WIMP

What's In My Piggybank?

User Guide

Contents

Introduction

Hello, and welcome to WIMP! My name is Aaron Morgan – the designer and developer of WIMP – and what you have before you is my number-one cure for insomnia. Allow me to explain…

When I left home as a university graduate, all of my savings came with me. However, with rent bills, grocery bills, student loan repayments, and the general cost of living, my savings were rapidly disappearing at a much faster rate than I had anticipated. To make matters worse, I was struggling to account for exactly where all of those funds had gone; it was enough to keep me awake at night! Very soon I realised the necessity for a better way of managing my funds.

I researched various financial software packages - both desktop-based and Microsoft Excel-based - and found many were too complex for my requirements, or conversely, too insufficient. I needed a way to track, budget, analyse, and predict my financial affairs in one simple integrated package. It is for these reasons that I developed "What's In My Piggybank?", or WIMP.

So what is WIMP? There's a clue in the name. It isn't called "What's In My Tax Return", "What's In My Profit & Loss Report", "What's In My Pension Fund", or "What's In My Overseas Investments" for a good reason. WIMP is an easy-to-use, yet comprehensive Microsoft Excel-based budgeting and money management tool designed for the everyday saver. The everyday saver who wants to track and budget their income, expenditure, debt and monetary sources; analyse their financial behaviour over time; predict their future financial position; and wants immediate visibility and powerful insight into their everyday financial affairs. WIMP provides you with an effective means to do exactly this without the bombardment and intimidation of complex and unnecessary bells and whistles, and it is for these reasons that I describe WIMP as "The budgeting and money management solution for the rest of us". And don't be deterred by the apparent size of this user guide; most of it is just white space and screenshots (which take up lots of space)!

Despite its beginnings as a very humble tool for tracking income and expenditure, I quickly began to realise huge potential in the financial information I was gathering. I created several analysis worksheets to give me immediate visibility of the patterns and trends in my financial behaviour. Having all of this powerful insight at my fingertips was an amazing feeling, and this ability to investigate my financial behaviour enabled me to discipline it. I created several budgeting worksheets that enabled me to set financial goals and encouraged me to stick to them.

Before long, I was sleeping soundly again in the knowledge of exactly where my funds were, where they had gone, where they were coming from, and that I was saving like I could never save before! And how much time was this costing me? Around five minutes a day. A minute or two to enter any financial transactions that took place that day, a minute or two to analyse and compare my budget to my actual income and expenditure, and maybe another minute to tighten my budget up and pat myself on the back.

WIMP has evolved markedly from those modest beginnings, and I can safely say that I would not be where I am today from a financial perspective without it; plain and simple. I now want to put WIMP out into the world for others with the same attitude towards their finances as myself to benefit from. My hope is that WIMP will do for others what it has consistently and effectively done for me since escaping those sleepless nights.

Be sure to visit WIMP online at **http://www.WIMPOnline.com**. Should you require any additional support with WIMP, you can email me directly at **Support@WIMPOnline.com** and I will endeavour to respond and have you sorted within 24 hours.

Features

WIMP is aimed at the everyday saver who is serious about tracking and streamlining their financial behaviour, and is therefore free of the complex and unnecessary 'bells and whistles' of commercial desktop software that is aimed more at business owners and the like. However, WIMP still boasts an impressive array of tools, features, and autonomy not found in any other package of its kind:

- A user friendly and intuitive Microsoft Excel-based interface.
- Highly configurable and flexible to suit your personal requirements and preferences.
- Support for most international currencies.
- Fast automation of all overhead tasks, therefore requiring minimal time and effort to use.
- Data entry forms for quick and easy entry of transactional and financial information.
- Raw data worksheets covering weekly, monthly, quarterly, and yearly timeframes.
- Budgeting worksheets for creating budgets, comparing budgeted figures against actual income and expenditure data, income and savings funds allocation, and budgeting by average income and expense figures.
- Under/over budget indicators for immediate visibility of areas requiring attention.
- Analysis worksheets for tracking, analysing, and automated forecasting of your financial behaviour over time.
- Monetary source worksheets for tracking petty cash, bank accounts, credit cards, and monies owed to and from third parties.
- Loan worksheets to compare and track fixed-term loans or mortgages.
- Graphical charts throughout for at-a-glance visibility and analysis.
- Separate tracking of expenses that are expected to yield future income; the buying and selling of assets for example.
- Real time net worth tracking, and customisable forecasting of future net worth and funds available based on previous financial behaviour and trends.
- Regular entries for the fast entry and scheduling of recurring transactions, and automated alerting of overdue scheduled entries.
- Automated logging to record all activity, and automated log filtering to show all activity specific to a selected transaction, date, income or expense category, etc.
- Undo functionality to automatically back out the changes made by previous data entry.
- Automated reconciliation between financial transactions and monetary sources.
- Customisable financial reminders and automated alerting of outstanding reminders.
- Configurable income and expense category attributes to facilitate budgeting, enable more informed analysis, and provide a fairer representation of financial behaviour.
- Configurable expense category grouping to facilitate data entry, budgeting, and analysis.
- Custom toolbars, menu, and links worksheet for fast access to worksheets and functions.
- Optional password entry requirement to secure your sensitive financial information.
- Internal context-sensitive help system.
- Automated data migration between different versions of WIMP to facilitate upgrading.

The list goes on…

WIMP's features are designed to both maximise your budgeting and saving potential while taking up as little of your time as possible. WIMP's inbuilt feature modules can be enabled and disabled to suit your requirements and preferences. All tools and features are described in greater detail throughout this user guide.

Important Information

Disclaimer

The following is a legal disclaimer. Please read and ensure you understand the following before you use WIMP for the first time (herein referred to as the 'software'). The use of WIMP will imply your acceptance of this disclaimer.

This software is protected by copyright law. You may not rent, lease, modify, translate, sublicense, or time-share the software, media, or documentation.

The author offers this software to you 'as is' without warranty of any kind, express or implied. While every possible effort has been made to ensure the correct functionality and utmost accuracy of the information and results this software provides, the author assumes no responsibility for any decisions made or actions taken based upon the information and results provided by the software, in whole or in part. Furthermore, the author assumes no responsibility for errors or omissions in this software or documentation.

This software relies heavily on Microsoft VBA which is susceptible to virus attack as with any other software. The author assumes no responsibility for any damages caused should this software become infected by any computer virus, either during transit to, or while in storage on, your computer system. It is highly recommended you run reputable virus detection software at all times on your computer system.

Without limiting the foregoing, the author makes no warranty that:

  i.   This software will meet your requirements or expectations.
  ii.   This software will be uninterrupted, timely, secure, or error-free.
  iii. The information and results that may be obtained from the use of this software will be effective, accurate, or reliable.
  iv.   This software and its documentation will be free from technical or other mistakes, inaccuracies, or typographical errors.
  v.   This software and its documentation are not out of date.

In no event shall the author be liable to you or any third parties for any special, punitive, incidental, indirect or consequential damages of any kind, or any damages whatsoever, including, without limitation, those resulting from loss of use, data or profits, whether or not the author has been advised of the possibility of such damages, and on any theory of liability, arising out of or in connection with the use of this software.

The use of this software is done so at your own discretion and risk and with agreement that you will be solely responsible for any damage to your computer system or loss of data that results from such activities. No advice or information, whether oral or written, obtained by you from the author or the software web site shall create any warranty for this software.

WIMP Installation and Operating Environment

WIMP was designed and developed in both Microsoft Excel 2003 and Excel 2007 for Windows. Either of these versions of Excel is required to run WIMP. Versions of Excel prior to Excel 2003 are not supported due to a lack of required functionality in these versions.

There are two versions of WIMP available: one specifically for Excel 2003, and one specifically for Excel 2007. Both versions are functionally identical, but there are subtle differences in the front-end interface due to Microsoft's significant overhauling of Excel for version 2007 which necessitated these differences. During the installation of WIMP, the following files will be saved to your hard drive in the location you specify during the installation process:

- `WIMP.xls` – The WIMP Excel front-end interface. Open this file to start WIMP.
- `WIMP.xla` – The WIMP Excel VBA macro code.
- `WIMP User Guide.pdf` – This user guide.

A link to `WIMP.xls` and this user guide will be created on the Windows Desktop, and in the Windows Start menu.

The latest version of WIMP can be downloaded from **http://www.WIMPOnline.com**.

All screenshots in this user guide are taken from a combination of Excel 2003 and Excel 2007. Due to the interface overhaul of Excel 2007 compared to Excel 2003, there may be differences between the screenshots in this user guide and the user interface of your version of Excel.

The performance speed of WIMP will vary depending on the hardware specifications of the host computer system, and the amount of system activity occurring in conjunction with the operation of WIMP. Under normal circumstances, WIMP will not take more than a few seconds to recalculate its automated data and graphical charts when it is necessary to do so.

Multiple Instances of WIMP

It is recommended that you create a new instance of WIMP in the event your circumstances change in such a way that could potentially have a large effect on your financial behaviour. For example, you permanently relocate to another city or country. By continuing to use an existing instance of WIMP in the event of such change, analysis may be materially skewed by the influence of past financial behaviour that is no longer relevant to the present, and therefore provide information unsuitable for informed budgeting and decision making.

To create a new instance of WIMP, rename your existing `WIMP.xls` and/or move it to a different location on your hard drive. You can then repeat the installation procedure to install a new and unused version of WIMP.

Registration

Before WIMP can be used, it must be registered. When you purchase WIMP, you will receive via email a registration username, serial number, and key file that are unique to you. The key file must be saved to the directory where you install WIMP on your hard drive (for example, `C:\WIMP`). You will be prompted for your username and serial number upon first running WIMP.
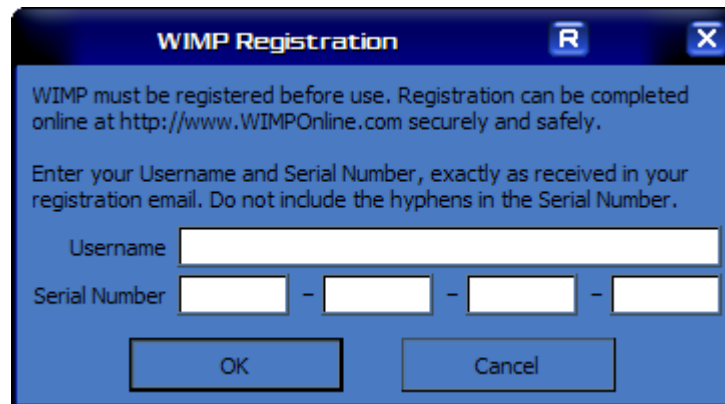
When you have correctly entered your registration details, WIMP will be unlocked for use.

Refer to the WIMP Registration area of the WIMP Settings section for more information.

WIMP VBA Macros

WIMP relies on Microsoft VBA macros to perform and run all of its automated tasks, tools, and features. Microsoft VBA is a programming language built into Microsoft Office applications that allows automation of tasks and the creation of new features. As such, VBA software is susceptible to computer virus attacks as with any other software. Due to this vulnerability, default configurations of Excel will refuse to run VBA macros. WIMP will not function without the use of VBA macros, however. Therefore, if necessary, follow these steps to reconfigure Excel to run macros:

Excel 2007
1. Click the Office Button, and click the 'Excel Options' button.
2. Select 'Trust Center' in the left pane, and click the 'Trust Center Settings' button in the right pane.
3. Select 'Macro Settings' in the left pane, and select the 'Disable all macros with notification' option in the right pane.
4. Restart WIMP.

This will disable all VBA macros by default, but will present an 'Options' button upon opening WIMP to allow their enablement as shown in the following screenshot:
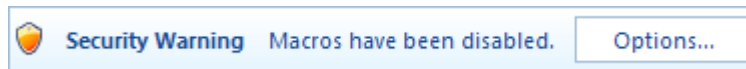
Alternatively, follow these steps to set the directory where you installed WIMP on your hard drive as a trusted location to allow WIMP's macros to execute by default:

1. Click the Office Button, and click the 'Excel Options' button.
2. Select 'Trust Center' in the left pane, and click the 'Trust Center Settings' button in the right pane.
3. Select 'Trusted Locations' in the left pane, and click the 'Add new location' button in the right pane.
4. Enter the directory where you installed WIMP, or use the 'Browse' button to locate it, and click the 'OK' button.

Excel 2003
1. Open the 'Tools' menu, and select 'Options'.
2. Open the 'Security' tab, and click the 'Macro Security' button.
3. Select the 'Medium' setting, and click the 'OK' button.
4. Restart WIMP.

This will disable all VBA macros by default, but will present a message box upon opening WIMP to allow their enablement as shown in the following screenshot:
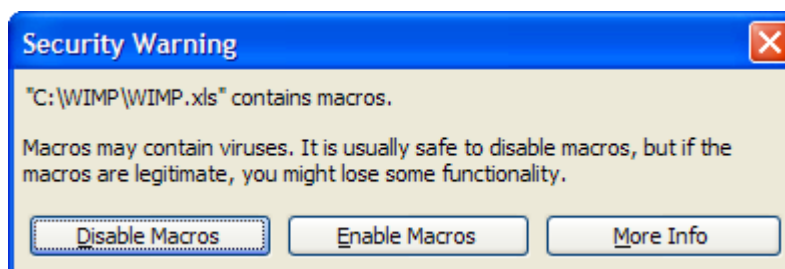
Upgrading WIMP

From time to time, upgrades to WIMP will be made available containing new features and enhancements. Upgrades can cover both front-end interface changes as well as VBA code changes. The version number of your WIMP can be found in the Settings worksheet. Use this version number to determine when a newer version of WIMP has been made available for upgrading.

Upgrading is a simple process that retains all existing data within WIMP. The following steps explain how to upgrade WIMP.

1. Rename your current `WIMP.xls` file to `WIMP_old.xls`.
2. Install the new version of WIMP.
3. Open the new `WIMP.xls` file, being sure to enable macros as explained in the Excel VBA Macros section above.
4. You will be given the option of performing a data migration, whereby all of your existing WIMP data (now contained in the `WIMP_old.xls` file) is automatically entered into the new `WIMP.xls` file.
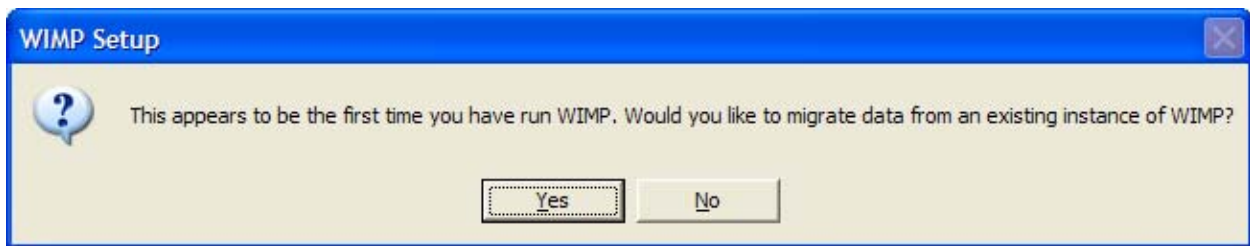
5. Click the 'Yes' button to perform a data migration, or click the 'No' button to run the WIMP Setup Wizard. Refer to the WIMP Setup Wizard section for more information.
6. The `WIMP.key` file must be placed in the current hard drive directory else the migration process may fail.
7. You will be asked for the hard drive path and filename of your old version of WIMP. For example, `C:\WIMP\WIMP_old.xls`.
8. The data migration process will then commence, and alert you to any errors that may arise.

Upgrading in this manner using the automated data migration functionality ensures no loss of existing data within WIMP.

Automated Recalculation and Data Entry

By default, Excel performs a recalculation of all applicable worksheet cells within a workbook upon a change being made to the contents of a cell. WIMP, however, disables this automation in favour of its own internal recalculation algorithm that requires considerably less processing time than that of Excel. Macros must be enabled to trigger WIMP's internal recalculation process upon a change being made to the contents of a relevant cell; Excel's recalculation process will not trigger by default. If you do require a full recalculation to be performed by Excel, you can use the Excel shortcut keys of F9 to recalculate the whole workbook, or SHIFT-F9 to recalculate only the current worksheet.

WIMP discourages manual data entry, instead providing several special-purpose data entry forms to automate all data related operations. The data entry forms perform data validation, error checking, logging, and combine what could otherwise be several time-consuming and error-prone manual steps into one simple automated process, thereby reducing the risk of manual data entry errors. Manual data entry is permitted in relevant areas of WIMP if required. Refer to the Data Entry Forms section for more information on the available data entry forms.

Copying and Filling Cells

Due to the conditional formatting that is present throughout WIMP to facilitate analysis, it is vital that all copy operations and filling operations be performed without affecting cell formatting. In order to do this, use the following steps to perform such operations:

Copying Cells
1. Highlight the cell or cells to be copied and perform the copy by right-clicking and selecting 'Copy', or pressing CTRL-C.
2. Select the destination cell or cells for the copied data to be pasted, right-click and select 'Paste Special'.
3. Select the 'Values' option, and click the 'OK' button.
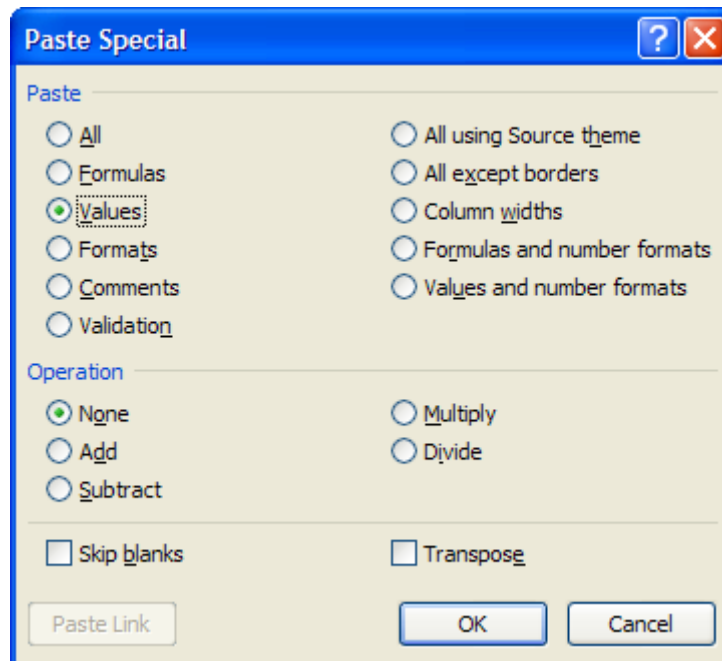
Filling Cells
1. After performing a fill operation, the following icon will appear beside the last-filled cell:
2. Click on the icon to reveal a menu, and select the 'Fill Without Formatting' option.
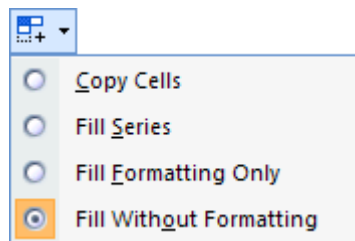
Regular Backups

It is highly recommended that a backup is made of the `WIMP.xls` file before each WIMP session. Having this backup will allow you to quickly restore WIMP back to its previous state in the case of serious data entry errors and so forth that cannot be undone by WIMP's internal undo functionality, or would take too long to do so.

Initial Setup and General Use

WIMP Setup Wizard

When you start WIMP for the first time the WIMP Setup Wizard will automatically start, guiding you through the initial configuration of WIMP in the Settings worksheet to get you started. You can also manually start the WIMP Setup Wizard at anytime from within the Settings worksheet. The initial configuration of WIMP is a five-step process, and the Setup Wizard provides full instructions at each step. The five steps involve the configuration of the following:

- The budget period start and end dates.
- The appropriate currency symbol for your location.
- Income categories and their associated attributes.
- Expense categories and groups, and their associated attributes.
- The Monetary Source Tracking module.

Expense Category Types

Although capable of appropriately handling extraordinary income and expenditure that falls outside the definition of typical everyday general-living (for example holidays, large loan repayments, etc.), WIMP is designed to concentrate more on typical everyday general-living income, expenditure, and financial matters, and should therefore be configured and used as such. This will give a more accurate and informative indication of your general day-to-day financial performance.

This everyday general-living paradigm is particularly important when deciding upon appropriate income and expense categories to use, and the configuration of their associated attributes. Careful thought should be put into additional income and expense categories besides those pertaining to everyday general-living. For example, although some expenditure incurred while on a holiday may fall into an expense category you have defined in WIMP, these expenses would fall outside the everyday general-living paradigm because they would be less likely to have been incurred if not on holiday. As such, these expenses should ideally not be included in the general expense categories as they would unfairly decrease your perceived financial performance. Such scenarios should have a dedicated expense category; in this case a holiday-specific expense category would be more appropriate for all expenses incurred while on holiday.

WIMP provides several types of expense categories inline with the everyday general-living paradigm to facilitate more informed analysis.

Exclusive Expenses

Expenditure that is directly pertinent and exclusive to the everyday general-living paradigm. All custom expense categories default to this type unless they are configured otherwise in the Settings worksheet. Expenses of this type occur regularly, and are likely to be the primary focus of financial analysis as it is these expenses that should be the biggest target for budgeting and streamlining.

Some exclusive expenses will be unavoidable and of a fixed amount and frequency; rent bills for example. Others will be of an irregular amount or of an avoidable nature; electricity bills and fast food expenses for example. Tightening up spending on these irregular and avoidable expenses is vital to reducing your overall expenditure. While analysing and budgeting for such expenses you should ask yourself, for example, "Can I tighten up my electricity consumption?", "Do I really need to spend as much on eating out?", etc.

Excluded Expenses

Expenditure that is excluded from the everyday general-living paradigm of WIMP. Expenses of this type are irrelevant to the analysis of everyday general-living expenditure and should therefore be considered separately. Such examples include holidays, large loan repayments, etc. Additionally, you may wish to define expenses of this type that you specifically want excluded from the exclusive expenses for separate analysis.

How you define your expense categories is entirely at your discretion, but careful consideration must be given in this area to ensure WIMP gives you a fair and honest representation of your financial behaviour for more accurate and informed analysis and budgeting.

Other Expenses

The 'Others' expense category is a built-in category intended for all miscellaneous expenditure that does not fit into an existing category due to it being an uncommon occurrence. Examples may include postage stamps, a pharmacy bill, sponsorship money, etc. This expense type is considered to be an exclusive expense that is relevant to the everyday general-living paradigm.

Other (Future Income) Expenses

Expenses of this type are referred to as an 'OFI'. An OFI expense is defined as being expected to yield future income. This will typically be the purchase of an asset that is expected to be sold again some time in the future, however this may not always be a case. Tracking OFI expenditure allows you to determine the true cost incurred from the expense after taking into account any subsequent income received.

For example, you purchase a bicycle which you expect to resell some time in the future; that is, the bike is expected to yield future income. You therefore create a new OFI expense entry for the bike to track its total expense to you, and to record its future resale so as to determine the actual net expense incurred for the bike.

All income received that is attributable to an OFI entry is recorded in the 'OFI Income' category. When an OFI expense is no longer expected to yield any further income, it can be closed. The difference between the total cost and the total sale of a closed OFI entry is recorded in either the 'OFI Capital Gain' income category or the 'OFI Write Off' expense category, depending on whether a profit has been made or a loss has been incurred from the OFI entry.

OFI expenditure is considered to be an excluded expense that is not relevant to the everyday general-living paradigm. However, the OFI Write Off expense is considered to be an exclusive expense that is relevant to the everyday general-living paradigm as this is deemed to be the true cost incurred from the OFI entry. In this way, OFI expenditure does not negatively and unfairly impact on expense totals and their analysis.

Refer to the OFI's Worksheet section for more information.

Non-classifiable Extraordinary Expenses

The 'Non-classifiable Extraordinary' expense category is a built-in category intended for expenses of a large value that do not fit in an existing expense category and are rare or one-off occurrences. For example, a one-off study course fee. Non-classifiable extraordinary expenses differ from 'Other' expenses in that they are considered to be excluded expenses that are not relevant to the everyday general-living paradigm. Additionally, non-classifiable extraordinary expenses are not included in any expense totals, and appear only in the Monthly worksheet.

Whether you define an orphaned expense as an 'Other' expense or as a non-classifiable extraordinary expense is entirely at your discretion, but careful consideration must be given in this area to ensure WIMP gives you a fair and honest representation of your financial behaviour for more accurate and informed analysis and budgeting.

Custom Toolbars and Menu

WIMP has a number of built-in custom toolbars and a custom menu for quick access to all worksheets, data entry forms, functions, and help. In Excel 2007 the toolbars and menu are shown in the 'Add-Ins' ribbon.
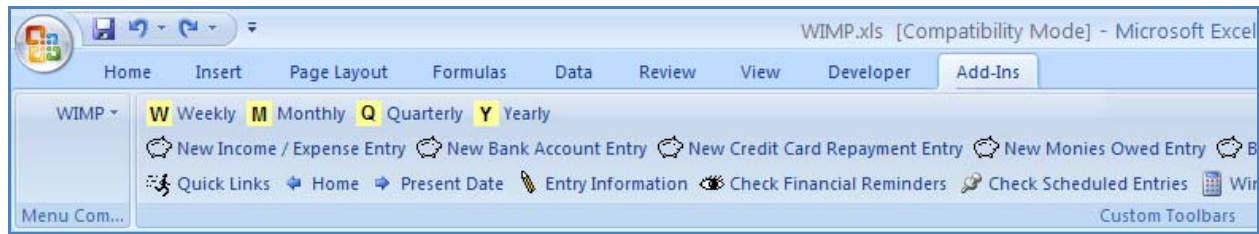
In Excel 2003 the toolbars are displayed amongst the standard toolbars, and the 'WIMP' menu is added to the standard Excel menu bar.
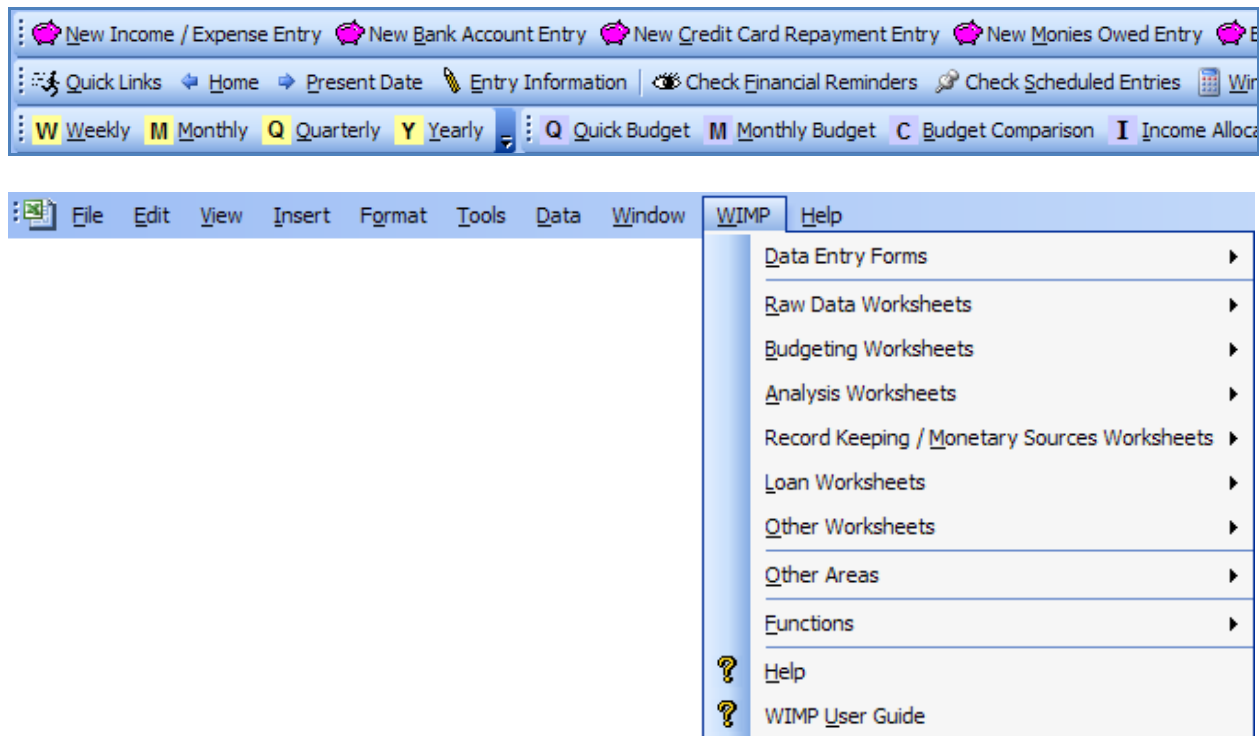
The custom toolbars to display is configured in the Settings worksheet. Depending on your screen resolution, the length of a toolbar may exceed the width available to completely display it. Is such cases, the right-edge of the 'Add-Ins' ribbon in Excel 2007 will display a right-pointing arrow. Clicking on this arrow will display the remainder of the toolbar.

In Excel 2003, the right-edge of the toolbar will display two right-pointing arrows. Clicking on these arrows will display the remainder of the toolbar.

The following custom toolbars and menu items are available:

Data Entry Forms

Provides quick access to the following data entry-related forms:

- New Income/Expense Entry
- New Bank Account Entry
- New Credit Card Repayment Entry
- New Monies Owed Entry
- Bank Account Balances
- Petty Cash Adjustment
- Run Regular Entry
- Undo previous entry

Refer to the Data Entry Forms section for more information.

Raw Data Worksheets

Provides quick access to the following worksheets:
- Weekly
- Monthly
- Quarterly
- Yearly

Refer to the Raw Data Worksheets section for more information.

Budgeting Worksheets

Provides quick access to the following worksheets:
- Quick Budget
- Monthly Budget
- Budget Comparison
- Income Allocation
- Average Figures

Refer to the Budgeting Worksheets section for more information.

Analysis Worksheets

Provides quick access to the following worksheets:
- Tracking
- To Date
- Custom Period
- Analysis Charts

Refer to the Analysis Worksheets section for more information.

Record Keeping / Monetary Sources Worksheets

Provides quick access to the following worksheets:
- Net Worth
- Bank Accounts
- Credit Cards
- Monies Owed
- OFI's

Refer to the Record Keeping / Monetary Sources Worksheets section for more information.

Loan Worksheets

Provides quick access to the following worksheets:
- Loan Comparison
- Loan Repayment

Refer to the Loan Worksheets section for more information.

Other Worksheets

Provides quick access to the following worksheets:
- Regular Entries
- Log
- Settings

Refer to the relevant worksheet sections for more information.

Other Areas

Provides quick access to the following areas:
- Financial Reminders in the Weekly worksheet
- Net Worth Forecasting in the Net Worth worksheet or Bank Accounts worksheet.
- Monetary Source Reconciliation in the Bank Accounts worksheet.

Refer to the relevant sections for more information.

Functions

Provides quick access to the following WIMP functions:
- Jump to the Quick Links Worksheet
- Jump to the home position of the current worksheet
- Jump to the cell representing the present date within the current worksheet area
- Display entry information for the selected worksheet cell
- Check for outstanding financial reminders
- Check for scheduled entries due to be run
- Run the Windows Calculator
- Move all worksheets to their home position
- Reset all appropriate worksheet fill colours
- Reset all worksheet comments
- Sort applicable worksheet data

Refer to the WIMP Functions section for more information.

Help

Open internal help for quick information on the current worksheet.

Keeping track of transactions for later entry into WIMP

Consideration should be given to establishing a reliable process of temporarily recording your daily financial transactions for later entry into WIMP. If you make use of WIMP's monetary source tracking functionality, you will also need to record all movements within your monetary sources.

A simple approach is to retain all receipts received from places of purchase, cash machines, and so forth. Additionally, any transactions or monetary source movements for which no receipts are received can be noted down on paper, on a cell phone or PDA, or any by means handy. These pieces of information can then be quickly entered into WIMP at any time that suits you.

On occasion, it will not be possible or practical to note all pertinent financial information. In such situations, if monetary source tracking is disabled you can simply make reasonable estimates about your recent transaction history. If monetary source tracking is enabled, you can take the difference between your monetary source balances as shown by WIMP and your actual monetary source balances now to determine the total amount of your unrecorded transactions. New income or expense entries can then be created as per normal based on this value.

Alternatively, you can manually update the relevant monetary source worksheets based on your new monetary source balances so as to deliberately create a reconciliation error. The value of this error (as shown by the 'Discrepancy' cell in the Monetary Source Reconciliation area of the Bank Accounts worksheet) is the value of your unrecorded transactions. After manually undoing the changes just made to the monetary source worksheets, new income or expense entries can be created as per normal based on this value.

For example, after a night out on the town you have $9.50 left in your wallet. WIMP shows you had $24.25 cash on hand after your last WIMP session.

Cash on hand	$	24.25
Cash elsewhere	$	0.00

In this scenario, you manually enter your new cash on hand balance of $9.50.

Cash on hand	$	9.50
Cash elsewhere	$	0.00

This will result in a reconciliation error due to a monetary source being modified without a corresponding income or expense entry. The value of the reconciliation error is shown in the 'Discrepancy' cell in the Monetary Source Reconciliation area of the Bank Accounts worksheet.

Discrepancy	$	-14.75

The discrepancy indicates that the value of the unaccounted monetary source change is a $14.75 expense. You can then undo the change made to the cash on hand value to remove the reconciliation error, and create a new expense entry for $14.75 as per normal.

Refer to the Active WIMP Modules area of the WIMP Settings Section, the New Income/Expense Form area of the Data Entry Forms section, and the Monetary Source Reconciliation sections for more information.

WIMP Settings

All of WIMP's settings are configured in the Settings worksheet.

Cell comments are present throughout the Settings worksheet where pertinent (as indicated by a red triangle in the upper-right corner of a cell) for help on the respective setting.

All fields in yellow are available for modification. All configuration changes to the settings take effect immediately. In situations where irreversible changes will be made as a consequence of a configuration change, you will be warned accordingly. However, it is recommended that you confirm the irreversible change has brought about the desired outcome before saving WIMP to disk.

All settings are error-checked upon modification. However, some modifications are error-checked only when macros are enabled. It is therefore recommended that no settings be modified while macros are disabled as this may cause autonomous operations to fail or perform erroneously.

Use the 'Start WIMP Modifications' button to disable all autonomous operations and error checking when making major data modifications within WIMP. Use the 'End WIMP Modifications' button to re-enable autonomous operations.

Use the 'Run WIMP Setup Wizard' button to manually run the WIMP Setup Wizard. Note that doing so may overwrite your current settings.

General Settings

The General Settings section contains settings that affect WIMP in its entirety.

General Settings	
Budget Period Start Date	01 January 2008
Budget Period End Date	30 June 2008
Current Analysis Date	01 January 2008
Currency Symbol	$ Dollar
Opening Net Worth	$ 1,234.56
Password to open WIMP	secret
Default worksheet on open	Budget Comparison
Alarm WAV File	D:\Audio\WIMP Alarm.wav

Budget Period Dates

The budget period dates define the period of time WIMP will focus on; think of this as the period of analysis. All worksheets are structured around these dates, all analysis worksheets focus only on this period, and data entry is not permitted for transactions that occur outside of this period. The period dates can be altered at any time as desired, and all applicable worksheets will be automatically restructured accordingly.

It is important to be aware of the following potential implications of modifying the budget period dates. Moving the period start date forward in time will cause all financial data that is dated before the new start date to be deleted, and you will therefore be unable to analyse it further. However, moving the period end date back in time will cause all financial data that is dated after the new end date to be hidden, not deleted. The implication of this is the hidden data will still affect monetary totals, average figures, and reconciliation, but can be recovered by moving the period end date forward in time again.

The maximum budget period allowed is 245 weeks (close to five years). Set the period start date to the first day on which you wish to commence data entry and analysis. The period end date can be set to any arbitrary date in the future until a suitable end date is known, keeping in mind the end date can always be rolled forward if required up to the maximum period allowed.

Current Analysis Date

The Current Analysis Date is an analysis tool that defines the date all analysis-related information in WIMP considers to be the current date. All average figures displayed throughout WIMP and several analysis worksheets are affected by the Current Analysis Date. Average figures show the average of their target over a period of time defined as the budget period start date to the Current Analysis Date. Each analysis worksheet is affected in a different way by the Current Analysis Date; this is explained further in the analysis worksheet sections.

By default, the Current Analysis Date is automatically set to today's date (or the budget period end date if the budget period has expired). This can be overwritten to any date within the budget period as required. Delete the Current Analysis Date to automatically restore it to the default date.

Currency Symbol

All monetary figures and data entry forms throughout WIMP use the currency symbol selected here. Select a currency symbol appropriate for your location. Note that no currency exchange takes place

upon changing the currency symbol. The process of updating all monetary figures to use the selected currency symbol may take a few minutes, depending on the performance of your system, and Excel may become temporarily unresponsive during this time.

Opening Net Worth

The opening net worth is used for net worth forecasting, and monetary source reconciliation purposes (if the Monetary Source Tracking module is enabled), and represents your combined monetary source balances as at the budget period start date, or the date on which monetary source tracking commenced; which ever is appropriate. The opening net worth is automatically recorded upon enabling the Monetary Source Tracking module, or can be manually entered if not using the Monetary Source Tracking module. The opening net worth should be determined as follows:

Opening net worth = Opening net liquidity – Opening net income.

Or, more specifically:

Opening net worth = Opening bank account balances
+ Opening petty cash values
+ Opening monies owing from third parties
– Opening monies owed to third parties
– Opening credit card balances
– Net Income as at the budget period start date, or the monetary source tracking start date; which ever is appropriate. Opening net Income is subtracted from opening net liquidity because WIMP adds your current net income to your opening net liquidity to establish your real time net worth; subtracting the opening net income therefore prevents it being added twice.

Refer to the Net Worth Worksheet section, and Active WIMP Modules area of the WIMP Settings section for more information.

Password to Open WIMP

Enter an optional password here that will be required upon opening WIMP to secure your confidential financial information. If this setting is left blank, no password will be required to open WIMP. Ensure this password can be easily remembered, or is written in a safe place. The password check cannot be bypassed, and therefore if the password is forgotten it will not be possible to open WIMP.

Default worksheet on open

Select a default worksheet to show immediately upon opening WIMP. Leave this setting blank to show the worksheet viewed when WIMP was last saved. This setting is useful if you regularly use or monitor a particular worksheet.

Alarm WAV File

Enter the location and file name of a WAV (Wave) sound file to sound upon a critical error. This setting is optional, and only supports Wave sound files.

Income Categories

The Income Categories section allows you to define and configure individual income categories.

Income Categories	Type	Freq.	Alloc.	Average Overrides Minus	Constant
Salary		M	N		
Wages	V				12
Interest	V				

Enter category names under the 'Income Categories' header in any order that suits your preferences. Categories will be listed in the relevant worksheets in the order entered. There must not be any gaps between categories, and duplicate category names are not permitted. To insert a new category at the point of an existing category, double-click on the desired insertion point and all relevant existing categories will move down to accommodate the new category. WIMP supports a maximum of ten income categories.

Income Type

This allows you to optionally define an income category as 'variable'. Variable income is defined as being irregular in amount and/or frequency. For example, the amount of interest received from the bank for a particular period will vary depending on the applicable account balance, thus the interest income category should be defined as variable. Compare this to salary income for example, which is generally the same amount from period to period. Category headers for variable income are italicised in the relevant worksheets to facilitate analysis. Enter a "V" in this column to define the corresponding income category as variable.

Income Frequency

This allows you to optionally define the frequency at which an income is regularly received, if applicable. For example, salary income is generally received to a regular monthly schedule, thus the salary income category should be defined as having a monthly frequency. This information is used by the forecasting algorithms in the Tracking worksheet to facilitate accurate predictions of period-end totals. Refer to the Tracking Worksheet section for more information.

Enter one of the following values in this column to define an appropriate frequency for the corresponding income category:
- D – Daily
- W – Weekly
- B – Biweekly
- M – Monthly
- Q – Quarterly
- S – Semi-annually
- Y – Yearly

Income Allocation Category

This allows to you allocate an income category's monthly value to the following month's available income figure in the Income Allocation worksheet. Refer to the Income Allocation Worksheet section for more information.

Average Overrides

All averages figures are calculated based on the number of weeks elapsed since the budget period start date. The Average Overrides area allows you to override the number of weeks used in the calculation of an income category's average figures. This is useful for when a category has been introduced after the budget period start date, or when a category is no longer used for data entry. This facilitates accurate analysis. There are two ways in which to override the default average figures: by use of a subtractive figure, or by use of a constant figure.

Subtractive figures are entered in the Average Overrides 'Minus' column, and are subtracted from the total number of weeks since the budget period start date. Use a subtractive figure in situations where an income category has been introduced since the budget period start date. For example, say you start a temporary part-time job approximately ten weeks after the budget period start date, and you add a 'Wages' income category to record the income received from this job. The default average figure for this new income category would be based on a period that includes those ten weeks before you started this part-time job, and as such would be inaccurate. In this scenario, you should enter "10" in the Average Overrides 'Minus' column for the 'Wages' category. Now the average figure will be based on a period that excludes those ten weeks.

