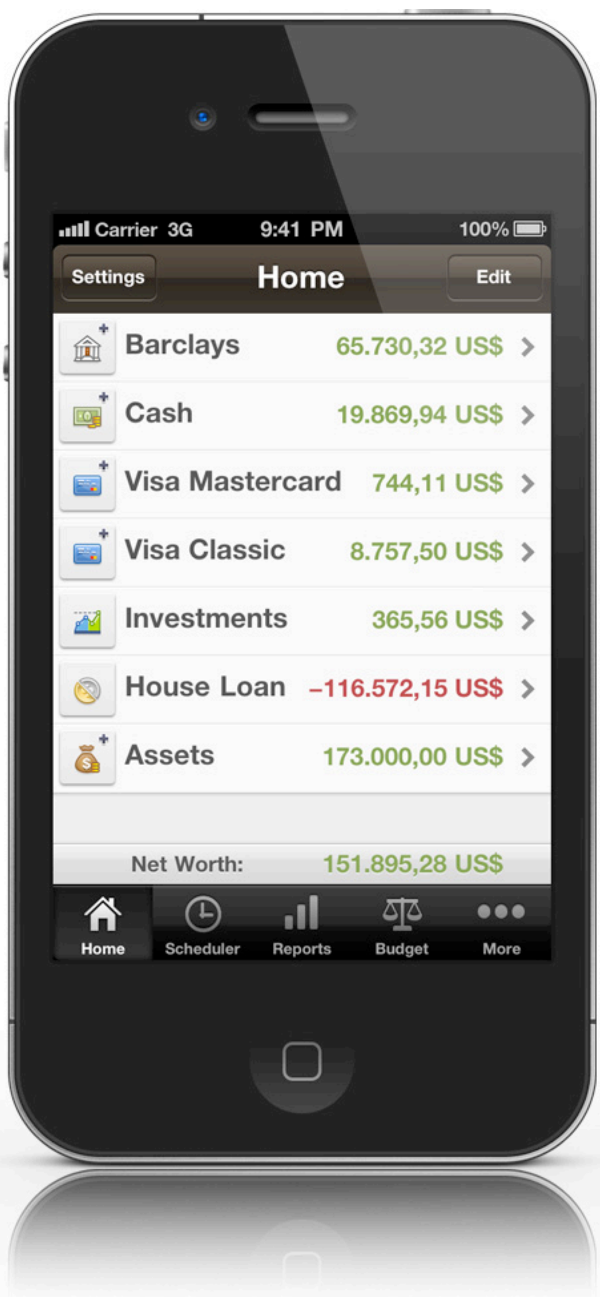

Money

for iPhone 2

User Guide

A tutorial for Money for iPhone 2, a mobile accounting application for small businesses and personal use

Money for iPhone

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Overview

Getting your finances under control can be tough; however, the first step is exactly the same for a college student as it is for a shareholder of a massive corporation. Everything starts with keeping records of what and how you earn and spend.

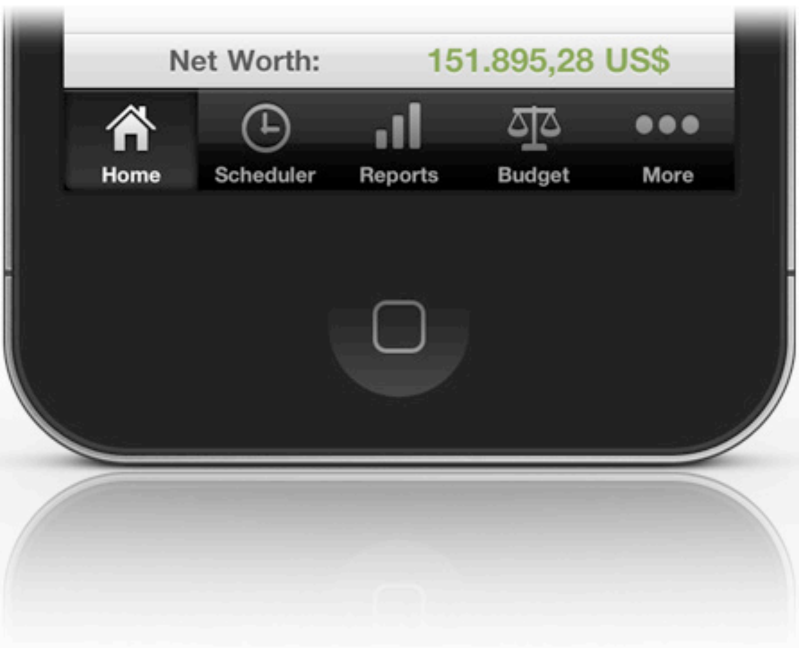
Money for iPhone 2 is an easy-to-use yet effective tool for keeping track of financial transactions and budgeting on the iOS platform, adapted from the original Money 4 application for Macintosh computers. It works with iOS 4.0 and later versions and allows you to track transactions to and from your wallet, bank accounts, credit card, or asset accounts; you can also manage scheduled transactions, create budgets, and analyze your financial situation with the report feature. Most importantly, it does not require a computer to perform even the most advanced tasks—you can do it all from your iPhone.

