created on both the primary and secondary devices. The entries are merely settings using which actual expense/income entries are generated on the specified dates. When family sync is in effect, the expense/income transactions are generated on the device that created the entry and then propagated to other devices in the group.
- Receipt images and uploaded icons are not synced between the devices. You can manually upload the icons on all devices.

How to handle data consistency issues?

In case if you get into inconsistent state between the devices, the best course of action is to transfer the primary's data to all secondary devices, and start with a new initial data on all the secondary devices. This will provide a new starting point where all devices have the same state as the primary device. For this, use the menu items "Send Initial Data" and "Receive Initial Data" from the Family Sync menu.

Uploading Category Icons

HomeBudget allows you to upload your own list of category icons. The 'Upload Category Icons' screen is accessible from the Maintenance section in the Settings menu. Follow the instructions on this page to upload your own set of category icons that are appropriate for your usage and expense types.

Many websites on the Internet allow you to download icons that are free for personal use. One such site is: http://icons8.com/free-ios-7-icons-in-vector/ owned by VisualPharm. We have licensed many of the built-in icons in HomeBudget from VisualPharm. If you choose to use the iOS7 icons from their collection, make sure to use the 25x25 and 50x50 sizes with the naming convention described below.
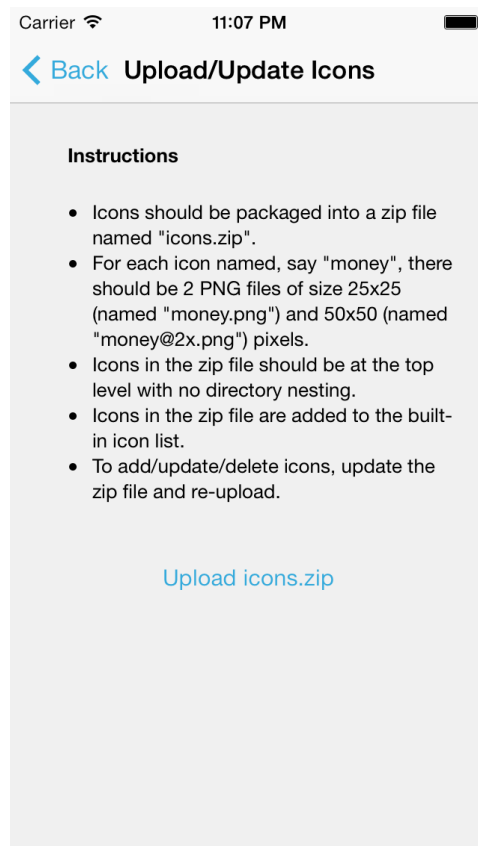

Please note that your icons zip file should be named icons.zip. Every new upload simply overwrites existing icons.zip file.

On a Mac, use the following command to create the zip file. You will need to run this command in the directory that contains the .png files. This will create the file without the top level directory.

    zip –r icons.zip *.png

Troubleshooting

The Settings screen includes support for troubleshooting. Tap the troubleshooting entry at the bottom of the Settings screen to enter the Support screen.
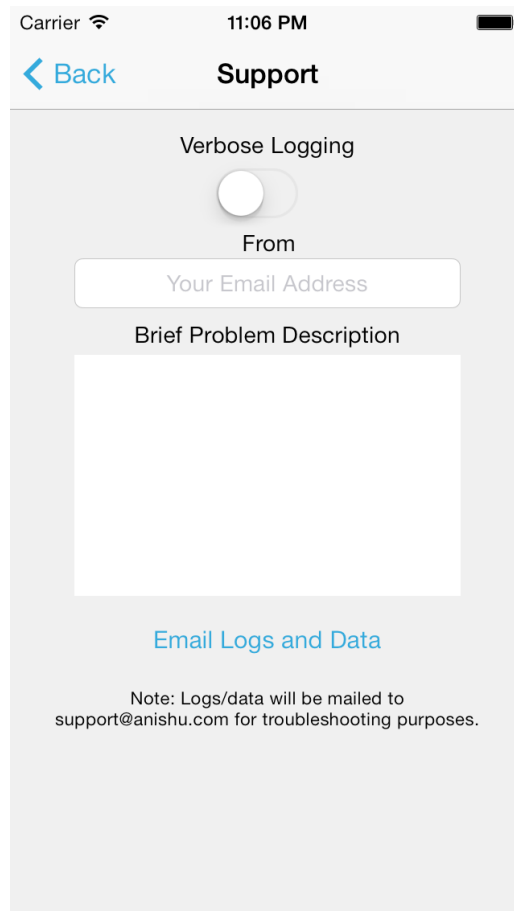
If you encounter an issue with HomeBudget , and in cases where it can be consistently reproduced, you can help us troubleshoot the issue. In this situation, on the Support screen, turn on Verbose Logging. Then return to the main application screen and repeat the problem operation. Once you have reproduced the issue (even if HomeBudget crashes as a result of this), return back to the Support screen, and tap the button to mail the application logs to us. After you have mailed the logs to us, remember to turn off verbose logging. Keeping it On slows down the application. In any case, HomeBudget stops logging if the log file reaches a size of 1 MB.
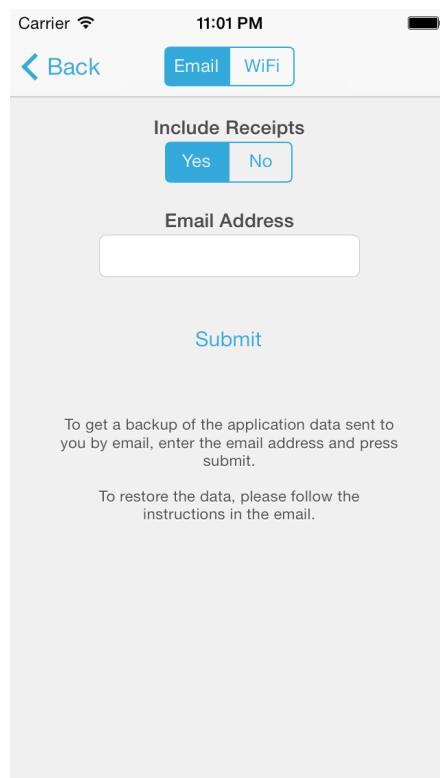
Backup and Restore

You should take periodic backup of your data. If you happen to lose the HomeBudget data on your IPhone (for whatever reason), or simply want to restore the application state to a previous point in time, you will be able to restore the data from a previous backup. Also, we recommend taking a backup before you upgrade the OS on your device.