Constant figures are entered in the Average Overrides 'Constant' column, and are used instead of the total number of weeks since the budget period start date. Use a constant figure in situations where an income category has ceased to be used for data entry. For example, say your temporary part-time job is terminated after approximately twelve weeks. The default average figure for this income category would be based on a period that includes the weeks elapsed since the job was terminated, and as such would be inaccurate. In this scenario, you should enter "12" in the Average Overrides 'Constant' column for the 'Wages' category. Now the average figure will be based on a consistent twelve-week period.

Average figures with an override set are indicated by different formatting to default average figures, as shown below. The $50 average figure for 'Wages' is displayed in grey, indicating an override is set.

Salary	$ 428.47
Wages	$ 50.00
Interest	$ 0.43

Expense Categories

The Expense Categories section allows you to define and configure individual expense categories.

Expense Categories	Type	Freq.	Grp.	Average Overrides Minus	Average Overrides Constant
Accommodation	G	M	1		
Rent		M	1		
Council Tax		M	1		52
Food	G		2		
Supermarket (Food)			2		
Food (Non-Supermarket)	A		2		
Alcohol	A		2		
Household Expenses	G		3		
Phone & Internet		M	3		
Electricity		Q	3		
Gas		Q	3		
TV License		M	3		
Stair Cleaning		Q	3		
Personal Expenses	G		4		
Supermarket (Non-food)			4		
Cell Phone	A		4	8	
Haircuts			4		
Entertainment	A		4		
Clothing	A		4		
Transport	A				
Gifts					
Holidays / Trips	X				
Interest	A				
Insurance					
Student Loan Repayments	X				

Enter category names under the 'Expense Categories' header in any order that suits your preferences. Categories will be listed in the relevant worksheets in the order entered. There must not be any gaps between categories, and duplicate category names are not permitted unless appropriate grouping is in place. To insert a new category at the point of an existing category, double-click on the desired insertion point and all relevant existing categories will move down to accommodate the new category. WIMP supports a maximum of fifty expense categories.

Expense Type

This allows you to optionally define an expense category as 'Avoidable', 'Excluded', or a group header. Avoidable expenditure is defined as being largely unnecessary in nature; fast food expenses for example. Compare this to grocery expenses for example which are unavoidable. Enter an 'A' in this column to define the corresponding expense category as avoidable. Excluded expenses are defined as being inapplicable to everyday general-living; holiday expenses for example. Refer to the Excluded Expenses area of the Expense Category Types section for more information. Enter an 'X' in this column to define the corresponding expense category as excluded.

Enter a 'G' in this column to define the corresponding expense category as a group header. Refer to the Expense Grouping area below for more information.

Each expense category will be displayed in the appropriate worksheets with specific formatting to indicate its type.

Expense Frequency

This allows you to optionally define the frequency at which an expense is regularly incurred, if applicable. For example, rent expenditure is generally incurred to a regular monthly schedule, thus the rent expense category should be defined as having a monthly frequency. This information is used by the forecasting algorithms in the Tracking worksheet to facilitate accurate predictions of period-end totals. Refer to the Tracking Worksheet section for more information.

Enter one of the following values in this column to define an appropriate frequency for the corresponding expense category:

- D – Daily
- W – Weekly
- B – Biweekly
- M – Monthly
- Q – Quarterly
- S – Semi-annually
- Y – Yearly

Expense Grouping

Expense grouping is a convenient way to optionally collate expense categories with a similar theme. For example, 'Phone', 'Electricity', and 'Gas' expense categories could be grouped as 'Household Expenses'. In this example, 'Household Expenses' is the group header. Expense group headers cannot have financial transactions recorded against them; they exist only to display the sum of their respective members' figures, and to facilitate budgeting and analysis. WIMP supports a maximum of nine expense groups.

To create a new expense group, an expense category must be created and then designated as the group header by entering a 'G' in the 'Expense Type' column. The group must then be assigned any unused group number from 1 to 9. Enter this group number in the corresponding 'Expense Group' column area. Expense categories are defined as being members of this group by entering the same group number in their respective 'Expense Group' column areas.

Expense groups are presented throughout WIMP in the form of highlighted group headers, and group members indented from the left margin, as shown below. For clarity purposes it is recommended that an expense group header and its members are entered sequentially in the Expense Categories area, although this is not enforced.

Average Overrides

All averages figures are calculated based on the number of weeks elapsed since the budget period start date. The Average Overrides area allows you to override the number of weeks used in the calculation of an expense category's average figures. This is useful for when a category has been introduced after the budget period start date, or when a category is no longer used for data entry. This facilitates accurate analysis. There are two ways in which to override the default average figures: by use of a subtractive figure, or by use of a constant figure.

Subtractive figures are entered in the Average Overrides 'Minus' column, and are subtracted from the total number of weeks since the budget period start date. Use a subtractive figure in situations where an expense category has been introduced since the budget period start date. For example, say you purchase a new pay-as-you-go cell phone approximately eight weeks after the budget period start date, and you add a 'Cell Phone' expense category to record the expenditure incurred in topping up the phone's credit. The default average figure for this new expense category would be based on a period that includes those eight weeks before you started adding credit to the phone, and as such would be inaccurate. In this scenario, you should enter "8" in the Average Overrides 'Minus' column for the 'Cell Phone' category. Now the average figure will be based on a period that excludes those eight weeks.

Constant figures are entered in the Average Overrides 'Constant' column, and are used instead of the total number of weeks since the budget period start date. Use a constant figure in situations where an expense category has ceased to be used for data entry. For example, say your local council has decided to abolish their council tax approximately one year after the budget period start date. The default average figure for the 'Council Tax' expense category would be based on a period that includes the weeks elapsed since council tax was abolished, and as such would be inaccurate. In this scenario, you should enter "52" (the approximate number of weeks in the year) in the Average Overrides 'Constant' column for the 'Council Tax' category. Now the average figure will be based on a consistent 52-week period.

Average figures with an override set are indicated by different formatting to default average figures, as shown below. The $18.70 average figure for 'Council Tax' is displayed in grey, indicating an override is set.

Accommodation	$	86.78
Rent	$	65.38
Council Tax	$	18.70

Worksheet Budget Indicators

Worksheet budget indicators are optionally displayed on relevant worksheets to provide an at-a-glance indication of financial performance against budgeted income and expense totals. These settings determine which budget indicators to display.

Worksheet Budget Indicators	
Show Total Income vs. Budget	N
Show Total Exclusive Expenses vs. Budget	Y
Show Total Actual Expenses vs. Budget	N
Show Net Income vs. Budget	Y

Four budget indicators are available to compare actual totals against budgeted totals:
- Total income
- Total exclusive expenditure
- Total actual expenditure
- Net income

Budgeted totals figures are taken from either the Quick Budget worksheet or the Monthly Budget worksheet (depending on which is the currently selected budget) and compared to the actual totals figures on the current worksheet. Budget indicators are shown below their respective totals in the following worksheets:
- Raw Data worksheets
- Tracking
- To Date
- Custom Period

Budget indicators will be in one of three states determined by whether the respective actual total is greater then, equal to, or less than the budgeted total: 'Over', 'On budget', or 'Under'.

In the screenshot below, the budgeted monthly income total is $1840.00. The first two months were under budget; that is the budgeted target was not achieved. The third month was right on budget, and the fourth month went over budget.

Monthly Income	$ 1,835.79	$ 1,835.18	$ 1,840.00	$ 1,910.39
Income vs. Budget	Under	Under	On budget	Over

In the screenshot below, the budgeted monthly exclusive expenditure total is $750.00 and the budgeted monthly actual expenditure total is $2000.00.

Monthly Expenses (Exclusive)	$ 764.20	$ 557.65	$ 671.90	$ 731.70
Expenses (Exclusive) vs. Budget	Over	Under	Under	Over
Monthly Expenses (Actual)	$ 2,610.89	$ 2,396.15	$ 1,774.85	$ 1,081.20
Expenses (Actual) vs. Budget	Over	Over	Under	Under

Note how the budget indicators are coloured-coded based on a preferential result; it is more desirable to be over budget for income and under budget for expenditure.

A budget indicator will be blank if budgeting data applicable to the indicator has not been entered. Additionally, all weekly-related indicators will be blank if the Monthly Budget is the currently selected budget due to monthly-based budgeting figures being irrelevant to a weekly timeframe.

First Partial Periods

The First Partial Periods section allows you to show or hide the first period's data in the Quarterly and Yearly worksheets.

First Partial Periods	
Show the first partial quarter of the budget period	Y
Show the first partial year of the budget period	N

The Quarterly and Yearly worksheets include '% Change' columns that show a period's financial performance compared to its previous period as percentages.

Quarter	2008 Q1	2008 Q2	% Change
Income	Use the 'New Income / Expense Entry' form		
Salary	$ 5,000.00	$ 5,500.00	110.00%

Depending on how far into a calendar quarter or year the budget period start date falls, it may be irrelevant to display the first partial quarter or the first partial year in the Quarterly and Yearly worksheets, and the '% Change' column comparing the first two periods, due to a lack of informative data. In such cases, the first partial quarter or the first partial year, along the respective '% Change' column, can be hidden by entering an 'N' in the relevant setting.

The screenshot below shows an example scenario in which the budget period start date is too late in the first calendar quarter for it to present any informative information. In this scenario it may therefore be appropriate to hide the first quarter and '% Change' column, if desired.

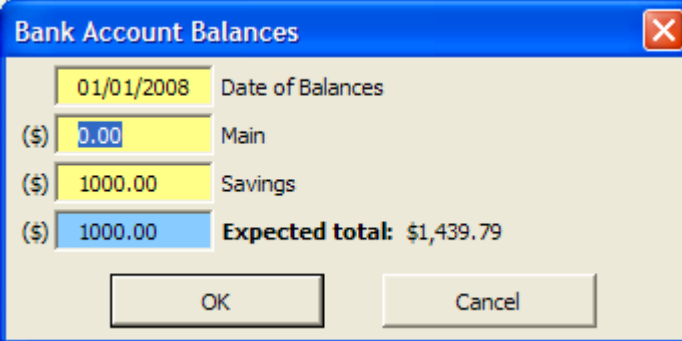| Quarter	2008 Q1	2008 Q2	% Change
Income	Use the 'New Income / Expense Entry' form		
Salary	$ 1,000.00	$ 5,500.00	550.00%

Refer to the Quarterly Worksheet and the Yearly Worksheet sections for more information.

Bank Accounts & Default Balances

The Bank Accounts & Default Balances section facilitates the entry of daily bank account balances, and is therefore only applicable when the Monetary Source Tracking module is enabled.

The names of up to five bank accounts can be entered in this section. These names will then appear in the Bank Account Balances data entry form for you to enter the respective daily balance of each account. Default account balances can be entered for bank accounts with a balance that rarely changes. Default balances also appear in the Bank Account Balances data entry form beside their respective account so they do not have to be repeatedly entered on a daily basis.

Refer to the Bank Accounts Worksheet section and the Bank Account Balances Form area of the Data Entry Forms section for more information.

Expected Bank Balance

The Expected Bank Balance setting determines the method used by WIMP to calculate the total expected daily bank accounts balance.

Expected Bank Balance	
Expected Bank Balance method	A

There are two available methods:
- Method 'A' bases the calculation on the previous day's expected total balance.
- Method 'B' bases the calculation on the previous day's actual total balance.

Method 'A' is more suitable if your bank transactions are not immediately processed by your bank, and hence do not appear in your bank statement for a number of days (assuming you have access to real-time online bank statements). In this scenario, there will be regular discrepancies between what WIMP expects your total bank accounts balance to be and what the bank states your total balance actually is. Method 'A' allows for this by showing such discrepancies in the 'Daily Difference' row in the Bank Accounts worksheet so they can be monitored and explained until your bank processes the transactions.

Method 'B' is more suitable if your bank transactions are immediately processed and displayed by your bank.

Refer to the Bank Accounts Worksheet section for more information.

Monies Owed Entities

The Monies Owed Entities section allows for up to ten third party entities to be entered for the Monies Owed monetary source, and is therefore only applicable when the Monetary Source Tracking module is enabled.

Monies Owed Entites
Dominic
Jessica
Work

The Monies Owed entities that are entered here appear in the Monies Owed worksheet, and are available for selection in the various data entry forms that deal with the Monies Owed monetary source. Removing an entity will remove all data in the Monies Owed worksheet applicable to that entity. Refer to the Monies Owed Worksheet section for more information.

Logging

The 'Enable Logging' setting allows you enable and disable WIMP's automated logging functionality.

Logging	
Enable Logging	Y
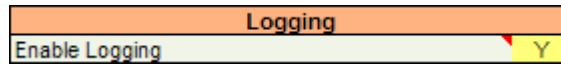
When logging is enabled, all automated data entry operations are logged in the Log worksheet for record keeping purposes, and for WIMP's undo functionality to back out the changes made by previous data entry in case of error. Refer to the Automated Logging section for more information.

WIMP Toolbars

WIMP has a number of built-in custom toolbars for quick access to all worksheets, data entry forms, functions, and help. The WIMP Toolbars section allows you to select which toolbars to display.

WIMP Toolbars	
Raw Data Worksheets toolbar	Y
Budgeting Worksheets toolbar	N
Analysis Worksheets toolbar	N
Monetary Sources Worksheets toolbar	N
Loan Worksheets	N
Other Worksheets toolbar	N
Other Areas toolbar	N
Data Entry Form toolbar	Y
WIMP Functions toolbar	Y

Refer to the Custom Toolbars and Menu section for more information.

WIMP Startup

The WIMP Startup section defines which operations to automatically perform upon opening WIMP.

WIMP Startup	
Check Financial Reminders	Y
Check Scheduled Entries	Y
Check for missing daily Bank Account balances	Y
Display Month-end Operations reminder	Y

The following operations are available for selection:

Check Financial Reminders

WIMP will check for and alert you to any outstanding financial reminders. Refer to the Financial Reminders area of the Weekly Worksheet section for more information.

Check Scheduled Entries

WIMP will check for and alert you to any scheduled entries that are due to be run. Refer to the Regular and Scheduled Entries section for more information.

Check for missing daily Bank Account balances

WIMP will check for and alert you to any missing daily bank account balances from previous days. This setting is only applicable when the Monetary Source Tracking module is enabled.

Display Month-end Operations reminder

WIMP will check for and alert you to any months requiring month-end operations to be performed. Refer to the Net Worth Worksheet section and the Net Worth Forecasting area of the Bank Accounts Worksheet section for more information.

Monetary Source Reconciliation

Monetary source reconciliation is a feature of WIMP that provides a means of error checking by ensuring all income and expense entries are offset by corresponding monetary source transactions, and all movements within monetary sources balance appropriately. Monetary source reconciliation is therefore only applicable when the Monetary Source Tracking module is enabled. The 'Enable discrepancy warnings' setting determines whether warnings will be displayed upon opening, closing, and saving WIMP when a reconciliation discrepancy exists.

Monetary Source Reconciliation	
Enable discrepancy warnings	Y

Refer to the Monetary Source Reconciliation section for more information.

Entry Information function

The Entry Information function filters the Log worksheet to show all logging information pertinent to the selected worksheet cell. The 'Activate on double click' setting determines whether the Entry Information function is run upon double clicking a worksheet cell.

Entry Information Function	
Activate on double click	Y
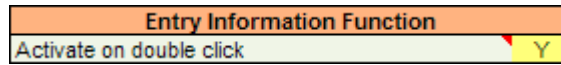
Details of where the Entry Information function can be used are described throughout the worksheet sections. Refer to the WIMP Functions section for more information.

Active WIMP Modules

WIMP contains several inbuilt feature modules that can be enabled and disabled to suit your preferences and requirements. The Active WIMP Modules section allows you to enable and disable these modules.

Active WIMP Modules	
Monetary Source Tracking	Y
Regular Entries	Y
OFI Tracking	Y
Budgeting – Budgeting Worksheets	Y
Budgeting – Income Allocation	Y
Budgeting – Average Figures	N
Quarterly Worksheet	Y
Yearly Worksheet	N
Loan Worksheets	Y

The following WIMP modules are available:

Monetary Source Tracking

Monetary source tracking is a significant feature of WIMP that allows you to record and track the following monetary sources:

- Bank accounts
- Credit cards
- Monies owed to and from third parties
- Petty cash (includes separate 'Cash on hand', and 'Cash elsewhere' figures)

Monetary source tracking is a great way to keep on top of your monetary sources in addition to your budgeting affairs.

Monetary source tracking requires greater emphasis on entering all pertinent income and expenditure due to WIMP's monetary source reconciliation process. All income and expense entries must have corresponding monetary source entries for successful reconciliation. For example, a $5 fast food bill should be offset by a $5 petty cash reduction; a $2000 salary income should be offset by a $2000 bank account deposit entry; an $80 electricity bill should be offset by an $80 credit card charge entry; and so forth. Similarly, all movements between monetary sources must balance. For example, a $200 credit card repayment entry should have a corresponding $200 bank account withdrawal entry. Monetary source tracking requires that all funds are accounted for.

Monetary source tracking requires daily bank account balances to be recorded, and includes an optional month-end reconciliation process whereby the month-end balances of all monetary sources are automatically recorded and checked against all income and expense entries to ensure they balance correctly for the month.

Upon enabling the Monetary Source Tracking module, you will be guided through the process of entering the opening balances for all monetary sources. Disabling the Monetary Source Tracking module will remove all data from the Monetary Source worksheets and hide them.

Refer to the Record Keeping / Monetary Source Worksheets section, the Data Entry Forms section, and the Monetary Source Reconciliation section for more information.

Regular Entries

The Regular Entries module allows you to define and schedule financial entries in the Regular Entries worksheet that are entered in WIMP on a regular or recurring basis. The use of Regular Entries helps to reduce the time spent entering financial data into WIMP. Disabling the Regular Entries module will remove all data from the Regular Entries worksheet and hide it.

Refer to the Regular and Scheduled Entries section for more information.

OFI Tracking

Others (Future Income), or 'OFI', is a type of expense that is expected to yield future income. The OFI Tracking module allows to you record and update OFI-related transactions. This is helps to prevent such expenses from unfairly impacting on expense totals and their analysis. The OFI Tracking module must be enabled for full OFI functionality to be available. Disabling the OFI Tracking module will remove all data from the OFI's worksheet and hide it.

Refer to the Other (Future Income) Expenses area of the Expense Category Types section, and the OFI's Worksheet section for more information.

Budgeting – Budgeting Worksheets

The Budgeting Worksheets module includes the Quick Budget, Monthly Budget, and Budget Comparison worksheets – the primary worksheets involved in the creation, modification, and tracking of budgets. The Budgeting Worksheets module must be enabled for these worksheets to be visible. Disabling the Budgeting Worksheets module will hide these worksheets.

Refer to the Quick Budget Worksheet section, the Monthly Budget Worksheet section, and the Budget Comparison Worksheet section for more information.

Budgeting – Income Allocation

The Income Allocation module deals with the Income Allocation worksheet. The Income Allocation module must be enabled for this worksheet to be visible. Disabling the Income Allocation module will hide this worksheet.

Refer to the Income Allocation Worksheet section for more information.

Budgeting – Average Figures

The Average Figures module deals with the Average Figures worksheet. The Average Figures module must be enabled for this worksheet to be visible. Disabling the Average Figures module will hide this worksheet.

Refer to the Average Figures Worksheet section for more information.

Quarterly Worksheet

The Quarterly Worksheet module deals with the Quarterly worksheet. The Quarterly Worksheet module must be enabled for this worksheet to be visible. Disabling the Quarterly Worksheet module will hide this worksheet.

Refer to the Quarterly Worksheet section for more information.

Yearly Worksheet

The Year Worksheet module deals with the Yearly worksheet. The Yearly Worksheet module must be enabled for this worksheet to be visible. Disabling the Yearly Worksheet module will hide this worksheet.

Refer to the Yearly Worksheet section for more information.

Loan Worksheets

The Loan Worksheets module deals with the Loan Comparison and Loan Repayment worksheets. The Loan Worksheets module must be enabled for these worksheets to be visible. Disabling the Loan Worksheets module will hide these worksheets.

Refer to the Loan Comparison Worksheet section and the Loan Repayment Worksheet section for more information.

Versioning

The Versioning section shows the version number of your WIMP and cannot be modified.
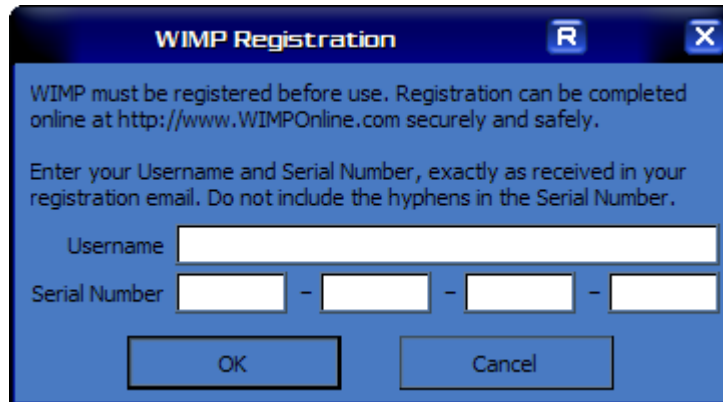
Versioning	
WIMP version	1.00

Use this information to determine when a newer version of WIMP is available from http://www.WIMPOnline.com for upgrading your current version. Refer to the Upgrading WIMP section for more information.

WIMP Registration

The WIMP Registration section is used for storing your registration details upon registering WIMP.

WIMP Registration	
Username	
Serial number	
Status	**Unregistered**

Upon clicking in this area, you will be prompted for your username and serial number.

Your username and serial number must be entered exactly as received. A registration key file, also received upon registering WIMP, must be saved to the directory where you installed WIMP on your hard drive (for example, `C:\WIMP`). If you have correctly entered your registration details, the 'Status' field will change to '`Registered`', and WIMP will be unlocked for use.

Refer to the Registration section for more information.

General Worksheet Information

This section contains general information on WIMP's available worksheets.

Internal Help

Every worksheet has associated internal help for providing quick information on the purpose and use of the worksheet. Internal help can be accessed from the WIMP menu, the WIMP Functions custom toolbar, or by pressing CTRL-SHIFT-H.
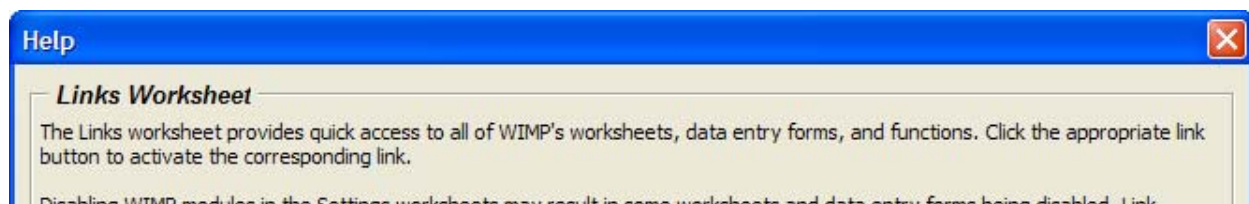
Entry Information function

Several worksheets utilise the Entry Information function, whereby the Log worksheet is filtered to show all logging information pertinent to the selected worksheet cell. This allows you see more information about a selected transaction, date, income or expense category, etc. Details of where the Entry Information function can be used are described through the worksheet sections.

Expense Totals

The Raw Data, Budgeting, and Analysis worksheets contain two separate expense totals: an 'Exclusive' total and an 'Actual' total.

Others	$ 69.44	$ 98.63	$ 20.45
Others (Future Income) [OFI]		$ 49.97	$ 7.25
OFI Write Off			
Notes			
Monthly Expenses (Exclusive)	$ 726.05	$ 1,021.65	$ 764.20
Monthly Expenses (Actual)	$ 886.03	$ 1,105.32	$ 2,610.89

The exclusive total is the sum of all exclusive expense figures, and therefore represents the total expenditure that is pertinent to the everyday general-living paradigm of WIMP.

The actual total is the sum of all expense figures, except for OFI Write Off figures, and therefore represents your entire expenditure.

Separating exclusive expenditure from actual expenditure facilitates analysis in that you can track your performance inline with the everyday general-living paradigm separately from your overall expenditure. Analysis of just overall expenditure alone could otherwise give an unfair impression of day-to-day financial performance.

Refer to the Expense Category Types section for more information.

Average Figures

All average figures are calculated based on the period of time between the budget period start date and the Current Analysis Date in the Settings worksheet; not the number of time period columns used in individual worksheets. To illustrate this, consider the following scenario:

General Settings		
Budget Period Start Date	01 January 2008	
Budget Period End Date	31 March 2008	
Current Analysis Date	14 February 2008	

Month	Jan 08	Feb 08	Mar 08	Averages	Totals
Income	Use the 'New Income / Expense Entry' form to enter new income o				
Salary	$ 1,500.00	$ 2,500.00		$ 2,666.67	$ 4,000.00

At first glance, one might expect the monthly average Salary figure to be $2000 (the Salary total of $4000 divided by 2 months). However, the period of time between the budget period start date and the Current Analysis Date is 1.5 months, not 2. The average Salary figure is therefore the Salary total of $4000 divided by 1.5 months, giving the stated average of $2666.67 per month.

Similarly, consider the following scenario.

General Settings		
Budget Period Start Date	15 January 2008	
Budget Period End Date	31 March 2008	
Current Analysis Date	31 March 2008	

Month	Jan 08	Feb 08	Mar 08	Averages	Totals
Income	Use the 'New Income / Expense Entry' form to enter new income o				
Salary	$ 1,500.00	$ 2,500.00	£ 2,500.00	$ 2,600.00	$ 6,000.00

At first glance, one might expect the monthly average Salary figure to be $2000 (the Salary total of $6000 divided by 3 months). However, the period of time between the budget period start date and the Current Analysis Date is 2.5 months, not 3. The average Salary figure is therefore the Salary total of $6000 divided by 2.5 months, giving the stated average of $2600 per month.

Refer to the WIMP Settings section for more information on the budget period and Current Analysis Dates.

Raw Data Worksheets

Weekly / Monthly / Quarterly / Yearly

The Raw Data worksheets include the Weekly, Monthly, Quarterly, and Yearly worksheets. These worksheets contain raw income and expense data divided into their respective time periods.

Each column represents an individual time period with applicable date information shown in the column header. The column representing the current period is highlighted for quick identification. Each row represents an income or expense category as shown in the row header. The figures show the sum of all entry amounts for the corresponding category, within the corresponding time period. The Average figures are based the timeframe applicable to their containing worksheet.

All new income and expense entries should be entered using the New Income/Expense Entry data entry form. Refer to the Data Entry Forms section for more information.

The income and expense sections of each worksheet contain a 'Notes' row for any additional cell comments you may wish to make on the corresponding time period.

Weekly Worksheet

The Weekly worksheet contains figures based on a Monday-to-Sunday weekly timeframe. The dates displayed in the column headers show the end date (Sunday) of the respective week.

Week ending (Sunday)	Averages	Adjust.	06 Jan 08	13 Jan 08	20 Jan 08	27 Jan 08	03 Feb 08	10 Feb 08	17 Feb 08	24 Feb 08	02 Mar 08	09 Mar 08	16 Mar 08	23 Mar 08	28 Nov 07
Income		Use the 'New Income / Expense Entry' form to enter new income or expense entries, including entries shared between Monies Owed entities.													
Salary	$ 419.24						$ 1,835.11				$ 1,835.11				
Wages	$ 0.00														
Interest	$ 0.42			$ 0.23					$ 0.07				$ 0.08		
Others	$ 24.01	$ 0.45													
OFI Income	$ 0.32														
OFI Capital Gain	$ 0.00														
Notes															
Weekly Income	$ 444.00	$ 0.00	$ 0.45	$ 0.23	$ 0.00	$ 0.00	$ 1,835.11	$ 0.00	$ 0.07	$ 0.00	$ 1,835.11	$ 0.00	$ 0.08	$ 0.00	$ 0.00
Expenses															
Accommodation	$ 83.32		$ 335.00				$ 335.00				$ 335.00				
Rent	$ 63.97		$ 270.00				$ 270.00				$ 270.00				
Council Tax	$ 19.35		$ 65.00				$ 65.00				$ 65.00				
Food	$ 41.65	-$ 50.00	$ 22.29	$ 34.00	$ 63.63	$ 24.23	$ 74.57	$ 64.55	$ 123.81	$ 105.69	$ 49.93	$ 53.68	$ 50.40	$ 33.54	
Supermarket (Food)	$ 21.75	-$ 50.00	$ 17.81	$ 25.80	$ 25.75	$ 12.96	$ 48.63	$ 22.78	$ 38.46	$ 33.00	$ 17.64	$ 40.70	$ 29.08	$ 29.25	
Food (Non-Supermarket)	$ 13.75			$ 8.20	$ 9.50	$ 8.37	$ 11.44	$ 16.12	$ 80.00	$ 72.69	$ 13.79	$ 12.98	$ 7.50	$ 4.29	
Alcohol	$ 6.15		$ 4.48		$ 28.38	$ 2.90	$ 14.50	$ 25.65	$ 5.35		$ 18.50		$ 13.82		
Household Expenses	$ 9.50				$ 10.00		$ 48.00	$ 12.50	$ 10.00		$ 21.21		$ 10.00	$ 30.09	
Phone & Internet	$ 1.64				$ 7.00				$ 7.00				$ 7.00		
Electricity	$ 3.58										$ 21.21			$ 30.09	
Gas	$ 2.96						$ 48.00								
TV License	$ 0.52				$ 3.00				$ 3.00				$ 3.00		
Stair Cleaning	$ 0.81							$ 12.50							
Personal Expenses	$ 29.31	$ 50.00		$ 19.00	$ 30.00	$ 23.00	$ 24.00		$ 82.66	$ 57.20	$ 28.00			$ 22.31	
Supermarket (Non-food)	$ 7.12	$ 50.00												$ 22.31	
Cell Phone	$ 8.29				$ 20.00		$ 20.00		$ 20.00		$ 20.00				
Haircuts	$ 0.96				$ 7.50										
Entertainment	$ 3.81									$ 14.20					
Clothing	$ 10.96			$ 19.00	$ 2.50	$ 23.00	$ 4.00		$ 62.66	$ 43.00	$ 8.00				
Transport	$ 1.49									$ 4.00			$ 2.00		
Gifts	$ 6.64											$ 38.35		$ 7.64	
Holidays / Trips	$ 93.26						$ 159.98		$ 33.70						
Interest	$ 0.78														
Insurance	$ 2.15														
Student Loan Repayments	$ 39.62										$ 1,839.44				
Others	$ 15.64		$ 14.98	$ 27.46	$ 27.00		$ 0.99	$ 29.06	$ 17.98		$ 57.59	$ 4.99		$ 8.47	
Others (Future Income) [OFI]	$ 38.58										$ 49.97				
OFI Write Off	$ 0.00														
Notes															
Weekly Expenses (Exclusive)	$ 190.49	$ 0.00	$ 372.27	$ 80.46	$ 130.63	$ 47.23	$ 482.56	$ 106.11	$ 234.45	$ 166.89	$ 491.73	$ 97.02	$ 62.40	$ 102.05	$ 0.00
Weekly Expenses (Actual)	$ 361.95	$ 0.00	$ 372.27	$ 80.46	$ 130.63	$ 47.23	$ 642.54	$ 106.11	$ 268.15	$ 166.89	$ 2,381.14	$ 97.02	$ 62.40	$ 102.05	$ 0.00
Net Income	$ 82.04	$ 0.00	-$ 371.82	-$ 80.23	-$ 130.63	-$ 47.23	$ 1,192.57	-$ 106.11	-$ 268.08	-$ 166.89	-$ 546.03	-$ 97.02	-$ 62.32	-$ 102.05	$ 0.00

The 'Averages' column contains the average weekly value of income and expense categories and totals. Average figures are calculated based on the period of time between the budget period start date and the Current Analysis Date in the Settings worksheet. Figures shown in grey indicate an average override is set in the Settings worksheet to override the elapsed period of time used in the calculation. It is important to note that average figures are based on the totals in the Monthly worksheet, and as such a manual update to the Weekly worksheet alone will not update the average figures; a corresponding update to the Monthly worksheet is required also.

The 'Adjustments' column allows you to optionally make global adjustments to income and expense category totals and averages due to, for example, the sub-categorising of existing categories. Consider the following scenario:

You have a "Supermarket" expense category in which you enter all grocery expenses. This category would include both food and non-food grocery items. Part way through the budget period you decide to split the Supermarket category into "Supermarket (Food)" and "Supermarket (Non-food)" expense categories to get a fairer representation of how much you are spending on just food items alone. You rename the Supermarket category to "Supermarket (Food)", and create a new expense category called "Supermarket (Non-food)". The 'Adjustments' column can be used to give the new category an estimated starting balance, and to subtract this balance from the existing category. For example, you estimate the amount spent on non-food items since the budget period start date to be around $50. You would enter $50 into the 'Adjustments' column next to the new "Supermarket (Non-food)" category, and -$50 (note the negative) next to the existing "Supermarket (Food)" category. Although the "Supermarket (Food)" category will still contain all supermarket expenses incurred to date (including non-food items), the figures entered in the 'Adjustments' column negate

this problem as the total and average figures for these two categories are updated accordingly based on the adjustment.

This process is entirely optional but does allow for more informed analysis of category totals and average figures in this situation. If the Monetary Source Tracking module is enabled, all adjustment entries must sum to zero else a reconciliation error will occur. In the above scenario, the two adjustment figures entered were $50 and -$50; the sum of these two figures is zero, as required. Refer to the Active WIMP Modules area of the WIMP Settings section, and the Monetary Source Reconciliation section for more information.

Financial Reminders

The Financial Reminders area is located below the weekly data.

Financial Reminders	Enter financial reminders below along with their corresponding due dates.
Due Date	Reminder

The Financial Reminders area allows you to enter any pertinent reminders along with their due dates such as bills to pay, loan repayments to make, and so forth. You can optionally be alerted to overdue financial reminders upon opening WIMP. Refer to the WIMP Startup area of the WIMP Settings section for more information.

The Weekly worksheet cells that are pertinent to the Entry Information function are the date headers, the income and expense category headers, and all weekly income and expense category figures. Refer to the Entry Information area of the WIMP Functions section for more information.

Monthly Worksheet

The Monthly worksheet contains figures based on a monthly timeframe. Each column represents a full calendar month as indicated by the dates in the column headers.

Month	Averages	Jan 08	Feb 08	Mar 08	Apr 08	May 08	Jun 08	Totals	%%
Income		Use the 'New Income / Expense Entry' form to enter new income or expense entries, including entries sh							
Salary	$ 1,835.11	$ 1,835.11	$ 1,835.11	$ 1,835.11				$ 5,505.33	98.49%
Wages	$ 0.00							$ 0.00	0.00%
Interest	$ 0.13	$ 0.23	$ 0.07	$ 0.08				$ 0.38	0.01%
Others	$ 27.93	$ 0.45		$ 83.34				$ 83.79	1.50%
OFI Income	$ 0.00							$ 0.00	0.00%
OFI Capital Gain	$ 0.00							$ 0.00	0.00%
Notes									
Monthly Income	$ 5,589.50	$ 1,835.79	$ 1,835.18	$ 1,918.53	$ 0.00	$ 0.00	$ 0.00	$ 5,589.50	100.00%
Expenses									
Accommodation	$ 372.45	$ 335.00	$ 335.00	$ 447.36				$ 1,117.36	44.48%
Rent	$ 270.00	$ 270.00	$ 270.00	$ 270.00				$ 810.00	32.25%
Council Tax	$ 102.45	$ 65.00	$ 65.00	$ 177.36				$ 307.36	12.24%
Food	$ 211.26	$ 170.75	$ 348.52	$ 114.50				$ 633.77	25.23%
Supermarket (Food)	$ 87.44	$ 105.93	$ 119.26	$ 37.12				$ 262.31	10.44%
Food (Non-Supermarket)	$ 81.63	$ 29.06	$ 177.26	$ 38.56				$ 244.88	9.75%
Alcohol	$ 42.19	$ 35.76	$ 52.00	$ 38.82				$ 126.58	5.04%
Household Expenses	$ 47.27	$ 58.00	$ 43.71	$ 40.09				$ 141.80	5.65%
Phone & Internet	$ 7.00	$ 7.00	$ 7.00	$ 7.00				$ 21.00	0.84%
Electricity	$ 17.10		$ 21.21	$ 30.09				$ 51.30	2.04%
Gas	$ 16.00	$ 48.00						$ 48.00	1.91%
TV License	$ 3.00	$ 3.00		$ 3.00				$ 9.00	0.36%
Stair Cleaning	$ 4.17		$ 12.50					$ 12.50	0.50%
Personal Expenses	$ 126.15	$ 92.86	$ 191.79	$ 93.81				$ 378.46	15.07%
Supermarket (Non-food)	$ 19.03	$ 16.86	$ 3.93	$ 36.31				$ 57.10	2.27%
Cell Phone	$ 43.33	$ 20.00	$ 60.00	$ 50.00				$ 130.00	5.18%
Haircuts	$ 5.00	$ 7.50		$ 7.50				$ 15.00	0.60%
Entertainment	$ 4.73		$ 14.20					$ 14.20	0.57%
Clothing	$ 54.05	$ 48.50	$ 113.66					$ 162.16	6.46%
Transport	$ 2.00		$ 4.00	$ 2.00				$ 6.00	0.24%
Gifts	$ 15.33			$ 45.99				$ 45.99	1.83%
Holidays / Trips	$ 64.56	$ 159.98	$ 33.70					$ 193.68	4.21%
Interest	$ 0.00							$ 0.00	0.00%
Insurance	$ 0.00							$ 0.00	0.00%
Student Loan Repayments	$ 613.15			$ 1,839.44				$ 1,839.44	39.97%
Others	$ 62.84	$ 69.44	$ 98.63	$ 20.45				$ 188.52	7.51%
Others (Future Income) [OFI]	$ 19.07		$ 49.97	$ 7.25				$ 57.22	2.28%
OFI Write Off	$ 0.00							$ 0.00	0.00%
Notes									
Monthly Expenses (Exclusive)	$ 837.30	$ 726.05	$ 1,021.65	$ 764.20	$ 0.00	$ 0.00	$ 0.00	$ 2,511.90	100.00%
Monthly Expenses (Actual)	$ 1,534.08	$ 886.03	$ 1,105.32	$ 2,610.89	$ 0.00	$ 0.00	$ 0.00	$ 4,602.24	100.00%
Net Income	$ 329.09	$ 949.76	$ 729.86	-$ 692.36	$ 0.00	$ 0.00	$ 0.00	$ 987.26	17.66%
Non-classifiable Extraordinary	$ 19.55		$ 58.65					$ 58.65	1.26%
						Avoidable Expenses vs. Actual Expenses:			18.95%
						Exclusive Expenses vs. Actual Expenses:			54.58%

The 'Averages' column contains the average monthly value of income and expense categories and totals. Average figures are calculated based on the period of time between the budget period start date and the Current Analysis Date in the Settings worksheet. Figures shown in grey indicate an average override is set in the Settings worksheet to override the elapsed period of time used in the calculation.

The 'Totals' column contains the total value of each income and expense category since the budget period start date. The "%%" column shows the total value of each category as a percentage of that category's respective grand total to indicate the overall impact of the category. Income category totals, including net income, are displayed as a percentage of the total income. Expense category totals are displayed as a percentage of either the total exclusive expenditure or the total actual

expenditure, depending on the expense category type. The 'Non-classifiable Extraordinary' category total is displayed as a percentage of the total actual expenditure plus the total 'Non-classifiable Extraordinary' figure (as the non-classifiable extraordinary total is not included in the actual expenditure total). Refer to the Expense Category Types section for more information.

The Avoidable Expenses vs. Actual Expenses percentage figure shows the sum of all avoidable expenses as a percentage of the total actual expenditure to indicate how much of your overall expenditure is avoidable. Expense categories can be configured as avoidable in the Settings worksheet. Refer to the Expense Categories area of the WIMP Settings section for more information.

The Exclusive Expenses vs. Actual Expenses percentage figure shows the sum of all exclusive expenses as a percentage of the total actual expenditure to indicate how much of your overall expenditure is pertinent to the everyday general-living paradigm of WIMP. Expense categories are considered to be exclusive by default unless configured otherwise in the Settings worksheet. Refer to the Expense Category Types section, and the Expense Categories area of the WIMP Settings section for more information.

The Monthly worksheet cells that are pertinent to the Entry Information function are the date headers, the income and expense category headers, and all monthly income and expense category figures. Refer to the Entry Information area of the WIMP Functions section for more information.

Quarterly Worksheet

The Quarterly worksheet contains figures based on a quarterly timeframe. Quarters represent the following months:

- Q1 – January, February, March.
- Q2 – April, May, June.
- Q3 – July, August, September.
- Q4 – October, November, December.