Money for iPhone is designed to serve the accounting needs of home users, small businesses, clubs, associations, or self-employed individuals. It is functional yet user-friendly, and does not require special accounting knowledge. Instead of double-entry bookkeeping, you can create different types of accounts for your cash, bank accounts, credit cards, and assets to keep track of transactions to, from, and among them. The Budgets feature will help you follow your pre-planned budget, the Scheduler section will remind you of bills to be paid, and Reports will allow you analyze your income and spending effortlessly.

For further convenience, Money for iPhone can be easily synchronized with the computer version of the application. Money for iPhone uses an individualized passcode to ensure the security of your financial information.

Please read this manual carefully as it contains useful information on how Money for iPhone operates and how you can take a full advantage of its features.

If you are reading this manual in PDF format, you can use the hyperlink function to quickly jump to another section for more information on the topic. To do so, look for underlined phrases and click on them.

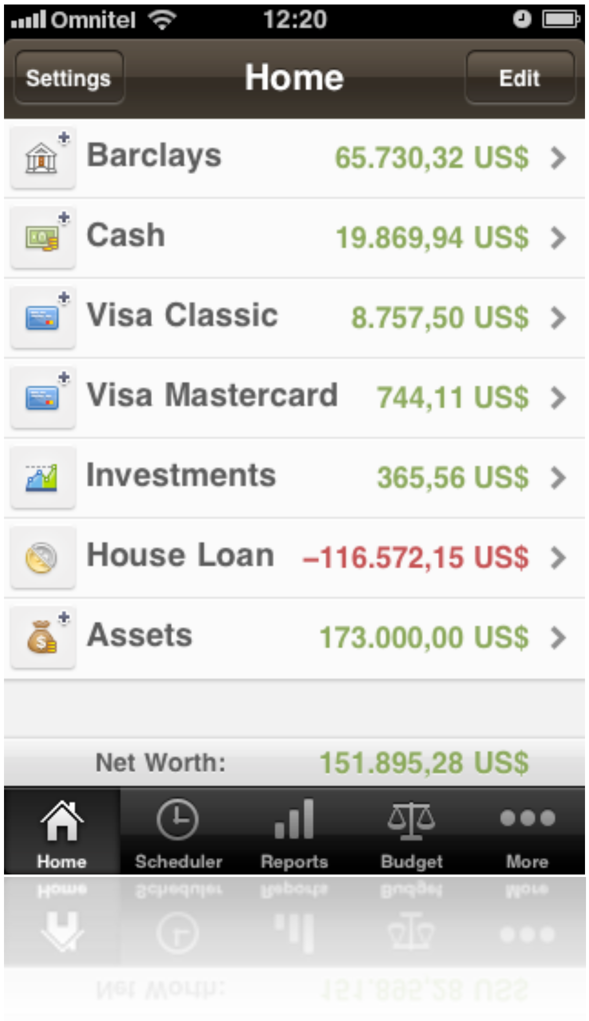


Application Structure

After you launch Money for iPhone 2, you can see five main tabs at the bottom of the screen: Home, Scheduler, Reports, Budgets, and More. The More tab contains two more features: Categories and Payees. These tabs cover all of the main functions that Money for iPhone 2 supports, from basic account set up to editing your categories. Also, some additional features, such as synchronizing with Money for Macintosh, are available in Home > Settings. The minimalist design of the application accurately reflects its structure—every feature is stripped of any unnecessary features and suited for your iPhone screen.

Accounts

The first step when using Money for iPhone is creating new accounts or editing existing ones. Money for iPhone 2 supports four types of accounts: Bank, Cash, Credit Card. and Asset. The net amounts of money held in each account and the total net worth are displayed under the Home tab.



Creating an account

1. Open the Home tab and select Edit.
2. Select Create Account.
3. Choose a name for the account, select its type, and enter the start balance.
4. Tap Done to apply and save your changes.

Editing account settings

1. Open the Home tab and select Edit.
2. Tap the account whose settings you want to change.
3. Change any settings as necessary.
4. Tap Done to apply and save your changes.

