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Budget Express

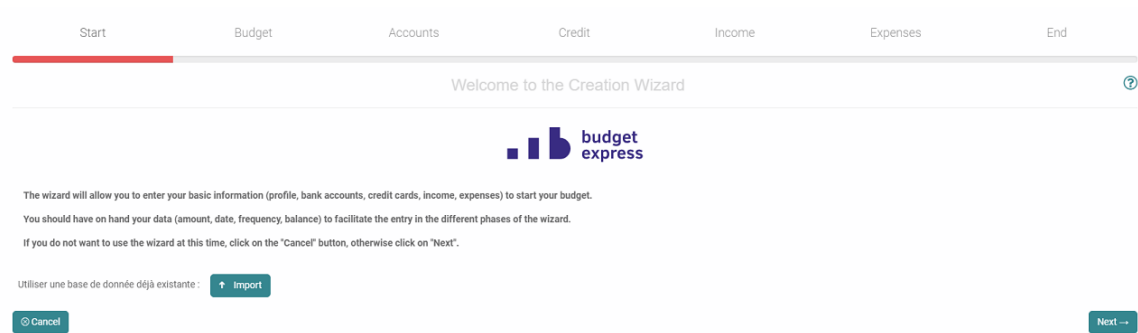


Welcome

Welcome to Budget Express user guide.


To search for a specific topic, look at the table of contents or search within the document.

Wizard



Welcome to the Budget Express’s wizard. This process will help the user enter all that is needed to get started in Budget Express.

By using the Budget Express wizard, you can create your profile, budget and enter your bank and credit cards accounts, as well as your earnings and expenses. The program always creates a budgetary sub-category, the primary bank account.

If you already have a copy of the new Budget Express and wish to import the database from that install, use the button  to import the “database.db” file. The importation will replace the database file in place on this computer. When the import is finished, the program will open in the dashboard screen for this budget.

Profile

First name (required): Enter the main user’s first name or surname

Last name (required): Enter the main user’s last name.

Email (optional): Enter the main user’s first email address. In an upcoming version it will be used to communicate with Budget Express Customer Support.

Budget Express

Phone (optional): Enter the main user's phone number.

Language (required) Select the language used, French or English. By default, the language is set to the language of your operating system when you downloaded Budget Express.

Currency (required): Select the currency you wish to use for your operations. By default, the currency is set to Canadian dollars, but you can change it to the US dollar, British pound, the euro or Brazilian Real.

Budget

Creating a new budget

The screenshot shows a web form for creating a new budget. It has a title 'Budget' and a subtitle 'Creating a new budget'. The form contains several input fields and buttons:

- Name:** A text input field containing 'Budget 2018'.
- Description:** A text input field containing 'Budget 2018'.
- Protect:** A toggle switch currently set to 'NO'.
- Convert a version 4.0 budget:** A toggle switch currently set to 'NO'.

Below the form, there is a section titled 'The new budget will begin' with four radio button options:

- today, the 28 December 2017
- at the beginning of this year, the 01 January 2017
- early next year, the 01 January 2018
- select a date

At the bottom of the form, there are two buttons: '← Back' on the left and 'Next →' on the right.

Name (required) : Name of the budget you will be working on. The name of the budget is displayed at the top of the screen.

Description (required) : Complete description of your budget.

Protect (Y/N) (optional) : Allows you to protect your budget with a password. Click YES to add a password. **Important**, the password is personal and cannot be seen, modified, or deleted by customer support. Be careful not to lose this password because you will lose your budget and will have to start over.

New

Confirm

New: Enter your password, there is no restriction on the number or type of digits you can use.

Confirm: Enter the password again to confirm.

Budget Express

The new budget will begin

The new budget will begin

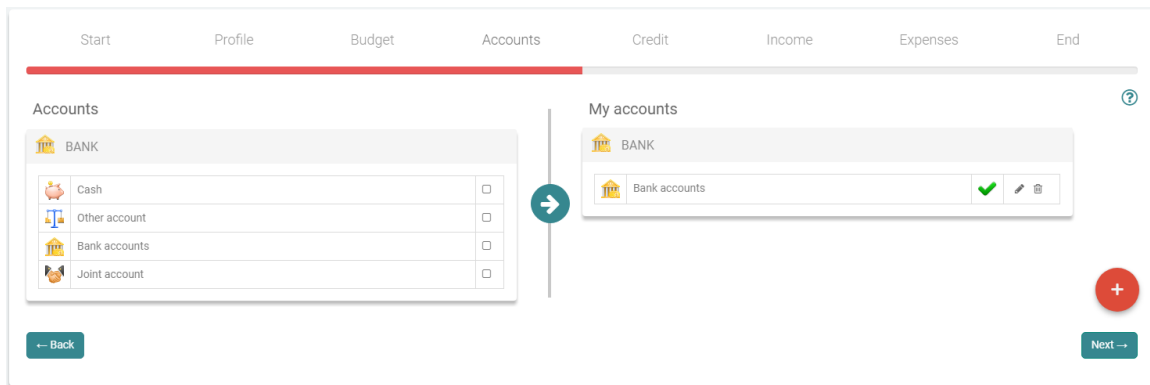
- today, the 28 December 2017
- at the beginning of this year, the 01 January 2017
- early next year, the 01 January 2018
- select a date


Choose the starting date for your budget. This date is very important, you will not be able to enter an operation before that date.



The starting date by default is the current date. You could select start of the previous year or select the desired date using the Choose a date option.


The date entered will be the default date when entering operations.


Accounts





By default, Budget Express has already chosen one bank account. There is always a “primary” bank account. Click  to enter the bank account balance (0 by default) or edit its description, icon, interest rate or credit limit.

To add another bank account, click the  box in the left window and use the arrow  to add the sub-category to your accounts. You will be able to set the new account as the primary account should you so choose. Remember a primary account is required in Budget Express.

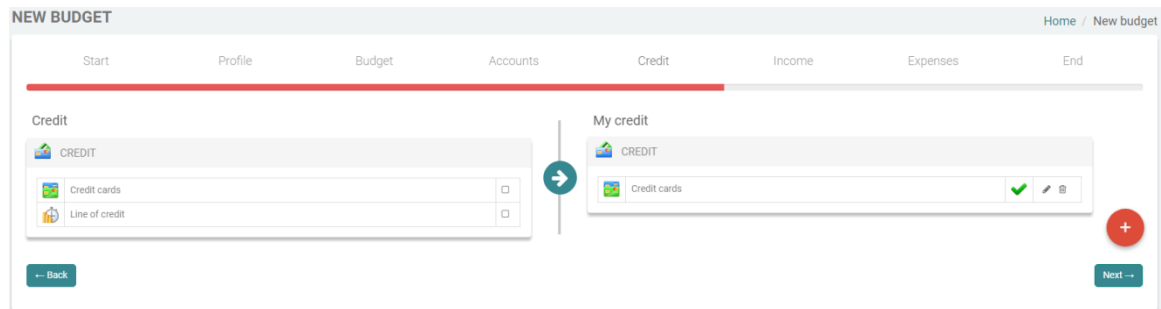
You can create a new sub-category by clicking . See the [Create a New Account topic](#) for more information.



If you chose or created a bank account by mistake, click  to delete it from your accounts (but not from the Budget Express suggestion list).


Budget Express


Click  to move on to the credit screen or  to return to the budget screen.


Credit



To add a credit, click  of the desired sub-category in the left window and use  to add it to your credit list.

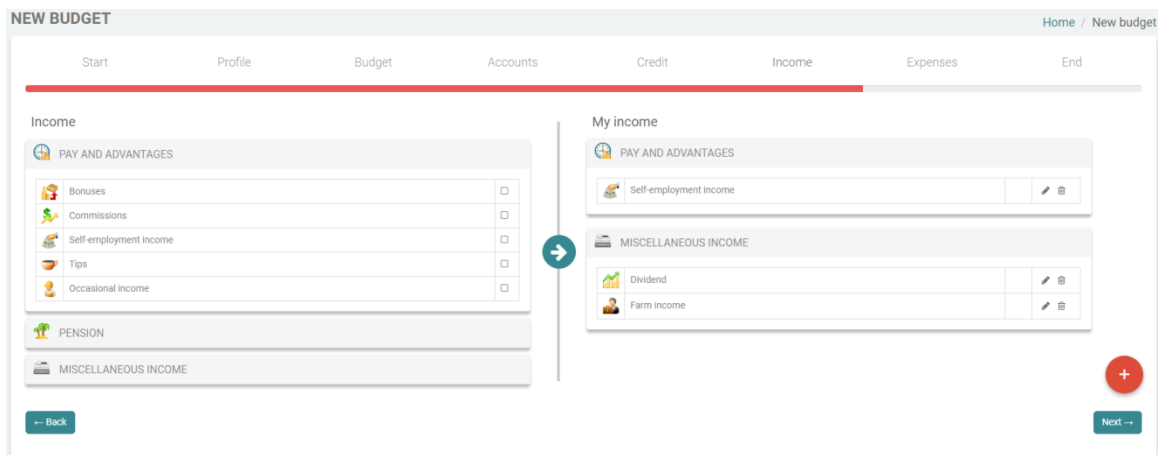
Click  to enter the credit balance, its description, change its icon, its interest rate or credit limit.

Click  to add a new credit sub-category. See the [Create a New Credit topic](#) for more information.



If you chose or created a credit by mistake, click  on delete the credit (but not from the Budget Express suggestion list).


Click  to go to the income menu or  to return to the account screen


Income






The income wizard allows you to select income sub-categories you want presented in your budget. Click on the category, ex. Pay and Benefits to expand the menu and have access to all the income sub-categories. Note that operation data are always entered in the budget sub-category.

To add an income, click the sub-category  in the left window and use  to add the new income to your income list. You can add more than one sub-category before clicking the arrow.

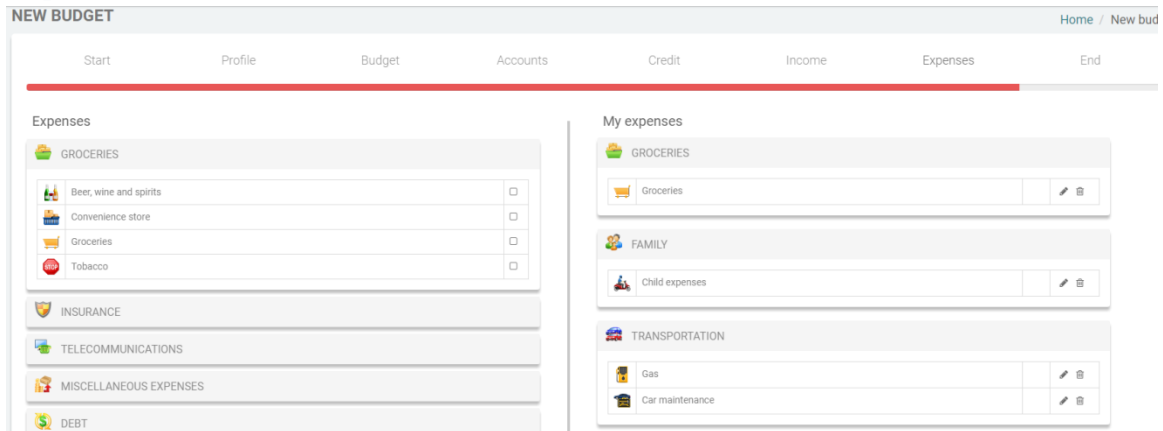
Click  to enter the income information such as its description, change its icon, the amount, its frequency or the account/credit.

Add a new income using the  icon. See the [Create a New Income](#) for more information.



If you chose or created an income by mistake, click  to remove it from your incomes (but not from the Budget Express suggestion list).


Click  to go to the expenses menu or  to return to the credit screen.


Expenses




The expense wizard allows you to select expense sub-categories you want presented in your budget. Click on the category, ex. Groceries to expand the menu and have access to all the expense sub-categories. Note that operation data are always entered in the budget sub-category.

To add an expense, click the sub-category  box in the left window and use  to add the new expense to your expenses list.

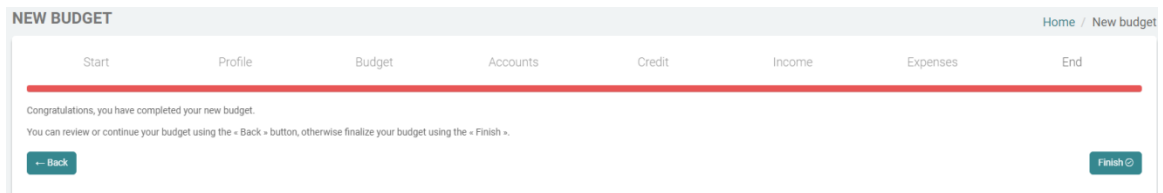
Click  to enter the expense information such as its description or change its logo, its amount, its frequency or the account/credit from which it is paid.

Click  to add a new expense. See the [Create a New Expense](#) for more information.


If you chose or crated an expense sub-category by mistake, click  to remove it (but not from the Budget Express suggestion list).


Click  to go to the end menu or  to return to the incomes screen.

End



Budget Express

Click  to exit the wizard. You will be redirected to the calendar. **Important**, if you leave the wizard you will not be able to use it again for this particular budget.

Click  to return to the expenses screen.

Conversion

Conversion of your data is possible only for users of Budget Express 4.0. It's available for those who will buy the PC version of Budget Express 5.0 only. The conversion is not possible between PC and Mac.

For those who have already gone thru the conversion from version 3.0 to version 4.0 will find a very big gap between the two. The reason is simple we changed database file type, it was not the case between older version. That is why there is some manual labour to be done with this conversion.

The manual labour is to match the account categories from version 4.0 to the new sub-categories of version 5.0. To facilitate the work, we created all the categories from version 4.0 in version 5.0. Here is a file with a listing of all sub-categories in version 5.0. You will be able to match only the account, not the sub-category from version 4. If you created personalized sub-categories in version 4, you will need to create them in the settings menu of version 5.0.

New budget

When you will create your new budget using the wizard or not, you have access to the function to convert your file.

Creating a new budget

Name	<input type="text" value="Budget 2018"/>
Description	<input type="text" value="Budget 2018"/>
Protect	<input type="checkbox"/> NO
Convert a version 4.0 budget	<input checked="" type="checkbox"/> YES

Click Yes to Convert a version 4.0 budget.

