



mibudget™

**Expense Management Software
For Personal or Business Use**



**User Guide
Version 1.0**



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Overview

Congratulations on your purchase of **mibudget** expense management software.

We recommend that you take some time to read through the user guide to get the most out of **mibudget**.

The **mibudget** software is expense tracking software designed to help you budget, track, and possibly help you control your monthly personal or business expenses. The **mibudget** software provides the ability to group your expenses into categories and subcategories, and lets you set a budget, and track expenses at the category / sub-category level.



Getting Started

We recommend the following usage sequence:

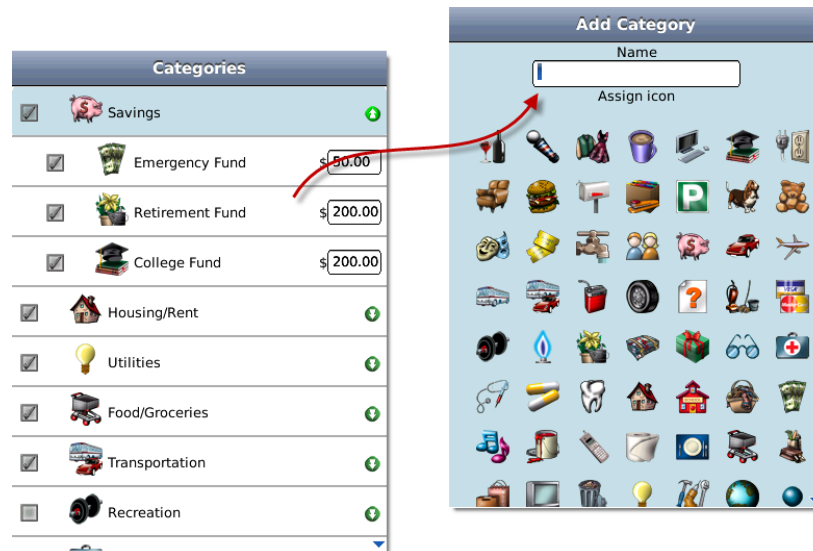
- To get started, when you first enter the application you will be prompted to setup your initial budget for your monthly expenses. This budget amount is meant to be an initial guess for comparison with your expenses. Over time, as you gain insight into your expense pattern and categories, you will be setting budget amounts at category and sub-category level.
- Start entering expense entries. As you enter expense entries, you can also setup recurring expenses at the same time to save expense entry later on.
- Over time, as you gain insight into your expense level for various categories and subcategories, start using the budget modification screen to set budget amounts for the various categories. With budget amounts set by categories, you will be able manage your spending levels.

The **mibudget** software stores all data locally on your Blackberry and does not need access to the network, except when [exporting data](#). Future versions of the **mibudget** software will include localized captions, prompts, error messages, as well as dates and currencies.



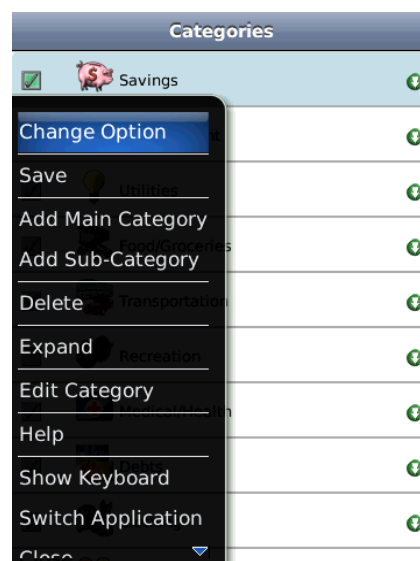
The Category Selection Screen

The **mi**budget application comes with a set of pre-defined categories and sub categories. You have the freedom to completely redefine the expense categories and subcategories. Clicking the green arrow next to a category expands the category to reveal to you the subcategories. Next to a sub-category is where you can set the budget amount for the sub-category.



Adding/Deleting/Editing Categories and Sub-Categories

To add, edit, or delete categories or subcategories first select the category you wish to modify. Then from the BlackBerry menu select the operation you wish to perform on the category.





The Budget Overview Screen

The Budget Overview screen includes a visual progress bar for each of the categories in your current month's budget. The grey coloured progress bar will fill in blue indicating the actual expense amount for the month. This amount is shown below the progress bar. Should the total expenses exceed the budgeted amount, the progress bar will continue to fill in red giving a visual indication of the exceeded budgeted amount. Also the sub-category that has exceeded its budgeted amount is displayed in red. The remaining balance (which is the total of all sub-category amounts minus the actual expense total of each sub-category) is shown below the budget and is colour coded in green or red depending on whether the expense is below or above the budgeted amount.

Clicking the green arrow to the right of the progress bar will expand or collapse the main category to reveal or hide the subcategories.

To view previous or future month budgets click either the back or forward green arrows located on the left and right sides of the month and year in the title bar.

