



TEXAS INSTRUMENTS HOME COMPUTER

HOUSEHOLD BUDGET MANAGEMENT

INFORMATION MANAGEMENT

SOLID STATE CARTRIDGE

A data storage system (sold separately) is recommended for use with this cartridge.

A step-by-step guide to better money management. Helps you set budget guidelines, track income and expenses, spot problem areas, keep easily accessible records. Easy to use!



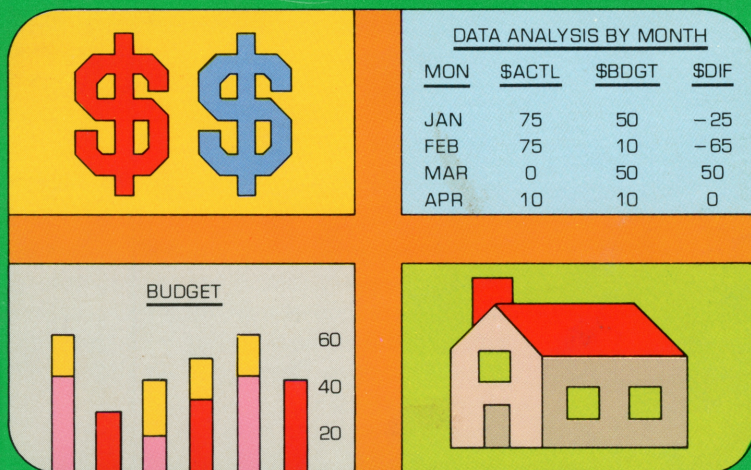


Household Budget Management

SOLID STATE
SOFTWARE™

COMMAND MODULE

A step-by-step guide to better money management. Helps you set budget guidelines, track income and expenses, spot problem areas, keep easily accessible records. Easy to use!



This module requires use of an audio cassette deck or other storage accessory — not included (details inside).

Quick Reference Guide

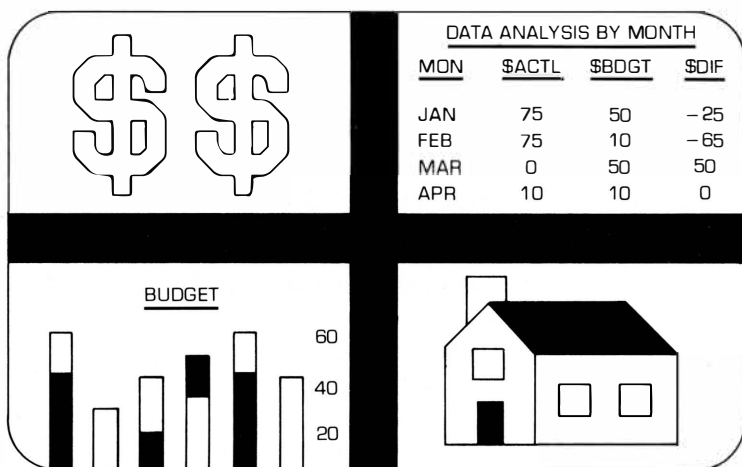
Note that the key sequences required to access special functions depend on the type of computer console you have. Important keystroke sequences are summarized here for your "quick reference."

| <u>TI-99/4</u> | <u>TI-99/4A</u> | |
|----------------------------------|---------------------------------|--|
| SHIFT Z (BACK) | FCTN 9 (BACK) | Press BACK to return to the beginning of the section you're working on. |
| SHIFT C (CLEAR) | FCTN 4 (CLEAR) | If you have not pressed ENTER and want to erase data you've typed into the computer, press CLEAR . |
| SHIFT W (BEGIN) | FCTN 5 (BEGIN) | If you are past the MAIN INDEX, you can return to the MAIN INDEX screen by pressing BEGIN . |
| SHIFT R (REDO) | FCTN 8 (REDO) | Press REDO to erase data after you have pressed ENTER . You'll be returned to the beginning of the screen and your data will be erased. This will not work if you've typed in data for the last or only question on a screen and pressed ENTER . |
| SHIFT A (AID) | FCTN 7 (AID) | To review the list of budget categories, press AID . |
| SHIFT ↑ SHIFT ↓ | FCTN ↑ FCTN ↓ | These keys are used to look at the category list. If you press the UP arrow, you review the list of categories, starting with the lower-numbered ones and ending with the higher-numbered ones. Holding down the DOWN arrow allows you to scan the list of categories, starting with the higher-numbered categories and moving to the lower-numbered categories. |



TEXAS INSTRUMENTS
HOME COMPUTER

Household Budget Management



This *Solid State Software*™ Command Module is designed to be used with the Texas Instruments Home Computer. Its preprogrammed solid-state memory expands the power, versatility, and capability of your Home Computer.

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Command Module program and data base contents
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See important warranty information at back of book.

TEXAS INSTRUMENTS

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Most of us would like to be able to make our money go further than it does. We all realize that better control of our finances requires careful and realistic management of our money. The Household Budget Management module helps you manage your money better by systematically recording, analyzing and storing your personal financial history. You can set up a budget system to coordinate income and expenditures for the coming year – month by month, category by category. As the year progresses, you can compare your actual income and expenses with the dollar figures you budgeted to see how well you're doing. You can identify your greatest expenditures, discover where you're right on budget, and how much you're underspending or overspending.

The module is simple to use – just follow the instructions – and with the computer acting as your guide, you can:

- design an individual or family budget plan.
- track income and expenses on a monthly and yearly basis.
- analyze your spending habits and project your current expense trends for the remaining year to see the effect on your budget.
- record and save your monthly income and expense figures to establish a personal financial history.

(*Note:* To record your monthly and yearly budget figures, you need to use a cassette tape recorder with your computer. Take a few minutes to review the instructions on how to attach your recorder to the computer console, and how to save/load your data as described in the User's Reference Guide.)



Household Budget Management

WHAT IS A BUDGET?

Since you'll be "customizing" the way you use this module to fit your exact needs, let's take a moment and define some of the more common "budget plans" that you can use with Household Budget Management. One budgeting system is a fairly structured plan that coordinates incomes and expenses. Specific dollar amounts are allocated for specific expenditures. To use a budget of this kind you:

- set up itemized income and expense categories
- estimate your expected income
- allocate specific dollar amounts for each expense category
- keep periodic (weekly or monthly) records to see that the actual dollar amounts spent coincide with the budgeted amounts in each category

However, some people find a budget of this type too restrictive and difficult to maintain. For these people, budgeting may simply mean keeping track of their expenses from month to month. This method provides a record of expenditures and shows them exactly where their money goes.

Still other families may want a budget plan that is fairly detailed, yet flexible enough to allow for any alteration they might wish to make — from changing a budget amount in a category to revising their entire budget to save for a special goal. Flexibility of this kind is a built-in feature of the module — and with it you can easily construct a budget plan tailor-made for your needs.

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YOU AND THE COMPUTER

For the most part, the information you need will be clearly indicated on the screen. However, there are some special keys and features that we'd like to explain here to help you get started.

Cursor

A flashing underline or character that appears when and where you need to type something (data) into the computer.



The number of characters you can use in typing in an answer is limited by the amount of space available. When you reach that limit, this square appears to indicate that you cannot enter any more characters.

“Screen”

Any set of words, graphs, etc., that appears on the video display.

ENTER

Anytime you have to type information (data) into the computer, press the **ENTER** key after you have typed in your data.

Exceptions: You do not have to press the **ENTER** key when you are choosing an option on a selection list or answering a yes/no question.

SHIFT A AID

The AID key allows you to review the list of budget categories (hold down the **SHIFT** key and press **A**).