Deleting an account

1. Open the Home tab.
2. Select Edit.
3. Tap the "-" button next to the unwanted account.
4. Tap Delete.

Rearranging accounts

1. Open the Home tab and select Edit.
2. Drag accounts by the handles on the right-hand side of their lines.
3. Tap Done to apply and save your changes.

Transactions

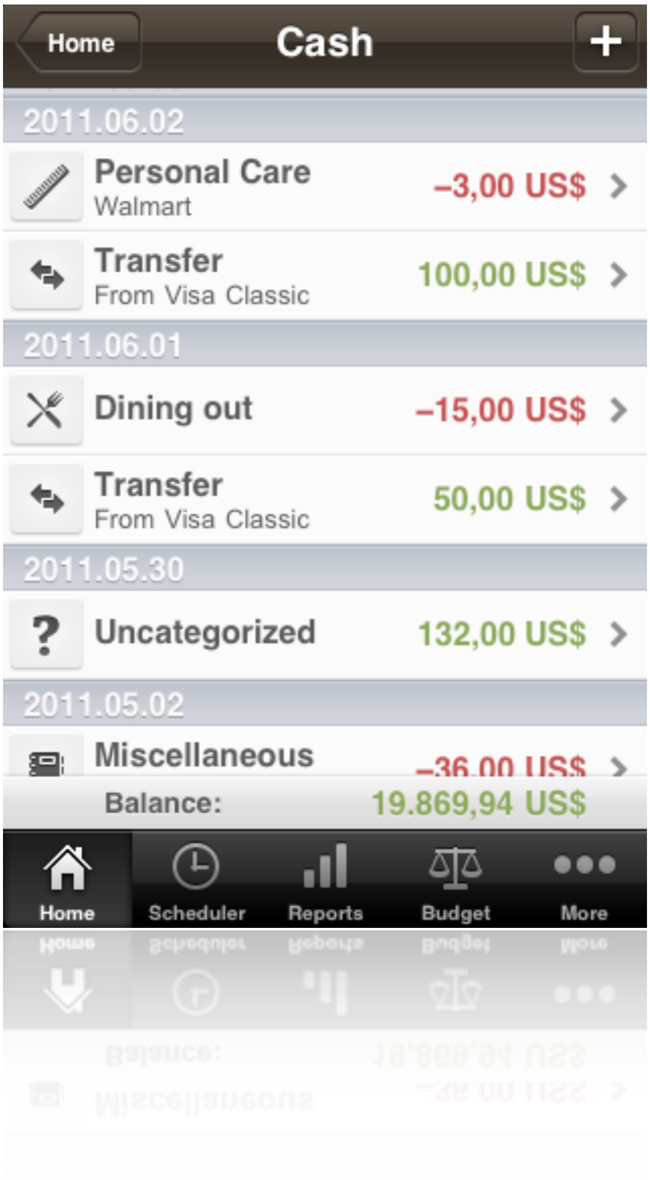
Money features three major types of transaction:

- Income: money is added to the account.
- Expense: money leaves the account.
- Transfer: money is transferred from one account to another.

Note: As transactions of asset accounts stand for changes in asset value, "decrease" and "increase" are used instead of expense and income.

Transactions allow you to track cash flow from, to, and among your accounts. Account transactions are displayed when you click on the name of the account in the Home tab.

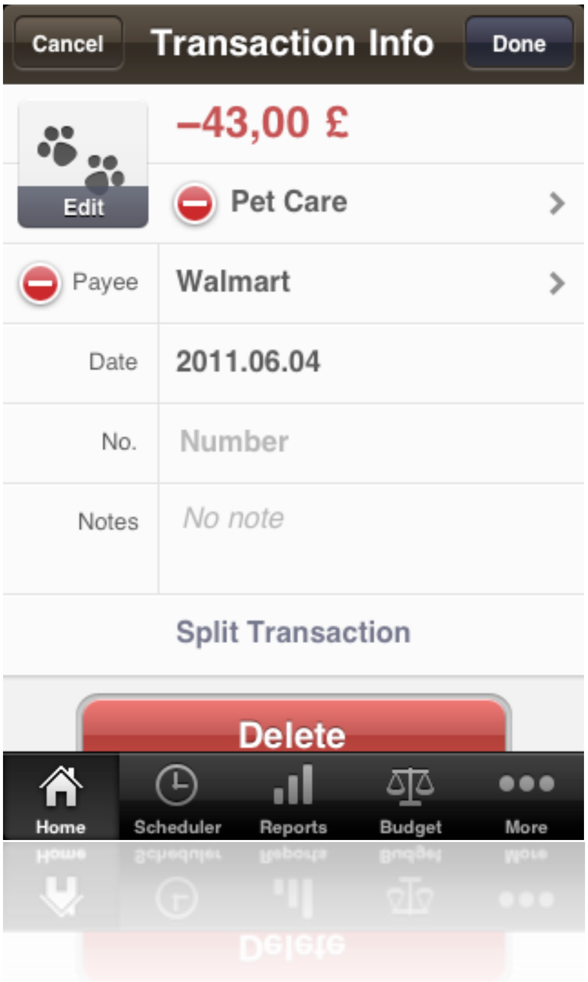
In the Settings section, you can choose your transactions to be based on categories, payees, both, or neither. This helps you find the most convenient way of entering new transactions.



