User Manual

Part 1: BASIC FUNCTIONS

Hot-Accounts

Personal Finances

Edward Kosatka

Preface

Like many others, I initially used Microsoft Excel to keep track of my personal finances. Though this software is very powerful and flexible, it was not suitable enough for me, at least not for the functions that I had in mind.

I also didn't want to spend money on existing financial software, all the more because I have been developing software for much of my life, albeit mainly on another platform.

When I retired, I suddenly had enough time to write a program. And without a "boss" to stop me, the project has eventually become something that can be called "Personal Finance Software".

For the storage of the financial data I have opted for Microsoft SQL Server Compact 4.0. This database was very promoted by Microsoft at that time. The user sees a normal Windows file with .sdf extension. The data is both encrypted and password protected. Moreover, this relational database is also quite efficient. Unfortunately, Microsoft has meanwhile stopped its further development, with SP1 as the latest version. This product is still supported for a while.

I have been using Hot Accounts now for a few years without any problems. I am convinced that the program can also be useful for others. Whether rich or poor, everyone benefits from a clear overview of its own assets and liabilities as well as the evolution of it in the longer or shorter term.

Of course it takes some effort and time to achieve this. It is best to register cash payments as quickly as possible. If you want to follow-up things instantly, daily input is recommended. Otherwise it might suffice to import a CSV file supplied by the bank once or twice a month.

It also takes some time and effort to learn how to use the program. Through this manual, I hope to make the introduction to Hot Accounts as educational and efficient as possible.

Edward Kosatka

Contents

What is Hot-Accounts?

Hot-Accounts is a Windows PC program to manage personal finances. It has following main features:

- **100% free of charge**
- All data is encrypted and can only be accessed via a password
- An extensive functionality, including following:
  - **Basic Functions**
    - Powerful wizard to define new (bank) accounts
    - manual entry of transactions
    - overview of accounts with current balance
    - overview per account type with current total balance
    - standard available categories, main categories and account types
    - overview of income and expenses in manual definable or selectable periods at 3 levels and with a drill-down of the underlying transactions
  - **Import van transactions** from Excel, CSV files or tables in for example a website
  - Definition of own **categories, main categories and account types.**
  - **Budget Management**
    - Manually define budgets (facility to generate records per week, month, 2M, 3M, 4M, 6M)
    - Import a budget from Excel, CSV or table.
    - Follow-up over both equal and unequal periods
    - Also compare Actuals with each other (e.g. current month compared to last year)
  - **Portfolio Management**
    - Fixed assets, with linear depreciation.
    - Stock shares and Options, Futures, simple warehouse management
  - **Financial Project Management**
  - **Calculate Interests**
    - Basic interest and loyalty premiums
    - Optimization proposals
    - Interest profiles, Tax profiles
    - Numerous reports at different levels
  - **Payments module**
    - E.g. creation of ISO 20022 CT payment files
- The program is available in **Dutch and English**.
    - The language can be changed at any time.
    - Also limited availability for a number of other languages
  - Translation module to translate the program into any language.
- **Consolidation to a main currency**
  - Import exchange rates from an ECB website
- Extended **Tooltips Help** in the chosen language (currently Dutch and English).

About this manual

The main purpose of this manual is to provide future users a quick insight into the Hot-Accounts program.

Few people will use all program functions. For most, the basic functions together with e.g. the import of transactions will suffice. These functions are discussed first.

It is best to read this manual in chronological order, as a sort of novel, at least for the first part: the basic functions. Then you can choose the chapter in which you are specifically interested and read it again chronologically. Due to the many screen shots, chronological reading is very doable. It is best to read via a PC or laptop so that the screen images can easily be enlarged if necessary.

In this manual you will not get a systematic detailed explanation of the screens. That would be very boring. You can request information regarding the use of fields, buttons and screens via the extensive Tooltips Help.

The method that I follow is explaining how certain important actions can be performed. E.g.: How to install the program? Or how to create new (bank) accounts? These actions can be found in the table of contents. This gives, after reading the basic part, an alternative way to read the manual.

After a first reading, try to follow the manual on your own PC in a test database. This quickly provides sufficient insight into how to best organize your own finances.

Finally: pay attention to green-colored text. Usually general behavior of the program is described when a specific case is explained,

Note: In addition, this manual also contains some links to screen-casts.

PART 1: BASIC FUNCTIONS

In the following pages we first walk through the installation instructions.

Then we take a look at a number of basic functions, such as:

- How to create a new Hot Accounts database (= last step of the installation)
- How to create new (bank) accounts
- Get an accounts overview
- How to define (bank) transactions manually
- Get an overview of Budget items
- Get an overview of Income and Expenses in a certain period
- How to print information
- How to activate Tooltips help and quickly get explanation about program functions.

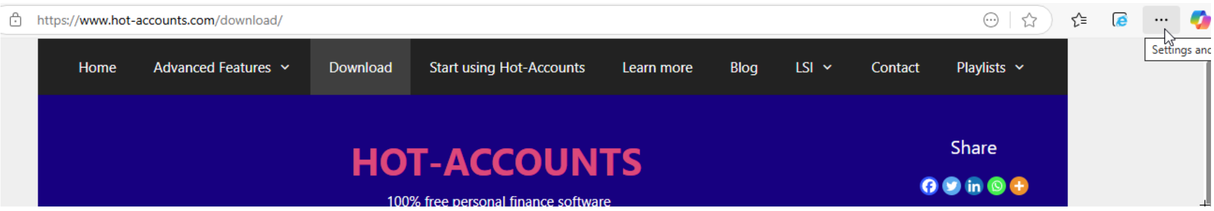
INSTALLATION

First, Microsoft SQL Server Compact has to be installed and then the Hot-Accounts program. We however need a web browser that supports ClickOnce.

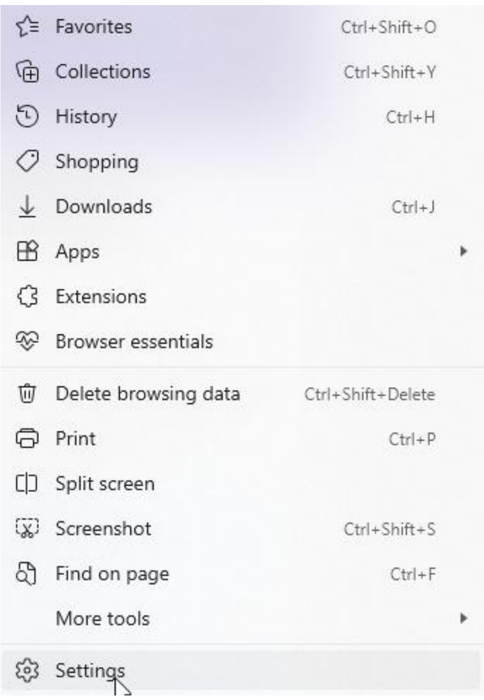
The old Internet Explorer did support ClickOnce as well as the original Microsoft Edge, but since the chromium update in 2020 this is no longer the case. Fortunately Edge allows certain web pages to be loaded in the old IE. It requires a small configuration that we are going to perform in step 1. And at the start of step 3, just before the Hot-Accounts program installation, we will effectively place the download page in IE mode.

Step 1: Start Microsoft Edge and configure ClickOnce via IE

- **1.1 Open the Microsoft Edge Web browser**
  - **Note: on Windows Pc's this software is normally already installed**
- **1.2 Type *https://www.hot-accounts.com/download* in the search area and press Enter**
  - **The Hot-Accounts download page is shown in the Edge web browser**
- **1.3 Press on the three horizontal dots in the upper right corner**
  - **Note: if you see 3 vertical dots you are using the wrong web browser!!!**

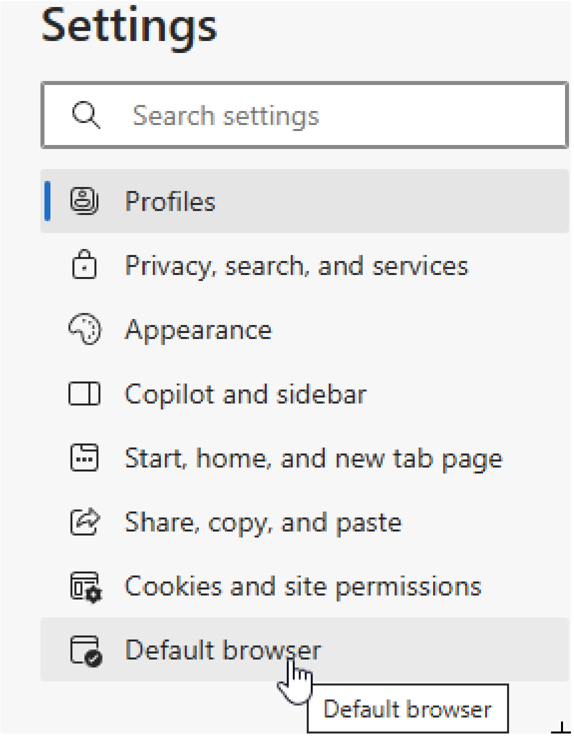


  - **Note: following screen is shown**



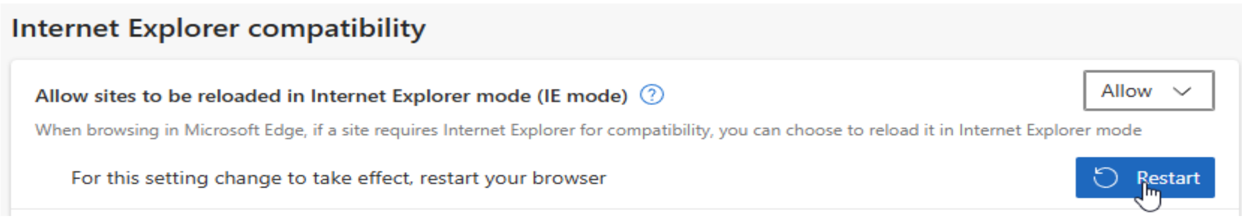
- **1. 4 Press on *Settings***

- **Note: we see following screen**



⇨ **1.4 Press on *Default Browser***

⇨ **1.5 In Following screen change the option to *Allow* the IE explorer mode and then press the *Restart* browser button.**

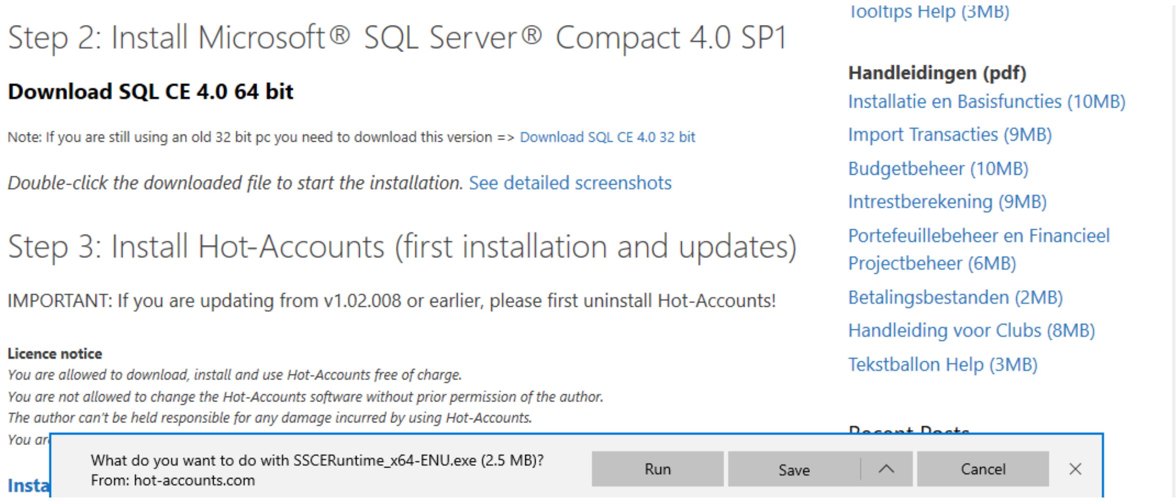


The Microsoft Edge web browser is now configured to optionally load webpages in IE mode.

Step 2: Install Microsoft SQL Server Compact 4.0 SP1 software

⇨ **2.1 Click in the webpage on the link '**Download SQL CE 4.0 64 bit'.

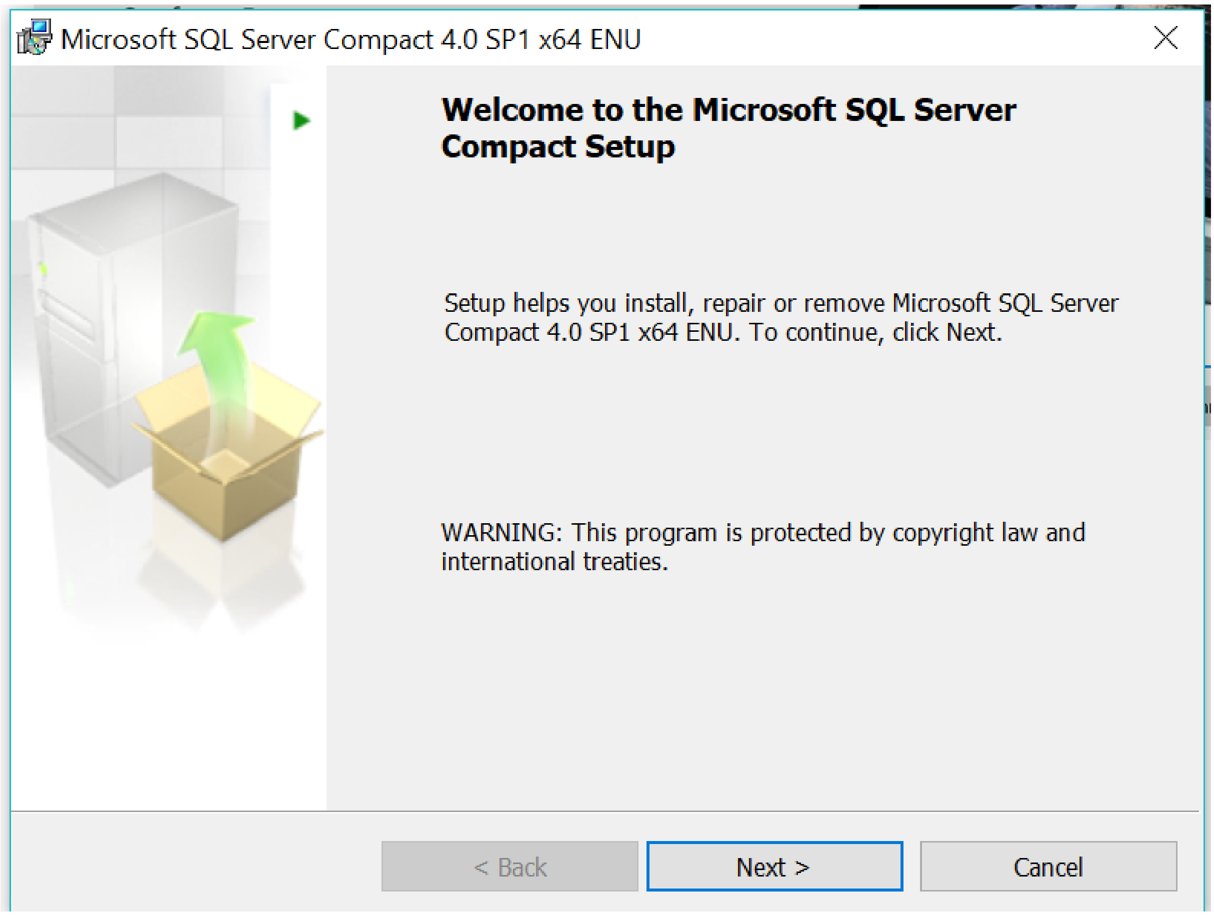
Note: if you get an error during this installation, you probably still have a very old 32 bit pc. In that case you need to click the other link namely 'Download SQL CE 4.0 32 bit'.



At the bottom of the screen you will be asked what action you want to perform.

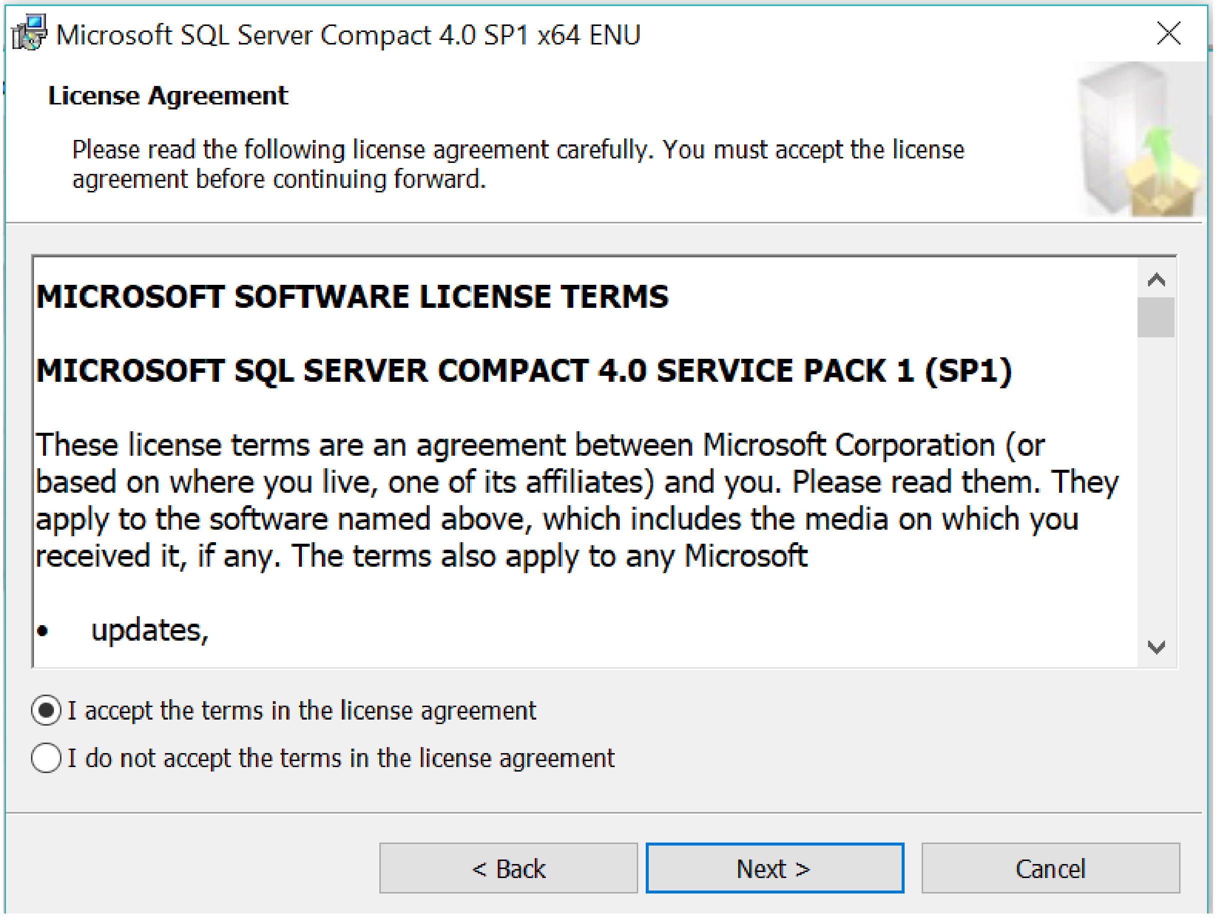
- **2.2 Select the option 'Run' to start the installation of the SQL software.**
- **2.3 If you get an intermediate message "Do you want to allow this app to make changes to your device?" SQL Server Compact "Yes/No" then press the 'YES' button.**

You now see following screen:



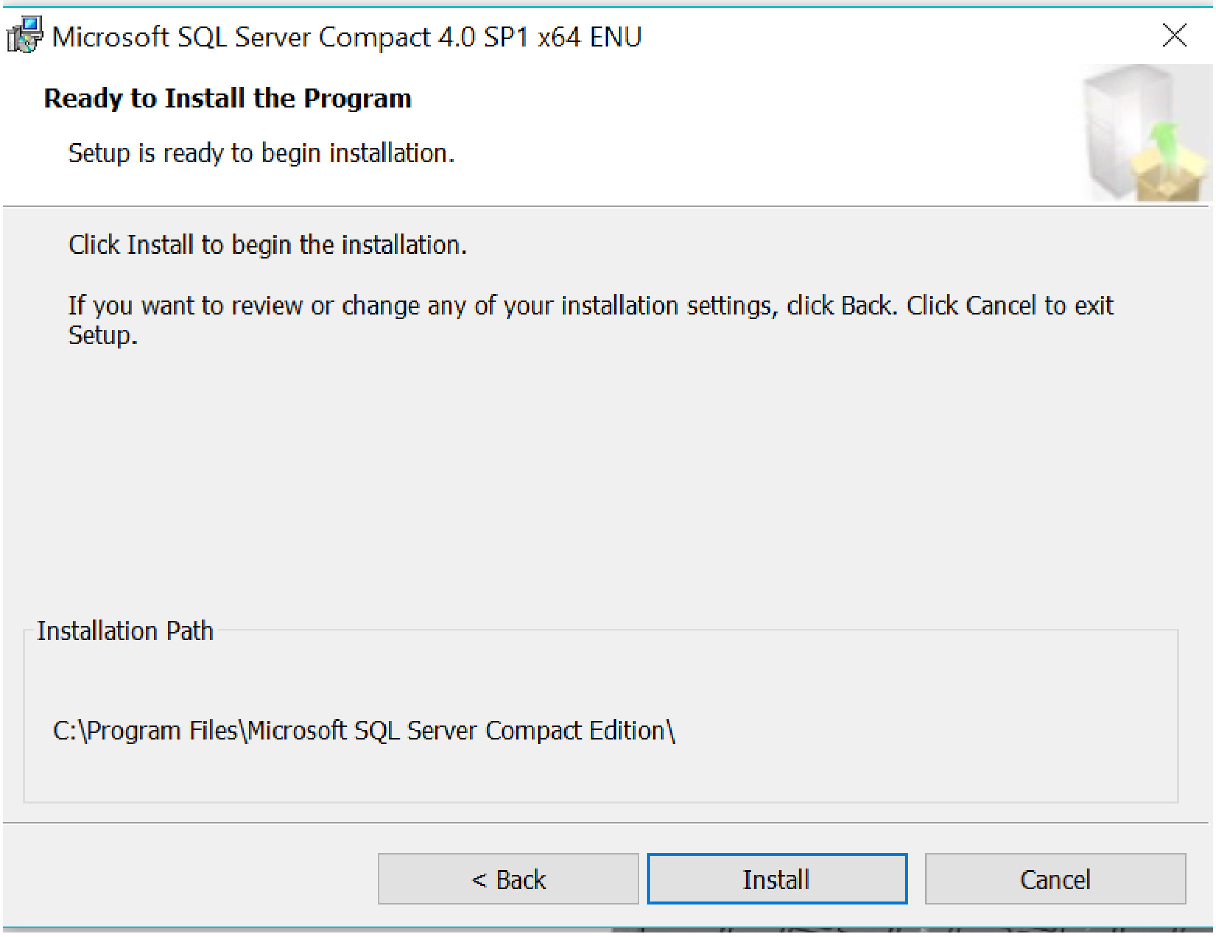
➢ **2.4 Press NEXT**

You now see following License Agreement screen.



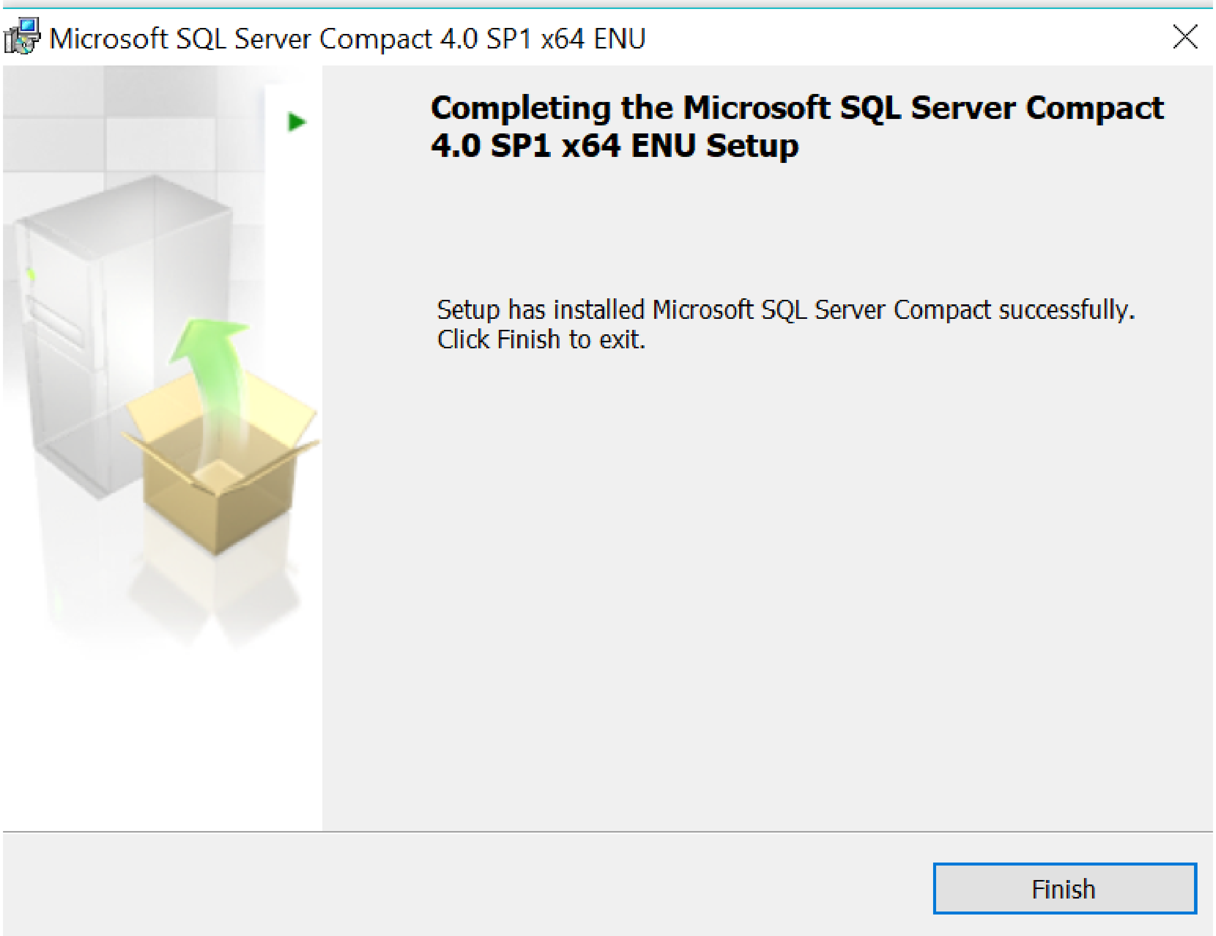
- **2.5 Select the option "I accept the terms of the license agreement"**
- **2.6 Press NEXT**

Another intermediate screen is shown.



- **2.7 Press INSTALL**

Finally you get the message that the (SQL) software was successfully installed.



- **2.8 Press FINISH**

Step 3: Install the Hot-Accounts software

Note: The Hot-Accounts installation procedure works both for new installations as for updates.

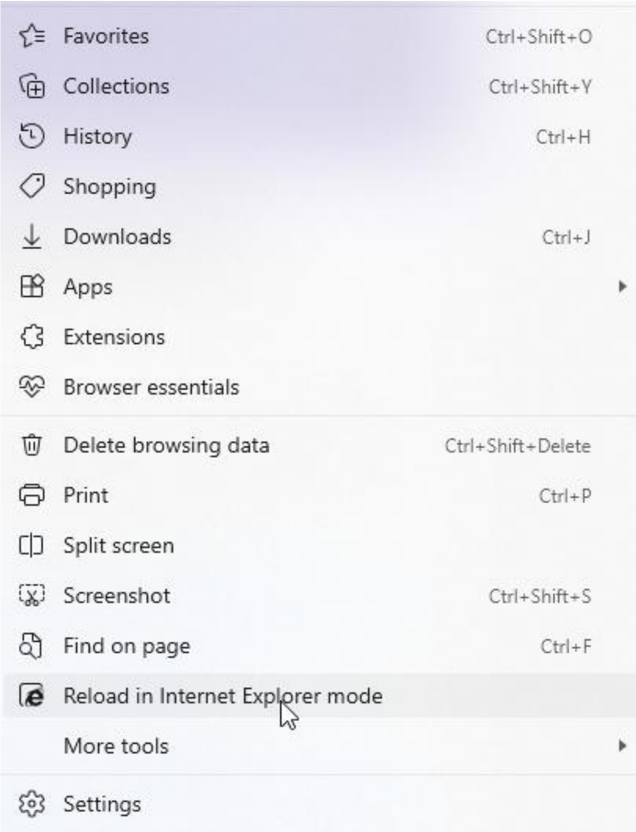
If you are updating a previous version older than v1.02.009 you first need to remove the Hot-Accounts program from your computer before executing step 3.

- **3.1 Please read the license notice.**

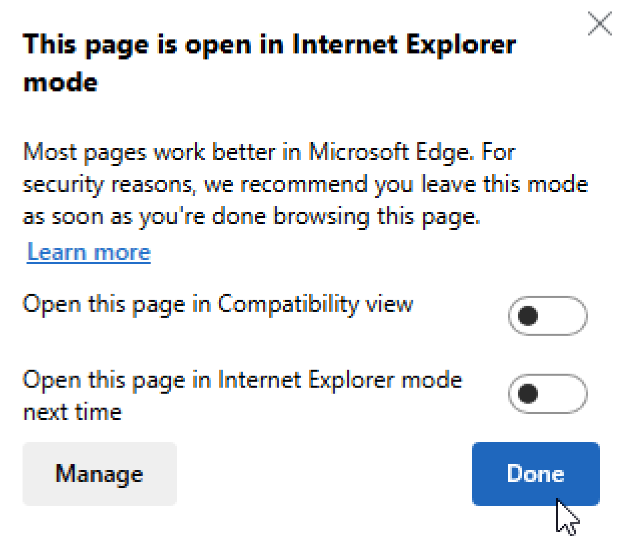
You are allowed to download, install and use Hot-Accounts free of charge. You are not allowed to change the Hot-Accounts software without prior permission of the author. The author can't be held responsible for any damage incurred by using Hot-Accounts. You are supposed to agree with these conditions when you start downloading, installing or using Hot-Accounts.

Before actually installing Hot-Accounts, we first place the download page in Internet Explorer mode so that ClickOnce is supported.

- **3.2 Press in the Hot-Accounts download page on the 3 horizontal points in the upper right corner**
    - **Note: because of the configuration in step 1 a new option has been added.**



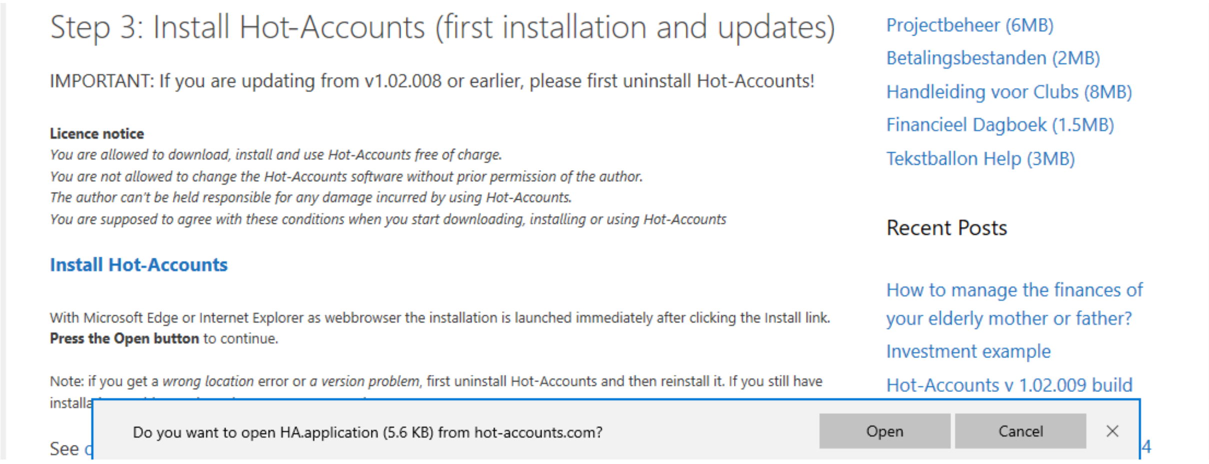
- **3.3 Press on *Reload in Internet Explorer mode* and confirm by pressing the *Done* option on the next screen.**



We are now ready for the actual installation of the Hot-Accounts program.

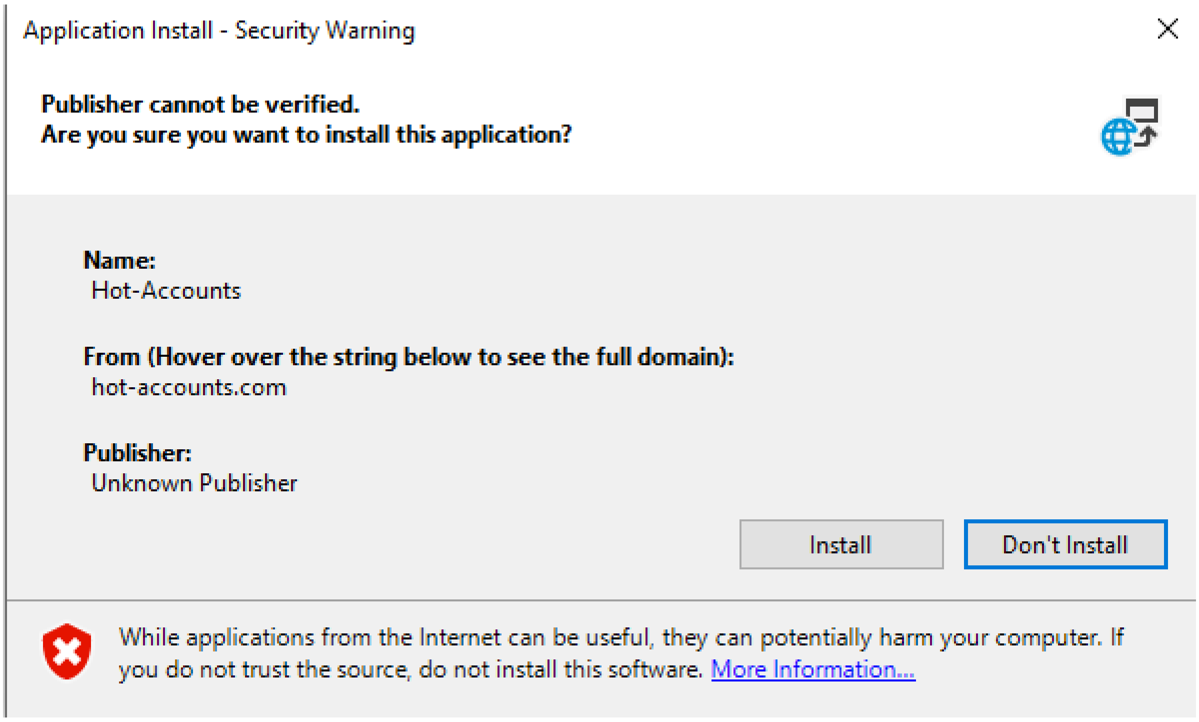
➢ 3.4 Press on 'Install HOT-ACCOUNTS'

You now get following message at the bottom of the screen:



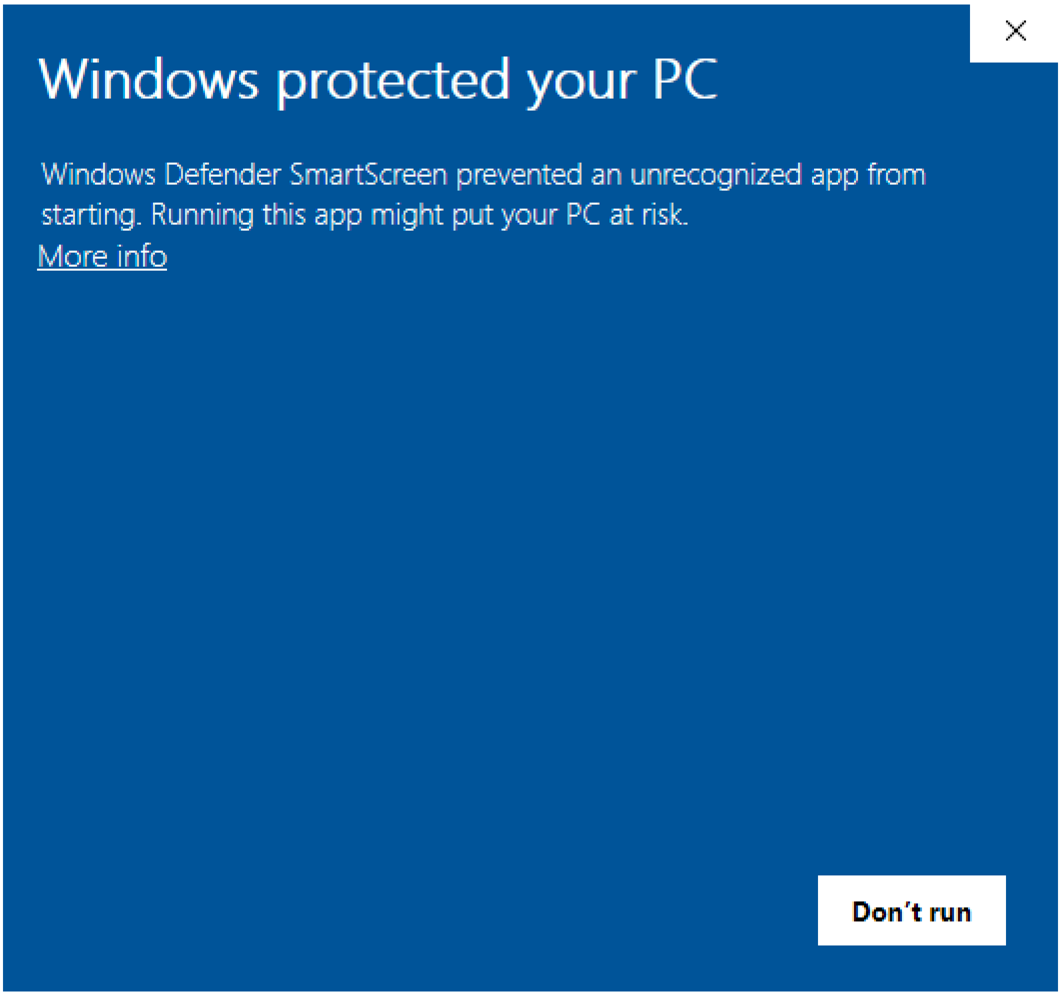
➢ 3.5 Press the OPEN button

Following screen is shown:



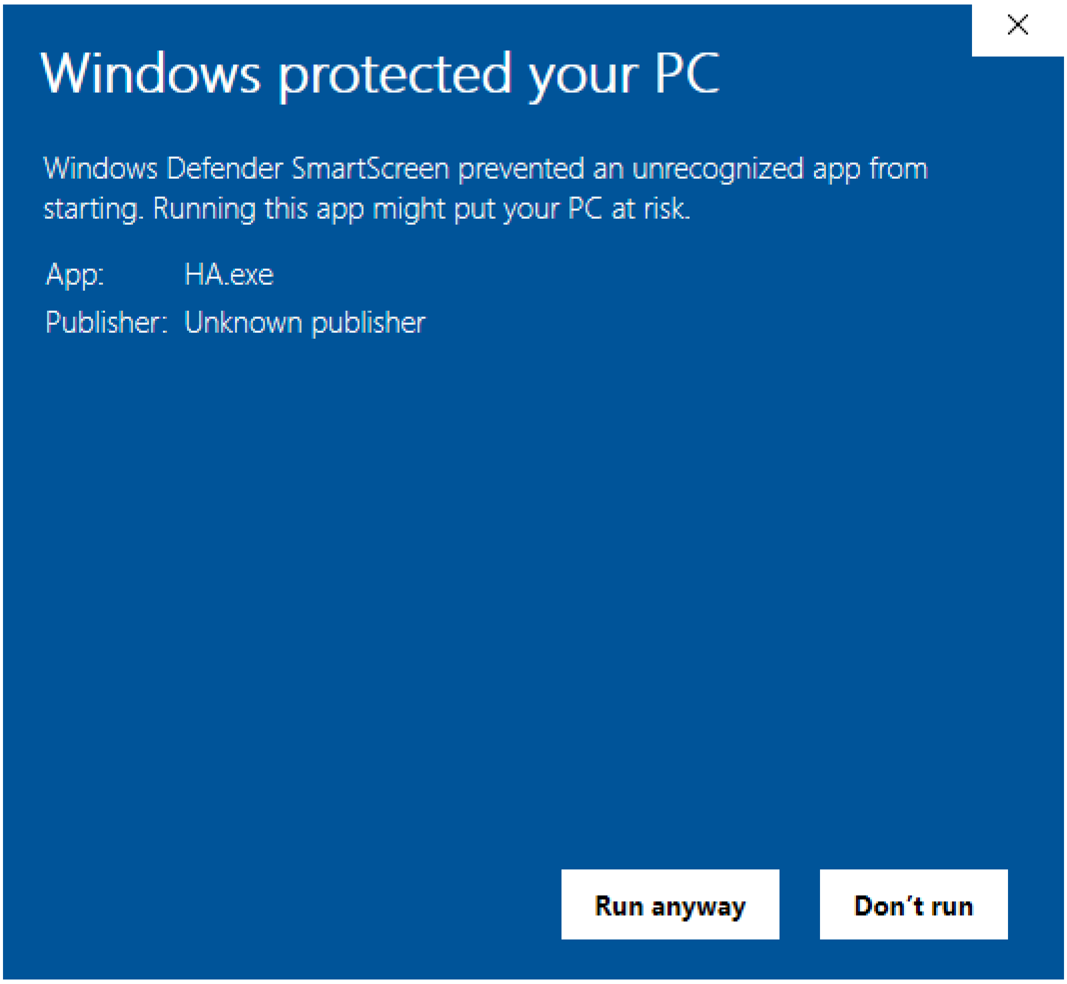
➢ 3.6 Press INSTALL

You now get following Windows Defender warning.