SHIFT Z BKWD

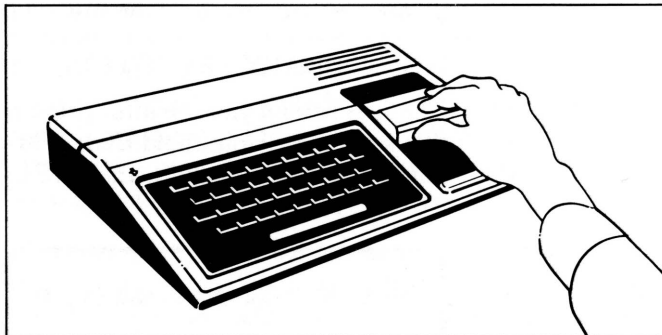
If you want to back up to the beginning of the section you're working on, hold down the **SHIFT** key and press **Z**.

Note: Be sure the module is free of static electricity before inserting it into the computer (see page 49).

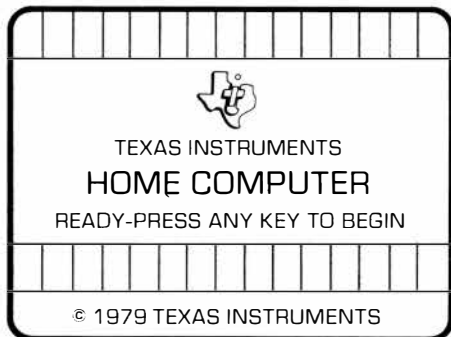


Household Budget Management

USING THE SOLID STATE SOFTWARE™ COMMAND MODULE



1. *If the computer is OFF*, slide the module into the slot on the console, and turn the computer on. The master title screen should then appear.



- If the computer is ON*, hold down the **SHIFT** key and press **Q** to make the master title screen appear. *Then* slide the module into the slot on the console.
2. Press any key to make the master selection list appear. The title of the module will be third on the list.
 3. Press the **3** key to select the module.

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(If you have any problem inserting the module, or if it is accidentally removed from the slot while in use, please see "In Case of Difficulty" on page 50.)

PRELIMINARY SELECTION LIST

The first screen you see after pressing the **3** key is the title screen for Household Budget Management, followed automatically by the PRELIMINARY SELECTION LIST:

HOUSEHOLD BUDGET MANAGEMENT

PRESS TO

| | |
|---|-------------------------|
| 1 | SEE DEMONSTRATION DATA |
| 2 | SET UP FOR FIRST TIME |
| 3 | LOAD YOUR DATA |
| 4 | START A NEW BUDGET YEAR |

Your selection of one of these four preliminary options will depend upon whether you are simply familiarizing yourself with the module, setting up a budget plan for the first time, or updating a current one.

We'll look at each of these choices later, but first press **1** to *See Demonstration Data* for a step-by-step explanation of how this module operates. By working with a set of built-in demonstration data, you can get an in-depth preview of what the module can do for you.



Household Budget Management

SEE DEMONSTRATION DATA

The demonstration data includes the income, expense, and budget amounts of a sample household for a nine-month period. This data should not be construed as "typical" or used as a guideline in setting up your own budgeting system – it is simply a tool you can use to practice working with the Household Budget Management module.

There are 99 possible income and expense categories available to you in this module. A maximum of 34 may be active. You can select these categories one at a time, or for convenience's sake, simply choose to work with the 34 preselected income and expense categories.

For the purpose of demonstration, the preselected categories have been activated, with income, expense, and budget amounts assigned to them. You can review these categories to familiarize yourself with the budget plan possibilities this module offers and the "type" of data you need to use to construct a budget system beneficial to you and your family.

As soon as you've pressed **1**, several introductory screens explain what the module can do and remind you that normally you would need some type of storage device for saving/loading your data. Then you'll see the **MAIN INDEX** on your screen.

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MAIN INDEX

PRESS TO

- 1 ENTER INCOME/EXPENSE
- 2 ANALYZE DATA
- 3 CHANGE INCOME/EXPENSE
- 4 CHANGE BUDGET
- 5 CHANGE CATEGORIES
- 6 MISCELLANEOUS CHANGE
- 7 FINISH THIS SESSION

Each of these options will be explained more fully later on in this manual, but for now press the **2** key for *Analyze Data* so that we can review the demonstration data. You'll immediately see a section index with five choices:

ANALYZE DATA

PRESS TO ANALYZE

- 1 ALL CATEGORIES FOR ONE MONTH
- 2 ALL CATEGORIES FOR YEAR-TO-DATE
- 3 ONE CATEGORY BY MONTH
- 4 TOTAL INCOME
- 5 TOTAL EXPENSE

Let's look at the third selection, *One Category By Month*. This choice will give you a detailed picture of the thorough data analysis this module offers you.



Household Budget Management

First, you'll be asked to type in the number of the category you want to see. For now, type in 12, and press **ENTER**. The name of the category, "Health Care," appears to the right of the number. (See *Appendix A* on page 45 for a complete list of categories.) This screen then appears:

| DATA ANALYSIS BY MONTH | | | | |
|----------------------------|---------|-------------------|--------|-------|
| CATEGORY? 12 — HEALTH CARE | | | | |
| MON | \$ ACTL | \$ BDGT | \$ DIF | % DIF |
| JAN | 75 | 50 | -25 | -50 |
| FEB | 75 | 10 | -65 | -650 |
| MAR | 0 | 50 | 50 | 100 |
| APR | 0 | 50 | 50 | 100 |
| MAY | 10 | 10 | 0 | 0 |
| JUN | 50 | 50 | 0 | 0 |
| JUL | 50 | 10 | -40 | -400 |
| AUG | 30 | 30 | 0 | 0 |
| SEP | 10 | 70 | 60 | 86 |
| OCT | | 30 | | |
| NOV | | 30 | | |
| DEC | | 70 | | |
| YTD | 300 | 330 | 30 | 9 |
| AVG | 33 | 37 | 3 | 9 |
| PRESS | G | FOR GRAPH | | |
| PRESS | P | FOR PROJECTION | | |
| PRESS | BKWD | FOR SECTION INDEX | | |

Table Screen

The table above gives you an analysis of your health care expenses for the first nine months of the year. The columns in the table show the months, the actual dollar amounts spent, the budgeted amounts, the dollar differences between the actual and budget amounts, and the equivalent percentile differences between these two figures. For instance, if you budgeted \$50 for January, but actually spent \$75, you've spent \$25 more than you budgeted, and you have overspent your budget by 50%.

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However, April shows that you budgeted \$50 for expenses and did not spend anything. You are left with the \$50 you had budgeted, and you have underspent your budget by 100%. If you look at the figures for June, you'll find that you spent the \$50 you had budgeted for that month. This means that you were right on target, and the percentile difference between your actual expense and your budgeted expense is zero.

You'll notice that for the last three months of the year there are no actual expense figures listed, while the budget figures appear on a white background. The white background indicates that these months are in the future; that is, they are beyond the current month (September).

The last two rows in the table show you the year-to-date figures through September as well as the average figures for that same period. For this particular category, \$330 was budgeted through September, but only \$300 was actually spent. This means that you have underspent by \$30 and are 9% under budget after nine months.

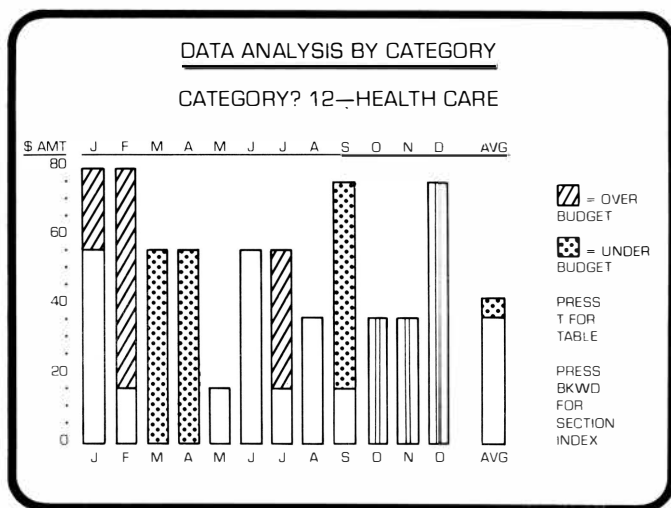
The average figures in this table represent the "average" monthly amount for your actual expenditures and for the budget amounts allocated over a nine-month period. According to the computer, the average monthly amount for actual expenses is \$33, while \$37 is the average monthly amount for budget figures. Again, you have underspent your budget by an average of \$3 per month and are 9% under budget.

