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Chapter 1

in

1.1 Legal Information

Section: Legal Information

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1.2 Pretium

PRETIUM
Personal Finances Software

by David Orr

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Getting Started

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Creating an Accounts Group

Creating a New Account

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B. Using List Windows

C. Program Settings

D. Pull-down Menus Reference

E. Troubleshooting
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1.3 Introduction

Section: Introduction

Welcome to Pretium! Pretium is a quality personal finances software package designed for the Amiga. It is as simple to use as writing in your checkbook, but advanced enough to take advantage of the power of your Amiga.

Why should I use Pretium?

Pretium is essentially a computerized checkbook, so in the same way you enter transactions in your paper checkbook register, you can record them with your computer. You get several very important benefits from computerizing your finances including:

- Your computer calculates your account balances so that as long as you enter the correct numbers, your account balance is correct.
- You can use categories to classify your finances and monitor exactly how much of your money is going where.
- With a couple mouse clicks you can bring up a report detailing or summarizing your finances.
- Reconciling your checkbook is as easy as double-clicking transactions to mark a transaction as cleared.
- Only using a paper register means that if that register is lost or stolen, your financial transaction records are gone forever; but with computerized records you can make backups and print multiple copies for safe storage.
- You can print checks, which makes bill paying easier for your home finances, and more professional in appearance for your business finances.

How Pretium Works

To record a transaction (such as a deposit or withdrawal from your checking account), simply enter the information the same way you would record the transaction in your checkbook. Pretium keeps track of the balance for you. If you want a clearer picture of where your money is going, you can have it print a report at the click of a button.

It also handles more than just checking accounts. You can use Pretium for keeping track of credit card charges and payments, savings accounts, petty cash funds, cash transactions, and more. In fact, you can work with many separate accounts on-screen at one time.

Requirements

Pretium requires AmigaDOS version 2.04 or better. It is hard drive installable, but may be run from a single floppy. A printer is optional but recommended.

1.4 Opening an Existing Accounts Group

Section: Opening an Existing Accounts Group

The Accounts Group Concept

Accounts are stored in together in Account Groups. You will probably never need more than one accounts group. All accounts in an accounts group are located in one directory, and they share the same categories and other information. Your accounts group might include a savings account, a checking account, and an account for each of your credit cards.

Opening a Group

To open an accounts group, select Open Group... from the Project pull-down menu. This will bring up a list box window that shows you a list of all accounts groups found in the current directory path. (What it actually displays is all subdirectories of the current directory with names starting with "AcntGrp." but without the "AcntGrp." part of the name.) The current path is shown at the top of the window. The default path is the directory you last used to load an accounts group, or the directory from which the Pretium program was loaded. To change the path, use the Change Path... button. This will bring up a file path requester.

When using Change Path... you must select the directory path to where the "AcntGrp." subdirectories are found, but do not actually choose an "AcntGrp." directory with the path requester. Instead to the path where the "AcntGrp." directories are displayed in the requester's file list, and hit OK to return to the accounts groups window to select an accounts group.

To open an accounts group in the list first click on it to select it, then click the Open button at the bottom of the window. Or you can simply double-click on an account to open it. Whenever you open an accounts group, Pretium will also open any accounts that where open at the time the accounts group was last saved.

You can open the included "SampleGroup" accounts group to see a sample set of Pretium accounts.

Group Name in the Command Line

When you run Pretium from a CLI shell, you may specify an accounts group to open by entering pretium followed by the name of the accounts group. The group must be located in the directory from which Pretium is loaded.

1.5 Creating an Accounts Group

Section: Creating an Accounts Group

To create a new accounts group, select New Group... from the Project menu. This opens a requester that allows you to enter a name for the group, as well as the path to where the accounts group subdirectory will be located, and an optional password. Path shows the location where this directory will be created (the default is the directory from which the Pretium program was loaded). To change the path, click Change Path... and a path

requester will open.

If you enter a password in the Password field, you will be required to enter it again whenever you open the accounts group. Leave the password field blank for no password.

TIP: Write down your password! If you forget the password and you can't get back into your accounts, you can contact IDD for assistance.

Standard commonly used categories can automatically be added to the category list for use with accounts in the group. Choose Add Standard Home Categories to add categories that are used for home finances, or Add Standard Business Categories for small business categories. You may choose neither, one of the two, or both sets of categories. Once the accounts group is created, you will be able to add your own categories and delete categories you don't want. For more information about categories, see the section

Using Categories

.

When you hit OK, a directory with the name you entered will be created to hold the accounts. You will see an accounts group window open and you will be ready to create the first account for this accounts group. To close the accounts group, you can just click the standard close-window gadget in the upper left corner of the window.

IMPORTANT: You must always close the accounts group! If you reset or turn off the computer without closing the current accounts group, vital data may be lost.