A new panel will open, to let you deposit or search for your budget 4.0 file, the file has the extension .bdg and is often in the My document directory of your computer.

Budget information to convert

Drop File

Drop bdg file HERE
or
click to upload

Budget Express

You will see the name in the file in this screen after its uploaded.

Budget information to convert

Drop File

File name: 2017.bdg

Restart

Click Next to begin the process of converting your data.

Date

The date you will choose to begin your new budget from the file of version 4.0 is very important.

Only the transactions from that date will be available to convert. I would suggest you begin your conversion at a later date, so you won't have to convert data that is not used anymore.

The new budget will begin

- today, the 28 December 2017
- at the beginning of this year, the 01 January 2017
- early next year, the 01 January 2018
- select a date

Click Next to begin the process.

Matching items

This is the main screen you will see when entering the conversion process. Click on an operation type (Income, Expense, Credit, Savings, Account) to see all items you will need to match with the new sub-categories in Budget Express 5.0

Budget Express

BUDGET EXPRESS 4.0 ? ×

- INCOMES
- FIXED EXPENSES
- VARIABLE EXPENSES
- SAVING
- CREDIT
- OTHER ACCOUNTS

INCOMES

Sub-category	Budget item	Budget item	budget sub-item
None	Bonuses	<input type="button" value="Associate→"/>	
None	Pay	<input type="button" value="Associate→"/>	
None	Self-employment	<input type="button" value="Associate→"/>	

In each panel you will see your item from Budget Express 4.0, click on Associate to see the available sub-categories for that operation type (Income in our example).

You need to this association for each item you wish to convert. If there are item you don not wish to keep in your new budget, don't associate them and they won't be part of your new budget.

Note that there is a new operation type in version 5.0, "loan". The loan in version 4.0 was part of the credit item. You will have access to both categories when matching your credit item.

When you have associated all your items with sub-categories, click Save to go to the next screen. Click cancel if you wish to not begin the conversion process and go back to the budget screen.

Budget Express

▲ Warning

Only the operations of the associated budget items will be converted, are you ready to convert?

Click Yes to go to the balance screen or No to go back to the budget subcategory association screen.

Balances

The last operation you need to do is to enter all the balances for your accounts, credit, savings and loan operation.

You can enter balances as of December 31, 2017 ×

Main account	<input type="text" value="0"/>	\$
Joint account	<input type="text" value="0"/>	\$
Cash	<input type="text" value="0"/>	\$
Credit card	<input type="text" value="0"/>	\$
Retirement savings	<input type="text" value="0"/>	\$

If you chose to begin your new budget on January 1, 2018, the balances will be entered one day before, December 31st in our example. You will see those balance adjustments in Budget Express afterwards.

Click Apply to complete the process of converting your data file from Budget Express 4.0 to version 5.0.

You will have a message, enter Yes to go on or No to go back to the conversion process.

▲ Warning

Are you ready to start the conversion?

Budget Express

Until you click Yes on this message, you can always go back and correct your association or balances.

It can take a little of time (seconds) before you have access to the calendar page, depending on how much data you converted.

Settings

User profile

PROFILE Home / Profile

General information

First name	<input type="text" value="Johnny"/>	Last name	<input type="text" value="Carson"/>
Email	<input type="text" value="johnny@htomail.com"/>	Phone	<input type="text" value="1-999-999-9999"/>
Language	<input type="text" value="English"/>	Currency	<input type="text" value="US Dollar"/>

Budget list

✔ Budget EN 2018

↻ Apply changes

First name (required): Enter the main user’s first name or surname

Last name (required): Enter the main user’s last name.

Email (optional): Enter the main user’s first email address. In a later version the email will serve to communicate with Budget Express customer support.

Phone (optional): Enter the main user’s phone number.

Language (required): French and English are the available languages. By default, the language of the operating system used to download Budget Express is selected by default.

Currency (required): Select the default currency of transactions within Canadian dollars (factory default), US dollar, British pound, euro or Brazilian Real.

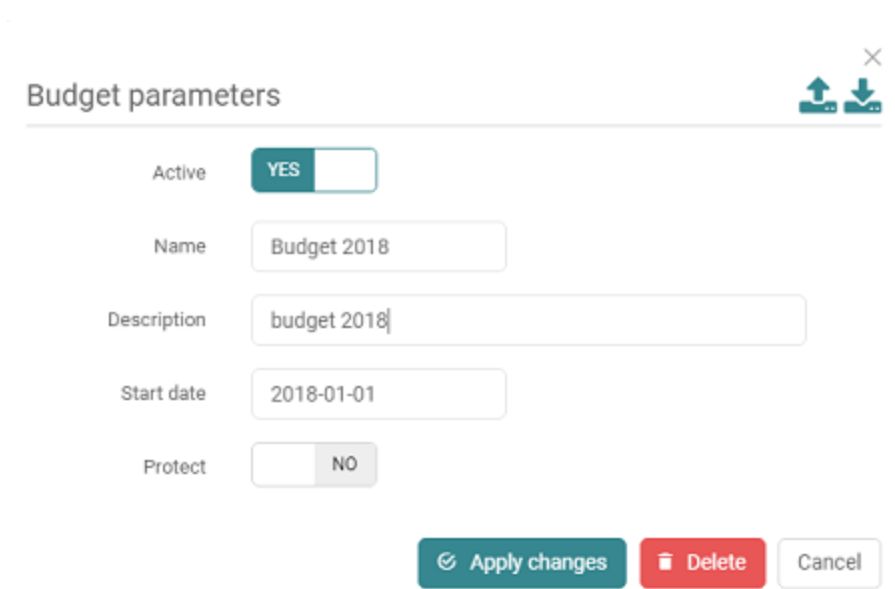
Budget Parameters

The screen is available when the user selects an existing budget. It allows the user to change budget, its name or its description or to create, modify or remove a password.

Budget list

✔ Budget EN 2018

Budget Express



Budget parameters

Active YES

Name

Description

Start date

Protect NO

Active allows the user to work a new budget. Select Yes to change budget. There is always one Active budget in Budget Express.

Name is the name given to the budget when it was created. The information is editable.

Description is the description entered when the budget was created. The information is editable.


Protect allows the user to create a password to restrict access to the budget. When the flag is set to no, no password was created; select Yes to set a password.

New

Confirm

New. Enter the password to use for the active budget, **Warning:** The password is personal. It is encrypted in the database. Budget Express Customer Support cannot help you retrieve it if you forget your password. You would then have to start over.

Confirm: Enter the new password again to set it.

When the indicator is set to Yes, the budget is password-protected. Click  to change it.

Budget Express

Protect YES

Password

Current

New

Confirm


Warning : Your password is personal. It is encrypted in the database. Budget Express Customer Support cannot help you retrieve your password should you forget it.

Current : Enter the current password in order to replace it.

New : Enter the new password. There are no requirements when it comes to creating a password.

Confirm : Enter the new password again to confirm the change.

Click Apply Modifications to save the budget parameters. To exit without saving, click the X icon in the upper right corner.


 Apply changes

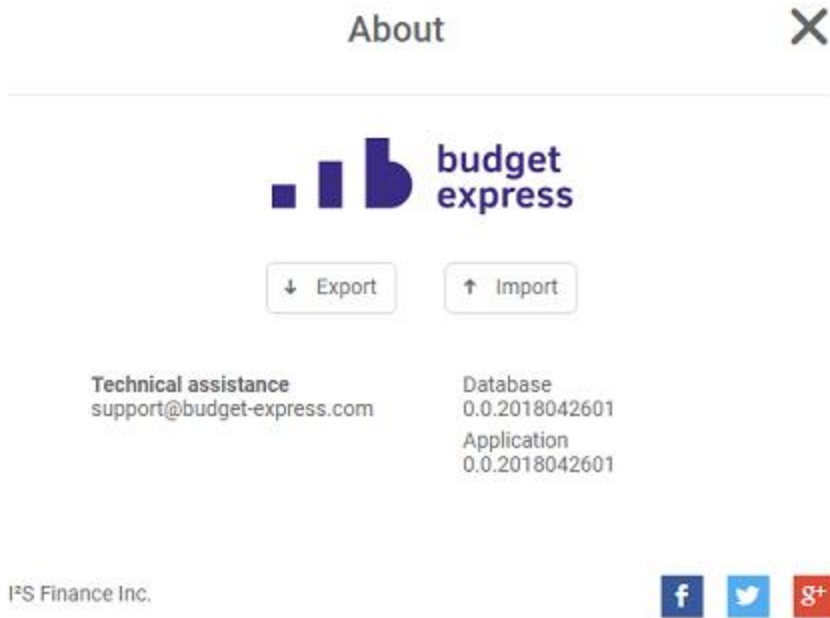
Backup copy

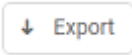
There are two important steps to backup your database and budgets. The first step is done only once, at the beginning, then only step 2 may be done.



1 - You need to export your database file. The function is available from the "About" screen. This step is done only if you ever need to install the software again and you wish to restore your database and ".bud" file.





Click on  to access the "About" screen.



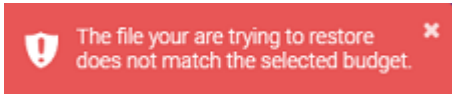
The database file is called "database.db". When you click on , you will need to choose the directory you wish to export and keep the file to. You will receive the message "Your export was successfully registered" when the exportation will be done.

2 - To save your budget file, use the icons   to create a backup file. The file is saved by budget, not the entire database (if you have more than one budget). The file will have the extension .bud.


Click on the icon  to create your backup copy. Enter the name you wish to have for this copy, the extension will be .bud. You can copy the file on any device, USB, flash drive or on a "cloud" directory like Google Drive or Dropbox.

To restore a backup files, you MUST be in the budget you wish to restore. Click on the icon  and find your budget file with extension .bud. If you are not in the same budget that

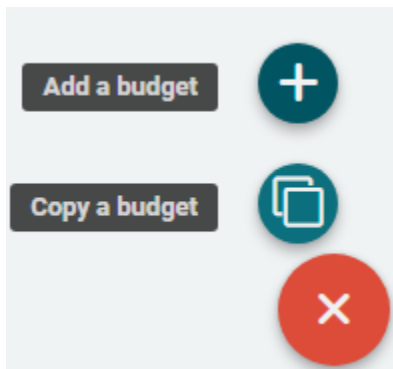
you are trying to restore, you will get the error message:



New Budget

Use the Profile screen bottom right  icon to create a new budget. There are two ways of creating a new budget. From scratch (add a budget) using the budget wizard or from a previous budget file (Copy a budget).

Click Add a Budget to start a new budget from scratch. Click Yes to the question Do you really want to start a new budget and the entry wizard will start and you can begin a new budget. See how to set up a new budget using the [wizard documentation](#) for more information.



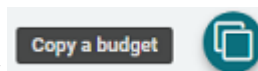
Copy a budget

Copying a budget allows the user to create a budget from the operations of an existing budget, including reconciled data from a specified date. Every programmed and reconciled operations from the specified date will be created in the new budget. Earlier data will be ignored but remains in the budget file used for the copy.

The procedure is useful to reduce the size of your files as well as saving the budgets past. The budget used for the copy is kept in the profile for quick access.

The entry wizard is obviously unavailable once the copy is made.

To create a budget from an existing file, click



Budget Express

COPY A BUDGET Home / Copy a budget

Budget list

● Budget EN Budget 2018

Name

Description

Protect NO

The new budget will begin

today, the 27 December 2017
 at the beginning of this year, the 01 January 2017
 early next year, the 01 January 2018
 select a date

After clicking Copy a Budget, you will be redirected to the profile to select the source budget.

Name (required) : Enter the name given the budget

Description (required) : Enter a longer description for your new budget.

Protect (Y/N) : Allows the user to create a password to restrict access to the budget.

Select No and you move on to the next step (date). Select YES to add a password.

Warning: The password is personal and is encrypted in the database. Budget Express Customer Support cannot retrieve the password. You would then have to start over.

New

Confirm

New: Enter your password, there are no requirements on the number or type of digits you can use.

Confirm: Enter the password again to confirm.

New Budget Starts On

The selection of a date is an essential step. Every entry on or ulterior to that date, including reconciled data, is copied to the new budget. Earlier data are ignored but are kept in the original file.

Options are

Current Date

January 1st of the current year

January 1st of the next year

Budget Express

Select a date. The calendar is displayed to allow the user to pick a budget starting date.

Important note, when you copy a budget, every account, credit, savings or loan balances will be set to zero. You will need to make a balance adjustment for each operation if needed.

Budget Categories

INCOME	1
EXPENSE	1
ACCOUNT	1
CREDIT	1
SAVING	1
LOAN	1

The budget categories are used to group similar operations in reports and analyses. Every sub-category is linked to a budget category.

Operations are only performed on sub-categories.

Links can be modified at all time.

By default, Budget Express suggests a list of budget categories, but you can add your own.

Every type of operation (income, expense, account, credit, savings and loan) is linked to a series of budget categories. Click a category to expand the list of associated budget categories.


Click on the operation name to see the list of categories

Name	Description	
Miscellaneous income		Edit Delete
Pay and advantages		Edit Delete
Pension		Edit Delete


Name	Description	
		Save Cancel

Name: Name of the budget category. That information is displayed in reports, analysis and with the link of one sub-category to a budget category.

Description: Enter a longer description. No description is entered by default. Click Edit to provide one.

The  button also allows the user to modify other budget category information (name, description, logo).

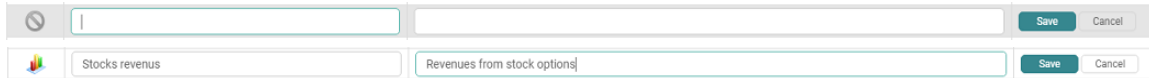
Budget Express

Click  to delete the active budget category. Note that a budget category linked to a sub-category cannot be deleted. First remove the link then deletes.

New Budget Category





Click Add to create a new budget category for the selected type of operation.

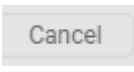


Name (required): Enter the name of the new budget category.

Description (optional): Enter a description for the new budget category when needed.