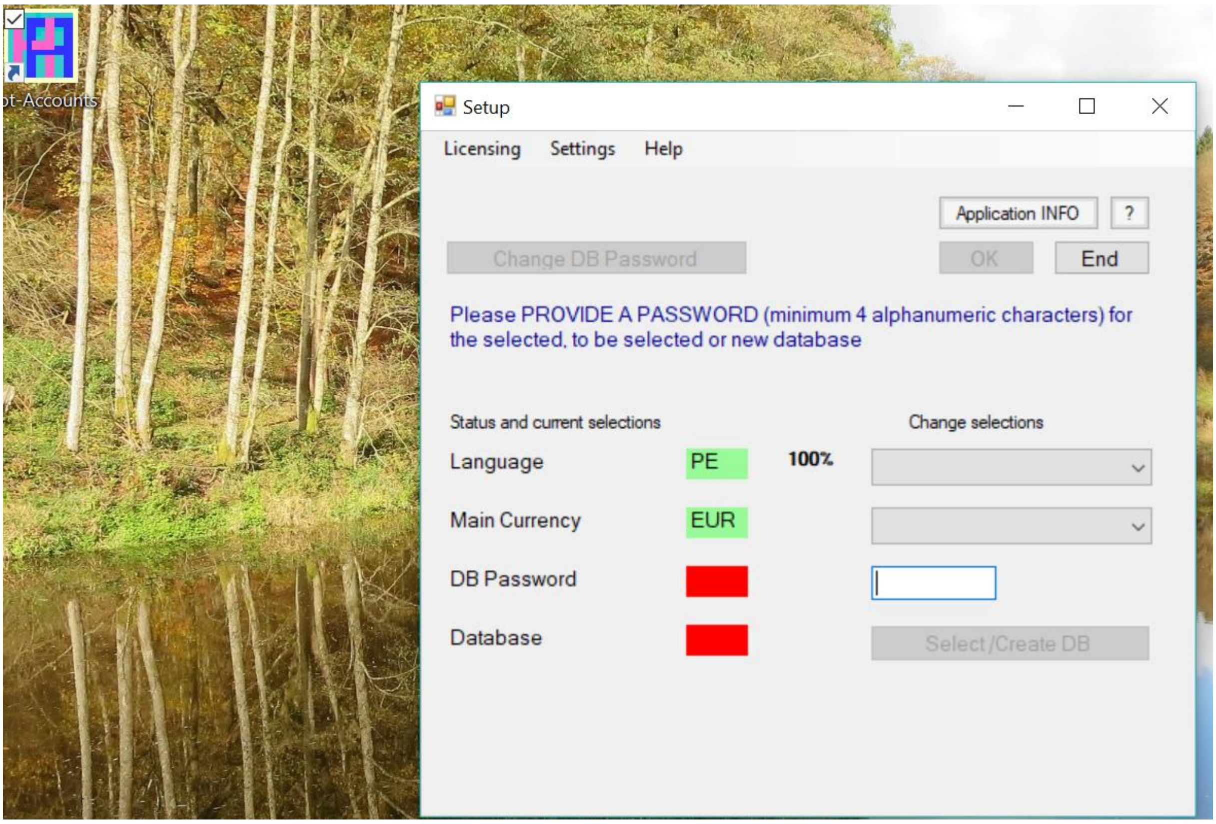
- **3.7 Press on 'More Info'**

Another Windows Defender warning is shown:



- **3.8 Press 'Run anyway'**

Hot-Accounts is now being installed. An icon is placed on the desktop and the program is launched for the first time.



Step 4: Create a new Hot-Accounts database (SETUP SCHERM)

Note: only if you can create a new Hot-Accounts database or if you can login into an existing one proves that all software has been installed correctly.

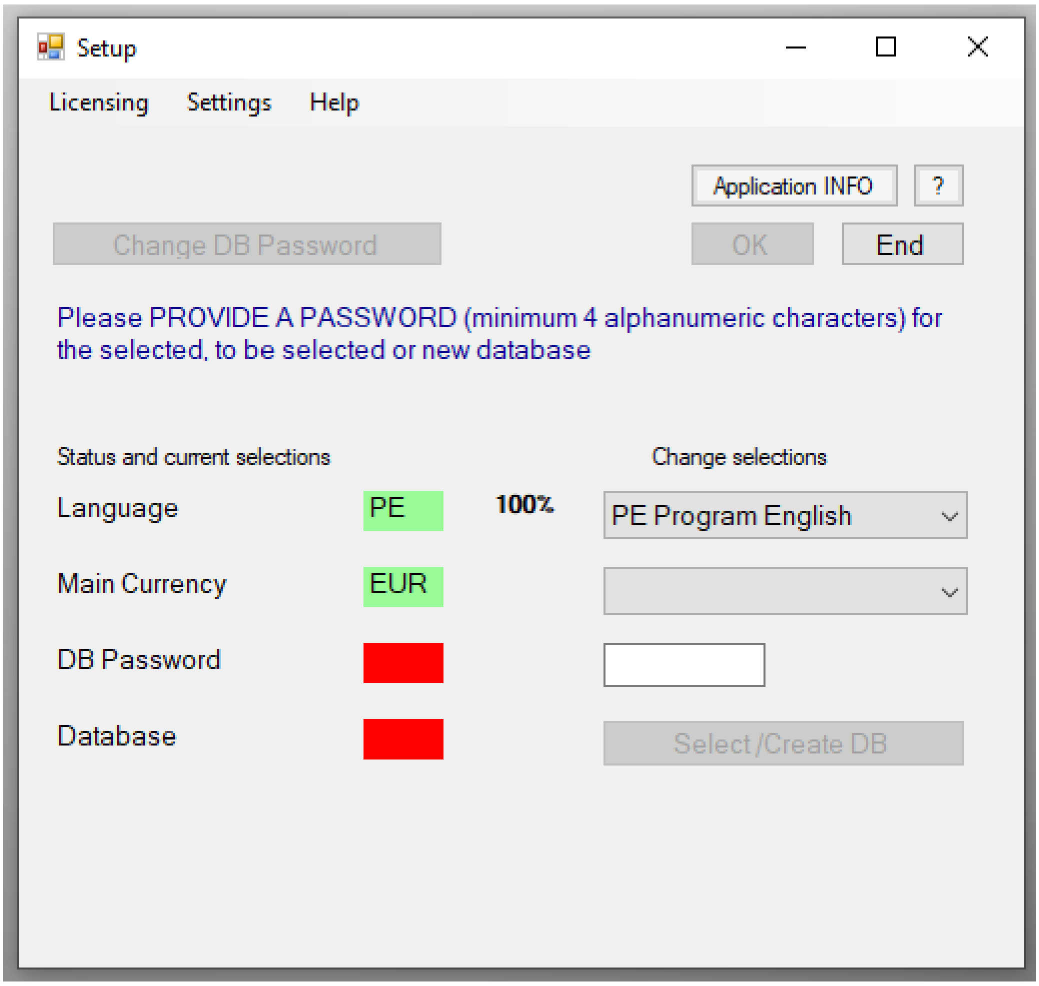
At the start of the program, the SETUP screen is shown. It allows us to set and select a few important options, such as the database we want to work with, or, as in this case, create a new Hot-Accounts database.

- **4.1 Choose your language (PE=Program English, NL=Dutch or another language)**

When you change the language the setup screen is changed instantly into the chosen language, provided that a translation for the screen elements exists. Currently only Program English and Dutch are 100% available.

Nevertheless, selecting another language with at least a 2% translation degree has still sense, because these translations are used when a new Hot-Accounts database is created.

When creating a new Hot-Accounts database, the chosen language is important because a number of variable elements, such as budget items, budget types, account types, etc. are generated in that language.



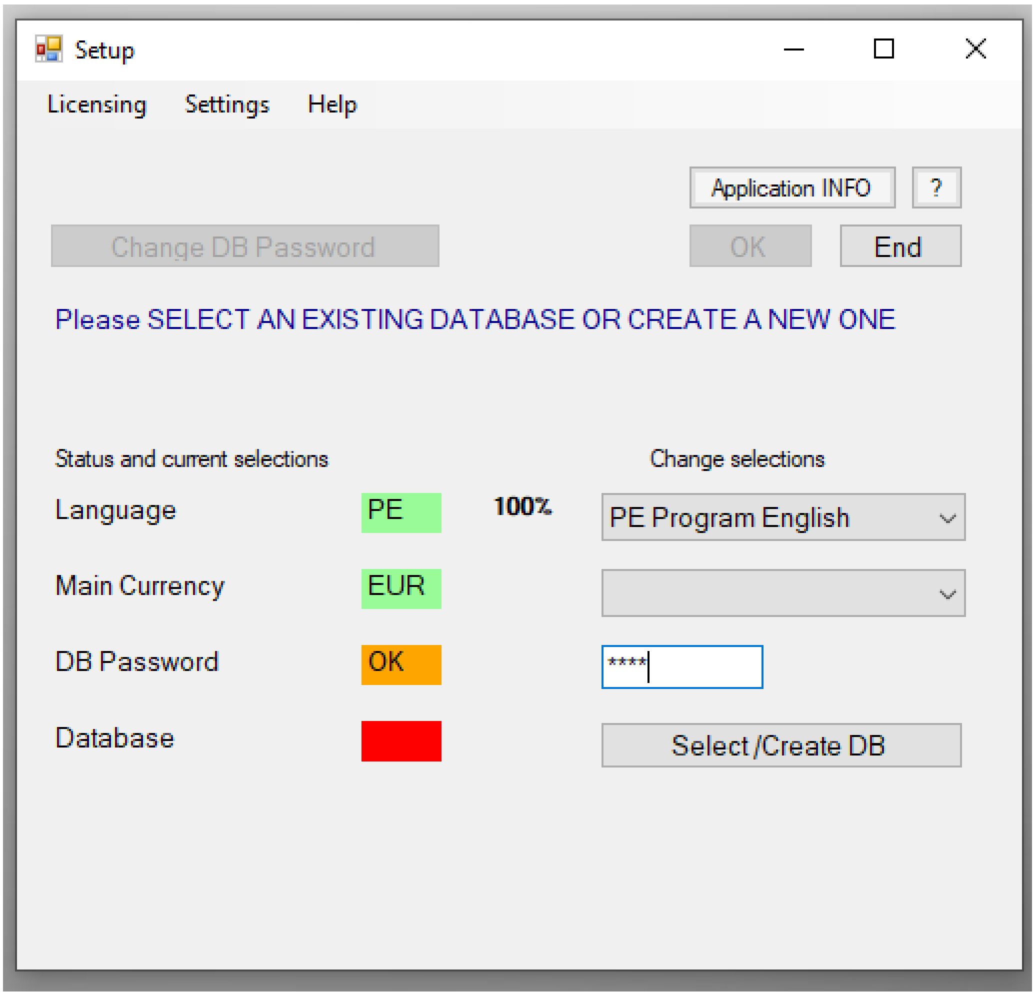
- **4.2 Select a currency as main currency from the dropdown list**

This currency can be adapted at each moment. It has the meaning of **consolidation currency**. If you have accounts in different currencies you can get a total balance in a chosen main currency. The program allows to either manually enter or to import exchange rates (from an ECB website).

- **4.3 Type a password of at least 4 positions long. This password will be the database password that we are going to create (e.g. 'Test')**

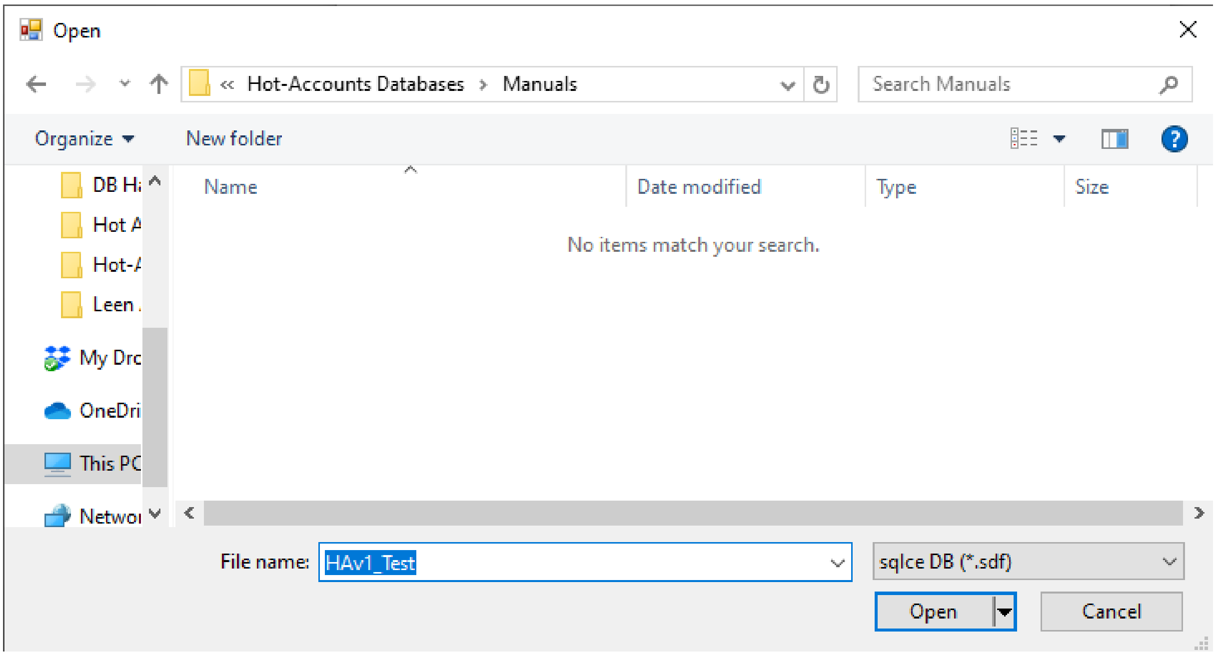
The password can be different for each new database that is being created. **But pay attention: only via that database specific password you can get access to the database! And there is no way around to retrieve a lost password.**

After entering 4 positions in the password field the text at the top has changed and also the button **Select/Create DB** has become available.



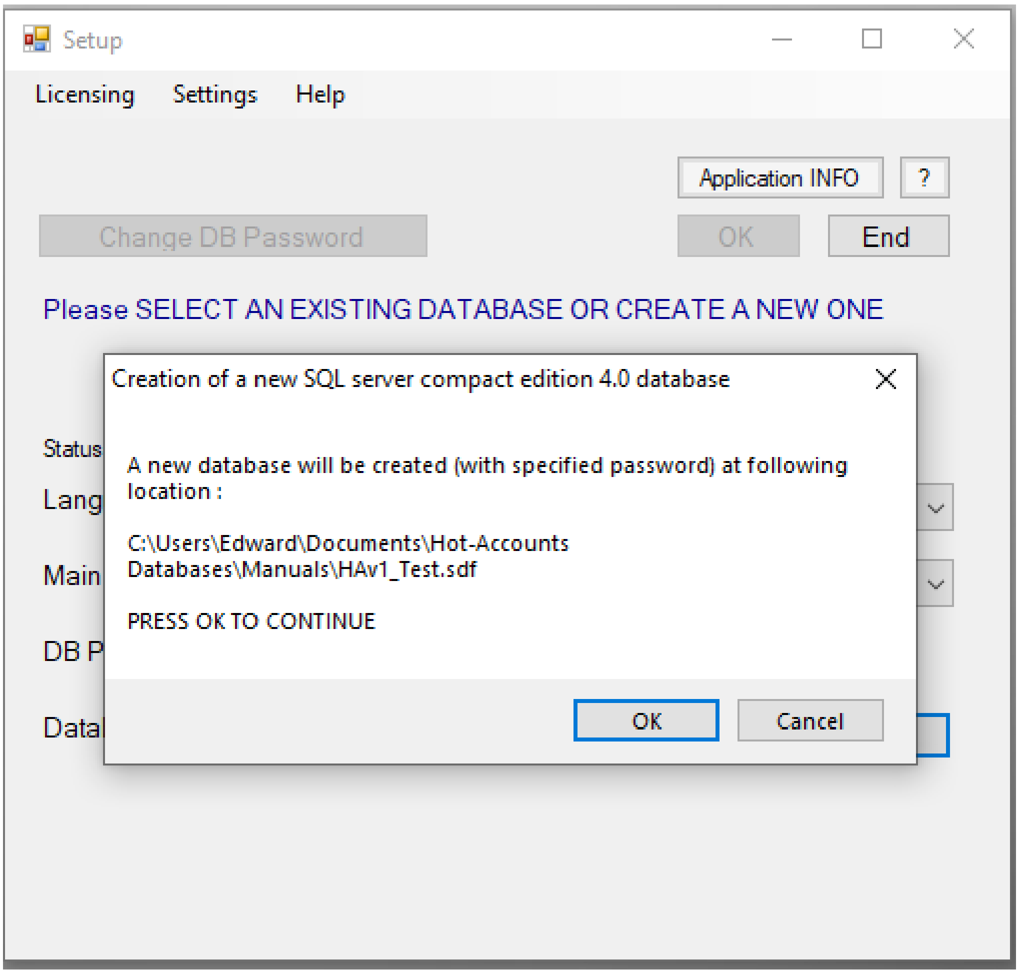
➢ **4.4 Press the 'Select/Create DB' button.**

You get a screen where you can choose both path and name of the database. Perhaps you might first create some folder to hold all your Hot-Accounts databases, such as a 'Hot-Accounts databases' folder in the documents folder.



- **4.5 Choose a path (folder) where you want to create the new database.**
- **4.6 Type a name (**E.g. replace the proposed 'name' part by 'Test' and keep the 'HAv1_' prefix. This way, you still know that the file is a Hot-Accounts version 1 database.
- **4.7 Press on Open**

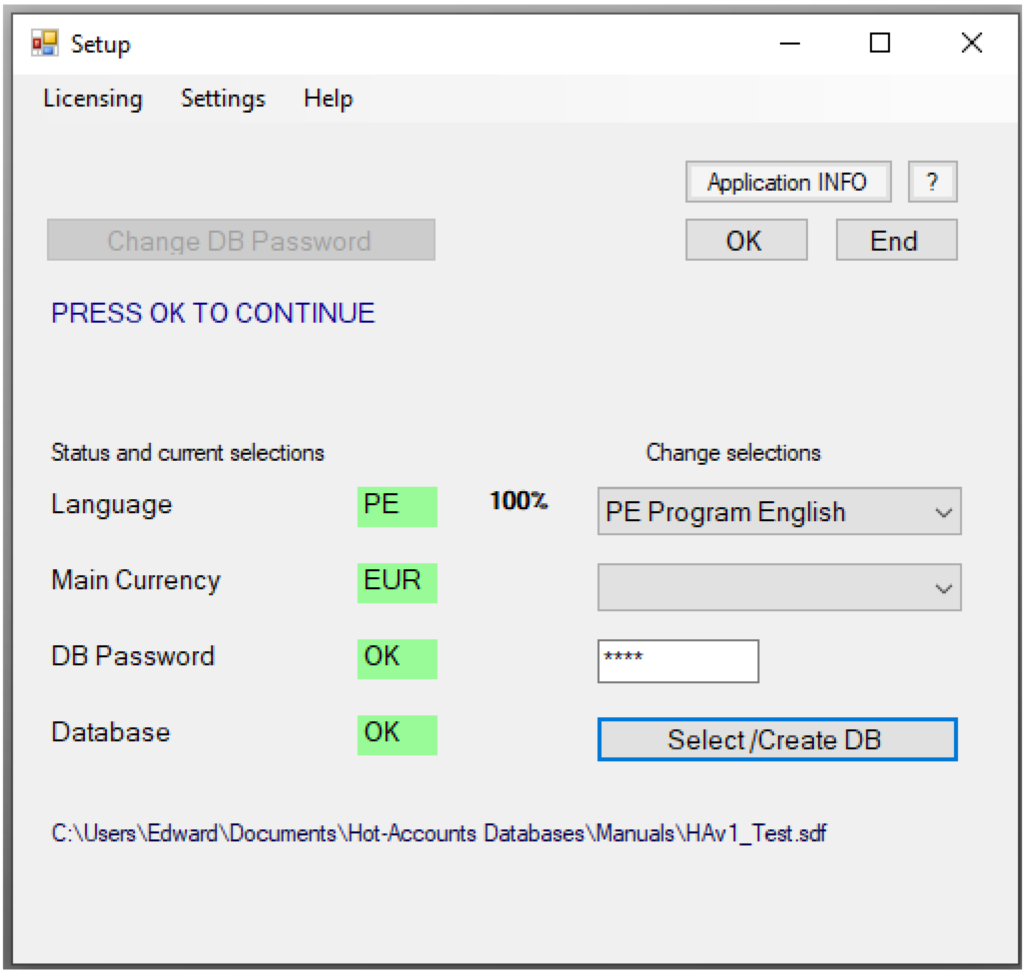
Next message indicates where and with what name the new Hot-Accounts database will be created.



- **4.8 Press OK in the message box to continue.**

The database is being created in a few seconds. It also proves that the installation of Microsoft SQL Server Compact software has been successful.

(Note: If this is not the case, please redo step 2 of the installation procedure. Also check if your pc is 32 bit or 64 bit and install the right version.)



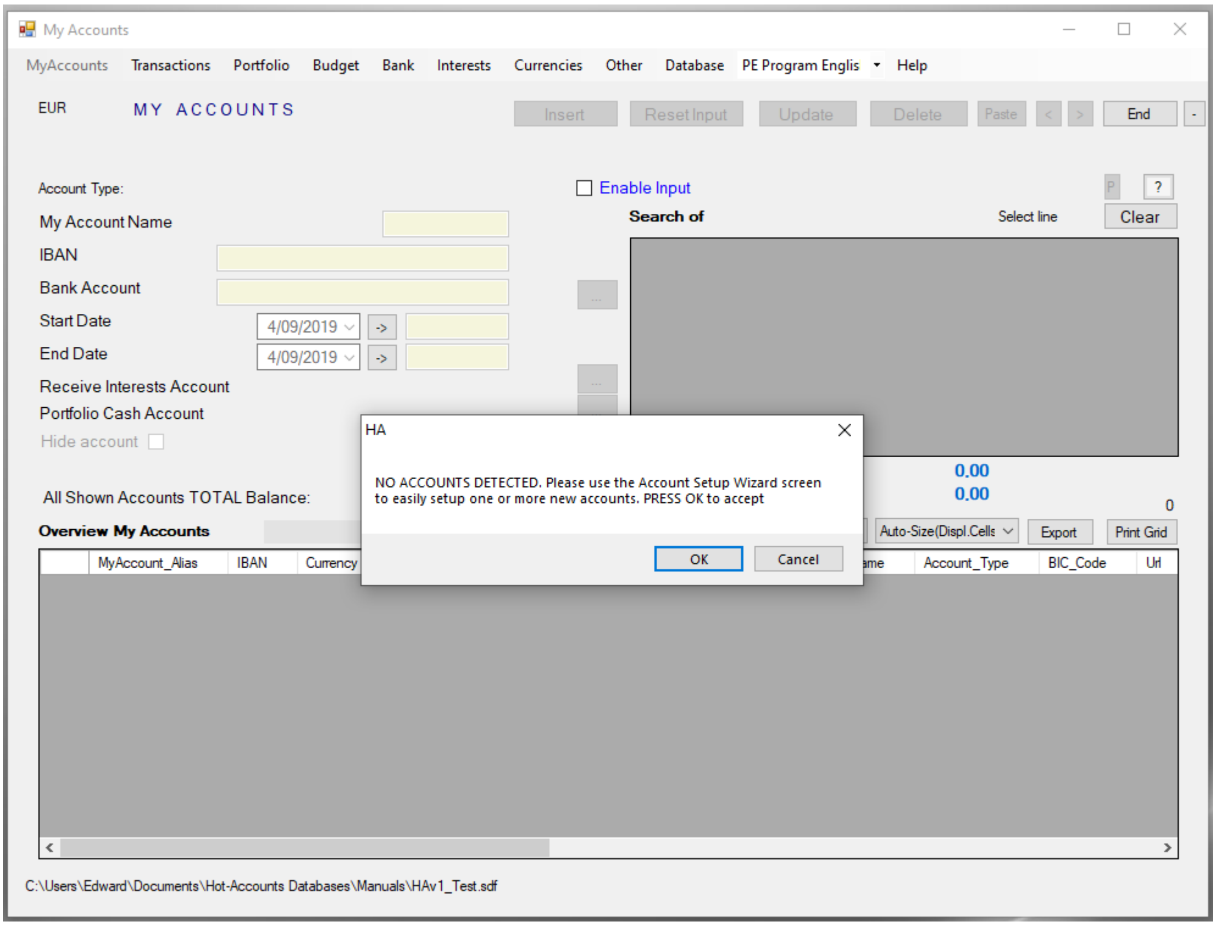
At the bottom of the screen you see the path and name of the current Hot-Accounts database.
Note: you can define as many Hot-Accounts database as you need. E.g. a database to manage your own finances and another database to manage the finances of a sports club. You can however only work with one Hot-Accounts database at a time on the same computer.

(Strictly spoken, you might access the same database from different computers, but it is highly discouraged to do Add/Update/Delete operations from multiple devices, as this behavior might corrupt the database!)

The green boxes indicate that everything is ok to start working with this database. Also the OK button has become available.

- **4.9 Press OK to continue.**

The ACCOUNTS screen is automatically shown when OK is pressed in the Setup screen.



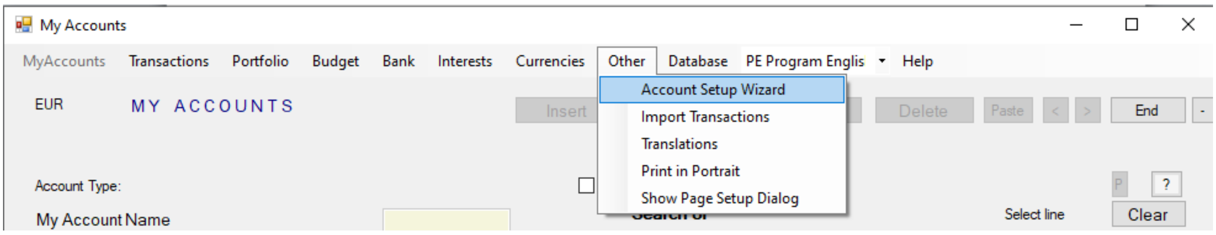
This screen shows an overview of all defined (bank)-accounts. The program however detects that no accounts have been defined yet and therefore proposes to go to the 'Account Setup Wizard' screen.

- **Press OK in the message window**

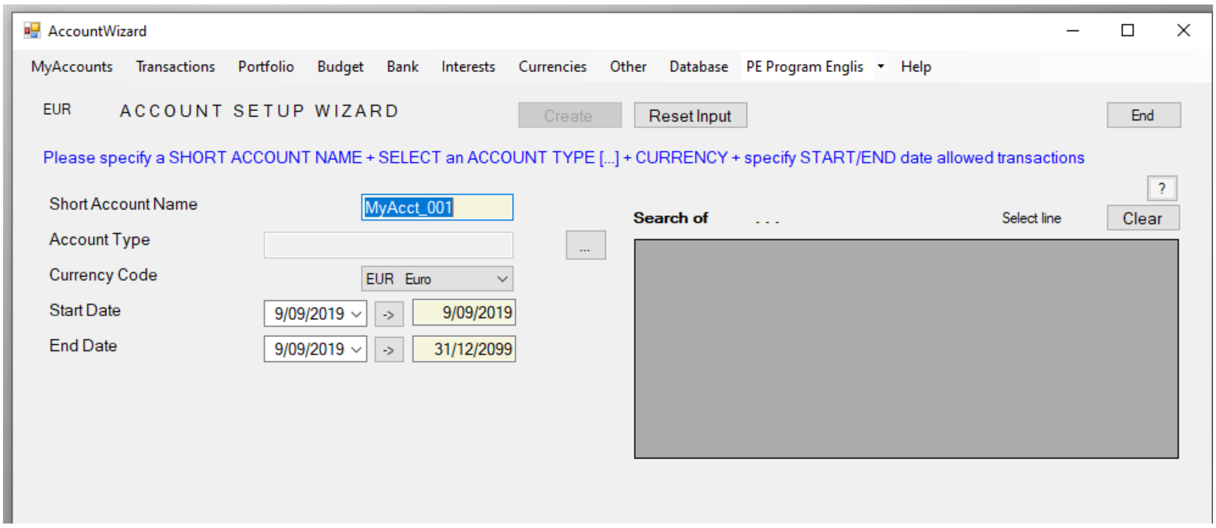
The 'Account Setup Wizard' screen is shown.

DEFINE (BANK)-ACCOUNTS

You can use a ‘wizard’ screen to quickly create new accounts. It can also be found via the menu bar, by selecting the option ‘Other’ and then the item ‘Account Setup Wizard’.



Het ‘Account Setup Wizard’ screen is shown.



In this screen, we are now going to create 4 accounts that most people have:

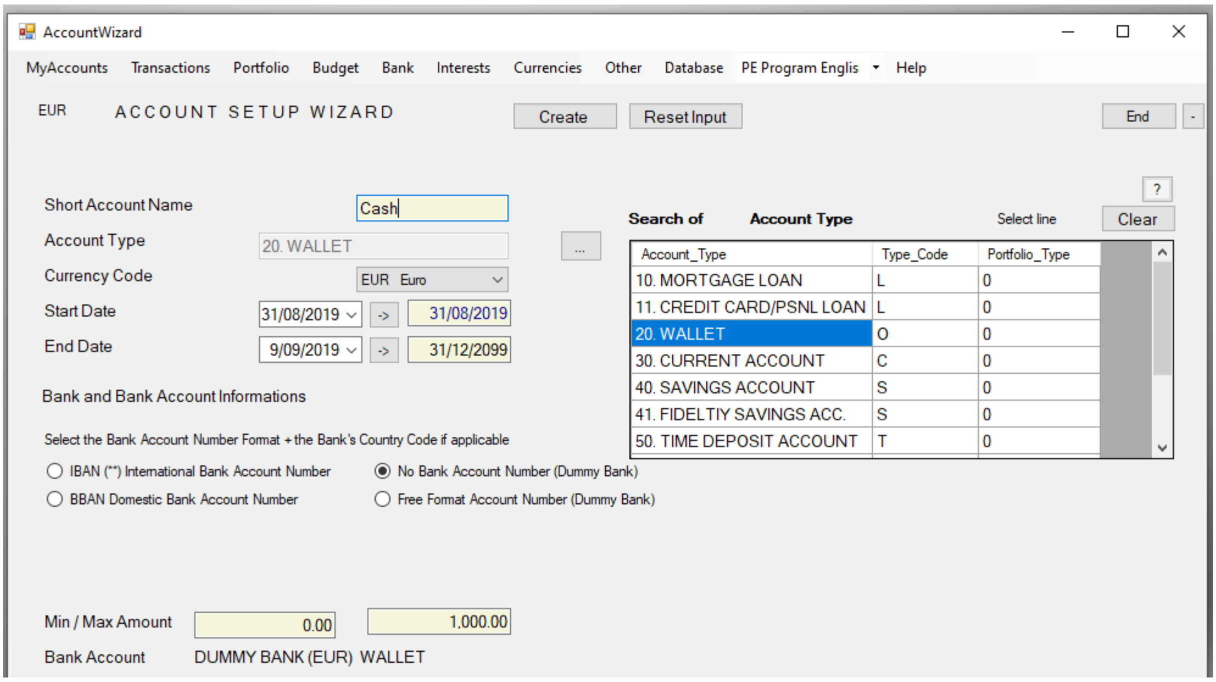
- a) An account for **Cash** in our wallet.
- b) A **Current account** in IBAN format at a bank
- c) A **Saving account** in IBAN format at a bank
- d) A **Credit card** account

1. Define a wallet account (‘Cash’)

- **1.1 Replace the suggested account name ‘MyAcct_001’ by e.g. ‘Cash’**
- **1.2 Press the special button located behind the Account Type field**. **Note: this kind of button is used to start a search for the field behind which it is located. The overview is normally shown in the little screen at the top right.** (In this case an overview of Account Types is shown).
- **1.3 Click in the little screen on the line with Account Type= ’20. WALLET’.** The choice is now copied into the Account Type input field. **Note: this is general behavior. If a line is clicked in a**

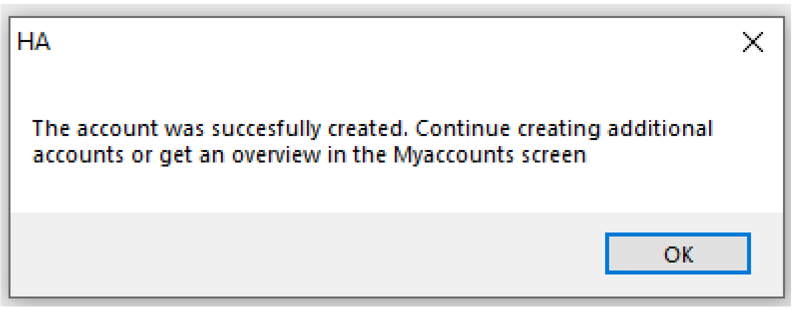
Search Screen, the information is copied to the corresponding input field. Note: a number of extra fields are shown now.

- **1.4 Keep e.g. EUR as currency.**
- **1.5 Enter a Start Date.** Meaning: the program allows you to enter new transactions as of this date. Note: This setting can still be changed later on in the My Accounts screen. Set the Start Date to **e.g. the last day of previous month.**
- **1.6 Keep 31/12/2099 as End Date.**
- **1.7 Also keep the option 'No Bank Account Number (Dummy bank)'.** This is the most simple account description with no real bank and no Account Number specified.
- **1.8 Optionally adjust the proposed maximum amount field.** Meaning: transactions that would bring the account balance outside these minimum and maximum limits are rejected. As money in a wallet can't be negative, keep the minimum amount of 0. If you sometimes have more than 1000 EUR in your wallet, set a higher maximum limit.