The Accounts Group Window

When you create a new accounts group, you will see a window titled "Accounts Group:" followed by the name of your group. This window is always open whenever the accounts group is open. Closing this window will close the entire accounts group, including all open accounts in the group.

The accounts group window is where you will add, rename, and remove accounts from the group. Any accounts you have created in the group will be listed in this window.

The accounts group window is an example of a Pretium list window. For more information about using list windows in Pretium, see the section

Using List Windows

. For more information

specifically about using the accounts group window, see the section

Working with an Accounts Group

.

1.6 Creating a New Account

Section: Creating a New Account

To create a new account, go to the Accounts Group list window of the accounts group you have opened, and hit tab or click on the text gadget at the bottom. (You should see Add a New Account, but if it says Modify Account you need to click the Reset button first.) Now enter a name for the new account and hit enter.

When you add a new account, a requester window will ask for the type of account you wish to create (standard, checking, or credit). The following are descriptions of the three types:

- Standard: Use for savings accounts, petty cash, and any other type of account that allows you to deposit and withdrawal money. If you want to use a check number or other identifying number for transactions, use a Checking account instead.

- Checking: This works just like a Standard account, but it has a field for a check number in each column. The check number field may be used for a special transaction number or any other code.

- Credit: This type of account works like a Standard account, but it assumes the balance will usually be negative, so it displays positive balances in red (instead of displaying negative balances in red). This is because in a credit or loan type of account, you usually have a negative balance that you eventually pay off until the balance is zero.

Below the account types is a field for a memo, which may be anything you would like. The memo is included on all account reports you generate. You can always change the memo later if you wish.

Starting Check Number is the starting check number that will be used for Checking type accounts.

Opening Balance amount will determine how much money the account will have for the first "Opening Balance" transaction which is automatically added if the opening balance you enter is not zero. See "Using Pretium with Your Current Bank Accounts" below.

You can also choose to set a password with the Set Password... button. If you set a password, you will be asked to enter it again whenever you open the account.

After you hit CREATE the account window will open.

Using Pretium with Your Current Bank Accounts

In an ideal situation, you would be starting to use Pretium at the

same time as you open all brand new accounts with your bank. This would mean your starting balance is zero and there are no past transactions that won't be recorded in your Pretium accounts.

More than likely this isn't the situation, and you are starting to use Pretium with bank accounts you have already been using for a while with some other method of recording your transactions. If you previously used some other financial software, it may support QIF files, which would allow you to transfer the old transactions to Pretium (see the section [Importing/Exporting QIF Files](#)).

If you want to start using Pretium with an already-open bank account, the best method to keep an accurate cleared and uncleared balance when you first start is to follow these steps:

- Look at your last bank statement and find the last ending balance. Enter this amount as the Opening Balance for the Pretium account.

- Look at your register records and enter all new transactions that were not accounted for in your last bank statement into your Pretium account. Be sure to include any transactions that had not yet been processed by the bank as of your last statement (such as outstanding checks). You are now ready to use Pretium.

1.7 Working with an Accounts Group

Section: Working with an Accounts Group

The Accounts Group Window

After you have added an account, the name of the account will appear in the box on the accounts group window. If you add more accounts, they too will be listed in the box in the accounts group window. You can select an account simply by clicking on its name. When an account is selected it will be highlighted white in the list and its name will appear in the text gadget at the bottom of the window. You can rename an account simply by modifying its name in the text gadget and hitting enter. You can also delete an account by hitting Remove while the account is selected. A requester will allow you to verify your intentions before an account is actually renamed or deleted.

In the accounts group window, double-clicking an account will open that account. If the account is already open, its window will be moved to the front.

The close-window gadget at the upper left corner of the accounts group window can be used to close the entire group of accounts. This is identical to selecting Close Group from the Project pull-down menu. Closing the group will close any open

accounts. If an account has been modified, it will ask if you want to save any changes before the account is closed.

IMPORTANT: You must always close the accounts group. If you reset or turn off the computer without closing the current accounts group, vital information may be lost.

1.8 Working with an Account

Section: Working with an Account

Account Windows

The account register windows are where you will likely spend most of your time when working with Pretium. They are used to enter and display all of the transactions you make in your accounts. The account window is always open when the account is open.

If you are using a screen mode with at least 16 colors, Pretium will display standard accounts in green, checking accounts in blue, and credit accounts in peach. The title of each account register window also says what type of account it is, followed by the name of the account.

The close window gadget on the upper left corner will close the account. If you have made any changes to the account, you will be asked if you want to save changes before closing the account.

Entering Transactions

Account registers are list box windows, and function very similarly to the accounts group window and all other list box windows in Pretium (see the section

Using Pretium Requesters

) There

are several different fields where you may enter information in a similar format to writing in a paper checkbook register (see the section

Account Transactions

). The names of the fields

are shown at the top of the account window. You can click on any one of the fields to enter text in it. You may also use the TAB key to move to the next field, or SHIFT-TAB to move to the previous field.