Click  to add a logo to this category.

Click  to save the new category.

Click  if you do not wish to save the new category.



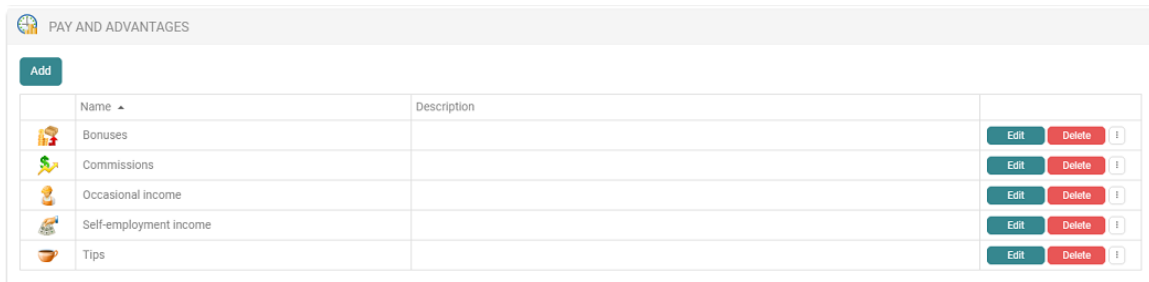
Add an operation





















It allows the user to add an operation to the active type for the selected budget category. See the documentation on [Operations](#) for more information on every type of operation available in Budget Express.

Budget Sub-Categories

Sub-categories are used to identify operations. Every operation is associated to a sub-category such as income, expenses, bank accounts, credit cards, savings or loan.

Every sub-category is related to a budget category.



Name	Description	
 Bonuses		  
 Commissions		  
 Occasional income		  
 Self-employment income		  
 Tips		  

Name: Name of the budget sub-category by default.

Budget Express

Description: Description of the budget sub-category. By default, none is created. Use the Edit button to enter a new description for an existing sub-category.



Click Edit to modify the sub-category information (name, description, logo).




Click Delete to suppress a budget sub-category. Note that you cannot delete a sub-category which is linked to an operation. First delete the transaction associated to the sub-category.

New Budget Sub-Category




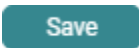
Click Add to create a new budget sub-category.

	<input type="text" value="Name"/>	<input type="text" value="Description"/>	<input type="button" value="Save"/>	<input type="button" value="Cancel"/>
---	-----------------------------------	--	-------------------------------------	---------------------------------------

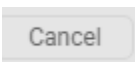
Name (required): Enter the name of the new sub-category for this operation.

Description (optional): Enter a longer description, if necessary, for this new sub-category.

Click  to add a logo to the active sub-category from the Budget Express list.



Click Save to record the new sub-category.




Click Cancel to exit the creation without saving.

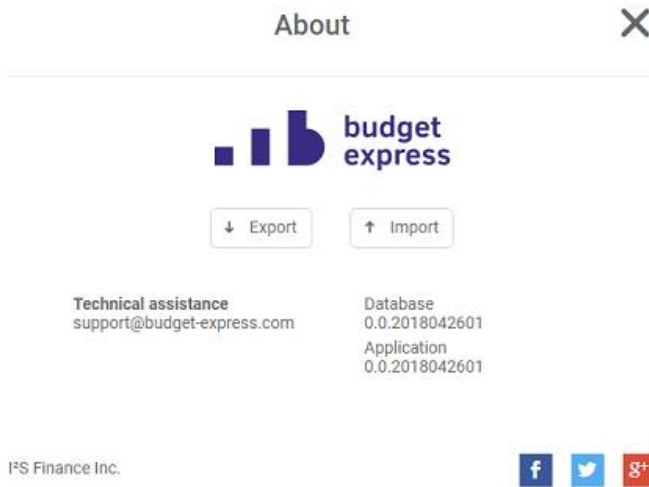


Add an Operation

Click the icon to add an operation to the active budget sub-category. See the documentation on [Operations](#) for more information on each type of operation in Budget Express.

About screen (Import/Export database)

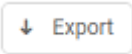
You can have access to this screen from the little fellow button .




From this screen you have access to the database and application version. Both versions should be the same.

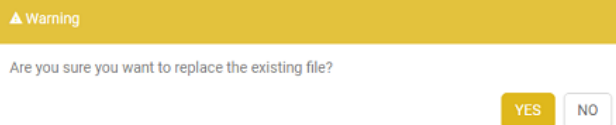
Import/Export

From the About screen you can export your database. This feature is used to do a backup copy of your database or is often used if you wish to work on the same database on two or more computers.

Click on the  button to search for the directory to place your database file. The database file is called “database.db”. You can export the file on your computer, a USB key or a path in the cloud (Google Drive, One drive, Dropbox, etc.). See the documentation on “[How to work with Budget Express from multiple computers](#)”.

You will receive the message “Your export was successfully registered” when the exportation will be done.

To import the database, click on the  button. Find the directory where the database file (database.db) is placed. Click on the “database.db” to import the file. Answer “Yes” to the



question .   to allow the importation.


Important : When you import the database file, the file imported will **replace** the file already in place on your computer.

Budget Express

After the importation is complete, the software will open in the budget that was last used when the file was exported.


Operations

Select a type of operation ([see the operation menu](#)) to see already completed operations or to create new ones.

Click  to create a new operation.

Income

INCOME


Sub-budget item: New 

Description:

Amount: \$ Roll over:

Frequency

Choose the frequency:

Date: 

Impact

Cashed by:

Save Delete Cancel

Budget Sub-Categories

Budget Express suggests a list of budget sub-categories. Select the budget sub-category to impact with the operation. The budget sub-categories are sorted by budget category to help the user categorize and find them. If the income sub-category does not exist, click New or access the Settings screen to create it.

Create a Sub-Category





Click New to create a new budget sub-category. Note that the new sub-category will be used to create the income operation once it is saved. It is, however, possible to change sub-category or create a new one if needed.

Budget Category: Select the budget category to which the sub-category is linked. If the category does not exist, go in the Settings menu to create the new category. [See documentation on how to set up a new income category.](#)

Picture: Click  to change the logo.

Name (required): Enter the name of the new income sub-category.

Description (optional): Enter a description, if needed, for this new income sub-category. The description will be used in the operation menu and in the analysis.

Click  to add the new income sub-category. After a sub-category is added, you return to the income operation menu. By default, the new income sub-category is selected for the operation. Click  to exit without saving and return to the income operation screen.

-----Return to the Income Operation Menu -----

Description: Enter a description for the operation. The description is used in the menu and analysis reports.

Amount: Enter the expected income amount for each of the frequency period (see frequency below). For example, if the income is \$200 weekly, enter 200.

Frequency

The frequency serves to allocate income amounts in time.

Frequency Options:

Months (for a number of months)

Weeks (for a number of weeks)

Budget Express

Days (for a number of days)

Years (for a number of years)

Bimonthly (twice a month). Specify the two dates of the month, commonly on the 1st and 15)

Selected Dates (specify the calendar dates when the income is received)

Only Once (specify the date at which the income is received)

Every:


For the “Months, Weeks, Days, Years” frequencies, enter the number of occurrences for the income. For example, 2 indicates the income will be received every two months/week/days/year after the start date.


Warning,

- a) Every monthly operation dated on the 31st is considered and “end of the month” operation.
- b) An operation that occurs on the 29 and 30 will work as any other day except in February.
 - a. An operation on the 29th, in February will be reported on March 1st. You can create an exception if you wish to revise the operation.
 - b. An operation on the 29th will occur on the 29th in a leap year.
 - c. An operation on the 30th, in February will be reported on March 2nd in a non-leap year. You can create an exception if you wish to revise the operation.
 - d. An operation on the 30th, in February will be reported on March 1st in a leap year. You can create an exception if you wish to revise the operation.

Frequency: Bimonthly

Choose the frequency

Start date  Day

End date  And

Specify both dates of the month when the income is received. In the screenshot, that would be on the 1st and 15 of every month. When the date is always the last day of the month, select Last Day in the And field.

Frequency: Sometimes

Budget Express

Choose the frequency

Select one or more dates

November 2017						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

2017-09-05	750	\$
2017-09-21	750	\$
2017-10-26	750	\$
2017-10-31	750	\$
2017-11-22	750	\$

Select from the calendar the date when the income is recorded. The amount by default is displayed in the Amount box in the operation header but can be changed for any selected date.

Frequency: Only Once

Choose the frequency

Date

Select the date when the income is recorded.

Start Date: For the Months, Weeks, Days, Years and Bimonthly frequencies, specify the date from which the income is received.

End Date: For the Months, Weeks, Days, Years and Bimonthly frequencies, specify when needed the date from which the income is no longer received. If the end date is unknown or nonexistent, leave the field blank (see Always below).

Forever Yes/No: Should the end date not be known, you can indicate Forever – Yes. When no end date is set but the income is limited in time, specify the number of occurrences for the income. If no end date is specified, the program will stop the recording once the limit is reached.

Forever

The time to do payment

Impact

Impact

Cashed by

Budget Express

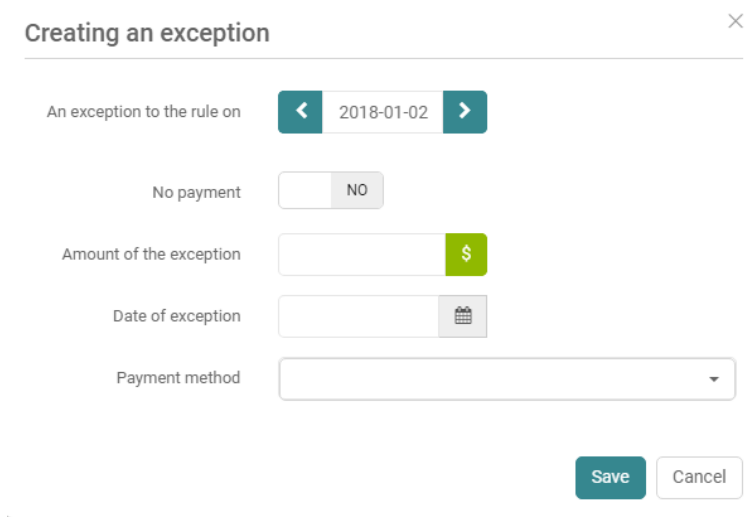
Identify the bank or credit account impacted by the income. By default, the system selects the bank account specified as Primary.

Exceptions

Exceptions refer to modifications of the daily income or expense operation. Exceptions can be entered in two locations: directly from the operation or from the calendar. Note the exception applies to a specific date. To modify the entire operation, go to the [operations menu documentation](#).

Create an exception from the operation

To create a new income exception, click  in the exception section of an existing operation.




Creating an exception ×

An exception to the rule on


No payment NO

Amount of the exception \$

Date of exception 

Payment method

The exception presents the stated dates for the operation. You can navigate between the dates

 to select the exact moment for the exception.

Possible exceptions:

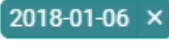
No Payment: Select Yes not to create a payment at the specified date.

Exception Amount: Specify the exception amount for the selected date.

Exception Date: Enter the new date for the payment.

Payment Method: Change the specified payment mode for the operation.

It is possible to create more than one exception in a single operation, like changing the date and amount of a payment.

An exception creates an audit trail of the  format. The date is that of the original operation. Click the icon to see or modify the exception.

Budget Express

Exception using the Calendar

There are two ways to create an exception in the calendar. If you wish to change the date the operation is planned, you can drag and drop the operation in the calendar. You can drag and drop an operation in the same month the calendar is shown. If you wish to change the date in another month, click on the operation to open the daily operation screen.

Warning

Would you like to change the date of this operation for the new date chosen?

For any other exception, click the daily operation.

DAILY OPERATION

Operation Clothes

Date

No payment NO

Planned amount \$

Impact

paid by

Operation performed

This operation took place NO

ACTUAL SPENDS : 0,00\$

Eligible exceptions:

Date: Changing the operation date.

No Payment: Change the indicator to “YES” to indicate there will not be a payment done at that date for this operation.

Planned amount: Change the planned amount for this operation for that date

Impact /Paid by: Change the planned account impacted by the operation.

Budget Express

To edit the global operation, click the button Global operation. See the [Income Operations](#) section for more information.

Click Save to record the exception. Click Delete to completely remove the active daily operation. Removing a daily operation creates an exception and has the same effect as a no payment entry.

Warning

Are you sure you want to delete this record?

YES **NO**

Expense

EXPENSE

Sub-budget item: Camping **New**

Description: Camping

Amount: 243,5 \$ Roll over: **YES**

Frequency

Choose the frequency: Month

Every: 1 Month

Start date: 2016-10-01

End date:

Forever: **NO**

The time to do: 6 payment

Impact

Payed by: Tangerine

Save **Delete** **Cancel**

Budget Sub-Category


Budget Express proposes a list of sub-categories. Select the sub-category to impact with the operation. The budget sub-category are sorted by budget category to help you locate the desired one. If the list does not contain the category you want, click New to create it or access the settings menu.



Creating a Budget Sub-Category

New sub-category ×


Categories

Picture 

Name


Description


Budget Category: Associate the new sub-category to an existing budget category. If the budget category does not exist, access the settings menu, to [create a new category](#).

Logo: Click  to select an avatar for the new account budget sub-category.

Name (required): Enter the name of the new budget sub-category.

Description (optional): Enter a description, if needed, for this new budget sub-category. The description will be used in the operation menu and in the analysis.

Click  to save the new account budget sub-category.

Click  to revert to the operation screen without creating a new budget sub-category

-----Return to the expense operation menu -----

Description: Enter a description for the operation. The description is used in the menu and analysis reports.

Budget Express

Amount: Enter the expected expense amount for each of the frequency period (see frequency below). For example, if the expense is \$200 weekly, enter 200.

Frequency

The frequency serves to allocate expense amounts in time.

Frequency Options

Months (for a number of months)

Weeks (for a number of weeks)

Days (for a number of days)

Years (for a number of years)

Bimonthly (twice a month). Specify the two dates of the month, commonly on the 1st and 15)

Selected Dates (specify the calendar dates when the expense is received)

Only Once (specify the date at which the expense is received)

For the Months, Weeks, Days, Years frequencies, enter the number of occurrences for the expense. For example, 2 indicates the expense will be paid every two months/week/days/year after the start date.