Each column represents the year-quarter pair indicated in its header. For example the `2008 Q1` column represents the time period from January 2008 to March 2008. The Quarterly worksheet is visible only when the Quarterly Worksheet module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Quarter	Averages	2008 Q1	2008 Q2	% Change	2008 Q3	% Change	2008 Q4	% Change	Totals	%%
Income			*Use the 'New Income / Expense Entry' form to enter new income or expense entries, including entries shared between Monies*							
Salary	$ 5,514.27	$ 5,505.33	$ 5,523.21	100.32%					$ 11,028.54	98.35%
Wages	$ 0.00								$ 0.00	0.00%
Interest	$ 0.34	$ 0.38	$ 0.29	76.32%					$ 0.67	0.01%
Others	$ 92.36	$ 83.79	$ 100.92	120.44%					$ 184.71	1.65%
OFI Income	$ 0.00								$ 0.00	0.00%
OFI Capital Gain	$ 0.00								$ 0.00	0.00%
Notes										
Quarterly Income	$ 5,606.96	$ 5,589.50	$ 5,624.42	100.62%	$ 0.00	0.00%	$ 0.00	-	$ 11,213.92	100.00%
Expenses										
Accommodation	$ 1,074.19	$ 1,117.36	$ 1,031.01	92.27%					$ 2,148.37	48.03%
Rent	$ 810.00	$ 810.00	$ 810.00	100.00%					$ 1,620.00	36.22%
Council Tax	$ 264.19	$ 307.36	$ 221.01	71.91%					$ 528.37	11.81%
Food	$ 466.18	$ 633.77	$ 298.59	47.11%					$ 932.36	20.84%
Supermarket (Food)	$ 257.05	$ 262.31	$ 251.79	95.99%					$ 514.10	11.49%
Food (Non-Supermarket)	$ 141.58	$ 244.88	$ 38.28	15.63%					$ 283.16	6.33%
Alcohol	$ 67.55	$ 126.58	$ 8.52	6.73%					$ 135.10	3.02%
Household Expenses	$ 126.03	$ 141.80	$ 110.25	77.75%					$ 252.05	5.63%
Phone & Internet	$ 17.50	$ 21.00	$ 14.00	66.67%					$ 35.00	0.78%
Electricity	$ 39.86	$ 51.30	$ 28.41	55.38%					$ 79.71	1.78%
Gas	$ 54.92	$ 48.00	$ 61.84	128.83%					$ 109.84	2.46%
TV License	$ 7.50	$ 9.00	$ 6.00	66.67%					$ 15.00	0.34%
Stair Cleaning	$ 6.25	$ 12.50							$ 12.50	0.28%
Personal Expenses	$ 307.03	$ 378.46	$ 235.59	62.25%					$ 614.05	13.73%
Supermarket (Non-food)	$ 53.02	$ 57.10	$ 48.94	85.71%					$ 106.04	2.37%
Cell Phone	$ 107.50	$ 130.00	$ 85.00	65.38%					$ 215.00	4.81%
Haircuts	$ 13.00	$ 15.00	$ 11.00	73.33%					$ 26.00	0.58%
Entertainment	$ 27.45	$ 14.20	$ 40.70	286.62%					$ 54.90	1.23%
Clothing	$ 106.06	$ 162.16	$ 49.95	30.80%					$ 212.11	4.74%
Transport	$ 4.00	$ 6.00	$ 2.00	33.33%					$ 8.00	0.18%
Gifts	$ 33.56	$ 45.99	$ 21.12	45.92%					$ 67.11	1.50%
Holidays / Trips	$ 1,189.29	$ 193.68	$ 2,184.90	1128.10%					$ 2,378.58	23.29%
Interest	$ 10.58		$ 21.15	-					$ 21.15	0.47%
Insurance	$ 50.00		$ 100.00	-					$ 100.00	2.24%
Student Loan Repayments	$ 919.72	$ 1,839.44							$ 1,839.44	18.01%
Others	$ 165.03	$ 188.52	$ 141.54	75.08%					$ 330.06	7.38%
Others (Future Income) [OFI]	$ 761.13	$ 57.22	$ 1,465.03	2560.35%					$ 1,522.25	34.03%
OFI Write Off	$ 0.00								$ 0.00	0.00%
Notes										
Quarterly Expenses (Exclusive)	$ 2,236.58	$ 2,511.90	$ 1,961.25	78.08%	$ 0.00	0.00%	$ 0.00	-	$ 4,473.15	100.00%
Quarterly Expenses (Actual)	$ 5,106.71	$ 4,602.24	$ 5,611.18	121.92%	$ 0.00	0.00%	$ 0.00	-	$ 10,213.42	100.00%
Net Income	$ 500.25	$ 987.26	$ 13.24	1.34%	$ 0.00	0.00%	$ 0.00	-	$ 1,000.50	8.92%
						Avoidable Expenses vs. Actual Expenses:				17.09%
						Exclusive Expenses vs. Actual Expenses:				43.80%

The 'Averages' column contains the average quarterly value of income and expense categories and totals. Average figures are calculated based on the period of time between the budget period start date and the Current Analysis Date in the Settings worksheet. Figures shown in grey indicate an average override is set in the Settings worksheet to override the elapsed period of time used in the calculation.

The '% Change' columns contain the adjacent quarter's figures represented as a percentage of its previous quarter's figures to indicate financial performance between quarters. Depending on how far into a quarter the budget period start date falls it may be irrelevant to display the first partial quarter, and percentage change column comparing the first two periods, due to a lack of informative data. In such cases, the first partial quarter, along with the respective percentage change column, can be hidden. Refer to the First Partial Periods area of the Settings section for more information.

The 'Totals' column contains the total value of each income and expense category since the budget period start date. The '%%' column shows the total value of each category as a percentage of that category's respective grand total to indicate the overall impact of the category. Income category totals, including net income, are displayed as a percentage of the total income. Expense category totals are displayed as a percentage of either the total exclusive expenditure or the total actual expenditure, depending on the expense category type. Refer to the Expense Category Types section for more information.

The Avoidable Expenses vs. Actual Expenses percentage figure shows the sum of all avoidable expenses as a percentage of the total actual expenditure to indicate how much of your overall expenditure is avoidable. Expense categories can be configured as avoidable in the Settings worksheet. Refer to the Expense Categories area of the WIMP Settings section for more information.

The Exclusive Expenses vs. Actual Expenses percentage figure shows the sum of all exclusive expenses as a percentage of the total actual expenditure to indicate how much of your overall expenditure is pertinent to the everyday general-living paradigm of WIMP. Expense categories are considered to be exclusive by default unless configured otherwise in the Settings worksheet. Refer to the Expense Category Types section, and the Expense Categories area of the WIMP Settings section for more information.

The Quarterly worksheet cells that are pertinent to the Entry Information function are the date headers, the income and expense category headers, and all quarterly income and expense category figures. Refer to the Entry Information area of the WIMP Functions section for more information.

Yearly Worksheet

The Yearly worksheet contains figures based on a yearly timeframe. Each column represents a full calendar year as indicated by the dates in the column headers. The Yearly worksheet is visible only when the Yearly Worksheet module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Year	Averages	2007	2008	% Change	Totals	%%
Income		Use the 'New Income / Expense Entry' form to enter new income or ex				
Salary	$ 33,993.62	$ 11,028.54	$ 8,436.30	76.50%	$ 19,464.84	94.42%
Wages	$ 0.00				$ 0.00	0.00%
Interest	$ 34.16	$ 0.67			$ 19.56	0.09%
Others	$ 1,946.85	$ 184.71	$ 930.06	503.52%	$ 1,114.77	5.41%
OFI Income	$ 26.20		$ 15.00	-	$ 15.00	0.07%
OFI Capital Gain	$ 0.00				$ 0.00	0.00%
Notes						
Yearly Income	$ 36,000.82	$ 11,213.92	$ 9,381.36	83.66%	$ 20,614.17	100.00%
Expenses						
Accommodation	$ 6,755.77	$ 2,148.37	$ 1,720.00	80.06%	$ 3,868.37	43.28%
Rent	$ 5,186.84	$ 1,620.00	$ 1,350.00	83.33%	$ 2,970.00	33.23%
Council Tax	$ 1,568.92	$ 528.37	$ 370.00	70.03%	$ 898.37	10.05%
Food	$ 3,523.58	$ 932.36	$ 1,085.25	116.40%	$ 2,017.61	22.57%
Supermarket (Food)	$ 1,909.19	$ 514.10	$ 579.11	112.65%	$ 1,093.21	12.23%
Food (Non-Supermarket)	$ 1,115.63	$ 283.16	$ 355.65	125.60%	$ 638.81	7.15%
Alcohol	$ 498.76	$ 135.10	$ 150.49	111.39%	$ 285.59	3.20%
Household Expenses	$ 770.31	$ 252.05	$ 189.03	75.00%	$ 441.08	4.93%
Phone & Internet	$ 132.73	$ 35.00	$ 41.00	117.14%	$ 76.00	0.85%
Electricity	$ 290.31	$ 79.71	$ 86.52	108.54%	$ 166.23	1.86%
Gas	$ 239.87	$ 109.84	$ 27.51	25.05%	$ 137.35	1.54%
TV License	$ 41.91	$ 15.00	$ 9.00	60.00%	$ 24.00	0.27%
Stair Cleaning	$ 65.49	$ 12.50	$ 25.00	200.00%	$ 37.50	0.42%
Personal Expenses	$ 2,391.12	$ 614.05	$ 755.11	122.97%	$ 1,369.16	15.32%
Supermarket (Non-food)	$ 341.06	$ 106.04	$ 89.25	84.17%	$ 195.29	2.18%
Cell Phone	$ 672.37	$ 215.00	$ 170.00	79.07%	$ 385.00	4.31%
Haircuts	$ 77.72	$ 26.00	$ 18.50	71.15%	$ 44.50	0.50%
Entertainment	$ 410.93	$ 54.90	$ 180.40	328.60%	$ 235.30	2.63%
Clothing	$ 889.05	$ 212.11	$ 296.96	140.00%	$ 509.07	5.70%
Transport	$ 124.17	$ 8.00	$ 63.10	788.75%	$ 71.10	0.80%
Gifts	$ 538.38	$ 67.11	$ 241.17	359.37%	$ 308.28	3.45%
Holidays / Trips	$ 7,562.22	$ 2,378.58	$ 1,951.57	82.05%	$ 4,330.15	25.62%
Interest	$ 63.38	$ 21.15	$ 15.14	71.58%	$ 36.29	0.41%
Insurance	$ 174.64	$ 100.00			$ 100.00	1.12%
Student Loan Repayments	$ 3,212.42	$ 1,839.44			$ 1,839.44	10.88%
Others	$ 1,268.52	$ 330.06	$ 396.30	120.07%	$ 726.36	8.13%
Others (Future Income) [OFI]	$ 3,128.38	$ 1,522.25	$ 269.07	17.68%	$ 1,791.32	20.04%
OFI Write Off	$ 0.00				$ 0.00	0.00%
Notes						
Yearly Expenses (Exclusive)	$ 15,609.86	$ 4,473.15	$ 4,465.10	99.82%	$ 8,938.25	100.00%
Yearly Expenses (Actual)	$ 29,512.89	$ 10,213.42	$ 6,685.74	65.46%	$ 16,899.16	100.00%
Net Income	$ 6,487.93	$ 1,000.50	$ 2,695.62	269.43%	$ 3,715.01	18.02%
			Avoidable Expenses vs. Actual Expenses:			17.09%
			Exclusive Expenses vs. Actual Expenses:			52.89%

The 'Averages' column contains the average yearly value of income and expense categories and totals. Average figures are calculated based on the period of time between the budget period start date and the Current Analysis Date in the Settings worksheet. Figures shown in grey indicate an

average override is set in the Settings worksheet to override the elapsed period of time used in the calculation.

The '% Change' columns contain the adjacent year's figures represented as a percentage of its previous year's figures to indicate financial performance between years. Depending on how far into a year the budget period start date falls it may be irrelevant to display the first partial year, and percentage change column comparing the first two periods, due to a lack of informative data. In such cases, the first partial year, along with the respective percentage change column, can be hidden. Refer to the First Partial Periods area of the Settings section for more information.

The 'Totals' column contains the total value of each income and expense category since the budget period start date. The '%%' column shows the total value of each category as a percentage of that category's respective grand total to indicate the overall impact of the category. Income category totals, including net income, are displayed as a percentage of the total income. Expense category totals are displayed as a percentage of either the total exclusive expenditure or the total actual expenditure, depending on the expense category type. Refer to the Expense Category Types section for more information.

The Avoidable Expenses vs. Actual Expenses percentage figure shows the sum of all avoidable expenses as a percentage of the total actual expenditure to indicate how much of your overall expenditure is avoidable. Expense categories can be configured as avoidable in the Settings worksheet. Refer to the Expense Categories area of the WIMP Settings section for more information.

The Exclusive Expenses vs. Actual Expenses percentage figure shows the sum of all exclusive expenses as a percentage of the total actual expenditure to indicate how much of your overall expenditure is pertinent to the everyday general-living paradigm of WIMP. Expense categories are considered to be exclusive by default unless configured otherwise in the Settings worksheet. Refer to the Expense Category Types section, and the Expense Categories area of the WIMP Settings section for more information.

The Yearly worksheet cells that are pertinent to the Entry Information function are the date headers, the income and expense category headers, and all yearly income and expense category figures. Refer to the Entry Information area of the WIMP Functions section for more information.

Budgeting Worksheets

| Quick Budget | Monthly Budget | Budget Comparison | Income Allocation | Average Figures |
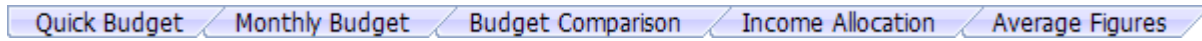
The Budgeting worksheets include the Quick Budget, Monthly Budget, Budget Comparison, Income Allocation, and Average Figures worksheets. These worksheets allow you to create, maintain, and track various forms of budgeted targets for income and expense categories and totals.

Quick Budget Worksheet

The Quick Budget worksheet allows you to quickly and easily create a budget for income and expense categories and totals. The quick budget allows the combining of different category timeframes into a single budget, thereby enabling you to set a budgeted amount for a category over any timeframe suitable for that individual category; weekly, monthly, quarterly, and yearly budgets are then automatically calculated accordingly. The Quick Budget worksheet is visible only when the Budgeting Worksheets module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Quick Budget	Weekly Averages	Monthly Averages	Quarterly Averages	Yearly Averages	Budgeted Amount	Frequency	Weekly Totals	Monthly Totals	Quarterly Totals	Yearly Totals
Income			Use figures from this budget for comparison			Enter budgeted amounts and category frequencies to establish quick budgeting estimates and goals, and compare to actuals in the Budget Comparison worksheet.				
Salary	$ 411.64	$ 1,769.53	$ 5,361.57	$ 21,464.25	$ 1,800.00	Monthly	$ 415.38	$ 1,800.00	$ 5,400.00	$ 21,600.00
Wages	$ 0.00	$ 0.00	$ 0.00	$ 0.00						
Interest	$ 0.41	$ 1.78	$ 5.39	$ 21.57						
Others	$ 23.58	$ 101.34	$ 307.06	$ 1,229.28	$ 20.00	Weekly	$ 20.00	$ 86.67	$ 260.00	$ 1,040.00
OFI Income	$ 0.32	$ 1.36	$ 4.13	$ 16.54						
OFI Capital Gain	$ 0.00	$ 0.00	$ 0.00	$ 0.00						
Total Income	$ 435.95	$ 1,874.02	$ 5,678.15	$ 22,731.64			$ 435.38	$ 1,886.67	$ 5,660.00	$ 22,640.00
Expenses					Budgeted amounts for group headers are not included in the totals or charts, only amounts for group members.					
Accommodation	$ 81.81	$ 351.67	$ 1,065.54	$ 4,265.73						
Rent	$ 62.81	$ 270.00	$ 818.08	$ 3,275.08	$ 270.00	Monthly	$ 62.31	$ 270.00	$ 810.00	$ 3,240.00
Council Tax	$ 19.00	$ 81.67	$ 247.46	$ 990.65	$ 80.00	Monthly	$ 18.46	$ 80.00	$ 240.00	$ 960.00
Food	$ 42.67	$ 183.42	$ 555.75	$ 2,224.86						
Supermarket (Food)	$ 23.12	$ 99.38	$ 301.12	$ 1,205.50	$ 20.00	Weekly	$ 20.00	$ 86.67	$ 260.00	$ 1,040.00
Food (Non-Supermarket)	$ 13.51	$ 58.07	$ 175.96	$ 704.43	$ 10.00	Weekly	$ 10.00	$ 43.33	$ 130.00	$ 520.00
Alcohol	$ 6.04	$ 25.96	$ 78.67	$ 314.93						
Household Expenses	$ 9.33	$ 40.10	$ 121.50	$ 486.39						
Phone & Internet	$ 1.61	$ 6.91	$ 20.93	$ 83.81						
Electricity	$ 3.52	$ 15.11	$ 45.79	$ 183.30	$ 40.00	Quarterly	$ 3.08	$ 13.33	$ 40.00	$ 160.00
Gas	$ 2.90	$ 12.49	$ 37.83	$ 151.46	$ 40.00	Quarterly	$ 3.08	$ 13.33	$ 40.00	$ 160.00
TV License	$ 0.51	$ 2.18	$ 6.61	$ 26.47						
Stair Cleaning	$ 0.79	$ 3.41	$ 10.33	$ 41.35						
Personal Expenses	$ 28.96	$ 124.47	$ 377.13	$ 1,509.80	$ 100.00	Monthly	$ 23.08	$ 100.00	$ 300.00	$ 1,200.00
Supermarket (Non-food)	$ 4.13	$ 17.75	$ 53.79	$ 215.35						
Cell Phone	$ 8.14	$ 35.00	$ 106.05	$ 424.55						
Haircuts	$ 0.94	$ 4.05	$ 12.26	$ 49.07						
Entertainment	$ 4.98	$ 21.39	$ 64.81	$ 259.47						
Clothing	$ 10.77	$ 46.28	$ 140.22	$ 561.36						
Transport	$ 1.50	$ 6.46	$ 19.58	$ 78.40	$ 10.00	Monthly	$ 2.31	$ 10.00	$ 30.00	$ 120.00
Gifts	$ 6.52	$ 28.03	$ 84.92	$ 339.95						
Holidays / Trips	$ 91.57	$ 393.65	$ 1,192.74	$ 4,774.94	$ 1,000.00	Quarterly	$ 76.92	$ 333.33	$ 1,000.00	$ 4,000.00
Interest	$ 0.77	$ 3.30	$ 10.00	$ 40.02						
Insurance	$ 2.11	$ 9.09	$ 27.54	$ 110.27						
Student Loan Repayments	$ 38.90	$ 167.22	$ 506.67	$ 2,028.39						
Others	$ 15.36	$ 66.03	$ 200.08	$ 800.97	$ 20.00	Weekly	$ 20.00	$ 86.67	$ 260.00	$ 1,040.00
Others (Future Income) [OFI]	$ 37.88	$ 162.85	$ 493.42	$ 1,975.32		Daily / Weekly / Biweekly / Monthly / Quarterly / Semi-annually / Yearly				
OFI Write Off	$ 0.00	$ 0.00	$ 0.00	$ 0.00						
Total Expenses (Exclusive)	$ 189.03	$ 812.57	$ 2,462.03	$ 9,856.38			$ 139.23	$ 603.33	$ 1,810.00	$ 7,240.00
Total Expenses (Actual)	$ 357.38	$ 1,536.29	$ 4,654.86	$ 18,635.03			$ 216.15	$ 936.67	$ 2,810.00	$ 11,240.00
Net Income	$ 78.57	$ 337.73	$ 1,023.29	$ 4,096.61			$ 219.23	$ 950.00	$ 2,850.00	$ 11,400.00

Copy figures to Monthly Budget   All Months

Each 'Averages' column contains the average value of each income and expense category and total for the timeframe indicated in the corresponding column header. Average figures are calculated based on the period of time between the budget period start date and the Current Analysis Date in the Settings worksheet. Figures shown in grey indicate an average override is set in the Settings worksheet to override the elapsed period of time used in the calculation.

Use the 'Budgeted Amount' column to optionally enter a budgeted amount for each category, and use the 'Frequency' column to select the frequency applicable to the budgeted amount. A frequency can be quickly selected from the dropdown box that will appear when the cell is selected. Available frequencies are:

- Daily
- Weekly

- Biweekly
- Monthly
- Quarterly
- Semi-annually
- Yearly

The average figures can be used as a guide to determine appropriate and realistic budgeting targets. Each 'Totals' column contains the calculated budget for the timeframe indicated in the corresponding column header, based on the budgeted amounts and frequencies you have entered. It is important to note that budgeted amounts entered for expense group headers are not included in the expense totals, only amounts entered for group members.

Select the radio button at the top of the worksheet labelled 'Use figures from this budget for comparison' to compare your actual financial performance against this budget in the Budget Comparison worksheet. Refer to the Budget Comparison Worksheet section for more information.

The Monthly Budget worksheet allows for the creation of a more detailed budget than the Quick Budget worksheet. Monthly totals figures can be quickly copied from the Quick Budget worksheet to individual months or all months in the Monthly Budget worksheet, thereby avoiding the need to manually re-enter figures should you wish to avail of this budget.

To copy monthly totals figures to the Monthly Budget worksheet, select an individual month or all months from the dropdown box at the bottom of the Quick Budget worksheet, and click the button labelled 'Copy figures to Monthly Budget' to perform the copy to the selected months. Refer to the Monthly Budget Worksheet section for more information.

The Quick Budget worksheet cells that are pertinent to the Entry Information function are the income and expense category headers. Refer to the Entry Information area of the WIMP Functions section for more information.

The Quick Budget worksheet contains a number of graphical charts that allow you to visually analyse your budget from various aspects.

All chart figures are based on the timeframe selected in the 'Chart Period' dropdown box.

The 'Budgeted Total Income, Expenditure, and Net Income' chart compares total income, total actual expenditure, total exclusive expenditure, and total net income budgeted figures for the selected timeframe in the form of a bar graph.

The 'Budgeted Expense Groups' chart shows the proportion each expense group contributes to the total budgeted expenditure in the form of a pie graph. This chart also includes non-grouped exclusive and excluded expense categories. Refer to the Expense Category Types section for more information.

The 'Budgeted Expense Group Members' chart compares budgeted figures in the form of a bar graph for expense categories within the expense group selected in the 'Expense Group' dropdown box.

Monthly Budget Worksheet

The Monthly Budget worksheet allows you to create a detailed budget for income and expense categories and totals for individual calendar months. The Monthly Budget worksheet is visible only when the Budgeting Worksheets module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Monthly Budget	Monthly Averages	January	February	March	April	May	June	July	August	September	October	November	December	6 Months Total	Budgeted Averages
Income		Use figures from this budget for comparison			Enter monthly budgeted amounts to establish monthly budgeting estimates and goals, and compare to actuals in the Budget Comparison worksheet.										
Salary	$ 1,780.32	$ 1,800.00	$ 1,800.00	$ 1,800.00	$ 1,800.00	$ 1,800.00	$ 1,900.00							$ 10,900.00	$ 1,816.67
Wages	$ 0.00														
Interest	$ 2.93														
Others	$ 101.96	$ 80.00	$ 80.00	$ 80.00	$ 80.00	$ 100.00	$ 100.00							$ 520.00	$ 86.67
OFI Income	$ 1.37														
OFI Capital Gain	$ 0.00														
Total Income	$ 1,886.58	$ 1,880.00	$ 1,880.00	$ 1,880.00	$ 1,880.00	$ 1,900.00	$ 2,000.00							$ 11,420.00	$ 1,903.33
Expenses															
Accommodation	$ 353.81														
Rent	$ 271.65	$ 270.00	$ 270.00	$ 270.00	$ 270.00	$ 270.00	$ 270.00							$ 1,620.00	$ 270.00
Council Tax	$ 82.17	$ 80.00	$ 80.00	$ 80.00	$ 80.00	$ 80.00	$ 80.00							$ 480.00	$ 80.00
Food	$ 184.93														
Supermarket (Food)	$ 99.99	$ 90.00	$ 90.00	$ 80.00	$ 80.00	$ 70.00	$ 70.00							$ 480.00	$ 80.00
Food (Non-Supermarket)	$ 58.82	$ 50.00	$ 50.00	$ 40.00	$ 40.00	$ 35.00	$ 30.00							$ 245.00	$ 40.83
Alcohol	$ 26.12				$ 10.00	$ 10.00	$ 10.00							$ 30.00	$ 5.00
Household Expenses	$ 40.34														
Phone & Internet	$ 6.95														
Electricity	$ 15.20			$ 40.00			$ 40.00							$ 80.00	$ 13.33
Gas	$ 12.56			$ 40.00			$ 40.00							$ 80.00	$ 13.33
TV License	$ 2.20														
Stair Cleaning	$ 3.43														
Personal Expenses	$ 125.23	$ 120.00	$ 120.00	$ 100.00	$ 100.00	$ 100.00	$ 100.00							$ 640.00	$ 106.67
Supermarket (Non-food)	$ 17.86														
Cell Phone	$ 35.21														
Haircuts	$ 4.07														
Entertainment	$ 21.52														
Clothing	$ 46.56														
Transport	$ 6.32	$ 5.00	$ 5.00	$ 10.00	$ 10.00	$ 10.00	$ 10.00							$ 50.00	$ 8.33
Gifts	$ 28.20														
Holidays / Trips	$ 396.05			$ 1,000.00		$ 200.00	$ 200.00							$ 1,400.00	$ 233.33
Interest	$ 3.32														
Insurance	$ 9.15														
Student Loan Repayments	$ 168.24														
Others	$ 66.81	$ 70.00	$ 80.00	$ 80.00	$ 70.00	$ 70.00	$ 70.00							$ 440.00	$ 73.33
Others (Future Income) [OFI]	$ 169.33														
OFI Write Off	$ 0.00														
Total Expenses (Exclusive)	$ 818.10	$ 565.00	$ 575.00	$ 640.00	$ 560.00	$ 545.00	$ 620.00							$ 3,505.00	$ 584.17
Total Expenses (Actual)	$ 1,551.72	$ 565.00	$ 575.00	$ 1,640.00	$ 560.00	$ 745.00	$ 820.00							$ 4,905.00	$ 817.50
Net Income	$ 334.86	$ 1,315.00	$ 1,305.00	$ 240.00	$ 1,320.00	$ 1,155.00	$ 1,180.00							$ 6,515.00	$ 1,085.83
Copy figures to Quick Budget															

The 'Monthly Averages' column contains the average monthly value of income and expense categories and totals. Average figures are calculated based on the period of time between the budget period start date and the Current Analysis Date in the Settings worksheet. Figures shown in grey indicate an average override is set in the Settings worksheet to override the elapsed period of time used in the calculation.

Each input column represents the month indicated in the column header, independent of any year. You are therefore able to budget up to twelve months into the future. Use these columns to optionally enter a budgeted amount for the each income and expense category for the corresponding month. It is important to note that budgeted amounts entered for group headers are not included in the expense totals, only amounts entered for group members. You can adjust the month represented by the first column by selecting the desired month in the 'First month' dropdown box at the top of the worksheet, and you will be given the option to have your budgeted figures automatically moved accordingly.

Select the radio button at the top of the worksheet labelled 'Use figures from this budget for comparison' to compare your actual financial performance against this budget in the Budget Comparison worksheet. Refer to the Budget Comparison Worksheet section for more information.

The 'x Months Total' column contains the total value of the budgeted amounts for income and expense categories and totals ('x' is the number of months for which budgeted amounts have been entered). The 'Budgeted Averages' column contains the average monthly budgeted value of each

category, calculated based on the number of months for which budgeted amounts have been entered.

The Quick Budget allows for the creation of a more simplistic budget than the Monthly Budget worksheet. An individual month's budgeted figures can be quickly copied from the Monthly Budget worksheet to the budgeting area in the Quick Budget worksheet, thereby avoiding the need to manually re-enter figures should you wish to avail of this budget.

Click the button beneath the month you want copied to the Quick Budget worksheet. Refer to the Quick Budget Worksheet for more information.

The Monthly Budget worksheet cells that are pertinent to the Entry Information function are the income and expense category headers. Refer to the Entry Information area of the WIMP Functions section for more information.

The Monthly Budget worksheet contains a number of graphical charts that allow you to visually analyse your budget from various aspects.

All chart figures are based on the timeframe selected in the 'Chart Period' dropdown box.

The 'Budgeted Total Income, Expenditure, and Net Income' chart compares total income, total actual expenditure, total exclusive expenditure, and total net income budgeted figures in the form of a bar graph.

The 'Budget Total Income, Expenditure, and Net Income by Month' chart compares total income, total actual expenditure, total exclusive expenditure, and total net income budgeted figures for each individual month in the form of a bar graph.

The 'Budgeted Expense Groups' chart shows the proportion each expense group contributes to the total budgeted expenditure in the form of a pie graph. This chart also includes non-grouped exclusive and excluded expense categories. Refer to the Expense Category Types section for more information.

The 'Budgeted Expense Group Members' chart compares budgeted figures in the form of a bar graph for expense categories within the expense group selected in the 'Expense Group' dropdown box.

Budget Comparison Worksheet

The Budget Comparison worksheet allows you to compare your actual financial performance against budgeted figures in the Quick Budget worksheet or Monthly Budget worksheet (depending on which is the currently selected budget) over a weekly, monthly, quarterly, and yearly timeframe. The Budget Comparison worksheet is visible only when the Budgeting Worksheets module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Timeframe to compare: Monthly | Current Month

Budget Comparison	Budgeted Amount	Actual Amount	Difference	Act. % of Budgeted	Monthly Averages
Income	Using budgeted figures from worksheet: Quick Budget				
Salary	$ 1,800.00	$ 1,850.00	$ 50.00	102.78%	$ 1,912.15
Wages					$ 0.00
Interest					$ 3.23
Others	$ 86.67	$ 70.00	-$ 16.67	80.77%	$ 99.88
OFI Income					$ 1.34
OFI Capital Gain					$ 0.00
Total Income	$ 1,886.67	$ 1,920.00	$ 33.33	101.77%	$ 2,016.60
Expenses	Budgeted amounts for group headers are not included in the totals, only amounts for group members.				
Accommodation					$ 377.41
Rent	$ 270.00	$ 270.00		100.00%	$ 290.29
Council Tax	$ 80.00	$ 74.00	$ 6.00	92.50%	$ 87.12
Food					$ 187.79
Supermarket (Food)	$ 86.67	$ 122.57	-$ 35.90	141.43%	$ 100.22
Food (Non-Supermarket)	$ 43.33	$ 64.21	-$ 20.88	148.18%	$ 58.97
Alcohol					$ 28.60
Household Expenses					$ 39.52
Phone & Internet					$ 6.81
Electricity	$ 13.33	$ 37.86	-$ 24.53	283.95%	$ 14.89
Gas	$ 13.33		$ 13.33	0.00%	$ 12.31
TV License					$ 2.15
Stair Cleaning					$ 3.36
Personal Expenses	$ 100.00	$ 206.39	-$ 106.39	206.39%	$ 124.64
Supermarket (Non-food)					$ 17.72
Cell Phone					$ 35.39
Haircuts					$ 3.99
Entertainment					$ 21.93
Clothing					$ 45.61
Transport	$ 10.00	$ 9.30	$ 0.70	93.00%	$ 7.20
Gifts					$ 27.62
Holidays / Trips	$ 333.33		$ 333.33	0.00%	$ 387.96
Interest					$ 3.25
Insurance					$ 8.96
Student Loan Repayments					$ 164.81
Others	$ 86.67	$ 16.62	$ 70.05	19.18%	$ 65.44
Others (Future Income) [OFI]					$ 165.87
OFI Write Off					$ 0.00
Total Expenses (Exclusive)	$ 603.33	$ 594.56	$ 8.77	98.55%	$ 841.83
Total Expenses (Actual)	$ 936.67	$ 594.56	$ 342.11	63.48%	$ 1,560.47
Net Income	$ 950.00	$ 1,325.44	$ 375.44	139.52%	$ 456.13

The 'Timeframe to compare' dropdown boxes allow you to select the desired timeframe and period for the comparison. Use the first dropdown box to select either a weekly, monthly, quarterly, or yearly timeframe. Use the second dropdown box to select average figures, the current period, the previous period, or an individual period within the chosen timeframe.

The 'Budgeted Amount' column contains figures from the currently selected budget, as indicated at the top of the worksheet. In the screenshot above, the currently selected budget is the Quick Budget, and as such the figures in the 'Budgeted Amount' column have been populated from the totals column in the Quick Budget worksheet that corresponds to the chosen timeframe and period in the 'Timeframe to compare' dropdown boxes. If the currently selected budget is the Monthly Budget, the figures in the 'Budgeted Amount' column are populated from the Monthly Budget worksheet column or columns corresponding to the chosen timeframe and period in the 'Timeframe to compare' dropdown boxes and the Current Analysis Date in the Settings worksheet.

The 'Actual Amount' column contains figures populated from the worksheet and column corresponding to the 'Timeframe to compare' dropdown boxes and the Current Analysis Date in the Settings worksheet. Only income and expense categories for which a budgeted amount has been entered in the currently selected budget are shown for comparison.

The 'Difference' column shows the difference between the budgeted amount and the actual amount for income and expense categories and totals. A positive difference is the ideal situation as this indicates your actual income over budget, or your actual expenditure is under budget.

The 'Actual % of Budgeted' column shows the actual amount as a percentage of the budgeted amount for each income and expense category. This gives an indication of how close to your budget each category currently is.

The 'Averages' column contains the average period value of income and expense categories and totals, based on the 'Timeframe to compare' dropdown boxes. Average figures are calculated based on the period of time between the budget period start date and the Current Analysis Date in the Settings worksheet. Figures shown in grey indicate an average override is set in the Settings worksheet to override the elapsed period of time used in the calculation.

The Budget Comparison worksheet cells that are pertinent to the Entry Information function are the income and expense category headers, and the 'Actual Amount' column figures. Activating the Entry Information function on a 'Budgeted Amount' column figure will jump to the source cell for the figure in the currently selected budget worksheet. Refer to the Entry Information area of the WIMP Functions section for more information.

The Budget Comparison worksheet contains a number of graphical charts that allow you to visually compare your actual financial performance against your budget from various aspects.

Budgeted Totals vs. Actual Totals

	Total Income	Total Expenses (Actual)	Total Expenses (Exclusive)	Net Income
Budgeted	$1,880.00	$1,640.00	$640.00	$240.00
Actual	$1,920.00	$594.56	$594.56	$1,325.44

Expense Groups: Budgeted Totals vs. Actual Totals

Budgeted Amount — Non-grouped Exclusive Expenses $90.00, Accommodation $350.00, Food $120.00, Household Expenses $80.00, Personal Expenses $0.00, Non-grouped Excluded Expenses $1,000.00

Actual Amount — Non-grouped Exclusive Expenses $25.92, Accommodation $344.00, Food $186.78, Household Expenses $37.86, Personal Expenses $0.00, Non-grouped Excluded Expenses $0.00

Legend: Non-grouped Exclusive Expenses, Accommodation, Food, Household Expenses, Personal Expenses, Non-grouped Excluded Expenses

Expense Groups Comparison: Budgeted Totals vs. Actual Totals

	Budgeted Amount	Actual Amount
Non-grouped Exclusive Expenses	$90.00	$25.92
Accommodation	$350.00	$344.00
Food	$120.00	$186.78
Household Expenses	$80.00	$37.86
Personal Expenses	$0.00	$0.00
Non-grouped Excluded Expenses	$1,000.00	$0.00

Expense Group: Food

Expense Group Members Comparison: Budgeted Totals vs. Actual Totals

	Budgeted Amount	Actual Amount
Supermarket (Food)	$80.00	$122.57
Food (Non-Supermarket)	$40.00	$64.21
Alcohol	$0.00	$0.00

The 'Budgeted Totals vs. Actual Totals' chart compares total income, total actual expenditure, total exclusive expenditure, and total net income budgeted figures against actual figures in the form of a bar graph.

The 'Expense Groups: Budget Totals vs. Actual Totals' chart compares each expense group in the form of a bar graph for budgeted totals and actual totals. This chart also includes non-grouped exclusive and excluded expense categories.

The 'Expense Groups Comparison: Budget Totals vs. Actual Totals' chart compares budgeted expense group totals against actual expense group totals in the form of a bar graph. This chart also includes non-grouped exclusive and excluded expense categories.

The 'Expense Group Members Comparison: Budget Totals vs. Actual Totals' chart compares budgeted figures against actual figures in the form of a bar graph for expense categories within the expense group selected in the 'Expense Group' dropdown box.

Income Allocation Worksheet

The Income Allocation worksheet allows you to allocate monthly income to expense categories and custom savings funds, thereby effectively pre-spending your available funds in anticipation of, and in preparation for, future expenditure. The Income Allocation worksheet is visible only when the Income Allocation module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Income Allocation	Monthly Averages	January 2008 Budgeted	Spent	Balance	February 2008 Budgeted	Spent	Balance	March 2008 Budgeted	Spent	Balance	April 2008 Budgeted	Spent	Balance
Available Income		$0.00			$0.00			$0.00			-$17.70		
Expenses		Allocate monthly income to expense categories and savings funds by entering budgeted figures in the Budgeted column. All available income should be allocated. Positive balances are rolled forward to the following month. Negative expense category balances are subtracted from the following month's available income and the balance reset. Options are available to auto-populate the Budgeted column from other Budgeting worksheets or Spent figures.											
Accommodation	$ 463.65	$ 344.00	$ 344.00		$ 344.00	$ 344.00		$ 344.00	$ 344.00				
Rent	$ 363.91	$ 270.00	$ 270.00		$ 270.00	$ 270.00		$ 270.00	$ 270.00				
Council Tax	$ 99.74	$ 74.00	$ 74.00		$ 74.00	$ 74.00		$ 74.00	$ 74.00				
Food	$ 217.78	$ 190.00	$ 200.74	-$ 10.74	$ 220.00	$ 258.63	-$ 38.63	$ 190.00	$ 25.37	$ 164.63			$ 164.63
Supermarket (Food)	$ 131.41	$ 120.00	$ 144.56	-$ 24.56	$ 120.00	$ 122.57	-$ 2.57	$ 120.00	$ 25.37	$ 94.63			$ 94.63
Food (Non-Supermarket)	$ 49.25	$ 50.00	$ 29.96	$ 20.04	$ 50.00	$ 79.65	-$ 9.61	$ 50.00		$ 50.00			$ 50.00
Alcohol	$ 37.12	$ 20.00	$ 26.22	-$ 6.22	$ 50.00	$ 56.41	-$ 6.41	$ 20.00		$ 20.00			$ 20.00
Household Expenses	$ 31.61	$ 45.00	$ 10.00	$ 35.00	$ 55.00	$ 60.36	$ 29.64	$ 45.00		$ 74.64			$ 74.64
Phone & Internet	$ 7.64	$ 7.00	$ 10.00	-$ 3.00	$ 7.00	$ 7.00		$ 7.00		$ 7.00			$ 7.00
Electricity	$ 17.01	$ 15.00		$ 15.00	$ 25.00	$ 37.86	$ 2.14	$ 15.00		$ 17.14			$ 17.14
Gas	$ 0.00	$ 15.00		$ 15.00	$ 15.00		$ 30.00	$ 15.00		$ 45.00			$ 45.00
TV License	$ 1.35	$ 3.00		$ 3.00	$ 3.00	$ 3.00	$ 3.00	$ 3.00		$ 6.00			$ 6.00
Stair Cleaning	$ 5.62	$ 5.00		$ 5.00	$ 5.00	$ 12.50	-$ 2.50	$ 5.00		$ 5.00			$ 5.00
Personal Expenses	$ 143.23	$ 80.00	$ 52.46	$ 27.54	$ 80.00	$ 216.39	-$ 108.85	$ 80.00	$ 49.95	$ 30.05			$ 30.05
Supermarket (Non-food)	$ 10.15	$ 15.00	$ 9.96	$ 5.04	$ 15.00	$ 10.19	$ 9.85	$ 15.00	$ 2.45	$ 22.40			$ 22.40
Cell Phone	$ 22.46	$ 20.00	$ 20.00		$ 20.00	$ 30.00	-$ 10.00	$ 20.00		$ 20.00			$ 20.00
Haircuts	$ 5.62	$ 5.00	$ 12.50	-$ 7.50	$ 5.00		$ 5.00	$ 5.00		$ 10.00			$ 10.00
Entertainment	$ 34.91	$ 20.00	$ 10.00	$ 10.00	$ 20.00	$ 20.20	$ 9.80	$ 20.00	$ 47.50	-$ 17.70			
Clothing	$ 70.09	$ 20.00		$ 20.00	$ 20.00	$ 156.00	-$ 116.00	$ 20.00		$ 20.00			$ 20.00
Transport	$ 29.83	$ 30.00	$ 45.80	-$ 15.80	$ 30.00	$ 20.60	$ 9.40	$ 30.00		$ 39.40			$ 39.40
Gifts	$ 19.22	$ 10.00	$ 13.79	-$ 3.79	$ 10.00	$ 28.99	$ 18.99	$ 10.00		$ 10.00			$ 10.00
Holidays / Trips	$ 0.00	$ 100.00		$ 100.00	$ 100.00		$ 200.00	$ 500.00		$ 700.00			$ 700.00
Interest	$ 0.00	$ 5.00		$ 5.00	$ 5.00		$ 10.00	$ 5.00		$ 15.00			$ 15.00
Insurance	$ 0.00	$ 10.00		$ 10.00	$ 10.00		$ 20.00	$ 10.00		$ 30.00			$ 30.00
Student Loan Repayments	$ 0.00	$ 50.00		$ 50.00	$ 50.00		$ 100.00	$ 50.00		$ 150.00			$ 150.00
Others	$ 65.99	$ 50.00	$ 130.27	-$ 80.27	$ 50.00	$ 16.62	$ 33.38	$ 50.00		$ 83.38			$ 83.38
Others (Future Income) [OFI]	$ 26.95	$ 10.00		$ 10.00	$ 10.00	$ 59.99	-$ 39.99	$ 10.00		$ 10.00			$ 10.00
Total Expenses (Exclusive)	$ 971.32	$ 764.00	$ 797.06	-$ 33.06	$ 804.00	$ 945.59	-$ 33.51	$ 764.00	$ 419.32	$ 477.25	$ 0.00	$ 0.00	$ 494.95
Total Expenses (Actual)	$ 998.27	$ 924.00	$ 797.06	$ 126.94	$ 964.00	$ 1,005.58	$ 226.50	$ 1,324.00	$ 419.32	$ 1,337.25	$ 0.00	$ 0.00	$ 1,354.65
Budgeted figures Options													
Savings Funds		Use this area to define and budget for custom savings funds. For example: a holiday fund, a retirement fund, a general savings fund etc. Enter figures in the Spent column of a Savings Fund to add funds to the available income for allocation elsewhere from the fund. All balances are rolled forward.											
New Car	$ 269.57	$ 200.00		$ 200.00	$ 200.00		$ 400.00	$ 200.00		$ 600.00			$ 600.00
Emergency Fund	$ 134.78	$ 100.00		$ 100.00	$ 100.00		$ 200.00	$ 100.00		$ 300.00			$ 300.00
	$ 0.00												
	$ 0.00												
	$ 0.00												
	$ 0.00												
	$ 0.00												
	$ 0.00												
	$ 0.00												
General Savings	$ 1,600.53	$ 2,774.07		$ 2,774.07	$ 1,037.28		$ 3,811.35	$ 51.11	$ 300.00	$ 3,562.46			$ 3,562.46
Total Savings Funds	$ 2,004.87	$ 3,074.07	$ 0.00	$ 3,074.07	$ 1,337.28	$ 0.00	$ 4,411.35	$ 351.11	$ 300.00	$ 4,462.46	$ 0.00	$ 0.00	$ 4,462.46

The 'Monthly Averages' column contains the average monthly value of income and expense categories and totals. Average figures are calculated based on the period of time between the budget period start date and the Current Analysis Date in the Settings worksheet. Figures shown in grey indicate an average override is set in the Settings worksheet to override the elapsed period of time used in the calculation.