- **1.9 Press the 'Create' button to actually create the 'Cash' account in Hot-Accounts'.**

A message is shown to confirm the creation of the account.

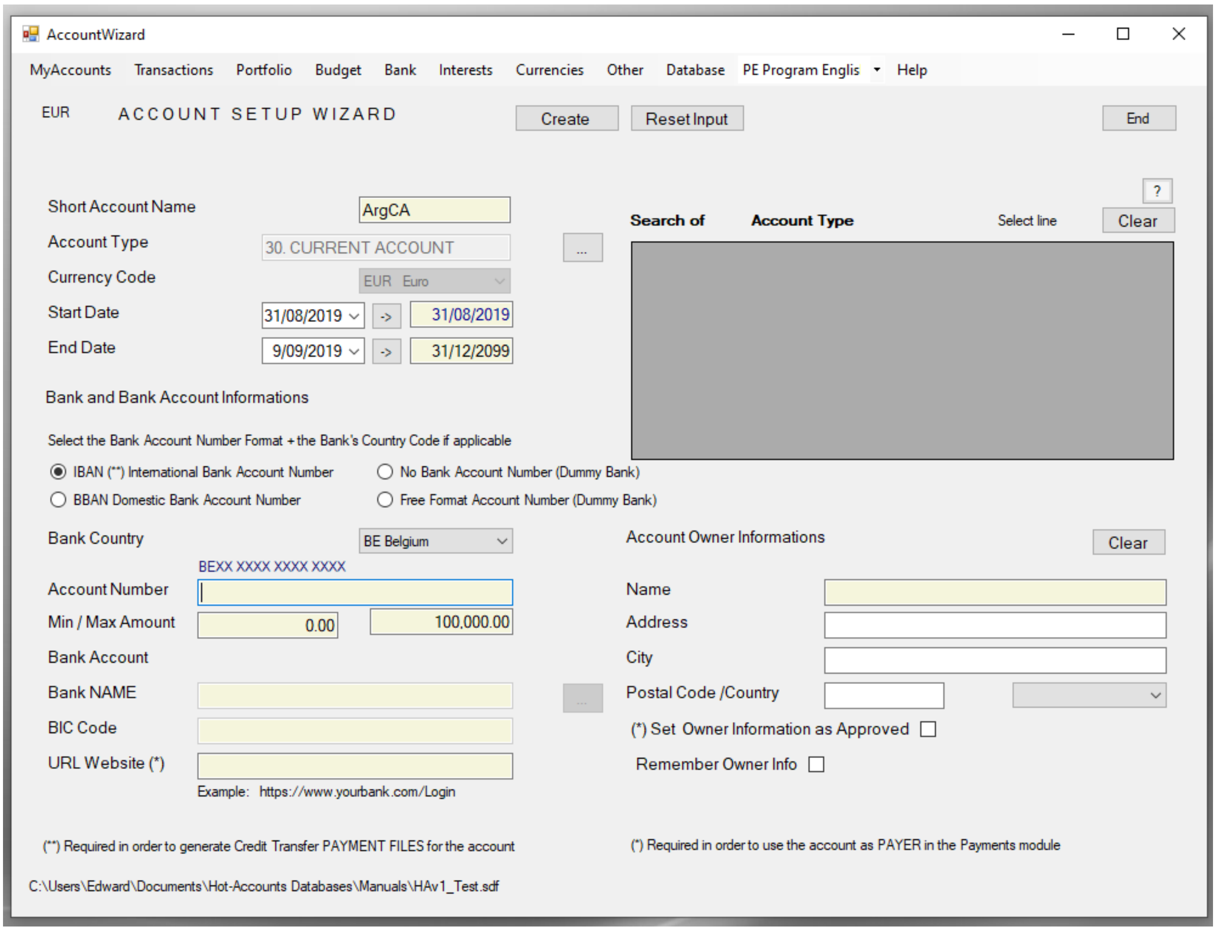


- **1.10 Press OK in this message box.**

2. **Define a Current Account in IBAN format** (e.g. a Belgian account with IBAN number BE54 9791 0000 0001.

- **2.1 Change the auto generated account name 'MyAcct_002' by a more appropriate name.** As it's a current account of the ARGENTA bank, I call it '**ArgCA**' Note: avoid spaces in the naming, as this is sometimes confusing.
- **2.2 Press the button behind the Account Type field.** In the small Search Screen an overview of Account Types is shown.
- **2.3 Click in the Search Screen on the line '30. CURRENT ACCOUNT'** (The choice is copied into the Account Type field).
- **2.4 We keep EUR as currency for this account.**
- **2.5 Type a Start Date for the account** (again we select **the last day of previous month**)
- **2.6 Keep 31/12/2099 as End Date.**
- **2.7 We now select the option IBAN'** (a bank Land code drop down box is shown)
- **2.8 Select the country code 'BE Belgium'**

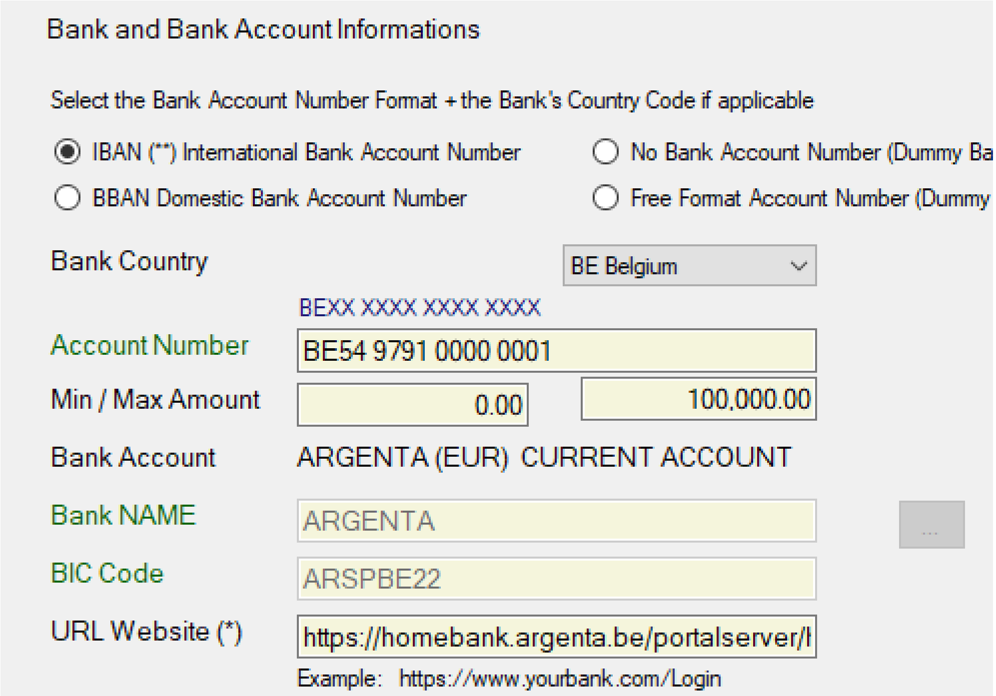
- A number of additional fields have become available. Note: as we have selected a country, the program now knows the format of the IBAN account number.



- **2.9 Type the IBAN number in the Account Number field** (**The program mostly recognizes the bank from the bank account number and automatically fills in the BIC (bank identification code).** We also see which (general) bank account the program will create.

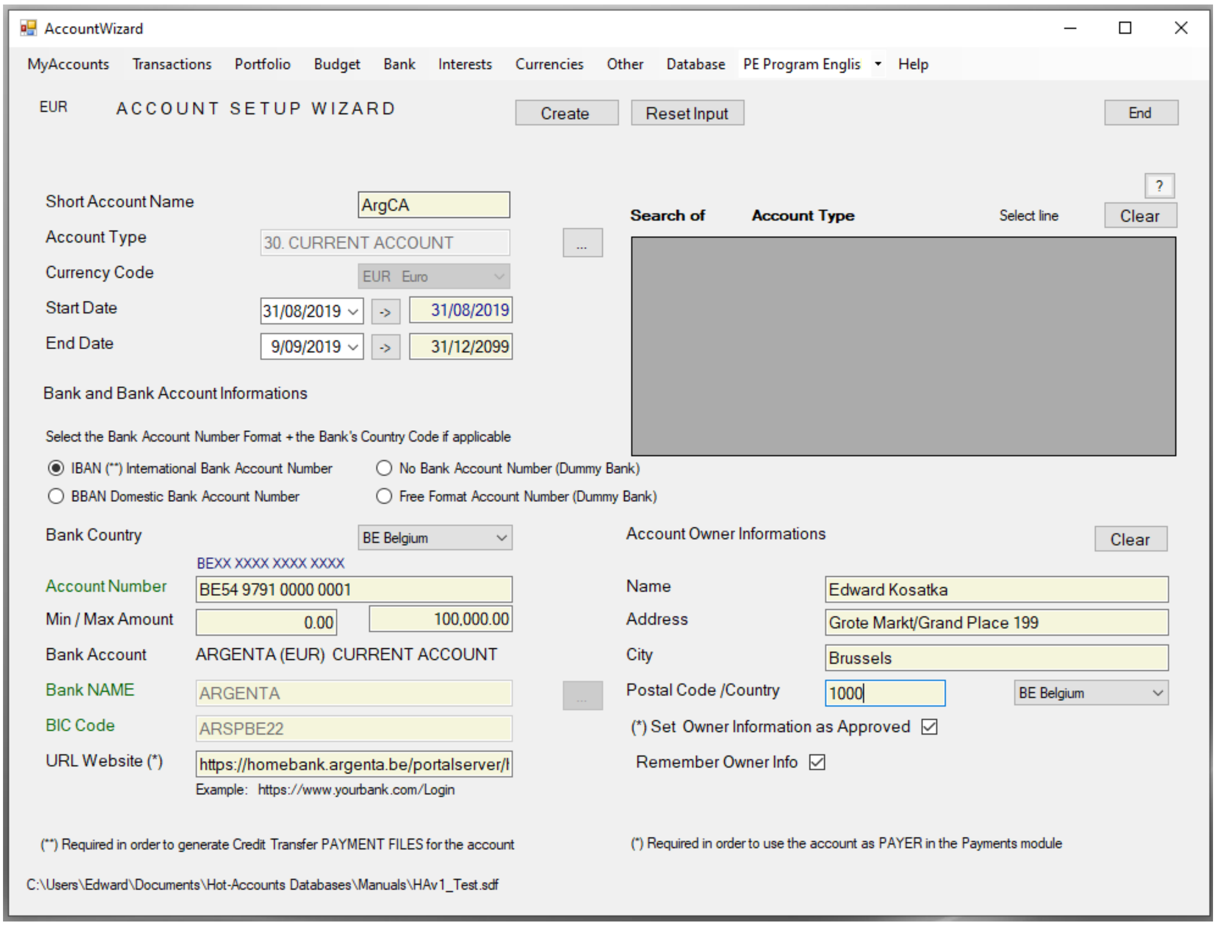
- **2.9.1 <u>If a bank is not recognized</u> automatically, the button behind the BANK NAME becomes available.**
- **2.9.2 Press in that case on that button.** (The little screen now shows an overview of most banks of the earlier selected country)
  - **2.9.2.1 If the bank is found in this list, click on the corresponding line.** The BANK NAME and BIC code are filled in automatically.
  - **2.9.2.2 If the bank is not found in the list, a new bank record has to be defined in the Banks screen** (=>Menu Bank, then menu item Banks)

- **2.10 Accept or change the minimum and maximum limits (0/100000) of allowed balances.** (Note: Argenta current accounts are not allowed to be negative, so we keep 0 as lower limit)



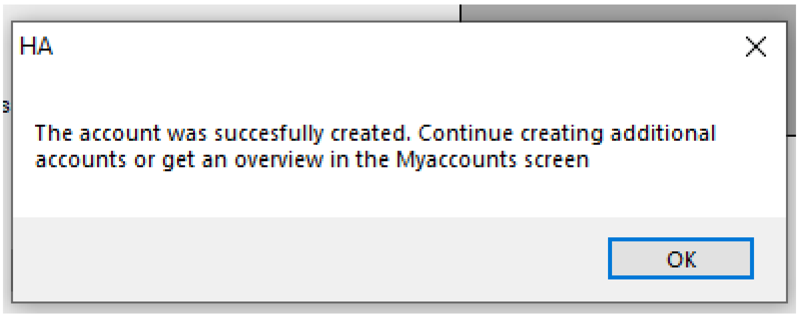
- **2.11 Optional but recommended: Copy** (via Ctrl+C) **the URL of the internet login page of the bank and paste it** (via Ctrl+V) **into the 'URL Website' field.** (Note: don't worry about the length as this field can hold URL's up to 250 positions long) **The advantage of registering this web address is that the bank's login webpage can be launched quickly from the My Accounts screen (see later on)** Note: for the Argenta bank in Belgium, this URL is: https://homebank.argenta.be/portalserver/home?lang=nl
- **2.12 Fill in your Name, address and country info in the fields to the right and also check both checkboxes.** Note: the wizard needs this information in order to create a 'Payee/Payer' record. Approved address info is also needed in order to use the payments module of the program. By checking the second check box, next time, when creating a new account, the same address info will be proposed, and you don't need to enter it again

The screen now looks this way:



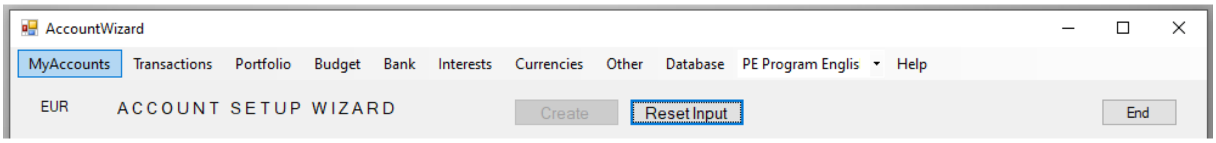
- **2.13 Press the Create button.**

A message confirms the creation of the account:



- **2.14 Press OK in the message box to continue**

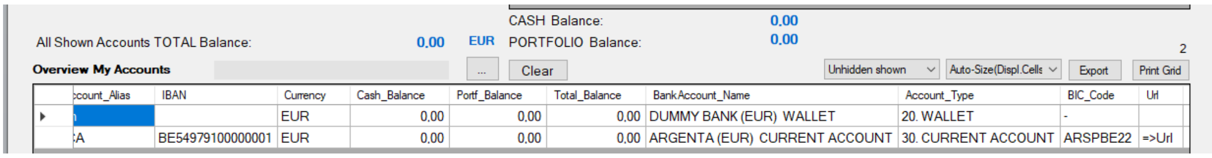
First we take a look at the My Accounts screen:



➢ **Click in the Menu on the Item 'MyAccounts'**

The My Accounts screen is shown.

At the bottom of this screen we see the Wallet and Current Account that we have defined. **An important feature of Hot-Accounts is that each account actually has 2 balances: a normal Cash balance (= money) and a Portfolio balance.** Of course, normal accounts always have a Portfolio balance equal to zero. Only special accounts, such as investment accounts or assets accounts can have a non-zero portfolio balance.

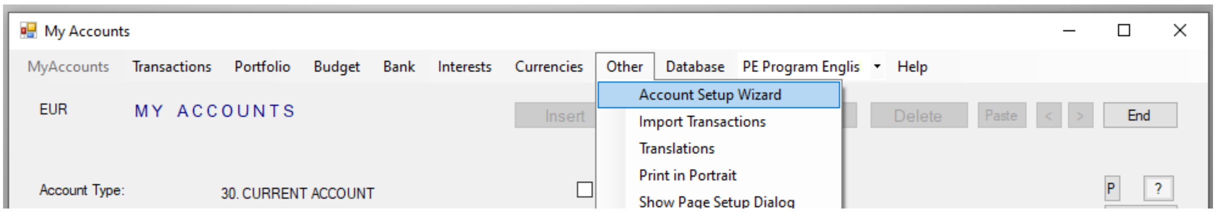


The **"=>URL"** (see all the way down right) indicates that for the account a bank logon Url has been defined.

➢ **Klick in the grid on the "=>Url" box". Your web browser is started and the login page of the bank is shown.**

3. Create a Savings Account in IBAN format (e.g. a Belgian bank account with IBAN number : BE35 9791 1111 1111)

We first return to the 'Account Setup Wizard' screen via 'Other' menu item.



The definition of the **savings account** is nearly the same as we did for the current account. Of course we give another name, e.g. **ArgSA**, but important is to select the right Account Type: either choose a '40. SAVINGS ACCOUNT' or '41. FIDELTIY SAVINGS ACC'.

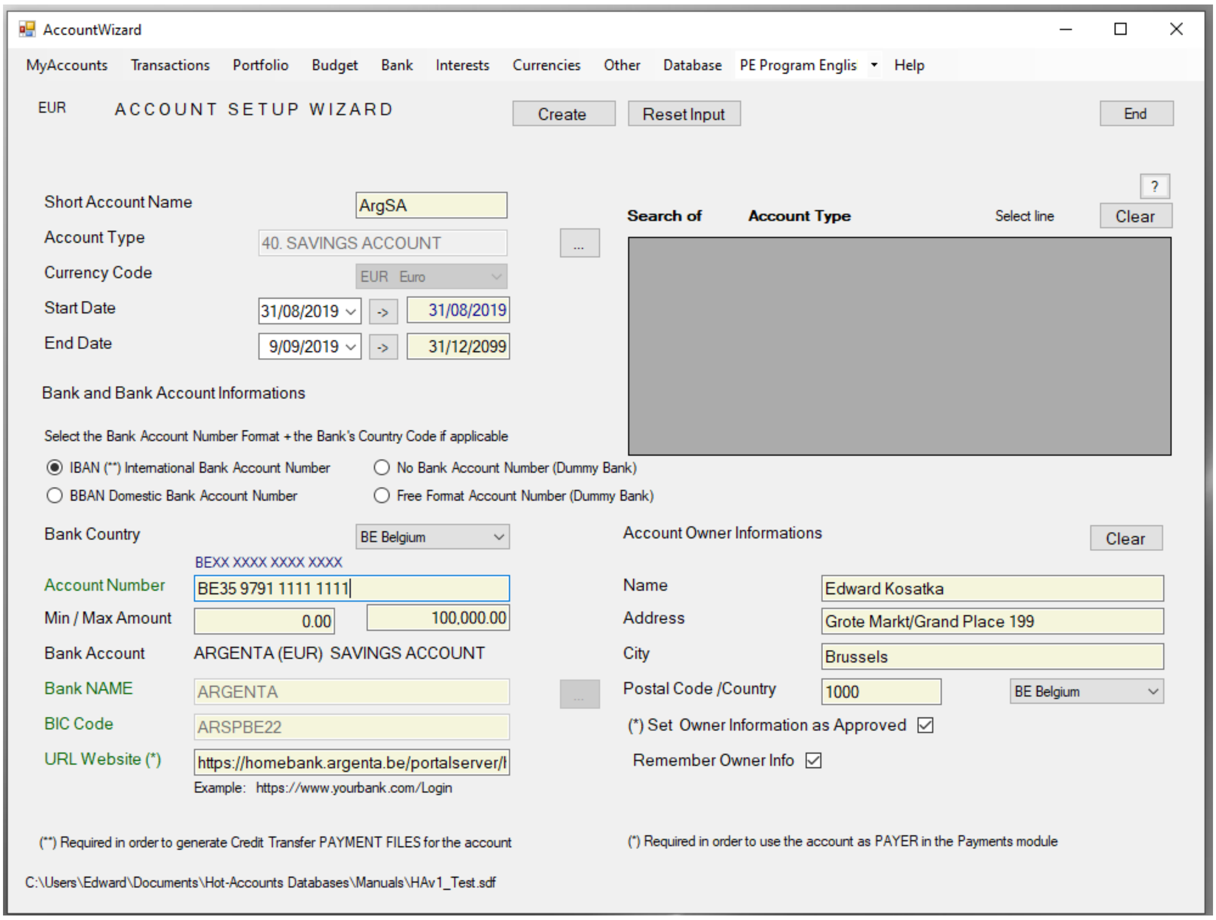
(Note: these are actually the same accounts, but most banks (at least in Belgium) offer two kind of savings accounts: a normal saving account with a high basic interest rate and low fidelity rate and another saving account with low basic interest rate but a high fidelity rate. Hot-Accounts allows you to differentiate between these accounts because the program can calculate interests based on interest profiles that are defined at bank account level).

Another possible difference with the current account might be the Start Date. If you want the program to calculate fidelity interests correctly, a history of transactions has to be available, up to a moment that the account balance was zero. In that case you can enter that earlier date as Start Date.

For completeness, I provide here an overview of the steps:

- **3.1 Replace the suggested account name 'MyAcct_003' by a more appropriate name.** Note: as it's a savings account of the ARGENTA bank I call it 'ArgSA'. Note: avoid spaces as this this is sometimes confusing.
- **3.2 Press the button behind the Account Type field.** In the small screen Account Types are shown.
- **3.3 Click in the Search screen on the line with '40. SAVINGS ACCOUNT'** (The selection is placed in the Account Type field.
- **3.4 Keep EUR as currency for his account.**
- **3.5 Type a Start Date for this account** (We chose again for the last day of previous month or optional a date at which the balance was zero).
- **3.6 Keep de End Date for this account at 31/12/2099**
- **3.7 Select the IBAN' option.** (A country code drop down box is shown)
- **3.8 Select the country code 'BE Belgium' for this account.**
- **3.9 Type the IBAN number in the Account Number field (**Mostly, the bank (and BIC code) are automatically recognized). We also see which (general) bank account the program will create.
    - **3.9.1 If a bank is not recognized automatically, the button behind the BANK NAME becomes available.**
    - **3.9.2 Press in that case on that button.** (The little screen now shows an overview of most banks of the earlier selected country)
        - **2.9.2.1 If the bank is found in this list, click on the corresponding line.** The BANK NAME and BIC code are filled in automatically.
        - **2.9.2.2 If the bank is not found in the list, a new bank record has to be defined in the Banks screen** (=>Menu Bank, then menu item Banks)
- **3.10 Accept or change the minimum and maximum limits (0/100000) of allowed balances. (**Note: Argenta savings accounts are not allowed to be negative, so we keep 0 as lower limit)
- **3.11 As the savings account belongs to the same bank as the previously defined current account, the URL field is already filled in.**
    - **Otherwise: Copy** (via Ctrl+C) **the bank's login webpage URL and Paste it** (via Ctrl+V) **in the field 'URL Website'**(Note: don't worry about the length as this field can hold URL's up to 250 positions long)
- **3.12 If previously the option 'Remember Owner Info' was checked, all address fields will already be filled in now.**
    - **Otherwise: Fill in Name, address and country info and also check both checkboxes.**

The screen now looks this way:



➢ **3.13 Press the Create button.**

A message confirms the creation of the account. Click OK in this message box to continue.

4. Define a Credit Card account

We define a MasterCard account of the ARGENTA bank and give it the name **ArgMC**. As Account Type we select the option '**11. CREDIT CARD/PSNL LOAN**'. And as the balance of a credit card is normally never positive and you can't go below -2500 EUR we set the minimum/maximum limits to -2500 / 0.

The question is: which of the 4 options do we have to choose? As a credit card has no IBAN number that option is not possible. But the 3 other options are all ok.

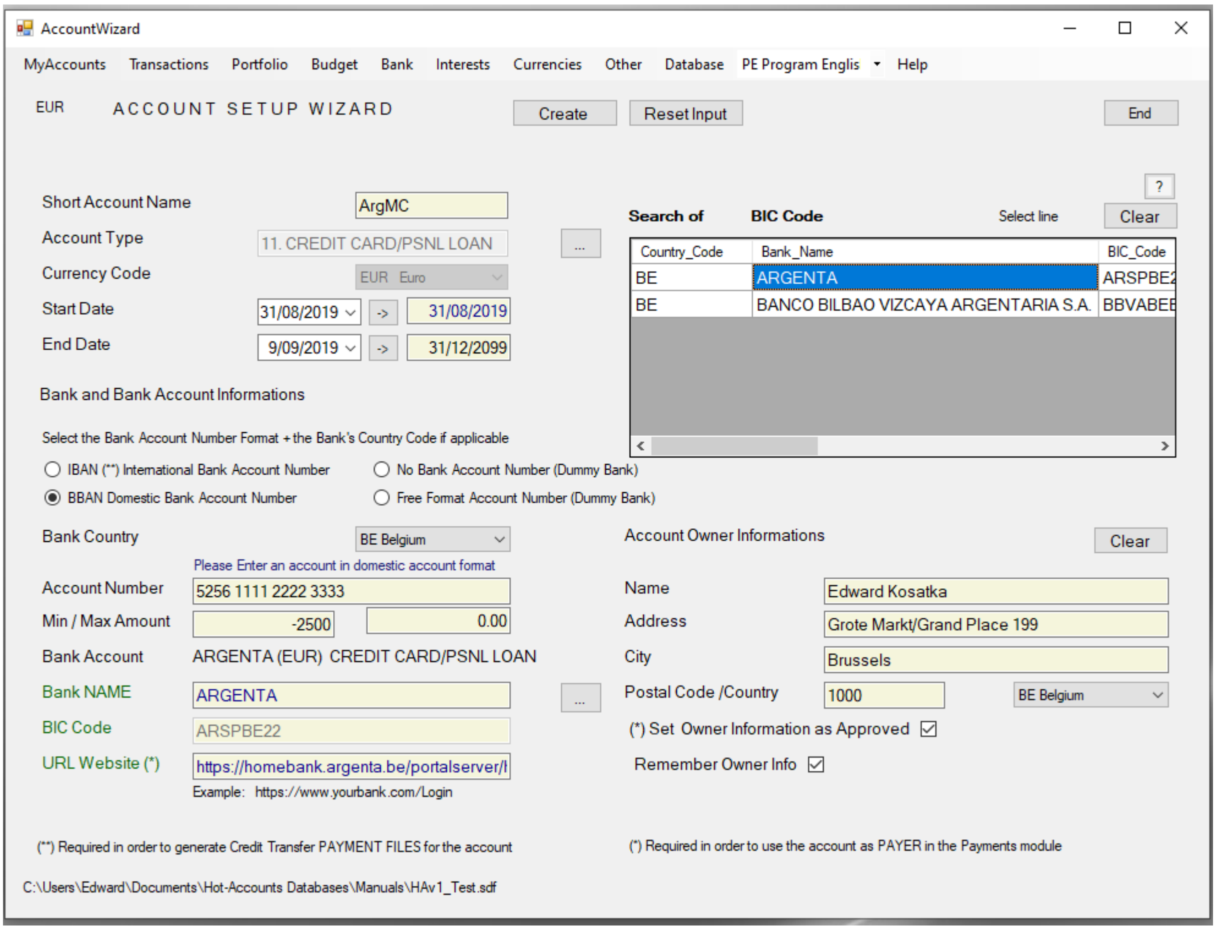
When you select the 'No Bank Account number (Dummy Bank)' you don't need to store the credit card number.

With the option 'BBAN' we can enter the number of de credit card and store it. **The BBAN option can also be used to enter bank accounts in free format.** And if it's a real BBAN account, the program can mostly automatically derive the bank and BIC code. In other cases, we have to select the BANK manually. Here an overview of the actions:

- **4.1 Replace the suggested account name 'MyAcct_004' by a more appropriate short name.** As it's an ARGENTA bank MasterCard I give it the name '**ArgMC**' Note: avoid spaces in the naming as this is sometimes confusing.
- **4.2 Press the button behind the Account Type field.** In the small screen Account Types are shown.
- **4.3 Click in the Search screen on the line with '11. CREDIT CARD/PSNL LOAN'** (The selection is placed in the Account Type field.
- **4.4 Keep EUR as currency for his account.**
- **4.5 Type a Start Date for this account** (We chose again for the last day of previous month)
- **4.6 Keep de End Date for this account at 31/12/2099**
- **4.7.1 Only if we don't want to store the number of the credit card:**
    - **4.7.1.1 Select the option 'No Bank Account Number (Dummy Bank)'**
    - **4.7.1.2 Optionally adjust the minimum amount.**
    - **Press the Create button in order to define the account**

- **4.7.2 Otherwise, select the option 'BBAN'** (a country code drop down box is shown)
- **4.8 Select the country code 'BE Belgium'**
- **4.9 Type the number of the credit card in the account number field**
- **4.10 Optionally adapt the minimum amount and keep the maximum at 0.**
- **4.11 As the program can't deduct automatically the bank from the credit card account number, we have to indicate this manually.**
    - **Type the first letters of the bank (e.g. 'Arg') in the Bank Name field.**
    - **The program now shows in the Search screen an overview of banks of the previously indicated country and with bank names that include the typed characters. (Note: a search is started when a) the button behind the field is pressed b) something is typed directly in the input field. This is often the fastest method because the overview is more limited.)**
    - **Click in the search screen on the line with the bank we look for**. (Bank Name and BIC are both copied to the corresponding input fields.)
- **4.12 As we already defined accounts for the same bank, the URL website field is already filled in.**
- **4.13 Also all fields concerning the owner should be filled in now.**

The screen now looks this way:



➢ **4.14 Press the Create button to generate this credit card account in Hot-Accounts.**

A message confirms the creation of the account. **Click OK** in this message box to continue.

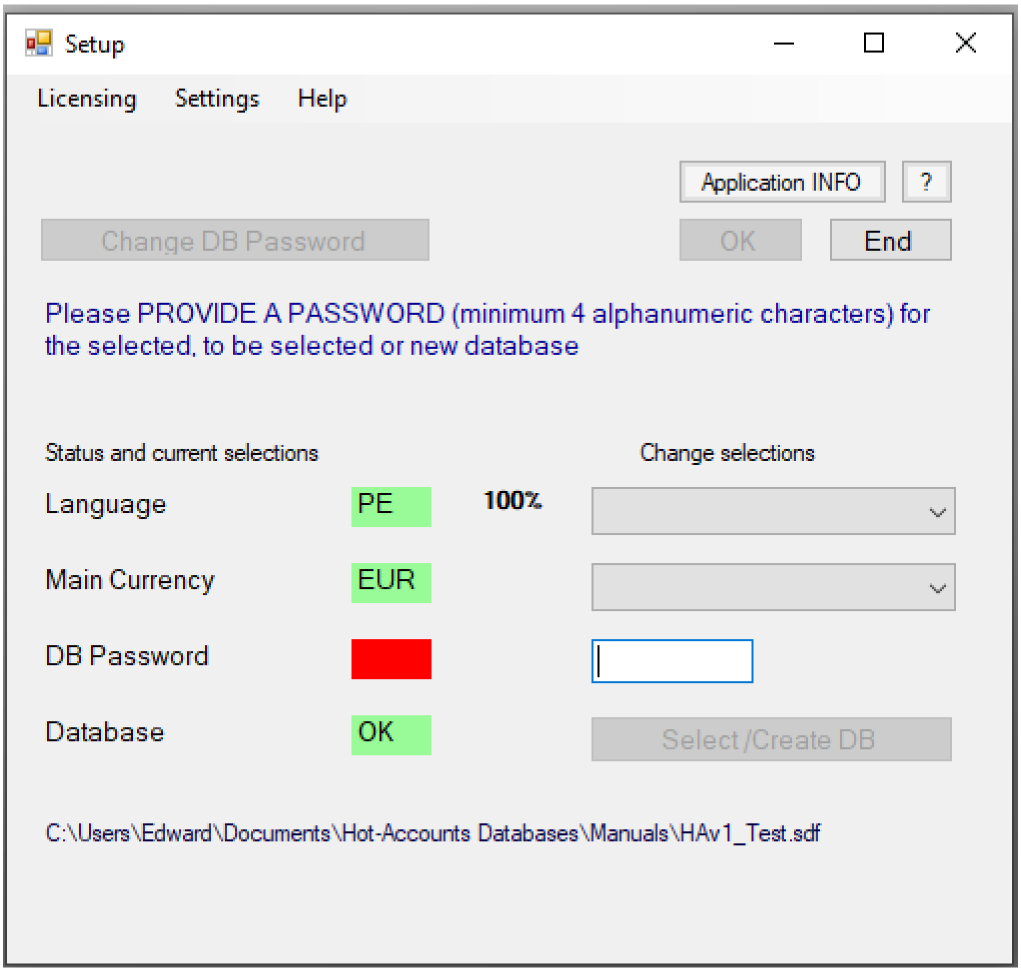
Restart Hot-Accounts

End the program

- **Press the End button (or click on X in the right upper corner)**

Find the Hot-Accounts icon on your desktop and DoubleClick it to restart the program.

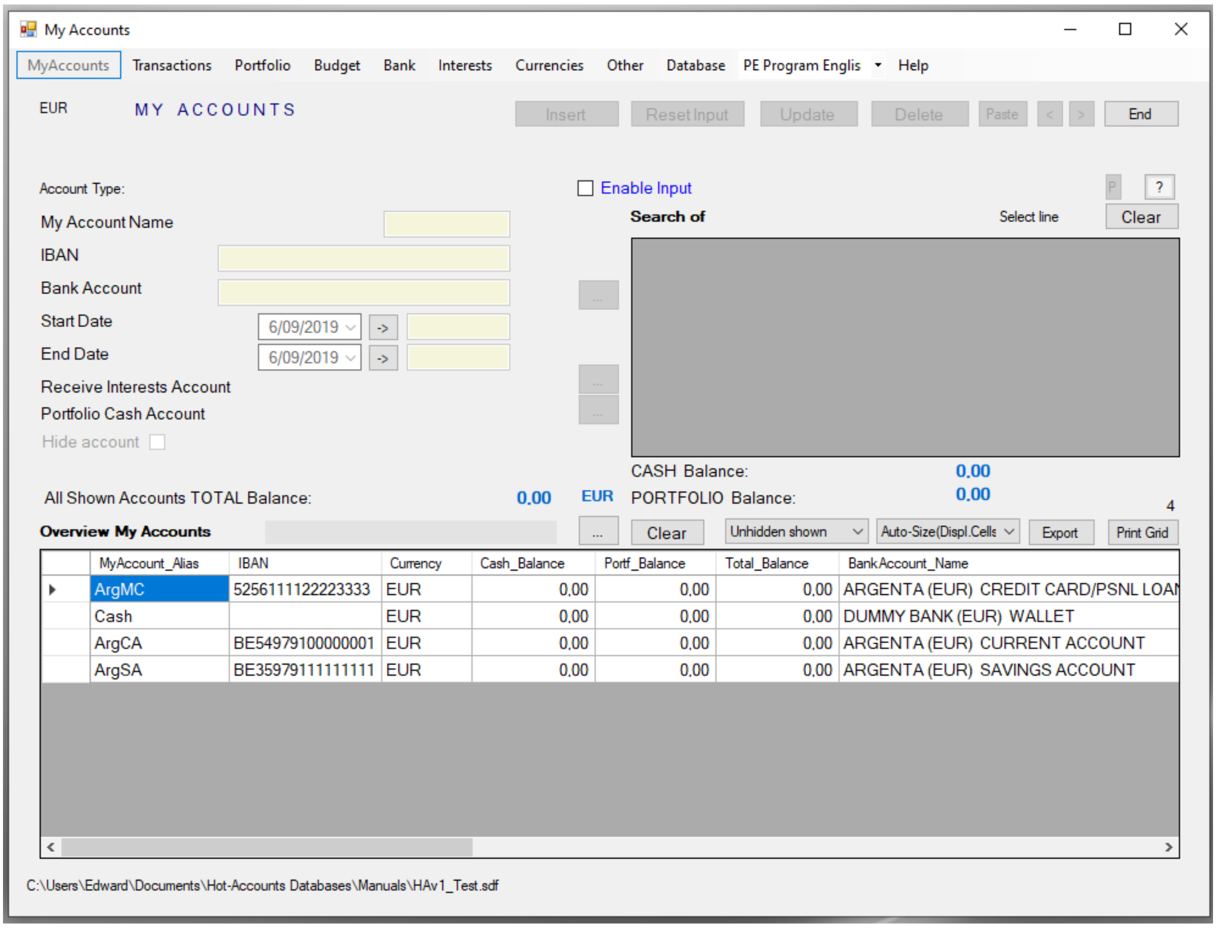
The Setup screen is shown:



The screen is shown with all selections that we have made last time: the language, the main currency and the database. The database path and name are visible at the bottom. We only need to provide the database password.

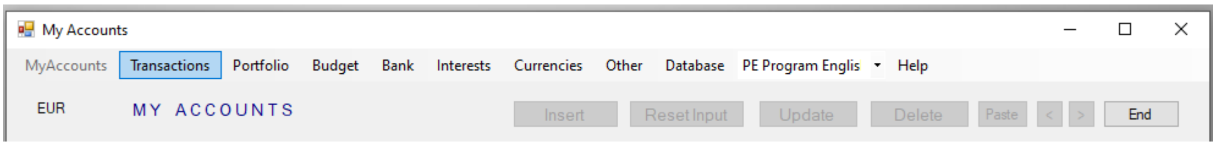
- **Provide the database password** (Note: if the password is correct, the box behind the red box turns into green with ‘OK’ displayed. Also, if at least 4 characters of the password are entered, the ‘Select/Create DB’ button becomes available. This allows you to select another database or to create a new one).
- **Press OK to continue**

The My Accounts screen is shown.



In the grid at the bottom we see the four accounts that we have defined.