Warning,


- a) Every monthly operation dated on the 31st is considered and “end of the month” operation.
- b) An operation that occurs on the 29 and 30 will work as any other day except in February.
 - a. An operation on the 29th, in February will be reported on March 1st. You can create an exception if you wish to revise the operation.
 - b. An operation on the 29th will occur on the 29th in a leap year.
 - c. An operation on the 30th, in February will be reported on March 2nd in a non-leap year. You can create an exception if you wish to revise the operation.
 - d. An operation on the 30th, in February will be reported on March 1st in a leap year. You can create an exception if you wish to revise the operation.

Budget Express

Frequency: Bimonthly

Choose the frequency

Start date  Day

End date  And

Specify both dates of the month when the expense is paid. In the screenshot, that would be on the 1st and 15 of every month. When the date is always the last day of the month, select Last Day in the And field.

Frequency: Sometimes

Choose the frequency

Select one or more dates


November 2017						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

<input checked="" type="checkbox"/> 2017-09-05	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-09-21	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-10-26	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-10-31	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-11-22	<input type="text" value="750"/>	<input type="text" value="\$"/>

Select from the calendar the date when the expense is recorded. The amount by default is displayed in the Amount box in the operation header but can be changed for any selected date.

Frequency: Only Once

Choose the frequency

Date 

Select the date when the expense is recorded.

Start Date: For the Months, Weeks, Days, Years and Bimonthly frequencies, specify the date from which the expense is received.

End Date: For the Months, Weeks, Days, Years and Bimonthly frequencies, specify when needed the date from which the expense is no longer paid. If the end date is unknown or nonexistent, leave the field blank (see Always below).

Forever Yes/No: Should the end date not be known, you can indicate Forever – Yes. When no end date is set but the expense is limited in time, specify the number of occurrences for the

Budget Express

expense if there is no end date specified, the program will stop the recording once the limit is reached.

Forever NO

The time to do payment

Impact

Impact

Cashed by

Identify the bank or credit account used to pay the expense. By default, the system selects the bank account specified as Primary.

Exceptions

Exceptions refer to modifications of the daily income or expense operation. Exceptions can be entered in two locations: directly from the operation or from the calendar. Note the exception applies to a specific date. To modify the entire operation, [see the operation section](#).

How to create an exception from an operation


To create a new income exception, click  in the exception section of an existing operation.

Creating an exception ×

An exception to the rule on


No payment NO

Amount of the exception \$

Date of exception 

Payment method

The exception presents the stated dates for the operation. You can navigate between the dates

An exception to the rule on  to select the exact moment for the exception.

Possible exceptions:

Budget Express

No Payment: Select Yes not to create a payment at the specified date.

Exception Amount: Specify the exception amount for the selected date.

Exception Date: Enter the new date for the payment.

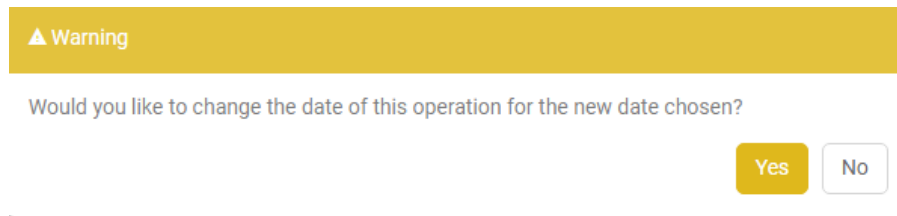
Payment Method: Change the specified payment mode for the operation.

It is possible to create more than one exception in a single operation, like changing the date and amount of a payment.

An exception creates an audit trail of the 2018-01-06 × format. The date is that of the original operation. Click the icon to see or modify the exception.

Exception using the Calendar


There are two ways to create an exception in the calendar. If you wish to change the date the operation is planned, you can drag and drop the operation in the calendar. You can drag and drop an operation in the same month the calendar is shown. If you wish to change the date in another month, click on the operation to open the daily operation screen.




For any other exception, click the daily operation.


Budget Express

DAILY OPERATION ×

Operation  Clothes

Date 

No payment NO

Planned amount 

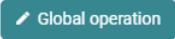



Impact

paid by

Operation performed

This operation took place NO

ACTUAL SPENDS : 0,00\$

Eligible exceptions:

Date: Changing the operation date.


No Payment: Change the indicator to “YES” to indicate there will not be a payment done at that date for this operation.

Planned amount: Change the planned amount for this operation for that date



Impact /Paid by: Change the planned account impacted by the operation.

To edit the global operation, click the button Global Operation. See the [expense operations](#) section for more information.

Click Save to record the exception. Click Delete to completely remove the active daily operation. Removing a daily operation creates an exception and has the same effect as a no payment entry.


 Warning

Are you sure you want to delete this record?


Account

ACCOUNT ×

Sub-category: Bank accounts New 

Description: TD bank account

Main account: NO

Date: 2018-01-29 

Balance: 200 \$

Other information

Rates: 1.5 % Limits: 5000 \$

Save Cancel

Budget Sub-Categories

Budget Express suggests a list of budget sub-categories. Select the budget sub-category to impact with the operation. The budget sub-categories are sorted by budget category to help the user categorize and find them. If the income sub-category does not exist, click New or access the Settings screen to create it.

Create a Sub-Category




Click New to create a new budget sub-category. Note that the new sub-category will be used to create the income operation once it is saved. It is, however, possible to change sub-category or create a new one if needed.

Budget Express

New sub-category ×


Categories

Picture 

Name

Description

Budget Category: Select the budget category to which the sub-category is linked. If the category does not exist, go in the Settings menu to create the new category. [See documentation on how to set up a new account category.](#)

Picture: Click  to change the logo.

Name (required): Enter the name of the new account sub-category.

Description (optional): Enter a description, if needed, for this new account sub-category. The description will be used in the operation menu and in the analysis.

Click to add the new account sub-category. After a sub-category is added, you return to the account operation menu. By default, the new account sub-category is selected for the operation. Click to exit without saving and return to the income operation screen.

-----*Back to the Account Addition Screen*-----

Icon: The  icon is set by Budget Express by default. Click it to change it.

Description: Enter a detailed description if needed for the new account budget sub-category. The description is used in the operation menu and analysis reports.

Primary Account: The Primary Account concept represents the suggestion of this account by default for any operation with which it can be associated. There must always be one and only one primary account at a given time. To change the primary account, access the new primary account budget account and set the Primary flag to Yes. The same flag for the previous primary account will automatically toggle to No.

Date: Displays the start date for using the account. Note that no validation applies to the date when an operation is logged. It serves to establish the account balance at a given time.


Budget Express

Balance: Enter the balance at the date specified previously. The balance serves to present the balance variation in time and in analysis.

Rate: Enter the interest rate paid on the account balance if needed. At this time, the information is only informative, but will have a new purpose in later versions.


Limit: Enter the credit limit for the account if needed. At this time, the information is only informative, but will have a new purpose in later versions.


Balance Adjustment

The balance adjustment entry creates an operation in the calendar and analyses. The new balance replaces the old at the end of the day. It is neither subtracted nor added. Click  to create an adjustment.

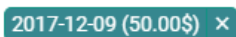
NB: The adjustment operation can be done directly from the calendar screen.

Creating a balance adjustment

Date of adjustment 

New Balance 

Adjustments are displayed under this tab. You can also display an adjustment by clicking the entry date. You can then modify or delete an adjustment.



Transfer

The transfer operation allows the user to move money between bank accounts.

NB: The transfer operation can be done directly from the calendar screen.

Budget Express

Creating a transfer ×


Transfer from

Transfer to

Amount \$

Frequency

Choose the frequency

Date 

Transfer From: The current account is displayed by default. The money will be deducted from that account.

Transfer To: Select from the list the account set to receive the money. You can create the destination account if it does not exist. See the how to create a [new account documentation](#) for details.

Amount: Enter the amount to transfer. If you enter a negative amount, the effect will be reverse: the current account will *receive* the money instead of *giving* it.

Frequency

The frequency is used to plan transfers if needed. By default, a transfer only happens once.

Select a frequency:

- Month (for a number of months)
- Weeks (for a number of weeks)
- Days (for a number of days)
- Years (for a number of years)
- Bimonthly (twice a month. Specify both dates in the month for the transfer. Usually the 1st and 15th)
- Sometime (select the transfer dates from the calendar)
- Only Once (default) (Select the date for the transfer)

For the Months, Weeks, Days, Years frequencies, enter the number of occurrences for the transfer. For example, 2 indicates the transfer will be done every two months/week/days/year after the start date.

Budget Express

Warning,

- a) Every monthly operation dated on the 31st is considered and “end of the month” operation.
- b) An operation that occurs on the 29 and 30 will work as any other day except in February.
 - a. An operation on the 29th, in February will be reported on March 1st. You can create an exception if you wish to revise the operation.
 - b. An operation on the 29th will occur on the 29th in a leap year.
 - c. An operation on the 30th, in February will be reported on March 2nd in a non-leap year. You can create an exception if you wish to revise the operation.
 - d. An operation on the 30th, in February will be reported on March 1st in a leap year. You can create an exception if you wish to revise the operation.

Frequency: Bimonthly:

Choose the frequency

Start date Day

End date And

Select both dates in the month when a transfer occurs. In the example above, the transfers would happen on the 15th and on the last day of the month.

Frequency: Sometimes:

Choose the frequency

Select one or more dates

November 2017						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		


<input checked="" type="checkbox"/> 2017-09-05	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-09-21	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-10-26	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-10-31	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-11-22	<input type="text" value="750"/>	<input type="text" value="\$"/>

Select the dates from the calendar when transfers will occur. By default, the amount is specified in the Amount field in the operation header, but it can be changed for every date.

Frequency: Only Once (default)

Budget Express

Choose the frequency

Date 

Select or enter the single date for the transfer.

Start Date: For the Months, Weeks, Days, Years, and Bimonthly frequencies, enter the starting date for the transfer.

End Date: For the Months, Weeks, Days, Years, and Bimonthly frequencies, enter the date after which the transfer no longer occurs if needed. If the date is unknown or nonexistent, you can leave it blank. See the Forever field below.

Forever: When no end date is specified for the operation, you can set **Forever** to *Yes*. Should no end date be defined but the transfer is set to end at some point, specify a number of events thus instructing the program to end the transfer operation once the number of occurrences is met.


Forever

The time to do payment


Credit

Adding a credit

CREDIT

Sub-category 

Description

Date 


Balance

Other information

Rates

Limits


Budget Express

Sub-Category: Choose a budget sub-category from the list. If the sub-category, you wish to use does not exist, click  to create one.

Creating a Budget Sub-Category

New sub-category ×


Categories

Picture 

Name


Description


Budget Category: Link the new credit sub-category to a budget category. If the category does not exist, access the settings menu. [See the New Budget Category topic for details.](#)

Picture: Click  to select a new icon for the credit budget sub-category.

Name (required): Enter the name of the new budget sub-category.

Description (optional): Enter a description, if needed, for this new budget sub-category. The description is used in the operation menu and in the analysis.

Click  to save the new credit budget sub-category. By default, the new credit will be chosen for this operation.

Click  to go back to the previous screen without creating a new credit budget sub-category.

Back to the Account Addition Screen

Icon: The  icon is set by Budget Express by default. Click it to change it.

Description: Enter a different description if needed for the new credit budget sub-category. The description is used in the operation menu and analysis reports.

Budget Express

Date: Displays the start date for using the credit. Note that no validation applies to the date when an operation is logged. It serves to establish the credit balance at a given time.


Balance: Enter the balance at the date specified previously. The balance serves to present the balance variation in time and in analysis.

Rate: Enter the interest rate paid on the credit balance if needed. At this time, the information is only informative, but will have a new purpose in later versions.

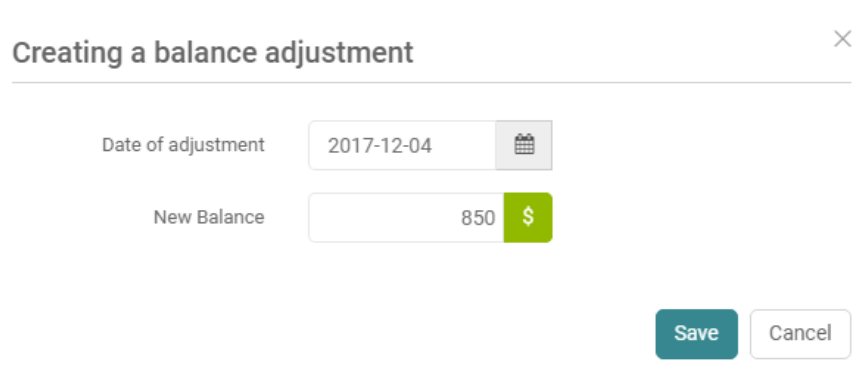
Limit: Enter the credit limit for the account if needed. At this time, the information is only informative, but will have a new purpose in later versions.

Balance Adjustment


A balance adjustment creates an operation in the calendar and in analysis. The previous balance at the date of the adjustment is replaced with the new balance. It is neither subtracted nor

added. Click  to enter a new adjustment.

NB: The adjustment operation can be done directly from the calendar screen.



Creating a balance adjustment ×

Date of adjustment 

New Balance \$

Adjustments are displayed under that tab. It is possible to display an adjustment details by clicking its date. It is then possible to modify or delete an adjustment.

2017-12-04 (850.00\$) ×

Refund

A refund serves to pay back credits from a bank account or from another credit.

NB: The refund operation can be done directly from the calendar screen.

Creating a refund ×

Refund to

From

Refund the balance NO

Amount \$

Frequency

Choose the frequency

Date

Refunds To: By default, the credit selected is shown.

From: Select the bank account or the other credit used for the refund from the list.

Refund the balance: If you change the indicator to “Yes” Refund the balance YES, the refund operation will be done automatically based on the balance of the credit at the date you will choose in the next field. The next field "Amount" will not be displayed if you choose refund the balance.

Amount: Enter the amount for the refund if you have not chosen to pay automatically the balance.