(Note: These dollar figures are rounded numbers. The computer shows only whole dollar amounts on this table.)



Household Budget Management

At the bottom of the screen is a list of instructions. We'll look at each of these now. By pressing **G** for *Graph*, you can take a graphical look at these same figures for your Health Care category.



Graph Screen

= Red = Green = Blue = Gray

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Like the table, this graph quickly shows you how well you've followed your budget. To the left of the graph are dollar amounts ranging from zero to eighty. These dollar amounts vary from category to category to reflect the actual amounts spent. Since the highest dollar amount spent in the Health Care category was \$75, the highest value on the graph is \$80. The remaining figures, \$60, \$40, and \$20, represent three-quarters, one-half, and one-quarter of \$80. This procedure is followed for all categories.

The bars in the graph are color-coded. A solid blue bar means you're right on budget. A red section of a bar indicates that you've gone over your budget; a green section indicates that you've managed to spend less than your budget. The gray bars are used for those months that are beyond the year-to-date (October, November, and December, in this example). In January, you budgeted \$50 (indicated by the blue section of the bar) for Health Care, but you actually spent \$75 (the extra \$25 is indicated by the red portion of the bar). However, in April you budgeted \$50, but did not spend anything. The green bar indicates that you were under budget. The bar for June is solid blue which means that you were right on budget and spent exactly what you had set aside for that month.

On the right of the graph you'll see the bar for the average figures. The whole bar corresponds to the "averaged" budget amount of \$37. The upper portion of the bar is green and corresponds to the difference between the averaged budget amount of \$37 and the averaged actual amount of \$33.



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Now that you've had a chance to study the table and graph analyzing these Health Care expenses, you may be wondering just how much you'll spend by the end of the year for Health Care. Let's look at the projection screen to find out.

Press **T** to go back to the table of your Health Care expenses. Here you can press **P** for *Projection*, and the next screen you see will be:

| <u>PROJECTION</u> | |
|------------------------------|-----|
| CATEGORY? 12 — HEALTH CARE | |
| BUDGET YTD | 330 |
| ACTUAL YTD | 300 |
| DIFFERENCE YTD | 30 |
| TOTAL 1980 BUDGET | 460 |
| REMAINING FOR 1980 | 160 |
| REMAINING PER MONTH | 53 |
| 1980 PROJECTION | 400 |
| PROJ UNDER BUDGET | 60 |
| PRESS T FOR TABLE | |
| PRESS BKWD FOR SECTION INDEX | |

(Note: You can only "project" data when you analyze data for *One Category By Month*, *Total Income*, or *Total Expense*.)

This projection can allow you to review your past expenditures, forecast future expenditures based on your past spending performance, and identify spending trends. Under the name and number of the category, you'll find the amount you budgeted for Health Care through September, the actual amount you've spent through September, and the dollar difference between the two. You can also see that your total 1980 budget for Health Care is \$460. This leaves you with \$160 still

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in your budget, which means that you could spend \$53 in each of the three remaining months of the year and still meet your budget. However, if you continue to spend as you have all year, your total expense for Health Care in 1980 will be \$400. This is \$60 less than your total 1980 budget.

When you finish looking at this screen, press the BKWD (**SHIFT Z**) key and you'll be back at the ANALYZE DATA section index. You can now choose any one of these five options:

- 1 All Categories For One Month
- 2 All Categories Year-To-Date
- 3 One Category By Month
- 4 Total Income
- 5 Total Expense

If you'd like to practice some more on your own, you may want to look at the other preselected categories listed below:

- | | |
|---------------------|--------------------------|
| 01 Take Home Pay | 56 Beer-Wine-Liquor |
| 05 Interest Income | 57 Household |
| 08 Other Income #1 | 62 Lawn/Garden |
| 12 Health Care | 65 Clothing |
| 18 Deductible Tax | 68 Dry Cleaning |
| 23 Interest Expense | 69 Personal Care |
| 27 Contributions | 70 Child Care |
| 36 Other Deductible | 71 Travel/Vacation |
| 39 House Payment | 72 Gifts/Toys |
| 40 Loan Payments | 73 Reading/Music |
| 46 Telephone | 78 Transportation |
| 47 Electricity | 83 Education |
| 48 Gas/Oil/Fuel | 84 Hobby/Recreation |
| 49 Water/Sewer | 85 Dues/Memberships |
| 51 Other Utility | 86 Insurance |
| 52 Supermarket | 92 Savings Expense |
| 55 Eating Out | 99 Miscellaneous Expense |



Household Budget Management

While you're examining the demonstration data, you can change (temporarily) any or all of the categories, budgeted amounts, or actual amounts shown in the demonstration data. (Note, however, that all demonstration categories and figures will revert to the originals if you turn the computer off or return to the PRELIMINARY SELECTION LIST or main title screen.)

To see how easy it is to change the data as you use the module, let's do some actual "corrections."

Before you begin to make these changes, however, there are some keys you need to know about:

SHIFT C (CLEAR)

If you have typed in data in answer to a specific question and have not pressed the **ENTER** key, you can erase your data by holding down the **SHIFT** key and pressing **C**.

SHIFT R (REDO)

If you have typed in data in answer to several questions and already pressed the **ENTER** key, holding down the **SHIFT** key and pressing **R** will erase all the data on the screen and return you to the beginning of the screen. You can now begin to enter new information into the computer.

Note: If you've already typed the answer to the last or only question on a screen and have hit **ENTER**, the data you have typed in is already in the computer and cannot be erased by using **SHIFT R**.

SHIFT (LEFT)

This key controls the movement of the cursor from right to left on the screen. As the cursor moves, it passes over the data already on the screen, but it does not erase any data. Only when you type new information or press the Space Bar is the old data erased.

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SHIFT **(RIGHT)**

This second cursor key moves the cursor across the screen from left to right. The cursor passes over the data already on the screen, but it does not erase any characters. Only when you enter new information or press the Space Bar is the old data erased.

Space Bar

This third cursor key also moves the cursor across the screen from left to right. When the cursor moves over a character on the screen, it replaces that character with a blank space.

Space Key

This key operates the same as the Space Bar.

Now let's try changing one of the income categories. Here's how to do it:

1. Press BKWD (**SHIFT Z**) and you'll return to the ANALYZE DATA section index.
2. Press BKWD (**SHIFT Z**) a second time and you'll be back at the MAIN INDEX. Press the **5** key for *Change Categories*.
3. You'll then see the CHOOSE CATEGORIES screen on your display with the ten income codes. Categories one, five, and eight will have a red block in front of them to indicate that they have been activated. For this example, let's add category 6, *Dividends*, to the list of active categories. Before this new category can be activated, however, you must "deactivate" one. (*Note: The demonstration data uses 34 active categories; since this is the maximum number that can be active at any time, you must deactivate one category for each new category you activate.*) Let's deactivate category 5 so we can add category 6.



