

WARNING



EPILEPSY WARNING

This warning must be read before you or your children use any video game.

Some people are susceptible to epileptic seizures or loss of consciousness when exposed to certain flashing lights or light patterns in our daily environment.

Some people may have a seizure when watching certain television images or playing certain video games.

This may happen even if the person has no previous medical history of epilepsy or has never had any epileptic seizures.

If you or anyone in your family has ever had symptoms related to epilepsy (seizures or loss of consciousness) when exposed to flashing lights, consult your doctor prior to playing.

We advise that parents should monitor the use of video games by their children. If you or your children experience any of the following symptoms: dizziness, blurred vision, eye or muscle twitches, loss of consciousness, disorientation, any involuntary movement or convulsion, while playing a video game, immediately discontinue use and consult your doctor.

WARNING



PRECAUTIONS TO TAKE WHENEVER A VIDEO GAME IS USED

Do not get too close to the screen. Play at a safe distance from the screen and as far as the length of the cable allows.

Preferably play video games on a small screen. Avoid playing if you are tired or have not had much sleep. Ensure that the room in which you are playing is well lit. Rest for at least 10 to 15 minutes per hour while playing a video game.

LICENCE AGREEMENT



LICENCE AGREEMENT

This Licence Agreement sets out the terms and conditions relating to the purchase and use by you of the For Dummies software **Home Finance For Dummies** included in this package. Please do not load the Software onto your computer unless you accept these terms.

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2. The Software must not be installed on more than one computer at any one time but it may be installed, on a temporary replacement or a subsequent computer, providing the Software is first removed from the original computer.
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LICENCE AGREEMENT



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Important: To receive Technical Support and notification of any product upgrading, you must first complete and return immediately the enclosed registration card.

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INTRODUCTION

About Home Finance For Dummies

Highly intuitive and easy to use, this software makes home finance a breeze. Nevertheless, you may have question or two how to handle a particular step or what something on the screen means. To avert any computer crisis at that point, you can simply turn to this handy guide and find out just what you need to know.

Home Finance For Dummies allows you to manage your accounts, in pounds, quickly and without any calculation errors. Simply create an account by specifying the initial balance, and then fill in the categories on the budget sheet. The software automatically subtracts or adds all your expenses and receipts. All the members of the family can therefore manage their own accounts independently.

With **Home Finance For Dummies**, you save time and know exactly where you are with your accounts from day to day and to the nearest penny. This software lets you know straightaway how much you've spent on shopping, petrol, hobbies, and so on.

Display the progress and breakdown of your balance as a chart.

Enable the budget alarm option if you overspend in a category.

Basically, you can monitor and manage your money without the slightest difficulty.



Required Configuration

- Pentium 100 onwards
- Windows 95/98/ME/2000/XP
- 16 MB RAM
- 15 MB hard disk space
- CD-ROM or DVD-ROM drive

Starting the Software

Insert the original **Home Finance For Dummies** CD-ROM into the drive.

Wait a few moments for the program to start.

If the Autorun feature is not enabled on your computer:

1. Click on *Start* (button at the bottom-left of your Windows desktop).
2. Click on *Run*.
3. Enter the *d:\Dummies* command; if that doesn't work, replace the letter *d* with the letter corresponding to your CD-ROM drive.
4. Click on OK.

The **Home Finance For Dummies** main screen is now displayed. You can click on the various headings on this screen to consult this user's guide or the catalogue or to find technical support contact information. Click on *Setup* to start up the installation of the software.

Once you've installed it, two new headings will replace *Setup*:

- Click on *Run* to start the software (you can start it using the icon created on your desktop too).
- Click on *Re-setup* to re-install the software if you had problems with it.



TOOLBAR



Click on this button to access the *List of Accounts* already created. You can then open, create or delete an account.



This function lets you search for a word, such as *petrol*, by entering it in the search mode. The software indicates the budget line where *petrol* is found.