Managing Transactions

Adding a new transaction

1. Tap an appropriate account.
2. Tap the "+" button.
3. If you chose your transactions to be based on categories or payees, an appropriate view or views will appear. Select category and/or payee.
4. The next view appears. Enter the amount and select the transaction type.
5. Tap Next to edit the following details:
    - Transaction image. Tap the image field to take a photo with your iPhone or choose one from your gallery.
    - Amount.
    - Category and subcategory. After tapping on the Category field, you can tap the Star button to view favorite categories.
    - Payee. After tapping on the Payee field, you can tap the Star button to view favorite payees.
    - Date.
    - Transaction number.
    - Notes.
    - Label.
    - Split. If you want the transaction to include more than one category, click on Split Transaction. This function allows you to divide the transaction amount into multiple categories.
6. Tap Done to save changes.



Editing a transaction

1. Tap the appropriate transaction in the account view.
2. Select Edit.
3. Edit the relevant data.
4. Tap Done to apply and save changes.

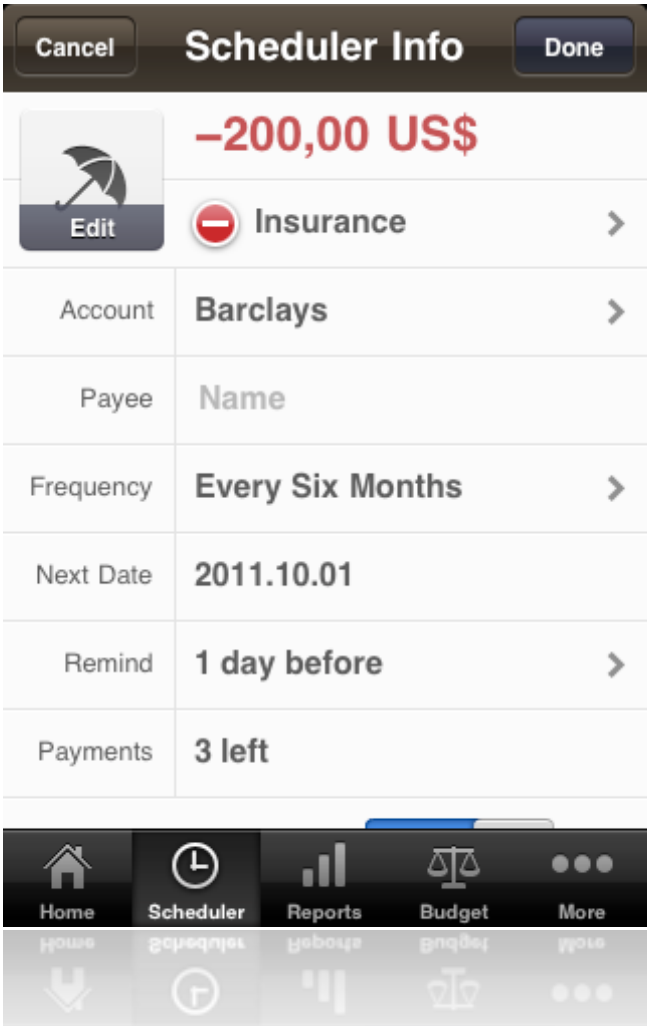
Deleting a transaction

1. Tap the appropriate transaction in the account view.
2. Select Edit.
3. Tap the Delete button.

Scheduler

Money for iPhone can automatically create scheduled or recurring transactions under the Scheduler section. Scheduler is made to help entering repetitive money operations like household bills, insurance, or taxes.