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4. Press the **C** key to let the computer know you want to change the status of a category. When the computer asks for the category, type in the number 5 and press **ENTER**. You'll see the name *Interest Income* appear to the right of the number and the red block will disappear from in front of the category, indicating it's no longer an active category.
5. Press **C** again to make another change in category status. When the question, *CATEGORY?*, comes on, type in the number of the one you want to change. For this example press 6 and then press **ENTER**. The name, *Dividends*, will be displayed to the right of the number and you'll see a red block appear in front of the category. You have now replaced "Interest Income" with "Dividends" in your active income categories.

At this point, you have deleted the dollar amounts associated with *Interest Income*, and you don't have any values in the *Dividends* category. If you want to add values for this new category or if you want to change income or expense figures in any of the categories, press **F** for Finish Selection and you'll be returned to the MAIN INDEX. Press the **3** key for *Change Income/Expense* and follow the instructions as they appear on the screen.

After you've made all the alterations to the demonstration data you want, you'll probably want to see the effects of these changes. So press the BKWD (**SHIFT Z**) key until you're back at the MAIN INDEX. Then press the **2** key for *Analyze Data* and choose any one of the five options on the ANALYZE DATA section index.

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When you have examined your new analyses and are finished working with the demonstration data, turn the computer off or press **SHIFT Q** to return to the master title screen. This automatically removes the data you've been working with from the computer's memory and prepares the module for removal from the console.

Note: Normally, when you're using Household Budget Management, you should make sure that you "save your data" (record it on a cassette tape) before proceeding to the master title screen.

USING HOUSEHOLD BUDGET MANAGEMENT

When you have decided what type of budget you want to use and are ready to start, turn the computer on and insert the module into the console. The first screen you see after pressing the **3** key is the module title screen followed quickly by the PRELIMINARY SELECTION LIST.

Let's take a look at choice **2**, *Set Up For First Time*. As you'll see in a moment, this choice actually gives you two options. Earlier, we mentioned that a "typical" budget consists of choosing your income and expense categories, assigning budget values to each, and then entering actual amounts to compare to your budget amounts. Your first option allows you to do this all at one time. We'll call this "Set Up and Start a Budget Plan in One Session."

The second option is to choose budget categories at one session and enter your planned budget and/or actual dollar amounts later. We'll call this "Set Up Budget Categories Now, Enter Budget and Actual Amounts Later."



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Before you begin either option, however, be sure that you have gathered all the financial data you'll need to set up your budget – things like pay stubs, savings records, interest and tax statements, your checkbook, monthly bills, etc. – any sort of record that would help you identify your income and expenses. Also, this would be a good time to attach your cassette recorder to the computer console for recording the data you enter.

Now let's discuss the two options available as you *Set Up For First Time*.

Set Up and Start a Budget Plan in One Session

This section involves selecting budget categories, allocating budget and actual dollar amounts to these categories, and saving your data on a cassette tape, all in one session at the computer.

Selecting Your Categories

When the PRELIMINARY SELECTION LIST is on the screen, press the **2** key for *Set Up For First Time*. The computer will then show you several introductory screens to explain the purpose and scope of the Household Budget Management module. From this point on, the computer guides you through the process of setting up your initial budget plan. You'll be asked to type in the following information.

What is today's date?

Indicate the month (using a number from 1 through 12, the day (using a number from 1 through 31), and the year (using either two or four digits).

Data for this same year?

Type in **Y** for yes and **N** for no. (If you answer no, type in the year your data is for.)

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Household Name



You can assign any name up to 20 characters in length (family name, personal name, or other designation you choose) as a label for your financial records. The label personalizes your records and facilitates keeping them in order.

Then you'll make category selections

There are a total of 99 categories you can choose from. If you elect to use the 34 preselected categories, you can allocate budget amounts for as many of the categories as you choose. If you decide not to work with the preselected categories, you can select up to 34 of your own. (If you wish to review the preselected categories before deciding, press the AID (**SHIFT A**) key, or refer to *Appendix A* on page 45 of this manual.)

Do you wish to use the 34 preselected categories?

Type **Y** for yes or **N** for no. By answering yes, you activate the preselected categories.

If you answer no, you can review the category list to make your selections. To look through the list, hold down the **SHIFT** key and press the  key or the  key, or refer to *Appendix A* on page 45 of this manual. The computer will show you ten categories at a time. When you see a category you want to use in your budget plan, press the **C** key to let the computer know you wish to "activate" a category in that group.

Category?

You'll then be asked to identify the category you want to activate. Type in the number and press **ENTER**. The name of the category will appear to the right of the number, and you'll see a red block to the left of the category name in the category list. This means that the category is now active and can receive any budget figures you want to assign it. (You can activate as many as 34 categories if you wish; however, you may use less than 34.) When you finish selecting your categories, press **F** to let the computer know you're through.



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Do you wish to set up a budget at this time?

After you've chosen your categories, you're ready to set up a budget. (This could take about 30 to 40 minutes.) Type in **Y** for yes. The computer will show you, one by one, the name and number of each category you've chosen, asking you:

Starting in what month?

to indicate the number of the month you're starting the budget. (Numbers 1 through 12.)

Monthly amount?

to indicate dollar amount you want to allocate for that category each month. (*Note:* Budget amounts must always be whole dollar amounts, not dollars and cents. For example, if your home mortgage payment is \$285.86 per month, round this amount to \$286 when you enter it in your budget plan. The dollar limit for a budget category is \$65,535.)

After you answer these questions, you'll see a table that shows you the months of the year, the dollar amounts for each month, and the total amount for the year.

Any changes?

This question appears near the bottom of the screen and allows you to alter any budget figure a month at a time. Type in **Y** for yes, or **N** for no. If you answer yes, you'll be asked to:

In which month?

(1) type in the number of the month in which you want to make a change.

New amount?

(2) enter the new budget figure you wish to allocate for that month. The computer will then show you an updated table with the new budget figures, and ask again if there are any changes. If you want to continue changing your budget figures for that category, answer yes. (Type **Y** for yes.) If you are ready to move on to your next category, answer no. (Type **N** for no.) The computer will then display the name and number of the next category in your budget plan.

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You can follow the same procedure outlined above until you have budgeted for and looked at all your active categories and made the changes you want. (NOTE: If you decide not to allocate budget figures for a category you have activated, enter any month from 1 through 12 for the question, "Starting in what month?" and a zero for the question, "Monthly amount?" Then move on to the next category.)

Once you're finished entering and changing budget amounts for all the categories you want, you need to go to the **MAIN INDEX** to continue. You can do this one of two ways:

- (a) When you're finished entering budget amounts for all your activated categories, you'll automatically be taken back to the **MAIN INDEX**. (This is true if you're using preselected or self-selected categories.)
- (b) If you've not budgeted for all your categories and do not wish to enter any more budget amounts at this time, pressing **BKWD (SHIFT Z)** will take you back to the question, "Do you wish to set up a budget at this time?". Type in **N** for no. This tells the computer that you're finished setting up your budget plan. You'll then be advanced to the **MAIN INDEX**:

MAIN INDEX

PRESS TO:

- 1 ENTER INCOME/EXPENSE
- 2 ANALYZE DATA
- 3 CHANGE INCOME/EXPENSE
- 4 CHANGE BUDGET
- 5 CHANGE CATEGORIES
- 6 MISCELLANEOUS CHANGE
- 7 FINISH THIS SESSION



Household Budget Management

Entering Actual Amounts

You have chosen your budget categories and allocated monthly dollar amounts to them. You are now ready to enter your actual income and expense figures. (Whenever we talk about "actual income and expense figures," we are referring to the actual amounts that have been spent on expenses or received as income.) If you haven't already done so, connect your cassette tape recorder to the computer console so you'll be ready to record your data.

You should have the following items nearby:

- income records (including pay stubs, interest statements, dividend payments, etc.)
- checkbook and all cancelled checks
- monthly bills

Press the **1** key for the *Enter Income/Expense* option on the MAIN INDEX.

Category?