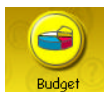
To delete an entire line from the budget sheet, click the number of the row you want to delete, and then click this button.



As you've probably guessed, this button is used to ... print!



Click on this button to access the budget alarms.



If you've already been managing your accounts for a few months, you can click on this button to view the balance of your average monthly expenses and receipts for each category.



Click on this button for a graphical representation of how your balance is evolving. If you have made any entries out of chronological order, the items in your budget will be resorted by date automatically.



Click here to display the software editor information or have another look at the documentation.



Click on this button to exit *Home Finance For Dummies*.

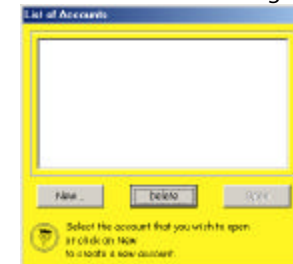


STEP BY STEP

When you see the *Home Finance For Dummies* main screen, you have just what you need to get started at your fingertips. You can roll over many items on the screen with your mouse to find out what they do. Whenever you aren't quite sure what button to click next, simply consult this guide, which explains how to do everything step by step.

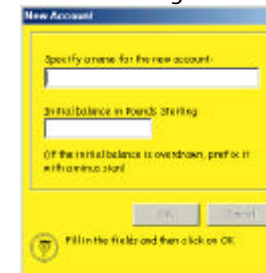
Step 1: Create Your Account

When you run *Home Finance For Dummies*, the software prompts you to create an account using this window:



Note: when you've created several accounts, click on the *Accounts* button to return to this window. Subsequently, select the account that you wish to *Delete* or *Open*.

- Click on the *New...* button. Specify the name of your account and the initial balance in pounds, and then click on *OK*. In the following example, we're calling the account 'my account' with an initial balance of *2000 Pounds Sterling*.



- The software then asks you the following question: **Do you want to set monthly budgets per category, so that alarms are triggered when**

STEP BY STEP

they are exceeded? Before establishing your budget sheet, you can indicate the amount that you don't want to exceed for specific categories.



- If you answer **Yes** to the question, the following window is displayed:



- Click on the line corresponding to the category for which you wish to impose a limit, and then specify the maximum amount. In our example, we've chosen *Cinema*, *Shopping* and *Petrol/Diesel*.

Therefore, as soon as you exceed these amounts, an actual alarm will sound to warn you about your excesses!

- If you answer **No**, you are taken directly to the budget sheet. You'll be able to create budget alarms at a later stage using the *Alarms* button in the toolbar.

SUMMARY OF STEP 1

- Create your account via the *List of Accounts* window.
- Give it a name and specify the initial balance in Pounds.
- At this stage, create budget alarms if required for specific categories.

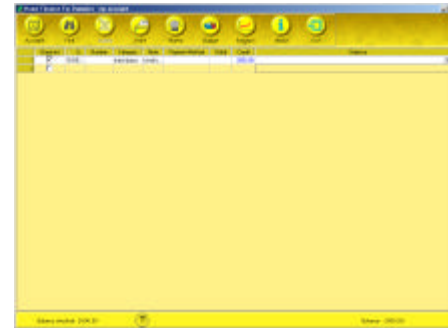


STEP BY STEP



Step 2: Establish Your Budget Sheet

When you've created your account, the following empty budget sheet is displayed:



You may need to adjust the width of the columns to view them more fully. You can adjust the width of the columns you see by clicking on the line between two columns and dragging it left or right.

You can then fill in the nine columns by clicking on the required box:

- **Checked:** use the left mouse button to tick the lines as you check through your budget
- **Date:** when you click on this box, the current date is entered automatically. You can change it by clicking on the drop-down menu and then selecting a day from the calendar.
- **Number:** by clicking on this box, you can enter the number of your cheques or any other number. You cannot enter any letters in this box.
- **Category:** click once on this box to display the drop-down menu. Then click on the menu's arrow to display all the pre-recorded categories. Select one and its background changes to blue. Click on it, so that it is automatically entered in the box.