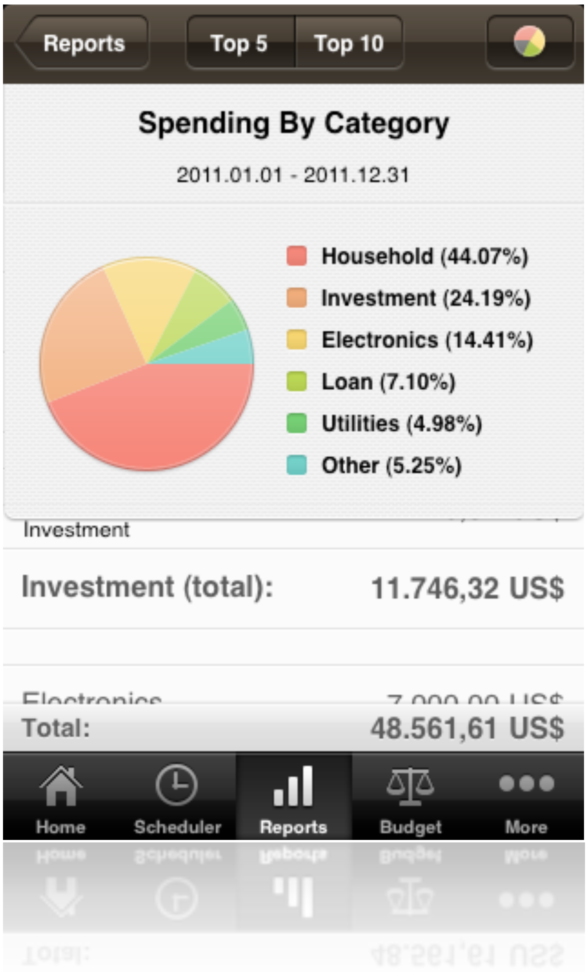
Creating a scheduled transaction



1. Select Scheduler and tap the "+" button.
2. Select an appropriate category.
3. Enter the amount and tap Next.
4. Edit the following details:
   - Transaction image. Click on the image field to take a photo with your iPhone or choose one from your gallery.
   - Amount.
   - Category and subcategory.
   - Account from/to which the transaction should be made.
   - Payee.
   - Frequency (10 options available).
   - Next date.
   - Remind. Choose whether you would like to be reminded about the transaction and how much advance notice you would like.
   - Payments. If the transaction is continuous, leave the field blank. If a specific number of payments should be made, type this number.
   - Pay Automatically. Select if you want Money to enter the payment automatically.
   - Notes.
   - Label
   - Split.
5. Click Done to save changes.

Reports

After setting up your accounts, entering transactions, and categorizing your income and expenses, you can use reports to quickly and easily make sense of all that information. Reports are based on categories and payees, so the key to generating effective reports is to assign appropriate categories and/or payees to each of your transactions.



Generating a report

1. Tap the Reports tab.
2. Tap the "+" button at the top of the screen. The New Report sheet appears.
3. Enter the report information:
   - Name
   - Type: Income by Category, Spending by Category, Income by Payee, Spending by Payee, and Transactions Over Period.
   - Date: Choose one of 8 date ranges or select Custom for a specific date range.
   - Accounts: Select one or more accounts to include in the report.
4. Indicate whether you wish to include transfer transactions.
5. Tap Done to see the report results.

To show or hide report's chart view, tap the chart button at the top of the screen.

Editing a report

1. In Reports, tap the Edit button.
2. Tap a report and change the appropriate information.
3. Tap Done.

Deleting a report

1. In Reports, tap the Edit button.
2. Tap the "-" button next to the appropriate report.

Budgets

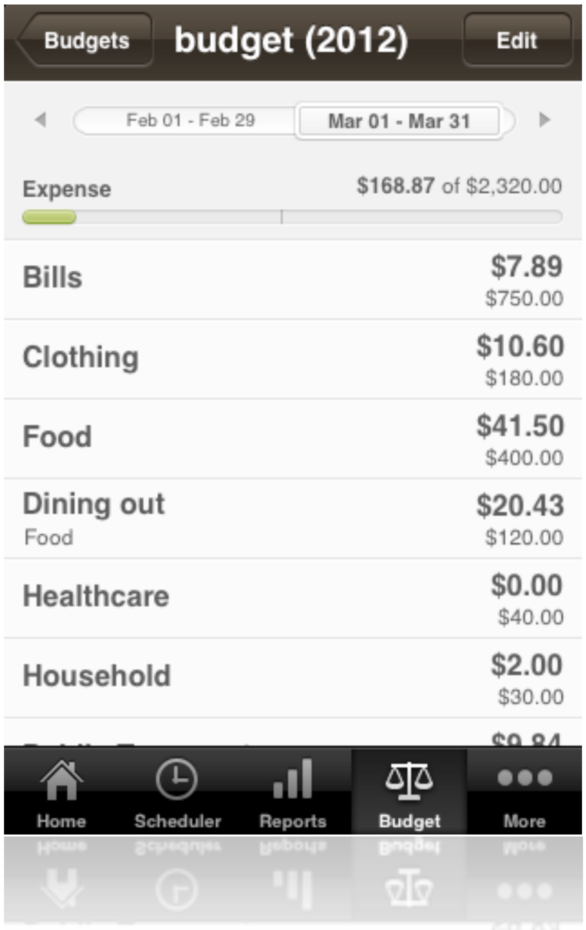
Money for iPhone allows you to estimate your future income and expenses, and monitor the accuracy of these estimates. You can create multiple budgets and see the fraction of a budget you have already spent or earned throughout the period, as well as compare the actual outcome.