You can have the backup data sent to you by email. Just enter you email address and press submit to have the backup data sent to you by email. To restore the email backup, open the email on your iPhone/iTouch, and tap the link in the email.

The email method has a size limitation. If the data size exceeds 1 MB, then the email method will not work. In this case, you can perform backup/restore via WiFi.

To be able to do backup and restore WiFi, you need WiFi connectivity to your iPhone/iPod device from another computer. To take a backup, tap the Backup button and follow the instructions to open the given URL from a web browser on your computer. Make sure to save the file on your computer with the name *HomeBudget.data*.

To restore a previous backup, tap the restore button and follow the instructions to open the given URL from your web browser. You will need to upload the previously stored backup file. Please note that the file name needs to be HomeBudget.data. After a successful restore, *you will need to restart the app*.

Best Practices for using HomeBudget

To keep up the habit of entering and tracking your finances, we recommend that you attempt to make data entry quick and minimum. Towards this objective, we suggest the following best practices:

- Enter your expenses as soon as you incur them. If you go shopping, enter the expense when you get back in the car while you have your receipt with you. (Caution: Make sure you are in a safe place always).
- Keep your categories/subcategories high level. Departmental/Macys is higher level than Departmental/Shirt, Departmental/Perfume, Departmental/Shoes, etc. Too many categories will require splitting and calculating category amounts which can take time. Define categories at a level where you can enter full receipt amounts.
- Create Payees either when using Bills or when you need tracking for a specific Payee. Do not attempt to create Payees for every payment you make.
- Share the data entry work. If you have a spouse or partner, get them HomeBudget, and ask them to enter expenses as they incur, using the Family Sync feature. This avoids the burden of one person in the family collecting and entering all data.
- Use recurring expenses when the payment amount is fixed, and you have automatic payment setup. That is, recurring expenses are useful when you don't need any reminders to make payments.
- Use recurring Bills when you need reminders on making payments and the amount is different for each payment. Recurring bills can be generated without specifying the amount, and still be reminded before the due date. Once you receive the bill, you can enter the amount.
- Set up recurring incomes when you income amounts are nearly fixed and periodic. (You can correct the amount when you know the exact income amount).
- Recurring transfers are to be used when you are setting aside money in a savings account by periodic transfers.
- Enter your bill as a Transfer when you make payments on a credit (or departmental store) card where the expense amount had already been entered in HomeBudget. Often the date you incur the expenses and the date you make the payments can be in different months. These payments will need to be entered as transfers (or not at all if you are not using the Accounts support in HomeBudget).
- You can delay using the budget feature until you have a good understanding of your expenses and the expense categories. Start with a OneBudget amount, and once your know your expense categories and the expense levels, you can start setting budget amounts for your categories.
- One common practice with Accounts is to create a Cash-On-Hand or Wallet account and transfer money into this account whenever you withdraw money from an ATM. All cash payments would be paid from this account. With this approach, you can also track how much you have exactly on hand.
- If you need to categorize your recurring transfers (say, money set aside for college education), enter them as a pair of settings: a recurring expense and a

recurring income settings with the same amounts, period and due date (instead of as a recurring transfer).
- Take weekly backups. Your time is valuable, and you don't want to be left frustrated in case the data is lost. It is highly recommended that you take a backup each time before you upgrade the Operating System on your iPhone/iTouch.

Email backups are very simple to use, but email backups work only when the data size is less than 1 MB. Your data usually does not take up much space, often it is the receipt images that take up a lot of space. While it is possible to attach receipts, we do not recommend attaching receipts if you are taking backups using email. If you have many receipt images, WiFi backup may be the only option.

Common Usage Sequence

Often, it can be confusing to understand how to go about using the features such as expenses, income, bills, and accounts all together. Here is a simple example to help understand the common usage sequence:

John has a checking account and a credit-card account, with a starting balance of $0 in both.

Checking bal: $0	*CreditCard bal: $0*	*Accounts total: $0*

John has an income of $10, which he deposits into the checking account. John incurs an expense of $8, which he pays with the credit card. The credit card bill is not received until next month. After entering the income and the expense:

Income total: $10	***Expense total: $8***	*Income-Expense: $2*	*Unpaid Bills: $0*
Checking bal: $10	***CreditCard bal: -$8***	*Accounts total: $2*	

Next month, John gets a bill from the credit card company for $8. Bill is entered with a reminder for due date.

Income total: $10	*Expense total: $8*	*Income-Expense: $2*	***Unpaid Bills: $8***
Checking bal: $10	*CreditCard bal: -$8*	*Accounts total: $2*	

When John pays the bill, it is entered as a transfer from the checking account to the credit card account. After the payment (transfer):

Income total: $10	*Expense total: $8*	*Income-Expense: $2*	***Unpaid Bills: $0***
Checking bal: $2	***CreditCard bal: $0***	*Accounts total: $2*	

If you have any comments or suggestions regarding this document or the HomeBudget software, please contact us at support@anishu.com via email.