You'll first be asked the category for which you're entering actuals. If you need to look through the list of categories, press the AID (**SHIFT A**) key, or refer to *Appendix A* on page 45 of this manual. Type in the number, and the category name appears on the right side of the screen.

Month allocated to?

Enter the number of the month in which you want to store your actual amount.

Amount?

Type in the amount of income or expenditure. (Actual expenditures and incomes can be entered in dollars and cents.) *Note:* If you try to enter an amount that exceeds the limits of the computer, you'll hear a "beep" sound. The limit for an actual category is \$167,772.15.

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You can repeat this procedure and enter actual figures for as many of your active categories as you wish. When you've finished entering your figures, press BKWD (**SHIFT Z**) and the computer will take you back to the MAIN INDEX.

That's it! You have set up and started your budget plan. Now, you may choose one of the six remaining options to work with:

| <i>Press</i> | <i>To</i> |
|-------------------------------------|---|
| 2 Analyze Data | Examine the tabular and graphic analyses comparing budget and actual dollar amounts. Project your expenditures for the year given your monthly rate of spending or your yearly income given your current earning power. |
| 3 Change Income/ Expenses | Change any actual amount in either an income or expense category. |
| 4 Change Budget | Change a budget figure in an income or expense category. Start to budget money for a category that had been activated but not used. |
| 5 Change Categories | Activate or deactivate income or expense categories. |
| 6 Miscellaneous change | Change either the current year or household name in your budget plan. |
| 7 Finish This Session | Save your data on a cassette tape for use at a later time. |



Household Budget Management

IMPORTANT

At the end of each session you should save your data on a tape so that you will have a record of your budget plan the next time you wish to work on it (see "Updating Your Budget," page 27). Pressing the **7** key will take you to the "Save Data" routine. Just follow the instructions as they appear on the screen.

Set Up Budget Categories Now, Enter Budget and Actual Amounts Later

If you haven't collected all your financial data, but you'd like to go ahead and select your categories, you may "Set Up Budget Categories Now, Enter Budget and Actual Amounts Later." With this method, you can choose your budget categories during your first session and record this information on a tape using a cassette recorder. Later when you decide to begin using your budget system, you can load the data from the category tape into the computer and allocate budget and actual figures for as many of those categories as you wish.

Selecting Your Categories

The procedure you follow is basically the same one you use to "Set Up and Start a Budget Plan in One Session." The first thing to do is insert the module into the computer. The title screen then appears. After a few seconds, you'll see the PRELIMINARY SELECTION LIST on your video display. Press the **2** key for Set Up For First Time. At this point, you should use the procedure for "Set Up and Start a Budget Plan in One Session" on page 19. Begin with "Today's Date?" and simply follow the instructions for selecting categories until you come to the question, "Do you wish to set up a budget at this time?" Since you plan to return later to begin working with your budget plan, press **N** to answer no. When you do, you'll be returned to the MAIN INDEX.

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You'll now want to save everything you've done up to this point on a cassette tape, so you'll have it to work with later. To do this, press the **7** key on the MAIN INDEX for *Finish This Session*. You'll immediately see a screen entitled SAVE DATA. Follow the instructions that appear on the screen. (For more assistance, see "To Save Data" in the *User's Reference Guide*.)

Entering Budget and Actual Amounts

Later, when you are ready to allocate budget and actual dollar figures for the categories you have chosen, begin by inserting the module into the computer. When the PRELIMINARY SELECTION LIST appears on the screen, press the **3** key for *Load Your Data*. From here on in, just follow the instructions as they appear on the screen, or refer to the section, "To Load Data," in the *User's Reference Guide*. At this point, you'll use the cassette tape you made earlier so you can load in your previously chosen budget categories and begin working with them.

When you have finished loading and verifying your data, you'll be taken to the MAIN INDEX. Press **4** for *Start Budget*. The computer will take you to the START A BUDGET screen where you'll be shown, one by one, the name and number of each category you've chosen. Refer now to the "Set Up and Start a Budget in One Session" section on page 19. Begin with the question, "Starting in what month?," and follow the instructions explained there to finish setting up your budget.



Household Budget Management

UPDATING YOUR BUDGET

Once you've established your budget you will want to update your figures periodically. This section explains how to enter the latest budget and actual amounts for your income and expense categories to bring your budget plan up to date. You follow this procedure any time you want to make alterations of any kind (i.e., category, income and expense figures, etc.) to your budget plan. Again, you'll need to have these items on hand:

1. The cassette recorder and the latest cassette tape of your budget.
2. The actual amounts for the income and expense categories you wish to update.

Start by inserting the module into the computer and pressing any key to begin. Press the **3** key to select Household Budget Management. After a few seconds, the title screen appears, followed quickly by the PRELIMINARY SELECTION LIST:

HOUSEHOLD BUDGET MANAGEMENT

PRESS TO:

- 1 SEE DEMONSTRATION DATA
- 2 SET UP FOR FIRST TIME
- 3 LOAD YOUR DATA
- 4 START A NEW BUDGET YEAR

Press the **3** key for *Load Your Data*. Follow the instructions as they appear on the screen, or refer to the *User's Reference Guide* for a detailed explanation of how to proceed.

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After you have entered your data and the computer has helped you verify that you're using the right tape, press **ENTER** to continue working. You'll then see the **MAIN INDEX** on your video display.

MAIN INDEX

PRESS TO:

| | |
|---|-----------------------|
| 1 | ENTER INCOME/EXPENSE |
| 2 | ANALYZE DATA |
| 3 | CHANGE INCOME/EXPENSE |
| 4 | CHANGE BUDGET |
| 5 | CHANGE CATEGORIES |
| 6 | MISCELLANEOUS CHANGE |
| 7 | FINISH THIS SESSION |

Press **1** for *Enter Income/Expense*.

Category?

You'll first need to identify the category for which you're entering actual income and expense figures. (If you need to review the category list at this point, press the **AID** (**SHIFT A**) key or refer to *Appendix A* on page 45 of this manual. Type in the number of the category, and the name will appear on the right of the screen.

Month allocated to?

Type in the number of the month for which you're entering your actual amount.

Amount?

Type in the amount of income or expenditure.

(*Note:* If the amount you are entering exceeds the limits of the computer, you'll hear a "beep" sound. The limit for an actual category is \$167,772.15. You cannot enter a negative amount.)



Household Budget Management

Repeat this routine each time you enter actual amounts for as many of your active categories as you wish. Once you've finished typing in all your data, press BKWD (**SHIFT Z**) to return to the MAIN INDEX.

There are three options available to you at this point:

- (1) You can analyze your data.
- (2) You can make any necessary changes to your budget plan.
- (3) You can discontinue working with Household Budget Management and save your data on a tape.

If you want to make changes to your budget plan, there are four options to choose from on the MAIN INDEX:

- | | |
|--|---|
| ■ Change Income/ Expense (press 3) | Change any actual amount in either an income or expense category. |
| ■ Change Budget (press 4) | Change a budget figure in an income or expense category. Start to budget money for a category that has been activated but not used in your budget plan. |
| ■ Change Categories (press 5) | Activate or deactivate income or expense categories. |
| ■ Miscellaneous Change (press 6) | Change either the current year or household name in your budget plan. |

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If you want to stop working with Household Budget Management, press the **7** key for the *Finish This Session* option on the MAIN INDEX. (At the end of each session, plan to record your data for use the next time you work on your budget.)

TRACKING EXPENSE TOTALS ONLY

Some of you may not want to initially set up a budget plan. With the Household Budget Management module you have the alternative of simply "tracking" your expenses from month to month.

If you decide to use the module in this way, you should work with the "Set Up and Start a Budget Plan in One Session" option and follow this procedure:

- 1) Starting with the question, "Today's Date?," answer all questions until you're asked, "Do you wish to set up a budget at this time?"
- 2) Press **N** for no, and you'll be returned to the MAIN INDEX.
- 3) Press **1** for *Enter Income/Expense*.
- 4) Use the "Updating Your Budget" instructions to record your actual income and expenditures.