Note: When moving to a month which does not have a budget configured, a new budget will be created using the initial budget. After this point you will need to manually edit the month's budget should you want to make changes to the initial budget.





Adding a New Expense Entry

The expense screen is used for adding expenses to subcategories. Within the expense screen you can choose to have an expense setup to be recurring.

To add a new expense entry select the sub-category on the [Budget Overview](#) Screen that you wish to have a new expense entry added. From the Blackberry menu select Add Expense.

- Enter the expense date. Note that the date is pre-filled to the current date. To enter an expense for a different month, return to the Budget Overview Screen, navigate to the month which the expense is to be added then again select the sub-category to which a new expense entry is to be added.
- Enter the amount of the expense.
- Enter the name of the expense.

The screenshot shows the 'Add Expense' screen with the following fields and values:

- Category/Subcategory: Utilities
- Internet
- Date: 13 Nov 2009
- Amount:
- Name:
- Recurs: 4 12 24 26 52
- times a year
- Next date: 13 Nov 2009



Editing an Expense

To edit an expense entry, select the sub-category on the [Budget Overview](#) Screen where the expense entry was added. From the Blackberry menu select View Transactions.

Select the expense you wish to edit on the Current Transactions screen. From the Blackberry menu select Edit to display the Edit Expense screen.

Current Transactions

<input checked="" type="checkbox"/>	Home Depot	\$110.54	- Nov 12, 2009
<input type="checkbox"/>	ACE Building	\$56.74	- Nov 12, 2009

Edit Expense

Category/Subcategory
Housing/Rent

Repairs or Mn. Fee

Date: 12 Nov 2009

Amount: 110.54

Name: Home Depot

Recurs
4 12 24 26 52
times a year

Next date: 13 Nov 2009

Deleting an Expense

To delete an expense entry, select the sub-category on the [Budget Overview](#) Screen where the expense entry was added. From the Blackberry menu select View Transactions.

Select the expense(s) you wish to delete on the Current Transactions screen and check the checkbox next to the expense item(s). From the Blackberry menu select Delete Selected to delete the items checked.



Recurring Expenses

The **mibudget** software includes an option to auto generate recurring expense entries. This will avoid the need for you to enter expense entries in cases where the monthly amount is the same every month. We recommend that you use the recurring expense option only when the monthly expense amount is fixed, and you have automatic payment setup from either your bank account or credit card. An example of this would be your mortgage payment or your auto loan payment. Auto generated expenses are run at each application start-up.

NOTE: The auto generation system relies on the Blackberry system date, so be aware of this, should changes be made to your system date.

Adding a New Recurring Expense

To make an expense recurring is as simple as adding a new expense. For simplicity, recurring expenses are configured at the same time as adding a new expense entry.

While adding a new expense entry you can choose to select either a recurring time of 4-quarterly, 12-monthly, 24-bi-monthly, 26-every two weeks, or 52-weekly. Should you choose to select one of the recurring options you must change the next occurring date so it is in the future. Note if you choose a recurring option of 24-bi-monthly you will be required to enter a first payment day of the month and a second payment day of the month. These days are when the auto expense generation system will post the expense to the selected sub-category.

Add Expense 123

Category/Subcategory
Housing/Rent
Repairs or Mn. Fee

Date: 9 Nov 2009

Amount:

Name:

Recurs
4 12 24 26 52
times a year

Next date: 13 Nov 2009

Day 1: Day 2:

Enter the days of the month payment occur.



Viewing Recurring Expenses

To view recurring expenses that are currently configured, from the [Budget Overview](#) screen, select [Settings](#) from the Blackberry menu. In the Recurring section of the [Settings](#) screen click the green arrow on the far right of the section.

Recurring Expenses	
Every Week	
Retirement Saving	\$25.00
Savings - Retirement Fund 19 Nov 2009	
Every 2 Weeks	
ACE Bank	\$829.35
Housing/Rent - Mortgage 28 Nov 2009	
Bi-Monthly	
Gift Savings	\$25.00
Personal - Gifts 30 Nov 2009	
Personal Cash	\$75.00
Personal - Spending Money 24 Dec 2009	
Monthly	
Town Property Tax	\$250.58
Housing/Rent - Property Taxes 16 Dec 2009	
Ford Credit	\$785.69
Transportation - Car Payment 23 Dec 2009	
Furniture Savings	\$25.00
Housing/Rent - Replace Furniture 6 Dec 2009	
Sun Ins.	\$174.11
Medical/Health - Health Insurance 9 Dec 2009	
Sun Ins.	\$265.00
Personal - Life Insurance 31 Dec 2009	
Local Cable	\$111.78
Utilities - Cable 8 Dec 2009	
ABC Home Ins.	\$69.65
Housing/Rent - Homeowner's Ins. 17 Dec 2009	
Sally Education	\$100.00

Editing a Recurring Expense

To edit a recurring expense, from the [Budget Overview](#) screen select Settings from the Blackberry menu. In the Recurring section of the [Settings](#) screen click the green arrow on the far right of the section. From the [Recurring Expenses](#) list screen select the recurring expense that you wish to edit. Clicking the green arrow or selecting Edit from the Blackberry menu will open the expense in the Edit Recurring Expense screen.