Transactions are sorted by date by default. To change the order in which transactions are displayed, select an option from the Order Transactions by... item under the [This Account] pull-down menu. Changing the sort order is only temporary. Once you close the account, the sorting order returns to sorted by date.

When you hit enter while editing a transaction, the transaction will be added to the account and displayed in the list box. Note that after the transaction is added, the cursor returns to the

first text gadget. This makes it easy for you to add many transactions in a row, one right after another.

Marking Transactions as Cleared

Transactions in any type of account can be marked cleared by double-clicking the transaction. A cleared transaction will have a small check mark in the box between the two money fields of the transaction. The cleared option is usually used to indicate that a transaction has been processed by your bank. For more information see the section

Reconciling Your Accounts

.

Balances

Below the list box you will see Cleared: and Total:. These always show the current balance of all accounts in the register. The Cleared amount shows only the balance of transactions that have been marked with the cleared check mark. Total is the total balance of all transactions in the account.

There is also a running balance on the right side of each transaction. The balance shown here is the balance of the account for all transactions up to and including the current transaction. In bank and cash accounts negative balances are shown in red, while positive balances are black. This is reversed in credit accounts where negative balances are the norm and are therefore shown in black, while positive balances are shown in red.

The Bottom Border Buttons

The three buttons on the bottom border of the window perform actions on the currently selected transaction. The function of the buttons is as follows:

- Print Used for printing the transaction, usually for the purpose of printing checks. See the section

Check Printing

.

- Void Used to mark the transaction as void. When a transaction is voided, Pretium adds "VOIDED:" to the description and clears the amount of the transaction.

- Payee To search for a matching record in the Payee Database. See the section

Using the Payee Database

.

1.9 Account Transactions

Section: Account Transactions

Each transaction is made up of several different fields, which are arranged to be similar to a checkbook register.

The upper left field is the date, with the year directly below it. The year can be any year from 1901 to 2099. When you add a new transaction the date is automatically set to today's date.

If the account is a bank account, the next field on the top is the check number. The check number may be a number, or any text up to five characters long.

The Description field is the name you give to the transaction. For checks and payments, this should be the payee's name as it appears on the check. Wildcards ("*", "?", or "#?") can be used in the description to copy over information from a previous transaction.

The "?" wildcard will match any character. For example, "AB?D" could match "ABCD," "ABDD," etc. The "*" will match any number of characters. For example, "AB*D" would match "ABD," "ABCD," "AB123D," etc. The AmigaDOS style ("#?") wildcards can also be used.

If you enter a wildcard in the description, then when you tab to the next field, the other transactions in the account will be searched for a previous transaction with a description matching the pattern. If a match is found, the pattern you entered will be replaced with the matching description, and the previous transaction's category and amount will be copied over (unless a category or amount has already been entered for the current transaction). This allows you to easily enter a new transaction with the same information as a previous one.

The next two fields are where you enter the amount of the transaction. Normally, only one of these fields is used at a time in a transaction. The first is where you enter the amount if it is taking money from the account, and the second is for adding money to the account. In checking and standard accounts these fields are named Withdrawal and Deposit. And in credit accounts they are Charge and Credit. If you enter a value in both amount fields in a transaction, Pretium will subtract the values in find the net amount.

TIP: Don't use a dollar sign or other symbols other than a cents separator when entering money values with Pretium.

The Category field is used by Pretium to help classify and organize your finances. Categories will be explained in detail in another section (see the section

Using Categories

). If you add a

transaction with a category that does not yet exist, Pretium will ask if you want to add the category to the categories list. Categories are optional; the category field of transactions may be left blank.

You may use "*" and "?" wildcards when you want to add a

transaction with the same category. These allow you to enter only part of a category name, and Pretium will find the first category in the categories list that matches your pattern. The pattern you enter will be replaced with the category name after you hit enter to add the transaction.

The Memo field allows you to enter any text you would like to add to the transaction. This is a good place to record any details or information about the transaction.

1.10 Check Printing

Section: Check Printing

Why use printed checks?

There are two main advantages to printing checks with your computer and printer instead of handwriting them:

- Printing checks save time, especially if you are going to be entering your transactions with Pretium anyway, or if you write a fairly large number of checks.
- Computer printed checks are much more professional looking than hand written checks if you need to present a good impression for yourself or your business.

Ordering Your Checks

You can order checks from Deluxe Business Forms by calling 1-800-328-0304. For the fastest service and a 10% discount, always remember to give them the priority service code T07167.

Pretium can work with virtually any type of check form sold by Deluxe, including laser, ink jet, and continuous (dot-matrix) check forms.