This method gives you a record of income and expenses and shows you exactly where your money goes. If after a few months you decide to establish a budget plan for yourself, you have the choice of incorporating the actual income and expenses you have been tracking all along, or starting over and using new actual figures. Once you have established a budget plan, you can maintain and update it by making use of the seven activity options on the MAIN INDEX.



Household Budget Management

ANALYZE DATA

The "Analyze Data" section of Household Budget Management is designed to analyze the figures you're using in your budget plan and show you:

- How well you're adhering to your budget system on a month-to-month basis.
- How well you're adhering to your budget system on a year-to-date basis.
- How well you're adhering to your budget plan category by category.
- How well you're tracking your total income.
- How well you're regulating your total expenses.

You'll also be provided with a forecast of your projected expenditures or income based on your monthly rate of spending or current earning power. This section helps you examine your money management capabilities and identify both good and bad spending habits. In addition, you'll be able to spot areas where more careful financial planning is needed or where you're budgeting too much or too little in certain categories. To help you do this you're offered five options when you choose to "Analyze Data":

- All Categories for One Month
- All Categories For Year-To-Date
- One Category By Month
- Total Income
- Total Expense

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All Categories for One Month

With this selection you'll be given both tabular and graphic analyses of your categories for the specific month you select. The table shows the name and number of each category in your budget plan, the dollar amount allocated, and the actual amount earned or spent. The graph shows the name of the categories in your budget plan, whether you are under, over, or right on budget, and the percentile difference between your actual and budget figures.

All Categories for Year-to-Date

The tabular analysis for this choice gives you a look at the year-to-date totals for all the categories you're using. You'll see the amounts you have allocated for expenditure and the actual amounts you have earned or spent up to this point six categories at a time. The graphic analysis will display each category in your budget plan, show you where you are over, under, or right on budget to date, and indicate the percentile difference between your actual and budget amounts.

The graph for the above two options is a horizontal graph. For income categories, the over-budget column precedes the under-budget column. A red bar means that you earned less income than projected. A green bar means that you received more income than projected, and a black bar means you're right on budget. For expense categories, the under-budget column precedes the over-budget column. Here, a red bar indicates you've exceeded your budget; a green bar, that you've spent less than your budget; and a black bar that you're right on budget.

All amounts are rounded to the nearest dollar. If any exceed the display limits, an asterisk appears on the screen to indicate that the number is too large to be shown. The limit for actuals is six digits; for budget amounts, five digits; and for % dif, three digits.



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One Category by Month

With this option you'll be able to review in detail a selected category on a month-to-month basis. The initial screen you see asks you to type in the number of the category you wish to look at. Once you do this, another screen appears with a table that lists:

- The months of the year
- The actual amount earned or spent in each month
- The budget amount allocated for each month
- Dollar difference (\$ dif) between the actual and budget figures
- Percentile differences (% dif) between the actual and budget dollar figures
- The year-to-date figures for each section of the table (budget amounts, if beyond the current month, will appear on a white background)
- The averaged figures for each section of the table up to the current month

Total Income

This choice allows you to review your total income figures on a month-to-month basis. You'll then see a screen with a tabular analysis of your income that shows you:

- The months of the year
- The actual amount received in each month
- The budget amount allocated for each month
- Dollar difference between the actual and budget figures
- Percentile difference between the actual and budget dollar figures
- Year-to-date figures on each section of the table (budget amounts, if past year-to-date, will appear on a white background)
- Averaged figures on each section of the table

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Total Expense

This option reviews your total expense figures month by month. The tabular analysis of your expenses that appears on the screen shows you:

- The months of the year
- The actual dollar amount spent in each month
- The budget amount allocated for each month
- Dollar difference between the actual and budget figures
- Percentile difference between the actual and budget dollar figures
- Year-to-date figures on each section of the table (budget amounts, if past year-to-date, will appear on a white background)
- Averaged figures on each section of the table

With these last three options, if any of the figures exceed the computer's limits, the asterisk (*) indicates that the number you have entered is too large to appear on the screen. The limit for actuals is six digits; for budget amounts, five digits; for \$ dif, six digits, and for % dif, three digits.

With these last three options you also have the choice of:

- Pressing **G** for Graph for a graphic analysis.
- Pressing **P** for Projection for a review and forecast of your budget figures as compared to your actual figures.
- Pressing BKWD (**SHIFT Z**) to return to the ANALYZE DATA section index.



Household Budget Management

Graphic Analysis for Expense Categories

This graph gives you an analysis of a particular expense category, based on your budget and actual dollar figures. You'll see the name and number of the category at the top of the screen. To the left of the bar graph are dollar figures; to the right is a bar that shows the average expense figure for the months to date. The bar graph itself will indicate how well you've stayed within your budget for the expense category. For example, a solid blue bar indicates you've spent exactly what you budgeted. A red section above a solid blue bar indicates that you have spent more money than you budgeted. A green section above a blue section means you have spent less money than you budgeted. The expense amounts for months that have not occurred will be indicated by grey bars and will show only budget figures. (These are not used in figuring the average expense figure.)

Graphic Analysis for Income Categories

This analysis is basically the same as the one for expense categories with these notable exceptions:

- All the figures shown are income amounts.
- The red section of each bar indicates that the actual income figure you earned is less than the income figure you show in your budget (again, the red section will be shown above the blue section).
- The green section of each bar indicates that the actual income you earned is greater than the income you show in your budget (again, the green section will be shown above the blue section).
- The right of the graph will read:
 - ☒ under budget (Red block)
 - ☒ over budget (Green block)

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Projection

This chart will review and forecast your income or expenditures. It may help you identify spending patterns in a particular income or expense category that you may not have been aware of. You can see where you're applying good or bad spending habits, where you need to be more careful with your money, and where you've used sound budget management. If you are looking at a projection for an expense category, you'll be given the following information:

- Category name and number
- Amount budgeted year-to-date
- Actual amount spent year-to-date
- Difference in dollars year-to-date (if you have overspent the amount allocated for this particular category, the figure will be a negative amount; if you have underspent, the figure will be a positive amount)
- The total amount of money allocated to the category for the entire year
- Total amount of money remaining for the year
- Average monthly amount left to spend
- Given that your monthly rate of spending continues, the total amount you will have spent by year's end
- Amount by which you will underspend or overspend your budgeted figure by the end of the year.

This projection can also show you figures for any of the income categories you are using in your budget plan. With it, you can compare and analyze the income figures you budgeted for a particular category with your actual income. The information is basically the same as for the expense categories except that the actual figures year-to-date are given before the budget figures year-to-date.



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The second instruction on the screen, PRESS BKWD FOR SECTION INDEX, allows you to press BKWD (**SHIFT Z**) to get back to the ANALYZE DATA section index. You can then choose another option on the selection list, or press BKWD (**SHIFT Z**) again to return to the MAIN INDEX.

USING A CASSETTE RECORDER TO SAVE/LOAD DATA

Household Budget Management is designed to be used with a cassette recorder. Each time you set up a budget system or make a change (add new data or change old data) in your budget system, you should record or "save" the updated data so that you can re-enter or "load" this data the next time you work on your budget plan. If you do this every time you make a change, you'll always have an up-to-date record of your budget.

Take a few minutes to read the section, "Cassette Interface Cable," in the *User's Reference Guide*. This section explains how to attach one or two recorders to your computer and how to save and load data.

Here we'll discuss the save/load steps that apply to Household Budget Management. Before we begin, however, let's take a moment to discuss the cassette system used in this module. Household Budget Management utilizes what is called a "father-son" cassette system. It involves the use of two cassette tapes to save/load data. Here's how it works:

- The first time you save data on a cassette tape, the computer tells you to label the tape "A." This tape is the "father."

