
FRESH CONCEPTS

HP-71B (Hewlett-Packard)

Personal Finance Accounting System

Budgeting Solutions

User's Handbook

NOTICE:

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INTRODUCTION

This module enhances your financial record by adding budget tracking functions which use the Bookkeeping data base. It consists of the following items:

Program Handbook

This is your guide to the system

Program Tape

This is the medium on which the program and all of your data are stored.

Computer

This is the hardware that the program runs on. This version has been written for the Hewlett-Packard HP-71B computer and requires an HP-IL module, an HP-IL digital cassette drive and an HP-IL printer.

Note:

This module cannot be used unless financial data is currently being saved using the Bookkeeping program by Fresh Concepts.

USER'S HANDBOOK FORMAT

This handbook has a section for each of the system's functions. Each describes the function, lists its input and output (with limitations) and tells you what effect it has on the data bases.

This information is presented in the following format:

Introductory Paragraph

This paragraph describes the function's general use.

User Instructions

Input:	Required input with restrictions.
Output:	Generated output with restrictions.
Format:	Format required for use.
Effects:	What the function does to the data bases.

BUDGET CONCEPTS

A budget is used to help follow a plan. Budgets consist of actual, budget (Planned) and deviation information. Income/expense data and balance sheet data can all be expressed as actual, budgeted or deviation items.

Actual - Budget = Deviation

This program takes actual information from the latest bookkeeping updates, groups it into accounts consistent with the budget structure and calculates the deviations. Actual, budget or deviation reports can be made. Actual reports show what you have really spent or invested. This is grouped to simplify the results. Budget reports show what you plan on spending or investing. This plan is input on a monthly basis. Past and future budgets are not saved. As you close each month with the Bookkeeping program you will need to update the budget data. Deviation (Delta) reports show the difference between the actual and planned activity for each budget account. This shows which accounts are in control and which are not. The deviation information can be used to change your budget for future months or to identify areas where you are not controlling your finances. Balance sheet account activity (assets and liabilities) is calculated by subtracting current balances from previous balances in the same way the Bookkeeping program calculates expense summaries. Income/expense accounts reflect current bookkeeping balances at the time the Budget program was loaded into memory.

Sample Problems

This manual provides a simple example for each function. A sample account list and data base have been pre-defined for these problems.

The following table lists the budget accounts and bookkeeping accounts that have been pre-set for the example problems. The sample problems use pre-set data on the tape. This data is similar to that used in the Bookkeeping program. The current month is #1 and no modifications have been made to the original list of account names.