Recurring Expenses	
Every Week	
Retirement Saving	\$25.00
Savings - Retirement Fund 19 Nov 2009	
Every 2 Weeks	
ACE Bank	\$829.35
Housing/Rent - Mortgage 28 Nov 2009	
Bi-Monthly	
Gift Savings	\$25.00
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Utilities - Cable 8 Dec 2009	
ABC Home Ins.	\$69.65
Housing/Rent - Homeowner's Ins. 17 Dec 2009	
Sally Education	\$100.00

Edit Recurring Expense	
Category/Subcategory	Savings
	Retirement Fund
Date:	12 Nov 2009
Amount:	25.00
Name:	Retirement Saving
Recurs	4 12 24 26 52
	times a year
Next date:	19 Nov 2009



Deleting a Recurring Expense

To delete a recurring expense, from the [Budget Overview](#) screen select [Settings](#) from the Blackberry menu. In the Recurring section of the [Settings](#) screen click the green arrow on the far right of the section. From the [Recurring Expenses](#) list screen select the recurring expense that you wish to delete. From the Blackberry menu select Delete to delete the selected recurring expense.

The Settings Screen

The Settings screen is accessed from the [Budget Overview](#) screen.

The current version of **mibudget** software will allow you to

- View and edit the initial monthly budget.
- View, edit, and delete the recurring expenses that are currently configured for auto expense generation.
- Export data.

The **mibudget** software is configured to delete monthly budgets after 24 months. The current version of the **mibudget** software does not allow this value to be changed.

Settings	
Budget	
Initial Budget	\$5840.20 →
Expense Entries	
Delete after (months)	24
Recurring	
Recurring expenses	→
Data	
Export	



Editing the Initial Budget

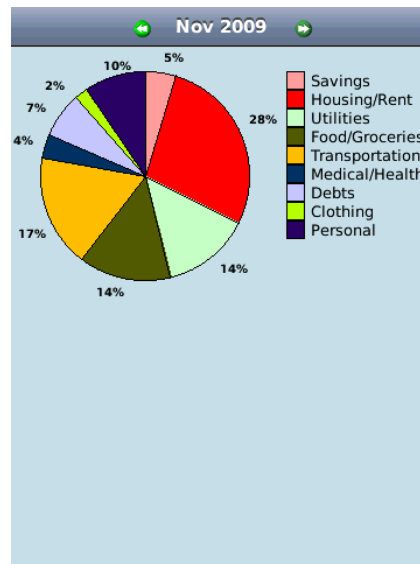
To edit the initial budget, from the [Budget Overview](#) screen select Settings on the Blackberry menu. In the Budget section of the [Settings](#) screen click the green arrow on the far right of the section. The Categories selection screen will be displayed configured with the initial budget.

Exporting Data

From the Settings screen, in the Data section click the Export button. After clicking the Export button you will be prompted to select an email address using the contact address book. This email address is where the exported data files will be sent. The data is exported into three separate comma delimited files (CSV) that can be opened using Microsoft® Excel. The three files that are exported include the initial budget data, all the monthly budgets data, and the recurring transactions.

Monthly Pie Chart

The monthly pie chart is used to give you a current snapshot of where your expenses are being allocated. Within the Monthly Pie Chart screen you can navigate through the months to view a snapshot of each month's budget. If there is not data available the Monthly Pie Chart will not be displayed. The Monthly Pie Chart is accessed by selecting View Chart from the [Budget Overview](#) screen.





Budget Overview Screen Reference

Nov 2009		\$5840.20	
View Previous Month's Budget	←	→	View Next Month's Budget
Total Monthly Budget Amount	Savings	\$450.00	Budgeted Amount
	\$225.00	\$225.00	Expand / Collapse
Category Progress	Housing/Rent	\$2078.92	
Total spent	\$1341.86	\$737.06	Amount remaining
	Replace Furniture	\$25.00	
	Furniture Savings	\$25.00	
	Repairs or Mn. Fee	(\$75.00)	Sub-Category over budget
	Home Depot	\$110.54	Expense Transactions
	ACE Building	\$56.74	
		\$166.00	
	Homeowner's Ins.	\$69.65	
	ABC Home Ins.	\$69.65	
		\$69.00	
	Property Taxes	\$250.58	
	Town Property Tax	\$250.58	
		\$250.00	
	Mortgage	\$1658.69	
	ACE Bank	\$829.35	
		\$829.00	
	Utilities	\$697.81	