Not Just for Checks

Note that you can use the Print command to print any type of transaction from any type of account. This means that instead of using the Print feature for printing checks, you may choose to instead use it for printing receipts or anything else. Simply follow the same instructions for printing checks, but set up the positions of the fields to best suit the format you want to use.

Setting up Pretium to Work with Your Check Forms

To set up Pretium for your particular check form, Pretium allows you to specify the exact position for each field of the check (the amount, payee, etc.). You will need to adjust the settings and try printing sample checks until everything lines up the way it should. This may take a few tries.

To set your check settings, choose Program Settings... from the Project pull-down menu, and click the top cycle button until you reach the Check Printing Settings page.

The check mark buttons down the left side select which items will be printed. If the item is not selected, it will not be printed. For each item there is an X: and a Y: value. The X: value is the line where the item will be printed (starting with 1 at the top and counting down). The Y: value is the column position where the item will be printed (starting with 1 for the first character position).

The Width: values for Amount and Amount Text let you also specify how many characters wide to make the item. When printing a check, spaces where there are no characters in the amount areas will be filled with "*"s to make the check more tamper-proof.

Total Lines: is the total number of lines for the height of the check. This ensures proper spacing between checks when printing multiple checks in a row.

TIP: Remember to check the check mark box next to all items you want to be printed.

Printing Checks

To print a check:

- Select the transaction you want to print by clicking on it in the account window.
- Click the Print button at the bottom of the window and the check should begin to print.
- Don't forget to sign the check after it is printed.

1.11 Using Categories

Section: Using Categories

The Category of transactions is something that you would not normally include in paper checkbook register, but it gives Pretium the power to better organize and evaluate your finances. Example categories you might use for home finances include salary, food, clothing, gas, and rent. If you use Pretium for business accounts, your categories might include commissions, sales, freight, office supplies, and labor costs. You can also create subcategories of your main categories for better organization.

All accounts in an accounts group share the same categories. The list window with a list of all categories can be opened by selecting Categories from the View pull-down menu.

Adding New Categories

New categories can be added by entering a category that does not yet exist when adding a transaction. New categories can also be added directly at the categories window.

When you enter a new category, a requester will open for some additional information about the category. At the top left corner of the requester are buttons that allow you to choose either expense or income as the type of category. Choose Expense for categories that generally deduct money from your accounts, such as food, utilities, and mortgage payments. Income categories are for sources that add money to your accounts, such as salary, bonuses, and gifts.

The type of category you choose is important because it will control how Pretium calculates the balance associated with the category. The balance is the net total of all transactions using the category. If you choose Expense transaction amounts that deduct money from your account are added to the category's balance, while transactions that add money to your account are subtracted. Conversely, with an Income type category, transaction amounts that add money from your account are added to the category's balance, while transactions that deduct money to your account are subtracted.

The next gadgets in the requester will only appear if there are already other categories in the list. They allow you to choose Category or Subcategory. Subcategories can be grouped under a category to show a relationship so you can better organize your finances. If you choose the Subcategory button, the box to the right of the buttons will list all of the other categories. Choose the one that you want this category to be a subcategory under by clicking on it. Note that subcategories can not have their own subcategories.

TIP: When entering a transaction in an account where the category you want to use for the transaction is a subcategory, simply enter the subcategory's name.

The next gadget is labeled Memo. This allows you to enter a short description or other information that you would like to associate with the category.

The Balance line shows the current balance of all transactions using this category. The default beginning balance is zero, but you may set any beginning balance you want. You may also change the balance at any time after the category is created. The balance is updated automatically whenever you add or modify a transaction.

After you choose OK, the new category will appear in the list.

The Categories Window

Categories are listed in the categories list window in alphabetical order, with subcategories listed in order under their parent categories. Subcategories are indented to distinguish them

from regular categories. Next to each category is its type (Income or Expense) and the current balance of all transactions using the category. The balance is updated automatically whenever you add or modify a transaction. If a transaction uses a subcategory as its category, the amount of the transaction is added to the balance of the subcategory and the subcategory's parent.

To rename a category, select the category and edit the name and hit enter. To edit the category's specifications, select the category and hit the Info... button. Or you can just double-click on a category.

1.12 Using the Payee Database

Section: Using the Payee Database

The Payee Database is an address and phone number database. There is one Payee Database in per each accounts groups. Records in the payee database can be associated with transactions in your accounts so that you can use it to record information about the payee or payer for the transaction. Of course, you can also use the Payee Database for recording information about companies or people even if they are not associated with your finances.

The Payee Database window can be opened by selecting Payee Database from the View pull-down menu

Database Fields

- Name The name of the company or individual. Note that records in the database will be sorted by the name. If you want the records sorted by last name, you may want to enter names in for with the last name first ("last name, first name").

- Key The key field can be used to associate a database record with the Description or Category fields in transactions. The Key may contain wildcards ("*", "?", or "#?"). See the sections below for more information about associating records with transactions.