Account Names and Data Information

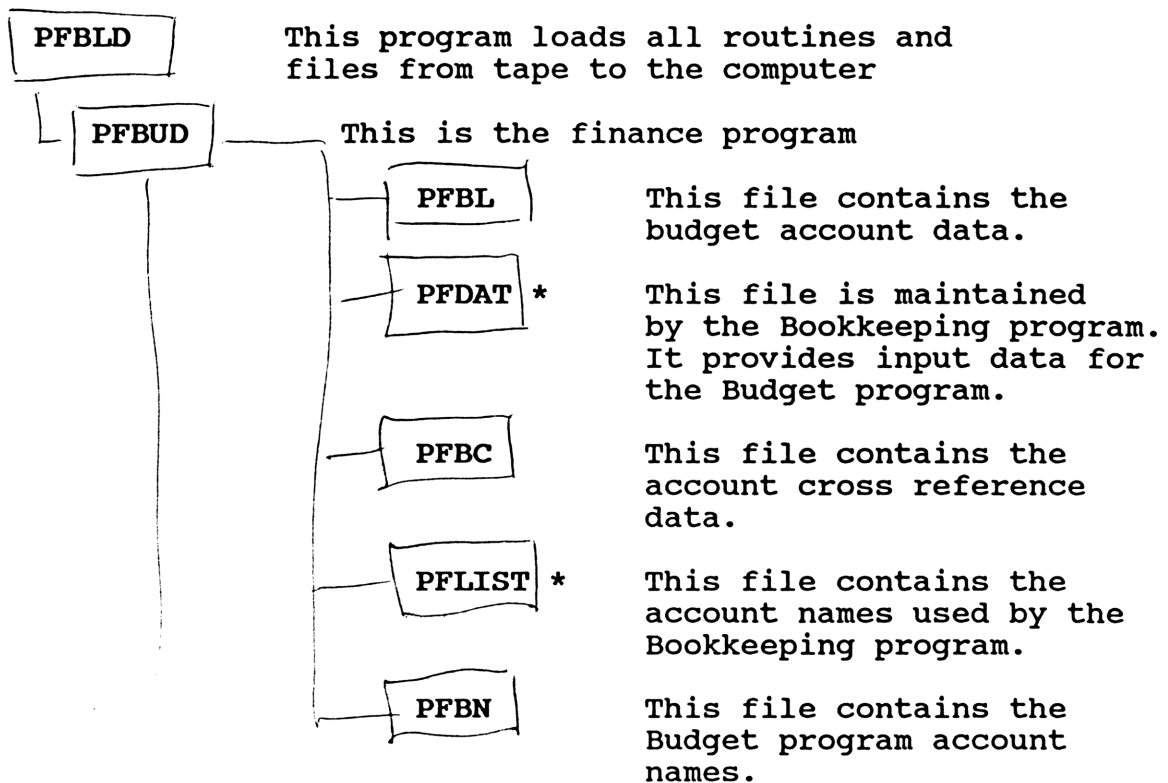
Budget Account no & Name	Description	Type	Report	Bookkeeping Accounts
1-CASH/CHK	Cash on hand	Liquid Asset	Balance Sheet	1,2
2-SAVINGS	Liquid Savings	"	"	3,4
3-P-PROP	Personal Property	Personal Property	"	5 - 10
4-LI	Liquid Investments	Liquid Investments	"	11 - 18
5-NI	Non-Liquid Investments	Non-Liq Investments	"	19 - 22
6-UB	Unpaid Bills	Liability	"	23 - 29
7-LOANS	Loans	"	"	30 - 36
8-MORT	Mortgages	"	"	37 - 39
9-DEPRC	Depreciation	Depreciation	"	40
10-INCOME	Income Accounts	Income	Income Statement	51 - 57
11-TAXES	Taxes	Expense	"	58
12-DEDUCT	Deductions	"	"	59
13-SHELTER	Shelter Expenses	"	"	60 - 73
14-FOOD	Food	"	"	73
15-ENT	Entertainment	"	"	62, 65
16-AUTO	Auto expenses	"	"	68 - 70
17-MEDICAL	Medical Expenses	"	"	71, 76, 78
18-INT/FEES	Interest and Fees	"	"	72
19-GROOM	Grooming expenses	"	"	77
20-CLOTHES	Clothing expenses	"	"	63
21-MISC	Misc expenses	"	"	74, 75, 79

SYSTEM CONFIGURATION

The HP-71B computer, the HP 82401A HPIL interface, the HP 82162A thermal printer and the HP 9114B micro disk drive must be properly connected for program operation. Refer to the HP82401A HPIL interface owner's manual for proper device connection. This program assumes that the disk is in the first drive on the loop and that the printer is the first printer on the loop.

PROGRAM STRUCTURE

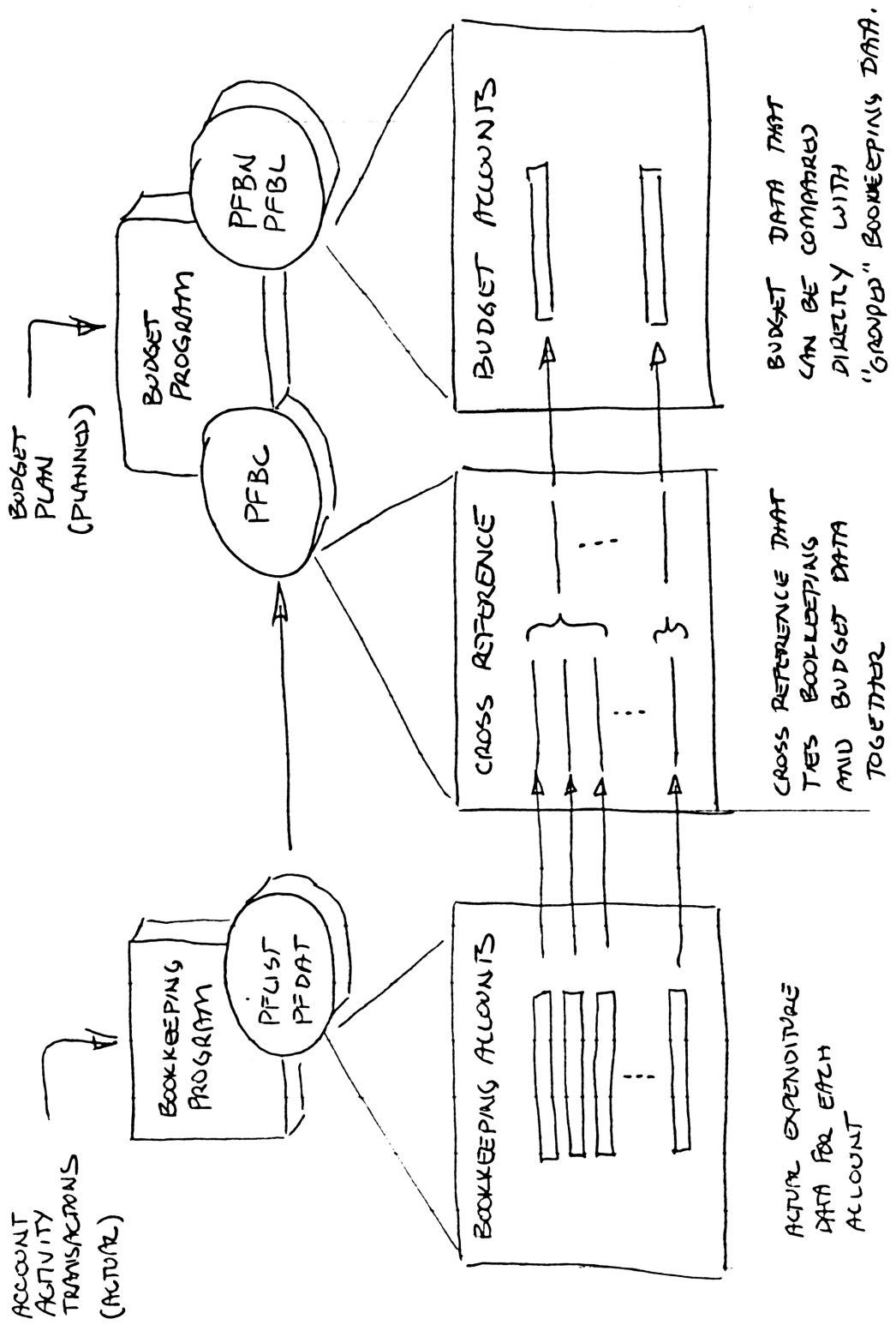
The finance programs and data files are structured as follows:



* Indicates files created and maintained by other Fresh Concepts software packages.

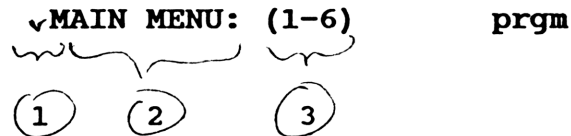
ACCOUNT STRUCTURE

Budget accounts are groups of bookkeeping accounts. This grouping allows simplification of the budget process while still allowing proper detail in maintaining individual bookkeeping records. Each budget account represents the sum of any applicable group of bookkeeping accounts. The following figure depicts how the groupings are used with the default settings.



MENU INSTRUCTIONS

Menus allow you to select from a list of functions. The program is menu driven but the display can show only one line at a time. You see the whole menu by scrolling up or down through it with the "up-arrow", [], and "down-arrow", [], keys. The top-arrow, [g][], key and bottom-arrow, [g][], key will scroll to the top or bottom of the menu with one keystroke. The following figure shows a menu display:



Zone ① indicates which arrow keys will scroll the menu. If "v" appears in this area the menu is at the top and only the down-arrow or bottom-arrow keys will scroll it. If "^" appears in this area the menu is at the bottom and only the up-arrow or top-arrow keys will scroll it. If "v" appears in this area the menu is someplace between the top and bottom and any of the arrow keys will scroll it. Typically the top of the menu is reserved for its title and the bottom exits the menu.

Zone ② gives the menu name. In this example it is the main menu for the personal finance program.

Zone ③ tells you how many items are on the menu. In this case there are six items numbered 1 through 6.

To select an item simply scroll down to it and press [End Line]. A quicker selection method is also available. When the

Main Menu (1-1)	prgm
-----------------	------

display is showing press [End Line]. The following prompt:

Selection?	prgm
------------	------

should be answered with the function number and [End Line]. Returning out of a menu is done by scrolling to the bottom and pressing [End Line]. Pressing the [R] key from any point within a menu will also cause it to return.

INSTALLING THE PROGRAM

This program is designed to be added to the same disk disk as the bookkeeping program. This allows data to be shared without copying from one disk to the other. An installation program has been included with the budget program tape. It will properly load the correct files on the bookkeeping disk for you. The original bookkeeping disk will be used for all program activity. The budget disk can then be used as a back-up.

The following procedure should be used to install the program:

- 1) Clear all programs from the HP-71B computer
- 2) Place the Budget disk in the first disk drive on the loop.
- 3) Copy and run program PFBIN from disk.
- 4) At prompt, place the Bookkeeping disk in the drive.
- 5) Continue by pressing [f][CONT] when program suspends.
- 6) When complete, use PFBK or PFBU to create a back-up disk.
The old Bookkeeping disk can be used.

LOADING THE PROGRAM WITH PFBLD

This is done by running a small program called **PFBLD**. It copies the program and data into HP71 memory.