STEP BY STEP



Enter a category: you can also rename a category: click on the box and enter the required name, such as *Shows*.

Note: you won't find this category in the drop-down menu; you'll have to enter it whenever required.

Note: click on the box and add a comment.

- **Payment Method:** click on the box to display the drop-down menu. Select a payment method. As with the *Category* box, you can enter a new payment method.
- **Debit/Credit:** enter the amount that you want debited from or credited to the initial balance. Do not use commas for amounts of 1000 or greater. Use a full stop to indicate the decimal point.
- **Balance:** you can never modify the boxes in this column. Your initial balance increases or decreases according to the debits or credits that you've entered.
Change the initial balance: you must create a new account by clicking on the *Account* button in the toolbar.

Note: you can sort each column by left-clicking on the column name.

STEP BY STEP



The following is an example of a budget sheet that has already been filled in:

Date	Category	Payment Method	Debit	Credit	Balance
10/10/10	Salary	Bank Transfer		1000.00	1000.00
10/11/10	Electricity	Direct Debit	50.00		950.00
10/12/10	Water	Direct Debit	20.00		930.00
10/13/10	Gas	Direct Debit	30.00		900.00
10/14/10	Internet	Direct Debit	10.00		890.00
10/15/10	Mobile	Direct Debit	10.00		880.00
10/16/10	TV Licence	Direct Debit	10.00		870.00
10/17/10	Insurance	Direct Debit	10.00		860.00
10/18/10	Phone	Direct Debit	10.00		850.00
10/19/10	Spam	Direct Debit	10.00		840.00
10/20/10	Spam	Direct Debit	10.00		830.00
10/21/10	Spam	Direct Debit	10.00		820.00
10/22/10	Spam	Direct Debit	10.00		810.00
10/23/10	Spam	Direct Debit	10.00		800.00
10/24/10	Spam	Direct Debit	10.00		790.00
10/25/10	Spam	Direct Debit	10.00		780.00
10/26/10	Spam	Direct Debit	10.00		770.00
10/27/10	Spam	Direct Debit	10.00		760.00
10/28/10	Spam	Direct Debit	10.00		750.00
10/29/10	Spam	Direct Debit	10.00		740.00
10/30/10	Spam	Direct Debit	10.00		730.00
10/31/10	Spam	Direct Debit	10.00		720.00

SUMMARY OF STEP 2



- To fill in the nine columns in the sheet, click on each box to be defined and enter the required amounts or comments.
- For the *Date*, *Category* and *Payment Method* boxes, a drop-down menu simplifies the task by proposing pre-recorded characteristics
- If you wish to change the initial balance, you must create a new account.


STEP BY STEP

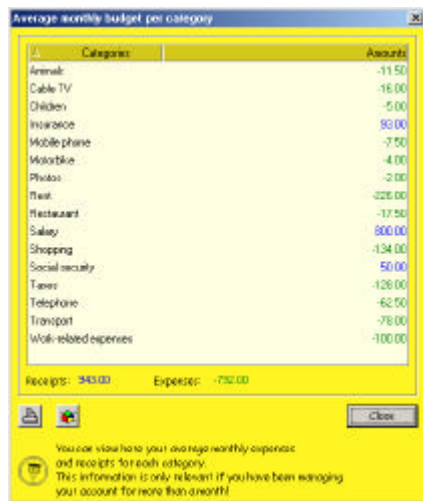


Step 3: Use the Charts

At the end of the month, would you like an overall view of your monthly budget for each category or the progress of your balance compared to previous months? This software includes two charts to help you fine-tune your budget.