Frequency

Choose the frequency:

- Months
- Week s
- Days
- Years
- Bimonthly
- Sometimes
- Only Once
- Every

Budget Express


For the Months, Weeks, Days, Years frequencies, enter the number of occurrences for the transfer. For example, 2 indicates the refund will be done every two months/week/days/year after the start date.


Warning,

- a) Every monthly operation dated on the 31st is considered and “end of the month” operation.
- b) An operation that occurs on the 29 and 30 will work as any other day except in February.
 - a. An operation on the 29th, in February will be reported on March 1st. You can create an exception if you wish to revise the operation.
 - b. An operation on the 29th will occur on the 29th in a leap year.
 - c. An operation on the 30th, in February will be reported on March 2nd in a non-leap year. You can create an exception if you wish to revise the operation.
 - d. An operation on the 30th, in February will be reported on March 1st in a leap year. You can create an exception if you wish to revise the operation.

Frequency: Bimonthly

Choose the frequency

Start date  Day

End date  And






Enter both dates in the month when the refunds are performed. In the example above, refunds would occur on the 15th and last day of each month.

Frequency: Sometimes

Choose the frequency

Select one or more dates

November 2017								
<	Su	Mo	Tu	We	Th	Fr	Sa	>
				1	2	3	4	
	5	6	7	8	9	10	11	
	12	13	14	15	16	17	18	
	19	20	21	22	23	24	25	
	26	27	28	29	30			


 2017-09-05	<input type="text" value="750"/>	<input type="text" value="\$"/>
 2017-09-21	<input type="text" value="750"/>	<input type="text" value="\$"/>
 2017-10-26	<input type="text" value="750"/>	<input type="text" value="\$"/>
 2017-10-31	<input type="text" value="750"/>	<input type="text" value="\$"/>
 2017-11-22	<input type="text" value="750"/>	<input type="text" value="\$"/>

Budget Express

Select from the calendar the dates when refunds are performed. The amount is set in the **Amount** field of the header but may vary for every individual operation.

Frequency: Only once

Choose the frequency

Date 

Select or enter the single date when the refund is performed.

Start Date: For the Months, Weeks, Days, Years, and Bimonthly frequencies, enter the starting date for the refund.

End Date: For the Months, Weeks, Days, Years, and Bimonthly frequencies, enter the date after which the refund no longer occurs if needed. If the date is unknown or nonexistent, you can leave it blank. See the Forever field below.

Forever: When no end date is specified for the operation, you can set **Forever** to Yes. Should no end date be defined but the refund is set to end at some point, specify a number of events thus instructing the program to end the refund operation once the number of occurrences is met.

Forever NO

The time to do payment

Loan

The borrowing operation refers to additional loans made from a bank account or from other credits.

Budget Express

Create a loan ×


Borrow from

To

Amount \$

Frequency

Choose the frequency

Date 

Loan to: By default, the selected credit is displayed.

From: Select from the list the bank account or other credit borrowing the money.

Amount: Enter the amount of the additional loan.

Frequency

Select the frequency:

- Months
- Weeks
- Days
- Years
- Bimonthly
- Sometimes
- Only Once
- Every

For the Months, Weeks, Days, Years frequencies, enter the number of occurrences for the loan. For example, 2 indicates the loan will be done every two months/week/days/year after the start date.

Warning,


- a) Every monthly operation dated on the 31st is considered an “end of the month” operation.


Budget Express

- b) An operation that occurs on the 29 and 30 will work as any other day except in February.
- An operation on the 29th, in February will be reported on March 1st. You can create an exception if you wish to revise the operation.
 - An operation on the 29th will occur on the 29th in a leap year.
 - An operation on the 30th, in February will be reported on March 2nd in a non-leap year. You can create an exception if you wish to revise the operation.
 - An operation on the 30th, in February will be reported on March 1st in a leap year. You can create an exception if you wish to revise the operation.

Frequency: Bimonthly

Choose the frequency

Start date  Day

End date  And






Enter both dates in the month when the loans are performed. In the example above, operations would occur on the 15th and last day of each month.

Frequency: Sometimes

Choose the frequency

Select one or more dates


November 2017						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

 2017-09-05	750	\$
 2017-09-21	750	\$
 2017-10-26	750	\$
 2017-10-31	750	\$
 2017-11-22	750	\$

Select from the calendar the dates when loans are performed. The amount is set in the **Amount** field of the header but may vary for every individual operation.

Frequency: Only once

Choose the frequency

Date 

Select or enter the single date when the borrowing is performed.

Budget Express

Start Date: For the Months, Weeks, Days, Years, and Bimonthly frequencies, enter the starting date for the loan.

End Date: For the Months, Weeks, Days, Years, and Bimonthly frequencies, enter the date after which the loan no longer occurs if needed. If the date is unknown or nonexistent, you can leave it blank. See the Forever field below.

Forever: When no end date is specified for the operation, you can set **Forever** to Yes. Should no end date be defined but the borrowing is set to end at some point, specify a number of events thus instructing the program to end the borrowing operation once the number of occurrences is met.


Forever NO

The time to do payment


Savings

The Savings screen allows the user to enter data relating to the savings account (RRSP, TFSA, etc.). This information is used in analysis.

SAVINGS

Sub-category: Emergency Fund 

Description: Investment for the emergency fund

Date: 2017-01-01 

Balance: 50000

Other information


Rates: 2.5

Budget Sub-Category: Select a budget sub-category from the list. If the sub-category, you wish to use does not exist, click to create one.

Creating a Budget Sub-Category

New sub-category ×


Categories

Picture 

Name

Description

Budget Category: Link the new account sub-category to a budget category. If the category does not exist, access the settings menu. [See the New Budget Category topic for details.](#)

Picture: Click  to select a new icon for the savings budget sub-category.


Name (required): Enter the name of the new savings budget sub-category.

Description (optional): Enter a complete description, if needed, for this new savings budget sub-category. The description is used in the operation menu and in the analysis.

Click to save the new savings budget sub-category.

Click to go back to the previous screen without creating a new savings budget sub-category.

Back to the Savings Addition Screen

Icon: The  icon is set by Budget Express by default. Click it to change it.

Description: Enter an additional description if needed for the new savings budget sub-category. The description is used in the operation menu and analysis reports.


Date: Displays the start date for using the savings accounts in Budget Express. It serves to establish the account balance at a given time.

Balance: Enter the balance at the date specified previously.

Budget Express


Rate: Enter the interest rate paid on the savings balance if needed. At this time, the information is only informative, but will have a new purpose in later versions.


Balance Adjustment

A balance adjustment creates an operation in the calendar and in analysis. The previous balance at the date of the adjustment is replaced with the new balance. It is neither subtracted nor added. Click  to enter a new adjustment.

NB: The adjustment operation can be done directly from the calendar screen.

Creating a balance adjustment ×

Date of adjustment 

New Balance 

Adjustments are displayed under that tab. It is possible to display an adjustment details by clicking its date. It is then possible to modify or delete an adjustment.

2017-12-04 (850.00\$) ×

Payment

A payment adds money to the savings from a bank account or a credit.

NB: The payment operation can be done directly from the calendar screen.

Creating a payment ×

Pay into

From

Amount \$

Frequency

Choose the frequency

Every Week

Start date

End date

Forever

Pay into: By default, the selected savings account is displayed.

From: Select from the list the account from which the money is drawn.

Amount: Enter the amount paid.

Frequency

By default, Budget Express has chosen the frequency “Only once”. You can change that frequency to create a continuous payment.

Choose the frequency:

- Months
- Week s
- Days
- Years
- Bimonthly
- Sometimes
- Only Once
- Every

Budget Express


For the Months, Weeks, Days, Years frequencies, enter the number of occurrences for the payment. For example, 2 indicates the payment will be done every two months/week/days/year after the start date.


Warning,

- a) Every monthly operation dated on the 31st is considered and “end of the month” operation.
- b) An operation that occurs on the 29 and 30 will work as any other day except in February.
 - a. An operation on the 29th, in February will be reported on March 1st. You can create an exception if you wish to revise the operation.
 - b. An operation on the 29th will occur on the 29th in a leap year.
 - c. An operation on the 30th, in February will be reported on March 2nd in a non-leap year. You can create an exception if you wish to revise the operation.
 - d. An operation on the 30th, in February will be reported on March 1st in a leap year. You can create an exception if you wish to revise the operation.

Frequency: Bimonthly

Choose the frequency

Start date  Day

End date  And

Enter both dates in the month when the payments are performed. In the example above, payments would occur on the 15th and on the last day of each month.

Frequency: Sometimes

Choose the frequency

Select one or more dates

November 2017						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		


<input checked="" type="checkbox"/> 2017-09-05	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-09-21	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-10-26	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-10-31	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/> 2017-11-22	<input type="text" value="750"/>	<input type="text" value="\$"/>

Select from the calendar the dates when payments are performed. The amount is set in the **Amount** field of the header but may vary for every individual operation.

Frequency: Only once

Budget Express

Choose the frequency

Date 

Select or enter the single date when the payment is performed.

Start Date: For the Months, Weeks, Days, Years, and Bimonthly frequencies, enter the starting date for the payments.

End Date: For the Months, Weeks, Days, Years, and Bimonthly frequencies, enter the date after which the payment no longer occurs if needed. If the date is unknown or nonexistent, you can leave it blank. See the Forever field below.


Forever: When no end date is specified for the operation, you can set **Forever** to *Yes*. Should no end date be defined but the payment is set to end at some point, specify a number of events thus instructing the program to end the payment operation once the number of occurrences is met.

Forever


The time to do payment

Loan

LOAN

Sub-category 

Description


Date 

Balance

Other information

Rates Limits


Budget Express

Sub-category: Select a budget sub-category from the list. If the sub-category, you wish to use does not exist, click  to create it.

Creating a Budget Sub-Category

New sub-category ×

Categories

Picture 

Name


Description


Budget Category: Link the new budget sub-category to a budget category. If the category does not exist, access the settings menu. [See the New Budget Category topic for details.](#)

Picture: Click  to select a new icon for the loan budget sub-category.

Name: Enter the name of the new loan budget sub-category.

Description: Enter a description, if needed, for this new loan budget sub-category. The description is used in the operation menu and in the analysis.

Click  to save the new loan budget sub-category. By default, the new loan will be chosen for this operation.

Click  to go back to the previous screen without creating a new loan budget sub-category.

Back to the loan Addition Screen

Icon: The  icon is set by Budget Express by default. Click it to change it.

Budget Express

Description: Enter a different description if needed for the new loan budget sub-category.

Date: Displays the start date for using the loan in Budget Express. It serves to establish the book balance at a given time.


Balance: Enter the balance at the date specified previously.

Rate: Enter the interest rate accrued on the loan balance if needed. At this time, the information is only informative, but will have a new purpose in later versions.

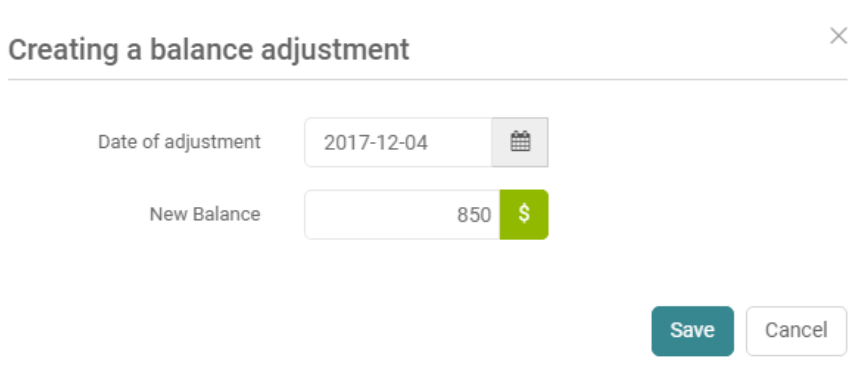
Limit: Enter the loan limit for the account if needed. At this time, the information is only informative, but will have a new purpose in later versions.

Balance Adjustment


A balance adjustment creates an operation in the calendar and in analysis. The previous balance at the date of the adjustment is replaced with the new balance. It is neither subtracted nor


added. Click  to enter a new adjustment.

NB: The adjustment operation can be done directly from the calendar screen.



Creating a balance adjustment ×

Date of adjustment 2017-12-04 

New Balance 850 

Save Cancel

Adjustments are displayed under that tab. It is possible to display an adjustment details by clicking its date. It is then possible to modify or delete an adjustment.

2017-12-04 (850.00\$) ×

Refund

Refunds are payments made to reimburse a loan from an account or credit.

NB: The refund operation can be done directly from the calendar screen.

Budget Express

Creating a refund ×

Refund to

From

Amount \$

Frequency

Choose the frequency

Every Month

Start date

End date

Forever

Refund To: By default, the loan you entered is shown.

From: Select from the list, the account or other credit which will pay the loan.

Amount: Enter the amount of the payment.

Choose the frequency:

- Months
- Week s
- Days
- Years
- Bimonthly
- Sometimes
- Only Once
- Every

For the Months, Weeks, Days, Years frequencies, enter the number of occurrences for the refund. For example, 2 indicates the refund will be done every two months/week/days/year after the start date.


Warning,


Budget Express

- a) Every monthly operation dated on the 31st is considered an “end of the month” operation.
- b) An operation that occurs on the 29 and 30 will work as any other day except in February.
 - a. An operation on the 29th, in February will be reported on March 1st. You can create an exception if you wish to revise the operation.
 - b. An operation on the 29th will occur on the 29th in a leap year.
 - c. An operation on the 30th, in February will be reported on March 2nd in a non-leap year. You can create an exception if you wish to revise the operation.
 - d. An operation on the 30th, in February will be reported on March 1st in a leap year. You can create an exception if you wish to revise the operation.

Frequency: Bimonthly

Choose the frequency

Start date  Day

End date  And

Enter both dates in the month when the refunds are performed. In the example above, refunds would occur on the 15th and last day of each month.

Frequency: Sometimes

Choose the frequency

Select one or more dates

November 2017						
Su	Mo	Tu	We	Th	Fr	Sa
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		


<input checked="" type="checkbox"/>	2017-09-05	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/>	2017-09-21	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/>	2017-10-26	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/>	2017-10-31	<input type="text" value="750"/>	<input type="text" value="\$"/>
<input checked="" type="checkbox"/>	2017-11-22	<input type="text" value="750"/>	<input type="text" value="\$"/>

Select from the calendar the dates when refunds are performed. The amount is set in the **Amount** field of the header but may vary for every individual operation.