FORMAT: **RUN PFBLD [End Line]** Execute while in BASIC mode after copying from disk.

INPUT: **RUN PFBLD [End Line]**
When the subprogram prompts to install the disk press:

 [f][CONT]

Restrictions: The digital cassette drive must be installed. XX.XK of memory must be available before execution. X.XK of memory must be available after use.

OUTPUT: None.
Restrictions: Not Applicable.

EFFECTS: The PFBUD, PFLIST, PFDAT, PFBL, PFBN and PFBC files are copied from disk to the HP-71B. The PFBLD file is purged from memory.

Sample Problem:

Load the program so that it can be used for further example problems.

<u>COMMENTS</u>	<u>INPUT</u>	<u>DISPLAY</u>
1) Copy program from disk.	COPY PFBLD:	
2) Run Program.	RUN PFBLD	Install Tape...
3) Verify that the disk is installed.	[f][Cont]	Loading Data...
4) Program returns to BASIC mode when complete.		

*** DONE ***

MAIN PROGRAM

- ④ Starting the Program
- ⑥ Display Functions
- ⑦ Print Functions
- ⑧ Data Modification
- ⑨ Exiting the Program

The main program **PFBUD** is menu driven. Four functions are available from this main menu. Each is described in detail in the following sections.

Starting the Program

RUN PFBUD is the command that starts main program execution. When invoked, it clears all program variables and enables access to the various account files.

FORMAT: RUN PFBUD [End Line]

INPUT: None

Restrictions: X.XK of memory must be available after the program has been loaded. The main program (PFBUD) must have been copied into memory using the PFBLD routine.

OUTPUT: After starting the program the following will be displayed:

PF - Budget prgm

for one second followed by:

© 1987 Fresh Concept prgm

for another second. The main menu prompt:

√ MAIN MENU (1-5) prgm

will be displayed indicating that the program has properly loaded and is ready for use. Refer to the Menu Selection instructions for information about use.

Restrictions: None

EFFECTS: This will start the main program execution.

Sample Problem:

Start the Personal Finance program.

COMMENTS	INPUT	DISPLAY
1) Start program execution	RUN PFBUD	PF - Budget © 1987 Fresh Concepts √ Main Menu (1-5)
2) The program is awaiting your selection.		

MAIN PROGRAM (cont)

Display Functions

- o Actual Activity
- o Budgeted Activity
- o Activity Deviations

These are the functions that display the current actual, budget or deviation data for each budget account. These functions are listed under the "Display" menu. This is item #3 of the Main Menu. These can be used without the printer or digital cassette attached.

Displaying Account Balances

This function allows you to view actual, budgeted or deviations from the budget for any account without a printer.

FORMAT: Select Main Menu item #3. (See menu selection)

INPUT: Select the data type (Actual, Budget or Deviation) using menu selection commands.
{Account Number} [End Line]

Restrictions: Must be a positive integer from 1 to 49.
If

```
..... :$ 0.00 prgm
```

appears on the display the account selected has no name.

OUTPUT: The account name and current balance will be displayed as follows:

```
{name} :$ {balance} prgm
```

Pressing [End Line] returns the program to the account display menu.

Restrictions: Account names will be shortened if the balance has more than nine digits (including the radix and minus signs).

EFFECTS: This function displays information only.
It will not change any data.

Sample Problem:

1. Verify the actual, budget and deviation balances of your income account group.

COMMENTS	INPUT	DISPLAY
		Main Menu (1-5)
1 A) Select menu item #3, Display function, from the main menu.	[v][v][v] [EndLine]	^ 3. Displays (1-4)
B) Select menu item #1, Actuals, from the display menu.	[v] [Endline]	1. Actual Account Number?
C) Input the account number for the income group.	10[EndLine]	INCOME :\$ 4623.00

COMMENTS	INPUT	DISPLAY
D) Press [EndLine] to finish the function.	[EndLine]	✓ Displays (1-4)
2A) Select display item #2, Budget, from the display menu.	[✓][✓] [EndLine]	^ 2. Budget
B) Input the account number for the income group.	10[EndLine]	Account number?
F) Press [EndLine] to finish the function.	[EndLine]	INCOME:\$ -4700.00
3A) Select display item #3, Deviations, from the display menu.	[✓][✓][✓] [EndLine]	✓ Displays (1-4) 3. Deviations
B) Input the account number for the income group.	10[EndLine]	Account number?
F) Press [EndLine] to finish the function.	[EndLine]	INCOME:\$ -4700.00
4) Return to the Main menu.	[✓][✓] [✓][✓] [Endline]	✓ Displays (1-4) ^ 4. Return ✓ Main Menu (1-5)

MAIN PROGRAM (cont)

Print Functions

- Printing an Actual Activity Report
- Printing a Budgeted Activity Report
- Printing an Activity Deviation Report
- Printing a Threshold Report
- Printing a List of Account Names and Cross References

These are the functions that provide output based on the account data. All of these functions require a printer. This is menu item #4 on the Main Menu.