Available Income

The 'Available Income' row contains the income available for allocation for the corresponding month. The monthly available income is calculated as follows:

Available income =   Income allocated from the previous month
 +   Income allocated for the current month
 –   Total overspending from the previous month
 –   Total amount budgeted for the current month
 +   Total amount transferred from custom savings funds

The available income for the first month of the budget period factors opening net worth into the calculation as opposed to the previous month's figures.

The month for which an income entry value is made available to is determined by the applicable income category's allocation attribute in the Settings worksheet. By default, an income entry contributes to the available income of the month in which it is received. However, if the applicable income category's allocation attribute is set to "N", all entries for that category contribute instead to the available income of the following month. Contributing income to the following month is recommended for income categories that are more active towards month-end. For example, if you receive your salary on or about the final day of every month, the Salary income category should be configured to contribute its total to the following month's available income as opposed to the current month, although this entirely at your discretion. Alternatively, you may wish to configure all income categories to contribute to the following month's available income so you are therefore effectively living entirely off the previous month's income, thereby giving you a financial 'buffer' of one month.

Allocating Income

At the beginning of each month, all of the available income for the current month should be appropriately allocated to expense categories, thereby effectively pre-spending your available funds in anticipation of, and in preparation for, future expenditure. Your own custom savings funds can be created in the area below the expense categories for income allocation also. Refer to the Custom Savings Funds area below for more information. Enter figures in the 'Budgeted' column of the current month to allocate income to the corresponding expense category or custom savings fund. The 'Monthly Averages' column figures can be used as a guide to determine appropriate and realistic fund allocation. As you allocate your funds, the available income figure will decrease.

As expenditure is incurred during the month, the 'Spent' column is automatically populated with expense category totals. The 'Balance' column shows the difference between the amount allocated and the amount spent for each expense category. Positive expense category balances and positive savings fund balances are rolled forward to the following month. Negative savings fund balance are also rolled forward, however negative expense category balances are not; these are instead subtracted from the following month's available income and the category's balance reset to zero. In this way, the loss incurred from the overspending can be addressed immediately and the loss 'distributed' across all expense categories and savings funds the following month by the forcible decrease in available income, thereby mitigating its overall effect on your financial performance.

Allocated income can be adjusted throughout the current month to suit your current financial situation.

Budgeted Figures Options

Automated options are available concerning the 'Budgeted' column figures. Enter one of the following letters in the 'Budgeted figures Options' cell corresponding to the 'Budgeted' column on which you want the automated option to be performed:

- F – Copy budgeted figures from the current budgeting worksheet.
- T – Copy budgeted figures to the current budgeting worksheet.
- S – Copy budgeted figures from the current month's 'Spent' column figures.

The current budgeting worksheet is either the Quick Budget or the Monthly Budget. Refer to the Quick Budget Worksheet section and the Monthly Budget Worksheet section for more information.

Expense Preparation

Funds can be allocated to expense categories even if no expenditure is expected to be incurred for this category in the current month. In this way, you are preparing for future expenditure in this category. For example, if your electricity bill is received quarterly and is approximately $60 per bill, allocate $20 to the Electricity expense category every month ($60 divided by 3 months). Because positive expense category balances are rolled forward, you will have a positive Electricity balance of $60 in preparation for the expected bill.

Custom Savings Funds

Examples of custom savings funds may include a holiday fund, a Christmas fund, a retirement fund, a new car fund, an emergency fund, a general savings fund, etc. Similar to the above example, if you own a car then unexpected repair and maintenance bills can be prepared for by creating a custom savings fund specifically for this purpose (assuming an appropriate expense category has not already been created for this purpose), and regularly allocating income to it. In this way, if and when your car requires repair or maintenance work, you already have funds set aside to safely cover this expense.

When you wish to use funds saved up in a custom savings fund for allocation to an expense category, enter the desired amount in the 'Spent' column of the savings fund, and add the same amount to the 'Budgeted' column of the expense category. For example, using the above scenario, you incur an unexpected repair bill for your car of $150. You would enter $150 in the 'Spent' column of the Car Bills savings fund, thereby adding $150 to the current month's available income. You can then allocate this $150 to the Others expense category, or any expense category appropriate for this type of expenditure.

As another example, you have been regularly allocating income to a New Car savings fund, and you wish use these funds for a car you are about to purchase for $2000. In this scenario, you would enter $2000 in the 'Spent' column of the New Car savings fund, thereby adding $2000 to the current month's available income. You can then allocate this $2000 to the OFI expense category (assuming you will enter the purchase of the car in WIMP as an OFI expense; refer to the Other (Future Income) Expenses area of the Expense Category Types section for more information).

Zeroing Available Income

It is important to note that all of the current month's available income should be allocated somewhere; that is, the available income figure should always be reduced to zero every month. Non-allocated income is not rolled forward to the following month as it is pertinent only to the current month. Any excessive available income should be allocated to a custom savings fund – a General Savings fund for example – as this will be rolled forward.

If the available income becomes negative, you are then allocating funds you do not have available. In this situation, funds should be 'withdrawn' from custom savings funds and added to the current month's available income by entering the desired amount in the 'Spent' column of the corresponding savings funds. Additionally, negative figures can be allocated to expense categories thereby adding to the available income for allocation elsewhere (obviously, this is only appropriate

for expense categories with a positive balance). In this way, you are effectively moving your funds between expense categories.

The Income Allocation worksheet cells that are pertinent to the Entry Information function are the income and expense category headers, and the 'Spent' column figures. Refer to the Entry Information area of the WIMP Functions section for more information.

Average Figures Worksheet

The Average Figures worksheet allows you to enter target average values for income and expense categories and totals, and then calculates the target amounts required per period to reach your target average. The Average Figures worksheet is visible only when the Average Figures module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Average Figures	Weekly Averages	Monthly Averages	Quarterly Averages	Yearly Averages	Target Averages	Frequency	1 Period	2 Periods	3 Periods	4 Periods	5 Periods	6 Periods	7 Periods	8 Periods
Income					Enter target averages and category frequencies to establish target amounts per period required to reach the target average over the applicable number of periods.									
Salary	409.30	100.00	5,335.51	21,342.02										
Wages	0.00	0.00	0.00	0.00										
Interest	0.69	100.00	9.01	36.03										
Others	21.38	92.90	278.69	1,114.77	100.00	Monthly	185.23	142.62	128.41	121.31	117.05	114.21	112.18	110.65
OFI Income	0.29	1.25	3.75	15.00										
OFI Capital Gain	0.00	0.00	0.00	0.00										
Total Income	431.66	1,875.65	5,626.96	22,507.82	2,000.00	Monthly	3,492.18	2,746.09	2,497.39	2,373.05	2,298.44	2,248.70	2,213.17	2,186.52
Expenses														
Accommodation	80.79	351.03	1,053.09	4,212.37										
Rent	62.14	270.00	810.00	3,240.00										
Council Tax	18.65	81.03	243.09	972.37										
Food	40.48	175.91	527.73	2,110.93										
Supermarket (Food)	21.63	93.99	281.98	1,127.91	20.00	Weekly	-65.05	-22.53	-8.35	-1.26	2.99	5.82	7.85	9.37
Food (Non-Supermarket)	12.73	55.32	165.96	663.85	10.00	Weekly	-132.42	-61.21	-37.47	-25.61	-18.48	-13.74	-10.35	-7.80
Alcohol	6.12	26.60	79.79	319.17	25.00	Monthly	5.83	15.42	18.61	20.21	21.17	21.81	22.26	22.60
Household Expenses	8.65	37.59	112.77	451.08										
Phone & Internet	1.59	6.92	20.75	83.00										
Electricity	3.19	13.85	41.56	166.23	40.00	Quarterly	33.77	36.89	37.92	38.44	38.75	38.96	39.11	39.22
Gas	2.63	11.45	34.34	137.35	30.00	Quarterly	12.65	21.33	24.22	25.66	26.53	27.11	27.52	27.83
TV License	0.52	2.25	6.75	27.00										
Stair Cleaning	0.72	3.13	9.38	37.50										
Personal Expenses	26.68	115.93	347.78	1,391.11	100.00	Monthly	-91.11	4.45	36.30	52.22	61.78	68.15	72.70	76.11
Supermarket (Non-food)	3.79	16.48	49.44	197.74										
Cell Phone	7.58	32.92	98.75	395.00	30.00	Monthly	-5.00	12.50	18.33	21.25	23.00	24.17	25.00	25.63
Haircuts	0.85	3.71	11.13	44.50										
Entertainment	4.69	20.40	61.20	244.80	20.00	Monthly	15.20	17.60	18.40	18.80	19.04	19.20	19.31	19.40
Clothing	9.76	42.42	127.27	509.07										
Transport	1.54	6.70	20.10	80.40										
Gifts	6.10	26.52	79.56	318.23										
Holidays / Trips	83.04	360.85	1,082.54	4,330.15										
Interest	0.70	3.02	9.07	36.29										
Insurance	1.92	8.33	25.00	100.00										
Student Loan Repayments	35.28	153.29	459.86	1,839.44										
Others	14.01	60.87	182.61	730.44	50.00	Monthly	-80.44	15.22	6.52	17.39	23.91	28.26	31.37	33.70
Others (Future Income) [OFI]	35.50	154.28	462.83	1,851.31										
OFI Write Off	0.00	0.00	0.00	0.00										
Total Expenses (Exclusive)	180.87	785.90	2,357.71	9,430.85	800.00	Monthly	969.15	884.58	856.38	842.29	833.83	828.19	824.16	821.14
Total Expenses (Actual)	334.69	1,454.31	4,362.94	17,451.75										
Net Income	96.97	421.34	1,264.02	5,056.07	500.00	Monthly	1,443.93	971.97	814.64	735.98	688.79	657.32	634.85	617.99

Each 'Averages' column contains the average value of income and expense categories and totals for the timeframe indicated in the corresponding column header. Average figures are calculated based on the period of time between the budget period start date and the Current Analysis Date in the Settings worksheet. Figures shown in grey indicate an average override is set in the Settings worksheet to override the elapsed period of time used in the calculation.

Use the 'Target Averages' column to optionally enter a target average value for the each category, and use the 'Frequency' column to select the frequency applicable to the target value. A frequency can be quickly selected from the dropdown box that will appear when the cell is selected. Available frequencies are:

- Daily
- Weekly
- Biweekly
- Monthly
- Quarterly
- Semi-annually
- Yearly

The average figures can be used as a guide to determine appropriate and realistic targets averages.

Each period column contains the target amounts required per period for the number of timeframe periods in the corresponding column header to achieve your target average. For example, your

average monthly grocery expenditure is $100, and you would like to reduce your grocery expenditure over time to such an extent that your average monthly grocery expenditure decreases to $90. You enter $90 in the 'Target Averages' column for the "Groceries" expense category, and select "Monthly" in the 'Frequency' column.

Target Averages	Frequency	1 Period	2 Periods	3 Periods	4 Periods	5 Periods	6 Periods	7 Periods	8 Periods	9 Periods	10 Periods	11 Periods	12 Periods
$ 90.00	Monthly	-$ 30.00	$ 30.00	$ 50.00	$ 60.00	$ 66.00	$ 70.00	$ 72.86	$ 75.00	$ 76.67	£ 78.00	£ 79.09	£ 80.00

Period targets are automatically calculated based on the target average and frequency entered. As per the above screenshot, in order to reduce your average monthly grocery expenditure from $100 to $90 in, for example, 12 periods (12 months in this scenario), you need to incur an average grocery expense of $80 per month for the next twelve months. In order to achieve the target average on $90 in nine periods, you need to incur an average grocery expense of $76.67 per month for the next nine months, and so forth.

The Average Figures worksheet cells that are pertinent to the Entry Information function are the income and expense category headers. Refer to the Entry Information area of the WIMP Functions section for more information.

Analysis Worksheets
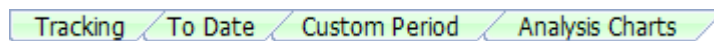
The Analysis worksheets include the Tracking, To Date, Custom Period, and Analysis Charts worksheets. These worksheets allow you to interactively analyse your financial data, behaviour, and position in various ways.

Tracking Worksheet

The Tracking worksheet allows you to track your financial performance within the current weekly, monthly, quarterly, and yearly period, as determined by the Current Analysis Date in the Settings worksheet. The Tracking worksheet also automatically forecasts your period-end income and expense category totals based on average figures and your financial activity within the current time periods, and allows you to set category goals.

Tracking	Average	Fix'd	This Week	% of Avg	Forecast	% of Avg	Goal	% to Goal		Average	Fix'd	This Month	% of Avg	Forecast	% of Avg	Goal	% Goal
Income				**Weekly**									**Monthly**				
Salary	$ 435.55									$ 1,841.87	Y			$ 1,841.87	100.00%		
Wages	$ 0.00									$ 0.00							
Interest	$ 0.74									$ 3.19		$ 4.00	125.34%	$ 13.78	431.74%		
Others	$ 22.75									$ 98.74							
OFI Income	$ 0.31									$ 1.33							
OFI Capital Gain	$ 0.00									$ 0.00							
Total Income	**$ 459.34**		**$ 0.00**	**0.00%**	**$ 0.00**	**0.00%**				**$ 1,993.55**		**$ 4.00**	**0.20%**	**$ 1,855.65**	**93.08%**		
Expenses	The current periods are determined by the Current Analysis Date in the Settings worksheet.																
Accommodation	$ 85.97									$ 344.00		$ 344.00	100.00%	$ 344.00	100.00%		
Rent	$ 66.12									$ 270.00	Y	$ 270.00	100.00%	$ 270.00	100.00%		
Council Tax	$ 19.84									$ 74.00	Y	$ 74.00	100.00%	$ 74.00	100.00%		
Food	$ 44.19		$ 77.74	175.93%	$ 41.74	94.46%				$ 191.78		$ 94.63	49.34%	$ 325.95	169.96%		
Supermarket (Food)	$ 23.73		$ 22.64	95.41%	$ 22.64	95.41%	$ 20.00	113.20%		$ 102.99		$ 69.53	67.51%	$ 239.49	232.55%	$ 85.00	81.80%
Food (Non-Supermarket)	$ 13.67		$ 11.63	85.08%	$ 11.63	85.08%				$ 59.33		$ 11.63	19.60%	$ 40.06	67.52%		
Alcohol	$ 6.79		$ 7.47	110.04%	$ 7.47	110.04%				$ 29.46		$ 13.47	45.72%	$ 46.40	157.48%		
Household Expenses	$ 9.21		$ 10.00	108.63%	$ 10.00	108.63%				$ 40.21		$ 10.00	24.87%	$ 10.00	24.87%		
Phone & Internet	$ 1.69		$ 7.00	413.25%	$ 7.00	413.25%				$ 7.00	Y	$ 7.00	100.00%	$ 7.00	100.00%		
Electricity	$ 3.39									$ 14.72							
Gas	$ 2.80									$ 12.17							
TV License	$ 0.55		$ 3.00	544.44%	$ 3.00	544.44%				$ 3.00	Y	$ 3.00	100.00%	$ 3.00	100.00%		
Stair Cleaning	$ 0.77									$ 3.32							
Personal Expenses	$ 28.39		$ 2.45	8.63%	$ 2.45	8.63%				$ 123.21		$ 49.95	40.54%	$ 172.05	139.64%		
Supermarket (Non-food)	$ 4.04		$ 2.45	60.71%	$ 2.45	60.71%				$ 17.51		$ 2.45	13.99%	$ 8.44	48.18%		
Cell Phone	$ 8.06									$ 34.99							
Haircuts	$ 0.91									$ 3.94							
Entertainment	$ 5.00									$ 21.68		$ 47.50	219.07%	$ 163.61	754.58%		
Clothing	$ 10.39									$ 45.09							
Transport	$ 1.64									$ 7.12							
Gifts	$ 7.32		$ 50.45	689.11%	$ 50.45	689.11%				$ 31.77		$ 50.45	158.78%	$ 173.77	546.91%		
Holidays / Trips	$ 88.37									$ 383.53							
Interest	$ 0.74									$ 3.21							
Insurance	$ 2.04									$ 8.86							
Student Loan Repayments	$ 37.54									$ 162.92							
Others	$ 15.05		$ 6.98	46.38%	$ 6.98	46.38%				$ 65.31		$ 6.98	10.69%	$ 24.04	36.81%		
Others (Future Income) [OFI]	$ 38.80		$ 50.00	128.86%	$ 50.00	128.86%				$ 168.40		$ 50.00	29.69%	$ 172.22	102.27%		
OFI Write Off	$ 0.00									$ 0.00							
Total Expenses (Exclusive)	**$ 194.54**		**$ 111.62**	**57.38%**	**$ 111.62**	**57.38%**	**$ 90.00**	**124.02%**		**$ 844.32**		**$ 556.01**	**65.85%**	**$ 1,049.81**	**124.34%**	**$ 750.00**	**74.13%**
Total Expenses (Actual)	**$ 359.26**		**$ 161.62**	**44.99%**	**$ 161.62**	**44.99%**				**$ 1,559.17**		**$ 606.01**	**38.87%**	**$ 1,222.03**	**78.38%**		
Net Income	**$ 100.09**		**-$ 161.62**	**-161.48%**	**-$ 161.62**	**-161.48%**				**$ 434.38**		**-$ 602.01**	**-138.59%**	**$ 633.62**	**145.87%**	**$ 1,100.00**	**-54.73%**

The Tracking worksheet is split into four sections for the current weekly, monthly, quarterly, and yearly timeframes. Each section contains the same columns.

The 'Average' columns contain the average value of income and expense categories and totals for the applicable timeframe. Average figures are calculated based on the period of time between the budget period start date and the Current Analysis Date in the Settings worksheet. Figures shown in grey indicate an average override is set in the Settings worksheet to override the elapsed period of time used in the calculation. The average figures can be manually overwritten (fixed) to facilitate forecasting where appropriate. For example, if your salary is regularly $2000 per month, overwrite the Salary income category's monthly average figure with $2000. The 'Fixed' column allows you to indicate that you have set a fixed average figure. Refer to the 'Forecast' columns area below for more information.

The 'This Week', 'This Month', 'This Quarter', and 'This Year' columns contain the total value of each income and expense category since the start of the applicable timeframe for the current period, as determined by the Current Analysis Date in the Settings worksheet. The adjacent "% of Average' column shows the value of each category as a percentage of that category's average figure for the corresponding timeframe.

The 'Forecast' columns contain the forecasted period-end total for all income and expense categories and totals. WIMP considers the following factors in its forecasting algorithm:
- Category totals for the current period of the corresponding timeframe.
- Category average figures for the applicable timeframe, and whether these are fixed.

- Category frequencies, as set in the Settings worksheet, if present.
- The amount of time elapsed in the current period of the corresponding timeframe.

Activating the Entry Information function on a 'Forecast' column figure will display a message box explaining how the forecasted figure has been calculated. The adjacent '% of Average' column shows the forecasted value of each category as a percentage of that category's average figure for the corresponding timeframe.

The 'Goal' columns allow you to enter an optional period-end goal amount for each income and expense category against which your financial performance can be quickly tracked. The adjacent '% to Goal' column shows the corresponding category total as a percentage of the goal amount, thereby showing how close you are to achieving your goal.

The Tracking worksheet cells that are pertinent to the Entry Information function are the income and expense category headers, the current period totals columns, and the Forecasting columns. Refer to the Entry Information area of the WIMP Functions section for more information.

To Date Worksheet

The To Date worksheet allows you to analyse your financial performance to date for the current yearly, quarterly, and monthly period as determined by the Current Analysis Date in the Settings worksheet, and displays sub-period average figures within each of these periods.

To Date	2008 Totals	Averages Weekly	Averages Monthly	Averages Quarterly	Q2 2008 Totals	Averages Weekly	Averages Monthly	May 2008 Totals	Averages Weekly
Income	**Year to date**				**Quarter to date**			**Month to date**	
Salary	$ 9,187.48	$ 425.91	$ 1,837.50	$ 5,512.49	$ 3,682.15	$ 422.54	$ 1,841.08		
Wages									
Interest					$ 0.17	$ 0.02	$ 0.09	$ 0.06	$ 0.01
Others	$ 133.79	$ 6.20	$ 26.76	$ 80.27	$ 50.00	$ 5.74	$ 25.00	$ 50.00	$ 11.29
OFI Income									
OFI Capital Gain									
Total Income	$ 9,321.27	$ 432.11	$ 1,864.25	$ 5,592.76	$ 3,732.32	$ 428.30	$ 1,866.16	$ 50.06	$ 11.30
Expenses	*The current periods are determined by the Current Analysis Date in the Settings worksheet.*								
Accommodation	$ 1,804.37	$ 83.65	$ 360.87	$ 1,082.62	$ 687.01	$ 78.84	$ 343.51	$ 344.00	$ 77.68
Rent	$ 1,350.00	$ 62.58	$ 270.00	$ 810.00	$ 540.00	$ 61.97	$ 270.00	$ 270.00	$ 60.97
Council Tax	$ 454.37	$ 21.06	$ 90.87	$ 272.62	$ 147.01	$ 16.87	$ 73.51	$ 74.00	$ 16.71
Food	$ 780.70	$ 36.19	$ 156.14	$ 468.42	$ 146.93	$ 16.86	$ 73.47	$ 86.18	$ 19.46
Supermarket (Food)	$ 398.80	$ 18.49	$ 79.76	$ 239.28	$ 136.49	$ 15.66	$ 68.25	$ 77.74	$ 17.55
Food (Non-Supermarket)	$ 255.32	$ 11.84	$ 51.06	$ 153.19	$ 10.44	$ 1.20	$ 5.22	$ 8.44	$ 1.91
Alcohol	$ 126.58	$ 5.87	$ 25.32	$ 75.95					
Household Expenses	$ 242.05	$ 11.22	$ 48.41	$ 145.23	$ 100.25	$ 11.50	$ 50.13	$ 28.41	$ 6.42
Phone & Internet	$ 28.00	$ 1.30	$ 5.60	$ 16.80	$ 7.00	$ 0.80	$ 3.50		
Electricity	$ 79.71	$ 3.70	$ 15.94	$ 47.83	$ 28.41	$ 3.26	$ 14.21	$ 28.41	$ 6.42
Gas	$ 109.84	$ 5.09	$ 21.97	$ 65.90	$ 61.84	$ 7.10	$ 30.92		
TV License	$ 12.00	$ 0.56	$ 2.40	$ 7.20	$ 3.00	$ 0.34	$ 1.50		
Stair Cleaning	$ 12.50	$ 0.58	$ 2.50	$ 7.50					
Personal Expenses	$ 464.05	$ 21.51	$ 92.81	$ 278.43	$ 85.59	$ 9.82	$ 42.80	$ 46.50	$ 10.50
Supermarket (Non-food)	$ 86.19	$ 4.00	$ 17.24	$ 51.71	$ 29.09	$ 3.34	$ 14.55		
Cell Phone	$ 170.00	$ 7.88	$ 34.00	$ 102.00	$ 40.00	$ 4.59	$ 20.00	$ 30.00	$ 6.77
Haircuts	$ 26.00	$ 1.21	$ 5.20	$ 15.60	$ 11.00	$ 1.26	$ 5.50	$ 11.00	$ 2.48
Entertainment	$ 19.70	$ 0.91	$ 3.94	$ 11.82	$ 5.50	$ 0.63	$ 2.75	$ 5.50	$ 1.24
Clothing	$ 162.16	$ 7.52	$ 32.43	$ 97.30					
Transport	$ 8.00	$ 0.37	$ 1.60	$ 4.80	$ 2.00	$ 0.23	$ 1.00		
Gifts	$ 50.68	$ 2.35	$ 10.14	$ 30.41	$ 4.69	$ 0.54	$ 2.35		
Holidays / Trips	$ 2,039.03	$ 94.52	$ 407.81	$ 1,223.42	$ 1,845.35	$ 211.76	$ 922.68	$ 358.98	$ 81.06
Interest									
Insurance	$ 100.00	$ 4.64	$ 20.00	$ 60.00	$ 100.00	$ 11.48	$ 50.00	$ 100.00	$ 22.58
Student Loan Repayments	$ 1,839.44	$ 85.27	$ 367.89	$ 1,103.66					
Others	$ 291.60	$ 13.52	$ 58.32	$ 174.96	$ 103.08	$ 11.83	$ 51.54	$ 66.81	$ 15.09
Others (Future Income) [OFI]	$ 1,512.30	$ 70.11	$ 302.46	$ 907.38	$ 1,455.08	$ 166.98	$ 727.54	$ 1,102.95	$ 249.05
OFI Write Off									
Total Expenses (Exclusive)	$ 3,741.45	$ 173.44	$ 748.29	$ 2,244.87	$ 1,229.55	$ 141.10	$ 614.78	$ 671.90	$ 151.72
Total Expenses (Actual)	$ 9,132.22	$ 423.35	$ 1,826.44	$ 5,479.33	$ 4,529.98	$ 519.83	$ 2,264.99	$ 2,133.83	$ 481.83
Net Income	$ 189.05	$ 8.76	$ 37.81	$ 113.43	-$ 797.66	-$ 91.53	-$ 398.83	-$ 2,083.77	-$ 470.53

The To Date worksheet is split into three sections for the current yearly, quarterly, and monthly timeframes. The first column of each section contains the total value of each income and expense category since the start of the period shown in the corresponding column header. The adjacent columns in each section contain the average value of each category to date within the corresponding period, for the timeframe shown in the corresponding column headers.

For example, consider the following screenshot:

To Date	2008 Totals	Averages Weekly	Averages Monthly	Averages Quarterly	Q2 2008 Totals	Averages Weekly	Averages Monthly	May 2008 Totals	Averages Weekly
Income	**Year to date**				**Quarter to date**			**Month to date**	
Salary	$ 9,187.48	$ 425.91	$ 1,837.50	$ 5,512.49	$ 3,682.15	$ 422.54	$ 1,841.08		

Here you can see that in the year 2008 to date (based on the Current Analysis Date), $9187.48 of salary has been received, which equates to weekly, monthly, and quarterly averages of $425.91 per week, $1837.50 per month, and $5512.49 per quarter, based on the Current Analysis Date. Similarly, you can see that in the second quarter to date, $3682.15 of salary has been received, which equates weekly and monthly averages of $422.54 per week and $1841.08 per month, based on the Current Analysis Date. No salary has been received in May to date.

The To Date worksheet cells that are pertinent to the Entry Information functions are the income and expense category headers, and the period column totals.

The Average Figures worksheet contains a number of graphical charts that allow you to visually track your financial performance for the current periods to date from various aspects.
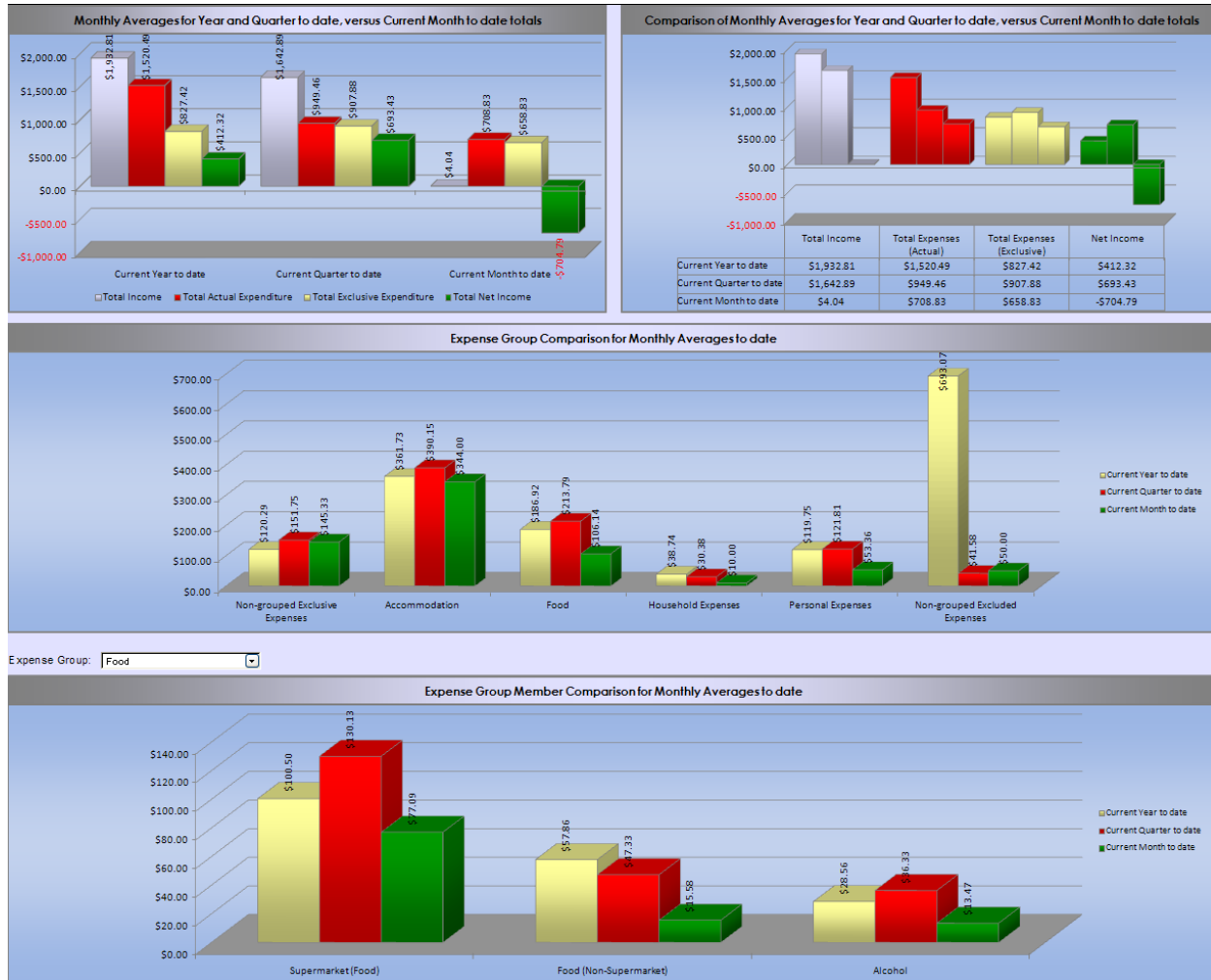
The top two charts both compare the average monthly income, average monthly actual expenditure, average monthly exclusive expenditure, and the average monthly net income for the current year to date and the current quarter to date against the total income, total actual expenditure, total exclusive expenditure, and total net income for the current month to date. The left-most chart is in the form of a bar graph grouped by timeframe, whereas the right-most chart is in the form of a bar graph grouped by totals.

The 'Expense Group Comparison for Monthly Averages to date' chart compares monthly expense group averages in the form of a bar chart for the current year to date, the current quarter to date, and the current month to date.

The 'Expense Group Member Comparison for Monthly Averages to date' chart compares average monthly figures for the current year to date, the current quarter to date, and the current month to

date in the form of a bar graph for expense categories within the expense group selected in the 'Expense Group' dropdown box.

Custom Period Worksheet

The Custom Period worksheet allows you to analyse your financial performance within any custom period of time that you define. The worksheet contains the income and expense category totals for the custom period, along with the weekly, monthly, quarterly, and yearly category averages within the custom period.

Custom Period	Period Totals	Averages			
		Weekly	Monthly	Quarterly	Yearly
Income					
Salary	$ 10,313.48	$ 396.67	$ 1,718.91	$ 5,156.74	$ 20,626.96
Wages					
Interest	$ 35.36	$ 1.36	$ 5.89	$ 17.68	$ 70.72
Others	$ 930.06	$ 35.77	$ 155.01	$ 465.03	$ 1,860.12
OFI Income	$ 15.00	$ 0.58	$ 2.50	$ 7.50	$ 30.00
OFI Capital Gain					
Total Income	$ 11,293.90	$ 434.38	$ 1,882.32	$ 5,646.95	$ 22,587.80
Expenses					
Accommodation	$ 2,064.00	$ 79.38	$ 344.00	$ 1,032.00	$ 4,128.00
Rent	$ 1,620.00	$ 62.31	$ 270.00	$ 810.00	$ 3,240.00
Council Tax	$ 444.00	$ 17.08	$ 74.00	$ 222.00	$ 888.00
Food	$ 1,232.85	$ 47.42	$ 205.48	$ 616.43	$ 2,465.70
Supermarket (Food)	$ 648.64	$ 24.95	$ 108.11	$ 324.32	$ 1,297.28
Food (Non-Supermarket)	$ 386.67	$ 14.87	$ 64.45	$ 193.34	$ 773.34
Alcohol	$ 197.54	$ 7.60	$ 32.92	$ 98.77	$ 395.08
Household Expenses	$ 199.03	$ 7.66	$ 33.17	$ 99.52	$ 398.06
Phone & Internet	$ 48.00	$ 1.85	$ 8.00	$ 24.00	$ 96.00
Electricity	$ 86.52	$ 3.33	$ 14.42	$ 43.26	$ 173.04
Gas	$ 27.51	$ 1.06	$ 4.59	$ 13.76	$ 55.02
TV License	$ 12.00	$ 0.46	$ 2.00	$ 6.00	$ 24.00
Stair Cleaning	$ 25.00	$ 0.96	$ 4.17	$ 12.50	$ 50.00
Personal Expenses	$ 777.06	$ 29.89	$ 129.51	$ 388.53	$ 1,554.12
Supermarket (Non-food)	$ 91.70	$ 3.53	$ 15.28	$ 45.85	$ 183.40
Cell Phone	$ 180.00	$ 6.92	$ 30.00	$ 90.00	$ 360.00
Haircuts	$ 18.50	$ 0.71	$ 3.08	$ 9.25	$ 37.00
Entertainment	$ 189.90	$ 7.30	$ 31.65	$ 94.95	$ 379.80
Clothing	$ 296.96	$ 11.42	$ 49.49	$ 148.48	$ 593.92
Transport	$ 72.40	$ 2.78	$ 12.07	$ 36.20	$ 144.80
Gifts	$ 291.62	$ 11.22	$ 48.60	$ 145.81	$ 583.24
Holidays / Trips	$ 1,951.57	$ 75.06	$ 325.26	$ 975.79	$ 3,903.14
Interest	$ 15.14	$ 0.58	$ 2.52	$ 7.57	$ 30.28
Insurance					
Student Loan Repayments					
Others	$ 407.36	$ 15.67	$ 67.89	$ 203.68	$ 814.72
Others (Future Income) [OFI]	$ 379.06	$ 14.58	$ 63.18	$ 189.53	$ 758.12
OFI Write Off					
Total Expenses (Exclusive)	$ 5,059.46	$ 194.59	$ 843.24	$ 2,529.73	$ 10,118.92
Total Expenses (Actual)	$ 7,390.09	$ 284.23	$ 1,231.68	$ 3,695.05	$ 14,780.18
Net Income	$ 3,903.81	$ 150.15	$ 650.64	$ 1,951.91	$ 7,807.62

Custom Period Timeframe

Week from: [ ] ▾

Week to: [ ] ▾

Month from: Oct 2007 ▾

Month to: Mar 2008 ▾

Refresh Data

Use the combo boxes above to select a time period for analysis. Use the radio buttons to select either a weekly or a monthly timeframe.

Use the 'Custom Period Timeframe' dropdown boxes to select a custom period of time for analysis. The custom period can be based on a weekly timeframe or a monthly timeframe for any period of time within the budget period as set in the Settings worksheet. Select the radio button corresponding to either a weekly timeframe or a monthly timeframe to select your desired timeframe for analysis. Click the 'Refresh Data' button to refresh the worksheet with the latest financial data for the custom period.

The 'Period Totals' column contains the income and expense category totals for the custom timeframe. The 'Averages' columns contain the average value of each category for the timeframe shown in the corresponding column headers.

The Custom Period worksheet cells that are pertinent to the Entry Information function are the income and expense category headers, and the 'Period Totals' column figures. Refer to the Entry Information area of the WIMP Functions section for more information.

The Custom Period worksheet contains a number of graphical charts that allow you to visually track your financial performance for the custom period from various aspects.
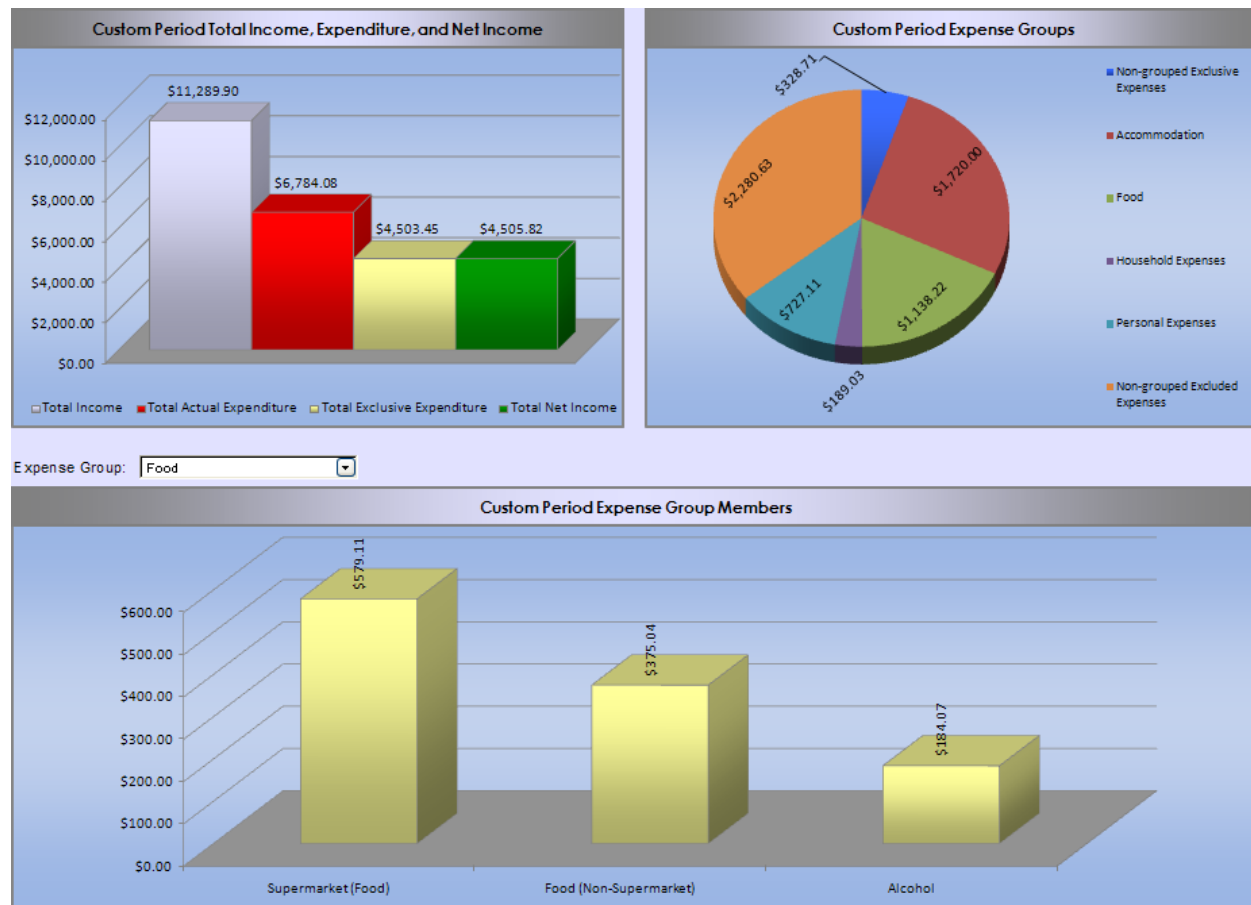
The 'Custom Period Total Income, Expenditure, and Net Income' chart compares total income, total actual expenditure, total exclusive expenditure, and total net income figures over the custom period in the form of a bar graph.