- Address Up to three lines can be used for entering the address.

- Phone A phone number can be entered here.

- Notes Two additional lines are provided to allow you to enter any other information you wish to record.

Finding an Associated Record

Records in the Payee Database can be associated with transactions in your accounts. You can find the database record associated with a transaction in an account by following these steps:

- Select a transaction in one of your accounts by clicking on it so it is highlighted.

- Click the Payee button on the bottom of the account's window.

- If a matching record in the Payee Database can be found, Pretium will select it in the Payee Database window.

Associating Records with Transactions

The relationship between transactions and Payee Database records is based on finding which database record best relates to the transaction. There isn't a specific link between each transaction and each database record. Instead, Pretium uses the Key and Name fields of the records to search for the best match. It first looks for a match between the transaction's Description or Category and the database record's Key, and if a match isn't found it then checks for a match with the database record's Name field.

A summary of the steps Pretium uses when looking for a matching database record are detailed below. It first tries the first relationship, and if it does not find a match it then tries the second, etc.

Pretium looks for a match between:

- First the Description of the transaction and the database Key.

- The then Category of the transaction and the database Key.

- Then the Description of the transaction and the database Name.

- And finally the Category of the transaction and the database Name.

If no match is found in any of the above steps, Pretium will tell you that it couldn't find a matching record for the transaction.

1.13 Generating Reports

Section: Generating Reports

Reports can be generated based on a single account, multiple accounts in an accounts group, or by categories.

Generating an Account Report

To generate a report for a single account, click the little page icon in the upper right corner of the account's window (the icon is located just below the standard window depth gadget). Or, you

can also select the account window, then choose Generate a Report... from the [This Account] pull-down menu.

Generating a Report for a Group of Accounts

To generate a report based on multiple accounts, choose the report icon on the Accounts Group menu, or use the Account Group window's pull-down menu. Reports created from the accounts group window will be based on only accounts that are currently open.

Generating a Categories Report

To generate a categories report, choose the report icon on the Categories window, or use the category window's pull-down menu. Reports created for categories will only contain transaction information from accounts that are currently open.

To create a report based on a particular category, first select the category then choose the generate a report command. When you choose to create a report based on a specific category, you will notice that the category's name appears in the Category field in the report options requester.

To create a report based on all of the categories, choose the generate a report command while no category is currently selected in the categories list (click the Reset button).

Report Configuration Options

- Report Title Title placed at the top of the report.
- Detailed or Summary Report Detailed reports include each individual transaction, while summary reports are just overviews of the account or category. When you choose to make a summary report, all of the other options in this requester are not used.
- Sort Transactions By Transactions listed in the report can be sorted by date, amount, or category. If the transactions are sorted by category, the total balance is also calculated for each category. Category sorting is not an option in category reports because category reports are already sorted by category.

"Include Transactions Matching..."

- From Date/To Date Specify date range for transactions in the report. Dates can be entered with month, day, and 2-digit year. If you do not enter a year (month and day only), the year is assumed to be the current year.
 - Cleared/Uncleared Use this to include only cleared transactions, uncleared transactions, or both cleared and uncleared.
 - Category Here you can enter a category to match transactions with a specific category. Wildcards ("*", "?", or "#?") can be used to match multiple categories. If you are
-

generating a category report from the categories list window, and a category was selected, the category's name will appear here (which limits the report to that specific category).

"Include transactions Information..."

Here you can select which fields to include in the transactions listed in the report.

1.14 Importing/Exporting QIF Files

Section: Importing/Exporting QIF Files

The Quicken Interchange Format (QIF) is a text-based file format that is used as a common standard by several financial software programs. Data can be transferred between Quicken for Macintosh and Windows, Pretium, and other finances software packages that have the QIF importing/exporting feature. Some banks that use online banking allow you to download your transactions history in QIF format. QIF files can also be used to copy transactions from one account to another, even in a different accounts group or between different types of accounts.

To export the data from an account in Pretium to a QIF file, first select the window of the account. Then go to the [This Account] pull-down menu and select Export... under the QIF sub-menu. A file requester will open that will allow you to choose the location and filename of the QIF file. When you choose OK, every transaction in the account will be saved to the QIF file.

To import transactions from a QIF file into an existing account, first select the window of the account (or create a new account if you prefer). Then go to the [This Account] pull-down menu and select Import... under the QIF sub-menu. A file requester will open that will allow you to choose the QIF file to import. When you choose OK, the transactions from the QIF file will be added to the account. If a category in the QIF file is not in your account group's categories list, you will be asked if you want to add it.

1.15 Reconciling Your Accounts

Section: Reconciling Your Accounts

One of the key reasons for recording your financial transactions in the first place is so that you can verify your bank statement to find any discrepancies. The total of all cleared transactions should match the balance shown on your bank statement. If the balances don't match, it may just mean that you forgot to record a transaction, or it could mean that your bank made a mistake or you have been a victim of forgery or embezzlement. Pretium makes the

task of reconciling your accounts faster and easier than paper checkbook registers because it calculates the running balance automatically.