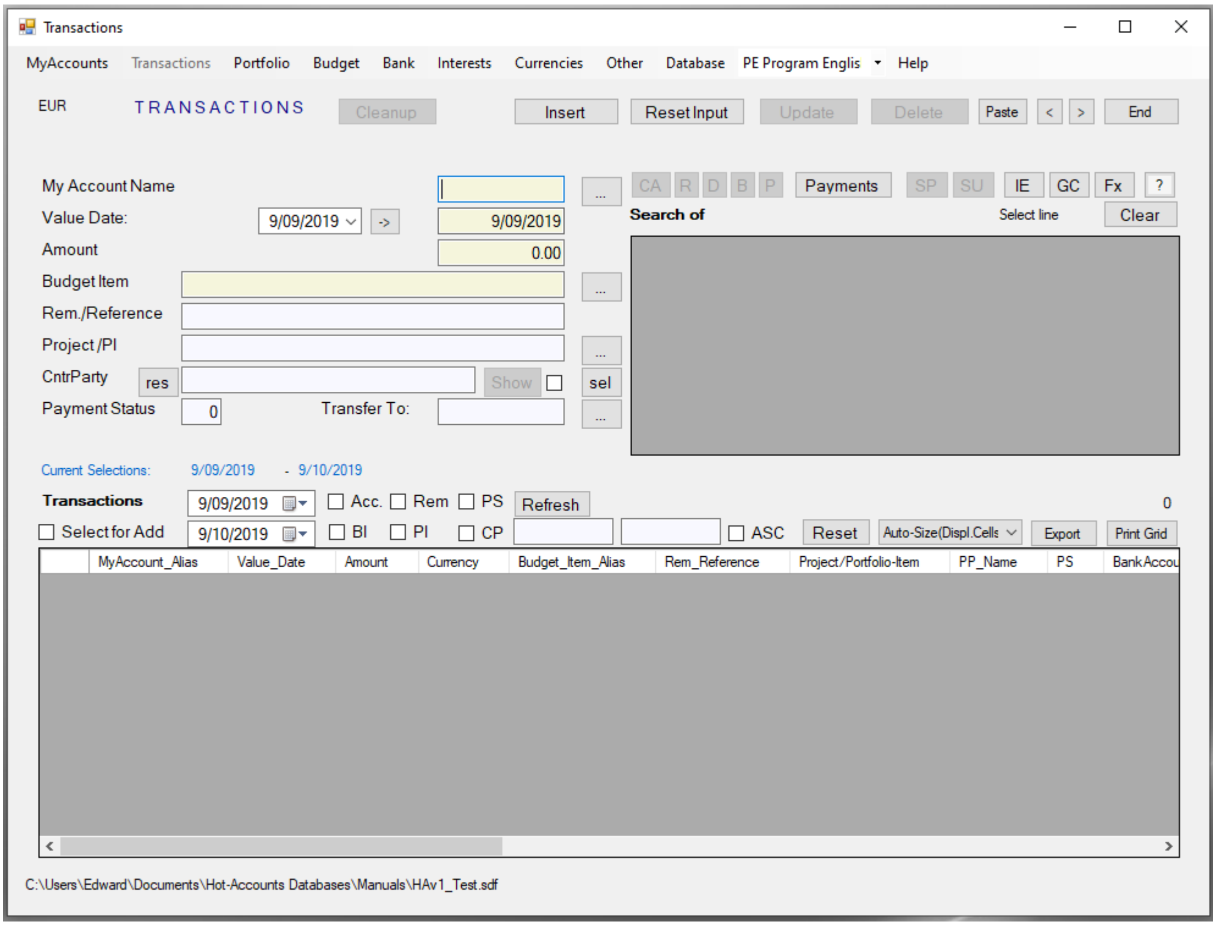
We are now going to set the correct account balances for these accounts. To do that, we select the Transactions screen.



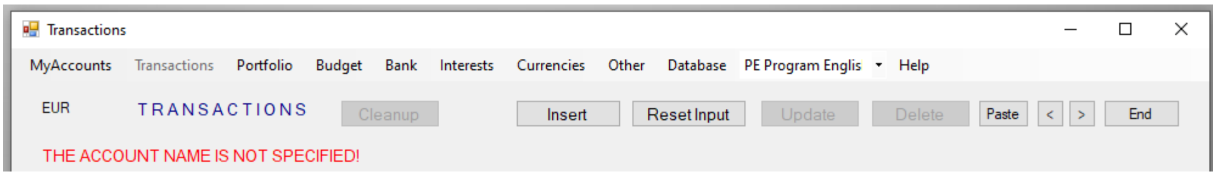
- **Click on the Transactions Menu Item.**

Typical SCREEN LAYOUT

Let's first have a look at a typical Hot-Accounts screen by looking at the Transactions screen.



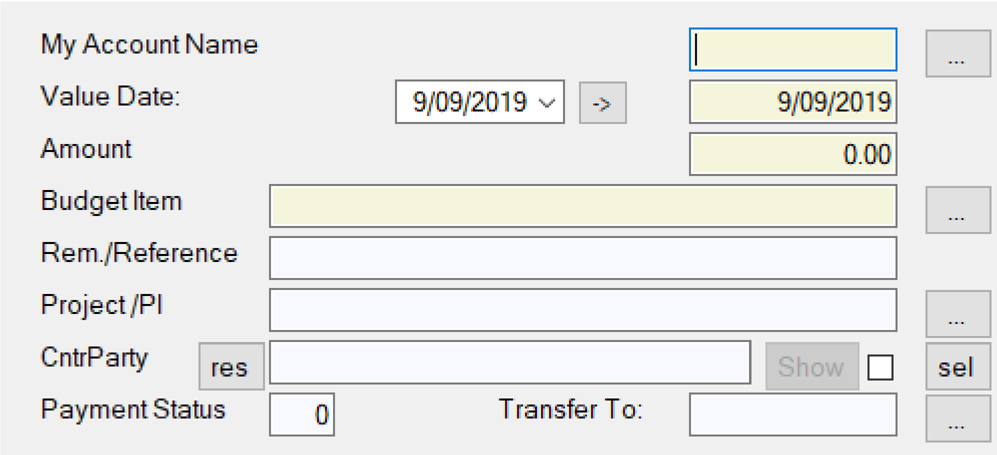
Most screens in Hot-Accounts have a same structure.



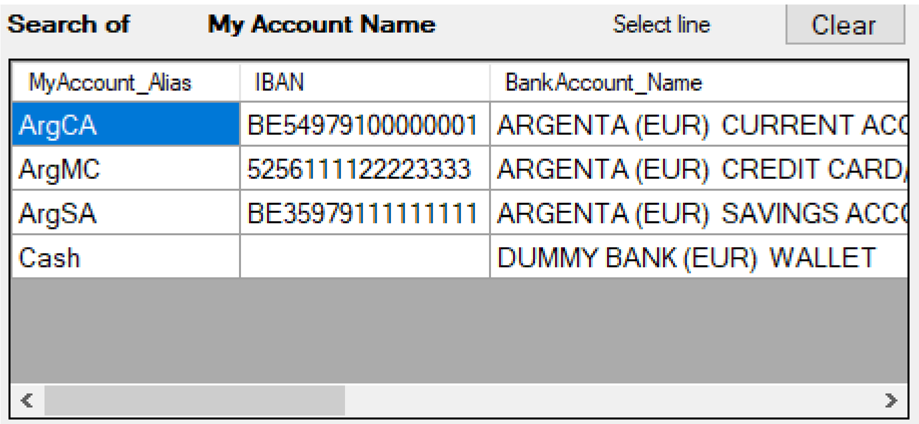
At the top, we see the **menu bar**. Some menu items have a submenu structure. However, most of the menu items lead directly to another screen. At the right of the menu bar, we see the currently **selected language**, with the option to change it. To the right there is the **Help function**, with the option to activate/deactivate Tooltips help. (Note: Tooltips help is not always active because of performance reasons. So just activate Help if you want to know something).

Below the menu bar, there are a number of **buttons to insert, change or delete information**. At the left, we see the **main currency** code as well as the **name of the screen** in uppercases.

Underneath, there is an **information line**. The program displays in this area extra information (green), instructions (blue) or input errors and other abnormal situations in a red color.



Then we have an **input area** where we can enter data manually. A **yellow background** indicates that **input is required** for that field. Behind some of these input fields, there is also a search button. If pressed, an overview is shown in the smaller grid behind it. E.g. if the button behind 'My Account Name' is pressed, an overview of accounts is shown. A search is also launched when something is typed into the input field. In that case, the overview is limited to records that contain the string in the input field. This is often the fastest way to find something.



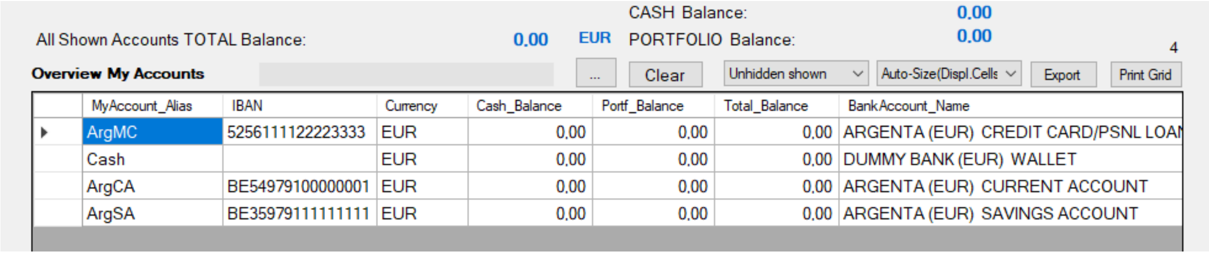
Search operations are mostly shown in the small grid to the right of the input area. The **title** indicates what we are looking for**.** In the example e.g. we see a search of 'My Account Names'.

When a line is clicked in this grid, the choice is copied automatically to the corresponding input field.

Note: the **Clear** button just empties the grid. Nothing is actually removed. This clear operation also occurs automatically in a number of cases.

Next we have the lower part of the screen, a larger grid where records are shown (transactions, accounts, and so on.) and above that area, zero, one or more lines to limit that overview. In the case of the Transactions screen, this limiting part is quite extensive. I'll explain this later on.

As there are still no transactions, let's first look to the same area in the My Accounts screen. In that case (see below) the grid has the option to only show accounts for a certain Account Type.



MyAccount_Alias	IBAN	Currency	Cash_Balance	Portf_Balance	Total_Balance	BankAccount_Name
ArgMC	5256111122223333	EUR	0,00	0,00	0,00	ARGENTA (EUR) CREDIT CARD/PSNL LOAN
Cash		EUR	0,00	0,00	0,00	DUMMY BANK (EUR) WALLET
ArgCA	BE54979100000001	EUR	0,00	0,00	0,00	ARGENTA (EUR) CURRENT ACCOUNT
ArgSA	BE35979111111111	EUR	0,00	0,00	0,00	ARGENTA (EUR) SAVINGS ACCOUNT

There is also the option to show e.g. only active, only inactive or all accounts. (Note: This kind of 'Active', 'Inactive' or 'All' option is only available for configuration information but not for transactional information).

Finally, each grid has also 3 extra buttons, of which the **Print** option to print (optionally a part of) the grid is the most important.

Define MANUAL TRANSACTIONS

Set the opening balance for the newly created accounts

The 4 accounts that we have created still show a zero cash balance. We are going to set the initial balances at e.g. the last day of previous month. We do that by entering manual transactions in the Transactions screen.

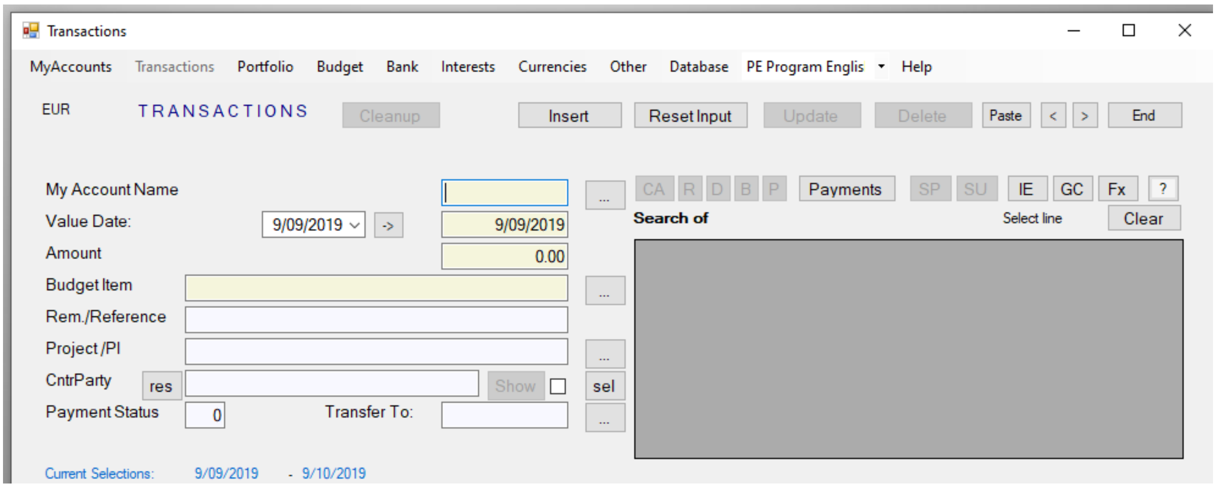
If you are not yet in the Transactions screen, do the following:

- **Click in the menu bar on the item 'Transactions'.**

We can of course set the balance of accounts at any date, but the farther we go into the past, the more transactions we have to enter to get the current situation.

As I want to keep things easy for now, I choose as start balance date, the last day of previous month, being in my case 31/08/2019. The account balances at that day should be easily available, using the account statements from the bank. For our wallet we might estimate the amount at that date or we just use the amount we currently have in the pocket. Let's say we have following balances at 31/08.

Current account: 1875.01 EUR
Savings account: 7850.25 EUR
Credit Card: -45.80 EUR (situation after my last refueling)
Wallet: 35.22 EUR.



The input area shows 4 yellow fields. **These are mandatory**: an account, a date, an amount and a budget item (category). Notes about the format:

Enter dates in the format as defined at Windows regional settings level.

Also decimal amounts need to be entered according the decimal delimiter as specified at the Windows regional settings level. For Belgium and The Netherlands, this is normally a comma, but in this English manual, I use the more international point as decimal separator.

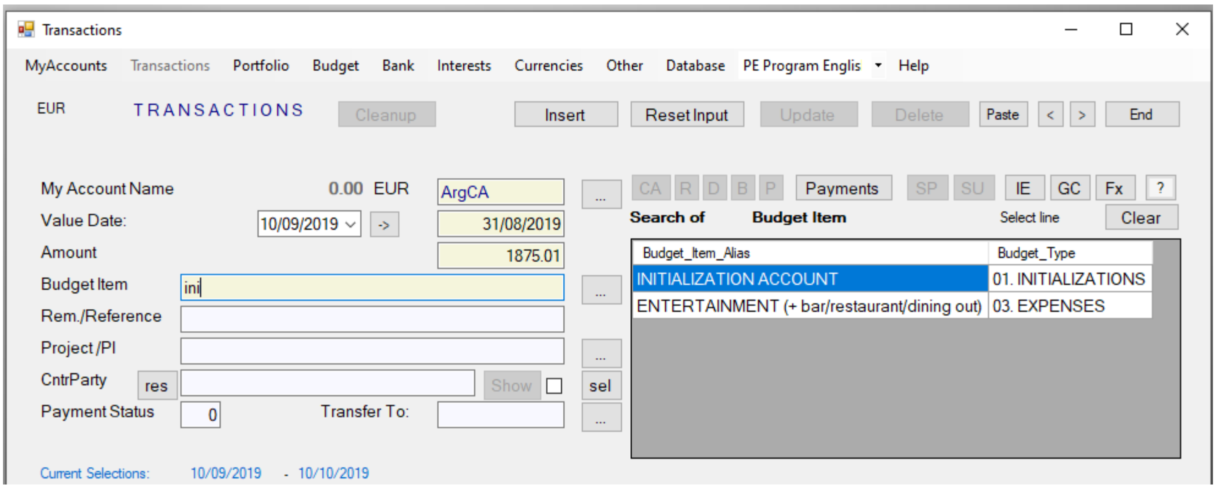
A budget item or category allows for further categorizing Income and Expenses, such as e.g. **Wages, Food, Taxes and Insurances.** (Note: these standard budget items can be replaced by your own set if you want). There are also a few special budget items, such as **Initialization Account,** which is what we are going to use in this case.

Input fields can be entered directly, but for some fields it's easier to use the search function if available. Also the date can be entered using a little calendar.

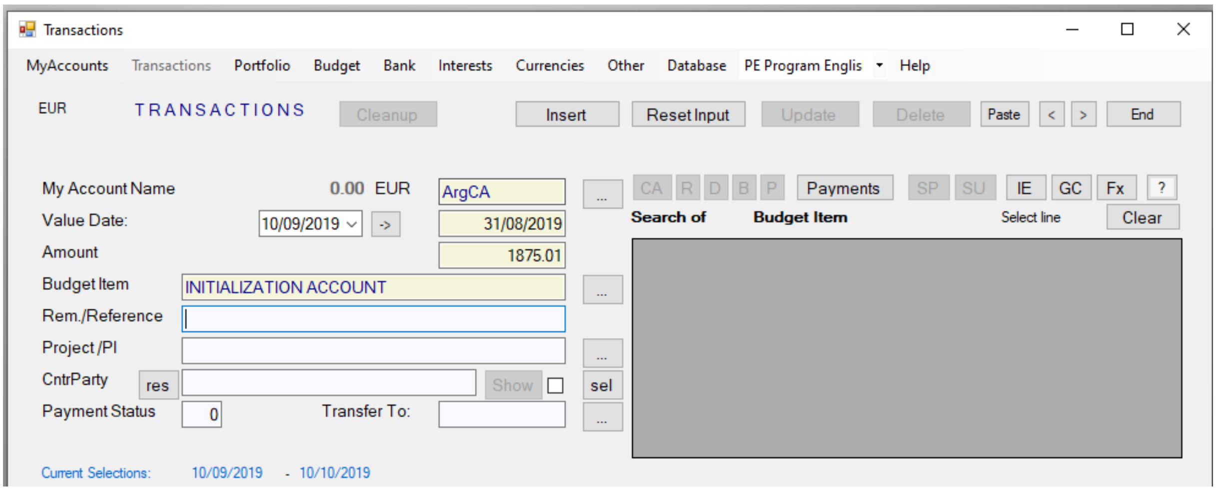
E.g. the account field can be entered in 3 ways: a) just type the account name directly in the account input field (which is interesting in case of a very short account name) b) Search the account using the search button and select the account in the little search window c) Start a search by entering a few characters in the input field. A limited view is now shown in the little search windows with only accounts containing the typed characters. Again, select the account in the little screen. The account is then automatically copied into the input field.

We are now going to set the balance of the current account to 1875.01 EUR at 31/01/2018.

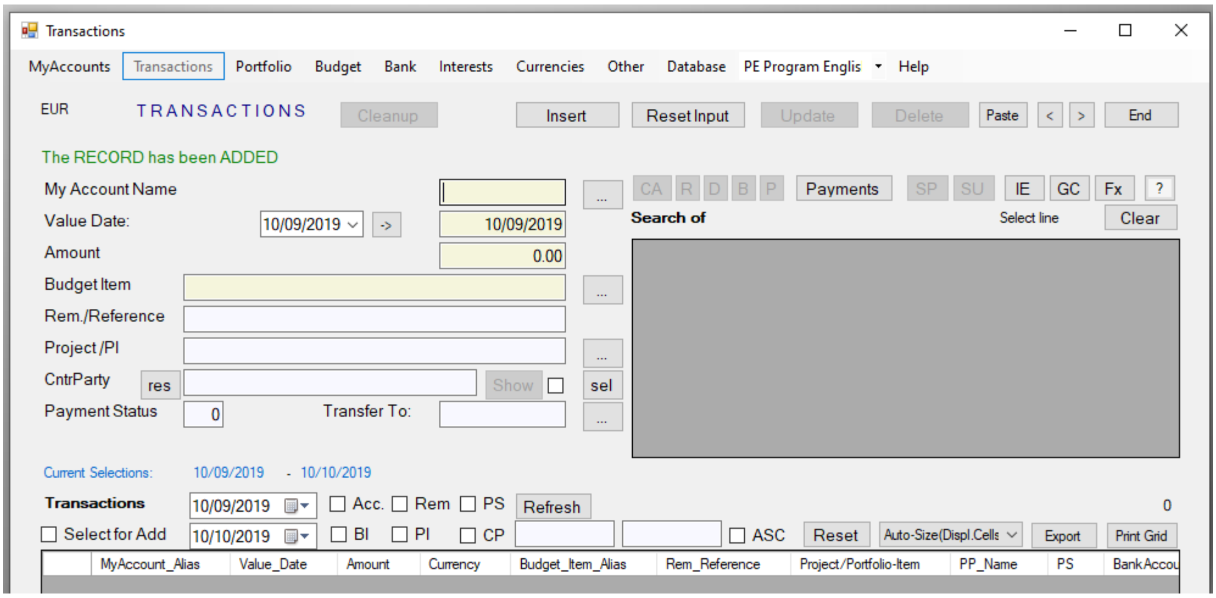
- **Press the button behind the Account field** (The program shows in the little screen an overview of the earlier defined accounts).
- **Click in the search screen on the line with the current account** (the name of the account ('ArgCA') is now automatically copied into the input field)
- **Enter the last day of previous month into the date field** (31/08/2019 in my case.)
- **Type 1875.01 in the amount field**
- **Type 'ini' in the budget item field** (The program shows in the little search screen an overview of budget items, containing the characters 'ini').



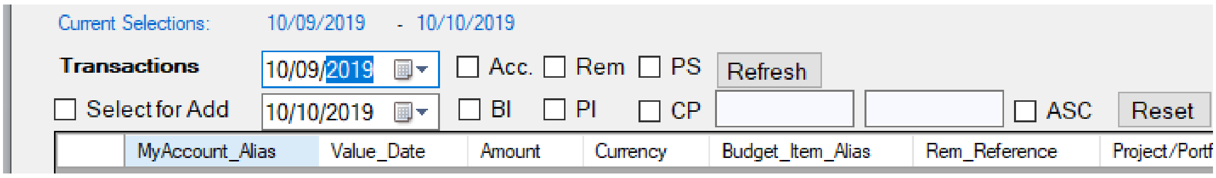
➢ **Click in the search screen on the line with budget item 'INITIALIZATION ACCOUNT'** (The budget item is now automatically copied into the corresponding input field.)



➢ **Klick on the button 'Insert'**



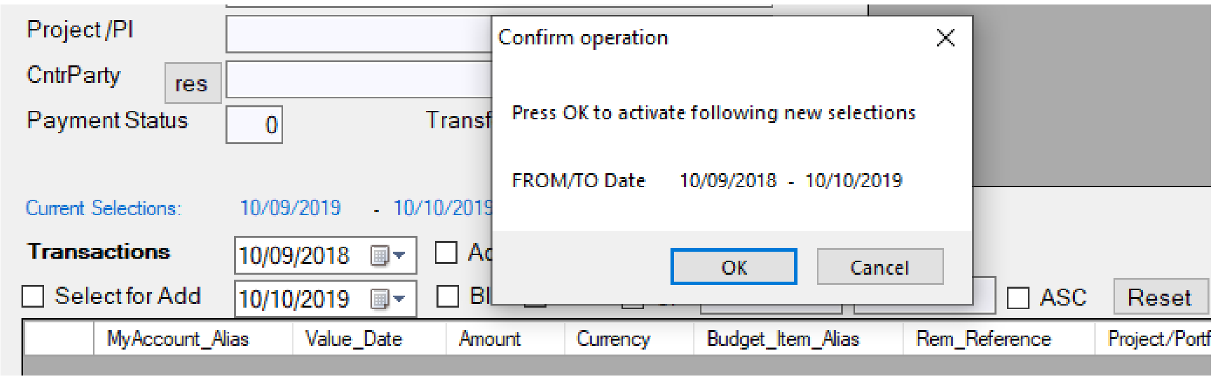
The program confirms in the information line, in green color, (information message): 'The RECORD has been ADDED'. However, we don't see that line in the grid below!



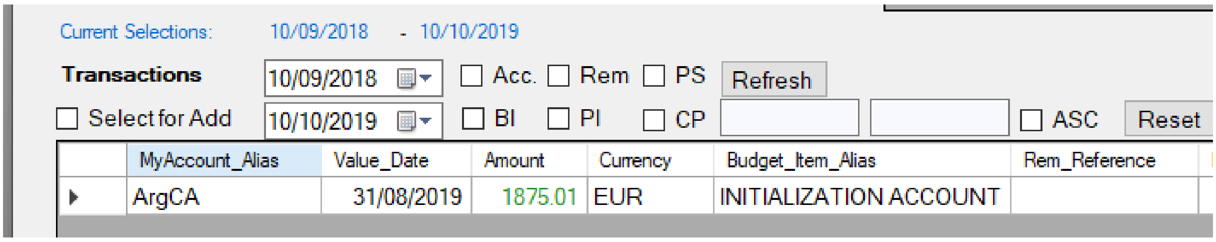
Standard only transactions from today up to one month in the future are shown. (See blue fields).

To show the entered transaction, we have to advance the starting date. We can do that by **altering the upper date selection field** and then press the **Refresh button**. We could set this new date to e.g. the exact start date that we want, being 31/08/2019, but personally I prefer to set my cursor on the year part and lower the year by pressing the down button. As recent transactions are shown at the top, I don't care that my start date has been set too far in the past.

- **Set the cursor on the year part of the upper date field (=new start date)**
- **Press the down button to lower the year**
- **Press the Refresh button**



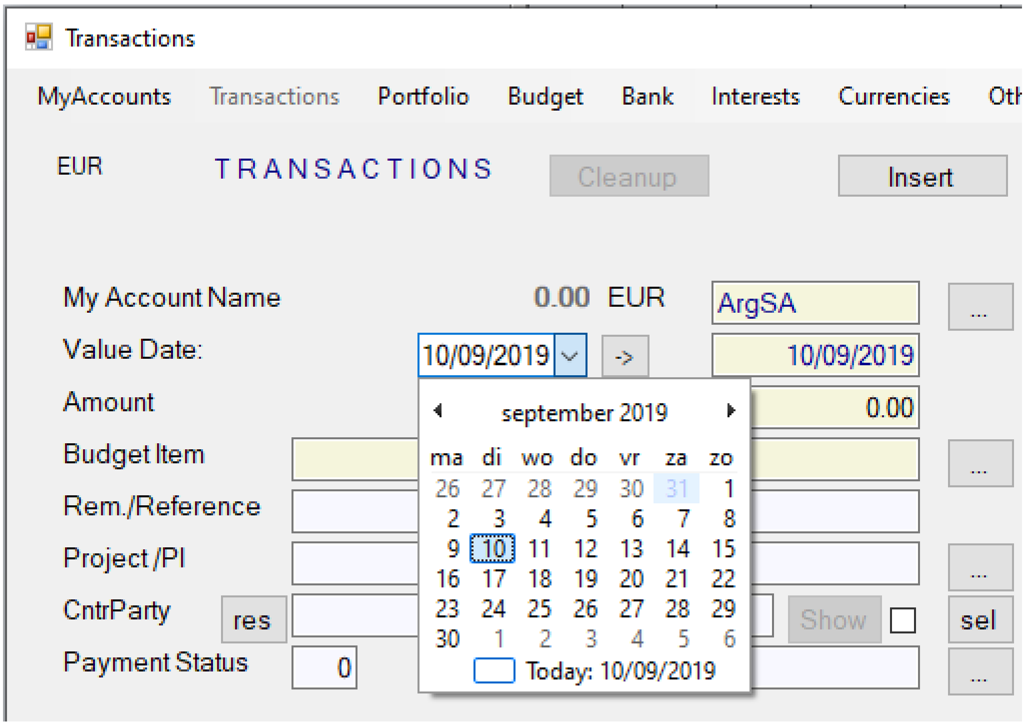
- **Press the OK button in the message box to activate the new selection.**



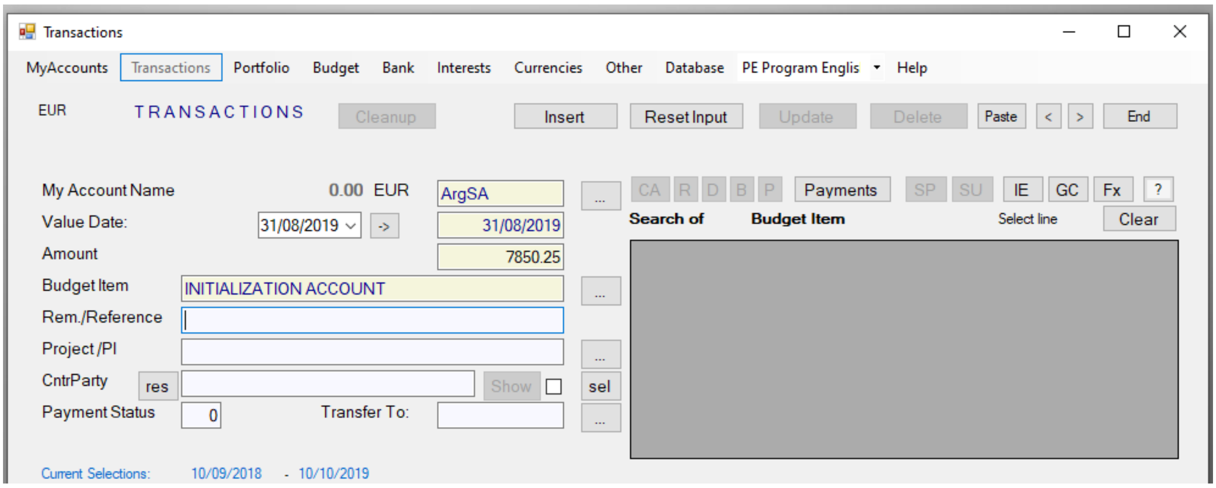
The earlier entered transaction is now shown in the lower grid. Also the new selection range is shown in blue.

We are now going to set the opening balance of the savings account: 7850.25 EUR at 31/01/2018. I do it slightly different compared to the previous account.

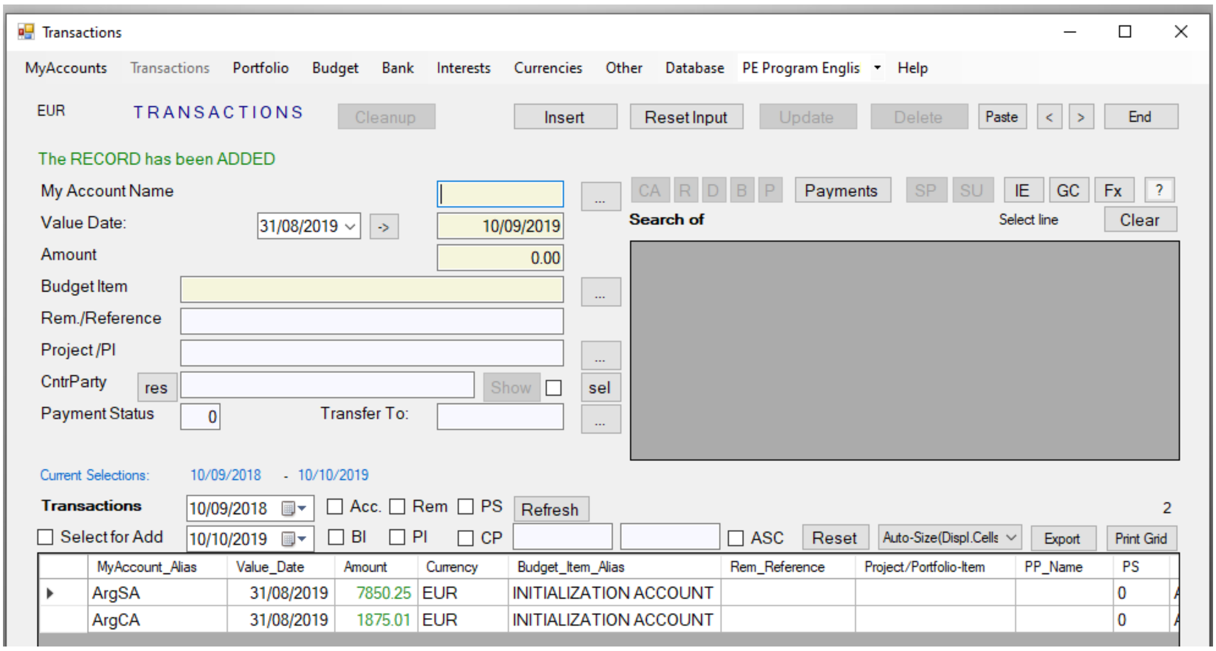
- **Type in the account field the character 's'.** (An overview of accounts is shown in the search screen with accounts containing a character s).
- **We enter an additional character 'a'** (The overview is further limited)
- **Click in the search screen on the line with the savings account.** (The name of the savings account 'ArgSA' is copied in the input field).



- **Select from the date calendar the last day of previous month** (31/08/2019 in my case). We see that the selected date is copied in the date input field.
- **Enter 7850.25 in the amount field**
- **Type 'ini' in the budget item field.** (The program shows in the little search screen an overview of budget items, containing the characters 'ini').
- **Click in the search screen on the line with budget item 'INITIALIZATION ACCOUNT'** (The budget item is now automatically copied to the corresponding input field.)



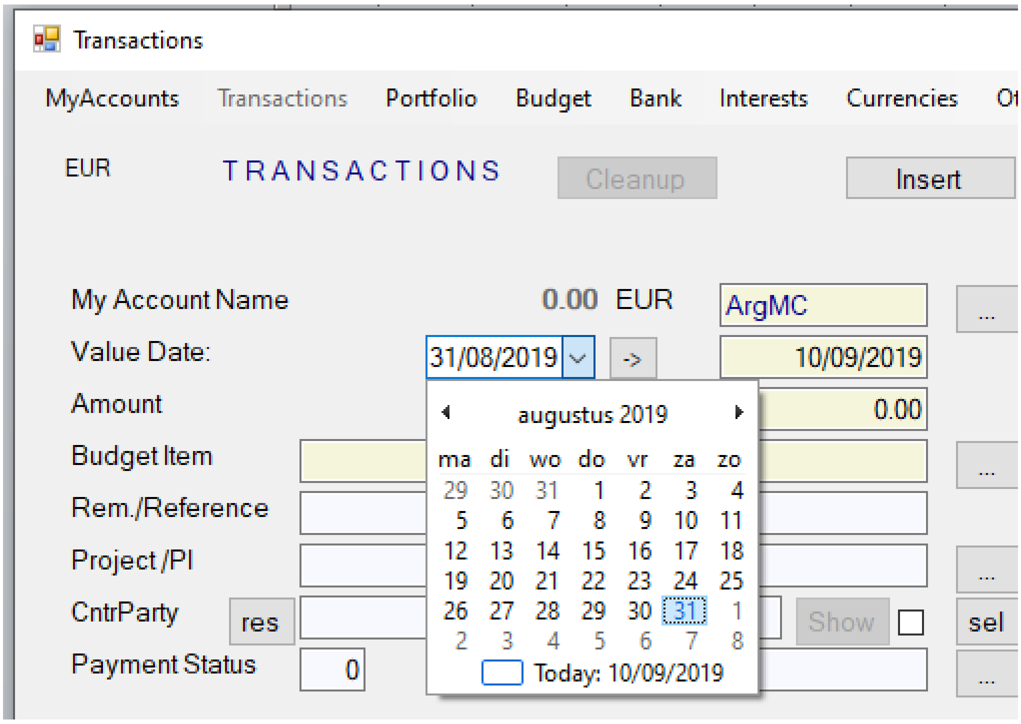
- **Press the 'Insert' button**



We see that the added record is shown in the grid. As it is slightly more recent, it replaces previous record from the top.

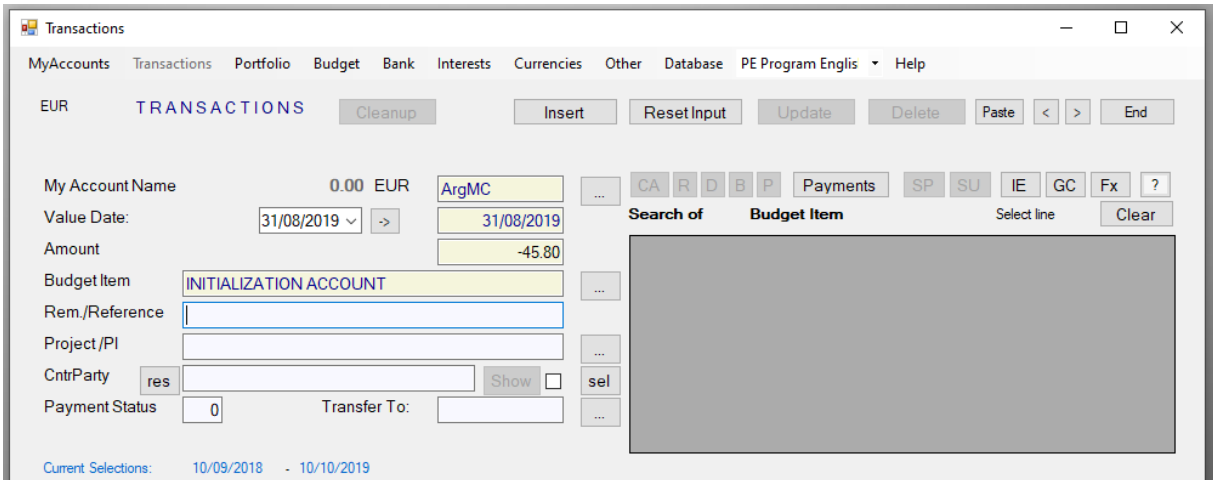
Now we set the initial balance of the credit card to -45.80 EUR at 31/01/2018. (Note: something is again a bit different.)