The 'Custom Period Expense Groups' chart shows the proportion each expense group contributes to the total expenditure over the custom period in the form of a pie graph. This chart also includes non-grouped exclusive and excluded expense categories. Refer to the Expense Category Types section for more information.

The 'Custom Period Expense Group Members' shows a breakdown of expense category totals within the expense group selected in the 'Expense Group' dropdown box in the form of a bar graph.

Analysis Charts Worksheet

The Analysis Charts worksheet contains numerous interactive graphical charts that allow you to visually analyse your financial performance and position in various ways. Each of these charts is explained in detail below.
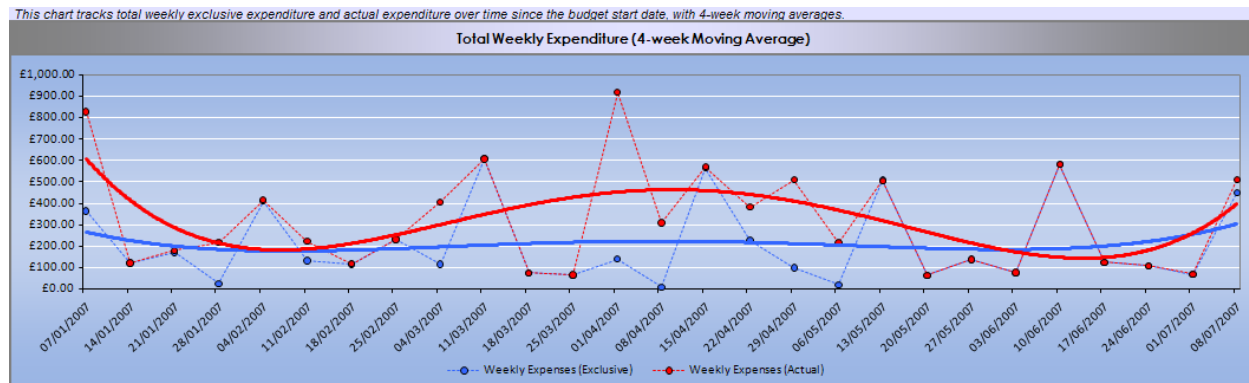
The 'Total Weekly Expenditure' chart shows the total weekly exclusive expenditure and the total weekly actual expenditure in the form of a combined line graph for all weeks prior to the Current Analysis Date in the Settings worksheet. Each point represents the week-end total for the respective date. Four-week moving average trend lines are shown in bold to give a better indication of the overall trend over time.
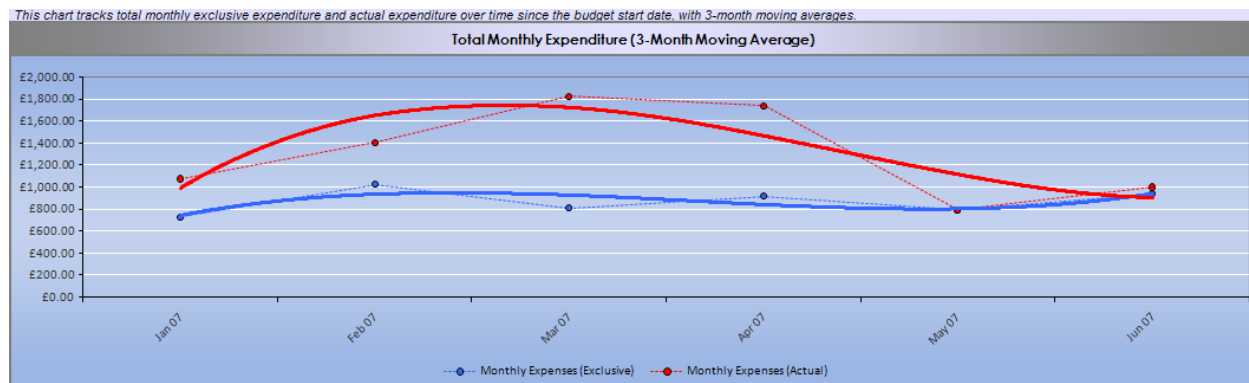
The 'Total Monthly Expenditure' chart shows the total monthly exclusive expenditure and the total monthly actual expenditure in the form of a combined line graph for all months prior to the Current Analysis Date in the Settings worksheet. Each point represents the month-end total for the respective date. Three-month moving average trend lines are shown in bold to give a better indication of the overall trend over time.
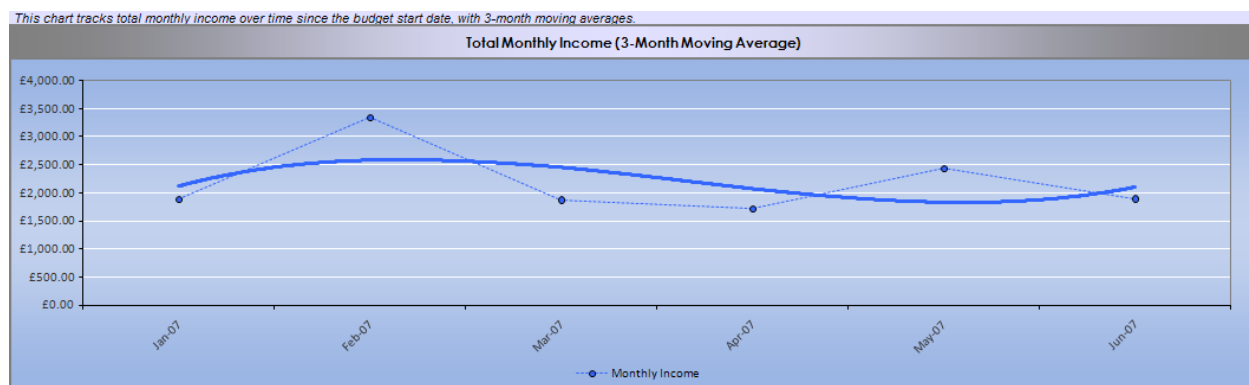
The 'Total Monthly Income' chart shows the total monthly income in the form of a line graph for all months prior to the Current Analysis Date in the Settings worksheet. Each point represents the month-end total for the respective date. A three-month moving average trend line is shown in bold to give a better indication of the overall trend over time.
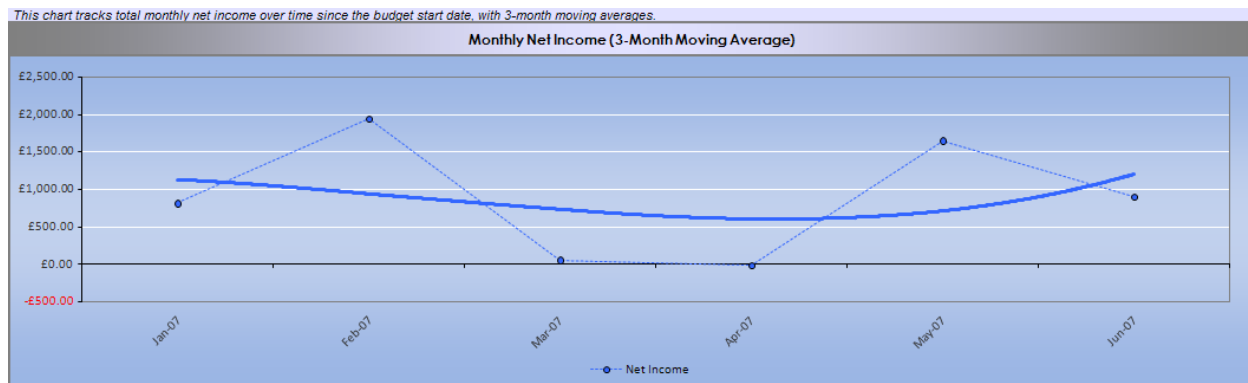
The 'Monthly Net Income' chart shows the monthly net income in the form of a line graph for all months prior to the Current Analysis Date in the Settings worksheet. Each point represents the month-end net income for the respective date. A three-month moving average trend line is shown in bold to give a better indication of the overall trend over time.
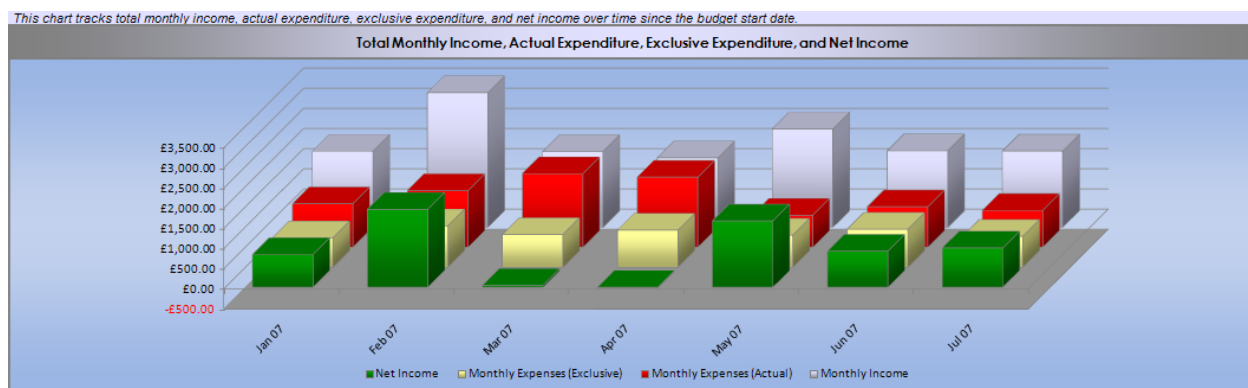
The 'Total Monthly Income, Actual Expenditure, Exclusive Expenditure, and Net Income' chart shows the total monthly income, actual expenditure, exclusive expenditure, and net income in the form of a combined bar graph for all months prior to and including the Current Analysis Date in the Settings worksheet. This allows you to visually track your overall month-by-month financial performance.
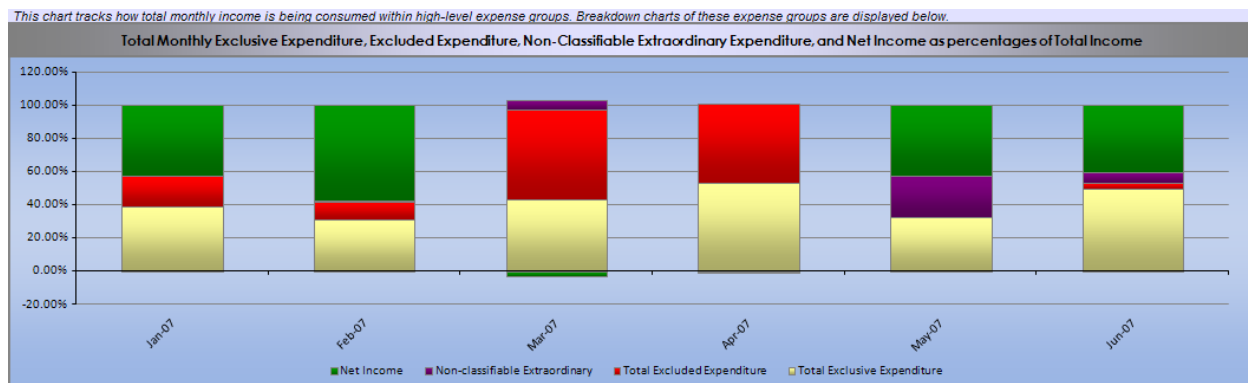
The 'Total Monthly Exclusive Expenditure, Excluded Expenditure, Non-classifiable Extraordinary Expenditure, and Net Income as percentages of Total Income' chart shows the total monthly

exclusive expenditure, excluded expenditure, non-classifiable extraordinary expenditure, and net income as percentages of the total monthly income for all months prior to the Current Analysis Date in the Settings worksheet. This allows you visually track how total monthly income is being consumed within high-level expense groups. In cases where the net income is negative, expenditure will exceed the 100% line and net income will appear as a negative percentage. Refer to the Expense Category Types section for more information.
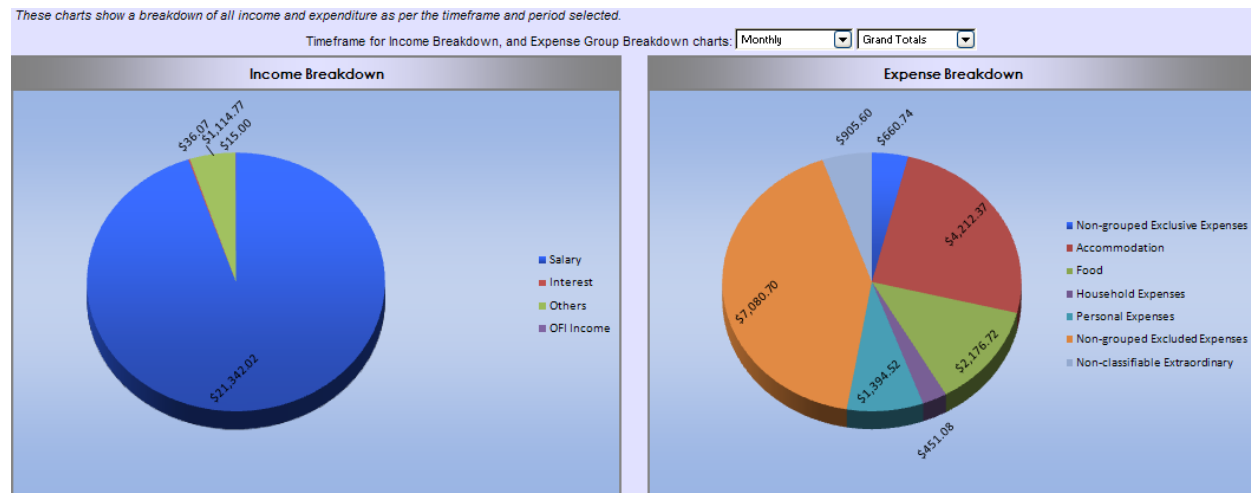
The 'Income Breakdown' and 'Expense Breakdown' charts show a breakdown of income categories and expense groups in the form of pie graphs. Use the first 'Timeframe' dropdown box to select either a weekly, monthly, quarterly, or yearly timeframe. Use the second 'Timeframe' dropdown box to select either grand totals, average figures for the selected timeframe, or an individual period within the selected timeframe.
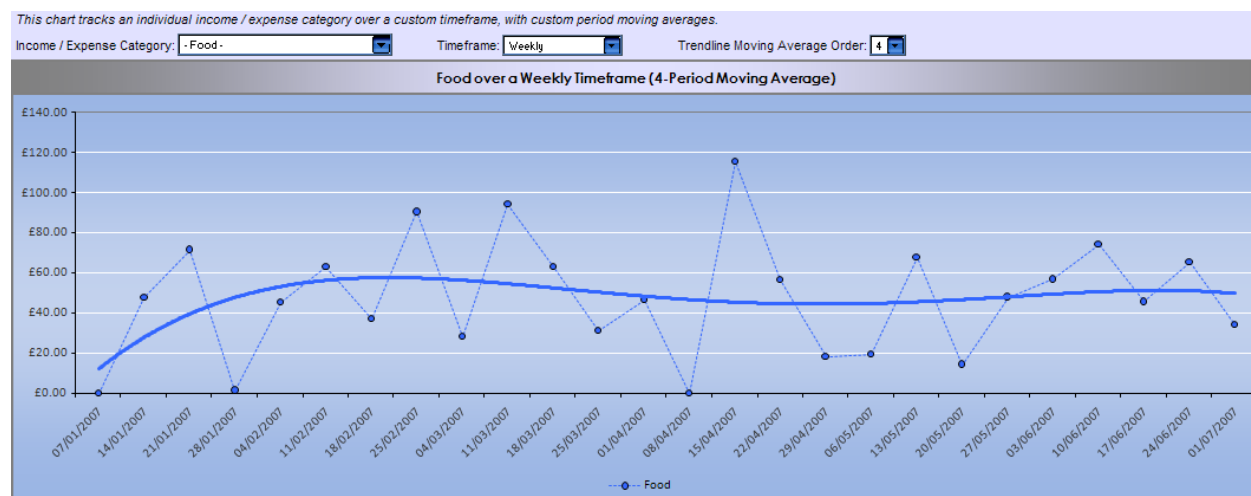
This chart allows you to select an income category or an expense category or group; a weekly, monthly, quarterly, or yearly timeframe; and a moving average trend line order. The period-end totals for the selected timeframe and category are displayed in the form of a line graph with the custom moving average trend line shown in bold to give a better indication of the overall trend over time.
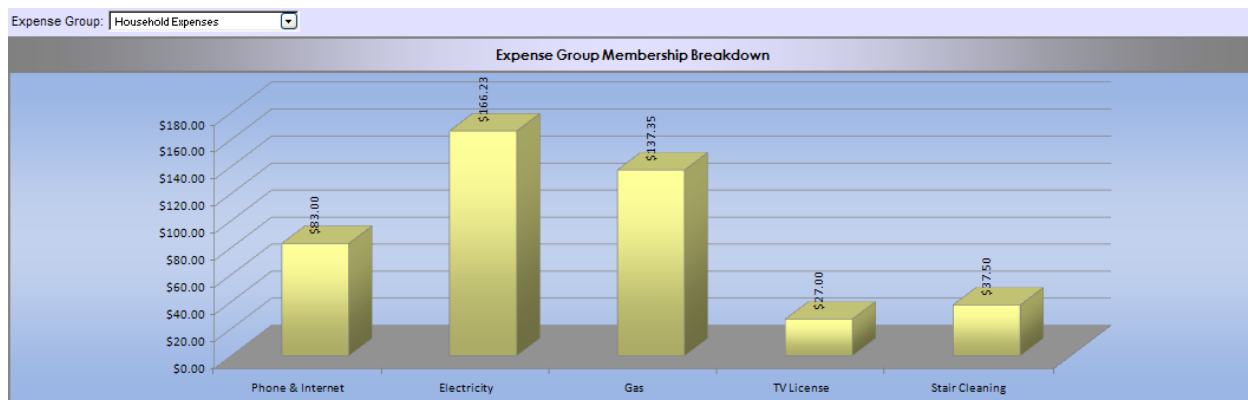
The 'Expense Group Membership Breakdown' chart shows a breakdown of expense category totals within the expense group selected in the 'Expense Group' dropdown box in the form of a bar graph.
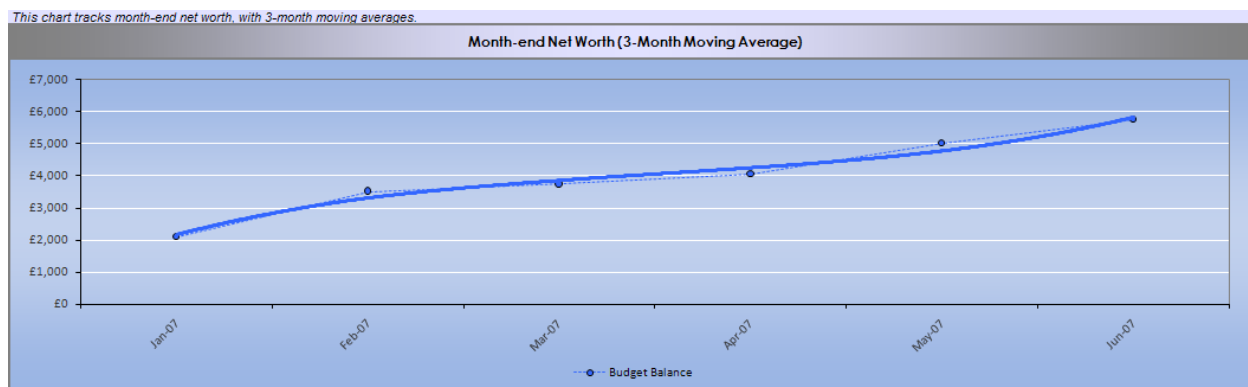
The 'Month-end Net Worth' chart shows the month-end net worth for all months prior to the Current Analysis Date in the Settings worksheet. A three-month moving average trend line is shown in bold to give a better indication of the overall trend over time. Refer to the Net Worth Worksheet section, or the Net Worth Forecasting area of the Bank Accounts Worksheet section for more information.

This chart shows the total income, expenditure, and net income since the budget period start date, irrespective of the Current Analysis Date in the Settings worksheet.

Overall Financial Performance since Budget Start Date

$22,507.86
$18,617.44
$9,635.43
$3,890.42

☐Total Income ■Total Actual Expenditure ☐Total Exclusive Expenditure ■Total Net Income
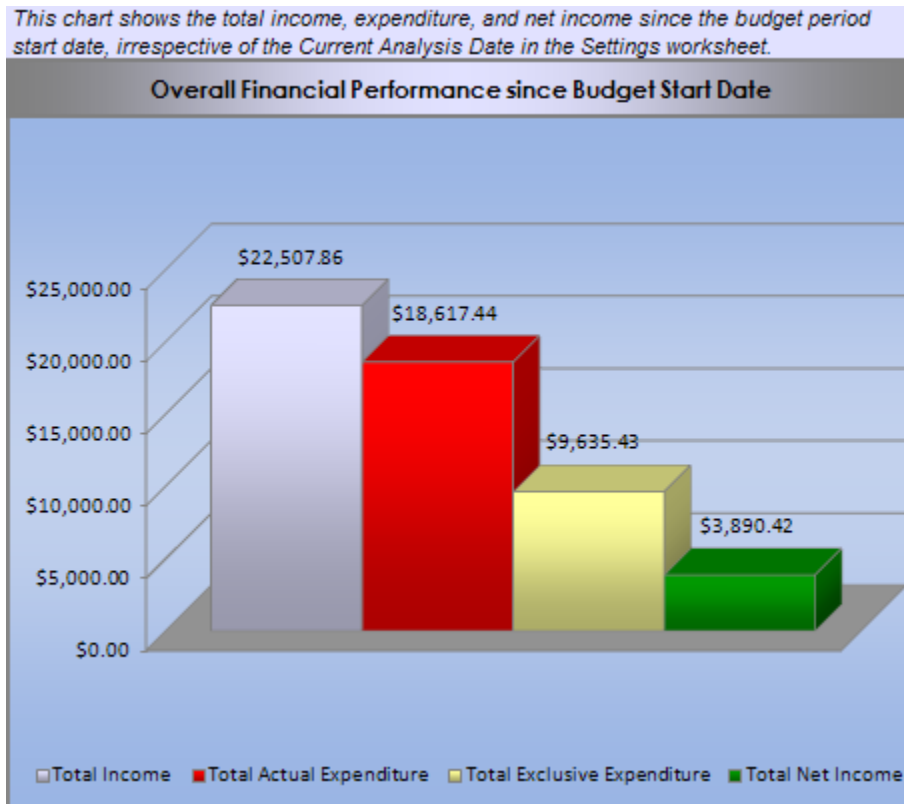
The 'Overall Financial Performance' chart shows the total income, actual expenditure, exclusive expenditure, and net income since the budget period start date, irrespective of the Current Analysis Date in the Settings worksheet. This allows you to visually track your overall financial performance at a glance.

Record Keeping / Monetary Source Worksheets

The Record Keeping / Monetary Source worksheets include the Net Worth, Bank Accounts, Credit Cards, Monies Owed, and OFI's worksheets. These worksheets allow you to record applicable financial data, and track your monetary sources.

Net Worth Worksheet

Net worth is defined as being the opening net worth (as set in the Settings worksheet) plus all net income to date (total income minus total expenditure), and can be thought of as representing your net worth from WIMP's perspective. The Net Worth worksheet allows you to track your month-end net worth over time, and forecast future net worth based on regular and anticipated income and expenditure. The Net Worth worksheet is visible only when the Monetary Source Tracking module is disabled. When monetary source tracking is enabled, the Bank Accounts worksheet performs all functionality of the Net Worth worksheet. Refer to the Active WIMP Modules area of the WIMP Settings section, and the Net Worth Forecasting area of the Bank Accounts worksheet for more information.
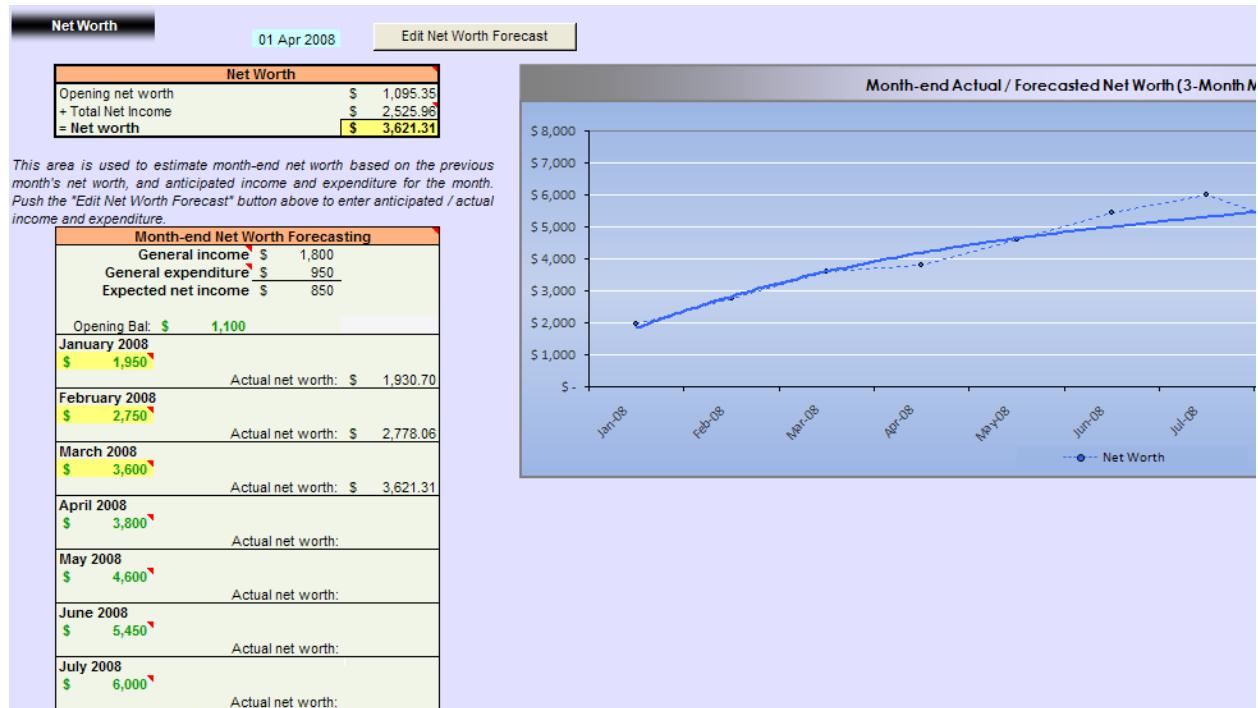
The 'Net Worth' area shows your current net worth. The 'Month-end Net Worth Forecasting' area is used to record previous month-end net worth and future net worth forecasts. It is recommended that net worth forecast figures are rounded for simplicity; in the screenshot above, all net worth forecast figures have been rounded to the nearest $50. Use the General income and General expenditure cells to enter your regular monthly income and expenditure totals; these are used by default in the net worth forecasting process. Use the 'Opening balance' cell to enter your opening net worth, suitably rounded. The remainder of this area is automatically populated from the Net Worth Forecasting form, which is opened by clicking the 'Edit Net Worth Forecast' button.

Upon opening the Net Worth Forecasting form, select the applicable month from the 'Month' dropdown box, and click the 'Select' button. Alternatively, select the applicable month's cell or forecast figure in the Net Worth worksheet before opening the Net Worth Forecasting form to automatically select that month. The General income the General expenditure entries are automatically entered if no entries exist for the selected month. Use the income and expenditure areas to enter and adjust any significant items of income and expenditure outside of general income and expenditure so as to derive a final estimated net worth for the month. Use the 'Next' and 'Previous' buttons to enter additional items.

For significant future items for which an appropriate date is currently unknown, select 'Miscellaneous' in the 'Month' dropdown box instead of a specific month, and detail the item as normal. When an appropriate date is determined for the item, remove it from the Miscellaneous area and enter it against the applicable month as normal.

Upon exiting the Net Worth Forecasting form, the 'Month-end Net Worth Forecasting' area will be updated in accordance with the items you have entered, and the net worth figure for the applicable month will be commented with all items entered.

By repeating this process for subsequent months, and adding new items or adjusting existing items as and when required, you will be able to estimate your month-end net worth as at any point in the future.

On or after the final day of the selected month, the 'Actuals' radio button will be enabled. Select the 'Actuals' radio button when all significant items of income and expenditure for the month are known and ready to be recorded. Upon exiting the Net Worth Forecasting form after selecting the 'Actuals' radio button, you will be given the option of recording the actual net worth for the month. It is recommended that, where possible, you record the actual net worth for the current month before creating any new income or expense entries applicable to the following month so these do not impact on financial data before it can be recorded for the current month. The current month's estimated net worth figure is highlighted to indicate the actual net worth has been recorded. You can optionally be alerted to month-end net worth figures that are due to be recorded upon opening WIMP. Refer to the WIMP Startup area of the WIMP Settings section for more information.

The Net Worth worksheet includes a chart showing all actual and forcasted month-end net worth figures in the form of a line graph for the duration of the budget period. A three-month moving average trend line is shown in bold to give a better indication of the overall trend over time.
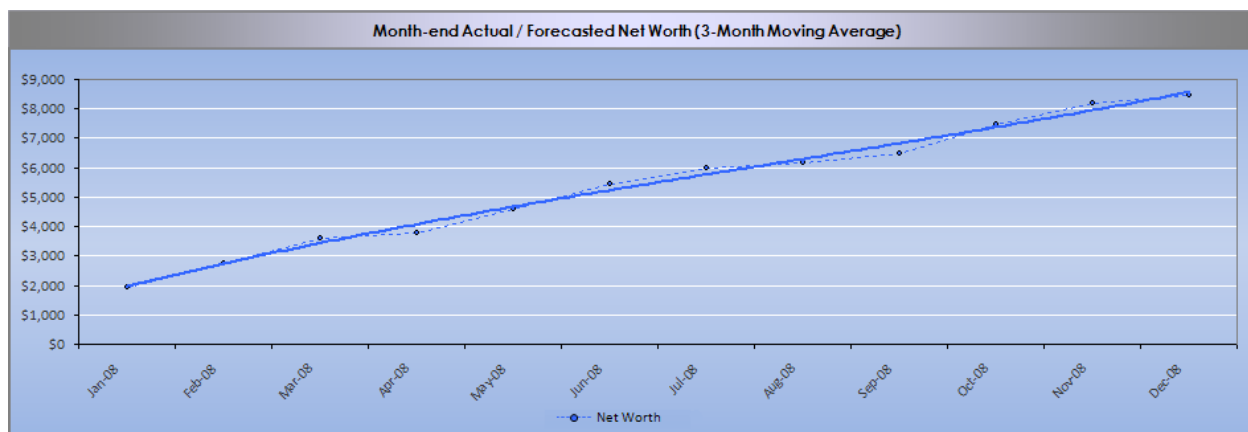
Bank Accounts Worksheet

The Bank Accounts worksheet is primarily used to track your daily bank accounts activity and balances; however petty cash, monetary source reconciliation, and net worth forecasting are also housed within this worksheet. The Bank Accounts worksheet is visible only when the Monetary Source Tracking module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Daily Bank Activity — 01 Apr 2008

Use the 'New Bank Account Entry' form to enter a new Bank entry.

Use the 'Bank Account Balances' form to enter daily bank account balances.

Opening bank balance	$	1,164.79
+ Total deposits	$	9,405.69
- Total withdrawals	$	7,001.91
= Expected balance today	$	3,568.57
Cash on hand	$	14.00
Cash elsewhere	$	7.75

Use the 'Petty Cash Adjustment' form to adjust the Petty Cash figures.

Monetary Source Reconciliation

Opening net worth	$	1,095.35
+ Total Net Income	$	2,525.96
= Net worth	$	3,621.31
Bank balance now	$	3,568.57
+ Monies owing / owed	$	30.99
+ Petty cash	$	21.75
= Net liquidity	$	3,621.31
Discrepancy	$	0.00

January 2008

	01	02	03	04	05	06	07	08	09	10	11	12	13
Deposits		$ 0.20		$ 65.25					$ 102.78			$ 10.23	
Withdrawals	$ 725.00												
Expected Balance	$ 439.79	$ 439.99	$ 439.99	$ 505.24	$ 505.24	$ 505.24	$ 505.24	$ 505.24	$ 608.02	$ 608.02	$ 608.02	$ 618.25	$ 618.25
Actual Balance	$ 639.69	$ 439.99	$ 439.99	$ 505.24	$ 505.24	$ 505.24	$ 505.24	$ 505.24	$ 608.02	$ 608.02	$ 608.02	$ 618.25	$ 618.25
Daily Difference	$ 199.90	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00

February 2008

	01	02	03	04	05	06	07	08	09	10	11	12	13
Deposits	$ 325.00		$ 20.00	$ 70.62	$ 200.00	$ 41.00	$ 22.00					$ 0.07	
Withdrawals	$ 725.00												$ 205.70
Expected Balance	$ 1,943.70	$ 1,943.70	$ 1,923.70	$ 1,853.08	$ 1,653.08	$ 1,694.08	$ 1,716.08	$ 1,716.08	$ 1,716.08	$ 1,716.08	$ 1,716.08	$ 1,716.15	$ 1,510.45
Actual Balance	$ 2,138.70	$ 1,943.70	$ 1,923.70	$ 1,883.70	$ 1,653.08	$ 1,694.08	$ 1,716.08	$ 1,716.08	$ 1,716.08	$ 1,716.08	$ 1,716.08	$ 1,716.15	$ 1,576.15
Daily Difference	$ 195.00	$ 0.00	$ 0.00	$ 30.62	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 65.70

March 2008

	01	02	03	04	05	06	07	08	09	10	11	12	13
Deposits			$ 58.65		$ 63.63				$ 261.20			$ 0.08	
Withdrawals	$ 530.00	$ 190.86	$ 18.21		$ 20.00	$ 48.91	$ 116.29						
Expected Balance	$ 2,625.70	$ 2,434.84	$ 2,475.28	$ 2,475.28	$ 2,518.91	$ 2,470.00	$ 2,353.71	$ 2,353.71	$ 2,614.91	$ 2,614.91	$ 2,614.91	$ 2,614.99	$ 2,614.99
Actual Balance	$ 2,625.70	$ 2,625.70	$ 2,684.35	$ 2,684.35	$ 2,518.91	$ 2,518.91	$ 2,353.71	$ 2,353.71	$ 2,614.91	$ 2,614.91	$ 2,614.91	$ 2,614.99	$ 2,614.99
Daily Difference	$ 0.00	$ 190.86	$ 209.07	$ 209.07	$ 0.00	$ 48.91	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00	$ 0.00

April 2008

	01	02	03	04	05	06	07	08	09	10	11	12	13
Deposits													
Withdrawals													
Expected Balance	$ 3,568.57												
Actual Balance													
Daily Difference													

The Bank Accounts worksheet is divided into monthly areas, with each column representing the individual days of each month as indicated by the column headers. All column headers with dates that fall on a Sunday are greyed, and the column header for the current date is highlighted for quick identification. Each monthly area contains the following rows:

- 'Deposits' row for the sum of all daily bank deposits.
- 'Withdrawals' row for the sum of all daily bank withdrawals.
- 'Expected Balance' row for the total daily expected bank balances based on the daily deposits and withdrawals, and the Expected Bank Balance method in the Settings worksheet. Refer to the Expected Bank Balance method area of the WIMP Settings section for more information.
- 'Actual Balance' row for you to enter the total daily actual bank balances. You can optionally be alerted to missing daily balances that are due to be recorded upon opening WIMP. Refer to the WIMP Startup area of the WIMP Settings section for more information. Actual bank account balances should be entered using the Bank Account Balances data entry form. Refer to the Data Entry Forms section for more information.
- 'Daily Difference' row for the difference between the total daily expected balances and the total daily actual balances.

All bank activity should be entered using the appropriate data entry forms. All daily bank account balances should be entered using the Bank Account Balances data entry form. Refer to the Data Entry Forms section for more information.

Petty Cash

The petty cash area allows you to record your cash on hand (in your wallet or purse for example), and cash located elsewhere (in a jar or piggybank for example). Petty cash should be adjusted using the appropriate data entry form. Refer to the Data Entry Forms section for more information.

Monetary Source Reconciliation

Monetary source reconciliation is a feature of WIMP that provides a means of error checking by ensuring all income and expense entries are offset by corresponding monetary source transactions, and all movements within monetary sources balance appropriately. Monetary source reconciliation is explained in full in the Monetary Source Reconciliation section.

Net Worth Forecasting

Net worth is defined as being the opening net worth (set in the Settings worksheet) plus all net income to date (total income minus total expenditure), and can be thought of as representing your net worth from WIMP's perspective. The Net Worth Forecasting & Reconciliation area allows you to track your month-end net worth over time, and forecast future net worth based on regular and anticipated income and expenditure. The Net Worth Forecasting & Reconciliation area also allows you to optionally perform a month-end reconciliation of monetary sources.
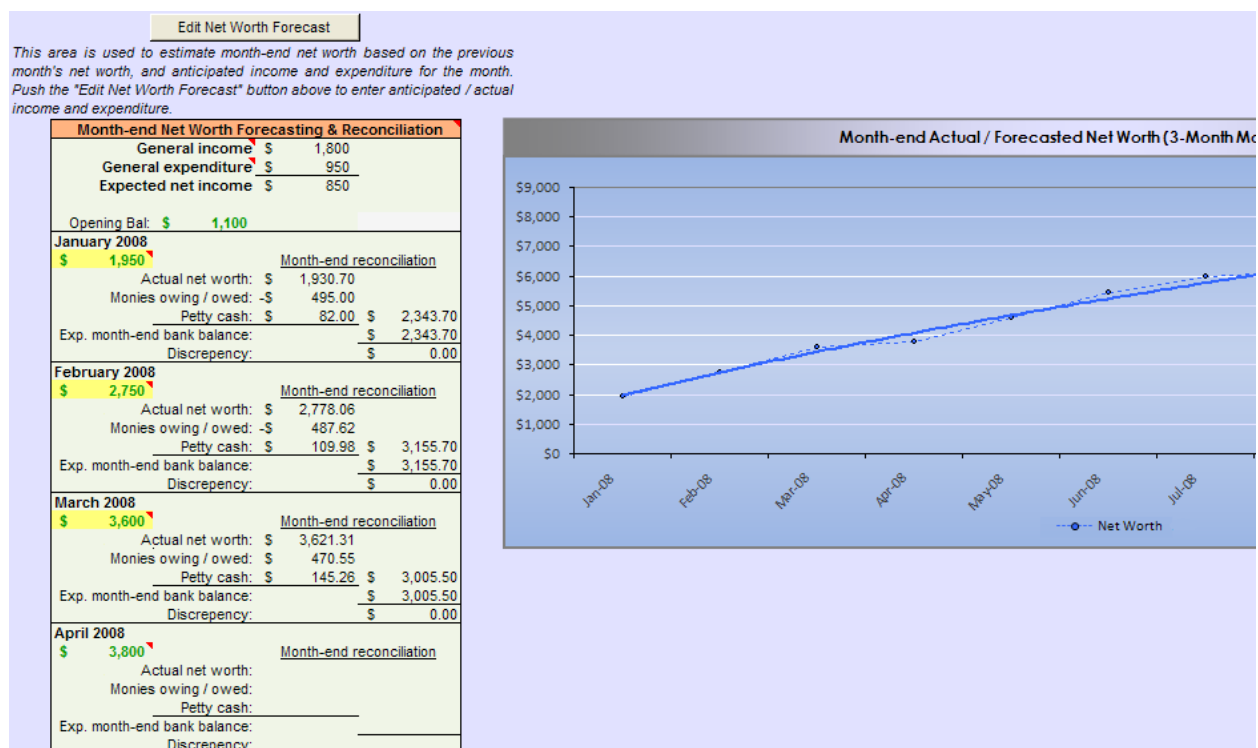
The Month-end Net Worth Forecasting & Reconciliation area is used to record previous month-end net worth and future net worth forecasts. It is recommended that net worth forecast figures are rounded for simplicity; in the screenshot above, all net worth forecast figures have been rounded to the nearest $50. Use the General income and General expenditure cells to enter your regular monthly income and expenditure totals; these are used by default in the net worth forecasting process. Use the 'Opening balance' cell to enter your opening net worth, suitably rounded. The remainder of this area is automatically populated from the Net Worth Forecasting form, which is opened by clicking the 'Edit Net Worth Forecast' button.

Net Worth Forecasting

Month April 2008 ▼   Select

Estimates ⦿

Opening balance: $ 3,600   Actuals ○

Only significant items of a material value should be entered here. All other items should be included in "General income" or "General expense" figures.

