NOTE: There are two versions of HOME ACCOUNTS
Side A = 512 version.
Side B = 500 version.
Although the instructions referred to
Memocheque the program is now called
HOME ACCOUNTS.

MEMOCHEQUE HOME ACCOUNTS

Welcome to Memocheque! The first thing you need to know is how to set up your accounts on Memocheque. This is only necessary the first time you use the program and is simply done following the instructions below:

1. Tell the program what your accounts are and what standing orders you have on these (or any other regular debits or credits) so they can be automatically deducted or credited. (Done selecting A from the main menu)

2. Tell the program what your main bills are, when they last came, roughly how much they are and how often they come so that the program can calculate what your needs will be. Set up large expenses like holidays and Christmas on 'provisions' - both done selecting G from the main menu. These bills will not be deducted automatically from your account (unless you set them up as standing orders) - here you are simply telling the computer what expenses you have planned for the year and what your bills are so that it can at any time tell you what bills and expenses you have in the immediate future and make forecasts of your future financial commitments.

3. Set up your expenditure codes - just a way of tagging each item of expense with two letters so you can use the pie chart to see just how much you spend on the house, how much on the car and how much on gin.

Now you are set ready to carry out your normal accounts. It is assumed you will be doing this at regular periods - either at the end of each week or at the end of each month so you should input your cheques in weekly or monthly batches even if you only do the accounts twice a year. The program expects you to handle your accounts in the following way: at the end of a period (say on the 17th March) you input all your cheques and other credits and debits for the previous period (12th to 17th March say, or 17th February to the 17th March, depending whether you do your accounts monthly or weekly). Then you get the computer to work out all your standing orders for you for the same period and to store all the figures it uses for other parts of the program - you need only select "L" off the transactions menu. So:-

1. Feed in all your transactions - cheques and credits etc (using option B from the main menu) for the past week or month.

2. When you have fed in all your cheques etc for that week or month then select L from the transactions menu - the program then automatically deducts all your standing orders, direct debits and other regular movements. It also stores all the account totals and running totals of expenditure on the categories you have set up earlier.

3. You can now use the other facilities to look at graphs of your individual accounts, add any new standing orders, inspect the previous 200 transactions which you have got stored or make use of the search facilities. There is also the ability to look at your outgoings for the next 1,3 or 6 months and find out instantly what

F. Options - this is where you can set your expendiiture categories as you want rather than as they come with the program. You can also save your data to tape from here or load data from tape at the beginniq or end of any session.Option C allows you to insert a transaction you have forgotten. If you find that,after having used L off the transactions menu to store all the historical data, there is something you want to include -or if months later you realise something is missing - then you can insert it in the right period.

G. Setting up of bills and provisions - this just allows you to tell the computer what bills you normally receive and what large expenses you normally have - such as holidays and Christmas and what these generally cost so the computer can use this information to give you an instant summary of how much you have going out.

H. Finally there is the opportunity to change the colour to suit your set or monitor and your taste. That deals roughly with what you can do. Now let's look at one or two things in a little more detail.

THE   FIRST   SESSION

This guide through the first session, together with the general description of the facililties made on the previous pages should be all you ever need from this manual.

The first thing you are asked is if you are setting up for the first time - press Y for yes and then input the date you want the accounts to run from. This may be the date a week ago if you are doing your accounts weekly, a month ago if you are doing your accounts monthly. It will be the date of the starting period of the accounts, and at the end of the session you will feed in the date for the end of the period - for example, if you are doing your accounts weekly and today is the 10/04/85 then you would put the starting date as 03/04/85 and when you have finished putting in your cheques and such you tell the computer to do all the standing orders up to the 10/04/85 (and complete all the historical records for that period). You could of course put in a much earlier date and then do several accounts periods all at once. So put in now either last week's date (doing accounts weekly) or the date exactly one month ago if you do accounts monthly.

Now you find yourself on the main menu. We are starting up so first we must tell the program what our accounts are, our standing orders etc. So press the letter A. Now you have a list of blank accounts which we will fill with your accounts. ALWAYS MAKE 'A' YOUR CURRENT ACCOUNT. This is because the program looks for your current account here. So press A again. Now fill in the spaces with the name of the account and the balance.Don't forget to put a minus sign if you are in the red and overdrawn. I wish going from the red to the black in the bank were as easily done as omitting the minus sign..... Now you have chance to see what you have input and either implement it or not. Press Y.

You now have a list of blank spaces headed Standing Orders. You can set up 12 standing orders or direct debits on each account and these will be automatically debited or credited to your account. Select A, write the name of one of your standing orders. Then you put in a two letter code - which you can define

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bills you will have coming in and how much your current account is moving into the black or red each accounting period.

There now follows more detailed instructions on the individual facilities - though you should be able to use the program following only the on-screen instructions (I hope!). I would advise reading the section on Expenditure Codes, as that is the only item which may be unfamiliar. We might mention here that the ESC key should not be pressed while the program is running.

MAIN MENU

The main menu is source from which you branch out for each operation and to which you return. The options listed are mostly self-explanatory but just to make sure they are clear:

-- A. New accounts. Use this to set up your accounts to start with and to feed in the standing orders on these accounts. Also used when you need to change a standing order or simply alter the balance of an account directly.

B. Transactions - this is where you feed in your cheques and any other credits or debits. It is also where, after having fed in all your cheques and other movements, you can select L off the transactions menu and get all your standing orders automatically carried out and all the totals and other records made. IT IS IMPORTANT TO DO THIS AT THE END OF EVERY SESSION SO THAT THE COMPUTER CARRIES OUT ALL THE AUTOMATIC MOVEMENTS YOU SET UP AND ALSO MAKES ALL THE RECORDS OF ACCOUNT TOTALS EXPENDITURE/INCOME TOTALS ETC.

C. The past and future. Once you have fed in all your normal bills - name, frequency, rough amount and date last arrived (see G below) then you can use C on the main menu to see instantly what bills you have coming in over the period you choose of either 1,3 or 6 months. You can also find out instantly what your average surplus or deficit is on your current account.ie how quickly you are moving into savings or debt - and it will forecast what your current account will stand at on different dates in the future in the light of your forecast expenditure, current balance and looking at your previous record of surplus of deficits.

D. Graphs and charts. There are three pictorial representations of your accounts available to you - a bar graph of expenditure compared with income, a pie chart showing how you spend your money (as long as you bother to put in correct expenditure codes) and finally graphs of individual accounts. All these figures will only be fair representations of your affairs if you have followed the instructions and used "L" off the transactions menu at the end of each session.

E. Interest - and a search facility. The interest is just so you can work out instantly what the end result of different interest rates are over any period of time for any initial amount. You can also ask the computer to bring out from memory any items of expenditure either by name, cheque number, expenditure code, date etc.

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