- **Type 'mc' in the account field.** An overview of accounts is shown in the search screen with accounts containing 'mc').
- **Click in the search screen on the line with the credit card account.** (The name of the account (ArgMC) is copied into the input field)

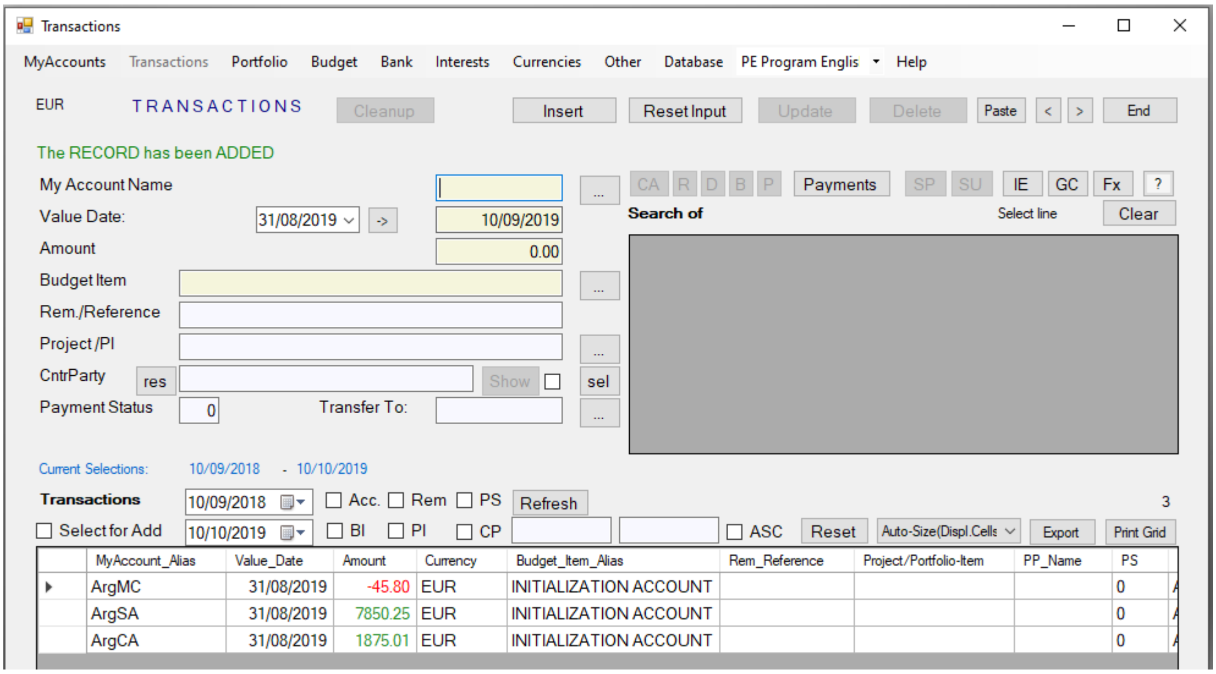


We see that the program has set the date in the input field to today (10/09/2019). This is normal program behavior. But the date in the calendar is still pointing to 31/08/2019, which is exactly the date that we want to select. **If we now click in the calendar on day 31, the calendar is closed BUT NO NEW DATE IS COPIED to the date input field! You have to click on the '->' button to copy an already good date in the calendar to the date input field!**

- **Click the '->' button to copy the already correct date in the calendar to the date input field.**
- **Enter the negative amount -45.80 in the amount field**
- **Type 'ini' in the budget item field.** (The program shows in the little search screen an overview of budget items, containing the characters 'ini').
- **Click in the search screen on the line with budget item 'INITIALIZATION ACCOUNT'** (The budget item is now automatically copied to the corresponding input field.)



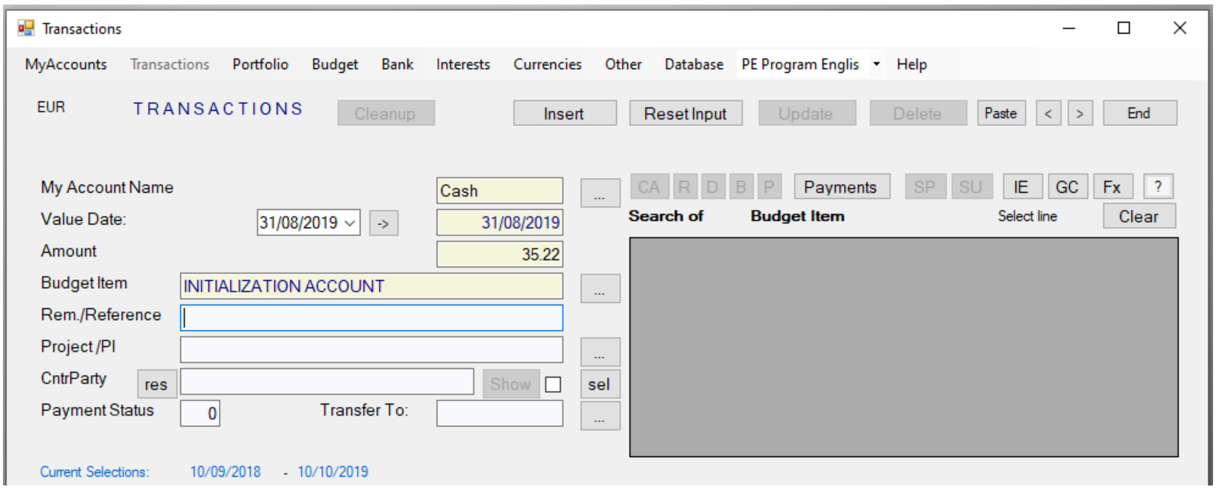
- **Press the 'Insert' button**



The added record is shown in the grid. Positive amounts are shown in green and negative amounts in red.

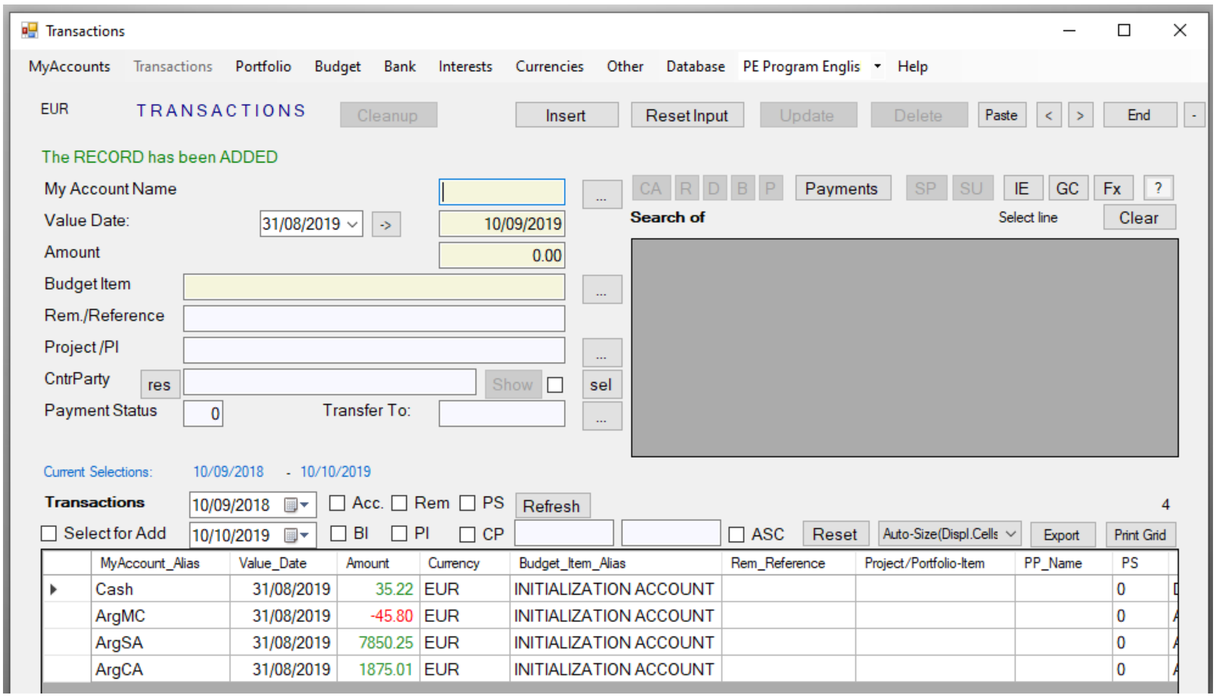
Finally, we set the balance of our wallet to 35.22 EUR at 31/08/2019. (Note: I do again something different)

- **Enter directly the complete name of wallet account, being 'Cash'** (Attention: the account field is case sensitive!)
- **Press the '->' button to copy an already correct date from the calendar into the date input field.**
- **Enter 35.22 in the amount field**
- **Type 'ini' in the budget item field.** (The program shows in the little search screen an overview of budget items, containing the characters 'ini').
- **Click in the search screen on the line with budget item 'INITIALIZATION ACCOUNT'** (The budget item is now automatically copied to the corresponding input field.)



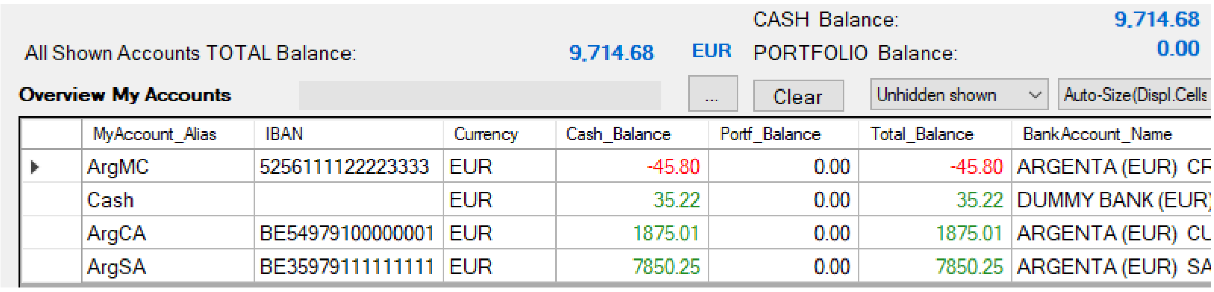
There is a little difference when we look to the left of the account: no currency and also no account balance are shown, as was the case if an account is selected via the search box.

- **Press the 'Insert' button**



The latest transaction is shown at the top of the grid.

Let’s have a look at the My Accounts screen. (Click on ‘MyAccounts’ in the menu bar)



The cash balance of the accounts now shows the intended initial values.

[Screencast: Create a new database and define new accounts]

Manual input of transactions (Insert, Update, Delete, Insert same as)

The account balances have been set according the situation at the last day of previous month.

We still have to enter the transactions of this month. Most transactions normally occur on the current account, unless you like to pay with your wallet. Using a debit card makes it much easier to get a clear budget overview as all details are available using the bank statements. Most banks also offer this information in CSV or Excel file format and with Hot-Accounts you can easily import these files.

On the other hand, if there are only a few transactions, it’s often easier to enter these manually.

We used already manual transactions to set the initial balance of the accounts. Beside **Insert operations**, records can also be changed (=updated) or deleted in the Transactions screen. And via ‘same as’ we can also insert transactions based on existing transactions. It is also possible to transfer money from one own account to another own account in one operation.

Of course, transactions are only allowed if the new balance is within the earlier specified limits and if the date is within the Start/End date range.

Beside the earlier specified fields such as **Account, Date, Amount and Budget Item category,** there are still a few other fields, such as the **Remark/Reference** field. With this field we can add up to 35 characters of extra information.

As example, we are going to enter the transactions in the following table. Also we make some mistakes (on purpose), in order to correct these transactions.

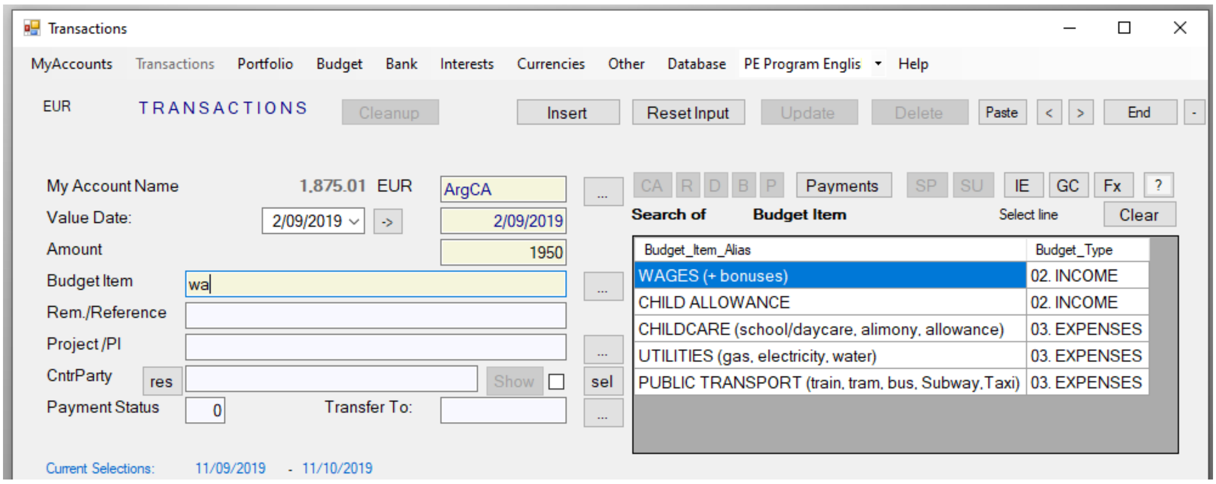
Beside normal **Income** (Wages) and **Expenses** (Food, Insurances, Fuel) we also enter a few special transactions, such as withdrawing cash from an ATM or the deduction on our current account in order to set the credit card balance again to zero (credit card billing).

Account	Date	Amount	Category	Remark
Current Account	2/09/2019	1950.00	Wages	
Current Account	3/09/2019	-75.25	Food	Colruyt
Current Account	9/09/2019	-150.66	Insurance	DVV
Current Account	10/09/2019	-53.66	Food	Colruyt
Current Account	13/09/2019	-45.80		credit card billing
Current Account	16/09/2019	-55.01	Food	Colruyt
Current Account	26/09/2019	-50.00		Cash from ATM
Cash	26/09/2019	50.00		Cash from ATM
Credit Card	13/09/2019	45.80		credit card billing
Credit Card	19/09/2019	-43.10	Refueling	Esso

- **Restart the program and return to the Transactions screen**

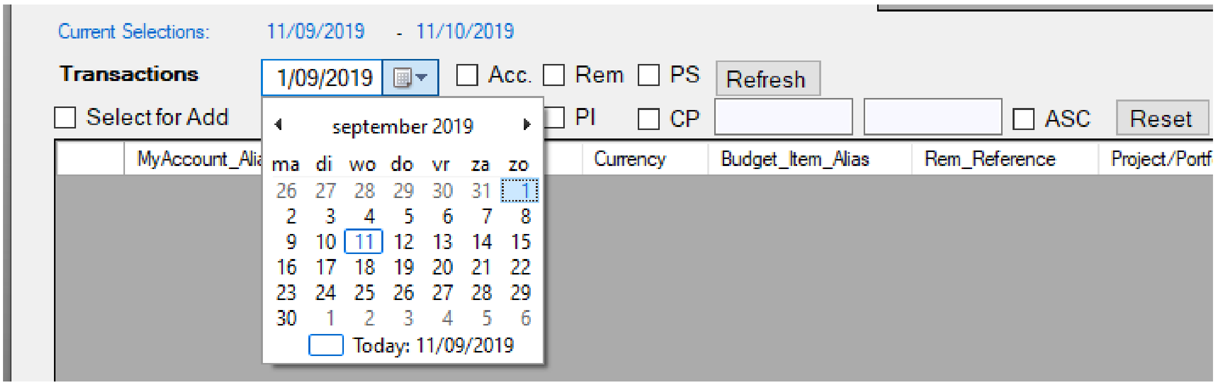
At 2/09/2019 we receive our wage (1950.00 EUR on the current account).

- **Type 'ca' in the account field and select the 'ArgCA' current account from the search screen.**
- **Select 2/9/2019 from the calendar. This date is copied into the date input field.**
- **Enter the amount 1950 in the amount field.**
- **Type 'wa' in the Budget Item field**

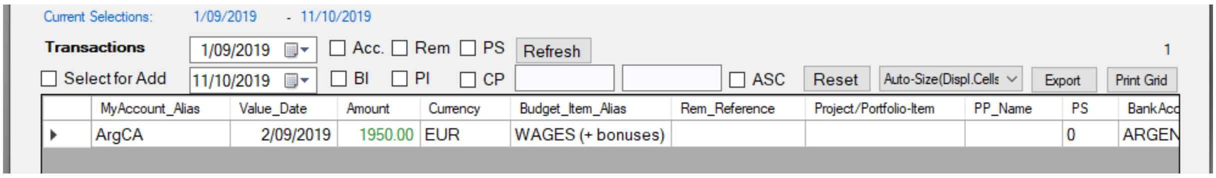


The program now shows in the search screen all budget items containing the character 'wa'. We click on the line 'WAGES (+bonuses)'. The budget item is being copied into the budget item input field.

- **Press the Insert button** (we see a confirmation message that the record has been added)



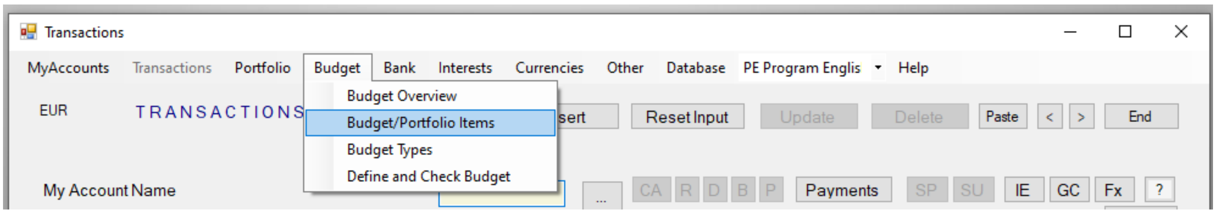
- In order to see the added record in the lower grid **change the start date in the calendar to the first day of the month and PRESS the REFRESH button and press OK in the confirmation message box.**



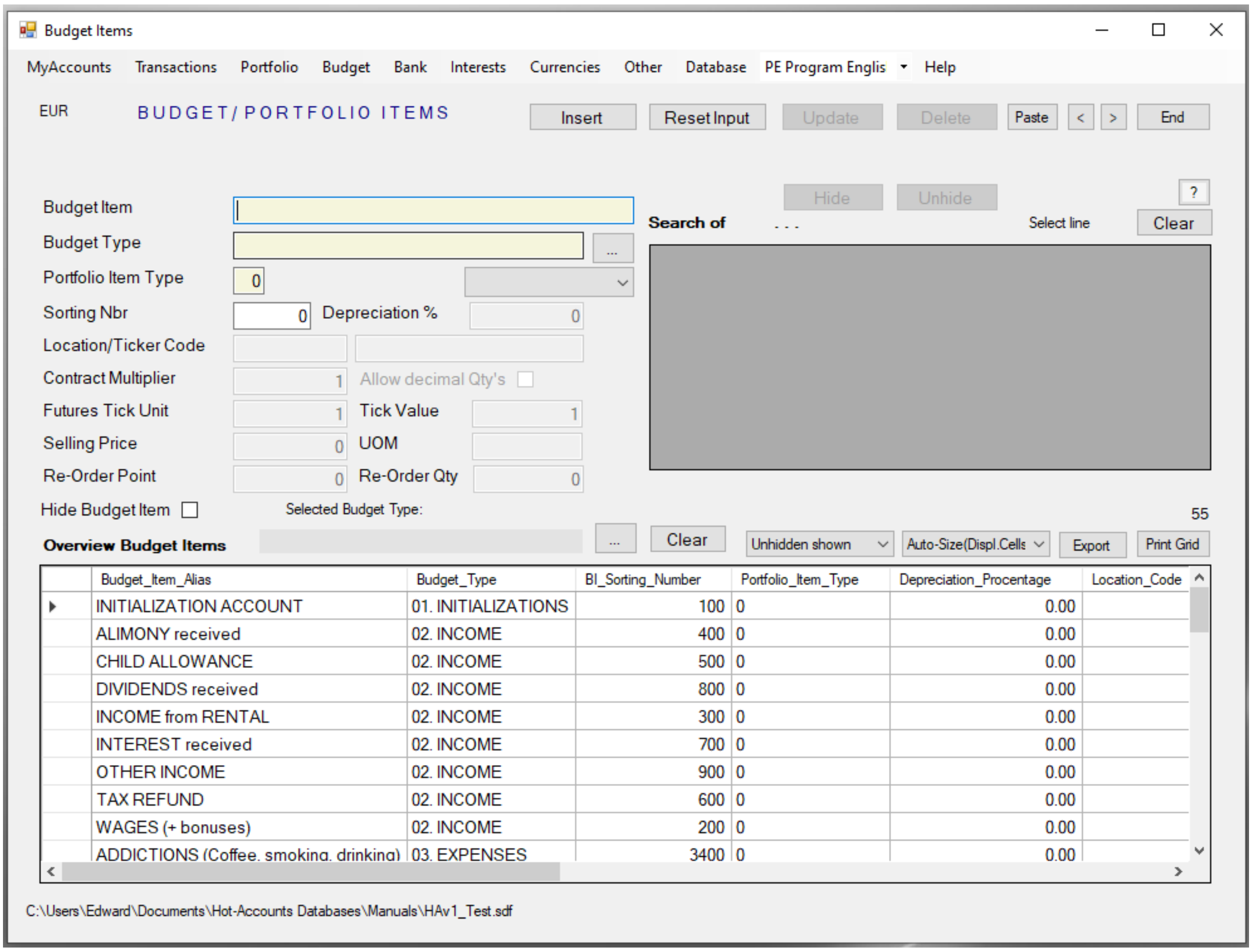
Now we see indeed the added record as well as the new selection range in blue color.

Overview standard budget items (categories)

Before entering the other transactions, let's first have a look which budget items or categories the program has standard provided. These are created at database creation time and are generated in the language that is selected at that moment. If you don't like these, you can easily define your own set of budget items or even define your own set of budget types instead of 'Income' or 'Expenses'.



- **Click in the menu bar on 'Budget' and then on 'Budget/Portfolio Items'.** The Budget / Portfolio items screen is shown.



The budget items are shown per budget type such as Income, Expenses, … and then in alphabetical order.

Note: If you start a budget items search in the **Transaction**s screen, records are however shown according the Sorting Number field. You can see this alternative ordering if you click in the grid on the title 'BI_Sorting_Number'. **Note: you can click in any grid on the title of any column to get and alternative ordering.**

The **standard categories** for the budget type **INCOME** are:

ALIMONY received
CHILD ALLOWANCE
DIVIDENDS received
INCOME from RENTAL
INTEREST received
OTHER INCOME
TAX REFUND
WAGES (+ bonuses)

The **standard categories** for the budget type **EXPENSES** are: -

ADDICTIONS (Coffee, smoking, drinking)
ASSISTANCE (to family)
BODYCARE/FITNESS
CAR (taxes, insurances, loan, leasing)
CAR USAGE (fuel, tires/maintenance, parking, toll)
CHILDCARE (school/daycare, alimony, allowance)
CLOTHING/SHOES
COMMUNITY CONTRIBUTION Costs
EDUCATION, Culture, Recreation
ENTERTAINMENT (+ bar/restaurant/dining out)
FOOD and SUNDRIES (groceries)
FURNITURE/HOUSEHOLD APPL./OTHER (immediate cost)
GIFTS, DONATIONS, Charitable contributions
HEALTH CARE (insurance, pharmacy, doctor, dental)
HELP AT HOME (babysit, cleaning, assistance)
HOME IMPROVEMENTS/MAINTENANCE/REPAIR costs
HOSPITALIZATION (costs, insurance)
INSURANCES(Home, civil liability)
INTERNET, (CELL)PHONE, Cable TV
LEISURE/SPORT/Club membership
MEALS
MORTGAGE LOAN (Only INTEREST paid)
MORTGAGE LOAN/ RENT (full amount paid)
OTHER FEES (Banking, Lawyer)
OTHER LOAN PAYMENTS
PETS (feeding, care, vet)
PUBLIC TRANSPORT (train, tram, bus, Subway,Taxi)
SUBSCRIPTIONS (magazines, newspaper)
TAXES (State, Province, Community, Municipality)
TRAVEL and HOLIDAYS
UTILITIES (gas, electricity, water)

The main category INITIALIZATIONS has (standard) one budget item:

INITIALIZATION ACCOUNT

It is used to set the opening balance of an account. It's not an Income neither an Expense in strictly sense, so it's put in its own main category.

The same can be said from the separate main category **TRANSFERS** with following budget items:

TRANSFER between own accounts
MORTGAGE LOAN (only CAPITAL paid)

A few examples when the 'Transfer between own accounts' can be used:

- A cash withdrawal on an ATM machine (e.g. -50 EUR from the current account and +50 EUR in the wallet)
- A deposit on a savings account (e.g. -1000 EUR from the current account and +1000 EUR on the savings account)
- The monthly discharge of the credit card (e.g. - 45.50 EUR from the current account and +45,50 EUR on the credit card account)

The program also provides a number of budget items for other main categories. These are used in the **portfolio management** module.

We now continue to enter the remaining transactions in the Transactions screen.

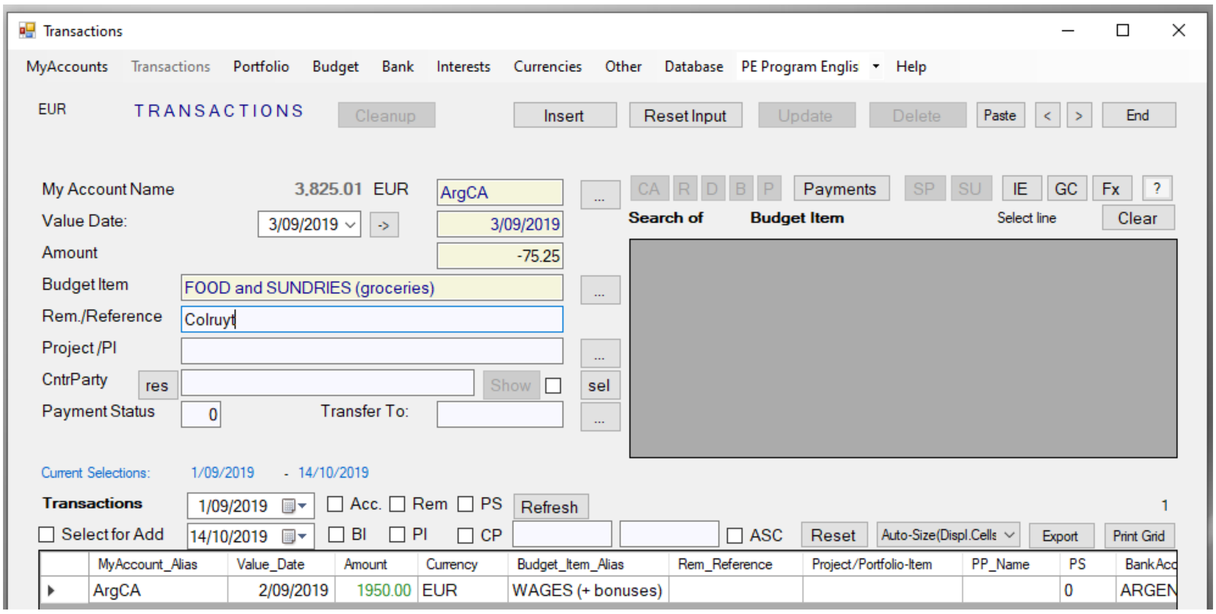
➢ **Press on the menu item 'Transactions' to go back to the Transactions screen.**

Account	Date	Amount	Category	Remark
Current Account	2/09/2019	1950.00	Wages	
Current Account	3/09/2019	-75.25	Food	Colruyt
Current Account	9/09/2019	-150.66	Insurance	DVV
Current Account	10/09/2019	-53.66	Food	Colruyt
Current Account	13/09/2019	-45.80		credit card billing
Current Account	16/09/2019	-55.01	Food	Colruyt
Current Account	26/09/2019	-50.00		Cash from ATM
Cash	26/09/2019	50.00		Cash from ATM
Credit Card	13/09/2019	45.80		credit card billing

At 3/9/2019 we paid with our current account 75.25 EUR in the Colruyt food store. We use for this the existing budget item 'FOOD and SUNDRIES (groceries)'.

➢ **Type 'ca' in the account input field and select the current account from the search screen.**
➢ **Select 3/9/2019 from the calendar in order to copy that date into the date input field. (**As a new date is selected from the calendar, the date is also copied to the input field)
➢ **Type -75.25 in the amount field. (Negative in case of expense!)**
➢ **Type 'Fo' in the Budget Item field and click in the search screen on the line** 'FOOD and SUNDRIES (groceries)'**.**

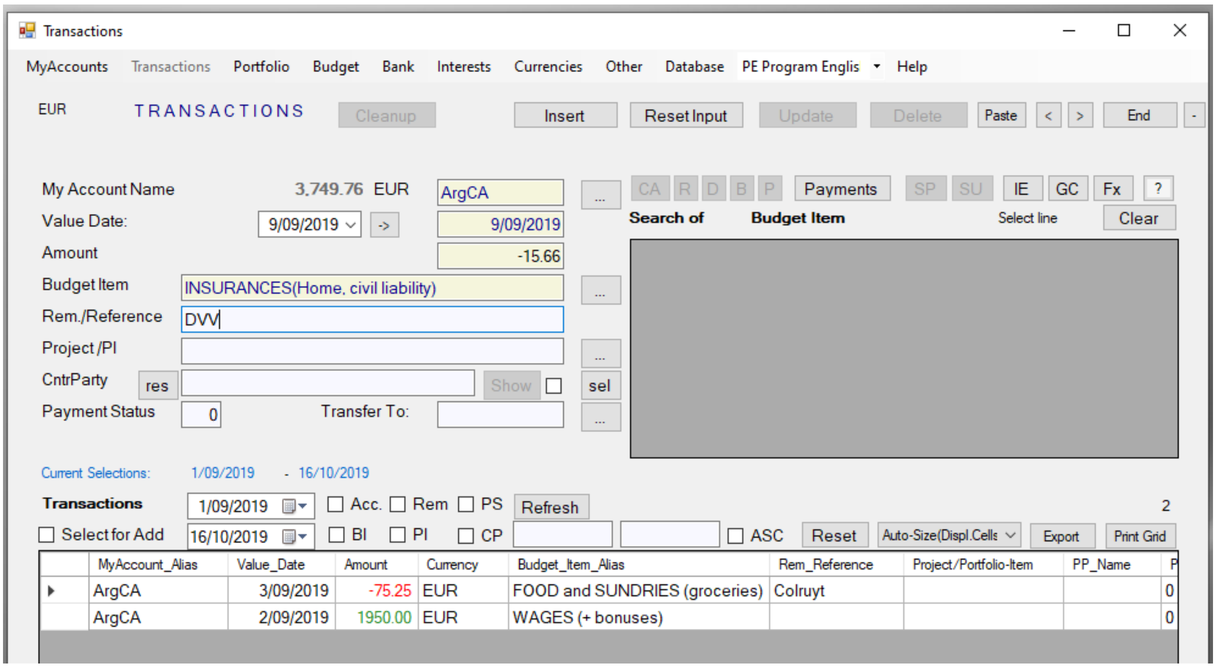
- ➢ **Type 'Colruyt' in the Rem/Reference field as extra information.**



- ➢ **Press Insert to add the transaction.**

On 9/9/2019 we paid the fire insurance (DVV) with our current account:

- ➢ **Type 'ca' in the account field and select the current account from the search screen**
- ➢ **Select 9/9/2019 in the calendar (That date is copied into the date field).**
- ➢ **Type in the amount field <u>an incorrect amount</u> -15.66 (instead of the correct -150.66)**
- ➢ **Type 'ins' in the Budget Item field and klick on the 'INSURANCES(Home, civil liability)' line in the search screen.**
- ➢ **In the Rem/Reference field we type 'DVV as additional information.**



- **Press on Insert to create the transactions.** (This new transaction with wrong amount is shown at the top of the grid, see next image)

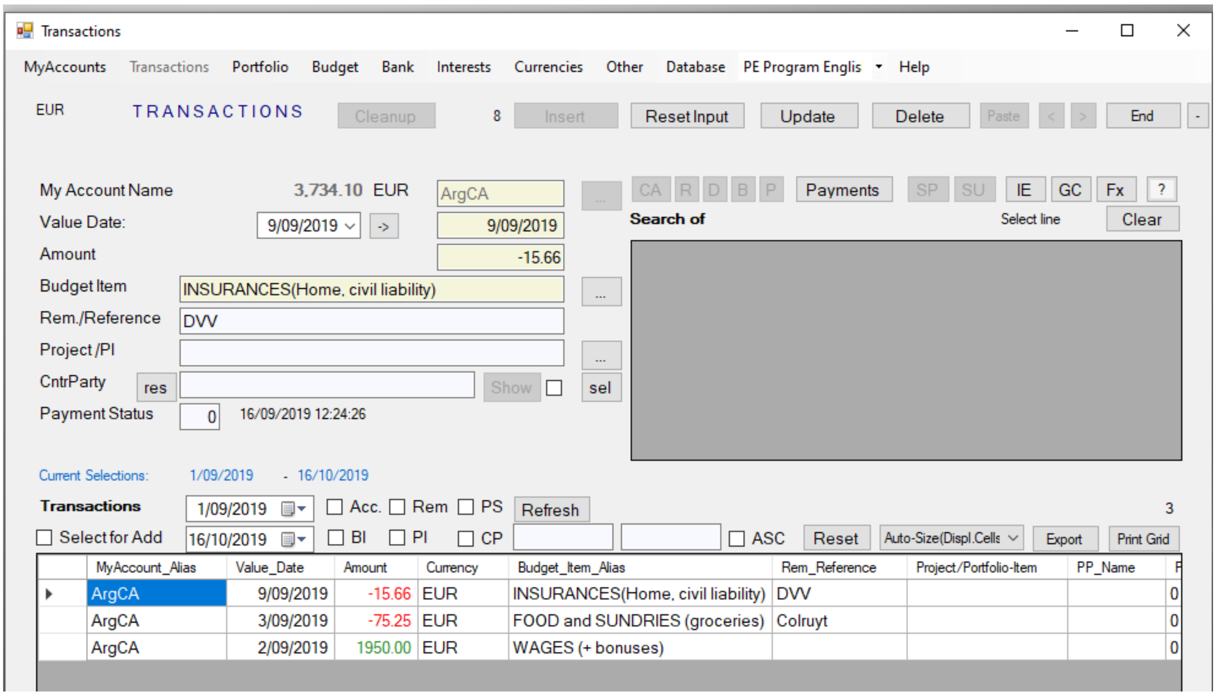
How can we correct this mistake?

How to correct a transaction?

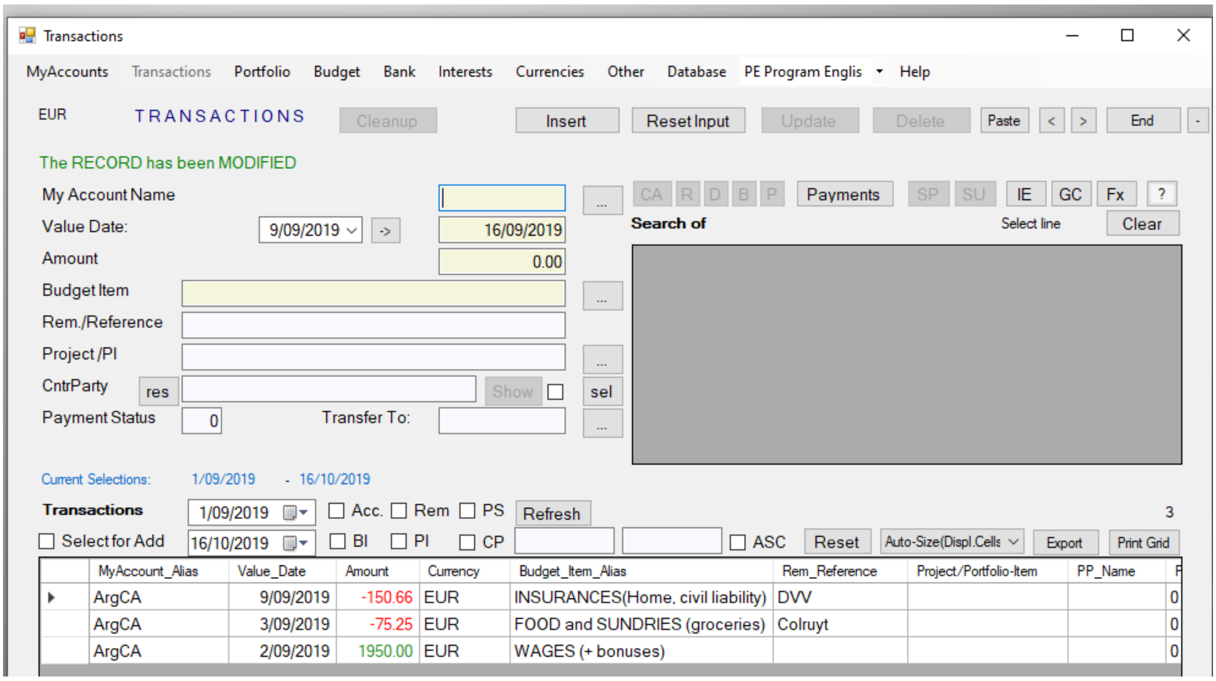
Click in the grid on the row that we want to change. We see that the information is copied into the input fields. The Insert button isn't available anymore, but now the Update and Delete buttons have become available. We can now change any field in the input area, except the My Account name.

In Hot-Accounts (besides a few exceptions), data CANNOT be modified directly in the grid. You have to click the row, modify the info in the input fields and then press the Update button!