Significant Income Entries

Amount ($) Comment

1800	General income

Previous   Next

Total income: $ 1,800

Significant Expenditure Entries

Amount ($) Comment

950	General expenditure
50	Dad's birthday
500	Holiday
100	Camping equipment

Previous   Next

Total expenditure: $ 1,600

Closing Balance ($) 3,800

OK   Cancel

Upon opening the Net Worth Forecasting form, select the applicable month from the 'Month' dropdown box, and click the 'Select' button. Alternatively, select the applicable month's cell or forecast figure in the Net Worth worksheet before opening the Net Worth Forecasting Form to automatically select that month. The General income the General expenditure entries are automatically entered if no entries exist for the selected month. Use the income and expense areas to enter and adjust any significant items of income and expenditure outside of general income and expenditure so as to derive a final estimated net worth for the month. Use the 'Next' and 'Previous' buttons to enter additional items.

For significant future items for which an appropriate date is currently unknown, select 'Miscellaneous' in the 'Month' dropdown box instead of a specific month, and detail the item as

normal. When an appropriate date is determined for the item, remove it from the Miscellaneous area and enter it against the applicable month as normal.

Upon exiting the Net Worth Forecasting form, the Month-end Net Worth Forecasting area will be updated in accordance with the items you have entered, and the net worth figure for the applicable month will be commented with all items entered.

By repeating this process for subsequent months, and adding new items or adjusting existing items as and when required, you will be able to estimate your month-end net worth as at any point in the future.

On or after the final day of the selected month, the 'Actuals' radio button will be enabled. Select the 'Actuals' radio button when all significant items of income and expenditure for the month are known and ready to be recorded. Upon exiting the Net Worth Forecasting form after selecting the 'Actuals' radio button, you will be given the option of performing a month-end reconciliation of monetary sources for the month. Month-end reconciliation is an optional and automated process whereby the actual net worth, the total monies owing and owed, and the total petty cash are recorded, summed, and checked against the expected month-end bank accounts balance. These two figures must equal for reconciliation to pass. A difference between these two figures indicates an error somewhere within WIMP's financial data for the month. Refer to the Monetary Source Reconciliation section for more information.

It is recommended that month-end reconciliation is performed for the current month before creating any new financial entries applicable to the following month so these do not impact on financial data before it can be recorded for the current month. The current month's estimated net worth figure is highlighted to indicate that month-end reconciliation has been performed. Month-end reconciliation is entirely optional and performed at your discretion. If you do wish to avail of this functionality, you can optionally be alerted to month-end reconciliation that is due to be performed upon opening WIMP. Refer to the WIMP Startup area of the WIMP Settings section for more information.

The Net Worth Forecasting area includes a chart showing all actual and estimated month-end net worth figures in the form of a line graph for the duration of the budget period. A three-month moving average trend line is shown in bold to give a better indication of the overall trend over time.
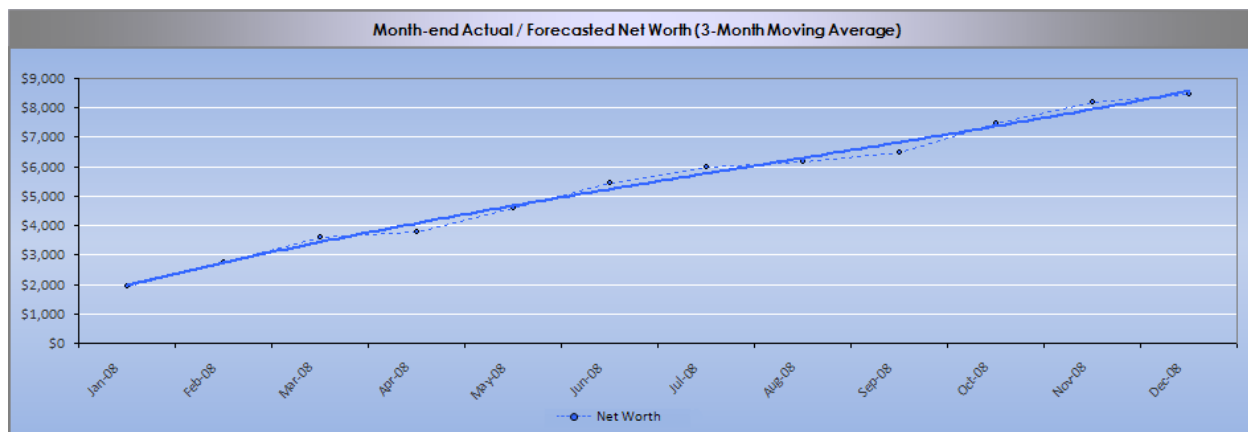
The Bank Accounts worksheet cells that are pertinent to the Entry Information function are the row headers, the date headers, and all transaction figures. Refer to the Entry Information area of the WIMP Functions section for more information.

Credit Cards Worksheet

The Credit Cards worksheet allows you to record all of your credit card activity, and provides a running total and chart to track your combined credit card balances over time. The Credit Cards worksheet is visible only when the Monetary Source Tracking module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Credit Cards		01 Apr 2008	Balance:	$ 0.00	Use the 'New Credit Card Repayment Entry' form to enter a new repayment entry.
Date	**Charges**	**Repayments**	**Running**		**Comments**
02 Jan 2008	$ 261.20		-$ 261.20		Work - Monthly train ticket
09 Jan 2008	$ 15.46		-$ 276.66		New Zealand Silver Fern flag
16 Jan 2008	$ 13.06		-$ 289.72		S-Video to SCART colour cable
28 Jan 2008		$ 289.72	$ 0.00		Repayment
02 Feb 2008	$ 261.20		-$ 261.20		Work - Monthly train ticket
15 Feb 2008	$ 30.66		-$ 291.86		SweetAs.co.nz - NZ T-shirt
15 Feb 2008	$ 10.00		-$ 301.86		Expedia admin fee for flights to Florida
17 Feb 2008	$ 425.10		-$ 726.96		Expedia - Flights to Florida
17 Feb 2008		$ 726.96	$ 0.00		Repayment
27 Feb 2008	$ 261.20		-$ 261.20		Work - Monthly train ticket
02 Mar 2008	$ 1,839.44		-$ 2,100.64		Student loan repayment
30 Mar 2008		$ 2,100.64	$ 0.00		Repayment

Each row represents an individual transaction that took place on the corresponding date in the 'Date' column. All charges made on a credit card are shown in the 'Charges' column, and similarly all repayments made to a credit card are shown in the 'Repayments' column. The 'Running' column contains the running balance after each transaction, and allows you to determine your combined credit card balances at any point in the past. The current balance is shown prominently at the top of the worksheet. A negative balance indicates monies owing on your credit cards. The 'Comments' column allows you to describe each transaction in more detail.

All credit card activity should be entered using the appropriate data entry forms. Refer to the Data Entry Forms section for more information.

The Credit Cards worksheet contains a chart showing the running balance in the form of a line graph. A three-month moving average trend line is shown in bold to give a better indication of the overall trend over time.
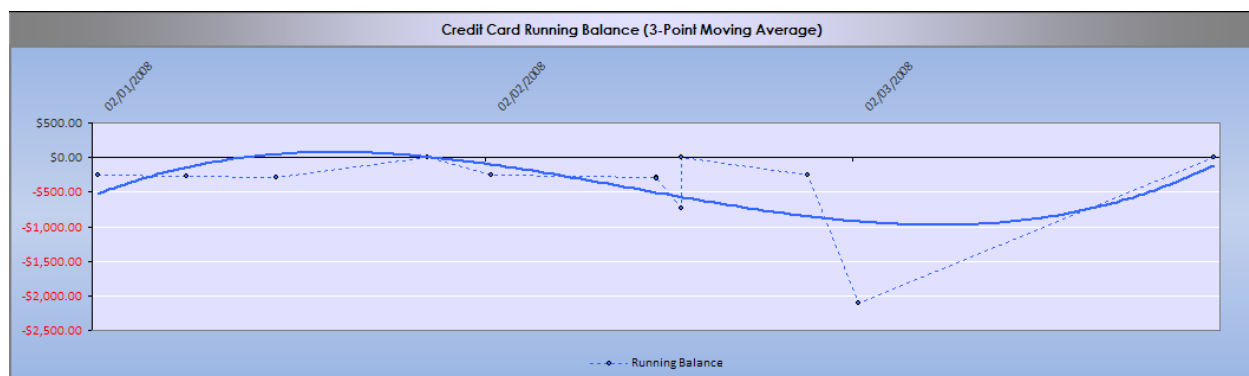
The Credit Cards worksheet cells that are pertinent to the Entry Information function are the 'Charges' and 'Repayments' row headers, and all cells that are part of a transaction entry. Refer to the Entry Information area of the WIMP Functions section for more information.

Monies Owed Worksheet

The Monies Owed worksheet allows you to record all monies owing from you, and all monies owed to you, to/from other third party entities. The Monies Owed worksheet is visible only when the Monetary Source Tracking module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Monies Owed	01 Apr 2008	Balance: -$ 36.48	Use the 'New Monies Owed Entry' form to enter a new Monies Owed entry.

Dominic

Date	Monies Out	Monies In	Running
01 Jan 2008	$ 65.00		$ 65.00
03 Jan 2008	$ 10.00		$ 75.00
04 Jan 2008		$ 65.00	$ 10.00
07 Jan 2008		$ 10.00	$ 0.00
01 Feb 2008	$ 65.00		$ 65.00
06 Feb 2008		$ 20.00	$ 45.00
06 Feb 2008		$ 41.00	$ 4.00
10 Feb 2008	$ 3.13		$ 7.13
28 Feb 2008	$ 63.62		$ 70.75
05 Mar 2008		$ 63.63	$ 7.12
17 Mar 2008		$ 10.00	-$ 2.88
18 Mar 2008	$ 2.88		$ 0.00
19 Mar 2008	$ 30.09		$ 30.09
26 Mar 2008		$ 33.33	-$ 3.24

Jessica

Date	Monies Out	Monies In	Running
01 Feb 2008	$ 260.00		$ 260.00
01 Feb 2008	$ 65.00		$ 325.00
01 Feb 2008		$ 325.00	$ 0.00
27 Feb 2008		$ 260.00	-$ 260.00
01 Mar 2008	$ 260.00		$ 0.00
19 Mar 2008	$ 30.09		$ 30.09
21 Mar 2008		$ 30.00	$ 0.09
26 Mar 2008		$ 33.33	-$ 33.24

Work

Date	Monies Out	Monies In	Running
01 Jan 2008	$ 102.78		£ 102.78
02 Jan 2008	$ 261.20		£ 363.98
09 Jan 2008		$ 102.78	£ 261.20
24 Jan 2008		$ 261.20	£ 0.00
27 Jan 2008	$ 5.00		£ 5.00
02 Feb 2008	$ 261.00		£ 266.00
14 Feb 2008		$ 266.00	£ 0.00
27 Feb 2008	$ 261.20		£ 261.20
09 Mar 2008		$ 261.20	£ 0.00

The Monies Owed worksheet allows for up to a maximum of ten third party entities to be tracked. The worksheet contains an area for each entity. Entity names are shown in the header of each area, and are configured in the Monies Owed area of the Settings worksheet. When you no longer wish to track a particular entity, remove the entity from the Settings worksheet to remove all data applicable to that entity. Refer to the Monies Owed Entities area of the WIMP Settings section for more information.

Each row represents an individual transaction that took place on the corresponding date in the 'Date' column. All monies given out to an entity are shown in the 'Monies out' column; this includes scenarios in which you have given funds out on an entity's behalf to pay for an expense. Similarly, all monies received from an entity are shown in the 'Monies in' column; this includes scenarios in which an entity has given funds out on your behalf to pay for an expense. The 'Running' column contains the running balance after each transaction, and allows you to determine an entity's balance at any point in the past. The current combined balance of all entities is shown prominently at the top of the worksheet. A negative balance indicates the value of monies owing from you is greater than the value of monies owed to you. Each transaction amount can be commented to allow each transaction to be described in more detail.

All monies owed activity should be entered using the appropriate data entry forms. Refer to the Data Entry Forms section for more information.

The Monies Owed worksheet cells that are pertinent to the Entry Information function are the entity headers, the 'Monies in' and 'Monies out' row headers, and all cells that are part of a transaction entry. Refer to the Entry Information area of the WIMP Functions section for more information.

OFI's Worksheet

The OFI's worksheet allows you to record and maintain all OFI-related expenditure. This type of expenditure is explained in the Other (Future Income) Expenses area of the Expense Category Types section. The OFI's worksheet is visible only when the OFI Tracking module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Other Expenditure (Future Income)	01 Apr 2008				$ 2.75 Total loss/gain from all closed OFI's to date	
Item	Exp. Date	Cost	Sale	Difference	Closed	Comments
Surround sound system	07 Jan 2008	$ 49.97				Including speaker wire
Aviators	26 Jan 2008	$ 7.25	$ 10.00	$ 2.75	Y	Sold to Jared
Oakley Half Jacket sunglasses	28 Jan 2008	$ 98.15				
Oakley Half Jacket lenses	28 Jan 2008	$ 45.95				
512MB xD-Card	09 Feb 2008	$ 29.99				
Radioshack Scanner	18 Feb 2008	$ 178.04				Purchased in Florida. Includes PC software for scanner.
Bike and accessories	01 Mar 2008	$ 1,137.95				
500GB External HDD	03 Mar 2008	$ 89.99	$ 15.00	-$ 74.99		
Sleeping bag	20 Mar 2008	$ 79.09				
Tent	20 Mar 2008	$ 99.99				
Printer Copier Scanner	27 Mar 2008	$ 59.99				

Each row represents an individual OFI entry as described by the corresponding item name in the 'Item' column. The 'Expense Date' column contains the date on which the OFI entry was created.

The 'Cost' column contains the total expense value of the corresponding OFI entry to date. This includes the original cost incurred, plus any additional costs relevant to the OFI entry that have been subsequently incurred. For example, you purchase a bicycle for $1000. You create a new OFI entry for the bike because you expect to resell it sometime in the future (that is, it is expected to yield future income, as per the definition of an OFI expense). Sometime later, you purchase various accessories for the bike. The cost of these accessories can be added to the bike's OFI entry, as these too are expected to be sold with the bike in the future.

The 'Sale' column contains the total income received to date that is attributable to the corresponding OFI entry. The 'Difference' column contains the difference between the total cost and total sale to date of the corresponding OFI entry.

The 'Closed' column indicates the current open/closed status of the corresponding OFI entry. An OFI entry should be closed when you no longer expect it to yield any further income. All closed entries are highlighted. When an OFI entry is closed, an OFI Capital Gain entry or an OFI Write Off entry is automatically created, if required (depending on whether a profit has been made or a loss has been incurred from the OFI entry), and no further cost or sale entries can be recorded against the OFI. Reopening a previously closed OFI entry automatically removes any capital gain or write off entries attributable to the OFI entry, and allows for the entry of new and subsequent cost or sale entries again.

The 'Comments' column allows you to add additional detail to an OFI entry, if desired. Cell comments can also be added to cost and sale figures to add details of individual transactions that are attributable to the corresponding OFI entry. The total loss or gain from all closed OFI entries to date is shown prominently at the top of the worksheet.

All OFI activity should be entered using the New Income/Expense data entry form. Refer to the New Income/Expense Form area of the Data Entry Forms section for more information.

The OFI's worksheet cells that are pertinent to the Entry Information function are all cells that are part of an OFI entry. Refer to the Entry Information area of the WIMP Functions section for more information.

Loan Worksheets

Loan Comparison / Loan Repayment

The Loan worksheets allow you to compare various loans to establish those most suitable for your requirements, and track all details of the entire period-by-period life of a fixed-term, variable interest rate loan.

Loan Comparison Worksheet

The Loan Comparison worksheet allows you to establish ideal loan criteria to suit your requirements by comparing and analysing various loan scenarios.

Enter the details of a potential loan in the 'Loan Information' area. Enter the anticipated principal amount of the loan in the 'Loan Amount' field, and the anticipated annual interest rate of the loan in the 'Annual interest rate' field. The Loan Comparison worksheet simplifies the comparison process by assuming all loans have a fixed interest rate throughout their life. Enter the anticipated term of the loan in the 'Loan term' fields, and how often you anticipate making repayments towards the loan in the 'Repayment frequency' field.

Based on the information entered in the 'Loan Information' area, various data about the potential loan is automatically calculated and displayed in the 'Loan Result' area with the assumption that none of the loan attributes will change throughout its life. The 'Loan Result' area shows the expected amount you would actually repay, and what portion of this would be contributed towards the interest expense of the loan. The total number of repayments and the expected repayment amount per period are also displayed. These results do not factor in any kind of fees outside of the loan; late-payment penalty fees for example.

The 'Repayment Frequency Comparison' table displays this same information, but compares the results against different repayment frequencies. This allows you to see how selecting different repayment frequencies for your loan would affect the end result. The currently selected repayment frequency is highlighted.

The 'Loan Information Comparison Grid' table calculates different loan results based on variations of the original loan information entered. The 'Loan Information Comparison Grid' can be manipulated to suit from the 'Loan Information Comparison Grid Settings' area. Use the 'Loan data to compare' dropdown box to select the loan result data to display in the grid. Available options are the repayment amount per period, the total repayment amount, and the total interest contribution. Use the 'X-axis subject' and the 'Y-axis subject' fields to select the variables to compare the loan result data against. Available options are the principal amount of the loan, the annual interest rate, and the total number of repayments made. Use the increment fields below to select the increment values for the applicable axis. The currently selected scenario is highlighted in the centre of the grid.

By entering the details of a potential loan and then analysing custom variations of it, the loan scenario most suited to your requirements can be more easily established.

Loan Repayment Worksheet

The Loan Repayment worksheet allows you to track all details of the entire period-by-period life of a fixed-term, variable interest rate loan and make adjustments to various loan attributes as and when required.

Loan Repayment

Enter the initial details of your loan in the Initial Loan Information area below. The Loan Amortisation Schedule will display the required repayments for each period. Relevant adjustments can be made to the schedule as required.

Initial Loan Information

Principal amount loaned	£ 100,000	
Annual interest rate	7.50%	
Loan term	25 years	0 months
Repayment frequency	Monthly	
First period date	01 January 2008	

Initial Loan Result

Total repayment	£ 221,697.35
Total interest paid	£ 121,697.35
Total repayment count	300
Repayment per period	£ 738.99

Actual Loan Result after all Adjustments

Total repayment	£ 200,076.08
Total interest paid	£ 100,076.08
Savings over initial loan	£ 21,621.27
Final repayment period date	01 January 2029
Total repayment count	253
Difference from initial loan	47
Average Repayment per period	£ 810.96
Difference from initial loan	£ 71.97

Loan Amortisation Schedule

Period	Period Date	Opening Loan Balance	Principal Adjustment	Annual Interest Rate	Required Payment	Extra Payment	Payment Adjustment	Total Payment	Principal Paid	Interest Paid	Cumulative Principal Paid
1	01 Jan 2008	£ 100,000.00		7.50%	£ 738.99	£ 0.00		£ 738.99	£ 113.99	£ 625.00	£ 113.99
2	01 Feb 2008	£ 99,886.01		7.50%	738.99	0.00		738.99	114.70	624.29	228.69
3	01 Mar 2008	99,771.31		7.50%	738.99	0.00		738.99	115.42	623.57	344.12
4	01 Apr 2008	99,655.88		7.50%	738.99	100.00		838.99	216.14	622.85	560.26
5	01 May 2008	99,439.74		7.50%	738.99	100.00		838.99	217.49	621.50	777.75
6	01 Jun 2008	99,222.25		7.50%	738.99	100.00		838.99	218.85	620.14	996.60
7	01 Jul 2008	99,003.40		7.50%	738.99	100.00		838.99	220.22	618.77	1,216.82
8	01 Aug 2008	98,783.18		7.50%	738.99	100.00	-£ 100.00	738.99	121.60	617.39	1,338.42
9	01 Sep 2008	98,661.58		7.50%	738.99	100.00		838.99	222.36	616.63	1,560.77
10	01 Oct 2008	98,439.23		7.50%	738.99	100.00		838.99	223.75	615.25	1,784.52
11	01 Nov 2008	98,215.48		7.50%	738.99	0.00		738.99	125.14	613.85	1,909.67
12	01 Dec 2008	98,090.33		7.50%	738.99	0.00		738.99	125.93	613.06	2,035.59
13	01 Jan 2009	97,964.41		7.50%	738.99	0.00		738.99	126.71	612.28	2,162.31
14	01 Feb 2009	97,837.69		7.50%	738.99	0.00		738.99	127.51	611.49	2,289.81
15	01 Mar 2009	97,710.19		7.50%	738.99	100.00		838.99	228.30	610.69	2,518.11
16	01 Apr 2009	97,481.89		7.50%	738.99	100.00		838.99	229.73	609.26	2,747.84
17	01 May 2009	97,252.16		7.50%	738.99	100.00		838.99	231.17	607.83	2,979.01
18	01 Jun 2009	97,020.99	£ 5,000.00	7.50%	776.71	50.00		826.71	189.08	637.63	3,168.09
19	01 Jul 2009	101,831.91		7.50%	776.71	50.00		826.71	190.26	636.45	3,358.35
20	01 Aug 2009	101,641.65		7.50%	776.71	50.00		826.71	191.45	635.26	3,549.80
21	01 Sep 2009	101,450.20		7.50%	776.71	50.00	£ 300.00	1,126.71	492.65	634.06	4,042.44
22	01 Oct 2009	100,957.56		7.50%	776.71	50.00		826.71	195.72	630.98	4,238.17
23	01 Nov 2009	100,761.83		7.50%	776.71	50.00		826.71	196.95	629.76	4,435.11
24	01 Dec 2009	100,564.89		7.50%	776.71	50.00		826.71	198.18	628.53	4,633.29
25	01 Jan 2010	100,366.71		7.25%	760.58	50.00		810.58	204.20	606.38	4,837.49
26	01 Feb 2010	100,162.51		7.25%	760.58	50.00		810.58	205.43	605.15	5,042.92
27	01 Mar 2010	99,957.08		7.25%	760.58	50.00		810.58	206.67	603.91	5,249.60
28	01 Apr 2010	99,750.40		7.25%	760.58	50.00		810.58	207.92	602.66	5,457.52
29	01 May 2010	99,542.48		7.25%	760.58	50.00		810.58	209.18	601.40	5,666.70
30	01 Jun 2010	99,333.30		7.25%	760.58	50.00		810.58	210.44	600.14	5,877.14

Enter the initial details of the loan in the 'Initial Loan Information' area, as at the date the loan is to begin. Enter the initial principal amount of the loan in the 'Principal amount loaned' field, and the initial annual interest rate of the loan in the 'Annual interest rate' field. The actual interest rate can be adjusted for variable interest rate loans; this is explained in greater detail below. Enter the initial term of the loan in the 'Loan term' fields, and how often you will be making repayments towards the loan in the 'Repayment frequency' field. Finally, enter the date of the first loan repayment period. This date is used only reference purposes, and can therefore be set to any suitable date as desired.

Based on the information entered in the 'Initial Loan Information' area, various data about the loan is automatically calculated and displayed in the 'Initial Loan Result' area with the assumption that none of the loan attributes will change throughout its life. The 'Initial Loan Result' area shows the amount you will actually repay, and what portion of this will be contributed towards the interest expense of the loan. The total number of repayments and the actual repayment amount per period are also displayed. These results do not factor in any kind of fees outside of the loan; late-payment penalty fees for example.

An amortisation schedule is also created based on the information entered in the 'Initial Loan Information' area. The amortisation schedule displays details of each repayment period over the life of the loan, and allows you to make various adjustments to the attributes of the loan as required over time; the 'Initial Loan Information' area should not be modified during the life of the loan.

Use the 'Principal Adjustment' column for situations where the principal amount loaned has changed. For example, you loan additional funds from the bank. In this scenario, you would enter the additional amount in the 'Principal Amount' column for the corresponding period in which the funds were loaned. This amount is added to the outstanding principal amount owing, and the

required repayment amount per period is adjusted accordingly so that the outstanding principal amount is paid of within the term of the loan.

The 'Annual Interest Rate' column contains the annual interest rate applicable for the corresponding period and defaults to the initial annual interest rate entered in the 'Initial Loan Information' area. This can be adjusted as and when required for variable interest rate loans. If the interest rate changes during the life of the loan, manually overwrite the old interest rate with the new interest rate in the amortisation schedule for the first period affected by this change. The new interest rate will be automatically copied down and applied to all future periods, but can be adjusted again at any time in the future as required.

Use the 'Extra Payments' column for situations where you plan to make extra payments of a consistent amount per period, in addition to the required repayments, on a recurring basis. Enter the additional amount in the amortisation schedule for the first applicable period. The extra payment amount will be automatically copied down and applied to all future periods, but can be adjusted or removed again at any time in the future as required.

Use the 'Payment Adjustment' column for situations where the actual repayment made for a period is not the sum of the required repayment and any extra payments. For example, you make a one-off additional payment. In this scenario, you would enter the additional amount in the 'Payment Adjustment' column so that the figure indicated in the adjacent 'Total Payment' column is equal to the actual repayment made for the period.

In addition to the above, the amortisation schedule also shows the portion of your repayments that contribute towards the repayment of the principal amount loaned, and the portion that covers the interest expense. The amortisation schedule contains two separate closing balances; one based on the initial loan information entered (along with any principal adjustments as explained above), and one based on all repayments made to date and factors in all additional payments, interest rate adjustments and so forth. This allows you to compare the original repayment plan of the loan against the actual current state of the loan and identify whether you are on track with your repayments, and when the loan is expected to be completely settled based on current trends. The amortisation schedule shows all periods up the date when either the required closing balance or the actual closing balance reaches zero; whichever occurs first

The 'Actual Loan Result after all Adjustments' area contains the same information as the 'Initial Loan Result' area, but is based on all repayments made to date and factors in all additional payments, interest rate adjustments and so forth. This allows you to compare the initial result of the loan against the actual current state of the loan and identify whether you are on track with your repayments. Direct comparisons between the actual loan result data and the initial loan result data are also displayed in this area for quick reference.

Any modifications made to the 'Initial Loan Information' area will remove and reset all adjustments made to the amortisation schedule.

The Loan Repayment worksheet contains a number of graphical charts that allow you to visually analyse your loan from various aspects.

Principal Paid vs. Interest Paid per Period
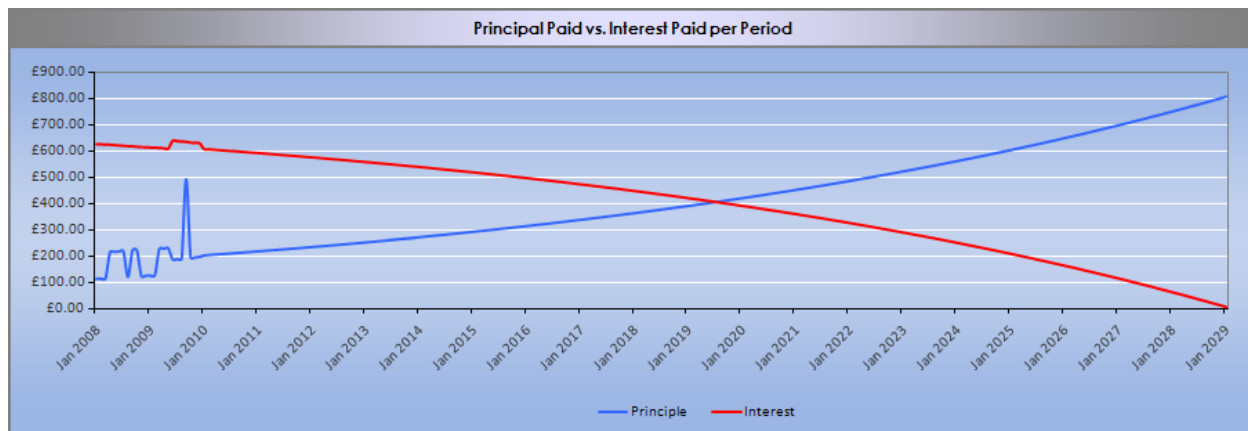
The 'Principal Paid vs. Interest Paid per Period' chart shows the portion of your repayments that contribute towards the repayment of the principal amount loaned, and the portion that covers the interest expense, for each period over the life of the loan.

Cumulative Principal Paid vs. Cumulative Interest Paid per Period
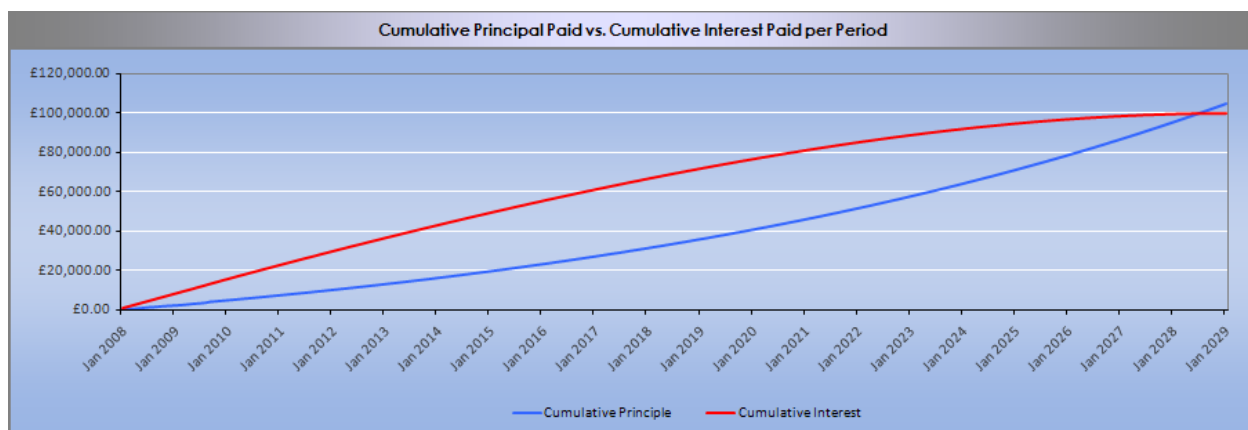
The 'Cumulative Principal Paid vs. Cumulative Interest Paid per Period' charts shows the cumulative portion of your repayments that contribute towards the repayment of the principal amount loaned, and the cumulative portion that covers the interest expense, for each period over the life of the loan.

Required Closing Balance vs. Actual Closing Balance per Period
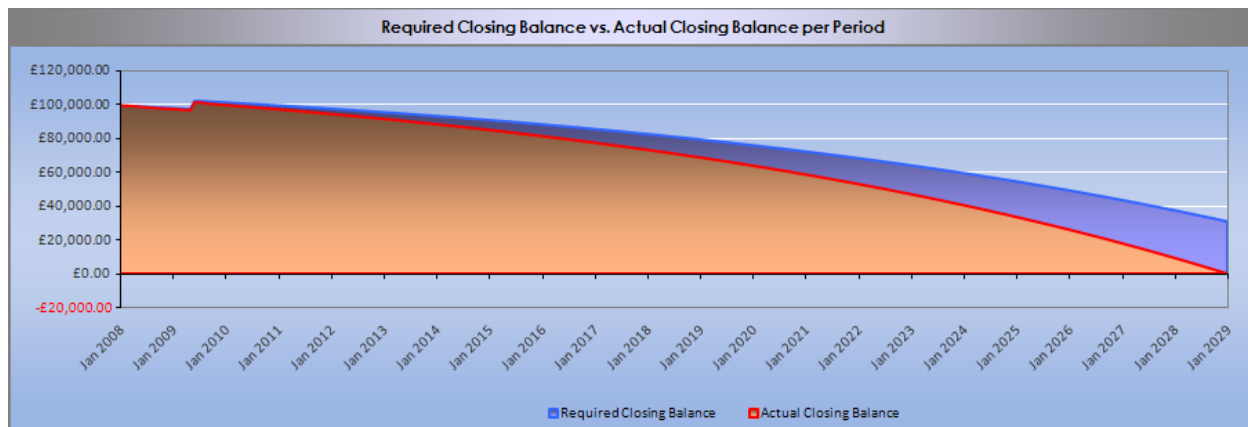
The 'Required Closing Balance vs. Actual Closing Balance per Period' shows the comparison between the required closing balance as per the initial loan information, and the actual closing balance after factoring in all additional payments, interest rate adjustments and so forth, for each period over the life of the loan. This allows you to compare the original repayment plan of the loan against the actual current state of the loan and identify whether you are on track with your repayments. The right edge of the chart corresponds to the date when either the required closing balance or the actual closing balance reaches zero; whichever occurs first.
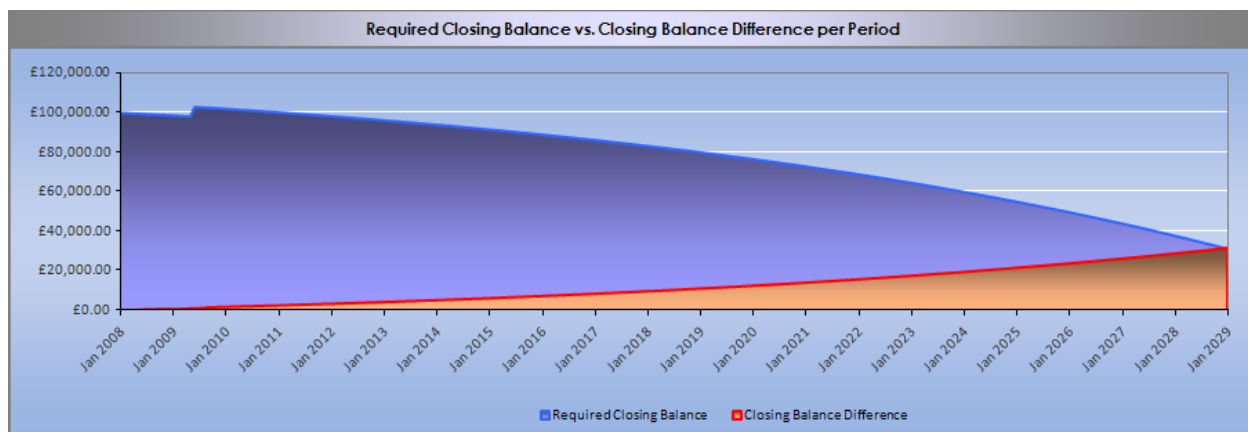
The 'Required Closing Balance vs. Closing Balance Difference per Period' charts shows the difference between the required closing balance as per the initial loan information, and the actual closing balance after factoring in all additional payments, interest rate adjustments and so forth, for each period over the life of the loan. This allows you to see how far ahead or behind of the original payment plan your repayments currently are. The right edge of the chart corresponds to the date when either the required closing balance or the actual closing balance reaches zero; whichever occurs first.

Data Entry Forms

WIMP provides several special-purpose data entry forms to automate all data related operations. Data Entry Forms are designed to be the primary means of data entry in WIMP, thus alleviating the need for manual data entry and modification. The data entry forms perform data validation, error checking, logging, and combine what could otherwise be several time-consuming and error-prone manual steps into one simple automated process, thereby reducing the risk of manual data entry errors.

Data entry forms can be opened in any of the following ways:
- From the Data Entry Forms custom tool bar and the WIMP custom menu (both shown below). Refer to the Custom Toolbars and Menu section for more information.
- From the Quick Links worksheet.
- Keyboard shortcuts. Refer to Appendix B: Keyboard Shortcuts for more information.
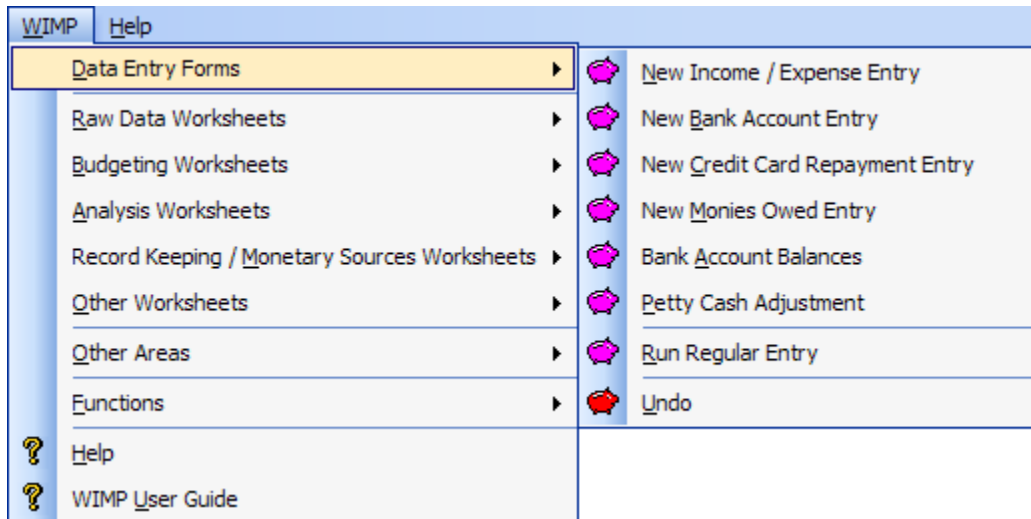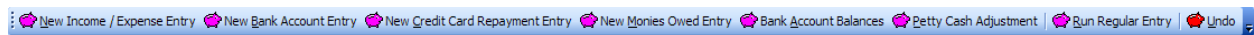
The Regular Entry and Undo functionality are explained in subsequent sections.

Refer to Appendix A: Example Scenarios for illustrated examples on the general use of data entry forms.

New Income/Expense Form

The New Income/Expense form is used to create a new income or expense entry. If the Monetary Source Tracking module is enabled, all required monetary source worksheets will be automatically updated as required. The New Income/Expense form allows for differing entry and transaction dates, multiple entries per transaction, and shared transactions between Monies Owed entities.

Below are two screenshots of the New Income/Expense form, showing its appearance when monetary source tracking is enabled and disabled.

Entry Details

The 'Entry Details' area allows you to enter details of the new entry. Pertinent entry information is automatically recorded in the Raw Data worksheets. Refer to the Raw Data Worksheets section for more information.

Use the 'Entry Date' field to enter an applicable date for the new entry, under which this entry will be recorded in the Raw Data worksheets. Future entry dates are permitted for entries that apply to a future date; holiday expenses after booking flights for example.

Use the 'Income' dropdown box to select a suitable income category against which a new income entry will be recorded. All categories entered in the 'Income Categories' area of the Settings worksheet are listed, plus built-in categories for miscellaneous and OFI-related income. Refer to the OFI Entries area below for more information.

Use the 'Expense' dropdown box to select a suitable expense category against which a new expense entry will be recorded. All categories entered in the 'Expense Categories' area of the Settings worksheet are listed, plus built-in categories for miscellaneous expenditure, OFI-related expenditure, and Non-classifiable Extraordinary expenditure. Refer to the Expense Category Types section for more information. The actual categories listed for OFI-related expenditure depend on the status of the OFI Tracking module. Refer to the OFI Entries area below for more information. Expense categories are displayed slightly differently depending on their group status.
Group headers are displayed between two hyphens like so: `- Household Expenses -`
Group members are displayed with an asterisk suffix like so: `Phone & Internet *`
Non-group related expense categories are displayed as is. Expense group headers cannot have financial entries recorded against them.

Careful consideration should be given regarding the most appropriate category to use based on the everyday general-living paradigm on WIMP. For example, although some expenditure incurred while on a holiday may fall into an expense category in WIMP, these expenses would fall outside the everyday general-living paradigm as they would be less likely to have been incurred if not on holiday. As such, these expenses should ideally not be included in the general expense categories as they would unfairly decrease perceived financial performance. Such scenarios should have a dedicated expense category; in this case a holiday-specific expense category would be more appropriate for all expenses incurred while on holiday.

Use the 'Amount' field to enter the value of the new entry that will be recorded in the Raw Data worksheets. Negative amounts are permitted for refund entries. For example, you purchase a new shirt which you later discover has a minor fault. You return the shirt to the place of purchase, and are given a small refund as compensation. This amount should be entered against the applicable expense category for the shirt as a negative entry. Zero amounts are only permitted for OFI Income entries where no monies have been received for an OFI entry and you wish to close the entry. Refer to the OFI Entries area below for more information.

Use the 'Comment' field to optionally enter additional information about the entry. Comments are entered as a cell comment in the Weekly worksheet cell applicable to the new entry. For Non-classifiable Extraordinary expense entries, comments are entered in the Monthly worksheet in the 'Non-classifiable Extraordinary' row, and in the Weekly worksheet in the 'Notes' row.

All other New Income/Expense form fields are visible only when monetary source tracking is enabled. The 'Multi Entry' checkbox allows you to create multiple entries against a single monetary

transaction. Refer to the Multi Entries area below for more information. The 'Shared Entry' checkbox allows you to split a portion of the transaction amount among Monies Owed entities. Refer to the Shared Entries area below for more information. Multi entries and shared entries can be entered at the same time; for example, you paid both the electricity and gas bills within a single monetary transaction, a portion of which is to be split among your flatmates which they will later repay to you.

Monetary Sources

The 'Monetary Sources' area allows you to enter transaction details of the monetary sources affected by the new transaction. Pertinent transactional information is recorded in the applicable Monetary Source worksheets. Refer to the Record Keeping / Monetary Sources Worksheets section for more information.

Use the 'Transaction Date' field in the 'Entry Details' area to enter an applicable date for the new transaction, under which this entry will be recorded in the applicable Monetary Source worksheets. Future transaction dates are not permitted. Each monetary source 'Amount' field has the balance of the respective monetary source displayed in brackets to the right for reference.