Printing An Actual Account Activity Report

This function prints a report of your actual account activity. This report is generated by reading the bookkeeping data and combining it into the budget account format.

FORMAT: Select Print Menu item #1. (See menu selection)

INPUT: None

Restrictions: N/A

OUTPUT: A report listing the actual activity for each budget account will be generated.

Restrictions: The printer must be connected for all printouts.

EFFECTS: None

Sample Problem:

1. Print a report for month #1.

COMMENTS	INPUT	DISPLAY
1 A) Verify that the printer is connected.		Print Menu (1-5)
B) Select menu item #1, Actual Activity, from the print menu.	[✓] [EndLine]	1. Actual Activity
C) The printer will generate the following output when done.		✓ Print Menu (1-5)

 * Actual *
 * Report *

 {Current Date}

CASH/CHK	115.00
SAVINGS	1654.00
P-PROP	375.00
LI	0.00
NI	72600.00
UB	0.00
LOANS	1240.00
MORT	35.00
DEPRC	410.00

NW	675.00
INCOME	0.00
TAXES	300.00
LI-ICV	2500.00
DEDUCT	0.00
SHELTER	0.00
FOOD	0.00
ENT	1025.00
AUTO	0.00
MEDICAL	500.00
INT/FEES	0.00
GROOM	0.00
CLOTHES	0.00
MISC	-125.00

NG	0.00
	=====
DELTA	-1500.00

THESE VALUES
 MAY NOT BE
 CORRECT.

Printing An Activity Budget Report

This function prints a report of your plan or budget for account activities. This report is generated by reading the budget data which has been entered in combined format.

FORMAT: Select Print Menu item #2. (See menu selection)

INPUT: None

Restrictions: N/A

OUTPUT: A report listing the planned activity budget for each account will be generated.

Restrictions: The printer must be connected for all printouts.

EFFECTS: None

Sample Problem:

1. Print a report for month #1.

COMMENTS	INPUT	DISPLAY
1 A) Verify that the printer is connected.		✓Print Menu (1-5)
B) Select menu item #2, Budget Activity, from the print menu.	[✓][✓] [EndLine]	↻2. Budget Activity
C) The printer will generate the following output when done.		✓Print Menu (1-5)

 * Budget *
 * Report *

{Current Date}

CASH/CHK	115.00
SAVINGS	1654.00
P-PROP	375.00
LI	0.00
NI	72600.00
UB	0.00
LOANS	1240.00
MORT	35.00
DEPRC	410.00

NW	675.00
----	--------

INCOME	0.00
TAXES	300.00
LI-ICV	2500.00
DEDUCT	0.00
SHELTER	0.00
FOOD	0.00
ENT	1025.00
AUTO	0.00
MEDICAL	500.00
INT/FEES	0.00
GROOM	0.00
CLOTHES	0.00
MISC	-125.00

NG	0.00
----	------

DELTA	-1500.00
-------	----------

THESE
 VALUES MAY
 NOT BE CORRECT

Printing A Budget Deviation Report

This function prints a report of how your plan and your budget differ for account activities. This report is known as a deviation or delta report and highlight the accounts where you are meeting and missing your planned activities. This report is generated by reading the budget data which has been entered in combined format, comparing it to the actual data which is read from the Bookkeeping data and combined, and printing the difference in the two values for each account.

FORMAT: Select Print Menu item #3. (See menu selection)

INPUT: None

Restrictions: N/A

OUTPUT: A report listing the planned activity budget for each account will be generated.

Restrictions: The printer must be connected for all printouts.

EFFECTS: None

Sample Problem:

1. Print a report for month #1.

COMMENTS	INPUT	DISPLAY
1 A) Verify that the printer is connected.		✓ Print Menu (1-5)
B) Select menu item #3, Budget Activity, from the print menu.	[V][V][V] [EndLine]	↕ 3. Delta Report
C) The printer will generate the following output when done.		✓ Print Menu (1-5)

 * Delta *
 * Report *

 {Current Date}

CASH/CHK	115.00
SAVINGS	1654.00
P-PROP	375.00
LI	0.00
NI	72600.00
UB	0.00
LOANS	1240.00
MORT	35.00
DEPRC	410.00

NW	675.00
INCOME	0.00
TAXES	300.00
LI-ICV	2500.00
DEDUCT	0.00
SHELTER	0.00
FOOD	0.00
ENT	1025.00
AUTO	0.00
MEDICAL	500.00
INT/FEES	0.00
GROOM	0.00
CLOTHES	0.00
MISC	-125.00

NG	0.00
	=====
DELTA	-1500.00

THESE VALUES
 MAY NOT BE
 CORRECT

Printing a List of Account Names

This is a handy function that gives you a printout of all your budget accounts with their numbers and cross reference lists to the bookkeeping accounts. This is needed because other functions require account numbers as input. If you change or add any accounts using the data modification functions (main menu item #4) this allows you to make an updated copy of the list.