- **Click in the grid on the row that we want to change.** (The information in the record is copied to the input fields)



- **Correct the amount field to -150.66**
- **Press the Update button.**



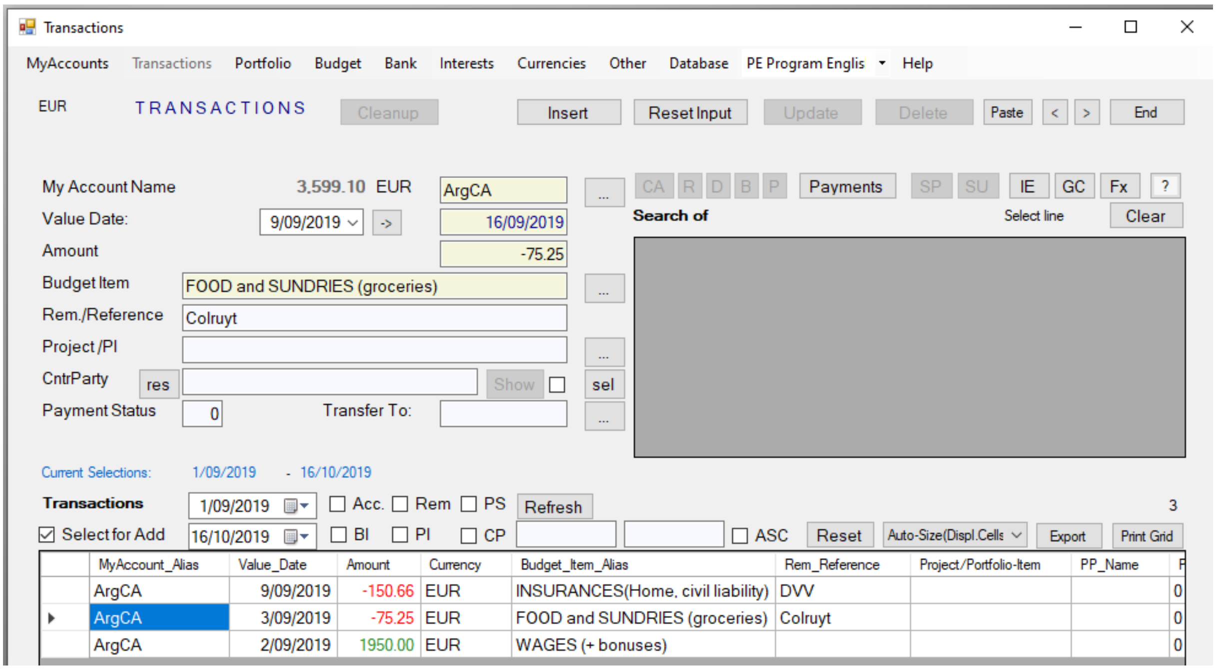
In the grid, we see that the amount has been corrected. Also an informational message 'The RECORD has been MODIFIED' is shown.

Define a 'Same As' transaction (copy)

At 10/09/2019 we have again purchased food at the Colruyt store. (-53.66 EUR)

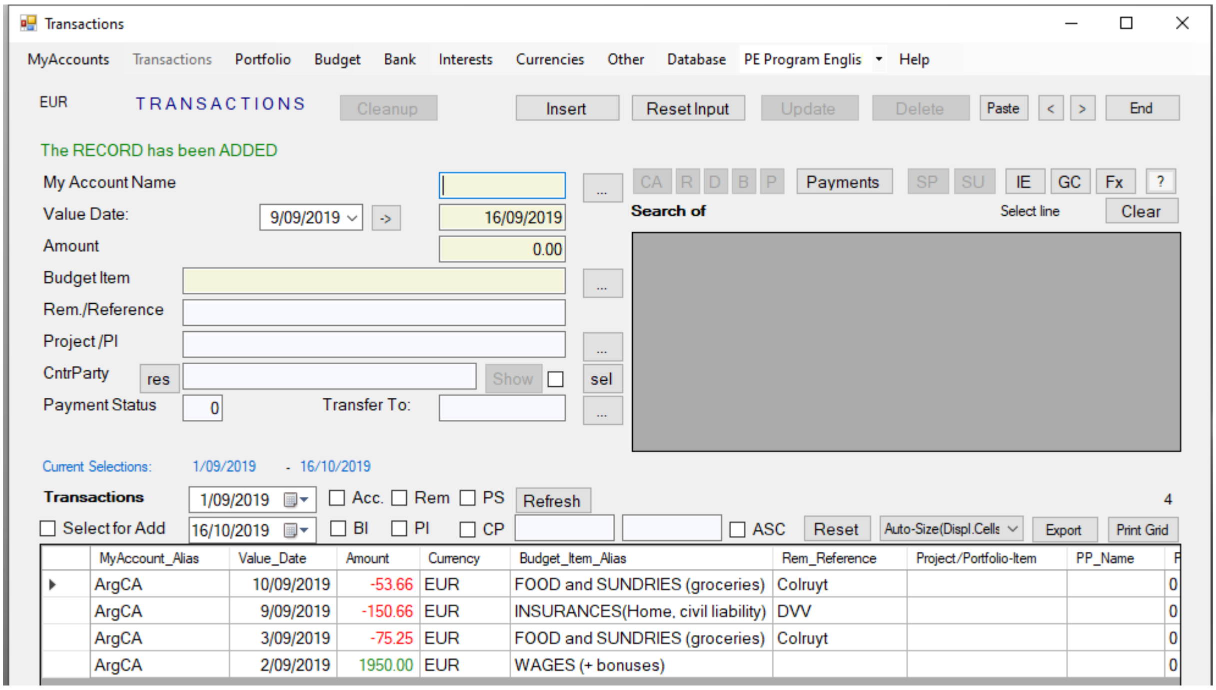
This transaction is nearly the same as our earlier purchase at Colruyt: only the date and amount are different. We use the 'Same As' method to do the input. **First check** the checkbox 'Select for Add' above the grid on the left. Then **click the row** in the grid that we want to copy.

- **Check the checkbox 'Select for Add'**
- **Click in the grid on the row that we want to copy (**Note that the Insert button remains active)



Important note: when using the 'Select for Add' method, the information of the selected row is copied to the input but the date is set to the date of today!

- **Change the date field in the input to 10/09/2019**
- **Change the amount in the input to -53.66**
- **Press Insert** (as all other fields are already correct)



The new transaction is shown at the top of the grid. **Note that the checkbox is again unchecked!** So before each new 'Select for Add' operation, the checkbox has to be checked again.

Transfer between own accounts in one operation.

On 13/09/2019 an amount of 45.80 EUR was withheld from the current account in order to bring the credit card balance from -45.80 back to zero.

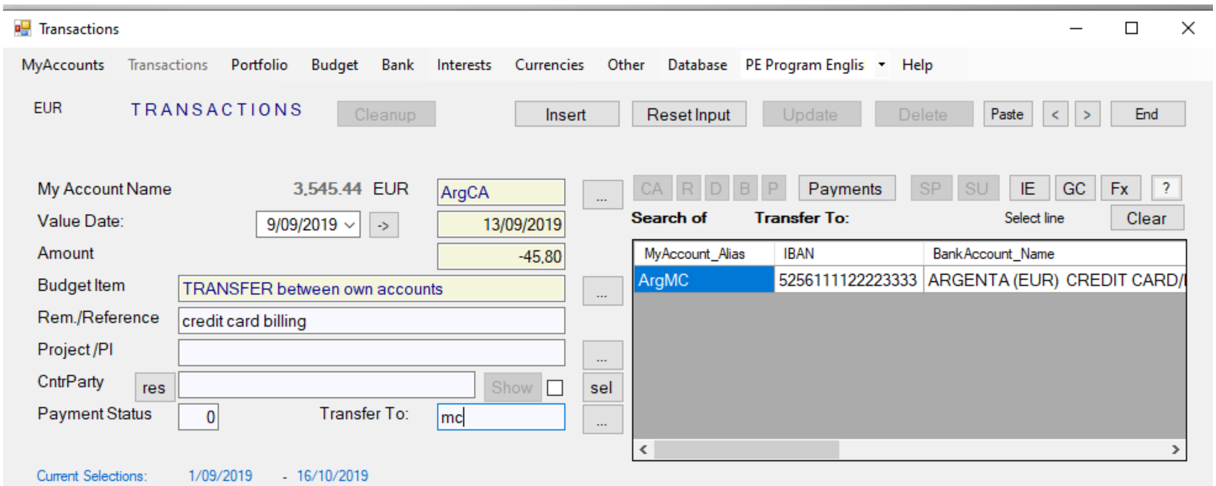
This is what we have earlier indicated as a **Transfer between own accounts**. This is not an expense. (The real expense has occurred at the moment that we bought something with our credit card). The money is taken from the current account but also our debts (=credit card balance) is decreased.

Normally, we have to define such transactions in two steps: a decrease on one account and an increase on another own account. It's however possible to do this in one operation. In that case, all fields, except the account and amount are the same for the two transactions. If that is not the case, then the two transactions still have to be defined separately.

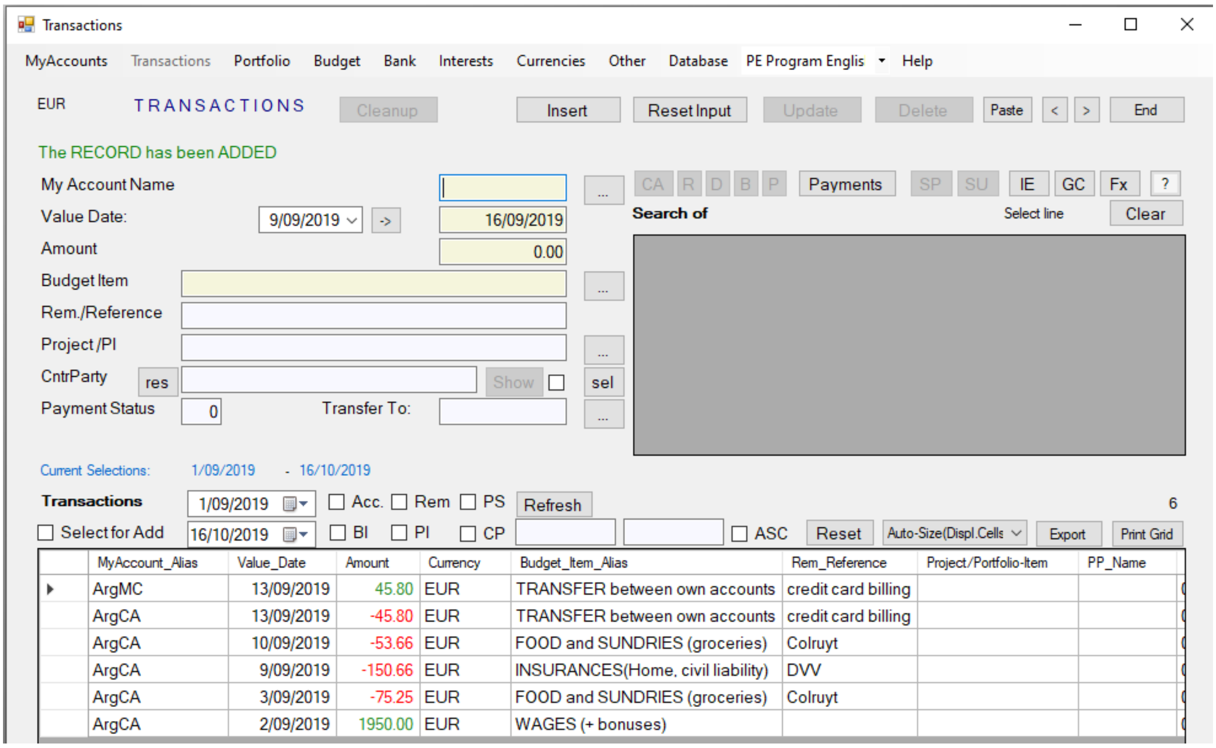
We are now going to define a transfer of 45.80 EUR from the current account to the credit card account in one operation, at the date of 13/09/2019.

- **Type 'ca' in the current account field and select the current account from the search screen**
- **Enter 13/9/2019 in the input date field**
- **Type -45.80 in the input amount field.** (The amount is indeed deducted from the current account)

- **Type in the Budget Item field the characters 'tran' and click on the 'TRANSFER between own accounts' row in the search screen.**
- **Type in het Rem/Reference field** 'credit card billing' **as additional information**



- **Type the characters 'mc' in the 'Transfer To' input field.** (The search screen now shows accounts with 'mc' in their name. Note that the title of the search screen indicates that it's a search for the 'Transfer To' account field.)
- **Click on the credit card row.** (The selected account name is copied to the 'Transfer To' field).
- **Press Insert.**

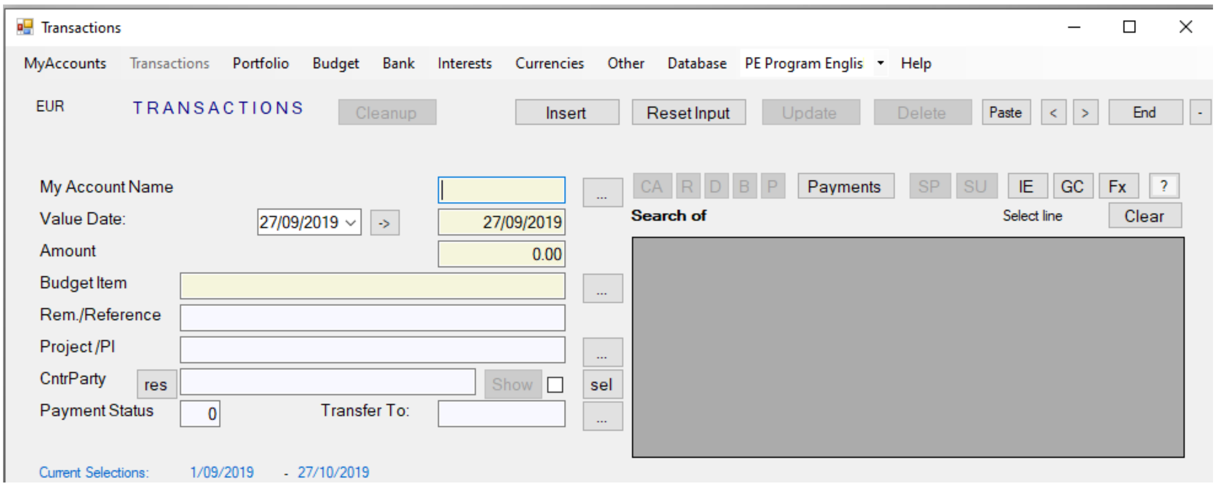


At the top of the grid we see the two rows that are generated by one operation.

The Reset Input button (to reactivate the Insert button)

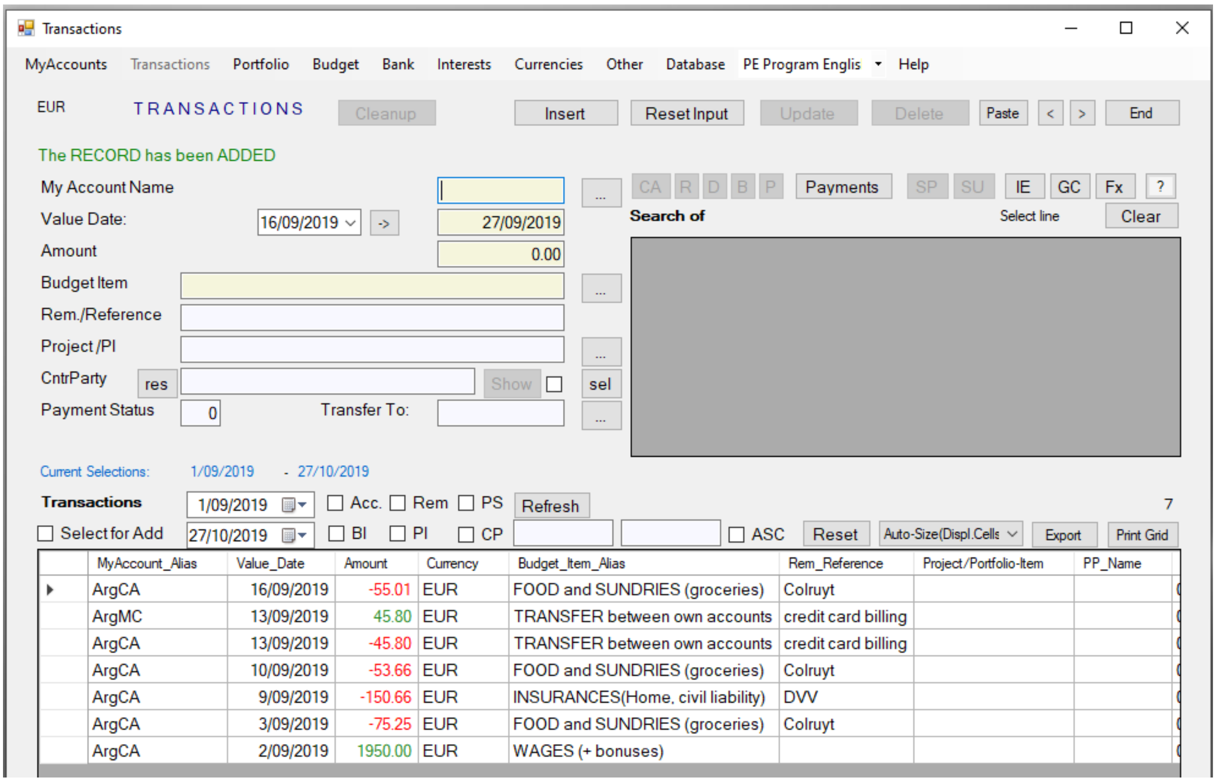
If you click somewhere in the grid, information of the clicked row is copied to the input fields. Also the **Insert button is deactivated.** In order to reactivate the Insert button, you need to press the **Reset Input** button. Pressing this reset button will also blank all input fields, except the date which is set to the date of today.

- **Click somewhere in the grid.** (The information of the clicked row is copied to the input fields. The Insert button is deactivated).
- **Click the Reset Input** button. (All input fields except the date are set to blank. Also the Insert button becomes again available).



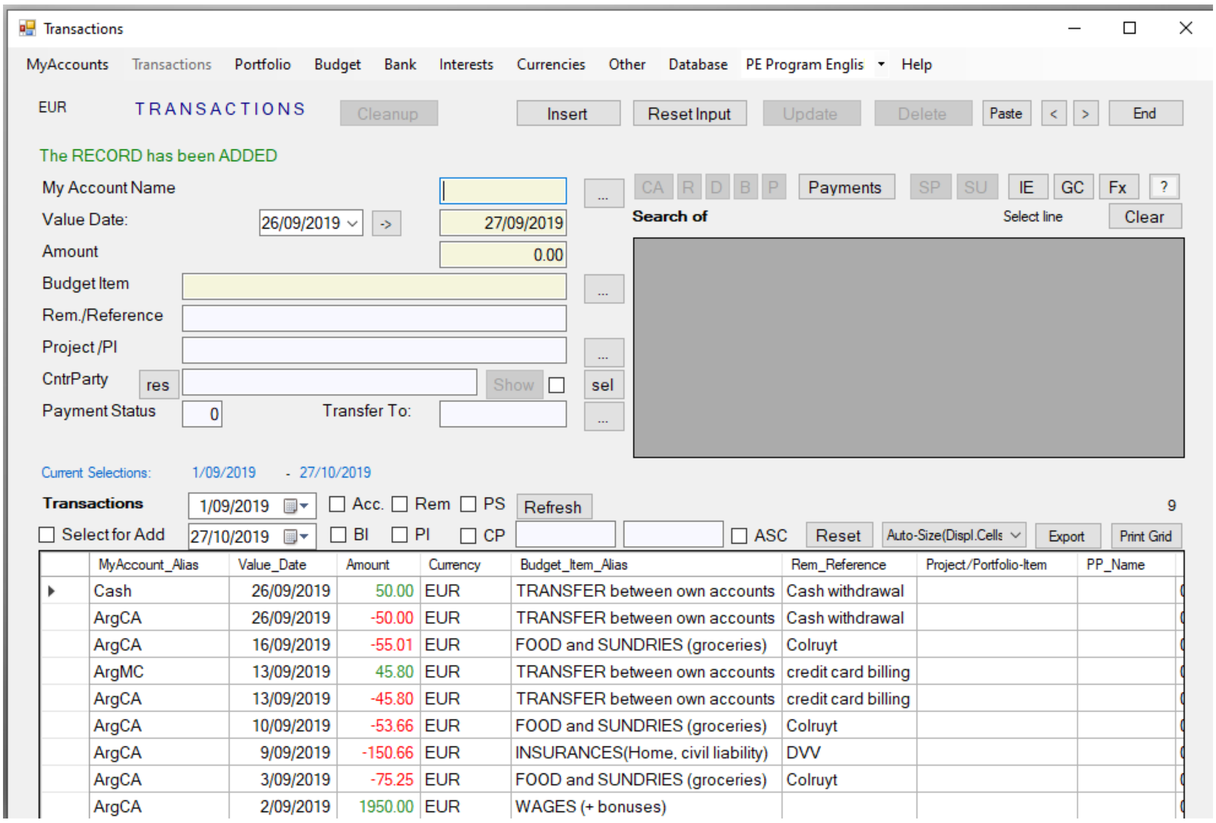
On 16/9/2019 we went again to Colruyt and bought food for an amount of 55.01 EUR.

- **Exercise: Use the 'Select for Add' (same as) method to create this transaction.**



On 26/09/2019 we go to an ATM machine and withdraw 50 EUR using our current account card.

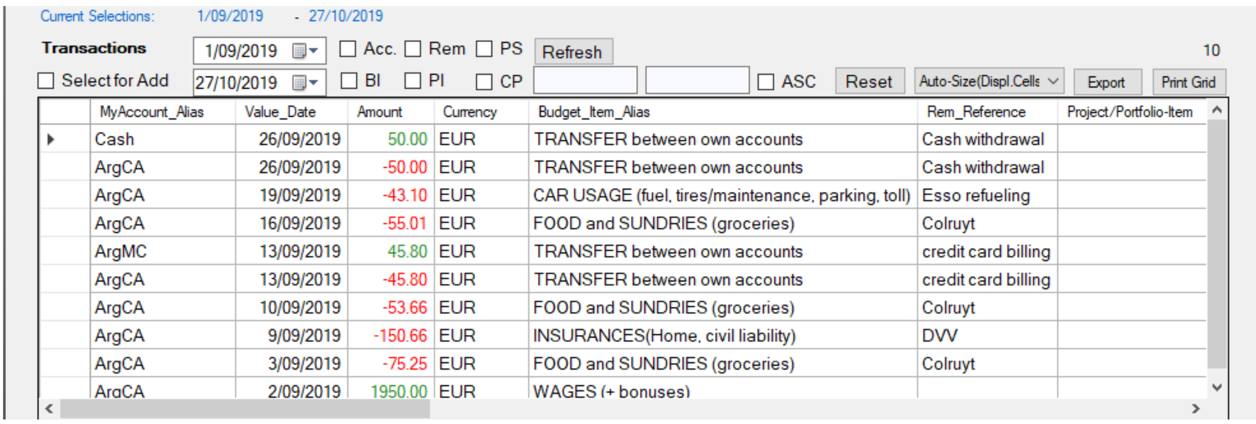
- **Exercise: Use the 'Transfer To'-field in order to generate these 2 transactions (-50 EUR from the current account ArgCA and +50 EUR to our wallet account 'Cash') in one single operation. Give as Remark e.g. 'Cash Withdrawal'.**



Delete a transaction

On 19/09/2019 we refueled our car for an amount of 43.10 EUR using our credit card.

- **Exercise: define an expense at the date of 19/09/2019 for an amount of -43.10 EUR on the (on purpose incorrect!) current account, with reference 'Esso refuel'. Use as budget item 'CAR USAGE (fuel, tires/maintenance, parking, toll)'.**



Note: We see the added transaction in the grid, at the third row, as the earlier entered cash withdrawal transfer actually occurred on a later date and so it is shown higher in the overview.

So we made a mistake. The account should have been the credit card account instead of the current account. How can we correct this?

If we click on the third row, in order to correct the information, we see that the account field can't be modified. Note that also the corresponding search button is inactive.

A straightforward method to correct this situation is just to delete the transaction (Click on the row and press the Delete button) and then recreate the transaction with the correct account. There are however still two other methods to do the corrections.

The first alternative way is actually a variation of the straightforward method: before deleting the row, we first copy the row information into the clipboard. Then we delete the row. Then we paste the information back into the input fields and correct the account and then press the Insert button. I'll explain in a moment how this copying into and from the clipboard can be done.

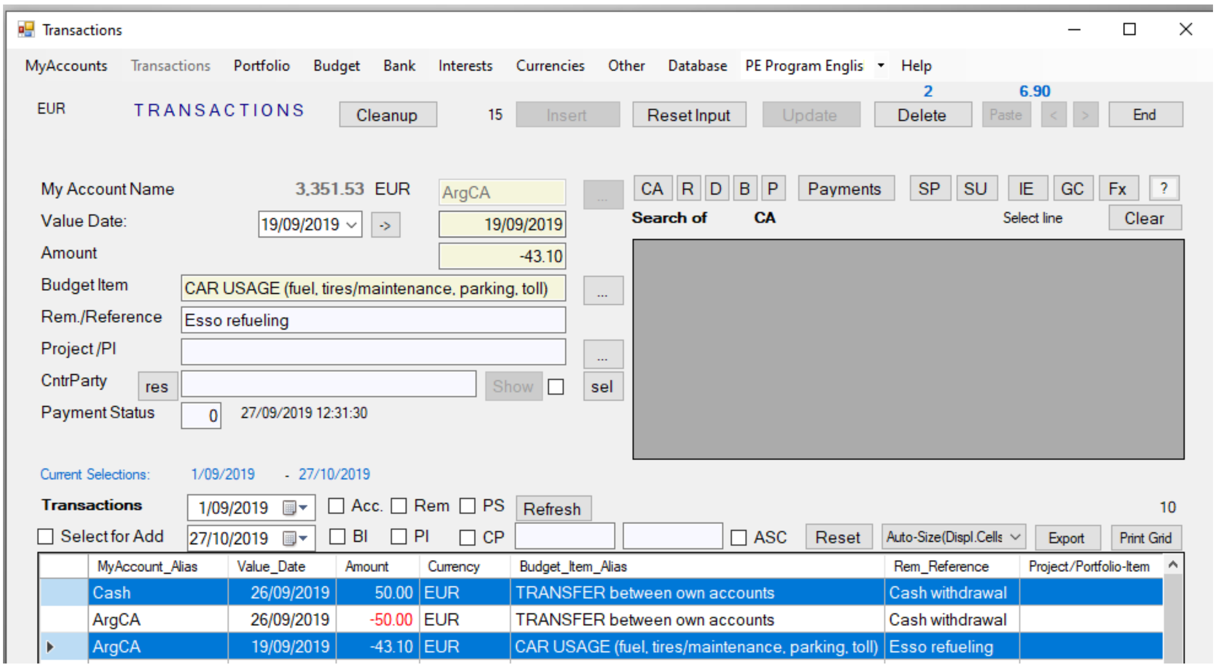
The second alternative way is to directly change the account, using the **special CA button**. I'll explain in a moment how this button can be activated.

As both alternative methods use **multi-row selections**, I'll first explain that concept.

Multi-row selections and operations

When you click somewhere in the middle of a row you are in **single row selection mode.**

When you click in the empty first column of some row you are in **multi-row selection mode**. You can see in this case that the number of the selected rows is shown just above the 'Delete' button. Also the total amount of all selected rows is shown. **You can extend the range of selected rows by first clicking in front of a row and then hold down the Ctrl keyboard button and then click other rows. Or you can click in the left upper corner of the grid to select all rows of the grid.**



- **Click at the front of the first row**
- **Hold down the Ctrl keyboard button and click at the front of e.g. the third row.**

The selection counter located above the Delete button indicates 2. The total of the amounts of the selected rows is 6.90.

We could now execute a number of multi-row operations, such as the delete of several rows in one operation or also do a number of other functions (via the buttons CA, R, D, B, and P). The CA button allows to directly change the account in one or more selected transactions. Pay attention when using this function.

Ctrl+C to the clipboard and the Paste, <, > buttons

The transactions screen, (as well as most other Hot-Accounts screens) **allow to copy one or more rows into the clipboard and paste them back into the input fields**, using the '**Paste'**, ' **>**' (next) and **'<**' (previous) buttons.

Now, we are going to **copy the two selected rows into the Windows clipboard.**

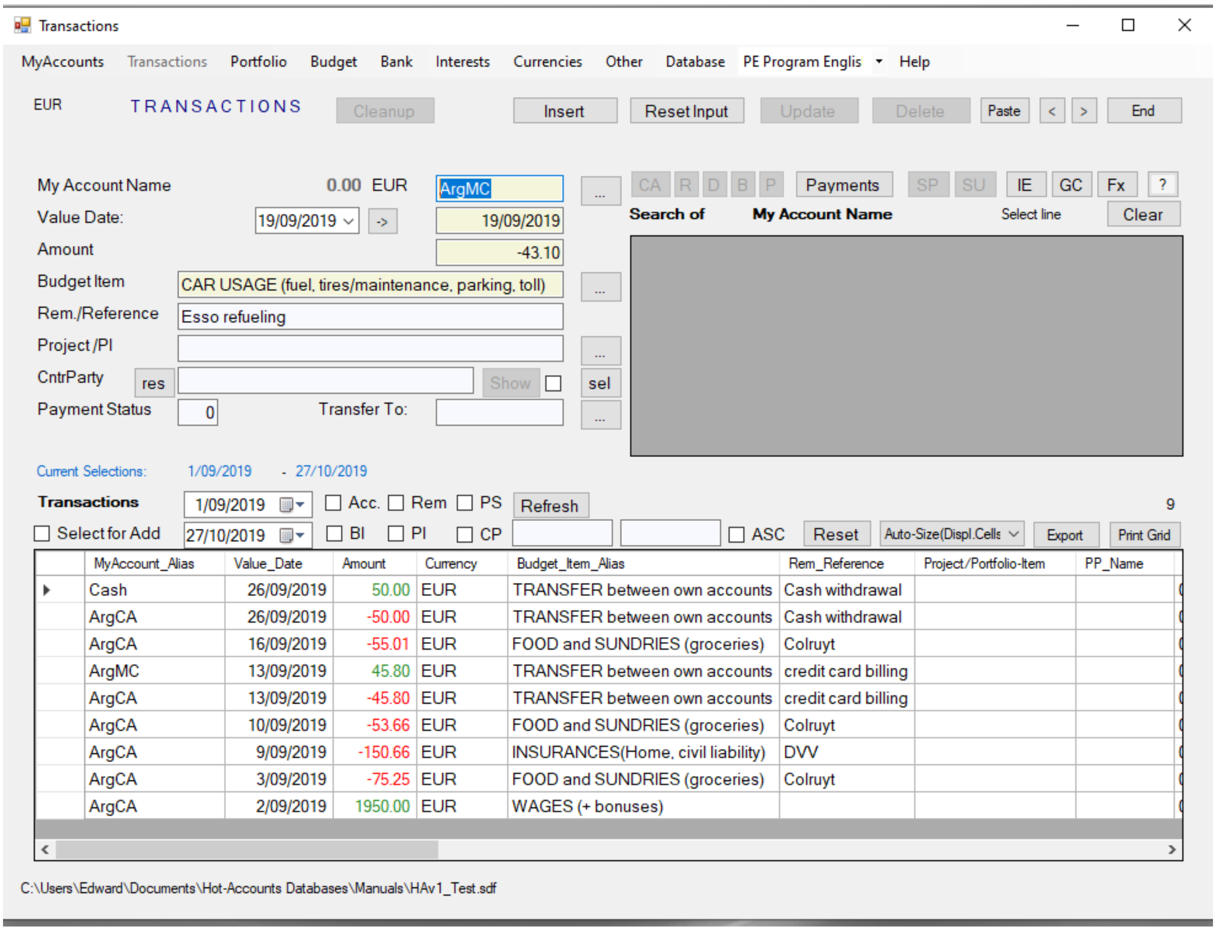
- **Press Ctrl + C (The normal Windows way to copy information into the clipboard) (The information of the selected rows is copied into the Windows clipboard)**
- **Press the Reset Input button in order to activate the Paste**, **>** and **<** buttons.
- **Press the Paste button** (Information concerning the first selected row is now taken from the clipboard and used to refill the input fields. Nothing else is happening. If we would press the Insert button now, we would of course create a duplicate of the first row.
- **Press now the '>' button** (Information concerning the next selected row (so the 3rd row) is pasted to the input fields. Again nothing else is happening.
- **Press again the '>' button.** We now get a message that no next (previous) record was found in the clipboard to fill the input fields.
- **Now press the '<' button** (Information of the second selected row (so row 3) is being pasted into the input fields. Again, nothing else is happening.)
- **Press again on the '<' button** (Information concerning the first selected row is copied from the clipboard and pasted into the input fields. Nothing else is happening.
- **Play a little with the 'Paste', '< ' and '>' buttons and see what information is being pasted. (Note: the clipboard remains the same as long as we do no new Ctrl+C action)**
- **Now click in the left upper corner of the grid. (All rows are selected now**!)
- **Pres Ctrl+C to copy the information into the clipboard.**
- **Play a bit with the 'Paste', '>' and '<' buttons. (Besides the paste to the input fields, nothing else is happening)**

Now that we know how to use the 'Paste', '< 'and '>' buttons, we return to previous task to correct the account in the transaction concerning the Esso refueling.

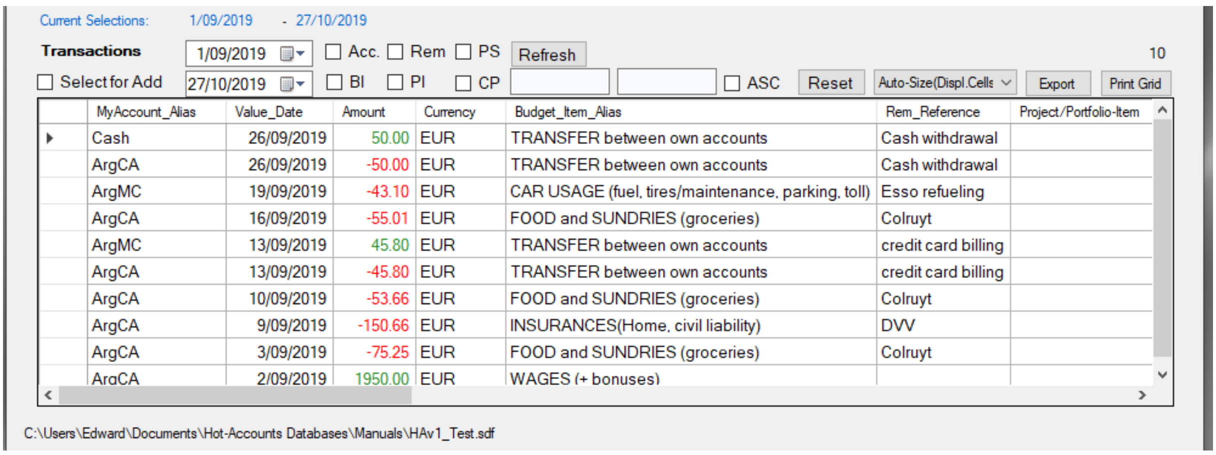
Before deleting the erroneous transactions, we first click this row in multi-row modus (= <u>click in front</u> of the row) and copy the information into the clipboard by pressing Ctrl+C on the keyboard. Then, we delete the row using the Delete button. Then, via the Paste button, the information of the meanwhile deleted row is pasted back from the clipboard into the input fields. We correct the account field and then press Insert.

- **Click in front of the third row** (The Esso refuel transactions**). Make sure that you are in multi-row selection mode** (The selection counter above the Delete button should indicate a **1**)

- **Press Ctrl+C in order to copy the row info to the Windows clipboard.**
- **Press the Delete button (**Note: with only 1 record selected, the record is deleted immediately. If multiple records are selected for delete, a message is displayed and you have to confirm the delete)
- **Press the 'Paste' button (**The information of the meanwhile deleted record is again placed in the input fields)
- **Correct the account (credit card account instead of the current account)**



- **Press insert**



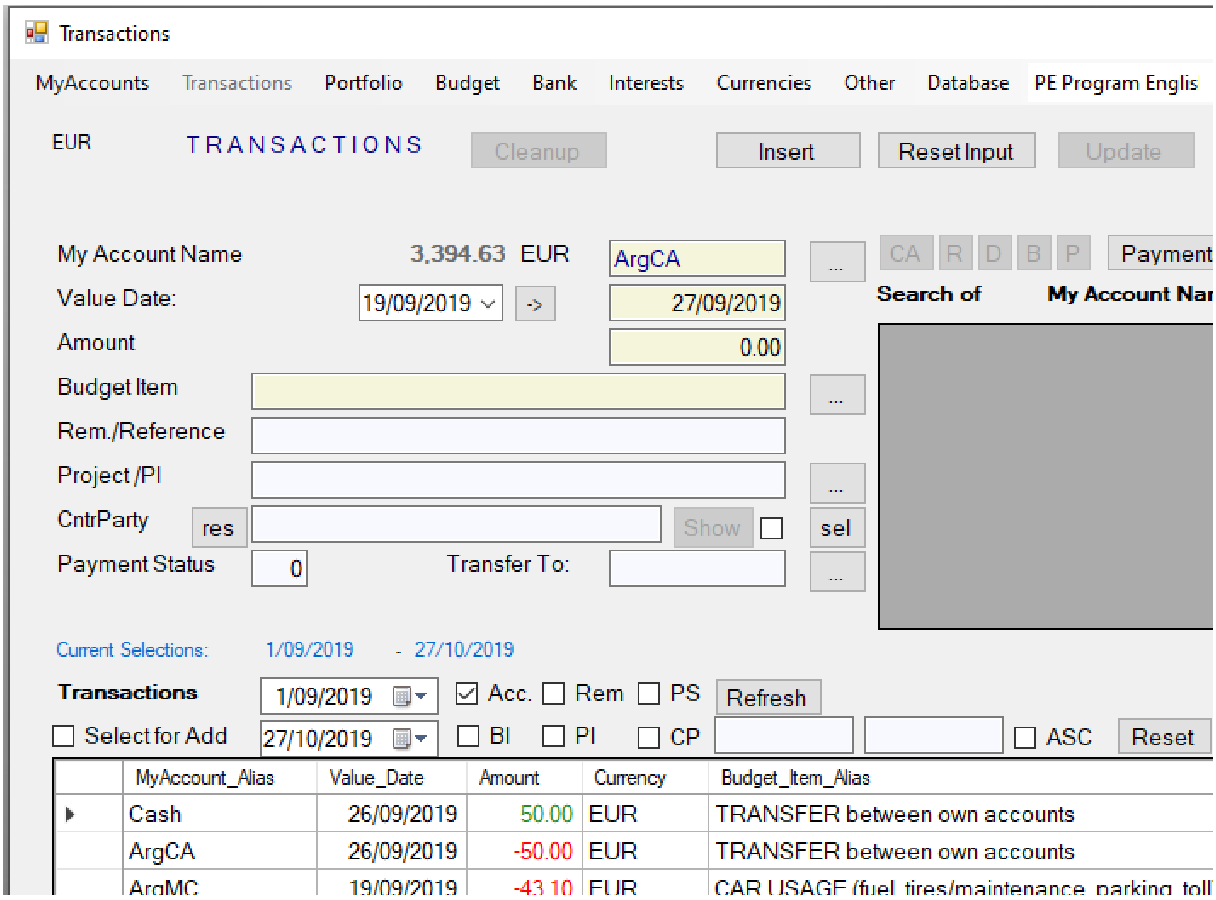
The earlier deleted record has been recreated with the correct master card account (see 3rd row).