Use the 'Cash on hand' field when cash on hand is affected by this transaction. This figure will be added to the 'Cash on hand' petty cash value in the Bank Accounts worksheet for an income entry, or subtracted for an expense entry.

Use the 'Cash elsewhere' field when cash elsewhere is affected by this transaction. This figure will be added to the 'Cash elsewhere' petty cash value in the Bank Accounts worksheet for an income entry, or subtracted for an expense entry.

Use the 'Bank Account' field when a bank account is affected by this transaction. This figure will be recorded in the Bank Accounts worksheet under the transaction date entered in the form. The figure will be recorded in the 'Deposits' row of the applicable month for an income entry, or the 'Withdrawals' row for an expense entry. Use the 'Comment' field below to enter additional information that will be entered as a cell comment in the Bank Accounts worksheet cell applicable to this transaction.

Use the 'Credit Card' field when a credit card is affected by this transaction. This figure will be recorded as a new entry in the Credit Cards worksheet with the transaction date entered in the form. The figure will be recorded in the 'Repayments' column for an income entry, or the 'Charges' column for an expense entry. Use the 'Comment' field below to enter additional information that will be entered in the 'Comments' column for the new transaction.

Use the 'Monies Owed' field when a Monies Owed entity is affected by this transaction; for example, a monies owed entity pays a bill on your behalf. This is not the case for a shared entry whereby a portion of the transaction amount is split among Monies Owed entities as explained above for the 'Shared Entry' checkbox. The 'To/From' field is used to select the applicable entity. The Monies Owed figure will be recorded as a new entry in the Monies Owed worksheet under the selected entity, with the transaction date entered in the form. The figure will be recorded in the 'Monies out' column for an income entry, or the 'Monies in' column for an expense entry. Use the 'Comment' field below to enter additional information that will be entered as a cell comment in the Monies Owed worksheet cell applicable to this transaction.

The 'Sources Total' field shows the transaction amount; that is, the sum of all figures entered in the monetary sources amount fields. For non-shared entries, the transaction amount should equal the entry amount, or the sum of all new entry amounts for a multi entry (explained in detail below), for this new transaction to balance and reconcile correctly. Refer to the Monetary Source Reconciliation section for more information. The exception to this rule is for a shared entry, which is explained in detail below.
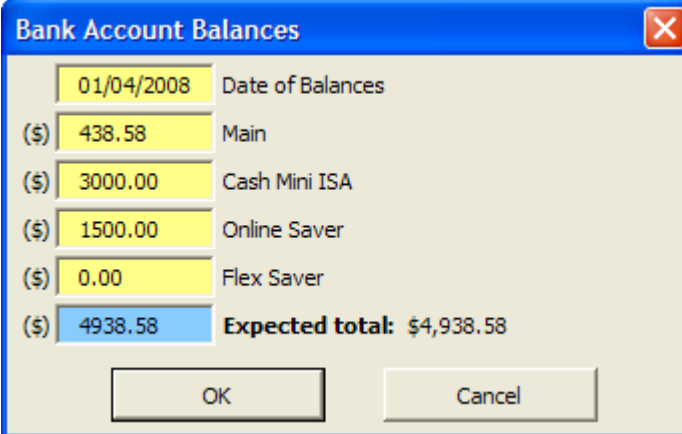
When all pertinent information about the transaction has been entered and checked, click the 'OK' button. Error messages and warning messages will display, if required, to alert you of incorrect or possibly incorrect information, otherwise the form's autonomous operations will commence.

Click the 'Cancel' button to abort the new data entry.

Refer to Appendix A: Example Scenarios to see working examples of the above.

Multi Entries

Multiple new entries can be created against a single monetary transaction. For example, both the electricity bill and the gas bill were paid for in a single credit card transaction. To enter multiple entries, first tick the 'Multi Entry' checkbox. Enter the details of each individual entry one at a time while leaving the 'Monetary Sources' area of the form blank, and clicking the 'OK' button after each. A figure in brackets adjacent to the 'Amount' field will appear showing the sum of all entry amounts as they are entered. Only when entering the last entry should the 'Monetary Sources' area of the form be completed with details of the transaction. The transaction amount and the sum of all entry amounts should equal for this new transaction to balance and reconcile correctly. Refer to the Monetary Source Reconciliation section for more information. The exception to this rule is for a shared entry, which is explained in detail below.

If you click the 'Cancel' button during the creation of a multi entry, any changes made thus far will be automatically undone.

Refer to Appendix A: Example Scenarios to see working examples of the above.

Shared Entries

A Shared Entry is one in which a portion of the transaction amount is split among Monies Owed entities. For example, you paid the rent bill for yourself and on behalf of your flatmates which they will later repay to you. The transaction amount must be greater than the entry amount (or the sum of all new entry amounts for a multi entry) with the difference being the amount split among Monies Owed entities. For example, the transaction amount in the above example will be cost of your rent plus your flatmates' rent, but the entry amount will be just the cost of your own rent.

To create a shared entry, first tick the 'Shared Entry' checkbox. Enter the details of the new entry (or new entries if this is a multi entry) as it applies to you. Then enter the transaction details as they apply to all affected parties sharing this transaction. When you are done, click the 'OK' button. The Shared Entry form will then open, allowing you to enter details regarding the Monies Owed entities sharing this transaction.

The Shared Entry form allows you to enter portions of the outstanding transaction amount to applicable Monies Owed entities one at a time. The figure in brackets to the right of the 'Monies Owed' field shows the portion of the transaction amount yet to be accounted for. Use the 'Monies Owed' field to enter the portion of the transaction amount applicable to the entity you select in the 'To/From' dropdown box. This figure will be recorded as a new entry in the Monies Owed worksheet under the selected entity, with the transaction date entered in the New Income/Expense Entry form. The figure will be recorded in the 'Monies in' column for a shared income entry, or the 'Monies out' column for a shared expense entry.

Use the 'Comment' field to enter additional information that will be entered as a cell comment in the Monies Owed worksheet under the selected entity in the cell applicable to this entity.

Click the 'Next' button to assign another portion of the outstanding transaction amount to a Monies Owed entity, or click the 'Done' button to finish this process. Click the 'Cancel' button to back out and be given the option of having all changes made thus far automatically undone.

Refer to Appendix A: Example Scenarios to see working examples of the above.

OFI Entries

The New Income/Expense Entry form contains the following categories for OFI-related entries, depending on whether the OFI Tracking module is enabled:
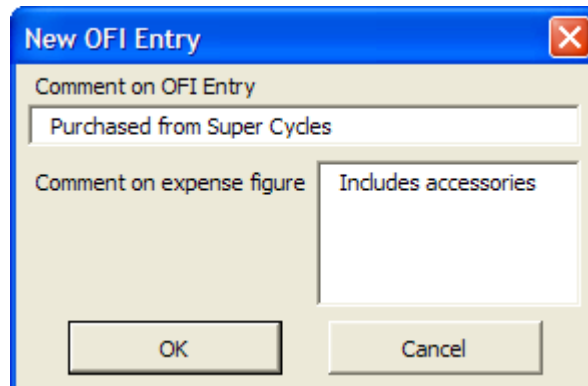
OFI Tracking module enabled
- 'OFI Expense (asset acquisition)' expense category.
  Use this category for the creation of a new OFI entry.
- 'OFI Expense (additional cost)' expense category.
  Use this category for expenditure attributable to an existing OFI entry.
- 'OFI Income (asset disposal)' income category.
  Use this category for income attributable to an existing OFI entry, and/or to close an OFI entry.

OFI Tracking module disabled
- 'OFI Expense' expense category.
  Use this category for all OFI-related expenditure.
- 'OFI Income' income category.
  Use this category for all OFI-related income.
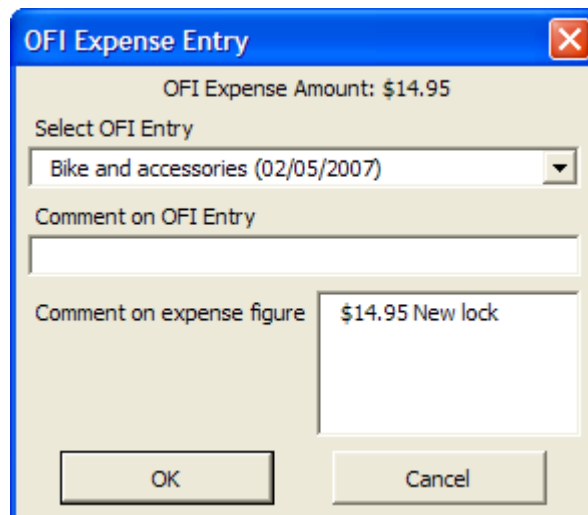
Refer to the Other (Future Income) Expenses area of the Expense Category Types section, and the OFI's Worksheet section for more information. The use of the above categories when the OFI Tracking module is enabled will invoke subsequent data entry forms for additional information. The New OFI Entry form will open upon the creation of a new OFI entry:
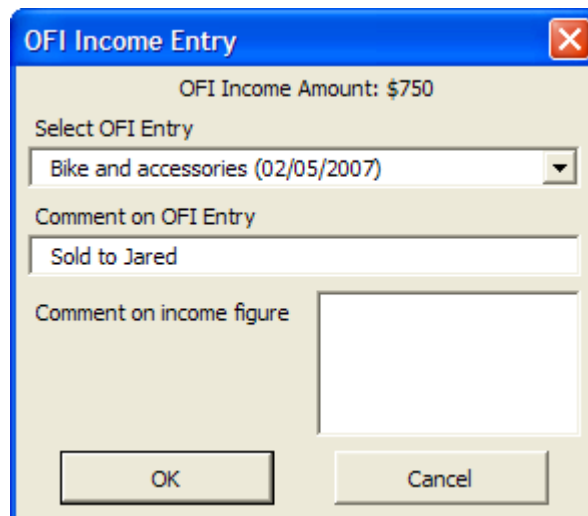
Use the 'Comment on OFI Entry' field to optionally enter additional information about the new OFI entry. This will be entered in the OFI's worksheet in the 'Comments' column for the new entry. Use the 'Comment on expense figure' field to optionally enter additional information about the OFI expense. This will be entered as a cell comment in the OFI's worksheet for the 'Cost' column cell applicable to this expense. Click the 'Cancel' button to have all changes made thus far automatically undone.

The OFI Expense Entry form will open upon entering subsequent expenditure against an existing OFI entry:

Select the applicable OFI entry for this expenditure to be recorded against from the dropdown box. Use the 'Comment on OFI Entry' field to optionally enter additional information about this OFI entry. This will be entered in the OFI's worksheet in the 'Comments' column for the new entry. Use the 'Comment on expense figure' field to optionally enter additional information about the OFI expense. This will be entered as a cell comment in the OFI's worksheet for the 'Cost' column cell applicable to this expense. Click the 'Cancel' button to have all changes made thus far automatically undone.
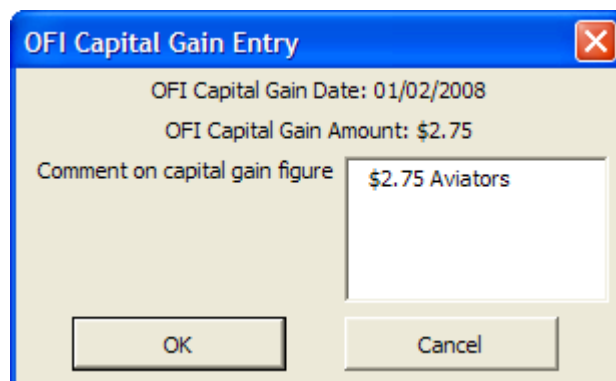
The OFI Income Entry form will open upon entering income against an existing OFI entry:

Select the applicable OFI entry this income to be recorded against from the dropdown box. Use the 'Comment on OFI Entry' field to optionally enter additional information about this OFI entry. This will be entered in the OFI's worksheet in the 'Comments' column for the new entry. Use the 'Comment on income figure' field to optionally enter additional information about the OFI income. This will be entered as a cell comment in the OFI's worksheet for the corresponding 'Sale' column cell applicable to this income. Click the 'Cancel' button to have all changes made thus far automatically undone.

Upon clicking the 'OK' button, you will be asked if you would like to close the OFI entry. An OFI entry should be closed when you no longer expect it to yield any further income. Upon closing an OFI entry the difference between the total cost of the OFI entry and the total sales income received for the OFI entry is checked and, if necessary, a new form will open for the creation of an OFI Capital Gain entry or an OFI Write Off entry.
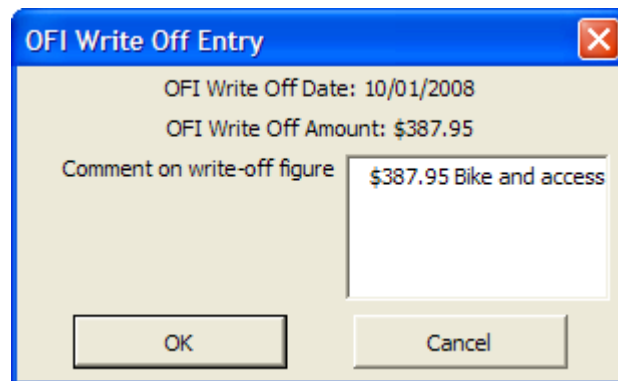
An OFI Capital Gain entry is required if the total sales income received for an OFI entry is greater than its total cost (that is, a profit has been made).

The OFI Capital Gain Entry form shows the date on which the capital gain will be recorded (the original OFI entry date), and the capital gain amount. Use the 'Comment on capital gain figure' field to enter additional information about the OFI Capital Gain entry. This will be entered as a cell

comment in the Weekly worksheet for the applicable 'OFI Capital Gain' cell. Click the 'Cancel' button to have all changes made thus far automatically undone.

An OFI Write Off entry is required if the total sales income received for an OFI entry is less than its total cost (that is, a loss has been incurred).

The OFI Write Off Entry form shows the date on which the write off will be recorded (the original OFI entry date), and the write off amount. Use the 'Comment on write off figure' field to enter additional information about the OFI Write Off entry. This will be entered as a cell comment in the Weekly worksheet for the applicable 'OFI Write Off' cell. Click the 'Cancel' button to have all changes made thus far automatically undone.

Income and expense entries are not permitted to be entered against closed OFI entries. If you attempt to do so, you will be given the option of reopening the applicable OFI entry to allow further income and expense entries to be recorded against it. If a reopened OFI entry has a capital gain or write off entry associated with it, this will be removed and you will be given the option of modifying or removing any existing cell comments on the applicable 'OFI Capital' or 'OFI Write Off' cell.

Refer to Appendix A: Example Scenarios to see working examples of the above.

New Bank Account Entry Form

The New Bank Account Entry form is used to record bank account activity that is not the result of an income or expense entry (in which case the New Income/Expense Entry form should be used). Refer to the Bank Accounts Worksheet section for more information. This form is only available when the Monetary Source Tracking module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Select either 'Deposit' or 'Withdrawal' as required to set the entry type. Use the 'Entry Date' field to enter the date on which this transaction took place. Use the 'Amount' field to enter the transaction amount. This figure will be recorded in the Bank Accounts worksheet under the entry date entered in either the 'Deposits' row or the 'Withdrawals' row in accordance with the entry type. This figure will also adjust the 'Cash on hand' petty cash figure according to the entry type. The current bank accounts balance is displayed in brackets adjacent to this field for reference. Use the 'Comment' field to enter additional information about this transaction that will be entered as a cell comment in the Bank Accounts worksheet cell applicable to this transaction.

When all pertinent information about the transaction has been entered and checked, click the 'OK' button. Error messages and warning messages will display, if required, to alert you of incorrect or possibly incorrect information, otherwise the form's autonomous operations will commence.

Click the 'Cancel' button to abort the new data entry.

Refer to Appendix A: Example Scenarios to see working examples of the above.

New Credit Card Repayment Entry Form

The New Credit Card Repayment Entry form is used to record a repayment transaction on a credit card from a bank account. Refer to the Credit Cards Worksheet section for more information. This form is only available when the Monetary Source Tracking module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Use the 'Entry Date' field to enter the date on which this transaction took place. Use the 'Credit Card' field to enter the repayment amount. This figure will be recorded as a new entry in the Credit Cards worksheet in the 'Repayments' column, with the entry date entered. The current credit cards balance is displayed in brackets adjacent to this field for reference. Use the 'Comment' field below to enter additional information about this transaction that will be entered in the 'Comments' column for the new transaction.

The 'Bank' field and the 'Comment' field below are automatically populated based on the 'Credit Card' field, and the comment can be adjusted if desired. The Bank amount will be recorded in the Bank Accounts worksheet in the 'Withdrawals' row under the entry date entered. The bank comment will be entered as a cell comment in the Bank Accounts worksheet cell applicable to this transaction. The current bank accounts balance is displayed in brackets adjacent to the 'Bank' field for reference.

When all pertinent information about the transaction has been entered and checked, click the 'OK' button. Error messages and warning messages will display, if required, to alert you of incorrect or possibly incorrect information, otherwise the form's autonomous operations will commence.

Click the 'Cancel' button to abort the new data entry.

Refer to Appendix A: Example Scenarios to see working examples of the above.

New Monies Owed Entry Form

The New Monies Owed Entry form is used to create a new Monies Owed entry that is not the result of an income or expense entry (in which case the New Income/Expense Entry form should be used). Refer to the Monies Owed Worksheet section for more information. This form is only available when the Monetary Source Tracking module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Entry Details

The 'Entry Details' area allows you to enter details of the new entry. Select either 'Monies out' or 'Monies in' as required to set the entry type. 'Monies out' should be selected for situations in which you have 'given' funds out to a third party entity either as repayment for a previous debt, or for later repayment back to you. Alternatively, 'Monies in' should be selected for situations in which you have

'received' funds in from a third party entity either as repayment for a previous debt, or that you will later repay.

Use the 'Entry Date' field to enter an applicable date for the new entry, and use the 'Amount' field to enter the value of the new entry. Note that future entry dates and negative entry amounts are not permitted. The current Monies Owed balance is displayed in brackets adjacent of the 'Amount' field for reference. Use the 'To/From' dropdown box to select the applicable Monies Owed entity for this transaction. The entry details entered will be recorded in the Monies Owed worksheet as a new entry under the selected entity, with the entry date entered. The entry amount will be recorded in either the 'Monies out' or the 'Monies in' column in accordance with the entry type selected. The 'Comment' field allows you to enter additional information that will be entered as a cell comment in the Monies Owed worksheet cell applicable to this entry.

Monetary Sources

The 'Monetary Sources' area allows you to enter transaction details of the monetary sources affected by the new transaction. Pertinent transactional information is recorded in the applicable Monetary Source worksheets with the entry date entered in the 'Entry Details' area. Each monetary source 'Amount' field has the balance of the respective monetary source displayed in brackets to the right for reference.

Use the 'Cash on hand' field when cash on hand is affected by this transaction. This figure will be subtracted from the 'Cash on hand' petty cash value in the Bank Accounts worksheet for a 'Monies out' entry, or added for a 'Monies in' entry.

Use the 'Cash elsewhere' field when cash elsewhere is affected by this transaction. This figure will be subtracted from the 'Cash elsewhere' petty cash value in the Bank Accounts worksheet for a 'Monies out' entry, or added for a 'Monies in' entry.

Use the 'Bank Account' field when a bank account is affected by this transaction. This figure will be recorded in the Bank Accounts worksheet under the entry date entered in the form. The figure will be recorded in the 'Withdrawals' row of the applicable month for a 'Monies out' entry, or the 'Deposits' row for a 'Monies in' entry. Use the 'Comment' field below to enter additional information that will be entered as a cell comment in the Bank Accounts worksheet cell applicable to this transaction.

Use the 'Credit Card' field when a credit card is affected by this transaction. This figure will be recorded as a new entry in the Credit Cards worksheet with the transaction date entered in the form. The figure will be recorded in the 'Charges' column for a 'Monies out' entry, or the 'Repayments' column for a 'Monies in' entry. Use the 'Comment' field below to enter additional information that will be entered in the 'Comments' column for the new transaction.

Use the 'Monies Owed' field when another Monies Owed entity is affected by this transaction; for example, another entity gave or received funds via yourself to or from the entity selected in the 'Entry Details' area. The 'To/From' field is used to select the applicable entity. The Monies Owed figure will be recorded as a new entry in the Monies Owed worksheet under the selected entity, with the entry date entered in the form. The figure will be recorded in either the 'Monies out' or the 'Monies in' column in accordance with entry type selected. The 'Comment' field below allows you to enter additional information that will be entered as a cell comment in the Monies Owed worksheet cell applicable to this transaction.

The 'Sources Total' field shows the transaction amount; that is, the sum of all figures entered in the monetary sources amount fields. The transaction amount should equal the entry amount for this new transaction to balance and reconcile correctly. Refer to the Monetary Source Reconciliation section for more information.

When all pertinent information about the transaction has been entered and checked, click the 'OK' button. Error messages and warning messages will display, if required, to alert you of incorrect or possibly incorrect information, otherwise the form's autonomous operations will commence.

Click the 'Cancel' button to abort the new data entry.

Refer to Appendix A: Example Scenarios to see working examples of the above.

Bank Account Balances Form

The Bank Account Balances form is used as a convenient means of entering daily balances for each of the bank accounts defined in the Bank Accounts area of the Settings worksheet. Refer to the Bank Accounts Worksheet section, and the Bank Accounts & Default Balances area of the WIMP Settings section for more information. This form is only available when the Monetary Source Tracking module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information. The autonomous operations of this form are not logged.

Each account listed in the Bank Accounts area of the Settings worksheet is displayed, along with any default balances. Use the 'Date of Balances' field to enter the entry date applicable for these balances. Use each individual account field to enter or adjust the balance of that account for the entry date. The bottom field shows the sum of all balances entered. This figure will be recorded in the Bank Accounts worksheet 'Actual Balance' row cell applicable to the entry date entered.

The expected balances total for the entry date entered is shown adjacent to the balance sum field. If the Expected total displays '?????' as opposed to a monetary figure, the expected balances total is unknown for the entry date entered. This is caused by missing balance totals in the 'Actual Balance' row of the Bank Accounts worksheet for previous days, and these must be entered before continuing. You can optionally be alerted to missing daily bank account balances that are due to be recorded upon opening WIMP. Refer to the WIMP Startup area of the WIMP Settings section for more information.

When all pertinent information about the daily bank account balances have been entered and checked, click the 'OK' button. Error messages and warning messages will display, if required, to alert you of incorrect or possibly incorrect information, otherwise the form's autonomous operations will commence.
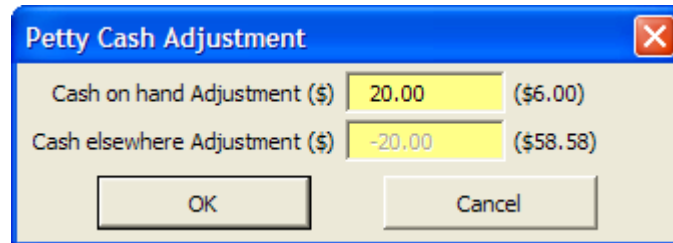
Click the 'Cancel' button to abort the new data entry.

If the sum of all bank account balances entered does not equal the expected total for the entry date, you will be given the option of entering a comment to explain the difference. This comment will be recorded as a cell comment in the Bank Accounts worksheet 'Daily Difference' row cell applicable to the entry date entered.

Refer to Appendix A: Example Scenarios to see working examples of the above.

Petty Cash Adjustment Form

The Petty Cash Adjustment form is used as a convenient means of adjusting the 'Cash on hand' and 'Cash elsewhere' petty cash figures in the Bank Accounts worksheet where cash has been moved from one source to the other. Refer to the Petty Cash area of the Bank Accounts Worksheet section for more information. This form is only available when the Monetary Source Tracking module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

Use the 'Cash on hand Adjustment' field to enter the amount to be added to the 'Cash on hand' petty cash figure in the Bank Accounts worksheet. This can be negative to denote removal of cash on hand.

The 'Cash elsewhere Adjustment' field is automatically populated based on the 'Cash on hand Adjustment' field. This figure is added to the 'Cash elsewhere' petty cash figure in the Bank Accounts worksheet.

When all pertinent information about the adjustment has been entered and checked, click the 'OK' button. Error messages and warning messages will display, if required, to alert you of incorrect or possibly incorrect information, otherwise the form's autonomous operations will commence.

Click the 'Cancel' button to abort the new data entry.

Refer to Appendix A: Example Scenarios to see working examples of the above.

Automated Logging

Logging is a feature of WIMP whereby all pertinent autonomous operations performed by the data entry forms are recorded. Refer to the Data Entry Forms section for more information. All logged activity is recorded in the Log worksheet, and only operations performed by the data entry forms are recorded; manual data entry and modification is not recorded. Logging allows for:

- Future reference of all past financial activity.
- Manual log filtering on any Log worksheet field.
- Automated log filtering by way of the Entry Information function (refer to the Entry Information area of the WIMP Functions section for more information).
- Autonomous undoing of all changes made by any previous financial entries (refer to the Undo Functionality area below for more information).

Logging can be enabled and disabled from the Settings worksheet. Refer to the Logging area of the WIMP Settings section for more information.

Data in the Log worksheet should not be manually modified unless making a corresponding manual modification elsewhere, otherwise automated undo operations may perform erroneously. Refer to the Manual Data Adjustment section for more information.

The 'Sequence Number' column contains the unique sequence number for the corresponding log entry. The 'Date' and 'Time' columns contain the date and time the entry was created in WIMP.

The 'Entry Type' column contains a code that indicates the entry type, and can be one of the following:

- I – Income entry
- E – Expense entry
- B – Bank account entry
- C – Credit card repayment entry

- `M` – Monies Owed entry
- `P` – Petty cash adjustment

The 'Entry Subtype' column contains a code that indicates additional information, where applicable, about the entry type for the corresponding entry line, and can be one of the following:
- `C` – Income/Expense category
- `S` – Monetary source
- `M` – Monies Owed entity (for Shared entries)
- `Oe` – New OFI entry
- `Ox` – OFI additional expense entry
- `Oxc` – OFI additional expense entry on a previously closed OFI entry
- `Oi` – OFI Income entry
- `Oic` – OFI Income entry on a previously closed OFI entry
- `Oc` – OFI Capital Gain entry
- `Ow` – OFI Write Off entry

The 'Entry Date' column contains the entry date for which the corresponding entry line was recorded in the applicable worksheet. The 'Transaction Date' column contains the transaction date for which the corresponding entry line was recorded in the applicable monetary source worksheet.

The 'Description' column contents vary depending on the corresponding entry type and entry sub-type, and can include the applicable income category, expense category, monetary source, OFI entry item and so forth for the corresponding entry line. Expense category group members are denoted by an asterisk suffix, and will have their group number displayed in the 'Group' column.

The 'Amount' column contains the entry amount or the transaction amount for the corresponding category or monetary source in the 'Description' column.

The 'Comment' column contains any comments that were entered for the corresponding entry. The 'OFI Comment' column contains any comments that were entered against OFI entries for OFI additional expense or OFI income entries. Refer to the New Income/Expense Form area of the Data Entry Forms section for more information.

The 'Entry Information Filter' column is used by the Entry Information function to mark entry lines applicable to filtering as part of its automated log filtering process. Refer to the Entry Information area of the WIMP Functions section for more information.

Auto filters are available in the column headers for manual filtering of any column. Click the 'Clear Filters' button to reset all filters. All log data can be permanently cleared by clicking the 'Clear Log' button.

Log Entry Information Form

A log entry can be shown in a more user-friendly fashion by running the Entry Information function on the entry. Select a cell in a Log worksheet that is part of the entry you wish to view, and run the Entry Information function (refer to the Entry Information function area in the WIMP Functions section for more information on the Entry Information function, and how to run it). The selected log entry will be displayed in the Log Entry Information form:

The actual layout of the Log Entry Information form will vary depending on the log entry type. All information contained in the selected log entry is displayed in the form. Within the form you can undo the log entry (refer to the Undo Functionality area below), and if the Regular Entry module is enabled you can create a Regular Entry from the log entry (refer to the Regular and Scheduled Entries section for more information).

Undo Functionality

WIMP's undo function allows for the automatic reversal (undoing) of the previous autonomous operations performed by a data entry form in the case of an erroneous entry, or a past entry later deemed to be unnecessary. Logging must be enabled for the undo function to be available, and the entry to be reversed needs to have been recorded in the Log worksheet by the applicable data entry form(s) that created the entry; manual entries cannot be autonomously undone.

Log entries can be undone in the following ways:
- The 'Undo' button in the Log worksheet to open the Undo data entry form.
- The 'Undo Entry' button in the Log Entry Information form (explained above).
- Opening the Undo data entry form (displayed below).

Enter the sequence number corresponding to the log entry to be undone in the 'Sequence Number to Undo' field. Upon clicking the 'OK' button, the sequence number will be highlighted in the Log worksheet, and confirmation sought to undo the entry.

Error messages will display if the undo operation fails for any reason. It is recommended that you save WIMP prior to attempting an undo operation as a failure may cause monetary source reconciliation to fail. In such a case, close WIMP without saving and open the previously saved version. Investigate the cause of the undo operation failure, and remedy if possible. Refer to the Monetary Source Reconciliation section for more information.

Regular and Scheduled Entries

Financial entries that are entered in WIMP on a regular or recurring basis can be created as Regular Entries, and optionally scheduled. Regular entries can be autonomously entered in WIMP without the use of the data entry forms, thereby helping to reduce the time spent entering financial data in WIMP. If logging is enabled, the autonomous changes made by the running of a Regular Entry are logged as normal, and can therefore be undone if required. Refer to the Automated Logging section for more information. The Regular Entries module must be enabled for the use of Regular Entries to be available. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

A Regular Entry can be created in two ways: from an existing Log worksheet entry, or from new by clicking the 'Create Entry' button in the Regular Entries worksheet. A Log worksheet entry can be converted into a Regular entry by clicking the 'Regular Entry' button in the Log Entry Information form for the corresponding entry. Refer to the Log Entry Information Form area of the Automated Logging section for more information. Clicking the 'Create Entry' button in the Regular Entries worksheet will allow you to select the entry type for the new Regular Entry, and then open the corresponding data entry form allowing you to enter the required entry details. Instead of the data entry form then updating WIMP, it will create a new Regular Entry based on the entry details you provide. All data in the Regular Entries worksheet can be manually modified as and when required.

Note that is it not possible to create Regular Entries from entries that make use of the 'Others' income and expense category, or the 'Non-classifiable Extraordinary' expense category. A new income or expense category should be created and used for such entries if these are expected to occur regularly. Additionally, it is not possible to create Regular Entries from OFI-related entries.

Regular Entries are recorded and maintained in the Regular Entries worksheet.

The 'Sequence Number' column contains the unique sequence number for the corresponding Regular Entry. The 'Entry Title' and 'Description' column contains the title you gave the Regular Entry during creation, and any description you entered during creation is stored as a cell comment.

The 'Scheduled Date' column is only applicable to scheduled Regular Entries, and contains the date on which the Regular Entry is next scheduled to be run. You can be optionally alerted upon opening WIMP to scheduled Regular Entries that are due to be run. Refer to the WIMP Startup area of the WIMP Settings section for more information. Running the Check Scheduled Entries function will also alert you to scheduled Regular Entries that are due to be run. Refer to the WIMP Functions section for more information. The 'Schedule Frequency' column contains the schedule frequency for the Regular Entry. The scheduled date is automatically updated based on the schedule frequency when required.

The 'Entry Type' column contains a code that indicates the entry type, and can be one of the following:
- I – Income entry
- E – Expense entry
- B – Bank account entry
- C – Credit card repayment entry
- M – Monies Owed entry
- P – Petty cash adjustment

The 'Entry Subtype' column contains a code that indicates additional information, where applicable, about the entry type for the corresponding entry line, and can be one of the following:
- C – Income/Expense category
- S – Monetary source
- M – Monies Owed entity (for Shared entries)

The 'Description' column contents vary depending on the corresponding entry type and entry sub-type, and can include the applicable income category, expense category, monetary source, etc. for the corresponding entry line. Expense category group members are denoted by an asterisk suffix, and will have their group number displayed in the 'Group' column.

The 'Amount' column contains the entry amount or the transaction amount for the corresponding category or monetary source in the 'Description' column. The 'Comment' column contains any comments that were entered for the corresponding entry. The 'Last Run' column contains the date on which the corresponding Regular Entry was last run.

Auto filters are available in the column headers for manual filtering of any column. Click the 'Clear Filters' button to reset all filters.

Regular Entry Information Form

A Regular Entry can be shown in a more user-friendly fashion by running the Entry Information function on the entry. Select a cell in the Regular Entries worksheet that is part of the entry you wish to view, and run the Entry Information function (refer to the Entry Information function area in the WIMP Functions section for more information on the Entry Information function, and how to run it). The selected Regular Entry will be displayed in the Regular Entry Information form:
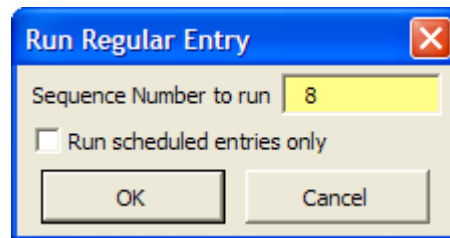
The actual layout of the Regular Entry Information form will vary depending on the entry type. All information contained in the selected Regular Entry is displayed in the form. Within the form you can run the entry (refer to the Running a Regular Entry area below), create a schedule for the entry or modify an existing schedule, reschedule an entry based on the schedule frequency of the entry, and delete the entry.

Running a Regular Entry

A Regular Entry can be run on an ad hoc basis in the following ways:

- The 'Run Entry' button in the Regular Entries worksheet to open the Run Regular Entry data entry form.
- The 'Run Entry' button in the Regular Entry Information form (explained above).
- Opening the Run Regular Entry data entry form (displayed below).
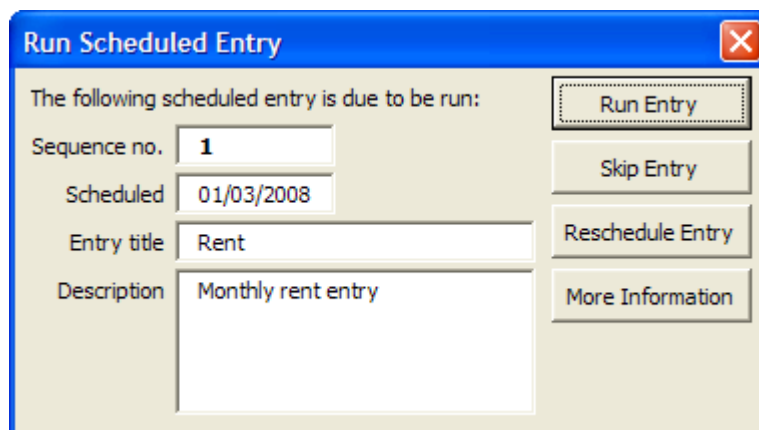
You can be optionally alerted upon opening WIMP to scheduled Regular Entries that are due to be run, and given the option to run them there and then. Refer to the WIMP Startup area of the WIMP Settings section for more information.

Enter the sequence number corresponding to the Regular Entry to be run in the 'Sequence Number to run' field. Upon clicking the 'OK' button, the sequence number will be highlighted in the Regular Entries worksheet, and confirmation sought to run the entry. Alternatively, tick the 'Run scheduled entries only' checkbox to check for and run any overdue scheduled entries.

For non-scheduled Regular Entries, and scheduled Regular Entries with a scheduled date in the future, the entry date and the transaction date used for the new entry are taken from the Regular Entries worksheet in the cell labelled 'Enter the date to use for entries'. This date defaults to the current date, but can be manually overwritten if required. For scheduled Regular Entries that are due to be run, the Regular Entry's scheduled date is used.

When a scheduled Regular Entry is due to be run, the Run Scheduled Entry form will appear with information about the entry, along with further options:

Within this form you can run the Regular Entry, skip the entry without running it, and reschedule the entry based on its schedule frequency. Clicking the 'More Information' button will open the corresponding Regular Entry Information form (explained above). Error messages will display if the running of a Regular Entry fails for any reason.

Monetary Source Reconciliation

Monetary source reconciliation is a feature of WIMP that provides a means of error checking by ensuring all income and expense entries are offset by corresponding monetary source transactions, and all movements within monetary sources balance appropriately. Monetary source reconciliation is therefore only applicable when the Monetary Source Tracking module is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information.

For example, a $5 fast food bill should be offset by a $5 petty cash reduction; a $2000 salary income should be offset by a $2000 bank account deposit entry; an $80 electricity bill should be offset by an $80 credit card charge entry; and so forth. Similarly, all movements between monetary sources must balance. For example, a $200 credit card repayment entry should have a corresponding $200 bank account withdrawal entry. In each of these examples, all income and expense entries are correctly offset by corresponding monetary source entries, and movements within monetary sources are correctly balanced.

Should this not be the case, monetary source reconciliation would fail. For example, a $20 shirt was purchased and entered in WIMP, but a corresponding bank account withdrawal of only $15 was mistakenly entered.

In this example, a $5 reconciliation discrepancy will occur. Where appropriate, you will be warned when the operation you are about to perform could result in a reconciliation error.

Monetary source reconciliation is performed and reported in the Monetary Source Reconciliation area of the Bank Accounts worksheet. Refer to the Bank Accounts Worksheet section for more information.

Monetary Source Reconciliation		
Opening net worth	$	1,095.35
+ Total Net Income	$	2,525.96
= Net worth	$	3,621.31
Bank balance now	$	3,568.57
+ Monies owing / owed	$	30.99
+ Petty cash	$	21.75
= Net liquidity	$	3,621.31
Discrepancy	$	0.00

Net worth is defined as being the opening net worth (as set in the Settings worksheet) plus all net income to date (total income minus total expenditure), and is therefore affected by all income and expense entries. Net liquidity is defined as being the sum of all monetary source balances, and is therefore affected by all monetary source transactions and movements. These two figures must equal for monetary source reconciliation to pass. Any difference between the net worth and the net liquidity is shown in the 'Discrepancy' cell. After performing any manual operations within WIMP, the discrepancy figure should be checked to ensure it is zero.

A non-zero discrepancy figure indicates a reconciliation error somewhere within WIMP's financial data. Generally, this is the result of a data entry error, and the Log worksheet should be examined and the erroneous entry undone. Refer to the Undo Functionality area of the Automated Logging section for more information. A positive discrepancy figure indicates that net liquidity is higher than expected. Conversely, a negative discrepancy figure indicates that net liquidity is lower than expected.

Tracking down the location of a reconciliation error can be difficult, and so you can therefore be optionally alerted to a non-zero discrepancy figure upon opening, saving, and closing WIMP so you are made aware of the problem immediately. Refer to the WIMP Startup area of the WIMP Settings section for more information.

Manual Data Adjustment

Manual data entry and adjustment is discouraged in WIMP in favour of the data entry forms, and the undo functionality to back out any erroneous entries. Manual operations can be time consuming and error-prone, particularly when the Monetary Source Tracking module is enabled where there is a risk of causing a discrepancy within the financial data of WIMP and therefore causing monetary source reconciliation to fail. However, should you wish to perform a manual operation, the following guidelines should be followed:

- It is recommended that you save WIMP prior to performing any manual operations so that any major errors made can be undone by simply reopening the saved copy of WIMP.
- If the Monetary Source Tracking module is enabled, ensure you read and fully understand the Monetary Source Reconciliation section above.
- All income and expense entries should be created and modified in both the Weekly worksheet and the Monthly worksheet. The Quarterly worksheet and the Yearly worksheet are automatically calculated based on the Monthly worksheet, and therefore do not require any attention.
- Net worth (and hence monetary source reconciliation) is affected by the Monthly worksheet only.
- If the Monetary Source Tracking module is enabled, all income and expense entries should be appropriately offset by corresponding entries in the Monetary Source worksheets. Similarly, all movements within Monetary Source worksheets should balance equally.
- Your net liquidity (and hence monetary source reconciliation) is affected by all Monetary Source worksheets.
- If the Monetary Source Tracking module is enabled, the 'Discrepancy' cell in the Monetary Source Tracking area of the Bank Accounts worksheet should be checked after each manual operation to ensure it is zero. A non-zero discrepancy figure indicates a reconciliation error somewhere within WIMP's financial data, and this should be investigated.
- If logging is enabled, the Log worksheet should be adjusted (if required) inline with any changes made to ensure the Undo function will operate correctly.

WIMP Functions

WIMP provides a number of functions to facilitate its use. These functions can be accessed from:
- The Quick Links worksheet.
- The 'Functions' submenu of the WIMP custom menu.
- The 'WIMP Functions' custom toolbar.

Refer the Custom Toolbars and Menu section for more information.

The following functions are available:
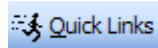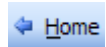
Quick Links   Jump to the Quick Links worksheet.

Home   Jump to the home position of the current worksheet.

Present Date   Jump to the cell representing the present date within the current worksheet area.
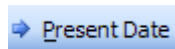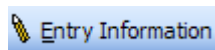
Entry Information   Run the Entry Information function on the currently selected worksheet cell whereby the Log worksheet is filtered to show all logging information pertinent to the cell, allowing you see more information about a selected transaction, date, income or expense category, etc.