Creating a budget

1. In Budgets, tap the "+" button at the top of the screen. The New Budget sheet appears.
2. Configure the following details:
   - Name
   - Frequency: Weekly, biweekly, monthly, quarterly, yearly, and one-time.
   - Start Day: For instance, choose Monday in a weekly budget or 15th in a monthly budget.
   - Accounts: Check all accounts that should be included in the budget.
   - Include Transfers:
3. Indicate whether you wish to include transfer transactions.
4. Tap Done.

Editing a budget

1. Select Budgets and tap the Edit button.
2. Tap a report and change the appropriate information.
3. Tap Done.



Adding a budget item

1. Select the newly created budget and tap the "+" button at the top of the screen.
2. Select a category or subcategory for budgeting.
3. Configure the following options:
   - Budget amount
   - Type: Income or expense.
   - Recurring: Uncheck the rotating arrows button if you do not want this budget item to be replicated for each period.
4. Tap Done. A new record will appear in the budget.

Categories

The transaction category defines a class of spending or income. Money for iPhone 2 has many built-in categories, and it is very important that you assign a category for every transaction as your budgets are based on categories. Many categories contain subcategories for describing transactions more accurately.

When you click an icon with a "+" symbol next to one of the categories or subcategories, a New Transaction sheet opens, with the category/subcategory set to the one you selected. You can do the same by selecting a category and tapping on Create Transaction.

Creating a new category

1. Select More > Categories and tap the "+" button.
2. Add the category name. If relevant, add an image.
3. Tap Done.

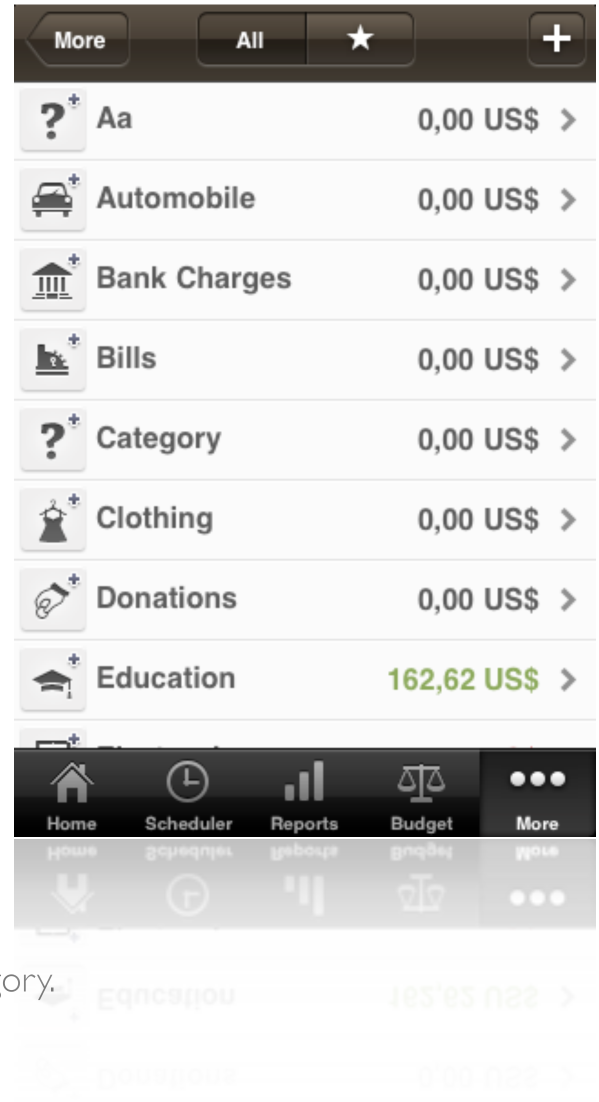
Editing a category

1. Click on a category in the list.
2. Select Edit and make appropriate adjustments.
3. Click Done.

Note: You can add chosen categories to the favorites list, which allows for faster category selection when creating a new transaction.