Frequency: Only once

Budget Express

Choose the frequency

Date 

Select or enter the single date when the refund is performed.

Start Date: For the Months, Weeks, Days, Years, and Bimonthly frequencies, enter the starting date for the refund.

End Date: For the Months, Weeks, Days, Years, and Bimonthly frequencies, enter the date after which the refund no longer occurs if needed. If the date is unknown or nonexistent, you can leave it blank. See the Forever field below.

Forever: When no end date is specified for the operation, you can set **Forever** to *Yes*. Should no end date be defined but the refund is set to end at some point, specify a number of events thus instructing the program to end the refunds operation once the number of occurrences is met.

Forever

The time to do payment

Operation Menu (Consultation or Modification)

You can choose to display or not a budget category using the By the category feature.

Income

INCOME OPERATIONS Home / Income operations

By the category NO

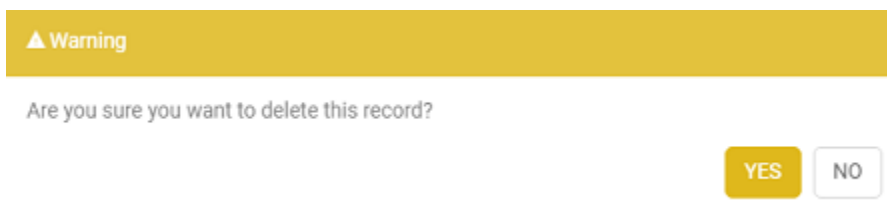
Sub-category	Description	Frequency	Amount
Dividend	Stocks	Month	\$300.00
GST refund		Sometimes	\$500.00
GST refund		Sometimes	\$1,211.00
Retirement pensions	Retirement from CAA	Month	\$1,250.25
Self-employment income	Computer maintenance service	Month	\$1,500.00

The menu displays the income operations entered in the budget. It shows the sub-category name and description when available, its frequency and amount. Click an operation to display its details and modify the information. If needed. Every field is available for modification, except the budget sub-category.

Note that any modification takes effect at the entry date. If you do not want to impact the past, it is recommended you enter an end date to the operation and create it anew with the same sub-category.

Click Save to record the modifications and return to the operation menu.

To delete an operation, access it and click Delete. A confirmation message is displayed to make sure this is what you want to do.



Be careful. Keep in mind all transactions entered for this operation will be deleted, including those in the past. To stop entries to be made for this sub-category without deleting past operations, set an end date.

To exit the screen and return to the income operation screen without saving the modifications, click **Cancel**.

Budget Express



To create a new income operation, click . [See documentation on how to enter a new income operation](#) for more detail.

Expense

Clothing

Sub-category	Description	Frequency	Amount
 Clothes	Everyday clothes	Month	\$125.00

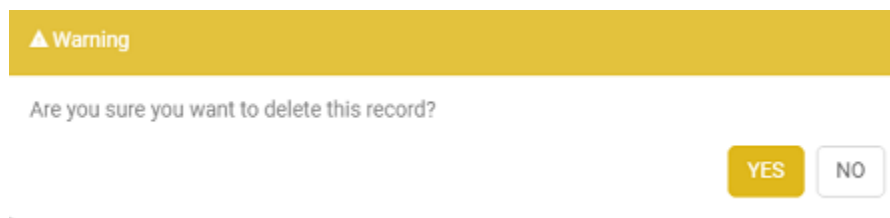
Groceries

Sub-category	Description	Frequency	Amount
 Beer, wine and spirits	Mostly beer	Month	\$50.00
 Groceries	Loblaw and Costco	Week	\$185.00

The menu displays the expense operations entered in the budget. It shows the sub-category name and description when available, its frequency and amount. Click an operation to display its details and modify the information. Every field is available for modification, except the budget sub-category.

Note that any modification takes effect at the entry date. If you do not want to impact the past, it is recommended you enter an end date to the operation and create it anew with the same sub-category.

Click **Save** to record the modifications and return to the operation menu. To delete an operation, access it and click **Delete**. A confirmation message is displayed to make sure this is what you want to do.



Be careful. Keep in mind all transactions entered for this operation will be deleted, including those in the past. To stop entries to be made for this sub-category without deleting past operations, set an end date.

To exit the screen and return to the expense operation screen without saving the modifications, click **Cancel**.

Budget Express

Set the **By Budget Category** flag to *Yes* to sort expenses operations by category. When *No* is selected, operations are sorted by alphabetical order.

By category NO




To create a new expense operation, click . [See documentation on how to enter a new expense operation](#) for more detail.

Account

ACCOUNT OPERATIONS Home / Account operations

By the category NO

Sub-category	Description	Balance	
 Bank accounts			
	Main account BMO	\$450.00	<input checked="" type="checkbox"/> Primary
	TD bank	\$1,375.25	
	Personal account RBC	\$1,250.25	


The menu displays the account operations entered in the budget. It shows the sub-category name and description when available, its frequency, account balance as of the current date and Primary indicator to identify the primary account in the budget.

Click an operation to display the details and modify the information. Every field is available for modification, except the budget sub-category.

Note that any modification takes effect at the entry date.

Click **Save** to record the modifications and return to the operation menu.

To delete an operation, access it and click **Delete**. A confirmation message is displayed to make sure this is what you want to do. Note that you can't delete an account related in another operation. You need to change the relation in all other operations do be able to delete it.

 **Warning**


Are you sure you want to delete this record?

Be careful. Keep in mind all transactions entered for this operation will be deleted, including those in the past. To stop entries to be made for this sub-category without deleting past operations, set an end date.

Budget Express

To exit the screen and return to the income operation screen without saving the modifications, click **Cancel**.




To create a new account operation, click . [See documentation on how to enter a new account operation](#) for more detail.

Credit

CREDIT OPERATIONS Home / Credit operations

By the category NO

Sub-category	Description	Balance
 Credit cards		
	Visa TD	\$911.25
	Mastercard Platinum	\$738.00

The menu displays the credit operations entered in the budget. It shows the sub-category name and description when available, its frequency and balance as of the current date. Click an operation to display its details and modify the information. Every field is available for modification, except the budget sub-category.

Note that any modification takes effect at the entry date.

Click **Save** to record the modifications and return to the operation menu.

To delete an operation, access it and click **Delete**. A confirmation message is displayed to make sure this is what you want to do. Note that you can't delete an account related in another operation. You need to change the relation in all other operations do be able to delete it.

Warning

Are you sure you want to delete this record?

Be careful. Keep in mind all transactions entered for this operation will be deleted, including those in the past. To stop entries to be made for this sub-category without deleting past operations, set an end date.

To exit the screen and return to the income operation screen without saving the modifications, click **Cancel**.

Budget Express



To create a new expense operation, click [. See documentation on how to enter a new credit operation](#) for more detail.

Savings

SAVINGS OPERATIONS Home / Savings operations

By the category NO

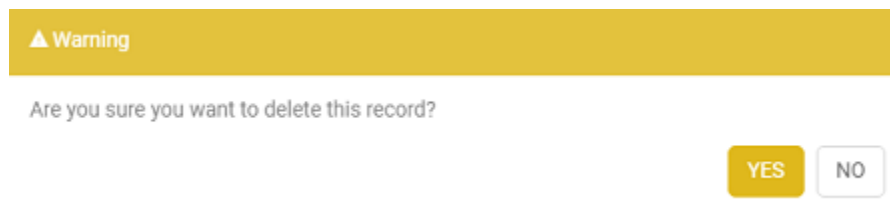
Sub-category	Description	Balance
RRSP	RRSP Disnat	\$12,500.00
Trip to tokyo	Savings for trip to Tokyo	\$12,500.00

The menu displays the saving operations entered in the budget. It shows the sub-category name and description when available, its frequency and balance as of the current date. Click an operation to display its details and modify the information. Every field is available for modification, except the budget sub-category.

Note that any modification takes effect at the entry date.

Click **Save** to record the modifications and return to the operation menu.

To delete an operation, access it and click **Delete**. A confirmation message is displayed to make sure this is what you want to do.



Be careful. Keep in mind all transactions entered for this operation will be deleted, including those in the past. To stop entries to be made for this sub-category without deleting past operations, set an end date.

To exit the screen and return to the income operation screen without saving the modifications, click **Cancel**.





To create a new expense operation, click [. See documentation on how to enter a new saving operation](#) for more detail.

Loan

LOAN OPERATIONS Home / Loan operations

By the category NO

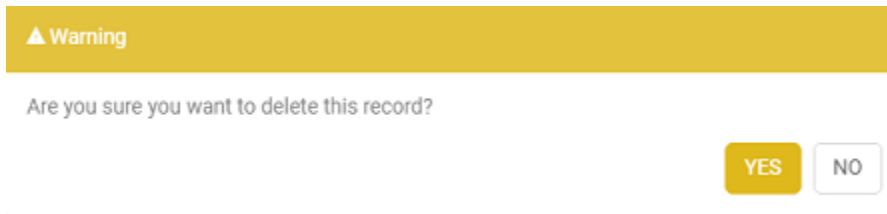
Sub-category	Description	Balance
 Car loans	Loan for the Toyota Camry 2015	\$14,350.00
 Loan for garage	Loan for adding a garage to the house	\$1,250.00

The menu displays the loan operations entered in the budget. It shows the sub-category name and description when available, its frequency and balance as of the current date. Click an operation to display its details and modify the information. Every field is available for modification, except the budget sub-category.

Note that any modification takes effect at the entry date.


Click **Save** to record the modifications and return to the operation menu.

To delete an operation, access it and click **Delete**. A confirmation message is displayed to make sure this is what you want to do.



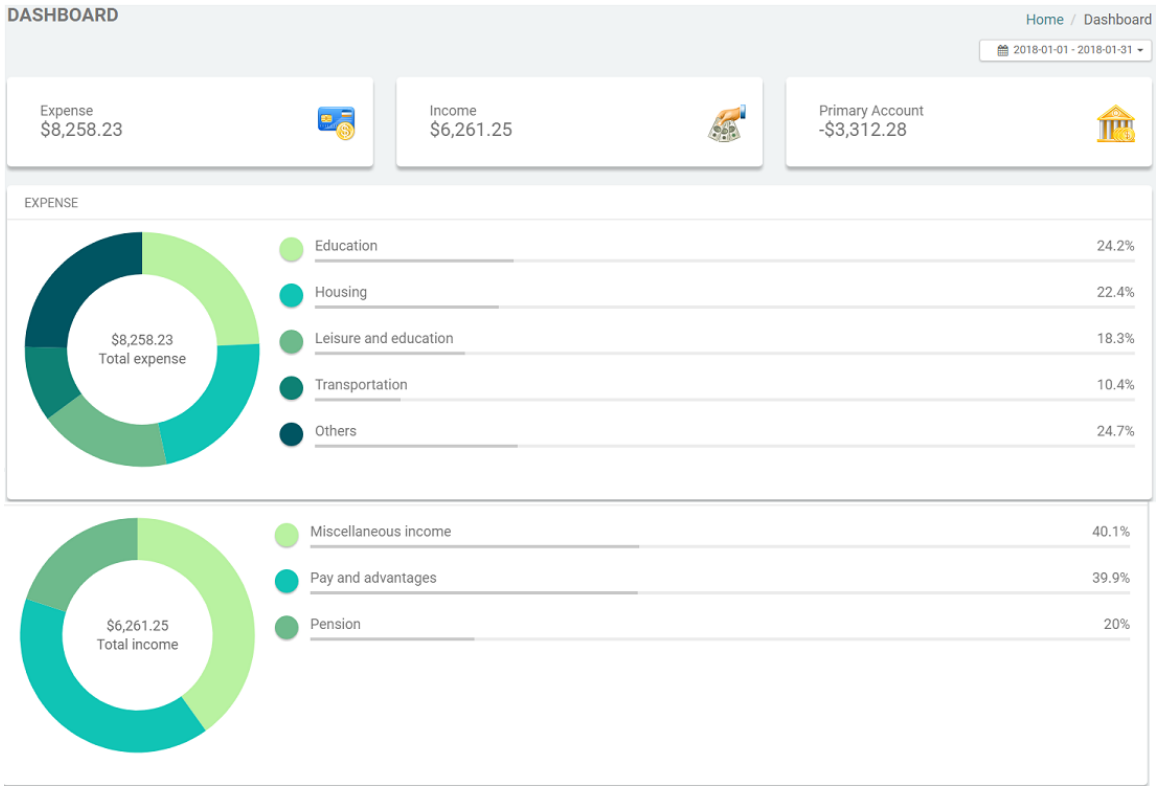
Be careful. Keep in mind all transactions entered using this budget sub-category will be deleted, including those in the past. To stop entries to be made for this sub-category without deleting past operations, set an end date.

To exit the screen and return to the income operation screen without saving the modifications, click **Cancel**.

To create a new operation, click . [See documentation on how to enter a new loan operation](#) for more detail.

Dashboard

The dashboard is made of three sections.



The first display expenses, income and primary account balances as of the specified end date.



You can modify the period for the three sections by clicking in the following menu:

Current month

Last month

Last 3 months

Last 6 months

Current year

Last year

This week

Custom

Apply Cancel

Budget Express

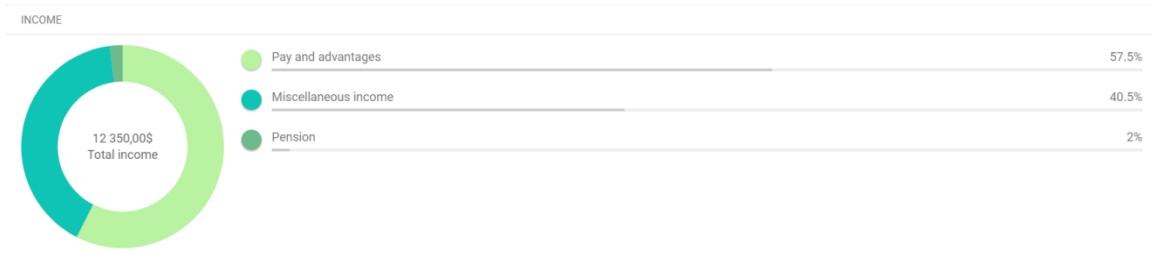
Current Month is always the period selected by default. You can, however, select in the list the period you desire. Once the period is modified, it becomes the new default in the dashboard.