Overview transactions of 1 account (with account balance as extra column)

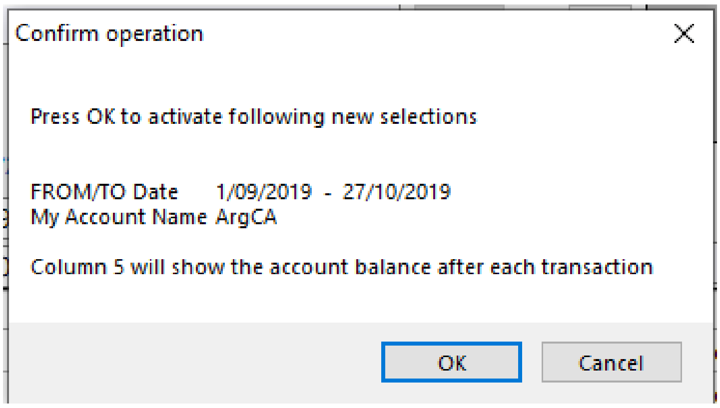
By default, transactions in the Transactions screen are shown for all accounts together, in an ordering just based on transaction date, with most recent transactions shown at the top.

It's however possible to request an overview for only one account. **In that case, an extra column is shown, holding the balance of the account after each transaction.**

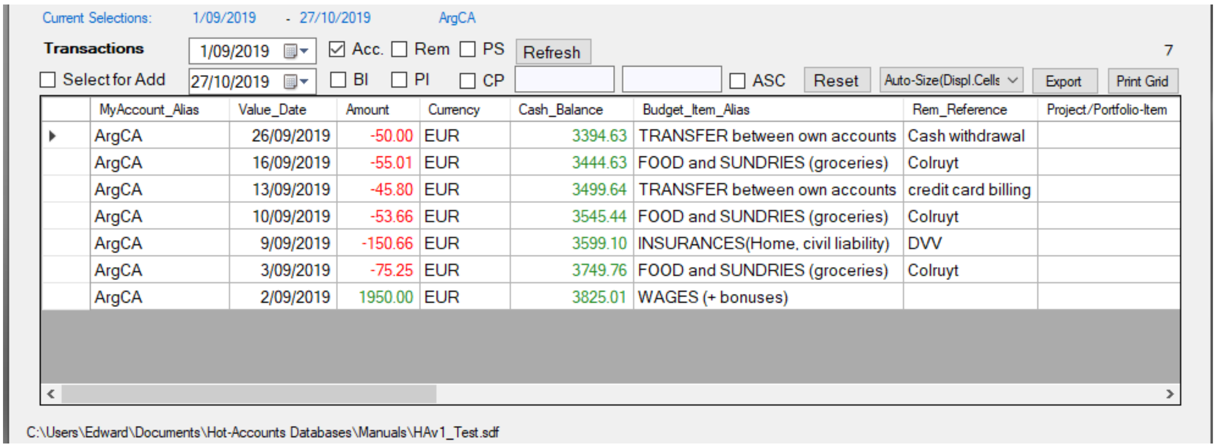
To request such a reduced overview, first make sure to **check the little 'Acc.' checkbox**. The account for which we want to see the transactions is entered in the 'My Account' input field.



- **Check the little 'Acc.' checkbox (keep the starting date at the first day of the month)**
- **Select in the input field 'My Account Name' e.g. the current account (ArgCA).**
- **Press the Refresh button**
- **A message box asks confirmation for this new overview setting.**



- ➢ **Accept the choice and press OK**



MyAccount_Alias	Value_Date	Amount	Currency	Cash_Balance	Budget_Item_Alias	Rem_Reference	Project/Portfolio-Item
ArgCA	26/09/2019	-50.00	EUR	3394.63	TRANSFER between own accounts	Cash withdrawal	
ArgCA	16/09/2019	-55.01	EUR	3444.63	FOOD and SUNDRIES (groceries)	Colruyt	
ArgCA	13/09/2019	-45.80	EUR	3499.64	TRANSFER between own accounts	credit card billing	
ArgCA	10/09/2019	-53.66	EUR	3545.44	FOOD and SUNDRIES (groceries)	Colruyt	
ArgCA	9/09/2019	-150.66	EUR	3599.10	INSURANCES(Home, civil liability)	DVV	
ArgCA	3/09/2019	-75.25	EUR	3749.76	FOOD and SUNDRIES (groceries)	Colruyt	
ArgCA	2/09/2019	1950.00	EUR	3825.01	WAGES (+ bonuses)		

Only transactions for the selected account are now shown as of the indicated start date.

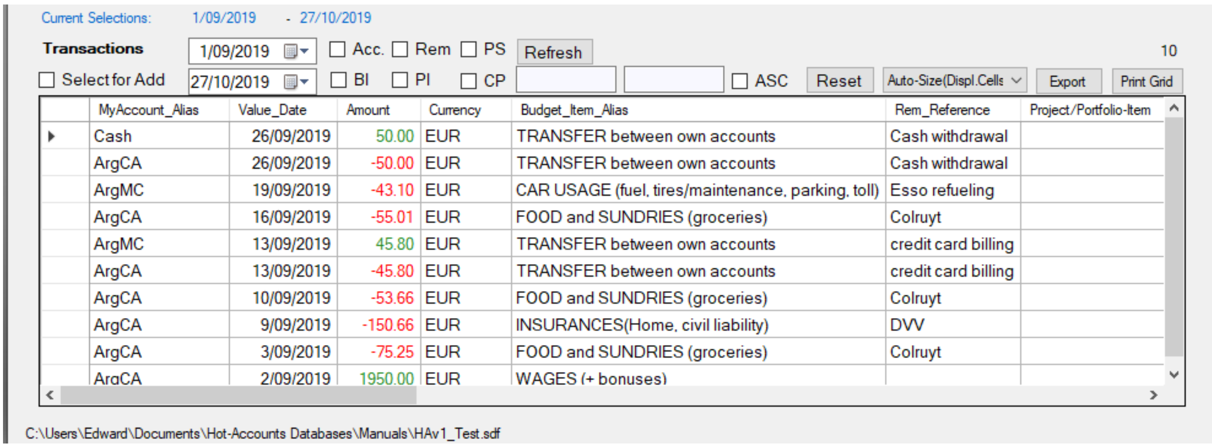
The 5th column shows the cash balance of the account after each transaction.

The bleu fields indicate the active settings of the current selection: the ‘from / to’ dates as well as the selected active account.

- ➢ **We repeat this for the credit card account**

Rekening	Valutadatum	Bedrag	Munt	Kas.Saldo	Budget.Item	Opm/Referentie	Proj
ArgMC	19/02/2018	-43,10	EUR	-43,10	AUTOGEBRUIK (brandstof,banden/onderh.,parking,tol)	Esso tankbeurt	
ArgMC	13/02/2018	45,80	EUR	0,00	TRANSFER tussen eigen rekeningen	Aanzuivering kredietkaart	

- ➢ **By unchecking the ‘Acc.’ Checkbox and pressing the Refresh button, we get again an overview for all accounts, but without the Cash Balance column:**



MyAccount_Alias	Value_Date	Amount	Currency	Budget_Item_Alias	Rem_Reference	Project/Portfolio-Item
Cash	26/09/2019	50.00	EUR	TRANSFER between own accounts	Cash withdrawal	
ArgCA	26/09/2019	-50.00	EUR	TRANSFER between own accounts	Cash withdrawal	
ArgMC	19/09/2019	-43.10	EUR	CAR USAGE (fuel, tires/maintenance, parking, toll)	Esso refueling	
ArgCA	16/09/2019	-55.01	EUR	FOOD and SUNDRIES (groceries)	Colruyt	
ArgMC	13/09/2019	45.80	EUR	TRANSFER between own accounts	credit card billing	
ArgCA	13/09/2019	-45.80	EUR	TRANSFER between own accounts	credit card billing	
ArgCA	10/09/2019	-53.66	EUR	FOOD and SUNDRIES (groceries)	Colruyt	
ArgCA	9/09/2019	-150.66	EUR	INSURANCES(Home, civil liability)	DVV	
ArgCA	3/09/2019	-75.25	EUR	FOOD and SUNDRIES (groceries)	Colruyt	
ArgCA	2/09/2019	1950.00	EUR	WAGES (+ bonuses)		

Note: by checking the **‘ASC’** checkbox and pressing the Fresh button, all transactions are again shown (in the requested time frame), but now **with eldest transactions on top**.

The **Reset button** restores the standard settings for the overview but you still need to press the Refresh button in order to activate it. (**Remember: the bleu fields indicate current active settings!)**

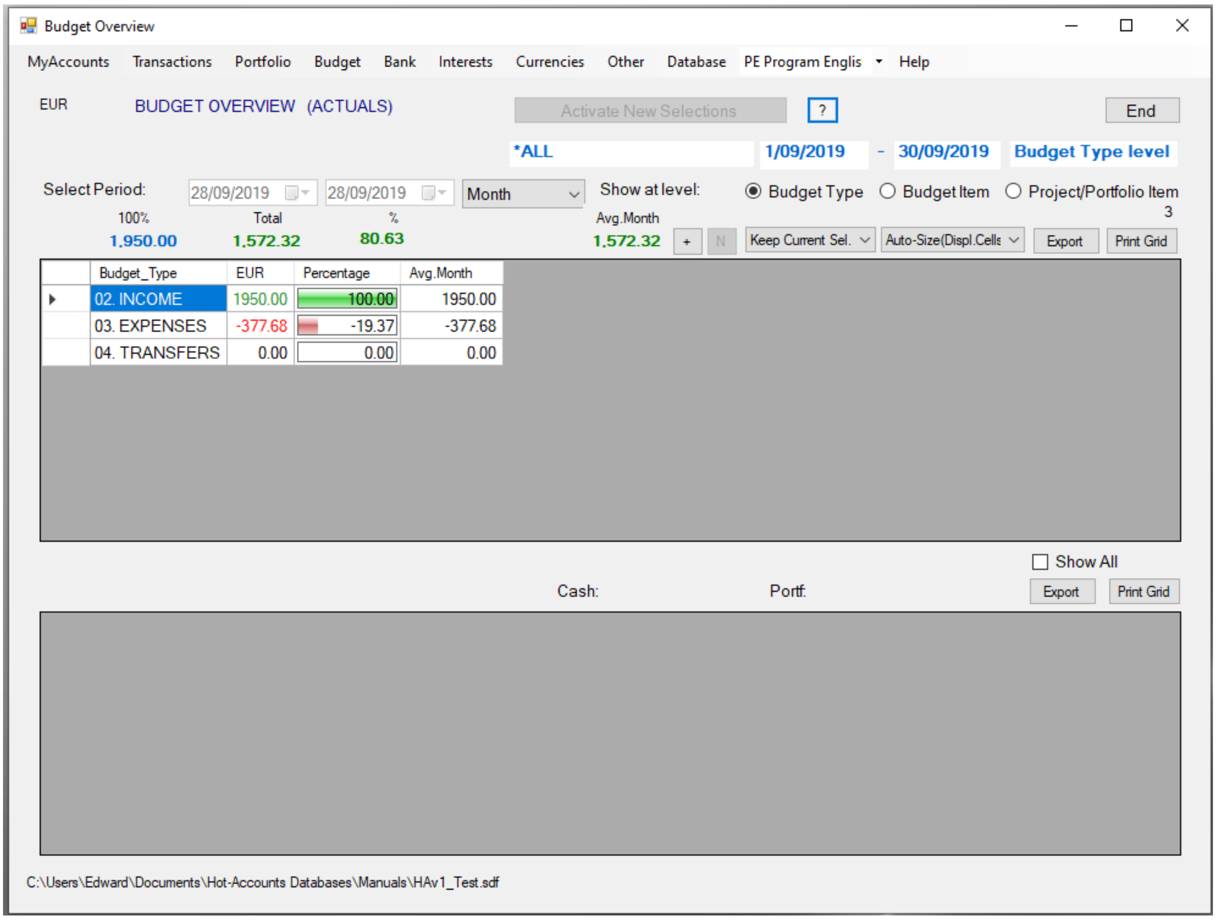
BUDGET Overviews (Actuals)

The **Budget Overview** is one of most important screens in the Hot-Accounts program.

The name is a bit misleading as we are **not** looking at a real budget, but at a **categorized view** of **actual transactions in a certain period**.

The name 'budget' refers here to budget items (categories) and budget types (main categories). The program can also manage real budgets, but that is handled in the 'Define and Check Budget' screen.

➤ **Click in the menu bar on 'Budget' and then choose the menu item 'Budget Overview'**



The Budget Overview screen is shown with **standard settings**, being the **current month as period** and with **Budget Type (or main category) level**.

The current active settings are shown in blue. (See the row below the '?' button). The word '***ALL**' indicates that all transactions for the selected period are taken into account. If some **sub-selection** is active, we'll see in that area something that indicates the nature of the sub-selection.

The overview shows the total Income, Total Expenses and Total Transfers for current month.

At the **top of the grid,** some **period totals** are shown. All positive amounts as well as all negative amounts in the grid are separately totalized. The largest amount in absolute terms is taken as the 100% amount.

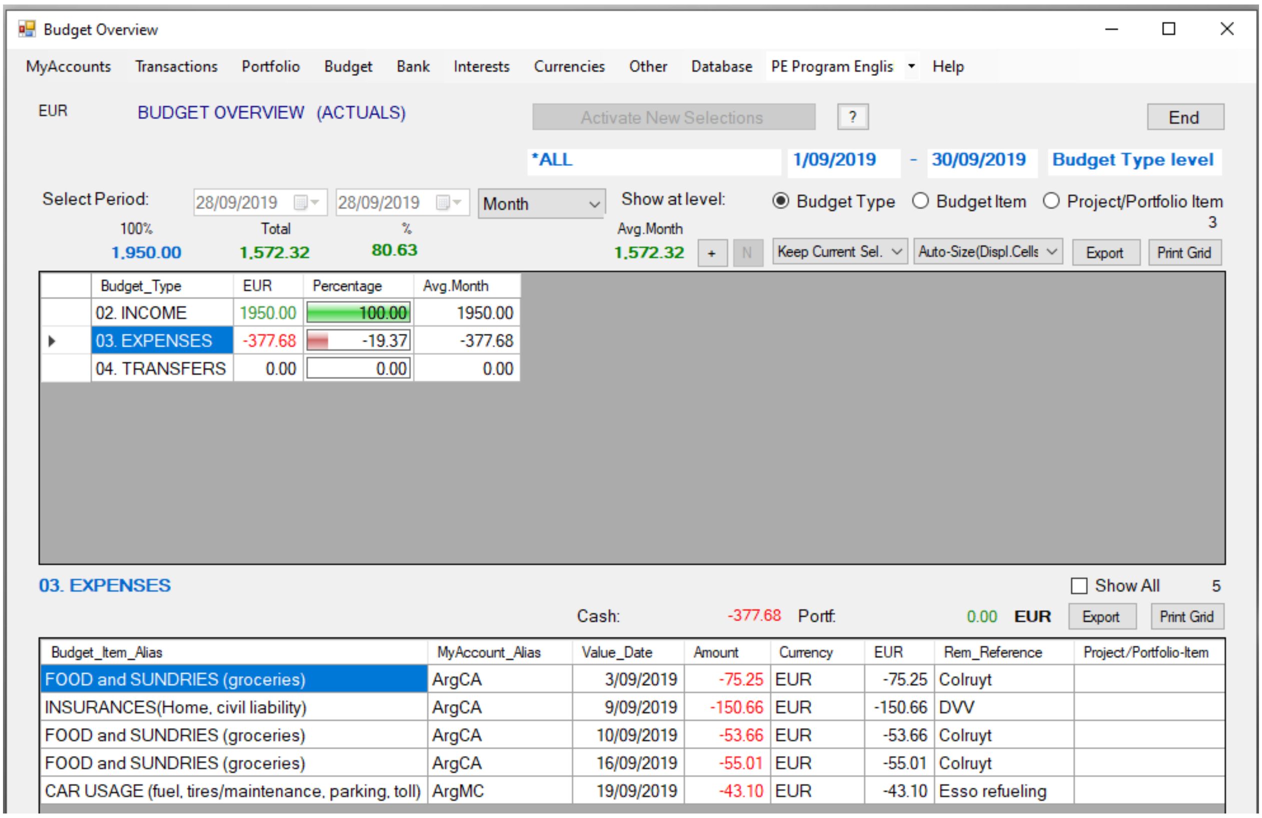
Also **the sum of all amounts** is shown: **this is the result for the period**. In the example we see a positive result of 1572.32. This is in **EUR** because at the left top, we see that the EUR is selected as consolidation currency. (Note: foreign currency transactions are first converted to the consolidation currency, based on exchange rates that are available in the system).

Also a % field indicates the relative result, compared to the earlier calculated 100% amount.

Also an **Average per Month Result** is shown. Of course, this gives only extra information if the chosen period differs from one month.

In the grid, totals (in main currency) are shown per main category, with also a percentage and an average per month. The percentage field has an embedded horizontal bar graph in green or red

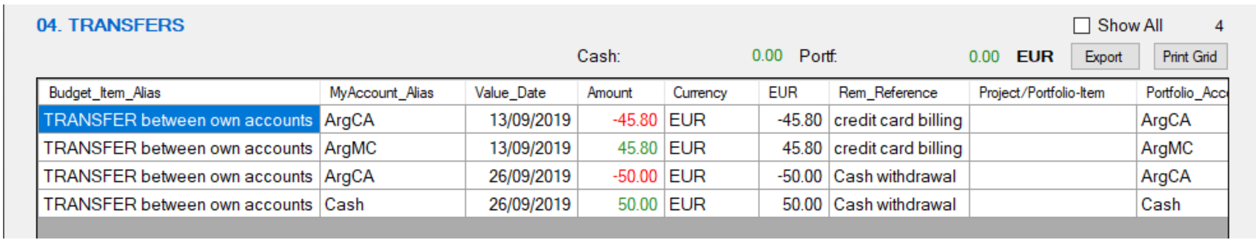
When a row is clicked we can see in the second grid the individual actual transactions that make up the total of that row:



In this case, we see for the main category **EXPENSES** the transactions in the current period.

Beside the Budget Item (or category), also account, date, the amount in original currency and the converted amount in consolidation currency are shown.

The total of the TRANSFERS is normally always zero. In next screenshot, we see the details if we click in the upper grid on the '04. TRANSFERS' row:

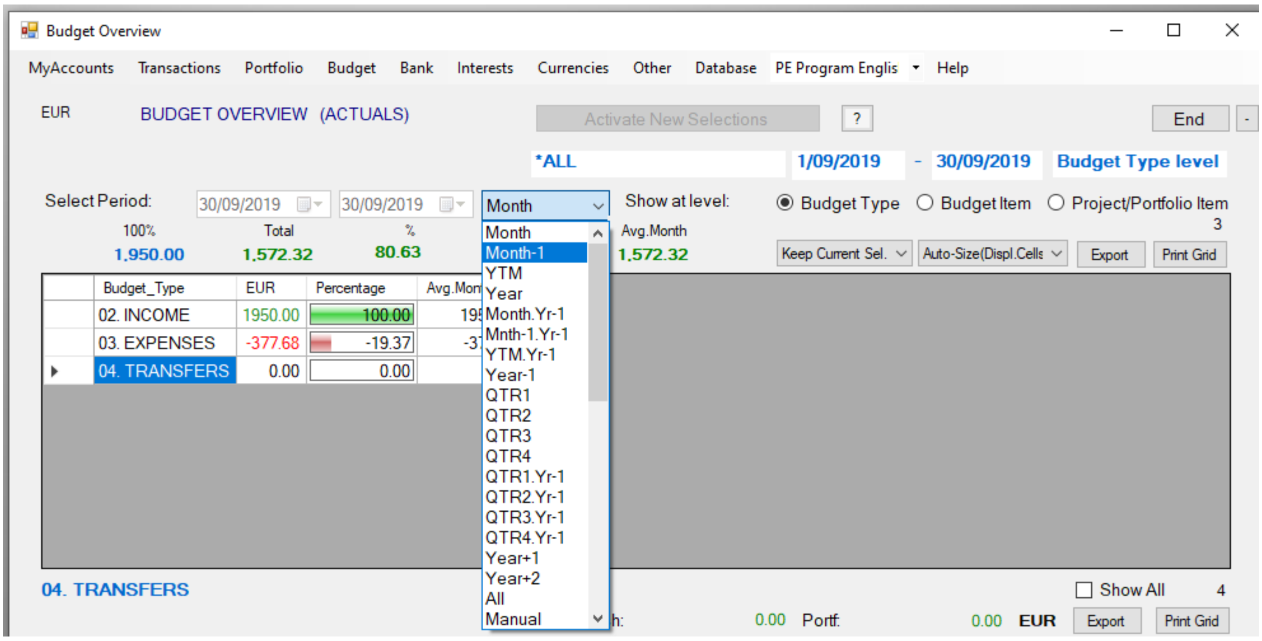


Budget_Item_Alias	MyAccount_Alias	Value_Date	Amount	Currency	EUR	Rem_Reference	Project/Portfolio-Item	Portfolio_Acc
TRANSFER between own accounts	ArgCA	13/09/2019	-45.80	EUR	-45.80	credit card billing		ArgCA
TRANSFER between own accounts	ArgMC	13/09/2019	45.80	EUR	45.80	credit card billing		ArgMC
TRANSFER between own accounts	ArgCA	26/09/2019	-50.00	EUR	-50.00	Cash withdrawal		ArgCA
TRANSFER between own accounts	Cash	26/09/2019	50.00	EUR	50.00	Cash withdrawal		Cash

We see here the transactions for the **cash withdrawal** (-50 from the current account and +50 to the wallet account) and also the **credit card billing** with the deduction of -45.80 from our current account and +45.80 to set the negative balance of the credit card account back to zero.

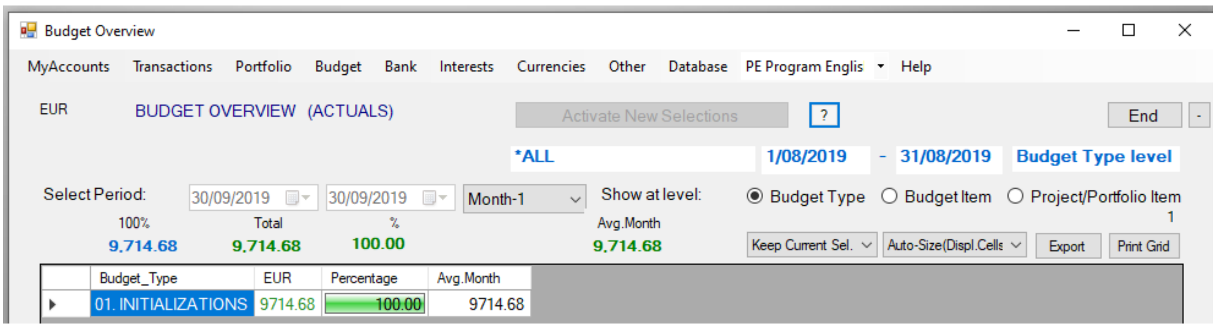
The TRANSFERS budget type can only be non-zero in following case: the plus and min sides occur in different time periods. **But if taken over all time periods, the total of all TRANSFERS between own accounts must of course be zero! This should be a standard checking!**

Change of the period



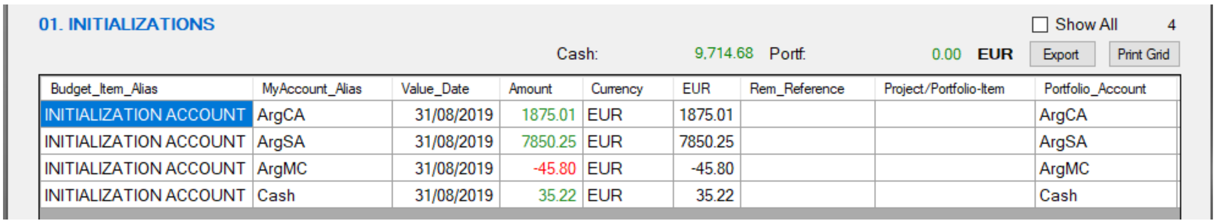
Click the period dropdown box. We can choose from a number of preset period options. With the option 'manual' we can manually define the start and end dates. With 'All' the period is set from 1/1/1900 to 31/12/2099. All transactions are included, but the 'Avg.Month' totals will of course not have much meaning in that case.

- **We choose Month-1 and press the 'Activate New Selections' button.**



The blue fields now indicate previous month.

In the upper grid we see the INITIALIZATIONS row. When we click on this row, we see in the second grid the corresponding initialization transactions that we performed at the last day of previous month to set the initial balance of the accounts.



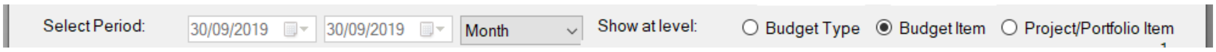
Budget_Item_Alias	MyAccount_Alias	Value_Date	Amount	Currency	EUR	Rem_Reference	Project/Portfolio-Item	Portfolio_Account
INITIALIZATION ACCOUNT	ArgCA	31/08/2019	1875.01	EUR	1875.01			ArgCA
INITIALIZATION ACCOUNT	ArgSA	31/08/2019	7850.25	EUR	7850.25			ArgSA
INITIALIZATION ACCOUNT	ArgMC	31/08/2019	-45.80	EUR	-45.80			ArgMC
INITIALIZATION ACCOUNT	Cash	31/08/2019	35.22	EUR	35.22			Cash

If we had set the initial balance at e.g. the first of current month, the overview of current month would have been completely disturbed by these initialization transactions.

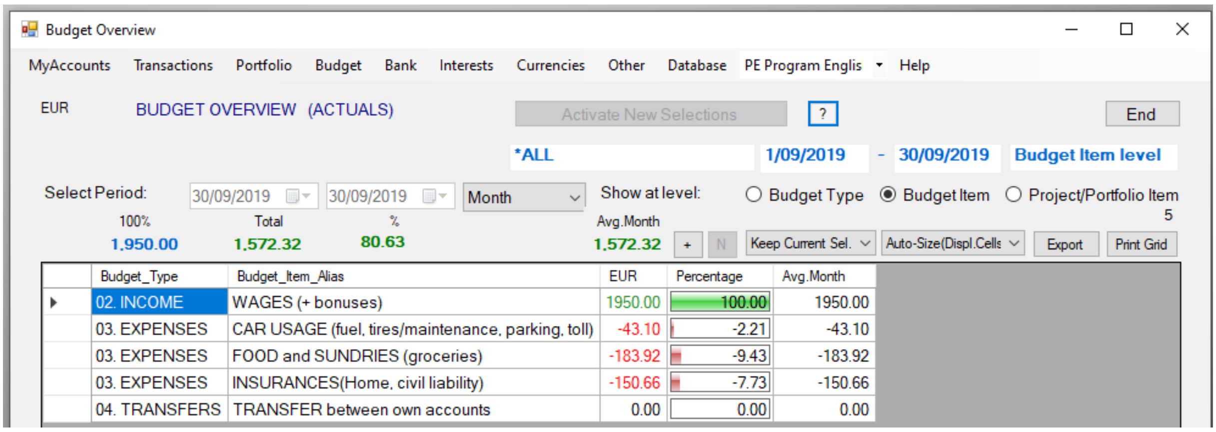
Change of the overview Level

We now activate a new selection, again for **current month** combined with the (more detailed) **budget Item** overview level.

- **Select again 'Month' as period**



- **Select the 'Budget Item' radio button.**
- **Press 'Activate New Selections'**

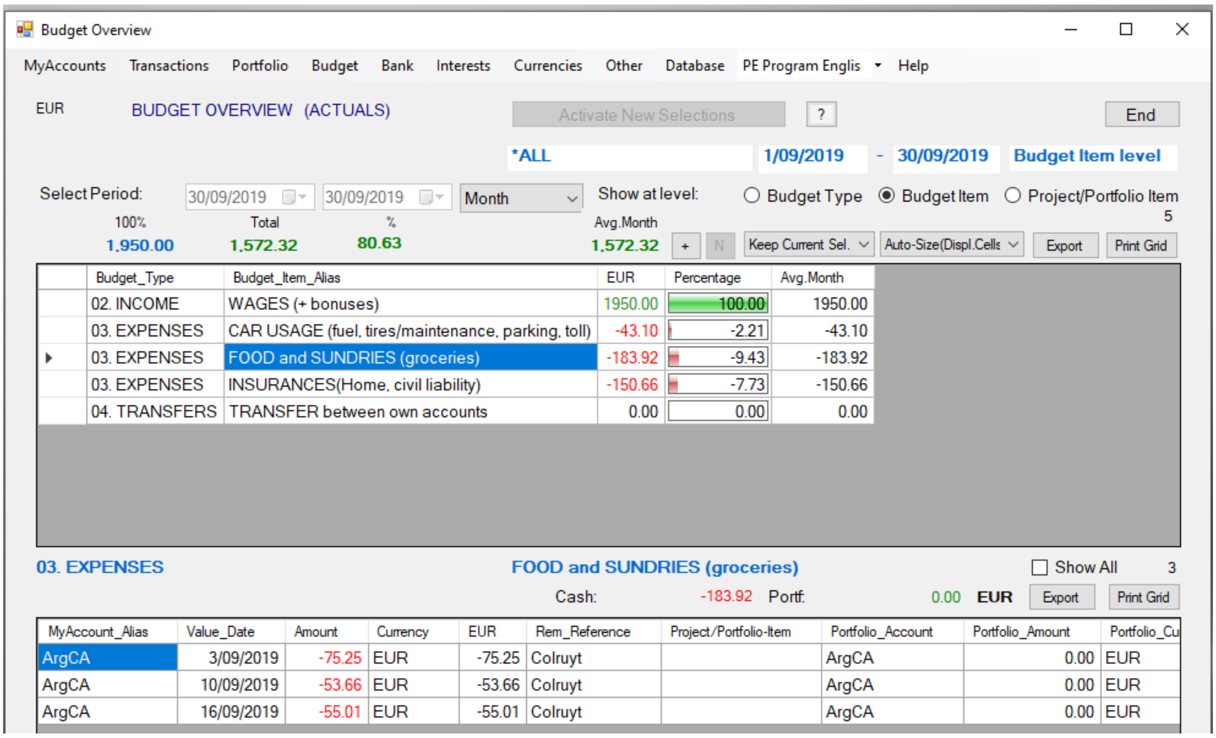


Budget_Type	Budget_Item_Alias	EUR	Percentage	Avg.Month
02. INCOME	WAGES (+ bonuses)	1950.00	100.00	1950.00
03. EXPENSES	CAR USAGE (fuel, tires/maintenance, parking, toll)	-43.10	-2.21	-43.10
03. EXPENSES	FOOD and SUNDRIES (groceries)	-183.92	-9.43	-183.92
03. EXPENSES	INSURANCES(Home, civil liability)	-150.66	-7.73	-150.66
04. TRANSFERS	TRANSFER between own accounts	0.00	0.00	0.00

A more detailed overview is shown for current month, namely per budget type (main category) and then within that group, per budget item (categories). The blue fields have changed accordingly.

If we click on a row, we see again the transactions that make up the total of that row.

E.g. if we click on the 'FOOD and SUNDRIES (groceries)' row in the upper grid, we see our 3 shopping visits at Colruyt:



There is still a third option that we can select, namely '**Project/Portfolio Item**'.

This option, as well as the possibility of **sub-selections** will be explained in the **Portfolio Managemen**t manual.

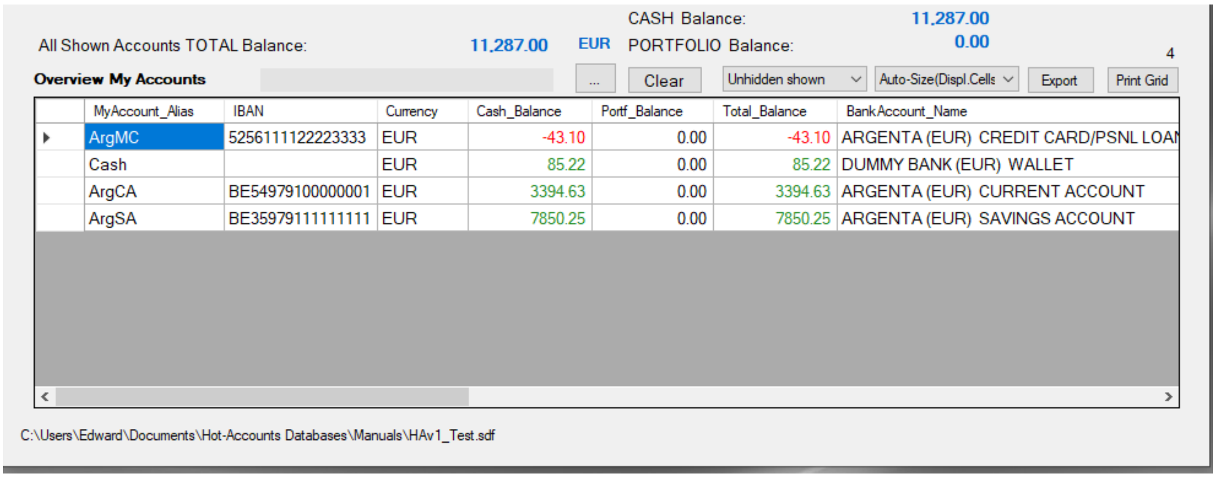
Note: check the **'Show All' checkbox** to see in the second grid all transactions for the selected period, limited to the sub-selection if this is the case.

PRINTING (e.g. an Accounts Overview)

In Hot-Accounts, you don't find a 'Print' option as a menu item. Instead, **you can print any information that is shown in any grid, using the Print Grid buttons.**

As an example, we will print an overview of our accounts.

If you are not already in the My Accounts screen, click in the menu bar on 'MyAccounts'.



We get an overview of our accounts.

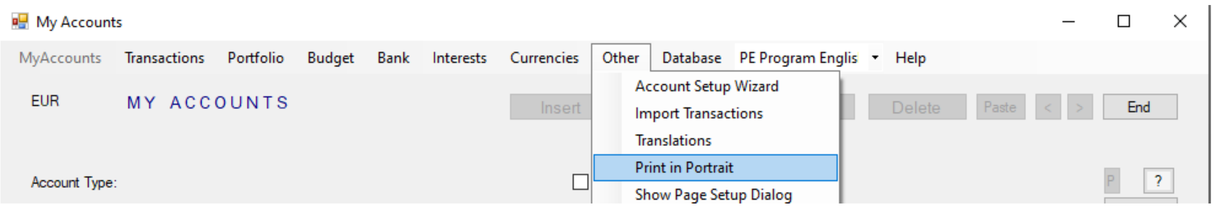
Note: if you are setting up your own situation, it's perhaps a good moment to check if account balances correspond to these at the bank or in your wallet.

First an **important prior comment**: grids can sometimes hold thousands of records, especially if you are in the Transactions screen. If printed, this means dozens or even hundreds of pages. **Therefore, always check the number of records in the grid before printing it. The number of records is shown above the 'Print Grid' button.** In case of the My Accounts screen, there is no problem, as we have only defined 4 accounts up to now.

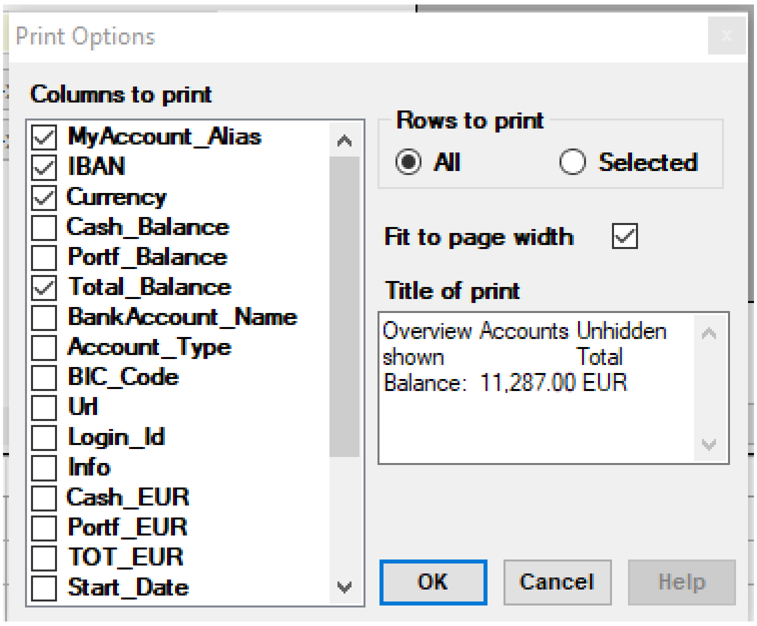
There are a number of options to control the printing process. We can **select columns** as well as **select rows**. As there are often a lot of columns available for selection, this might result in reports that are not readable anymore or might have unacceptable disturbances. I'll discuss here a number of methods to still get an acceptable print result.