Reconciling Your Accounts

Pretium lets you distinguish between transactions that have and have not cleared the bank. To clear a transaction, double-click the transaction and a check mark will mark the transaction as cleared. Double-click it again to unclear the transaction. The net total of all transactions that are marked as cleared is displayed at the bottom of the account window next to Cleared:. There is also a Mark All Transactions menu item under the [This Account] pull-down menu that allows you to mark all transactions in the account as cleared or uncleared.

When you receive a bank statement follow these steps to reconcile the account in Pretium:

- Record any new service charges or interest earned for the account as new transactions, and mark these transactions as cleared.
- For each transaction listed on your bank statement, find the transaction in the Pretium account and mark the transaction as cleared. If you can't find the transaction, you may have forgotten to record it and you should do so now (unless you suspect the bank statement is incorrect).
- Check to see that the Cleared balance shown at the bottom of the account matches the ending balance shown on your bank statement. If the balances match, your account is correctly reconciled. If they do not, see below.

TIP: To make finding uncleared transactions easier, select Cleared for the Order by... setting under the [This Account] pull-down menu. This will display all uncleared transactions at the bottom of the list.

What if the balances do not match?

If, after following the above steps to reconcile your account, the Cleared balance shown at the bottom of the account doesn't match the ending balance shown on your bank statement, the problem probably lies in one of the following:

- You made a mistake marking the transactions as cleared. Make sure the cleared transactions are marked cleared and no uncleared transactions are marked cleared.
 - The Pretium account is missing one or more transactions. Double check to make sure all cleared transactions appear in the account.
 - You or the bank recorded a transaction incorrectly. Check the amounts of the transactions, and make sure you recorded deposits in the Deposits column and withdrawals in the Withdrawals
-

column.

- You might have been the victim of forgery or embezzlement by a third party if a transaction you cannot account for shows up on your statement. Contact your bank.

TIP: A quick fix for correcting a balance in a Pretium account is to use the Balance Adjust... command under the [This Account] pull-down menu. It will add a "Balance Adjustment" transaction with an amount that will properly adjust the balance to an amount you specify.

1.16 Tracking Credit Cards

Section: Tracking Credit Cards

Most people don't record every credit card purchase in a register the way they do with bank accounts. One major reason for this is that credit card statements tell you not only the amount of each transaction, but also where the purchase was made. This makes it easier to look over a credit card statement to see if any unusual charges were made, which could indicate an error or fraud. Also, with a bank account, most people have to be more diligent about keeping an eye on the balance to avoid bouncing a check. Whereas with a credit card, the balance usually approaches the limit less often, and if it does the transaction is immediately refused so there is no check to bounce.

What are the benefits of tracking credit card transactions?

There are some good reasons for recording each credit card transaction in a Pretium credit card account. One important benefit is that you can monitor your credit card balance on a day to day basis and limit your spending accordingly. Another advantage is that you can track where your money is going by using categories in the credit card transactions. Otherwise the credit card payment is only recorded as one lump withdrawal from your bank account, and you can't track individual expenses.

One other more subtle reason for recording credit card transactions is that the act of recording each and every credit card purchase will make you more aware of your credit card spending, which can be important if you are someone who is prone to spending too much with credit cards. Studies have shown that people tend to spend more with credit cards than they would with cash, but recording each transaction may help to give you a better sense of how much you can really afford to spend when you look at the balance adding up with each purchase.

Using a Credit Card Account Just for Monthly Total Balances

Even if you decide not to record every credit card transaction, you may still want to use a credit card account in Pretium for keeping track of the monthly balances. If you don't pay the full balance each month, you can record the interest charges as

separate from the purchases total so that you can keep track of how much you pay in interest over time. Looking at reports generated from the credit card account can also give you a perspective on how your overall credit card spending has varied over time.

Using a Credit Card Account in Pretium

When creating a new account, you can choose Credit as the type of account (See the section

Creating a New Account

. This is

the best choice for credit card accounts. The key difference between this type of account and the others is that negative running balances are shown in black and positive running balances are shown in red. This is because the usual condition for credit cards is to have a zero or negative balance. Conventional credit card accounts rarely have a positive balance. You enter transactions in credit card accounts in exactly the same way as any other account.

If you are going to be recording every credit card transaction, you can save your transaction slips when you charge a purchase and record them throughout the month. You could also wait until you receive your monthly statement and enter the transactions from the statement. This is easier if you want to record each transaction but you don't need to know your balance throughout the month.

When it comes time to pay a credit card bill, you most likely will make the payment from another account, such as with a check from a checking account. The best way to record this transaction in Pretium is as a funds transfer from the bank account to the credit card account. To use the funds transfer command, select Transfer Funds... under the [This Account] menu.