Average monthly budget per category

Click on the *Budget* button: .
The following window is displayed:

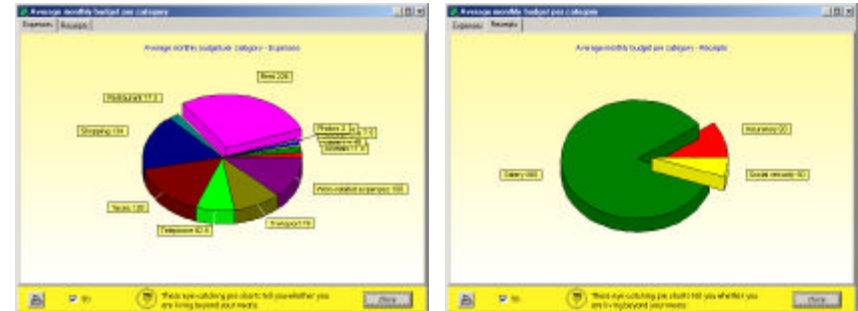


Note:
- Green designates expenses
- Blue designates receipts
- Red designates that a budget has been exceeded, along with a budget alarm


Your average expenses/receipts are calculated automatically.

Click on the  button to display your average budget per category as a pie chart.
The following window is displayed:

STEP BY STEP




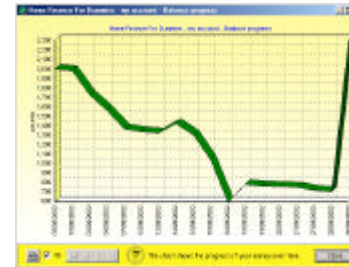
You can select either of the two tabs (*Expenses* and *Receipts*).

Click on the  button for an instant printout of your pie charts.

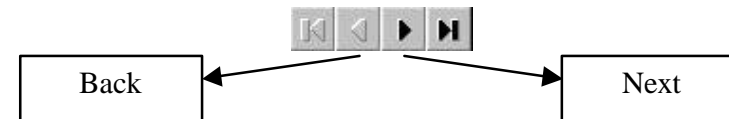
To close this application, click on the *Close* button at the bottom-right of the window.

Balance progress

Click on the *Progress* button in the toolbar: .
The following window is displayed:




To move to the next section of the sheet or go back, the following four buttons are available:



STEP BY STEP



Click on the *Print* button () for an instant printout of the charts.

To exit the application, click on *Exit*.

SUMMARY OF STEP 3



- For an overall view of your budget, two charts are available: *Average Budget* and *Progress*.

- Click on the relevant icon to access the charts.
- You can print them at any time.

That's it! Let your computer do the hard work – it's better than you at maths...

See you soon

STARTUP SCREEN



Run

Click here to start up your software.

User Guide

Click here to consult or print the user guide.



Technical Support

Need technical advice or an upgrade? This button gives you access to all the useful contact details (postal address, telephone, e-mail).

Catalogue

Click here to see a selection of available *For Dummies* products.



Exit

Click here to exit the main screen.

TECHNICAL SUPPORT

Thank you for purchasing this For Dummies product. Should you encounter any difficulties in loading or using the application we offer a comprehensive technical support service. All we ask is that you complete and return the registration card enclosed. There are five ways to obtain technical support:

Technical Support Helpline: 01889 570589

You can speak to someone in person between the hours of 9.30 am to 5.00 pm GMT, Monday to Friday excluding Bank Holidays.

FAX Service: 01889 583571

Fax us with your problem. Please be sure to state a telephone number and times we can contact you, together with as much information you can supply to aid a speedy response.

e-mail Autoresponder: DUM004@focusmm.co.uk

Send a blank e-mail to DUM004@focusmm.co.uk and the most up to date technical information will be automatically e-mailed back to you.

e-mail: support@focusmm.co.uk

e-mail us with your problem, together with as much information as you can supply to aid a speedy response.

World Wide Web: <http://www.focusmm.co.uk/support>

Visit our Website Technical Pages for the latest support information.

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