Deleting a category

1. Click on the Categories tab and select Edit.
2. Tap the "-" button next to an appropriate category.
3. Click Done.



Payees

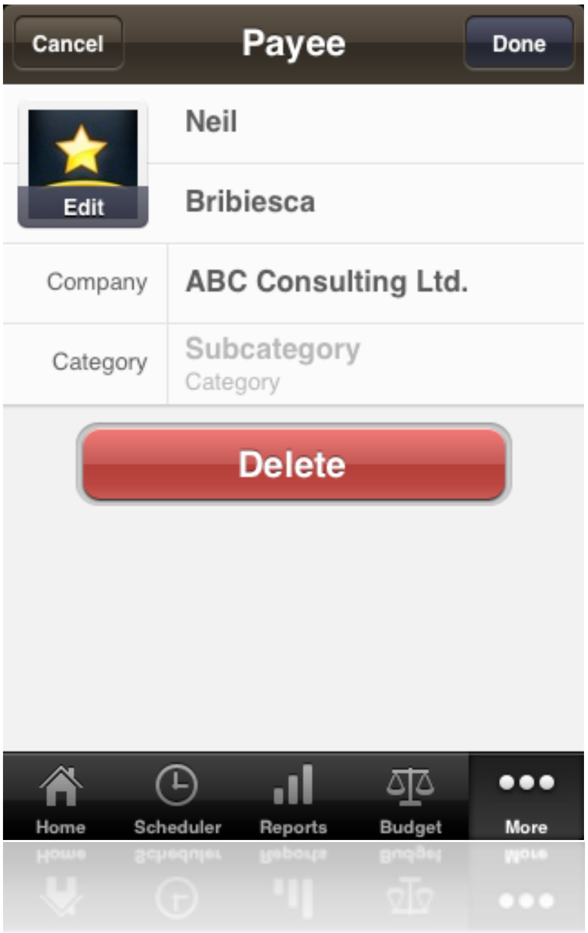
A payee is a company or person with whom a transaction is conducted. The Payees section allows you to add, edit, or remove payees. You can import your payees from Address Book.

Creating a new payee

1. Select More > Payees and tap the "+" button.
2. Choose whether you wish to create a new payee manually or import from Address Book.
3. If you choose to create the payee manually, enter the following details:
   - First Name
   - Last Name
   - Company
   - Category (if you add a related category, Money for iPhone will select it automatically each time you create a transaction with this payee)
   - Tap the image field to add a photo of the payee.
4. If you choose to import the payee from Address Book, select it from the list.

Editing a payee

1. Click on a payee in the list.
2. Select Edit and make appropriate adjustments.
3. Tap Done.



Note: You can add chosen payees to the favorites list, which allows for faster payee selection when creating a new transaction.

When you click an icon with a "+" symbol next to one of the payees, a New Transaction sheet opens, with the payee set to the one you selected. You can do the same by selecting a payee and tapping on Create Transaction.

Deleting a payee

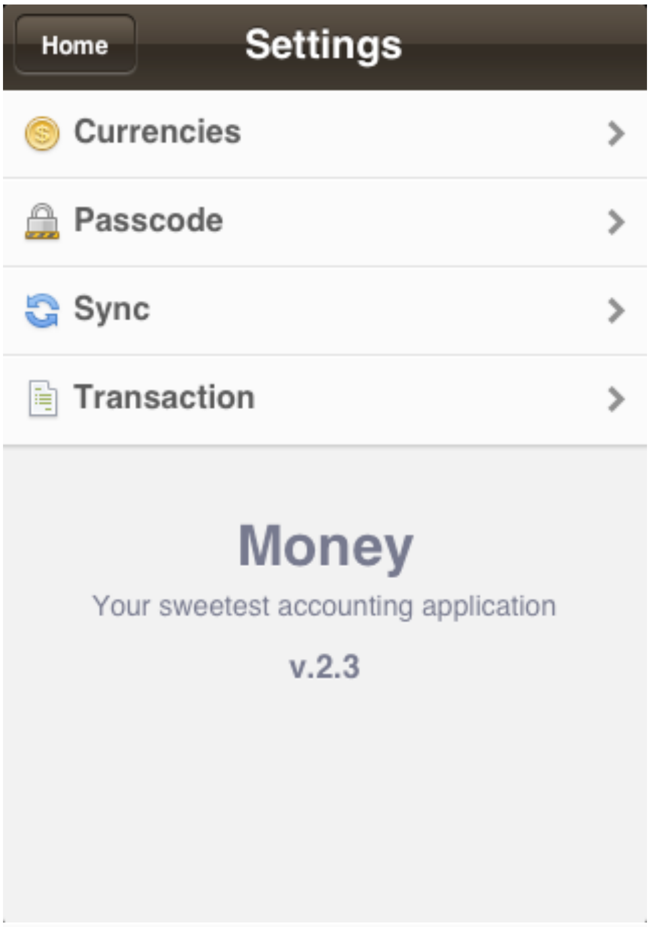
1. Click on a payee in the list.
2. Select Edit and tap Delete.