1.17 Using Requesters

Section: Using Requesters

Requesters in Pretium usually have an OK and a Cancel button at the bottom of the requester. You will notice that in most of the requesters, the OK button appears raised and the Cancel button appears recessed (pushed in). This indicates that if you hit enter, the raised button will be selected, or if you hit the escape key, the recessed button will be selected. This allows you to use the keyboard instead of the mouse when it's more convenient.

- Raised OK Buttons -- the ENTER key is equivalent to clicking it.

- Recessed Cancel Buttons -- the ESCAPE key is equivalent to clicking it.

TIP: The escape and enter keys will not function in this way while a string gadget is selected. You can hit enter to de-select the current string gadget, and then you can hit enter again or escape.

1.18 Using List Windows

Section: Using List Windows

The accounts list windows, the accounts group window, and the categories window are all examples of Pretium list windows. They all use the same consistent interface. The general layout of the window is a large list box, with a text gadget and several button gadgets below it.

Adding an Item

Adding an item refers to adding a new item to the list, such as adding a transaction in an account window, or adding a whole new account if you are in the accounts group list window. To add an item, follow these steps:

- Make sure that the current mode for the window is "Add," it will say for example "Add a New Transaction." If it says "Modify," you have selected an item in the list and you should click Reset to return to add mode.
- Click on a text field or hit the tab key to place the cursor in a text field.
- Enter your text. If there is more than one text field, you can use the tab key to move to the next field.
- When you are done entering the information, hit the return key to add the item to the list.

Modifying an Item

Follow these steps to modify an item in a list window:

- Click once on an item in the list to select it. When an item is selected it will appear highlighted in white and the information for the item will appear in the text fields at the bottom of the window.
 - Click on a text field or hit the tab key to place the cursor in a text field.
 - Make any changes you want to make to the item. If there is more than one text field, you can use the tab key to move to the next field.
 - When you are done entering the information, hit the return key to record the changes you have made to the item.
-

Keyboard and Mouse Controls for List Windows

- Hitting tab while the list window is activated but no text gadget is selected will put the cursor in the first text gadget so you can begin entering data.
- Use tab to move to the next text gadget (if there is one), and shift-tab to move to the previous one.
- Hitting the return key while a list window text gadgets is activated tells Pretium that you want to submit the data you entered (adds a new item or modifies an item depending on the current mode).
- If there are more items in the list than can be displayed at one time, you can scroll through the list using the scroll buttons on the right side of the list box or the up and down cursor keys. Note that the cursor keys only work for scrolling if you are not currently editing text in a text field.
- To select an item in the list box, click on it once. The item will appear highlighted and you can edit it by typing in data in the text gadgets at the bottom of the window.
- Double-clicking on an item will have different results depending on what type of window you are in. Double-clicking while in the Accounts List window will open an account, while double-clicking on a transaction in an account window will clear or unclear the transaction.

This list window gadgets work with the currently selected item (or new item):

- Reset clears the text gadgets and de-selects any selected list items.
- Remove will delete the current item from the list (assuming you have selected an item). Depending on what type of window you are in, it may ask you if you are sure you want to delete it.
- There may also be Open or Info... buttons which will open the selected item (such as an account from the accounts group window), or display more information about the item.

1.19 Program Settings

Section: Program Settings

The Program Settings... function is available under the Project menu. The same program settings are global to all of your accounts groups.

The Settings File

The settings are saved in a file named pretium.prefs which is stored in your computer's ENVARC: path. To restore Pretium's default settings, you can delete the pretium.prefs file before running Pretium. When you do run Pretium, a new pretium.prefs will be created.

Settings Options Reference

When you choose Program Settings... under the Project menu you will see the Program Settings window. The cycle button at the top of the window pages through the different pages of program settings. Each page is detailed below.

General Settings

- Automatically open last used group on startup? If selected, Pretium will automatically open the last previously used accounts group whenever you load Pretium.

- Automatically open last used accounts of groups? If selected, whenever you open an accounts group, Pretium will automatically open any accounts that were open the last time you used the group.

- Report Printing Width Page width (in characters) to use for generating reports. The minimum width is 35 characters. The default is based on Amiga printer preferences.

- Smart Refresh Windows/Simple Refresh Windows
Selects window refresh mode. Simple refresh uses less memory but is a little slower. Smart refresh uses more memory but is a little faster. Changes to the window refresh mode will only affect windows that are opened after you change the mode.

- Screen mode settings... This button will bring up the screen mode requester. A high resolution screen with at least 16 colors is recommended. If you choose a screen mode that for any reason makes the program unusable, you may need to delete the Pretium settings file to reset the settings to the defaults. See "The Settings File" above.

Date Settings

- Month-first date format/Day-first date format
This lets you choose the proper date format used in your area.