The *Custom* period allows the user to pick an interval of dates to consider.

Expenses: This section shows the four highest expense categories by percentage. Other expense categories are summed up in the Other category for presentation purposes. Place the pointer over the graph to see each category total.



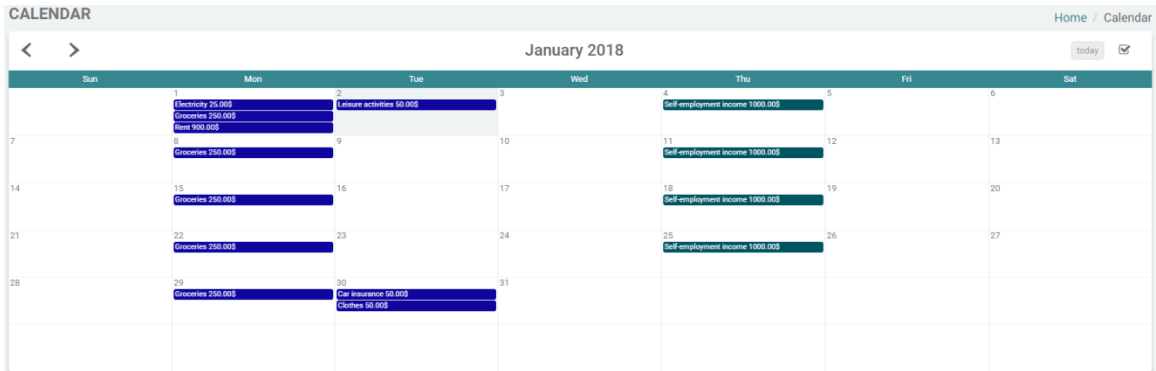
Income: This section shows the four highest income categories by percentage. Other income categories are summed up in the Other category for presentation purposes. Place the pointer over the graph to see each category total.



Calendar

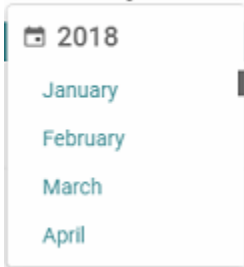
The calendar screen is made of three different sections: actual calendar, account balances and cash flow analysis.

The Calendar



The calendar displays one month at a time. You can use the < > arrows to go from one month to another or you can click on the “month-Year” and navigate between four years (current, 1 year before, 2 years after).

January 2018



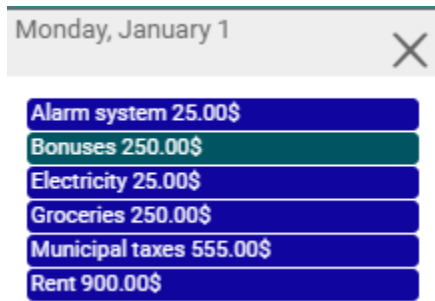
Click Today to display the current date. The calendar shows all entries for a given date.

For example, you find four entries on August 1st. Click the “+4 More” button to display the entries in excess of the default three for one date.

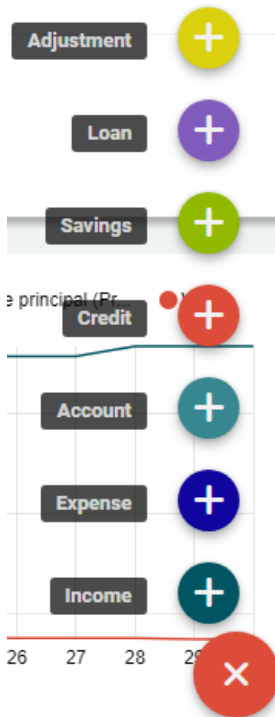


Budget Express

Click the indicator to expand the date and show all operations for that date.



Operation's colour, every operation type is displayed in a different colour in the calendar. To familiarize yourself with which colour is used for which operation, click on the red button (new operation), each operation has the same colour as in the calendar.



When you click on a particular operation, the daily operation opens. From there it's possible to make corrections (exception) or to reconcile your data.

[See the Exception section for information](#). See the [reconcile documentation section](#) for more details on how to reconcile your daily operation.

You can also reconcile all operations of the month as to modify their

This operation took place NO flag to Yes. Use the icon (upper right corner) to activate the function. The following message is displayed.

Budget Express

▲ Warning

Do you want all transactions in the active month to be considered as having occurred?

Click *Yes* to activate the function or *No* to postpone the execution. [See the Reconciliation topic for more information](#). **Warning**, this action is **not** reversible, be careful to use it at the proper time.

Symbol



Marks an operation as reconciled. “This operation took place” is set to *Yes* in a daily operation.



Indicates a transfer (account), a payment (credit), refund (loan) has occurred. The down-pointing arrow shows money coming in.



Indicates a transfer (account), a loan (credit), a payment (savings). An upward pointing arrow shows money coming out.



Represents a balance adjustment (account, credit, loan and savings).

Account and Credit Card Balances

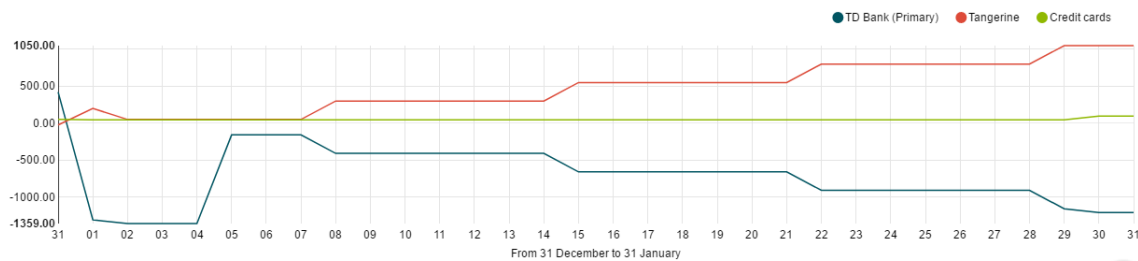
2 January 2018	In January 2018
TD BANK (PRIMARY) ⋮	
Deferred balance	36441.00\$
Variation	-50.00\$
Closing balance.	36391.00\$
TANGERINE ⋮	
CREDIT CARDS ⋮	

Budget Express

In the calendar page, you see bank and credit card account balances by day or for the entire month. The primary account is shown first, by default. The balances are shown as of the current date by default. Click a different date in the calendar to see balances as of that date instead. Click [In January 2018](#) to see the balance for the month.

Budget Express shows the primary account by default, but you can select a different account from the list to see its balance.

Cash Flow



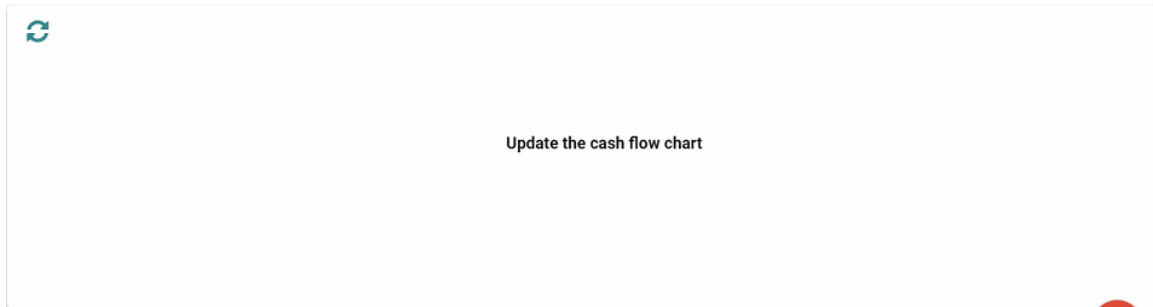
The calendar page also shows the balance variation for the current month for all bank account and credit card, selected at the top of the screen. Each bank and credit card account are assigned a different colour. Place the pointer on a date to see the balance variation on that date. Note that the **credit balances** are shown in negative in the cash-flow analysis only.


11 January 2018	
TD Bank (Primary)	-409.00\$
Tangerine	300.00\$
Credit cards	45.00\$

Click an account to remove its line in the graph. Click it again to restore the line.


- TD bank
- TD bank

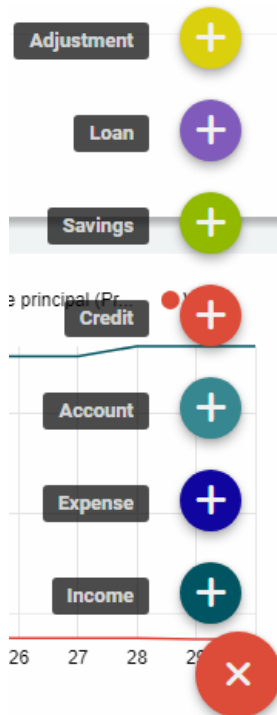
Budget Express



When you change months or add a new operation in the calendar, you will need to refresh the cash flow graphic by clicking on the symbol. 

Create a Transaction

Click  at the bottom right of the screen to create a new operation. From this menu you can add a new operation for each operation type. When you click on an operation type, you will be able to create a new entry. **The date used to create the entry will be the date you will be positioned on, in the calendar.** The frequency, by default, will be “**Only once**”.



Adjustment: You will be able to add an adjustment directly from the calendar screen. When you click on “Adjustment”, the system will let you choose which operation you wish to adjust from your account, credit, savings or loan operations you have in Budget Express.

Budget Express

Loan: If you already created one or more loan operation, you will be able to create a reimbursement for a loan. If you did not create a loan, you will be directed to the new loan screen. [See the documentation on how to create a new loan and a reimbursement.](#)

Savings: If you already created one or more saving operation, you will be able to create a payment for a saving. If you did not create a saving, you will be directed to the new saving screen. [See the documentation on how to create a new saving and a payment.](#)

Credit: If you already created one or more credit operation, you will be able to create a reimbursement for a credit. If you did not create a credit, you will be directed to the new credit screen. [See the documentation on how to create a new credit and a reimbursement.](#)

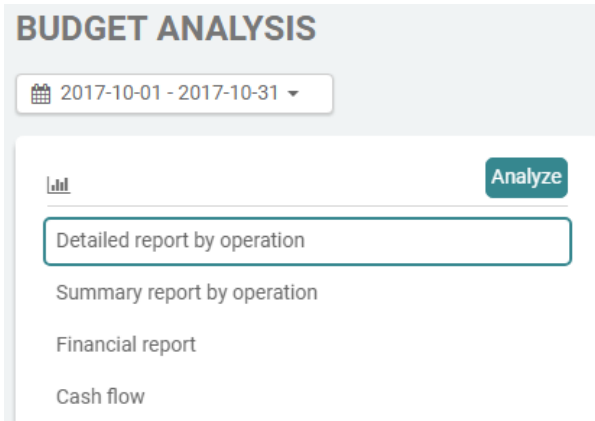
Account: You will be able to create a transfer from this function. To create a new account, you will need to go into the Operations/Account menu. [See the documentation on how to create a new account and a transfer.](#)


Expense: Enter a new expense operation. [See the documentation on how to create a new expense.](#)

Income: Enter a new income operation. [See the documentation on how to create a new income.](#)

Budget analysis

The budget analysis screen lets you analyze your data in different formats, detailed, summarized, by accounts, etc.



To launch a report click on .

Detailed Report by Operation

This report prints the details of all operations entered in Budget Express sorted by the type of operation and by the date, for the specified period. The analysis shows, by default, the input and output for the different operations sorted by date. [See the Analysis Parameters section for more information.](#)













DETAILED REPORT BY OPERATION

2018-01-01 - 2018-01-31

All accounts

Expenses and incomes

Date	Operation	Entry	Output
2018-01-01	 Everyday clothes		\$125.00
2018-01-02	 Car payment		\$600.00
2018-01-03	 Apple Music		\$9.99
2018-01-04	 Retirement from CAA	\$1,250.25	
2018-01-04	 Cellular phone, pager		\$51.25
2018-01-04	 Accountant fee	\$250.00	
2018-01-04	 Pharmaprix		\$165.00
2018-01-06	 Restaurant		\$125.00
2018-01-06	 Computer maintenance service	\$1,500.00	
2018-01-06	 Gas		\$65.00

Summary Report by Operation

This report prints basic information relating to operations hence it shows the subtotal by sub-categories for the selected period. [See the Analysis Parameters section for more information.](#)



SUMMARY REPORT BY OPERATION

2018-01-01 - 2018-01-31

All accounts

Incomes		
	Accountant fee	\$1,000.00
	Computer maintenance service	\$1,500.00
	GST refund	\$500.00
	QST refund	\$1,211.00
	Real estate income	\$500.00
	Retirement from CAA	\$1,250.25
	Stocks	\$300.00
	Total	\$6,261.25

Financial Report

This report prints your financial statement associated with the active budget by assets (bank accounts and savings) and liabilities (credit cards and loans).



FINANCIAL REPORT

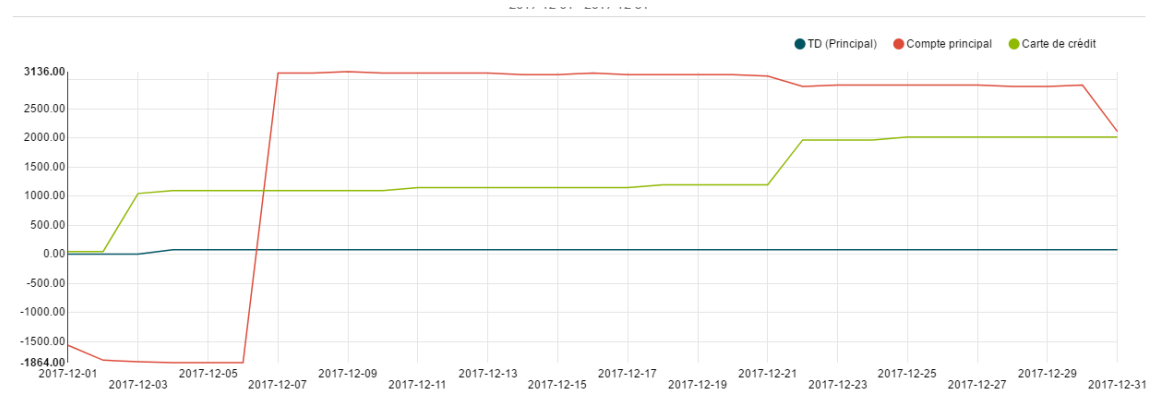
2018-02-01 - 2018-02-28

Operation	Financial balance		Balance
Account	Main account (Primary)	+	-7 636,00\$
Account	Me and Michelle	+	868,00\$
Credit	TD CC	-	258,00\$
Credit	Amex	-	5 012,00\$
Investment/Assets	RRSP at TD	+	5 200,00\$
Investment/Assets	APPL and AMZN	+	95 000,00\$
Loan	House in London	-	132 250,00\$
	Total financial balance		-44 088,00\$

Cash Flow

The cash flow report prints in a chart format, the cash flow variation for your bank and credit card accounts over the period. Note that the credit balances are shown in negative only in the cash flow graphic.