Settings

To open the Settings section, go to Home > Settings.

Settings Options

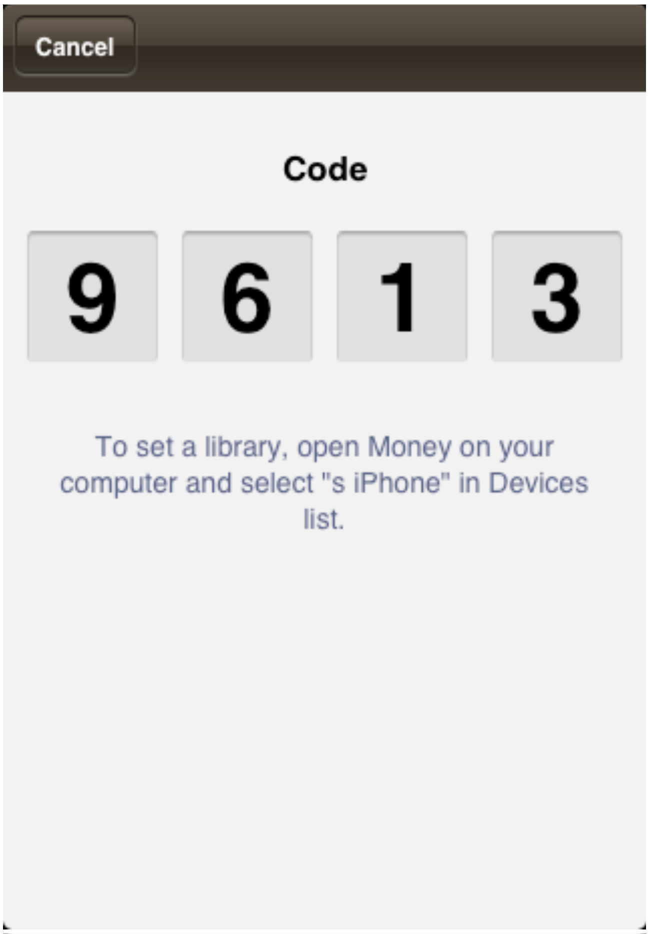
- Currencies. Select the default currency, edit exchange rates, and add or remove currencies from the list.
- Passcode. Set a passcode to keep your data private. You will be asked for the passcode each time you open the application.
- Sync. Sync with the desktop version of iPhone.
- Transaction. Choose if your transactions should be based on categories or payees while entering them.

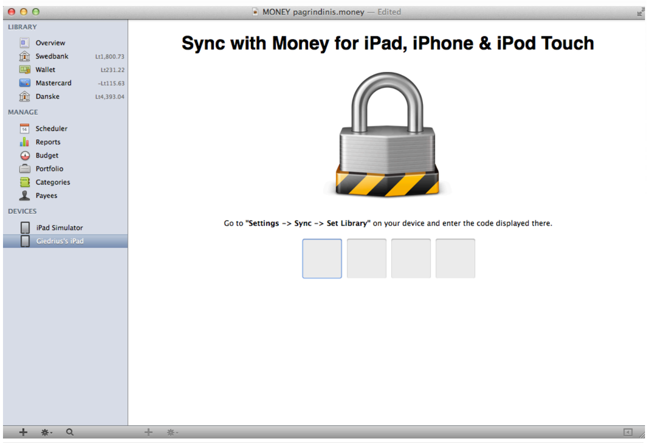


Sync with Money for Mac

1. Connect both your Mac and your iPhone (or iPod Touch) to a single Wi-Fi network.
2. In Money on your iPhone, go to Home > Settings.
3. Select Sync > Set Library. A four-digit code will appear on the screen.
4. On Money for Mac, click on the name of your iPhone under the Devices icon that appears in the Manage Bar.
5. Type in the iPhone Library code in the blank field that appears.
6. Once the link between the two devices has been established, select Sync on your desktop version of Money to transfer data to your iPhone.

Note: All data (accounts, transactions, bills, payees, categories) is synced between iPhone and Money for Mac. So, if you delete an account on your iPhone, it will be deleted from Money for Mac after the next sync as well. be deleted from Money for Mac after the next sync as well.





Thank you for using Money for iPhone!

If you have any problems with the application, please visit our Web site at *www.jumsoft.com/support* or write an e-mail to *info@jumsoft.com*.

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The Jumsoft team
http://www.jumsoft.com