- Date Separator Symbol This lets you choose your preferred character to use for separating parts of a date (such as "10/11" or "10-11").

Money Settings

- Currency Symbol Here you can enter up to two characters that will be used to represent the currency symbol when displaying money amounts.

- Place currency symbol before/after amount Choose the proper format for your area.
- Thousands Separator Symbol Choose the proper character for your area to use for separating groups of thousands in money amounts.
- Cents Separator Symbol Choose the proper character for your area to use for separating the cents part of money amounts.

Check Printing Settings

This page is used to format the printing of checks
(See the section

Check Printing

). The check mark buttons down the left side select which items will be printed. If the item is not selected, it will not be printed. For each item there is an X: and a Y: value. The X: value is the line where the item will be printed (starting with 1 at the top and counting down). The Y: value is the column position where the item will be printed (starting with 1 for the first character position).

The Width: values for Amount and Amount Text let you also specify how many characters wide to make the item. When printing a check, spaces where there are no characters in the amount areas will be filled with "*"s to make the check more tamper-proof.

Total Lines: is the total number of lines for the height of the check. This ensures proper spacing between checks when printing multiple checks in a row.

TIP: Remember to check the check mark box next to all items you will be using.

Transaction Settings

- Verify before deleting transactions? Choose whether or not you want to be notified with an "Are you sure" requester when you choose to delete a transaction in an account.
- Automatically fill-in next check number? Choose whether or not you want the next check number to be automatically filled in when entering a new transaction.

1.20 Pull-down Menus Reference

Section: Pull-down Menus Reference

If you see "Pretium Screen" on the title bar at the top of the screen it means that no Pretium windows are currently active, and you need to click anywhere on the Pretium screen to activate a

window before you can use Pretium's pull-down menus.

Project

This menu has all of the standard Amiga project menu kinds of functions.

- New Group... Create a new accounts group.
- Open Group... Open an existing accounts group.
- Close Group Close the current accounts group.
- Save All Modified Accounts Save changes in any accounts in the current accounts group that have been modified.
- Save All Modified and Close Group Save changes in any accounts in the current accounts group that have been modified, and close the accounts group.
- Save All Modified and Quit Save changes in any accounts in the current accounts group that have been modified, close the accounts group, and exit the program. This is the best way to quickly exit the program when you are done working with your accounts.
- Program Settings... Program preferences.
See the section
 Program Settings Reference
 .
- About... About the program and the author.
- Quit Exit the program.

View

The View menu is used to display various windows. An accounts group must be open to use these functions.

- Accounts Group List Moves the Accounts Group List window in front of all other windows.
- Categories Open or move to front the Categories List window. See the section
 Using Categories
 .
- Payee Database Open or move to front the Payee Database window. See the section
 Using the Payee Database
 .

Window-Specific Menus

A third menu will appear only when certain windows are selected, and the menu's functions apply only to that particular window

(such as a specific account). The name of the menu will be in brackets, such as [This Account].

[This Accounts Group]

- Change Password... Change or set the password for this group.
- Open All Accounts Open all accounts in this group.
- Close All Accounts Close all opened accounts.
- Generate a Report... Create a report based on all opened accounts in the group. See the section
Generating Reports

.

[This Account]

- Info/Password... View or modify settings and information for the account.
 - Save Save the account.
 - Close Close the account. The program will ask if you want to save the account if any new changes have been made.
 - Save & Close Save the account if changes were made and close it.
 - QIF Import or Export Quicken Interchange Format files. See the section
Importing/Exporting QIF Files
- .
- Generate a Report... Create a report based on the transactions in the account. See the section
Generating Reports
- .
- Transfer Funds... Transfer money from this account to another account.
 - Balance Adjust... Add a balance adjustment transaction to adjust the cleared or total balance to a new amount.
 - Mark All Transactions Mark all transactions in the account as cleared or not cleared.
 - Order Transactions By Change the sorting order that transactions in the account are displayed.

[Categories]

- Close Window Close the categories list window.
- Generate a Report... Generate a report based on a

category or all categories based on all currently open accounts.
See the section

Generating Reports

.

[Payee Database]

- Close Window Close the payee database window.

1.21 Troubleshooting

Section: Troubleshooting

We hope that you won't have any problems using Pretium, but if you do please first try to find an answer to your problem in this user's guide. If you still need help, you can contact IDD through one of the methods below. IDD also welcomes comments and suggestions.

E-mail: idd@pobox.com

Phone: (352) 373-9471

Fax: (407) 331-3175

Mail: IDD, 204 NW 25th Street, Gainesville, FL 32607

Note: If you get a "Program Error" or "Program Warning" message you will notice a small code at the bottom of the requester in brackets ("[a562](#)") for example). If you send us a message about an error or warning, please include the special code in your message so that we will know where in the program the problem occurred.