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- At the beginning of the second session, you load this "father" tape labelled "A" into the computer. Then remove the tape from the recorder and insert a new tape.
- At the end of this second session after you have worked with your data, you'll need to save your updated data on the new tape you've already inserted. Since you read in your data from a tape labelled "A," the computer will tell you to label the new tape "B." This tape is the "son."
- When you begin your next session, you'll read your data into the computer from the tape labeled "B." This tape is now the "father." Once you finish the session, you will write your updated information back onto the tape labelled "A." This tape is now the "son."

As you periodically update your budget, continue to alternate your "A" tape and your "B" tape as described above to save/load your data. The advantage of a system of this kind is that if your most current tape should be lost or destroyed, you will never lose any more than one session's worth of data.

Each time you finish saving your data at the end of an update session, you should check to make sure it has been properly recorded and stored. This way, you can make certain that your data is correct for the next time you work with the module.

Save Your Data

Now, if you want to record your data, press the **7** key for the seventh option on the **MAIN INDEX**, *Finish This Session*. Then follow the instructions given to you.



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Load Your Data

Each time you update your budget system, you'll want to begin by pressing the **3** key for the *Load Your Data* option on the PRELIMINARY SELECTION LIST. You'll see a screen that asks for today's date (month, day, year). After you enter this information you'll be given the choice of loading from a cassette or other device.

Begin with the first screen instruction and simply follow the procedure through until you have successfully "read" your data into the computer and are ready to begin working with the module. Press **ENTER** and you'll be taken to the **MAIN INDEX**, where you can choose any one of the seven options on the list.

COPY YOUR DATA

In addition to the "A" and "B" tapes you keep as you use this module, there may be occasions when you may want to make a duplicate tape of your data for use as a back-up tape (in case your original tape is lost or erased accidentally). You can readily do this with your computer (without a second tape recorder) by following this procedure:

- (1) Press the **3** key for the *Load Your Data* option on the PRELIMINARY SELECTION LIST.
- (2) Follow the instructions for Loading Your Data.
(When your tape has been properly read into the computer, remove this tape and put in a new one.)
- (3) Press the **6** key for the *Miscellaneous Change* option on the MAIN INDEX.
- (4) Press the **2** key for the *Household Name* option on the MISCELLANEOUS CHANGE section index.

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- (5) When you see the HOUSEHOLD NAME screen, press the **ENTER** key. (In order to use the save data routine to make a copy, you must make the computer think you've changed your data in some way. By coming to this screen and pressing **ENTER**, the computer thinks you've changed the name, even though in reality you haven't.)
- (6) Press BKWD (**SHIFT Z**) to return to the MAIN INDEX.
- (7) Press the **7** key for *Finish This Session*. You'll be taken to the SAVE DATA screen.
- (8) Follow the instructions to make your duplicate tape.

START A NEW BUDGET YEAR

Once every twelve months you will need to start a new budget year. Normally your next year's budget will follow similar categories and dollar amounts used in the previous year. If this is the case, you'll want to keep your selected categories and the budgeted amounts and change your actual amounts. The Start a New Budget Year option allows you to quickly do this by retaining all your income and expense categories and the recorded budget amounts while erasing the actual amounts from the previous year. Here's how to do it:

Begin by pressing **4** on the PRELIMINARY SELECTION LIST screen to select the *Start A New Budget Year* option. You'll first be asked:

**What is
today's date?**

**For which
year do you
wish to use
this data?**

Type in the month (using a number from 1 through 12), the day (using a number from 1 through 31), and the year (using two or four digits). Then, an introductory screen explains the purpose of the *Start A New Budget Year* option and asks you to type in the new year you'll be using the data for.



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You'll then be taken to the LOAD DATA screen. (Follow the instructions in the "Load Your Data" section on page 39 to continue working with this option.) When you've finished loading in your tape, you'll see a data identification message:

DATA IDENTIFICATION

YOU HAVE LOADED DATA
FOR THE YEAR XXXX
LAST UPDATE XX/XX/XX
FOR XXXXXXXXXXXXXXXXXXXX
TAPE LABELED "A" [OR "B"]

PRESS TO
ENTER CONTINUE
BKWD RELOAD DATA

You'll be shown the current year for your budget plan, the last time you updated your system, the household name on your budget plan, and whether the tape is labelled "A" or "B". When you've identified this as the proper data, press **ENTER**. The computer will now remove the actual income and expense figures you were using. Budget income and expense figures and budget categories, however, will be retained, and you can construct a new budget plan with them. You can also change any category or budget amount to meet your immediate needs and goals. At this point, you should rewind and remove your old tape and insert a new tape before continuing to work on your budget system. (It's a good idea to save the tape of your previous year's budget plan for future reference or analysis.)

You're now ready to begin using your "new" budget.

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SPECIAL FEATURES

There are several special features to help you better utilize the Household Budget Management module. We've mentioned these before, but this chart will give you a handy reference for future use.

SHIFT Q (QUIT)

If you hold down the **SHIFT** key and press **Q**, any data you have entered in the computer while working with the Household Budget Management module will be erased. The computer will return to the master title screen. We strongly recommend that you avoid using **SHIFT Q** until you've saved your data and are ready to remove the module from the console. It is, in effect, the same as turning the computer off and then on again, which will erase all the data you've entered into the computer.

SHIFT W (BEGIN)

Once you have gone beyond the MAIN INDEX, holding down the **SHIFT** key and pressing the **W** key will return you directly to the MAIN INDEX from any point in the module.

SHIFT R (REDO)

If you've typed in data to several questions and have already pressed the **ENTER** key, holding down the **SHIFT** key and pressing **R** allows you to return to the beginning of the screen and erases the data you've already entered. *EXCEPTION:* If you've typed in data to the last or only question on the screen and pressed **ENTER**, your data is already in the computer and cannot be erased by using **SHIFT R**.

SHIFT A (AID)

Whenever this instruction appears on a screen, holding down the **SHIFT** key and pressing **A** will allow you to look at the list of categories.

SHIFT C (CLEAR)

If you want to erase the data you have typed for a specific question but have not pressed the **ENTER** key, hold down the **SHIFT** key and press the **C** key.



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SHIFT Z (BKWD)

This key is basically a "back up" key. If you're at or past the MAIN INDEX, holding down the **SHIFT** key and pressing **Z** will take you back to a Section Index (if there is one) or the MAIN INDEX (if there is no Section Index).

If you're working with the first, third, or fourth choice on the PRELIMINARY SELECTION LIST and have not reached the MAIN INDEX, holding the **SHIFT** key down and pressing **Z** once will return you to the PRELIMINARY SELECTION LIST.

If you're working with the second option on the PRELIMINARY SELECTION LIST, you can back up to this list by holding down the **SHIFT** key and pressing **Z** up to three consecutive times.

SHIFT (LEFT)

This is a cursor control key. With it you can move the cursor across the screen from right to left without erasing any of the data already entered.

SHIFT (RIGHT)

This is another cursor control key. It moves the cursor across the screen from left to right without erasing any data already on the screen.

Space Bar

This third cursor control key moves the cursor across the screen from left to right. When the cursor moves over a character on the screen, it replaces that character with a blank space.

Space Key



This key performs in the same way as the Space Bar.

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UP DOWN



Whenever you see these symbols on the screen, you'll be able to review the category list. If you hold down the **SHIFT** key and press , you can look through the list of categories, starting with the lower-numbered categories and moving to the higher-numbered ones. If you hold down the **SHIFT** key and press , you'll review the list, starting with the higher-numbered ones and ending with the lower-numbered ones.

Tones

Certain tones in this module indicate that an error has been made.

For example, if you press a key that the computer will not accept at that point, a high-pitched "beep" will sound.