FORMAT: Select Print Menu item #4. (See menu selection)

INPUT: None.

Restrictions: Not Applicable.

OUTPUT: A printout of all account names, numbers and cross reference accounts.

Restrictions: The printer must be connected prior to selection.

EFFECTS: None

Sample Problem:

1. Print a list of the account names for reference in future sample problems.

COMMENTS	INPUT	DISPLAY
		✓ Main Menu (1-6)
1 A) Verify that the printer is connected.		
B) Select menu item #4, Print functions, the main menu.	[✓][✓] [✓][✓] [EndLine]	↕ 4. Print Functions
		✓ Print Menu (1-5)
C) Select menu item #4, Account list, from the print menu.	[✓][✓] [✓][✓] [EndLine]	↕ 4. Account List
		(See Below)
D) The following printout will be generated.		

 * Account *
 * List *

{Current Date}

- 1.....CASH/CHK
1,2
- 2.....SAVINGS
3,4
- 3.....P-PROP
5,6,7,8,9,10
- 4.....LI
11,12,13,14,15,16,17,
18
- 5.....NI
19,20,21,22
- 6.....UB
23,24,25,26,27,28,29
- 7.....LOANS
30,31,32,33,34,35,36
- 8.....MORT
37,38,39
- 9.....DEPRC
40
- 10.....INCOME
51,52,53,54,55,56,57
- 11.....TAXES
58

- 12.....DEDUCT
59
- 13.....SHELTER
60,61,62,63,64,65,66,
67,68,69,70,71,72
- 14.....FOOD
73
- 15.....ENT
62,65
- 16.....AUTO
68,69,70
- 17.....MEDICAL
71,76,78
- 18.....INT/FEES
72
- 19.....GROOM
77
- 20.....CLOTHES
63
- 21.....MISC
74,75,79

Printing A Threshold Report

This function prints a deviation or delta report of those accounts beyond an established limit. This report is generated by reading the budget data which has been entered in combined format, comparing it to the actual data which is read from the Bookkeeping data and combined, and printing the difference in the two values for each account whose delta exceeds an input limit. This is useful for finding problem accounts without need for reviewing all accounts. You can use any limit.

FORMAT: Select Print Menu item #5. (See menu selection)

INPUT: Threshold amount

Restrictions: Must be real number

OUTPUT: A report listing the delta activity for accounts which exceed the threshold will be generated.

Restrictions: The printer must be connected for all printouts.

EFFECTS: None

Sample Problem:

1. Print a report for month #1 of all accounts which are more than \$25.00 away from the budget.

COMMENTS	INPUT	DISPLAY
1 A) Verify that the printer is connected.		√Print Menu (1-5)
B) Select menu item #5, Budget Activity, from the print menu.	[√][√][√][√][√] [EndLine]	^5. Threshold Report Amount?
C) Input the threshold amount.	25	[Endline]
D) The printer will generate the following output when done.		√Print Menu (1-5)

* * * * *
 * T h r e s h o l d *
 * R e p o r t *
 * * * * *
 {Current Date}

CASH/CHK	115.00
SAVINGS	1654.00
P-PROP	375.00
LI	0.00
NI	72600.00
UB	0.00
LOANS	1240.00
MORT	35.00
DEPRC	410.00
INCOME	0.00
TAXES	300.00
LI-ICV	2500.00
DEDUCT	0.00
SHELTER	0.00
FOOD	0.00
ENT	1025.00
AUTO	0.00
MEDICAL	500.00
INT/FEES	0.00
GROOM	0.00
CLOTHES	0.00
MISC	-125.00

THESE
 VALUES MAY
 NOT BE
 CORRECT.

MAIN PROGRAM (cont)

Data Modification Functions

- Editing Names and Cross Reference List
- Changing a Budget Balance
- Changing the Partition

Data modification functions allow you to change the account list, saved data and the cross reference.

The PFBUD program is "driven" by the account list data in the PFBN and PFBC files. All account names, cross references and the number of the last balance account (known as the "partition") are saved in the PFBN and PFBC files.

Editing Names and Cross Reference List

This function allows you to change account names. Each account will be displayed in order. Changes are made by over-typing the displayed name or list.

