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1-2-3 +CASH

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byBeth Ann Binns

This manual can be printed by the 1-2-3 print command:

/ppag

Print Printer Align Go

1-2-3 +CASH is designed as a versatile and easy-to-use cash management system. It can be used as a personal checking account program, and as a component of a business accounting system, or as a stand-alone cash-oriented journal. This enhancement to Lotus 1-2-3 is straightforward to use. The user merely enters data in the appropriate "cells". Hitting the {CALC} key will update the balance in the checkbook and also provide a bank reconciliation. +CASH is one of a family of enhancements to Lotus 1-2-3 including the companion system +ACCOUNT.

Several features of the program combine to make it quite powerful:

- (1) automatic updates of four types of cash balances:
a budget category balance, a checking account balance
a "bank balance", and a total balance.
- (2) the capability of "what if" entries which can be
easily reversed; hitting {CALC} instantly shows the
effect of any entry or error correction.
- (3) the ability to track multiple checkbooks or cash
accounts each keyed to a budget code.
- (4) use of simple abbreviations for recurring transactions.

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HOW TO USE THE SYSTEM

One of the convenient things about a 1-2-3 application like +CASH is that you can change any data at any time. To enter data or to correct mistakes, just move the cursor and type. +CASH also lets the user play "what if". To see the effect of any transaction on your checking balances, just make the entry, and hit {CALC}. Any entry in +CASH can be "reversed". For example, to "blank" a data item, just enter a single quote ' in the cell. It is not necessary to use the 1-2-3 Range Erase command. This leaves an "empty cell" not a "blank cell".

You can easily keep multiple checkbooks in +CASH by just giving each account a different range of check numbers. This can be done by giving a "leading digit" to your current check numbers. For example, your regular checking account could have numbers from 1 to 2000, and a VISA account, from 8000 to 8999. You can set up any system you wish, but like many things in accounting, it pays to be simple and consistent. If you are running a business, a "checkbook" could be any cash account you desire, e.g. a "sales receipts journal". You could really get fancy by making two matching entries with two or more "accounts" and have a very sophisticated

"double entry" system!

One of the things you'll probably do sooner or later is to split the screen for easy reference to CODE numbers. Of course, any usual feature of Lotus 1-2-3 is fully available while you are using the +CASH workspace. You can sort your checks in any order, extract portions of the worksheet for use by other programs, change formats, etc. You may even wish to enhance the operation of the workspace by writing additional keystroke programs. Just make sure you "experiment" with a working copy of your +CASH system. Reprogramming can be dangerous to your books and records!

Here are some operational details associated with using +CASH:

(1) +CASH is divided into three interrelated parts. Part I allows the user to assign identification codes to any transaction which occurs frequently. This identification code may be entered in the ID column of the worksheet, then hitting {QUERY} will result in inserting your standard transaction. Part II sets up a budget to monitor your business and Part III is the actual worksheet (also referred to as the cash journal or checkbook) where all of your accounts are listed.

(2) The command {Alt} I (for Insert) will automatically increment check or transaction numbers and duplicate the DATE field from the prior transaction. Simply just type any new information over the existing field.

(3) Enter desposits as "negative payments", i.e. as "debits" or more simply put - as negative numbers. If this strikes you as counter-intuitive, just remember that checks are always written as positive numbers and deposits "reduce" your chance of an overdraft. We admit this is a silly mnemonic... but it works. Be sure to assign a 'check' number for any deposit indicating the account to be debited. We recommend using the decimal places for the particular account you want debited. e.g. 1000.1

(4) Enter a number 1 in ID column when your checks are returned from the bank to reconcile your checkbook. Checks (or other transactions, that means DEPOSITS) are not "counted" in the BANK

BANK BALANCE until a 1 has been entered in the ID column, i.e. the check has "cleared". Note this makes checkbook reconciliation really easy. Your "BANK BALANCE" should always equal the bank's "BANK BALANCE"!