Also, if you press **ENTER** after you type in an unacceptable answer, you'll hear a low-pitched "beep" that indicates the answer cannot be accepted by the computer.



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Appendix A

INCOME AND EXPENSE BUDGET CATEGORIES

The following list contains both the preselected and self-selected income and expense categories you will be working with in the Household Budget Management module. Categories 1 through 10 are income categories. The expense categories have been grouped into *Deductible Expenses* (categories 11 through 36) and *Non-deductible Expenses* (categories 37 through 99). The preselected income and expense categories are preceded by an asterisk (*).

You'll notice that some categories are general in nature (e.g., Utilities, Transportation), while others are more specific (e.g., Telephone, Auto-Gas/Oil).

Also, general categories have been placed at the left margin; specific categories are indented under them.

Income Categories

- *01 Take Home Pay
- 02 Bonuses
- 03 Gifts
- 04 Tax Refunds
- *05 Intrst Incme (Interest Income)
- 06 Dividends
- 07 Rental Incme (Rental Income)
- *08 Oth Income-1 (Other Income #1)
- 09 Oth Income-2 (Other Income #2)
- 10 Oth Income-3 (Other Income #3)

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Expense Categories

Deductible Expenses

- 11 Dedctbl Exps (Deductible Expenses)
- *12 Health Care
 - 13 Medical Ins (Medical Insurance)
 - 14 Medicin/Drug (Medicine/Drug)
 - 15 Doctr/Dentst (Doctor/Dentist)
 - 16 Hospital
 - 17 Other Health
- *18 Dedctbl Tax (Deductible Tax)
 - 19 Sales Tax
 - 20 Prs Prop Tax (Personal Property Tax)
 - 21 Real Est Tax (Real Estate Tax)
 - 22 Oth Dcbl Tax (Other Deductible Tax)
- *23 Interest Exp (Interest Expense)
 - 24 Mortg Intrst (Mortgage Interest)
 - 25 Loan Intrst (Loan Interest)
 - 26 Other Intrst (Other Interest)
- *27 Contribution
 - 28 Religious
 - 29 Oth Non-Prof (Other Non-Profit)
- 30 Business Exp (Business Expense)
 - 31 Unreimbursed
 - 32 Ofc At Home (Office At Home)
 - 33 Othr Bus Exp (Other Business Expense)
- 34 Losses Unrmb (Losses-Unreimbursable)
- 35 Alimony
- *36 Oth Dedctbl (Other Deductible)



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- 38 Rent Expense
- *39 House Payment (House Payment)
- *40 Loan Payments (Loan Payments)
 - 41 Installment Loan (Installment Loan)
 - 42 Personal Note (Personal Note)
 - 43 Education Loan (Education Loan)
 - 44 Other Loan
- 45 Utilities
 - *46 Telephone
 - *47 Electricity
 - *48 Gas/Oil/Fuel
 - *49 Water/Sewer
 - 50 Trash Pickup
 - *51 Other Utility (Other Utility)
- *52 Supermarket
 - 53 Supermarket-Food (Supermarket-Food)
 - 54 Supermarket-Other (Supermarket-Other)
- *55 Eating Out
- *56 Beer-Wine-Liquor (Beer-Wine-Liquor)
- *57 Household
 - 58 Furnishings
 - 59 Appliances
 - 60 Repair/Improvement (Repair/Improvements)
 - 61 Other Household (Other Household)
- *62 Lawn/Garden
 - 63 Lawn/Plants
 - 64 Other Lawn/Garden (Other Lawn/Garden)
- *65 Clothing
 - 66 Clothes/Shoes (Clothes/Shoes)
 - 67 Other Clothing (Other Clothing)
- *68 Dry Cleaning
- *69 Personal Care (Personal Care)
- *70 Child Care
- *71 Travel/Vacation (Travel/Vacation)
- *72 Gifts/Toys

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 - 74 Book/Magazine (Book/Magazine)
 - 75 Stereo-Recrd (Stereo-Record)
 - 76 Camera-Film
 - 77 Oth Rdng/Mus (Other Reading/Music)
- *78 Trnsprtation (Transportation)
 - 79 Auto-Gas/Oil
 - 80 Auto-Tires
 - 81 Auto-Repair
 - 82 Oth Transptn (Other Transportation)
- *83 Education
- *84 Hobby/Recrtn (Hobby/Recreation)
- *85 Dues/Mbrshps (Dues/Memberships)
- *86 Insurance
 - 87 Life Ins (Life Insurance)
 - 88 Home Ins (Home Insurance)
 - 89 Hshold Goods (Household Goods Insurance)
 - 90 Auto Ins (Auto Insurance)
 - 91 Oth Ins (Other Insurance)
- *92 Savings Exp (Savings Expense)
 - 93 Savings Acct (Savings Account)
 - 94 Investments
 - 95 Oth Savg Exp (Other Savings Expense)
- 96 Tx Not Wthld (Tax Not Withheld)
 - 97 Fd Tx Not Wh (Federal Tax Not Withheld)
 - 98 Oth Tax Nt Wh (Other Tax Not Withheld)
- *99 Misc. Expense (Miscellaneous Expense)



Household Budget Management

Appendix B

CARING FOR THE MODULE

These modules are durable devices, but they should be handled with the same care you would give any other piece of electronic equipment. Keep the module clean and dry, and don't touch the recessed contacts.

CAUTION:

The contents of a module can be damaged by static electricity discharges.

Static electricity build-ups are more likely to occur during the cold winter months (or in areas with very dry climates) when the natural humidity of the air is low. We've all had the experience of walking across a carpet, reaching for a metal doorknob, and having a quick, painful spark jump from our fingertips to the metal surface. This is static electricity. To avoid possible damage of the module, just touch any metal object (a door knob, desk lamp, etc.) before handling the module. If static electricity is a problem in your locale, you may want to purchase a special carpet treatment that reduces static build-up. These commercial preparations are usually available from local hardware and office supply stores.

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IN CASE OF DIFFICULTY

If the module activities do not appear to be operating properly, return to the master title screen by pressing **SHIFT Q**. Withdraw the module, reinsert it carefully, and press any key to make the master selection list appear. The title of the module should show up in the third position. Press **3** to select the module. (*Note:* In rare instances, it may be necessary to turn the computer off, wait several seconds, and then turn it on again.)

If the module is accidentally removed from the slot while the module contents are being used, the computer may behave erratically. To restore the computer to normal operation, turn the computer console off, wait a few seconds, reinsert the module, and turn it on again.

If you have any difficulty with your Texas Instruments computer or the Household Budget Management module, please contact the dealer from whom you purchased the unit and/or module for service directions.

Additional information concerning use and service can be found in your *User's Reference Guide*.



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El Segundo, California 90245
(213) 973-1803

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Most of us would like to be able to make our money go farther. We all realize that better control of our finances requires careful and realistic management of our money. The Household Budget Management Command Module includes easy-to-use, step-by-step procedures that help you analyze, record and control your personal finances. You can set up a monthly budget by expense category, and the computer can spot "problem areas" for you and help you stay in control!

Household Budget Management module features let you:

- Examine sample data and analyses to easily familiarize yourself with all module features and operations.
- Set up a budget by category (Health Care, Electricity, Auto Repair, etc.). Over 99 category choices let you be as detailed as you like! You can update your budget or change categories any time, easily.
- Enter your actual income and expense information by category each month.
- See full-color graphic analyses of your progress in each category — by month or year-to-date. Or see an in-depth picture of your spending in any one category by month for a full year.
- Project your current spending levels for the rest of the year — predict where you'll be at year's end, spot trouble areas before they get out of hand!
- Keep accurate, permanent, and easily accessible records to track your progress — invaluable at tax time!

Adds 12K bytes of active memory with stored program to your TI Home Computer.



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