Change Landscape (default) to Portrait

By default reports are printed in **landscape** as a maximum of columns can be printed this way. However, we can quickly switch to Portrait in case of reports with only a few columns.



- ➢ **Click on 'Other' in the menu bar and then check the menu item 'Print in Portrait'**
- ➢ **In the My Accounts screen, press the 'Print Grid' button on top of the lower grid.**

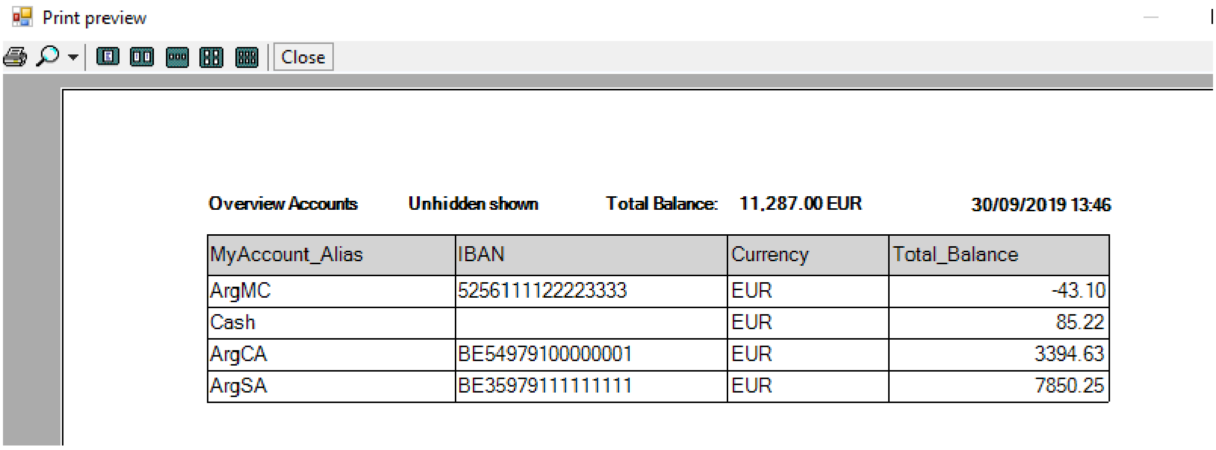


A **print Options** screen is shown where we can select the columns that we want to print.

The program has generated a title with some meaningful information, but you can manually change that if you want. It's recommended to keep the 'Fit to page width' checked. Currently, all rows are selected. I'll explain in a moment how to limit rows.

- ➢ **Check the columns 1, 2,3 and 6**
- ➢ **Press OK**

In a little screen is shown how the print will look. Enlarge it.



MyAccount_Alias	IBAN	Currency	Total_Balance
ArgMC	5256111122223333	EUR	-43.10
Cash		EUR	85.22
ArgCA	BE54979100000001	EUR	3394.63
ArgSA	BE35979111111111	EUR	7850.25

In this case, the program has generated as title: '**Overview Accounts'** with an indication that **only active accounts** are shown (=unhidden shown), **the total balance of these accounts** and **the date and time that the print was requested**.

In the footer, following information is printed: the **page number**, the **total of pages** and the path and name of the **Hot-Accounts database** from where the information is taken.

HA_v1 C:\Users\Edward\Documents\Hot-Accounts Databases\Manuals\HAv1_Test.sdf p. 1 / 1

Click on the printer icon at the left top corner in order to actually print the report <u>to the printer that was set as default Windows printer at the start of the Hot-Accounts program</u>.

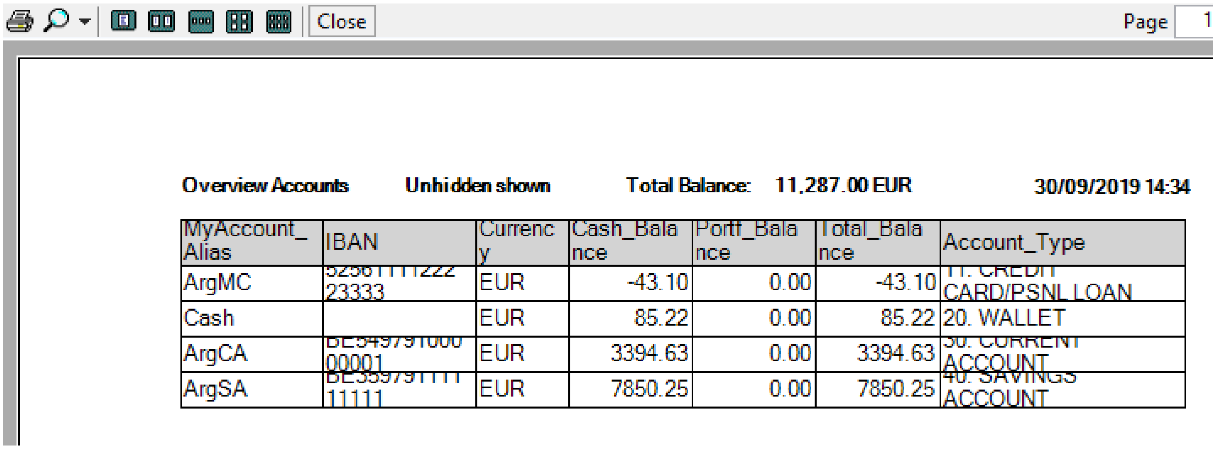
- **Click the Printer icon in order to print the report**

Which columns are preselected? The first time that a report for a grid is requested, the first 6 columns are preselected. The next time however, the previous column selection is shown. This **choice remains valid, even after program closure and even after another database has been requested. This columns setup is remembered <u>for each grid separately</u>.**

We repeat the operations, but now slightly different:

- **Click the 'Print Grid' button in the My Accounts screen** (we get again a little screen to select the columns that we want to print.)
- **We check the first 6 columns as well as column 8 (Account Type)**
- **Keep the other options and Press OK**

The (enlarged) print preview show the following:

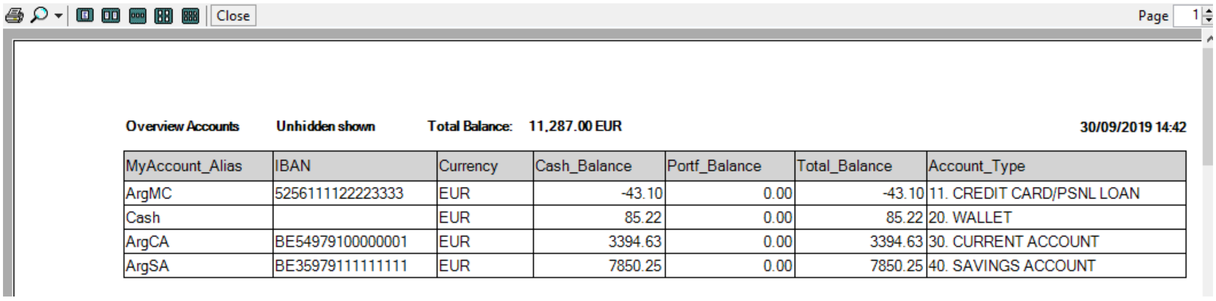


Overview Accounts **Unhidden shown** **Total Balance: 11,287.00 EUR** **30/09/2019 14:34**

MyAccount_Alias	IBAN	Currency	Cash_Balance	Portf_Balance	Total_Balance	Account_Type
ArgMC	52561111222 23333	EUR	-43.10	0.00	-43.10	11. CREDIT CARD/PSNL LOAN
Cash		EUR	85.22	0.00	85.22	20. WALLET
ArgCA	BE549791000 00001	EUR	3394.63	0.00	3394.63	30. CURRENT ACCOUNT
ArgSA	BE559791111 11111	EUR	7850.25	0.00	7850.25	40. SAVINGS ACCOUNT

There is apparently not enough width available to get a normal report.

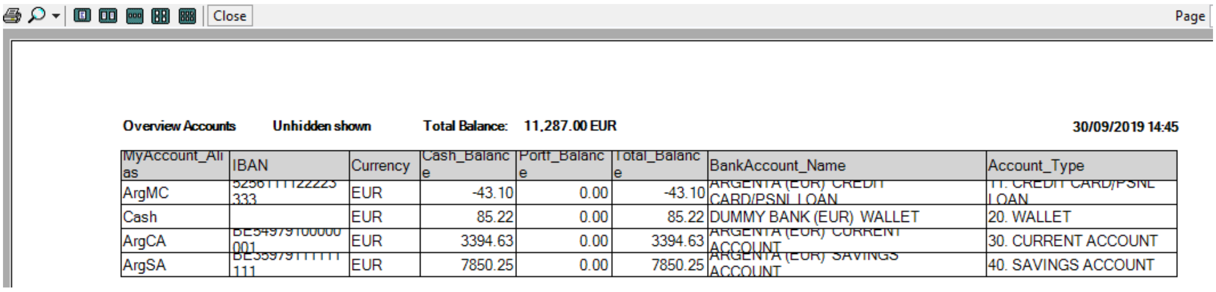
However, if we uncheck the earlier 'Portrait' option (via 'Other ' in the menu bar), we get following normal print:



Overview Accounts Unhidden shown Total Balance: 11,287.00 EUR 30/09/2019 14:42

MyAccount_Alias	IBAN	Currency	Cash_Balance	Portf_Balance	Total_Balance	Account_Type
ArgMC	5256111122223333	EUR	-43.10	0.00	-43.10	11. CREDIT CARD/PSNL LOAN
Cash		EUR	85.22	0.00	85.22	20. WALLET
ArgCA	BE54979100000001	EUR	3394.63	0.00	3394.63	30. CURRENT ACCOUNT
ArgSA	BE35979111111111	EUR	7850.25	0.00	7850.25	40. SAVINGS ACCOUNT

But if we also select column 7 (bank account) even in Landscape the output is not acceptable:



Overview Accounts Unhidden shown Total Balance: 11,287.00 EUR 30/09/2019 14:45

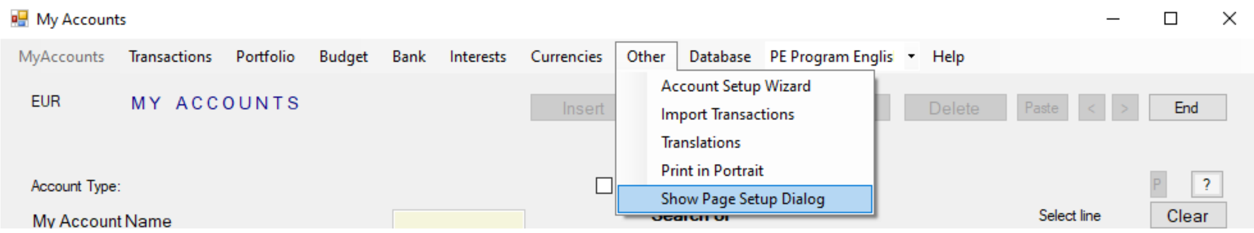
MyAccount_Alias	IBAN	Currency	Cash_Balance	Portf_Balance	Total_Balance	BankAccount_Name	Account_Type
ArgMC	5256111122223333	EUR	-43.10	0.00	-43.10	ARGENTA (EUR) CREDIT CARD/PSNL LOAN	11. CREDIT CARD/PSNL LOAN
Cash		EUR	85.22	0.00	85.22	DUMMY BANK (EUR) WALLET	20. WALLET
ArgCA	BE54979100000001	EUR	3394.63	0.00	3394.63	ARGENTA (EUR) CURRENT ACCOUNT	30. CURRENT ACCOUNT
ArgSA	BE35979111111111	EUR	7850.25	0.00	7850.25	ARGENTA (EUR) SAVINGS ACCOUNT	40. SAVINGS ACCOUNT

The solution in this case is to **select an A3-printer**. Most people don't have such A3 printer. However, it's possible to use a pdf printer that can do this, e.g. the **Microsoft Print to PDF printer**. Personally, I prefer to use the free **FOXIT READER PDF printer** because it allows me to avoid an annoying extra step when printing.

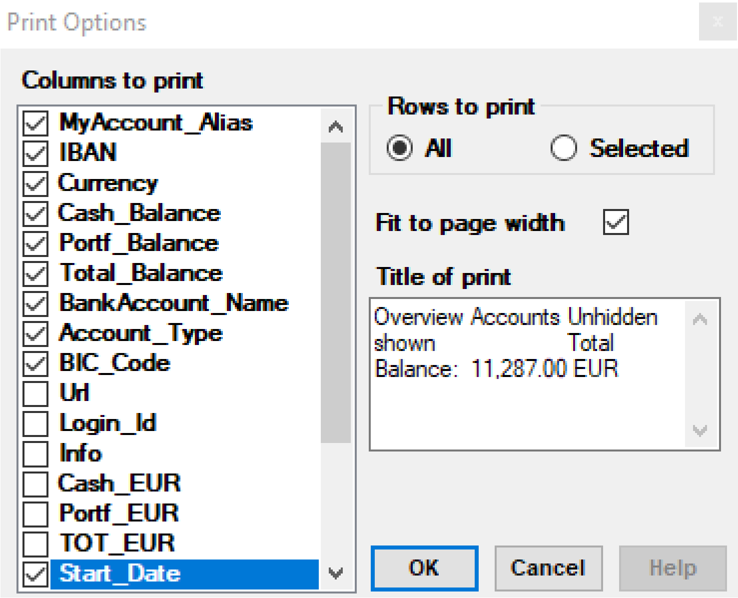
Procedure in case of a pdf printer

First, make sure that **at the start** of the Hot-Accounts program, **the pdf printer is set as default printer in Windows.** (Control panel, Devices and Printers, right click the desired printer, set as default printer).

We (re)start the Hot-Accounts program and first activate the option 'Show Page Setup Dialog'. When requesting a print, we will get now an additional screen, where we can select the A3 paper format.

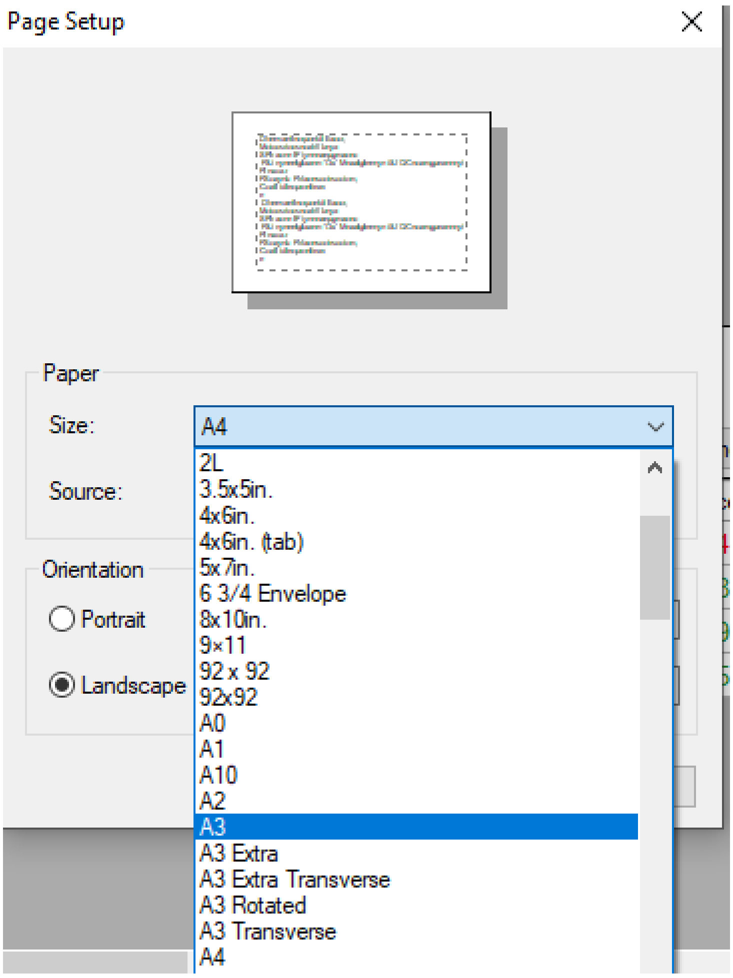


- **Press in the menu bar on 'Other'' and then check the menu item option 'Show Page Setup Dialog'**
- **Click in the My Accounts screen on the 'Print Grid' button.** (We get again the little screen to indicate the columns we want to print)
- **We check the first 9 columns, as well as column 16 (=start date).**



➢ **Keep the other settings and press OK**

We get a new screen. If the default printer supports A3, it’s now possible to select A3.



➢ **Change the Size from A4 to A3 and press OK**

Close Page 1

Overview Accounts **Unhidden shown** **Total Balance: 11,287.00 EUR** **30/09/2019 15:06**

MyAccount_Alias	IBAN	Currency	Cash_Balance	Portf_Balance	Total_Balance	BankAccount_Name	Account_Type	BIC_Code	Start_Date
ArgMC	5256111122223333	EUR	-43.10	0.00	-43.10	ARGENTA (EUR) CREDIT CARD/PSNL LOAN	11. CREDIT CARD/PSNL LOAN	ARSPBE22	31/08/2019
Cash		EUR	85.22	0.00	85.22	DUMMY BANK (EUR) WALLET	20. WALLET	-	31/08/2019
ArgCA	BE54979100000001	EUR	3394.63	0.00	3394.63	ARGENTA (EUR) CURRENT ACCOUNT	30. CURRENT ACCOUNT	ARSPBE22	31/08/2019
ArgSA	BE35979111111111	EUR	7850.25	0.00	7850.25	ARGENTA (EUR) SAVINGS ACCOUNT	40. SAVINGS ACCOUNT	ARSPBE22	31/08/2019

We now get a normal overview, without any disturbances.

We still have to **print this to a real printer:**

- **Click on the Printer icon at the left top** (As a pdf printer is selected instead of a normal printer, the windows system will first create a pdf file and ask where to place it.)
- **Select e.g. the 'Download' folder as location, with e.g. 'document.pdf' as name and Press Save.**
- **If there is already an earlier document.pdf in this folder, just answer 'Yes' on the question to replace the file.** (In case of **Foxit Reader Pdf printer, this pdf is now automatically opened,** with the interesting option to print it to a real printer)
- **In the pdf file, choose the option to Print and change the printer to a real printer and select Landscape as orientation and press Print.**(The overview is now printed in compressed way on A4)

Note: if still more columns have to be selected, even the A3 format might not be enough to show all information in a correct way. We could go further and select the **A2 format, which is twice as large as A3.** Of course, as the final result is printed on an A4 sheet, the compression is higher. You'll need almost a magnifying glass in order to read the report.

In order to get an acceptable report, of course only select those columns that you are really interested in.

There is still another remark. Sometime, the report is not acceptable, though there seems to be enough room. E.g. in next screenshot (in A4) column width seems to be 'wasted' as the column width for Currency and the three next columns is larger than necessary.

Overview Accounts **Unhidden shown** **Total Balance: 11,287.00 EUR** **30/09/2019 16:01**

MyAccount_Alias	IBAN	Currency	Cash_Balance	Portf_Balance	Total_Balance	BankAccount_Name
ArgMC	52561 1112	EUR	-43.10	0.00	-43.10	ARGENTA (EUR) CREDIT CARD/PSNL
Cash		EUR	85.22	0.00	85.22	DUMMY BANK (EUR) WALLET
ArgCA	BE549 7910	EUR	3394.63	0.00	3394.63	ARGENTA (EUR) CURRENT ACCOUNT
ArgSA	BE359 7911...	EUR	7850.25	0.00	7850.25	ARGENTA (EUR) SAVINGS ACCOUNT

I have produced this unacceptable report by first requesting an overview, with the option to manually set the column width and then changed the column width for the IBAN and Bank Account Name columns.

By default, the display setting is **Auto size (Displ.Cells**), which is the fastest option to show grids. However, in case of printing, it's sometime preferable to use the third option **Auto-Size All (+Hdr)**.

Using that option, the print would look again normal:

Overview Accounts **Unhidden shown** **Total Balance: 11,287.00 EUR** **30/09/2019 16:15**

MyAccount_Alias	IBAN	Currency	Cash_Balance	Portf_Balance	Total_Balance	BankAccount_Name
ArgMC	5256111122223333	EUR	-43.10	0.00	-43.10	ARGENTA (EUR) CREDIT CARD/PSNL LOAN
Cash		EUR	85.22	0.00	85.22	DUMMY BANK (EUR) WALLET
ArgCA	BE54979100000001	EUR	3394.63	0.00	3394.63	ARGENTA (EUR) CURRENT ACCOUNT
ArgSA	BE35979111111111	EUR	7850.25	0.00	7850.25	ARGENTA (EUR) SAVINGS ACCOUNT

Note: with the option **Auto-Size All (-Hdr)** you might even get more columns on A4, but this happens at the expense of the title column that might be distorted.

Overview Accounts **Unhidden shown** **Total Balance: 11,287.00 EUR** **30/09/2019 16:19**

MyAccou nt_Alias	IBAN	Curren cy	Cash_Bal ance	Portf_ Bala..	Total_Bala nce	BankAccount_Name	BIC_Code
ArgMC	5256111122223333	EUR	-43.10	0.00	-43.10	ARGENTA (EUR) CREDIT CARD/PSNL LOAN	ARSPBE22
Cash		EUR	85.22	0.00	85.22	DUMMY BANK (EUR) WALLET	-
ArgCA	BE54979100000001	EUR	3394.63	0.00	3394.63	ARGENTA (EUR) CURRENT ACCOUNT	ARSPBE22
ArgSA	BE35979111111111	EUR	7850.25	0.00	7850.25	ARGENTA (EUR) SAVINGS ACCOUNT	ARSPBE22

The print now shows in A4 even an additional column, but titles are not ok.

Print only selected rows of a grid.

Important remark: before printing a report with selected rows, FIRST SELECT the ROWS before pressing the 'Print Grid' button!

It's also important to **select rows in multi-row selection mode**, as we have seen earlier in the Transactions screen. You have to click at the front of the row, in the empty column. In most screens, there is no selection counter, but in this mode, it's clear which rows are selected. And with the CTRL keyboard button pressed, you can also select separate rows.

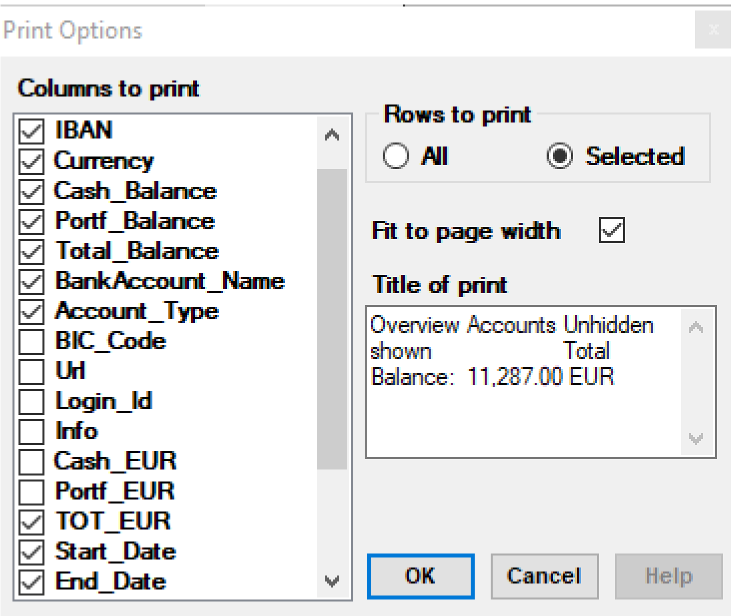
- **With Ctrl keyboard key pressed, select e.g. the first and third row in the main grid of the MyAccounts screen**

Overzicht Rekeningen ... Wissen Toon Zichtbaar Afknotting mogelijk Export Print Grid

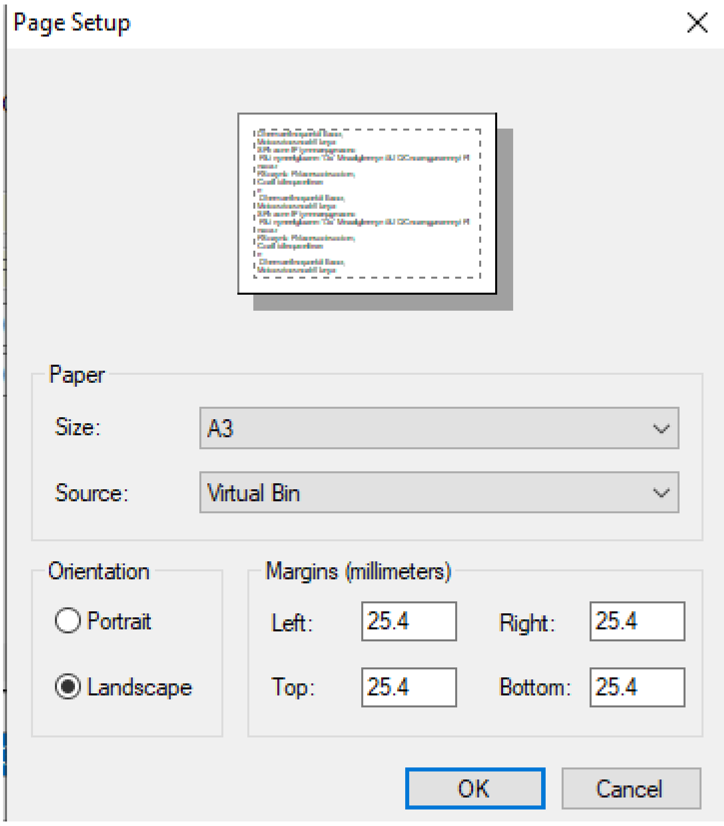
	Rekening	IBAN	Munt	Kas.Saldo	Portf.Saldo	Totaal.Saldo	Bankrekening	RekeningType
▸	ArgMC	5256111122223333	EUR	-43,10	0,00	-43,10	ARGENTA (EUR) KREDIETKAART/P.LENING	11. KREDIETK
	Cash		EUR	85,22	0,00	85,22	DUMMY BANK (EUR) PORTEMONNEE	20. PORTEMO
	ArgZr	BE54979100000001	EUR	3394,63	0,00	3394,63	ARGENTA (EUR) ZICHTREKENING	30. ZICHTREK
	ArgSR	BE35979111111111	EUR	7850,25	0,00	7850,25	ARGENTA (EUR) SPAARREKENING	40. SPAARRE

- **Press the 'Print Grid' button**

In the same screen where we can select columns, we see at the right side ‘Rows to be selected’, with the options ‘All’ and ‘Selected’. We use the ‘Selected’ option in this case.



- Check the first 8 columns as well as TOT_EUR, the start and end dates (you need to use the slider in order to check the end date)
- At the right, select the option ‘Selected’
- Keep the other settings
- Press OK



- ➢ **Select Landscape and A3 format in the extra screen and press OK**

Close Page

Overview Accounts **Unhidden shown** **Total Balance: 11,287.00 EUR (selected overview)** **30/09/2019 17:03**

MyAccount_Alias	IBAN	Currency	Cash_Balance	Portf_Balance	Total_Balance	BankAccount_Name	Account_Type	TOT_EUR	Start_Date	End_Date
ArgMC	5256111122223333	EUR	-43.10	0.00	-43.10	ARGENTA (EUR) CREDIT CARD/PSNL LOAN	11. CREDIT CARD/PSNL LOAN	-43.10	31/08/2019	31/12/2099
ArgCA	BE54979100000001	EUR	3394.63	0.00	3394.63	ARGENTA (EUR) CURRENT ACCOUNT	30. CURRENT ACCOUNT	3394.63	31/08/2019	31/12/2099

The overview shows the selected columns for the two selected rows.

Note: In the title '(**selected overview)'** is added to indicate that the overview is limited by some user selection. (You might manually adapt the title, to indicate what kind of selection was performed).

- ➢ **Press on the printer icon to first create a pdf file and then print the report to a normal printer.**

Cash books reporting

Recently, a new tool has been developed to analyze and report transactions from a Hot-Accounts database, namely the Hot-Accounts Cash Books.

This VBA program in Microsoft Excel allows to select a Hot-Accounts database and to read all transactions into the Excel. After that, a report is created in 'cash book' format.

In this format, transactions are shown in chronological order and totalized in two parts: at the left, we have an 'account point of view', while at the right side, the same transactions are shown in 'budget type or main category point of view'.

As the report is created with pivot tables and slicers, a lot of analyzation is possible. Also the 'right side' can be replaced with other information, such as e.g. ROI (return on investment).

TEST CASH BOOK 2019 INCOME and EXPENSES (EUR)

C:\Users\Edward\Documents\Hot-Accounts Databases\Manuals\HAv1_Test.sdf (Consolidation Ccy:EUR)

	Ccy	PTyp	IO	BI (Budget Item Category)	
Currency (Ccy)	EUR	0	I	CAR USAGE (fuel, tires/maintenance, parking, toll)	(All)
Portfolio Type (0 -> 4)			O	FOOD and SUNDRIES (groceries)	(All)
Income/Expenses (I/O)					(All)

Total amounts Row labels	Accounts ArgCA	ArgMC	ArgSA	Cash	TOTAL	Main Categories 01. INITIALIZATIONS	02. INCOME	03. EXPENSES	04. TRANSFERS
2019									
(P08)-Aug19	1,875.01	(45.80)	7,850.25	35.22	9,714.68	9,714.68			
(P09)-Sep19									
02-09-2019									
Nr. 006 WAGES (+ bonuses) ()	1,950.00				1,950.00		1,950.00		
03-09-2019									
Nr. 007 FOOD and SUNDRIES (groceries) (Colruyt)	(75.25)				(75.25)			(75.25)	
09-09-2019									
Nr. 008 INSURANCES(Home, civil liability) (DVV)	(150.66)				(150.66)			(150.66)	
10-09-2019									
Nr. 009 FOOD and SUNDRIES (groceries) (Colruyt)	(53.66)				(53.66)			(53.66)	
13-09-2019									
Nr. 010 TRANSFER between own accounts (credit card billing)	(45.80)				(45.80)				(45.80)
Nr. 011 TRANSFER between own accounts (credit card billing)		45.80			45.80				45.80
16-09-2019									
Nr. 012 FOOD and SUNDRIES (groceries) (Colruyt)	(55.01)				(55.01)			(55.01)	
19-09-2019									
Nr. 016 CAR USAGE (fuel, tires/maintenance, parking, toll) (Esso refueling)		(43.10)			(43.10)			(43.10)	
26-09-2019									
Nr. 013 TRANSFER between own accounts (Cash withdrawal)	(50.00)				(50.00)				(50.00)
Nr. 014 TRANSFER between own accounts (Cash withdrawal)				50.00	50.00				50.00
(P09)-Sep19 Total	1,519.62	2.70		50.00	1,572.32		1,950.00	(377.68)	-
2019 Total	3,394.63	(43.10)	7,850.25	85.22	11,287.00	9,714.68	1,950.00	(377.68)	-
TOTAL	3,394.63	(43.10)	7,850.25	85.22	11,287.00	9,714.68	1,950.00	(377.68)	-

We see here a basic Cash Book report, based on the information that we entered into the Test DB.

A lot of options are available. **Please have a look at the Hot-Accounts website for further information or the Cash Books manual** (English version will soon be available) for further information how to use this powerful tool.

It’s 100% free but you need Microsoft Excel, version 2010 or later, as pivot table slicers are used.

Screencast: Printing

Tooltips HELP

A lot of detailed information is available in the program via the Tooltips help.

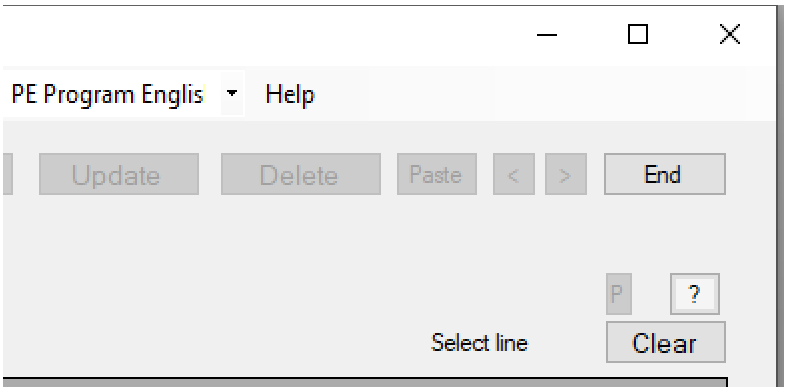
Tooltips help is always active in the SETUP screen. For other screens it needs to be activated manually.

The reason is **performance:** each time that a screen is activated the first time, there is a delay because hundreds of tooltips help records need to be loaded for the selected language.

How to Activate and Deactivate Tooltips Help?

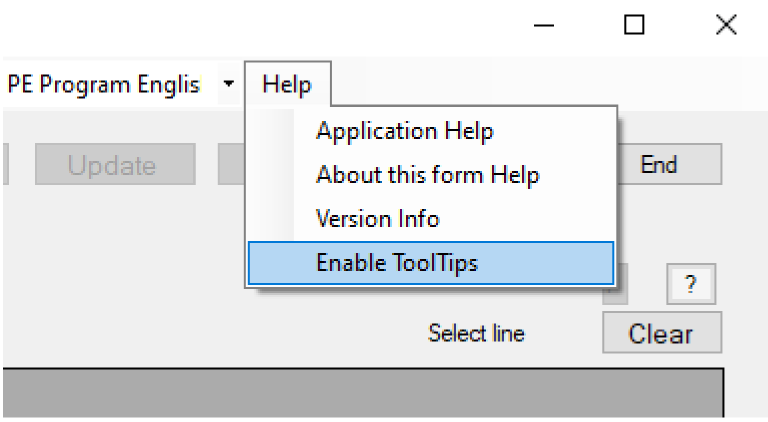
You can activate tooltips help in 2 ways:

a) **Press the question mark '?' button.**



In most screens, this button is located at the top right.

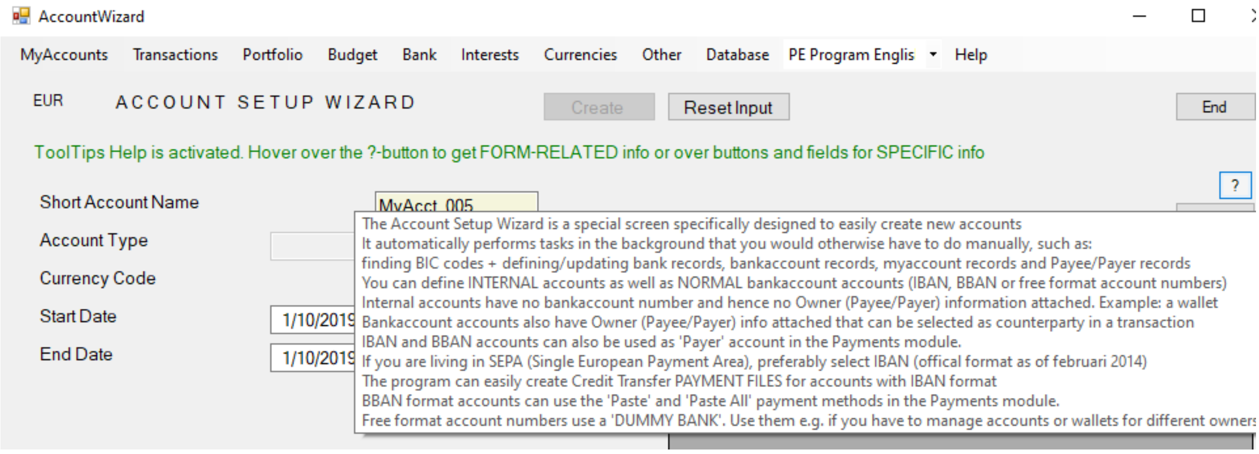
b) Activate tooltips help **via het menu bar**. Click the Help menu item, and check the 'Enable Tooltips Help'.



To deactivating tooltips help uncheck the Tooltips help option in the menu bar.

General Help about the main functions of a specific screen

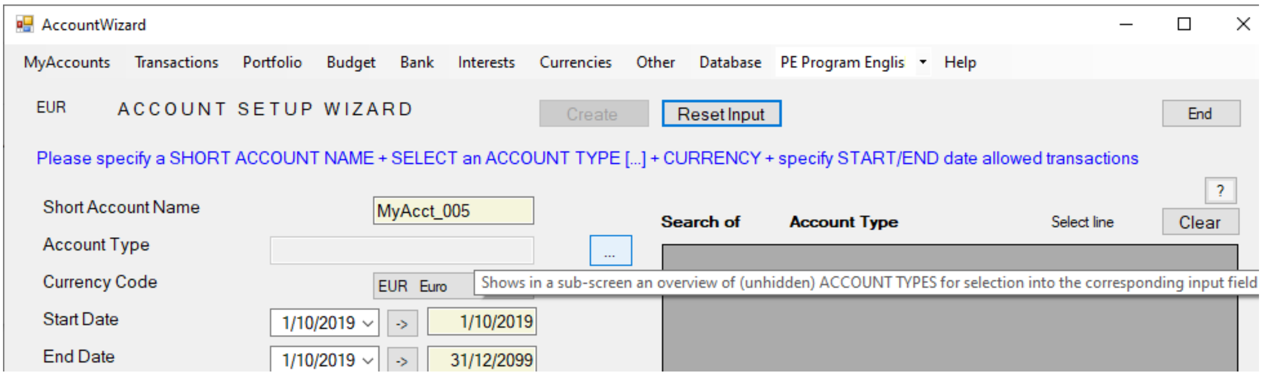
In order to get information concerning the main functions of a specific screen, **activate tooltips help** if it is not yet active and **place the cursor on the '?' button**.



Here an example of the Tooltips help for the Account Setup Wizard screen.

Help information concerning the use of a field or button

In order to get help concerning a field or button just hover the cursor above it.



Here a tooltips help example for the Account Type search button.

Note: tooltips help can only be requested for active fields and buttons. So time times, the field or button needs to be activated first.

Note: In the Setup screen, the 'Application Info' field gives an overview of the main program functions.

[Screencast: Budget items, Import transactions, Accounts and Budget Overview.]

Note: the import of transactions will be explained in Part 2 of the manual.