ILLUSTRATIONS

Please read through these illustrations. We are sure most of your questions will then be answered.

A Partial Worksheet

	SELECT:	GRANDTOTAL:	(\$165.00)OVERDRAWN
CODE	0	CODE TOTAL-all-:	\$0.00.
MAXCHECK	9999	CHECK BALANCE:	\$165.00.
MINCHECK	1	BANK BALANCE:	\$1600.00.

-CHECK-	DATE	ID	CODE	PAYMENT	PAYEE
1038	6 October			\$300.00	Marine Midland
1035	6 October			\$435.00	Robert Adler
1035.1		1		-\$800.00	Deposit to person
2002	03-Oct			\$600.00	Visa-Gas
2001	01-Oct		26	\$100.00	Visa-Dinner
2001.1	01-Oct	1		-\$800.00	Deposit to Visa

MAXCHECK/MINCHECK;

1-2-3 +CASH enables the user to have multiple cash accounts. Through the use of different ranges of 'check' numbers, we can display the balances of any 'account' in our cash journal.

Step 1- Simply enter the check (item) range of your choice in the MAXCHECK and MINCHECK columns.

i.e. 1000-2000 for your personal checking account.

i.e. 2001-3000 for your Visa account.
 i.e. 3001-4000 for your Marine Midland account.

Step 2- Press {CALC} The new balance will appear in the
 bank balance and check balance section of the worksheet.

For example; To check the status of your personal checking
 account.

	SELECT:	GRANDTOTAL:	-\$165.00
CODE	0	CODE TOTAL-all-:	\$0.00
MAXCHECK	2000	CHECK BALANCE:	\$65.00
MINCHECK	1000	BANK BALANCE:	\$800.00
HIT:	{CALC}		

GRAND TOTAL;

The Grand Total represents the sum of all of the accounts
 in your cash journal.

BANK BALANCE;

Just a reminder: To reconcile your account place a 1 in the
 ID column of the worksheet and hit {CALC}.

For example;

	SELECT:	GRANDTOTAL:	\$165.00
CODE	0	CODE TOTAL-all-:	\$0.00
MAXCHECK	2000	CHECK BALANCE:	\$65.00
MINCHECK	1000	BANK BALANCE:	\$65.00

-CHECK-	DATE	ID	CODE	PAYMENT
1038	6 October	1		\$300.00
1035	6 October	1		\$435.00
1035.1	6 October	1		-\$800.00
2002	03-OctPR			\$600.00
2001	01-OctVS		26	\$100.00
2001.1	01-Oct	1		-\$800.00

Please note-The Bank balance and the check balance are equal when all checks and deposits have been accounted for properly and have 'cleared' the bank.

BUDGET CODE;

1-2-3 +CASH has a provision for the user to enter a set of budget codes to be associated with cash transactions. Go to the budget section of 1-2-3 +CASH and you will find sample codes and their descriptions.

The sample worksheet has been designed to illustrate how a budget can be aligned with the IRS form: Schedule C- Profit or Loss from Business or Profession.

-<CODES keyed to IRS Schedule C line numbers>-				
-	-	CODE	COUNT	TUDGET for itemcode
		6	3	\$2000.00ADVERTISING
		7	0	\$200.00BAD DEBTS
-	-	8	2	\$968.00BANK SERVIC
		26	6	\$1000.00TRAVEL EXPE
--#chks:	38	Other:	27	\$12200.00TOTAL BUDGI

1-2-3 +CASH gives you a count of the number of checks in each code category. Checks not given a CODE are "other". Also note that 1-2-3 +CASH has a feature which allows the user to enter a budget for any code, then to monitor these items.

For example; What is the present total of our travel expenses and its percent of the budget allowance for travel expenses?

Step 1- Refer back to your budget and select code 26 for travel expenses.

Step 2- Enter 26 in the code section of the worksheet.