Check Financial Reminders   Check for outstanding financial reminders. Refer to the Financial Reminders area of the Weekly Worksheet section for more information.

Check Scheduled Entries   Check for scheduled Regular Entries that are due to be run. Refer to the Regular and Scheduled Entries section for more information.
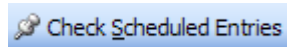
Windows Calculator   Run the Windows Calculator.

Home all Worksheets   Move all worksheets to their home position.
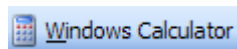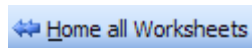
Reset Colours   Reset all appropriate worksheet fill colours.
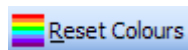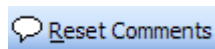
Reset Comments   Reset all worksheet comments. The comment author's name will be removed, and all comment shapes will auto-fit around the comment text.
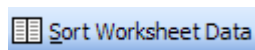
Sort Worksheet Data   Sort all data in the Credit Cards worksheet, the Monies Owed worksheet, and the OFI's worksheet based on the entry dates.

?   Open internal help for quick information on the current worksheet.

Appendix A: Example Scenarios

Below are a number of example scenarios and corresponding screenshots to illustrate some general uses of WIMP. Where applicable, all example scenarios assume the Monetary Source Tracking module is enabled, the Regular Entries module is enabled, the OFI Tracking module is enabled, and Logging is enabled. Refer to the Active WIMP Modules area of the WIMP Settings section for more information. It is also assumed you have read and understood all sections of this user guide.

Data Entry Forms

The following scenarios involve extensive use of the data entry forms. Refer to the Data Entry Forms section for more information.

New Income/Expense Entry Form – Income Entry

You receive your monthly salary of $2000, plus a $150 commission bonus, in your bank account. The New Income/Expense Entry form should be populated like so:

New Income/Expense Entry Form – Expense Entry

You buy a new shirt for $19.95 cash. The New Income/Expense Entry form should be populated like so:

New Income / Expense Entry

Entry Details

Entry Date	29/02/2008	Tran. Date	29/02/2008

Income ○

Expense ⊙ Clothing *

Amount ($) 19.95

Comment $19.95 Shirt from Cool Man's Clothing

☐ Multi Entry   ☐ Shared Entry

Monetary Sources

Cash on hand ($)	19.95	($32.00)
Cash elsewhere ($)		($28.63)
Bank Account ($)		($4,438.62)

Comment

Credit Card ($)		($0.00)

Comment

Monies Owed ($)		($90.99)

To / From

Comment

Sources Total ($)	19.95	($4,590.24)

OK   Cancel

New Income/Expense Entry Form – Multi Entry

You buy groceries including $21.25 worth of food items, and $5.95 of non-food items. You pay for all grocery items in a single transaction with your bank card. This scenario requires two expense entries (one entry for food items, and another for non-food items), and a single monetary transaction (the payment with your bank card). This requires the use of a multi entry. The New Income/Expense Entry form should initially be populated like so:

The food expense entry has been entered above in the 'Entry Details' area. As this is a multi entry, the 'Multi Entry' checkbox is ticked. Because subsequent entries are still to be created, the 'Monetary Sources' area has been left blank. Upon clicking the 'OK' button, the next entry can be entered like so:

The non-food expense has been entered above in the 'Entry Details' area. As there are no further entries to be created, the 'Monetary Sources' area has been completed with the $27.20 transaction details. Note the total amount of all new entries is displayed adjacent to the 'Amount' field in the 'Entry Details' area for reference.

New Income/Expense Entry Form – Shared Entry

You pay the monthly rent bill for yourself, and on behalf of your two flatmates. You each share the rent evenly at $200 each, meaning the total transaction amount is $600 ($200 multiplied by three people). This requires the use of a shared entry. The Rent bill is due on the first day of each month which is tomorrow; however, due to circumstances, you will be unable to make this payment tomorrow, and therefore decide to pay the rent bill a day early. Despite this, you still wish to have the rent entry created in WIMP under the month in which it is actually due so as not to unfairly impact on the current month's figures by having two rent entries. This will require differing entry date and transaction dates. The New Income/Expense Entry form should be populated like so:

Your $200 rent entry has been entered above in the 'Entry Details' area with an entry date of next month; the month in which the rent bill is actually due. The $600 transaction has been entered in the 'Monetary Sources' area with the correct transaction date of today. As this is a shared entry, the 'Shared Entry' checkbox has been ticked. Upon clicking the 'OK' button, you can assign the transaction amount that is unaccounted for ($400) between your Monies Owed entities for later repayment like so:

Of the unaccounted transaction amount, $200 has been assigned to your first flatmate for later repayment, leaving a total of $200 left unaccounted for as indicated by the figure in brackets adjacent to the 'Monies Owed' field. Upon clicking the 'Next' button, you can assign the remaining $200 to your second flatmate for later repayment like so:

The remaining $200 has been assigned for later repayment, leaving the full transaction amount accounted for as indicated by the zero in brackets adjacent to the 'Monies Owed' field. Click the 'Done' button to complete the entry.

New Income/Expense Entry Form – Shared Multi Entry

You pay both the electricity bill of $48 and the gas bill of $30 in a single transaction for yourself, and on behalf of your two flatmates. You each share these expenses evenly. This requires the use of a multi entry and a shared entry. The New Income/Expense Entry form should initially be populated like so:

Your portion of the electricity bill has been entered above in the 'Entry Details' area. As this is a multi entry, the 'Multi Entry' checkbox is ticked. Because subsequent entries are still to be created, the 'Monetary Sources' area has been left blank. Because we know this is to be a shared entry, the 'Shared Entry' checkbox could have also been ticked at during this step, although this is not required yet. Upon clicking the 'OK' button, the next entry can be entered like so:

Your portion of the gas bill has been entered above in the 'Entry Details' area. As there are no further entries to be created, the 'Monetary Sources' area has been completed with the $78 transaction details. As this is a shared entry, the 'Shared Entry' checkbox has been ticked. Upon clicking the 'OK' button, you can assign the transaction amount that is unaccounted for ($52) between your Monies Owed entities for later repayment like so:

Of the unaccounted transaction amount, $26 has been assigned to your first flatmate for later repayment, leaving a total of $26 left unaccounted for as indicated by the figure in brackets adjacent to the 'Monies Owed' field. Upon clicking the 'Next' button, you can assign the remaining $26 to your second flatmate for later repayment like so:

The remained $26 has been assigned for later repayment, leaving the full transaction amount accounted for as indicated by the zero in brackets adjacent to the 'Monies Owed' field. Click the 'Done' button to complete the entry.

New Income/Expense Entry Form – OFI Expense Entries

You purchase a new computer for $1200, putting down a $200 deposit now with the remaining $1000 payable on delivery in a week. As you expect to resell the computer again some time in the future, you decide to create a new OFI entry for the computer. The initial transaction pertaining to this new OFI is the $200 deposit. To create a new OFI entry, the 'OFI Expense (asset acquisition)' expense category should be used like so:
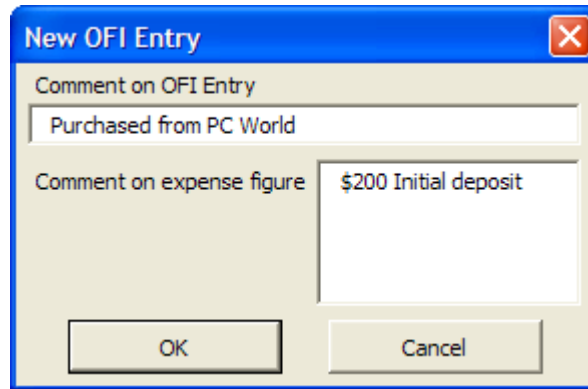
As well as the normal autonomous process of updating the appropriate worksheets according to the information entered, a new entry will be created in the OFI's worksheet using the entry comment as the OFI item name and the entry date as the OFI expense date. Note that if an initial monetary figure is entered in the entry comment, it will not appear in the OFI item name. Upon clicking the

'OK' button, the New OFI Entry form will open allowing you to optionally enter an OFI entry comment and an OFI expense entry comment like so:
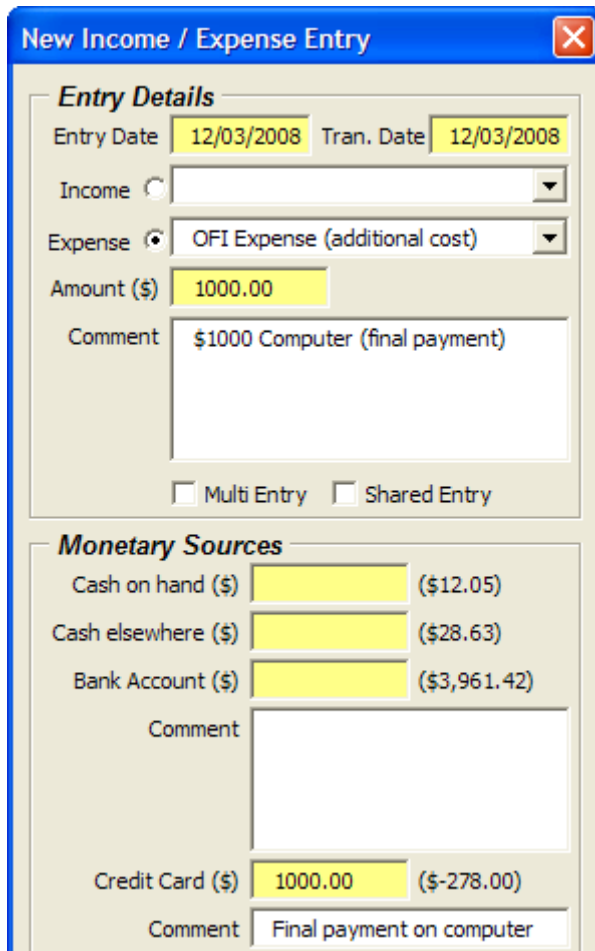
These comments appear in the OFI's worksheet against the new entry as shown below:

One week later you pay the remaining $1000 owing on the computer. As this is a subsequent expense against an existing OFI, the 'OFI Expense (additional cost)' expense category should be used like so:
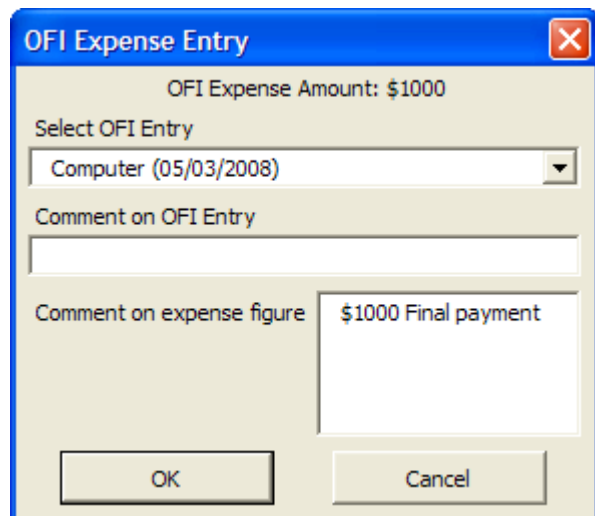
Upon clicking the 'OK' button, the OFI Expense Entry form will open allowing you to select the target OFI entry against which to record this additional expense, and optionally enter an OFI entry comment and an OFI expense entry comment like so:

Select the target OFI entry from the dropdown box, and optionally enter additional comments to record against the OFI entry in the OFI's worksheet.

New Income/Expense Entry Form – OFI Income, Write Off, Capital Gain Entries

You purchase a second-hand computer for $100 with the intention of selling it for individual parts to make a profit. As you expect to resell the computer again some time in the future, you decide to create a new OFI entry for the computer. To create a new OFI entry, the 'OFI Expense (asset acquisition)' expense category should be used as explained above.

Some time later, you successfully sell some of the computer's constituent parts in a single transaction of $50. To enter this income, the 'OFI Income (asset disposal)' income category should be used like so:
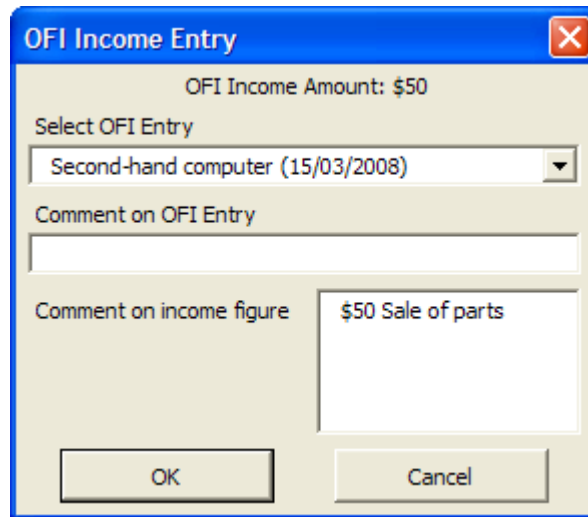
Upon clicking the 'OK' button, OFI Income Entry form will open allowing you to select the target OFI entry against which to record this income, and optionally enter an OFI entry comment and an OFI income entry comment like so:

Select the target OFI entry from the dropdown box, and optionally enter additional comments to record against the OFI entry in the OFI's worksheet. Upon clicking the 'OK' button, you will be given the option of closing the OFI entry. An OFI entry should be closed if it is no longer expected to yield any further income. As there are still a number of constituent computer parts left that you are expecting to sell, you will not close the OFI yet.

Shortly thereafter, you sell some more of the computer's constituent parts in a single transaction of $40. You repeat the process above, again leaving the OFI open as there are more parts remaining that you are expecting to sell.

After a period of time, you decide that the remaining computer parts cannot be sold as no potential buyers have expressed any interest. You therefore decide to close the OFI. An OFI entry can be closed in one of two ways:

- Manually, by entering a "Y" in the 'Closed' column of the OFI's worksheet corresponding to the target OFI.
- By use of the New Income/Expense data entry form.

This example scenario will use the New Income/Expense data entry form to close the second-hand computer OFI entry. To close an OFI entry, the 'OFI Income (asset disposal)' income category must be used. This category is one of two categories (along with the 'OFI Expense (asset acquisition)' expense category) for which a $0 entry amount can be entered, indicating no (further) income was received for the target OFI entry (or in the case of the 'OFI Expense (asset acquisition)' expense category, a $0 entry amount indicates an OFI item was acquired at no cost). As this matches your scenario, you need to create an 'OFI Income (asset disposal)' income entry for $0 like so:

New Income / Expense Entry

Entry Details

Entry Date	20/03/2008
Tran. Date	20/03/2008

Income ⦿ OFI Income (asset disposal) ▼

Expense ○ ▼

Amount ($) 0.00

Comment: $0 Closing of second-hand computer O

☐ Multi Entry ☐ Shared Entry

Monetary Sources

Cash on hand ($)		($62.05)
Cash elsewhere ($)		($28.63)
Bank Account ($)		($3,861.42)
Comment		
Credit Card ($)		($-1,278.00)
Comment		
Monies Owed ($)		($542.99)
To / From	▼	
Comment		
Sources Total ($)	0.00	($3,217.09)

OK   Cancel

Note there is no monetary source information entered as no transaction has taken place. Upon clicking the 'OK' button, the OFI Income Entry form will open allowing you to select the target OFI entry, and optionally enter an OFI entry comment and an OFI income entry comment, as before.

Upon clicking the 'OK' button within the OFI Income Entry form, you will be given the option of closing the OFI entry. An OFI entry should be closed if it is no longer expected to yield any further income. As you do not expect to sell the remaining constituent computer parts, you decide to close the OFI entry. Upon closing the OFI entry, the difference between its total cost expense and its total sale amount is checked to establish whether a capital gain has been made on the OFI, or whether a portion of the OFI's total cost expense value needs to written off as a loss. In this case, the total cost of the second-hand computer was $100, and the total sale amount was $90, resulting in

a $10 loss. Because a loss has been incurred, the OFI Write Off form will appear showing the write off date (the original OFI expense date) and the write off amount. A comment can be entered that will be recorded in the Weekly worksheet as a cell comment on the write off figure, like so:
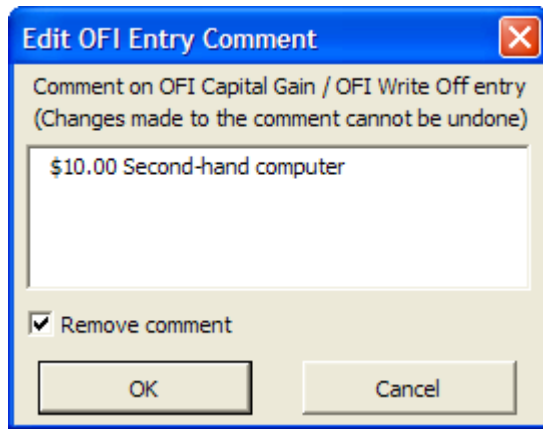
Upon clicking the 'OK' button, the write off entry is recorded. This is all that is required to close an OFI entry in this way. The second-hand computer OFI entry is now closed, and displayed in the OFI's worksheet like so:

Unexpectedly, a buyer is found for the remaining computer parts, resulting in a final sale of $30. You create a new 'OFI Income (asset disposal)' income entry and complete the OFI Income Entry form as explained above.

Upon clicking the 'OK' button in the OFI Income Entry form, you will be informed that the target OFI entry (the second-hand computer) has been previously closed, and given the option to reopen it. Reopening a previously closed OFI will cause its associated Capital Gain or Write Off entry (if any) to be removed (in this case, the $10 Write Off entry), and you will be given the option of modifying or removing the cell comment in the Weekly worksheet for the previous capital gain or write off figure.

Upon clicking the 'Yes' button, you can modify or remove the old capital gain or write off cell comment like so:
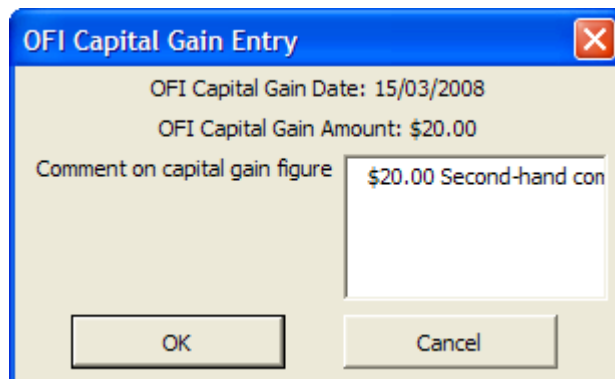
Tick the 'Remove comment' checkbox to remove the old capital gain or write off cell comment. Upon clicking the 'OK' button, the OFI entry will be reopened, and you will be given the option of closing the OFI entry again after recording the new OFI Income entry.

Because all remaining constituent computer parts have now been sold, you decide to close the OFI entry. The total cost of the second-hand computer was $100, and the total sale amount is now $120, resulting in a $20 capital gain. The OFI Capital Gain form will appear showing the capital gain date (the original OFI expense date) and the capital gain amount. A comment can be entered that will be recorded in the Weekly worksheet as a cell comment on the capital gain figure, like so:
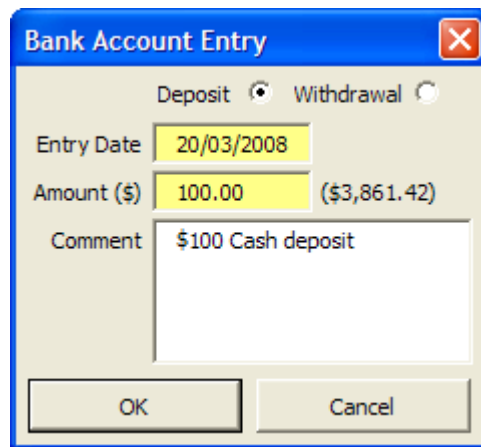
Upon clicking the 'OK' button, the capital gain entry is recorded. The second-hand computer OFI entry is now closed, and displayed in the OFI's worksheet like so:

Other Expenditure (Future Income)	20 Mar 2008				$ 20.00	Total loss/gain from all closed OFI's to date	
Item	Exp. Date	Cost	Sale	Difference	Closed		Comments
Bike and accessories	01 Feb 2008	$ 1,137.95					
Computer	05 Mar 2008	$ 1,200.00					Purchased from PC World
Second-hand computer	15 Mar 2008	$ 100.00	$ 120.00	$ 20.00	Y		To sell for parts

New Bank Account Entry Form

After the cash sales of the second-hand computer above, you have a large amount of cash on hand of which you wish to deposit $100 in your bank account. The New Bank Account Entry form should be populated like so:

Upon clicking the 'OK' button, the 'Cash on hand' figure is adjusted in the petty cash area of the Bank Accounts worksheet, and the deposit entry is recorded in the Bank Accounts worksheet like so:

March 2008	20
Deposits	$ 100.00
Withdrawals	
Expected Balance	$ 3,871.42
Actual Balance	
Daily Difference	

New Credit Card Repayment Entry Form

You make a $1200 repayment on your credit for the purchase of the new computer above. The New Credit Card Repayment Entry form should be populated like so:

Upon clicking the 'OK' button, the withdrawal entry for the credit card repayment is recorded the Bank Accounts worksheet, and the repayment entry is recorded in the Credit Cards worksheet like so:

New Monies Owed Entry Form – Monies In Entry

One of your flatmates repays you $200 via online banking for the rent bill above. The New Monies Owed Entry form should be populated like so:

Upon clicking the 'OK' button, the deposit entry for the repayment is recorded the Bank Accounts worksheet, and the 'Monies in' entry is recorded in the Monies Owed worksheet like so:

New Monies Owed Entry Form – Monies Out Entry

You lend one of your friends $20 for later repayment. The New Monies Owed Entry form should be populated like so:
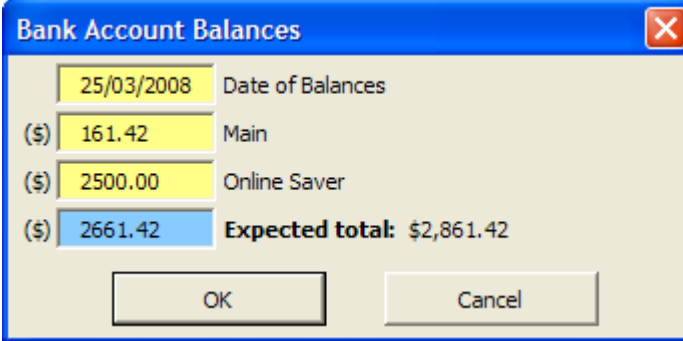
Upon clicking the 'OK' button, the 'Cash on hand' figure is adjusted in the petty cash area of the Bank Accounts worksheet, and the 'Monies out' entry is recorded in the Monies Owed worksheet.
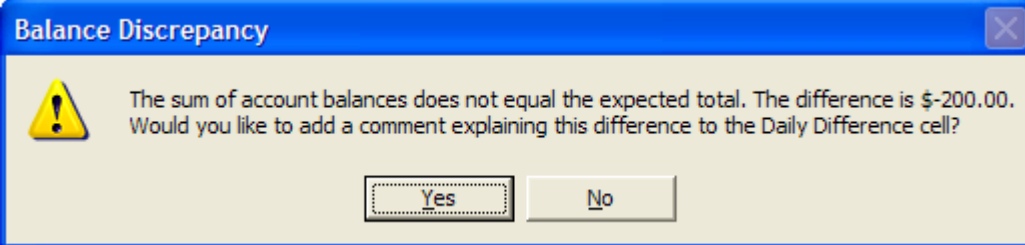
Bank Account Balances Form

As you do at the end of every day, you enter your daily bank accounts balances. The Bank Account Balances form should be populated like so, based on your current bank account balances:

The repayment from your flatmate for the rent bill is yet to be processed by your bank, and so your actual accounts balances are $200 less than what WIMP expects. Therefore, upon clicking the 'OK' button, you will be given the option of explaining this difference.

Upon clicking the 'Yes' button, you can enter a comment that will be recorded as a cell comment in the 'Daily Difference' row of the Bank Accounts worksheet for the applicable date.
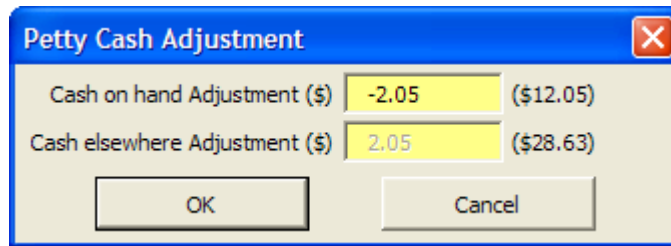
This balance entry, and the explanatory comment above, is recorded in the Bank Accounts worksheet like so:

Petty Cash Adjustment Form

Over the last while you have accumulated $2.05 worth of coins in your wallet that you decide to remove and place in your piggybank. The Petty Cash Adjustment form should be populated like so:
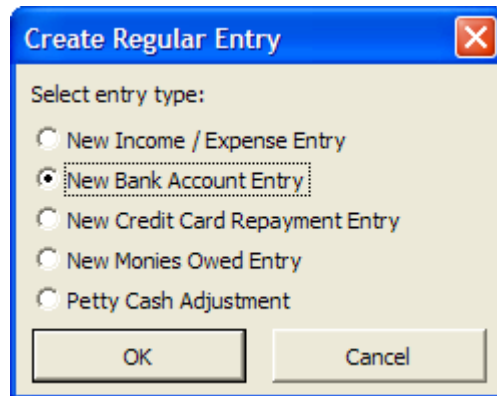
The negative amount in the 'Cash on hand Adjustment' field indicates you are removing funds. The 'Cash elsewhere Adjustment' field is auto-populated based on the 'Cash on hand Adjustment' field.

Regular and Scheduled Entries
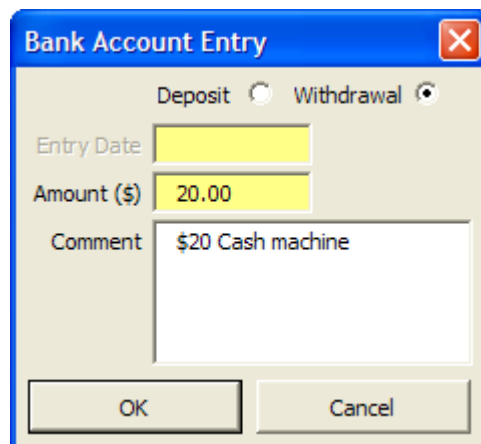
The following scenarios involve the creation of Regular Entries. Refer to the Regular and Scheduled Entries section for more information.

Creation from new

Recently you have noticed that you have been entering a lot of bank account withdrawal entries for $20, and so decide to create a Regular Entry for this to save time on entering such entries in the future. To do this, you click the 'Create Entry' button on the Regular Entries worksheet, and select the 'New Bank Account Entry' radio button.

Upon clicking the 'OK' button, the New Bank Account Entry data entry form will open. Complete the form as per normal, with the exception of the 'Entry Date' field which has been disabled due to it being irrelevant for Regular Entries (the entry date to use for Regular Entries is defined elsewhere).

Upon clicking the 'OK' button, you will be given the option of creating a recurring schedule for the new Regular Entry. As this Regular Entry will be used on an ad-hoc basis (as and when you withdraw $20 from a cash machine), this is not necessary. You can then enter a title and optional description for the new Regular Entry like so:

The new Regular Entry is then created and all entered information recorded in the Regular Entries worksheet like so:

Sequence Number	Entry Title and Description	Scheduled Date	Schedule Frequency	Entry Type	Entry Sub-type	Description	Group	Amount	Comment
9	$20 Cash machine withdrawal			B		Withdrawal		-$ 20.00	$20 Cash machine
9						Cash on hand		$ 20.00	

This Regular Entry can now be run whenever required to quickly and autonomously record a $20 cash machine withdrawal. You can manually modify a Regular Entry as and when required.

Creation from an existing Log entry

At the start of every month, you pay the rent bill for yourself and on behalf of your two flatmates. To facilitate the entry of this information into WIMP, you decide to create a Regular Entry from a previous log entry for this transaction. You locate the following previous entry for this transaction in the Log worksheet:

To create a Regular Entry from this log entry, activate the Entry Information function on the log entry.

Click the 'Regular Entry' button to create a new Regular Entry from this information. You will then be given the option of creating a recurring schedule for the new Regular Entry. As this Regular Entry will be used on a monthly basis, you decide to create a recurring schedule so this Regular Entry will be autonomously run on the first day of every month (pending your confirmation) starting next month like so:

You can then enter a title and optional description for the new Regular Entry like so:

The new Regular Entry is then created and all entered information recorded in the Regular Entries worksheet like so:

Sequence Number	Entry Title and Description	Scheduled Date	Schedule Frequency	Entry Type	Entry Sub-type	Description	Group	Amount	Comment
10	Monthly rent entries	01/04/2008	Monthly	E	C	Rent *	1	$ 200.00	$200 Rent for March
10					S	Bank		-$ 600.00	$600 Rent for March
10					M	Dominic		$ 200.00	Rent for March
10					M	Jessica		$ 200.00	Rent for March

You can manually modify a Regular Entry as and when required. In this case, you replace the references to "March" in the 'Comment' fields to "April" as this is when the Regular Entry will be next run. On the first day of every month, this Regular Entry will autonomously run upon opening WIMP pending your confirmation (assuming the 'Check Scheduled Entries' setting in the WIMP Startup area of the Settings worksheet is set to yes, else you can use the Check Scheduled Entries function to check for Regular Entries that are due to be run).
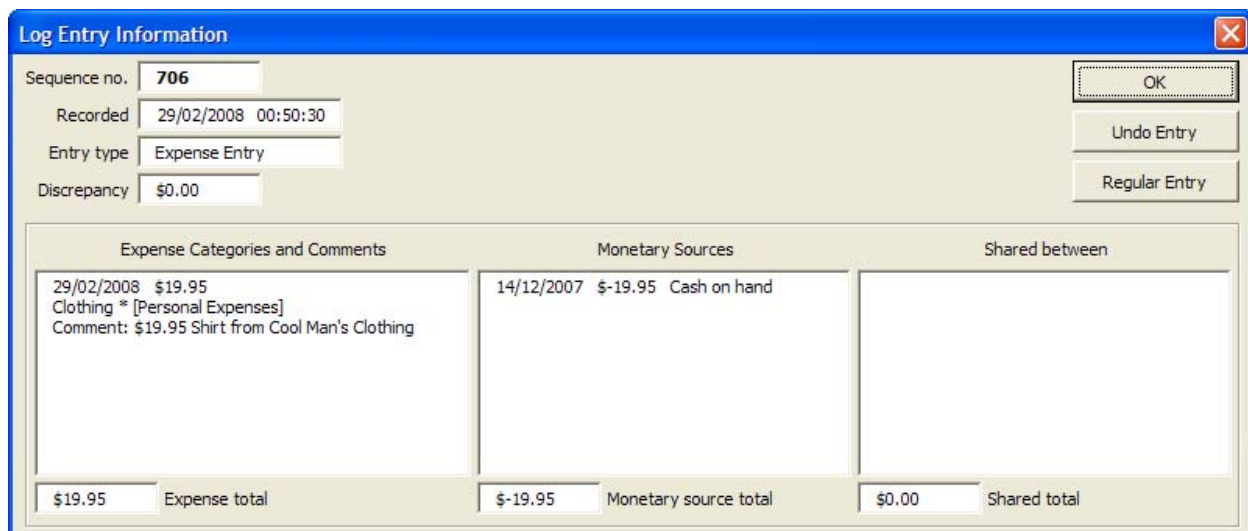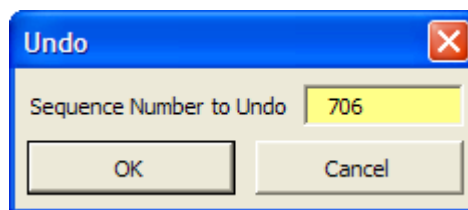
Undo

The following scenarios involve the undoing of previous entries. Refer to the Undo Functionality area of the Automated Logging section for more information.

You purchased a new shirt last month with cash, and have since discovered a defect with it. You return it to the place of purchase and receive a full refund. There are two ways of handling this scenario in WIMP. Because you used cash to purchase the shirt, you can simply undo the original entry to reverse all changes made by that entry. The first step is to locate the original entry in the Log worksheet. This can be done quickly by activating the Entry Information function on the Weekly worksheet cell in which the original entry had been recorded. This will automatically filter the Log worksheet to show only those log entries relevant to the selected cell. From these few entries, the required entry can be quickly found like so:

Week ending (Sunday)	Averages	02 Mar 08
Clothing	$ 10.64	$ 19.95

Sequence Number	Date	Time	Entry Type	Entry Sub-type	Entry Date	Transaction Date	Description	Group	Amount	Comment
706	29/02/2008	00:50:30	E	C	29/02/2008		Clothing *	4	$ 19.95	$19.95 Shirt from Cool Man's Clothing
706				S		29/02/2008	Cash on hand		-$ 19.95	

Once the log entry has been found, it can be undone in one of two ways: entering the corresponding logging sequence number in the Undo data entry form, or by clicking the 'Undo Entry' button in the Log Entry Information form for this logging entry.

Undo

Sequence Number to Undo | 706

OK | Cancel

Log Entry Information

Sequence no. | **706**

Recorded | 29/02/2008 00:50:30

Entry type | Expense Entry

Discrepancy | $0.00

OK | Undo Entry | Regular Entry

Expense Categories and Comments

29/02/2008 $19.95
Clothing * [Personal Expenses]
Comment: $19.95 Shirt from Cool Man's Clothing

Monetary Sources

14/12/2007 $-19.95 Cash on hand

Shared between

$19.95	Expense total	$-19.95	Monetary source total	$0.00	Shared total

Pending your confirmation, all changes previously made by this entry will be undone.

Refund Entries

The above method of handling the shirt refund was possible because cash was used to purchase the shirt. However, the above method would not be appropriate for other monetary sources because reversing these monetary source entries could affect the corresponding source balances, and potentially cause month-end monetary source reconciliation to fail. In this situation, you need to create a new refund entry for the shirt like so:

New Income / Expense Entry

Entry Details

Entry Date 28/03/2008 Tran. Date 28/03/2008

Income ○

Expense ⦿ Clothing *

Amount ($) -19.95

Comment $-19.95 Refund on defective shirt

☐ Multi Entry   ☐ Shared Entry
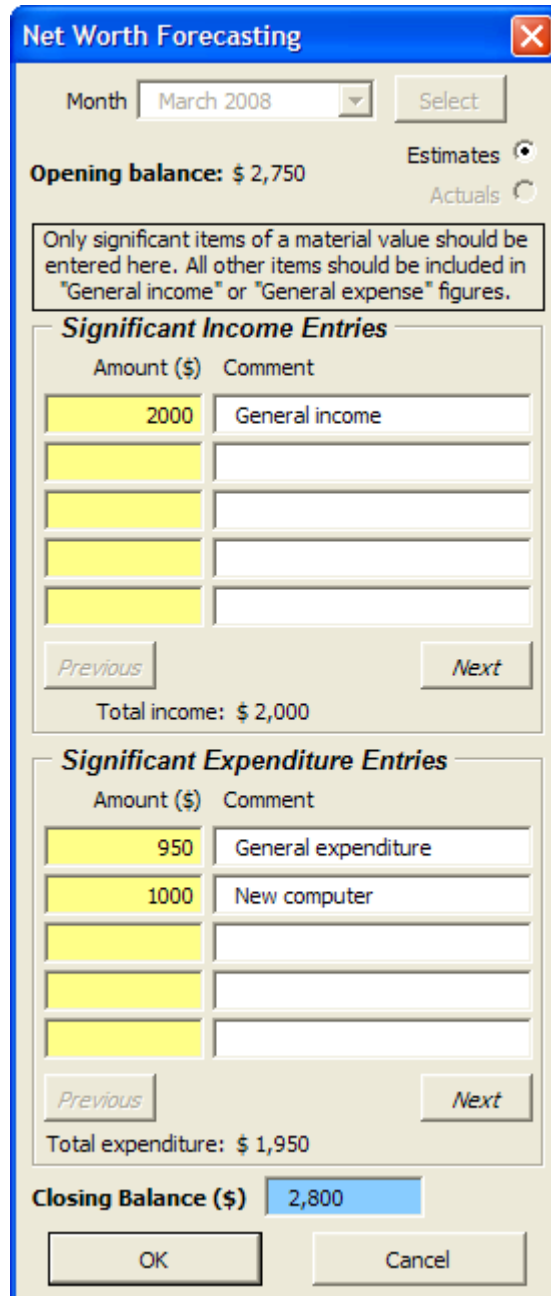
Monetary Sources

Cash on hand ($) -19.95 (£32.05)

Cash elsewhere ($) (£58.63)

Bank Account ($) (£4,161.62)

Comment

Credit Card ($) ($0.00)

Comment

Monies Owed ($) ($542.99)

To / From

Comment

Sources Total ($) -19.95 ($4,765.09)

OK   Cancel

To create a refund entry for a previous expense, simply enter a negative entry amount in a new expense entry for the appropriate category as shown above. This will essentially cancel out the previous entry.

Net Worth Forecasting

To maintain accurate net worth forecasting, you need to enter details of the new computer OFI from above in the Net Worth Forecasting area of the Bank Accounts worksheet. This is done with the Net Worth Forecasting form like so:

Upon clicking the 'OK' button, net worth forecasting is updated accordingly.

Month-end Reconciliation

On the final day of the month you wish to perform month-end monetary source reconciliation for the current month. This process is triggered by selecting the 'Actuals' radio button (which is only enabled on or after month-end) in the Net Worth Forecasting form after entering and adjusting all significant items of income and expenditure for the month like so:

Upon clicking the 'OK' button, net worth forecasting is updated accordingly, and you are given the option of perform month-end reconciliation.

Month-end Reconciliation

You have selected actual figures for this month, but month-end reconciliation has not been performed. Would you like to perfom month-end reconciliation now?

[Yes]   [No]
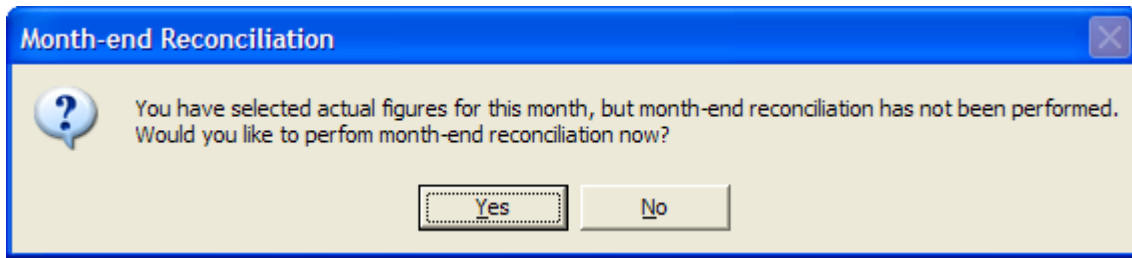
Upon clicking the 'Yes' button, the necessary reconciliation information is sourced and recorded against the current month in the Net Worth Forecasting area like so:

March 2008	30	31
Deposits		$ 650.00
Withdrawals		
Expected Balance	$ 2,799.69	$ 3,449.69
Actual Balance	$ 2,799.69	$ 3,449.69
Daily Difference	$ 0.00	$ 0.00

March 2008		
$ 3,450	Month-end reconciliation	
Actual net worth: $ 3,179.13		
Monies owing / owed: $ 230.14		
Petty cash: $ 40.42	$ 3,449.69	
Exp. month-end bank balance:	$ 3,449.69	
Discrepency:	$ 0.00	

The estimated net worth figure is highlighted to indicate month-end reconciliation has been performed. A non-zero discrepancy figure indicates an error somewhere within WIMP's financial data for the month. Refer to the Monetary Source Reconciliation section for more information.

Financial Reminders

Earlier you loaned $20 to a friend for later repayment. He is currently away on holiday and arrives back next month. You decide to create a financial reminder in the Weekly worksheet to reclaim your money on his return like so:

Financial Reminders	Enter financial reminders below along with their corresponding due dates.
Due Date	**Reminder**
15 April 2008	Reclaim $20 from Nathan

On the above date, you will be alerted to the outstanding financial reminder upon opening WIMP (assuming the 'Check Financial Reminders' setting in the WIMP Startup area of the Settings worksheet is set to yes, else you can use the Check Financial Reminders function to check for Financial Reminders that are outstanding).

Appendix B: Keyboard Shortcuts

The following keyboard shortcuts are available throughout WIMP:

CTRL-Q	Jump to the Quick Links worksheet.
CTRL-H	Jump to the home position of the current worksheet.
CTRL-P	Jump to the present date within the current worksheet area.
CTRL-SHIFT-X	Run the Windows Calculator.
CTRL-SHIFT-N	Open the New Income/Expense Entry data entry form.
CTRL-SHIFT-B	Open the New Bank Account Entry data entry form.
CTRL-SHIFT-C	Open the New Credit Card Repayment Entry data entry form.
CTRL-SHIFT-M	Open the New Monies Owed Entry data entry form.
CTRL-SHIFT-A	Open the Bank Account Balances data entry form.
CTRL-SHIFT-P	Open the Petty Cash Adjustment data entry form.
CTRL-SHIFT-R	Open the Run Regular Entry data entry form.
CTRL-SHIFT-U	Open the Undo data entry form.

A quick reference of the above keyboard shortcuts is available in the Quick Links worksheet by clicking the 'Keyboard Shortcuts' link.