FORMAT: Select Data Modification Menu item #1. (See menu Selection)

INPUT: Each account will be listed in order. Its cross-reference list will also be displayed.
At each prompt you can do one of the following:

1. Accept the name by pressing [End Line].
The cross-reference list will then be displayed.
2. Change the list by over-typing the old one with the new one and pressing [End Line]. The next account will then be displayed.
3. Type "END" and press [End Line]. The function will return to the data modification menu and the changed names will be saved on the disk.

Restrictions: The disk drive must be installed.

OUTPUT: None.

Restrictions: Not applicable.

EFFECTS: PFBN and PFBC files will be replaced with the updated versions. Future reports will use the new account names.

Sample Problem:

1. Change the name of account #4 from "LI" to "LQ-IN".

COMMENTS	INPUT	DISPLAY
1 A) Verify that the digital disk drive is connected.		✓ Main Menu (1-6)
B) Select menu item #2, data modification, from the Main menu.	[✓][✓] [EndLine]	↻ 2. Modify ✓ Modify Menu (1-5)
C) Select menu item #1, Edit names, from the modification menu.	[✓] [EndLine]	↻ 1. Edit Names
		Loading Subroutine...

COMMENTS	INPUT	DISPLAY
		Acc# 1: <u>C</u> ASH/CHK
D) The name of account #1 will be displayed. Press [EndLine] to skip it and move on to #4.	[EndLine]...	Acc# 4: <u>L</u> I
E) Overtyping the prompt with the new name.	LQ-IN	
	[EndLine]	Acc# 4: LQ-IN <u>I</u>
		Acc# 5: <u>U</u> B
F) Overtyping the prompt with "END" to return.	END	
	[EndLine]	Acc# 5: EN <u>D</u>
		✓ Modify (1-5)

Changing a Saved Budget Balance

This function allows you to change a balance on the disk.

FORMAT: Select Data Modification Menu item #3. (See menu Selection)

INPUT: {Account number} [End Line]
Over-type {Amount} [End Line]

Restrictions: Pressing [End Line] during the amount display will leave the balance as it was.
The account number must be a positive integer between 1 and 99.

OUTPUT: None.

Restrictions: Not applicable.

EFFECTS: PFBA file will be updated with the new balance.

Sample Problem:

1. Change the balance of account #5 from \$72600 to \$73500 because of a new appraisal.

COMMENTS	INPUT	DISPLAY
1 A) Select menu item #3, Change Balance, from the modification menu. [EndLine]	[V][N][N] [EndLine]	✓ Modify Menu (1-5) ⇧ 3. Change Balance Account?
B) Input the account number.	5[EndLine]	AMT? 72700.00
C) Overtyping the old amount with the new one and press [EndLine].	73500.00 [EndLine]	AMT? 73500.00 ✓ Modify (1-5)

— — — — —
CHANGING PARTITION INSTRUCTIONS WILL
BE ADDED.

MAIN PROGRAM (Cont)

Exiting the Main Program

The last item on the main menu list is the **Exit** function. When you are done or need to go into **CALC** mode use the bottom--arrow key [g][↵] to get to the Exit function. Press [End Line]. The HP-71B will return to **BASIC** mode. The "Clear Program" function must be executed to purge the program and its data.

FORMAT: Select Main Menu item #6. (See menu selection)

INPUT: None.

Restrictions: Not Applicable.

OUTPUT: None.

Restrictions: Not Applicable.

EFFECTS: Program execution halts. All variables are destroyed and all files are closed. Account data and the program remain in memory. The computer returns to **BASIC** mode.

Sample Problem:

1. Exit the Main Program.

COMMENTS	INPUT	DISPLAY
1 A) Use the [R] key to return out of any menu to get to the Main Menu.	[R]...	Main Menu (1-6)
B) Select menu item #6, Exit function, from the Main menu.	[↵][↵][↵][↵] [↵][↵]	^6. Exit
C) Press [EndLine] to exit the program and return to BASIC mode.	[EndLine]	>

CLEARING THE PROGRAM

This function copies all data to tape and purges the personal finance files. It does not back up data.

FORMAT: Select main menu item #1 (See menu selection)
When the function prompts for confirmation type
Y [End Line]

INPUT: When the subprogram prompts to install the disk
press:

[f][CONT]

Restrictions: The disk drive must be installed.

OUTPUT: When complete the routine will display:

*** DONE *** susp

Restrictions: Not Applicable.

EFFECTS: The PFBUD, PFLIST and PFDAT files will be purged
from memory. The PFBN, PFBL and PFBC files will
be copied to tape and then purged from the computer.