Step 3- Hit {CALC}

1-2-3 +CASH will scan the worksheet and display the total current travel expenses and the percent of the overall budget for travel expenses. [\$100.00 10%]

	SELECT:	GRANDTOTAL:	\$165.00
CODE	26	CODE TOTAL-all-:	\$100.00
MAXCHECK	2000	CHECK BALANCE:	\$65.00
MINCHECK	1000	BANK BALANCE:	\$65.00

-CHECK-	DATE	ID	CODE	PAYMENT
1038	6 October	1		\$300.00
1035	6 October	1		\$435.00
1035.1	6 October	1		-\$800.00
2002	03-Oct	PR		\$600.00
2001	01-Oct	VS	26	\$100.00
2001.1	01-Oct	1		-\$800.00

GETTING STARTED

We recommend that the new user of 1-2-3 +CASH invest a few minutes in "getting acquainted" with the system before beginning to actually use the program. Since 1-2-3 +CASH is distributed as a fully operational sample checkbook, this getting acquainted is easy. Retrieve the +CASH worksheet with /frCASH and try the following:

- (1) Type a quote at the cursor position, hit return.
' RETURN "blanks" a cell.
- (2) Type a sample check, hit return, then {CALC}
- (3) Move the cursor down the ID column to the line with the DEPOSIT. Enter a number 1 in ID, hit {CALC}.
Now this deposit has "cleared" the bank. Note the *** in the OVERDRAWN column next to BANK BALANCE are gone.
Try {HOME} then {HOME} {END} then {END} {UP}.
- (4) Using the PGUP and PGDN keys to scan the worksheet.
Try {HOME} then {HOME} {END} then {END} {UP}.
Change the number in the cell labeled CODE to 19.
- (5) Move the cursor to the area labeled SELECT
Change the number in the cell labeled CODE to 19.
Hit {CALC} and note the effect.
Now hit {QUERY}. Finally, try {ALT} I for the next check.
- (6) {GOTO}CHECK. Cursor right. Enter a BM in the ID column.
Now hit {QUERY}. Finally, try {ALT} I for the next check.

None of the operational characteristics of Lotus 1-2-3 are effected by the +CASH system. For example, it is not necessary in 1-2-3 to type a "\$" for currency entries; such formats can be pre-defined. The +CASH program does require use of a wide "PAYMENT" column to prevent **** from appearing in totals. The user is left free to modify the format or display of any column. Similarly, additional rows of information can be inserted or

deleted. Do not, however, insert or delete rows containing a series of dashes ---. These mark the beginning and end of Lotus 1-2-3 ranges; their deletion could produce ERRors.

TO INITIALIZE THE SYSTEM:

Type over the sample data with your own, i.e.:

1. Give each of your Recurring Expenses an "ID" (abbreviation)
2. Add, Delete, and change the "CODES" as desired.
Note that you can specify a budget for each item.
3. Replace the sample checks with your own.
4. Remember: DEPOSITS are negative. ID=1 means "cleared".

NOTE: You Note that you can specify a budget for each item.

Do not delete rows containing a series of dashes -- and DO NOT use the 1-2-3 insert command (/wir) at the top check row, .i.e. the most recent check.

You can insert delete rows [/wir] as needed EXCEPT:

Do not delete rows containing series of dashes and Do Not use the 1-2-3 insert command (/wir) at the top check row.i.e. the most recent check.

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-<END OF +CASH MANUAL>-

FILE RETRIEVE CASH /frCASH~ to begin.

%BUDGET
0.00%

NOTE-

nal checking

OVERDRAWN %BUDGET

OVERDRAWN %BUDGET
.
.
.
0.00%

PAYEE	NOTE
Marine Midland	
Robert Adler	
Deposit to personal checking	
Visa-Gas	
Visa-Dinner	
Deposit to Visa	

-

E CHARGES

NSES

ET -

OVERDRAWN %BUDGET

. 10%
.
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PAYEE NOTE

Marine Midland
Robert Adler
Deposit to personal checking
Visa-Gas
Travel-Dinner
Deposit to Visa

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