Budget Express



Analysis Parameters

Period

To change the period taken into account for the report, use the drop-down menu.

2017-10-01 - 2017-10-31



- Current month
- Last month
- Last 3 months
- Last 6 months
- Current year
- Last year
- This week
- Custom

Apply Cancel







Operation Type

The following six indicators are used to generate the detailed and summary reports by the operation. They allow you to decide whether or not to print an operation section.

Budget Express

The indicator  means chosen and  means not chosen.



Income	
Expense	
Account	
Credit	
Saving	
Loan	

Comparative

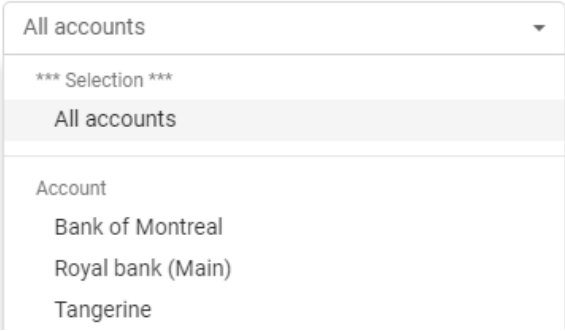


Comparative 

The Comparative indicator lets you decide the contents of the detailed and summary reports by operation by changing the column headers and information. When the flag is set to Yes, the information goes from Entry and Output to Actual and Planned.

All Accounts

This section lets you select a specific bank account or credit to use when printing detailed and summary reports by operation, and the cash flow report. All Account is selected by default, but it is possible to generate the reports for a specific account. Only the operations for the account chosen will be displayed.



A dropdown menu with a downward arrow. The selected item is "All accounts". Below it is a separator line with the text "*** Selection ***". Below the separator is a list of options: "All accounts", "Account", "Bank of Montreal", "Royal bank (Main)", and "Tangerine".

Reconciliation

This indicator lets you select whether to print details from the reconciliation (description) in the detailed report by operation. The parameter "Comparative" has to be set to Yes.

Budget Express

Conciliation




Budget Category

This indicator let you analyze and print the detailed and summary reports by operations in order of categories. When the flag is set to *No*, the report is sorted in order of sub-categories.

By budget heading



Printing

Click the button  to print the report or generate a PDF version. The Printing action is not available for the cash flow report.

Bank Reconciliation

There are two methods in Budget Express to perform an entry reconciliation: manually through the daily operation screen or with the automated Budget Express reconciliation wizard.

Manual Reconciliation

In the calendar, select an expense or income operation to reconcile.

DAILY OPERATION

Operation NETFLIX.COM

Date

No payment NO

Planned amount \$

Impact

paid by

Operation performed

This operation took place YES

ACTUAL SPENDS : 235,00\$

Description	Actual amount	
TECNIC VAL BELAIR	235,00\$	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
Total Actual	235,00\$	

Select **Actual Spends**.

ACTUAL SPENDS : 0,00\$

Click on Add to enter the actual expense.

Budget Express

Actual spends

Description

Actual amount \$

After saving the actual expense operation, you can choose to make it actual right away by setting the flag “This operation took place” to Yes or do so at a later date. Note you can use the Global Reconciliation feature to set all operations Actual Expense flags to Yes in a single action right from the calendar.

Budget Express Reconciliation Wizard

The Budget Express reconciliation wizard allows you to reconcile bank and credit card accounts entries.

Import Association Fin

To reconcile your data from your bank account or credit card company, download your file from their web site. The file type accepted by Budget Express are QFX(Quicken), OFX (Ms Money), AFX (Makisoft), and CSV (Comma Separated Value (Excel)).

The transactions from the file will be posted in the left window. Your planned operation from Budget Express will be posted in the right windows. The period displayed, by default, is the current month, you will be able to change that period using the drop-down menu.

Click on a transaction from your file in the left windows and link it to a planned operation on the right by clicking on the « reconcile » button of the operation. This will add a « real » transaction to that operation.

If the file is not an operation available to associate the transaction, you can create a new one by clicking on the red cross button.

After all the transactions from your file are reconciled, you can click on the « operation finished ». This button is available in each operation if you wish to finish your operations one by one. You can use the button « operations finished » in the top corner of the reconcile menu to reconcile all the operations.

Drop File

Drop ofx, qfx or.csv HERE
or
click to upload

Click on finish to go back to the main menu and terminate the reconciliation.

The bank reconciliation process is done in three steps.

Step 1 is to download your bank and credit card data file from your financial institution. Accepted formats are QFX (Quicken), OFX (Money) and CSV (Excel). We recommend QFX and OFX files. The CSV format does not work with all banks or credit card company.

Click the box or drag and drop the file in the box to download the file.

Drop File

Drop ofx, qfx or.csv HERE
or
click to upload

Budget Express

Click **Next** to move on to the next step or click Cancel to ignore reconciliation and return to the calendar menu.

Association

Step 2 takes place in the association where actual operations are linked to the operation planned in Budget Express.

RECONCILIATION Home / Reconciliation

Import Association End

Bank files

ACCOUNT

CHECKING (1189)

Date	Description	Amount		
2017-07-04	Transfer	-\$314.45	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-04	Payment Costco	\$250.00	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-04	Bank Fee	-\$2.50	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-04	Bank Fee	-\$6.00	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-06	Payment Google	\$0.70	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-07	Payment diverse	-\$119.70	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-10	DPA Checking	-\$196.40	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-10	CHECK N 456	-\$1,001.72	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-11	CHECK N 457	-\$4.77	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-14	Payment PayPal	\$350.00	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-19	Payment EDI	\$1,220.64	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-20	ASHTON	-\$23.91	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-21	Payment Diverse	\$250.00	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-24	Payment Google	\$103.26	<input type="checkbox"/>	<input type="checkbox"/>

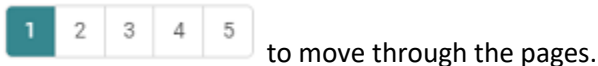
Expenses and revenues 2018-01-01 - 2018-01-31

Date	Operation	Amount	
2018-01-01	Everyday clothes	\$125.00	<input type="checkbox"/>
2018-01-02	Car payment	\$600.00	<input type="checkbox"/>
2018-01-03	Apple Music	\$9.99	<input type="checkbox"/>
2018-01-04	Accountant fee	\$250.00	<input type="checkbox"/>
2018-01-04	Retirement from CAA	\$1,250.25	<input type="checkbox"/>
2018-01-04	Cellular phone, pager	\$51.25	<input type="checkbox"/>
2018-01-04	Pharmaprix	\$165.00	<input type="checkbox"/>
2018-01-06	Computer maintenance service	\$4,500.00	<input type="checkbox"/>
2018-01-06	Mostly beer	\$50.00	<input type="checkbox"/>
2018-01-06	Gas	\$65.00	<input type="checkbox"/>
2018-01-06	Restaurant	\$125.00	<input type="checkbox"/>
2018-01-06	Loblaw and Costco	\$185.00	<input type="checkbox"/>
2018-01-07	Miscellaneous	\$50.00	<input type="checkbox"/>
2018-01-11	Accountant fee	\$250.00	<input type="checkbox"/>


1 2 3

The left panel displays the entries from the data file from the bank or credit card institution. The entries are sorted between bank Accounts or Credit.

If you have several operations for a single period, you can use the navigation menu



The right panel contains the expense and income operations for the current month. All other operation types can be reconciled in the calendar only. You can select a different period from the drop-down menu. Operations are sorted in chronological order. If you have several

operations for a single period, you can use the navigation menu  to move through the pages.

How to reconcile

Click the box at the right of an operation to begin the reconciliation process -46,14\$.

Budget Express

Next click the **Conciliate** button to link the actual entry and the planned operation. **Warning**, you will not be able to remove a reconciliation done by mistake in this menu, you will be able to do so only in the calendar.

RECONCILIATION Home / Reconciliation

Import Association End

Bank files

ACCOUNT

CHECKING (1189)

Date	Description	Amount		
2017-07-04	Transfer	-\$314.45	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-04	Payment Costco	\$250.00	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-04	Bank Fee	-\$2.50	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-04	Bank Fee	-\$6.00	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-06	Payment Google	\$0.70	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-07	Payment diverse	-\$119.70	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-10	DPA Checking	-\$196.40	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-10	CHECK N 456	-\$1,001.72	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-11	CHECK N 457	-\$4.77	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-14	Payment PayPal	\$350.00	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-19	Payment EDI	\$1,220.64	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-20	ASHTON	-\$23.91	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-21	Payment Diverse	\$250.00	<input type="checkbox"/>	<input type="checkbox"/>
2017-07-24	Payment Google	\$103.26	<input type="checkbox"/>	<input type="checkbox"/>



Expenses and revenues 2018-01-01 - 2018-01-31

Date	Operation	Amount	
2018-01-01	Everyday clothes	\$125.00	<input type="button" value="Conciliate"/>
2018-01-02	Car payment	\$600.00	<input type="button" value="Conciliate"/>
2018-01-03	Apple Music	\$9.99	<input type="button" value="Conciliate"/>
2018-01-04	Accountant fee	\$250.00	<input type="button" value="Conciliate"/>
2018-01-04	Retirement from CAA	\$1,250.25	<input type="button" value="Conciliate"/>
2018-01-04	Cellular phone, pager	\$51.25	<input type="button" value="Conciliate"/>
2018-01-04	Pharmaprix	\$165.00	<input type="button" value="Conciliate"/>
2018-01-06	Computer maintenance service	\$4,500.00	<input type="button" value="Conciliate"/>
2018-01-06	Mostly beer	\$50.00	<input type="button" value="Conciliate"/>
2018-01-06	Gas	\$65.00	<input type="button" value="Conciliate"/>
2018-01-06	Restaurant	\$125.00	<input type="button" value="Conciliate"/>
2018-01-06	Loblaw and Costco	\$185.00	<input type="button" value="Conciliate"/>
2018-01-07	Miscellaneous	\$50.00	<input type="button" value="Conciliate"/>
2018-01-11	Accountant fee	\$250.00	<input type="button" value="Conciliate"/>

1 2 3

When an operation is reconciled, its amount turns blue and the reconciled amount replaces the planned one. When the same operation is reconciled again, the amounts are added.

Before and After:

2018-01-31	 Clothes	500,00\$	<input type="button" value="Conciliate"/>
2018-01-31	 Clothes	955,65\$	<input type="button" value="Conciliate"/>

Important note, the reconciliation action changes an operation indicator “This operation took place” to *Yes* automatically in the daily operation screen. You can change it back to *No* from the calendar.

This is what you will see in the daily operation screen:

Budget Express

ACTUAL SPENDS : 955,65\$

Add

Description	Actual amount ▾		
WALMART	430,25\$	Edit	Delete
COSTCO	382,08\$	Edit	Delete
WALMART	53,35\$	Edit	Delete
SIMONS	40,24\$	Edit	Delete
SIMONS	37,74\$	Edit	Delete
WALGREEN	11,99\$	Edit	Delete
Total Actual	955,65\$		

Creating a New Operation (Actual or Planned)

You are faced with two options when no planned operation is found to link to an actual entry.

The first is to create a new actual operation for the entry to reconcile. Click the red plus sign right of the check box.

2017-11-09 TECNIC VAL BELAIR -235,00\$ ➔ +

Please select a budget sub-category ×


Television on demand ▾


Select Cancel

It creates a new daily operation for the selected transaction in the associated budget category.


Budget Express

DAILY OPERATION ×

Operation  NETFLIX.COM

Date 

No payment NO

Planned amount 

Impact

paid by

Operation performed

This operation took place YES

ACTUAL SPENDS : 235,00\$

Description	Actual amount <input type="text"/>	
TECNIC VAL BELAIR	235,00\$	<input type="button" value="Edit"/> <input type="button" value="Delete"/>
Total Actual	235,00\$	

The second option is to create a new operation. Click the red button in the lower right corner of the page.



Select whether the operation is of the income or expense type and [follow the instructions of the income or expense sections](#) accordingly to create a new operation.

Click **Next** when you are done. Click Back to return to the previous menu.

Budget Express

End

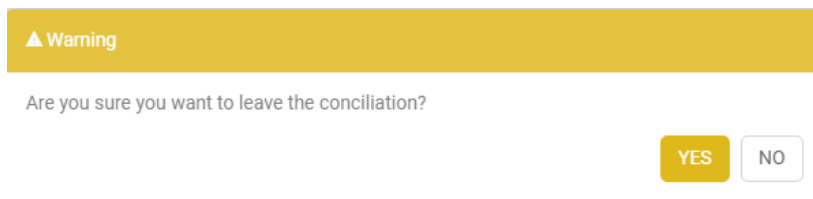
In the **End** menu, click **Finish** to terminate the reconciliation and navigate to the calendar.

Important The data from the reconciliation file are no longer available once you click Finish. You would need to download them again if you needed to review them.

Click Back to return to the Association menu if needed.



If you attempt to exit the reconciliation process before clicking Finish, a confirmation message is displayed.



If you click Yes, you will return to the calendar page and will need to start over the reconciliation process if need be. **Important note**, every operation reconciled before exiting will be completed.