COPYING AND BACKING UP

The program automatically copies all account information to the disk each time it is cleared. This does not provide a back-up however. When data is copied from the HP-71B to disk the file on the HP-71B is purged. When PFBLD is executed the data is copied back into the HP-71B. If you have two disk drives a complete back-up can be made with the PFBU (Personal Finance Back-up) routine. If you only have one disk drive the PFBK routine can be used. These automatically copy all data files from one disk to the other leaving an identical copy if the original is damaged. (These files are changed when the Budget program is installed on the Bookkeeping disk.)

NOTE:

It is very important to periodically make a back-up disk containing all files from the original. If you have another "mass medium" copy routine available (such as "MSCOPY" for the HP-41) it can be used in place of these routines.

FUNCTION: Backing up the program data with one disk drive

FORMAT: RUN PFBU [End Line] Execute while in BASIC
mode.

INPUT: Copy PFBU into memory by typing:

COPY PFBU:(device) [End Line]

then run PFBU by typing:

RUN PFBU [End Line].

When the subprogram prompts to install the
"source" disk press:

[f][CONT]

Working... prgm

will be shown. After several minutes the
program will again prompt and ask for the "Sink"
disk. As before, press [f][CONT] after inserting
proper disk in the drive. This will repeat
times until:

*** DONE ***

is displayed indicating completion.
Restrictions: The disk drive must be installed.

OUTPUT: When complete the routine will display:

*** DONE *** susp

Restrictions: Not Applicable.

EFFECTS: All files will be copied to the back-up disk.

FUNCTION: Backing up the program data with two disk drives

FORMAT: RUN PFBK [End Line] Execute while in BASIC mode.

INPUT: Copy PFBK into memory by typing:

COPY PFBK:{device} [End Line]

then run PFBK by typing:
RUN PFBK [End Line]. The back-up drive must be the second in the loop.
The subprogram will prompt:

Source:1 Sink:2 susp

Press [f][CONT] after inserting the "source" in the first drive and the "sink" disk in the drive.

*** DONE ***

will be displayed when finished.

Restrictions: The disk drives must be installed.

OUTPUT: When complete the routine will display:

*** DONE ***

Restrictions: Not Applicable.

EFFECTS: All files will be copied to the back-up disk.

CONCLUSION and REFERENCES

Congratulations! You have finished learning the basics of using the Personal Finance Budget Program. This program is intended to be used with the other Personal Finance programs from Fresh Concepts.

We would like to recommend the following publication for further information:

Money Guide: Personal Finance, Time Inc. publication, 1984

We at Fresh Concepts sincerely hope this product meets your needs. If you have any problems please send us a note through your place of purchase and we will help. Thank You,

The Fresh Concepts Group

WARRANTY AND SERVICE

Limited One Year Warranty

The Personal Finance programs are warranted by Fresh Concepts against defects in materials and workmanship affecting performance for one year from the date of original purchase. If you sell the programs and materials or give it as a gift, the warranty is transferred to the new owner and remains in effect for the original one year period. During the warranty period, we will repair or, at our option, replace at no charge, a product that proves to be defective. This is provided you return the product, shipping pre-paid, to the place of purchase.

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Products are sold on the basis of specifications applicable at the time of manufacture. Fresh Concepts Company shall have no obligation to modify or update products once sold.

Warranty Information

If you have any questions concerning this warranty, please contact the Fresh Concepts Company through your place of purchase.

When You Need Help

Fresh Concepts Company is committed to providing after sale support of its customers. Our customer support department will provide answers to questions you have about our products. For information contact us through the place of purchase.

ERROR MESSAGES

The Personal Finance programs do not contain error messages. This is because of the HP-71B memory limitations. If erroneous data is input to the program, it may process it normally, or it may cause program suspension. If the program suspends, it will cause the HP-71B to beep and an error display will appear. The "susp" annunciator will appear on the right side of the display.

Recovery Procedure:

To recover, press [ATTN] and type STOP [Endline]. You may need to do this several times. Resume operation by pressing the [RUN] key. Some of the common errors are listed below with their remedies.

Error Message	Remedy
End of File	A file exists on a disk that has the same file name as one of the finance program files. Use error recovery procedure and correct tape.
File Exists	See Above.
File Not Found	See Above. You may have accidentally purged a data file. Recopy using the back-up disk and use the recovery procedure.
Insufficient Memory	Too many files are in the HP-71B. Delete all files prior to executing PFBLD. Claim all ports prior to executing PFBLD.
Loop Broken	Function requiring an HP-IL device was executed without loop connected or with the device off or low on power. Use recovery procedure.
Parameter Mismatch	Variables from other programs have not been cleared from memory. Use the BASIC Destroy All command prior to running PFBUD.
Invalid Mode	Computer was set to "Control Off" mode. Set to "Control On" and reset using the recovery procedure.