Moneydance

Simplified Money Management

February 18, 2013

Chapter 9: Tracking Your Investments 42

Chapter 10: Managing Debt 49

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Chapter 1: What's new

Keyboard shortcuts throughout this guide are given in Mac format. If you are using a non-Mac computer (Windows, Linux, etc) please substitute the Ctrl (Control) key for the ⌘.

What's New in Moneydance 2012

- **Built in syncing for your iPhone, iPad, and iPod Touch**
- **Simplified currency & security price downloads**
- **Increased levels of data file encryption**

Downloading and Installing

You can download the most recent version of Moneydance and find full instructions for installation on **our website**.

Using the Moneydance Free Trial

We offer a trial version of Moneydance which allows you to import an unlimited amount of data and manually enter 100 transactions before you have to purchase a license. All features of Moneydance are included in the trial version. When you are ready to purchase, visit **http://infinitekind.com/purchase**. If you have any questions about using either our free trial or Moneydance in general, **visit our online support forums.**

Registering Moneydance

If you purchased Moneydance from the Mac App Store you do not need to register your copy of Moneydance. To register Moneydance and remove the trial mode limitation, select the Help → Register Moneydance menu and enter your license key. Your data will remain intact. Please note, you will need to open your data file BEFORE you can enter your license key. It's best to enter you key by copying and pasting the key using keyboard shortcuts (⌘+C to copy and ⌘+V to paste).
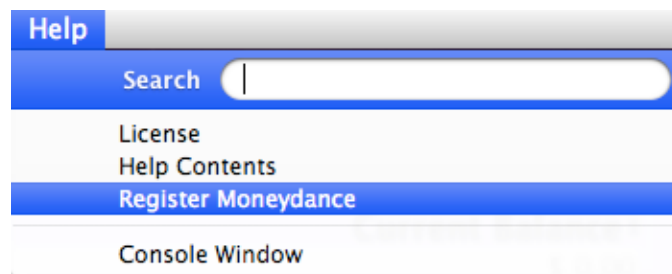
Upgrading to Moneydance 2012

If you purchased Moneydance 2010 or 2011, Moneydance 2012 is free! If you purchased a prior version, Moneydance 2012 is available at a 50% discount at **http://infinitekind.com/purchase**

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Chapter 2: Getting Started

Opening your File

When starting Moneydance 2012 for the first time you'll see the "Getting Started with Moneydance" window.
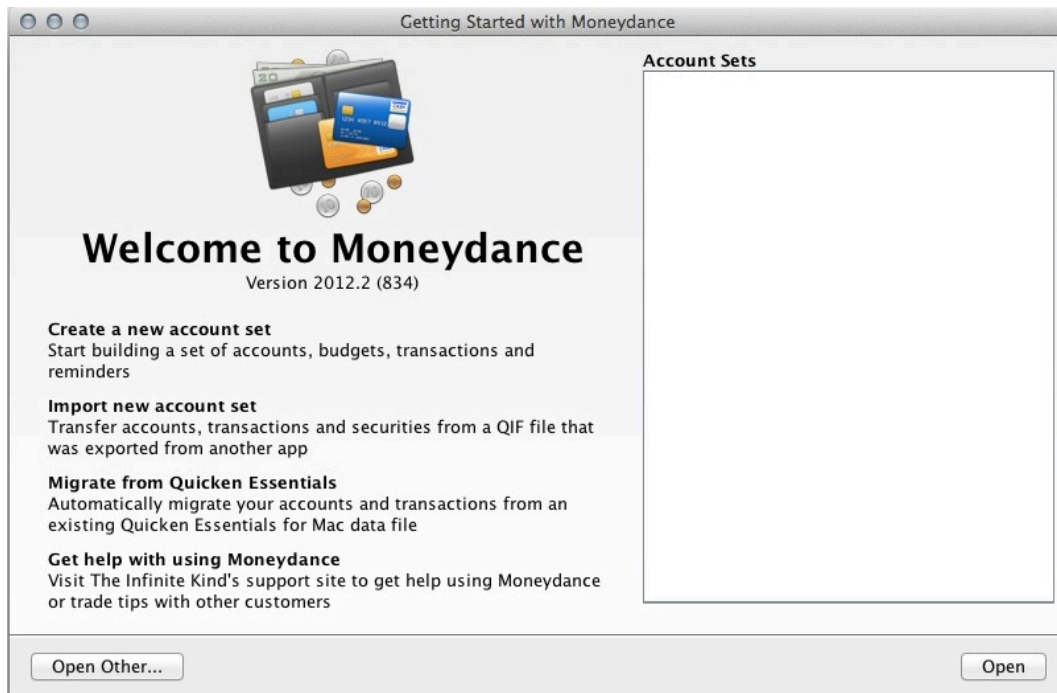
You'll need to open your data file BEFORE you can enter your license key.

Converting your Data from a previous version of Moneydance

In the "Getting Started with Moneydance" window click the "Open Other" option in the lower left-hand corner. Navigate to the location of your current data file and select it to begin converting your data into the new Moneydance 2012 file format.

You will have the option to "Convert Only" which leaves your data file in it's current location and converts it to the new format, or "Convert and Import," which moves your data to the internal Moneydance library and archives your older data file. If you use Dropbox or store your file on a shared drive, select the "Convert Only" Option.

If you have already converted your data and would like to move it to a different location (such as to a Dropbox folder), see How to Move your data to a different location in Moneydance 2012.

Create a New Account Set

When you choose to create a new file, you will be asked to:

Choose your primary currency This will be the default currency for all new accounts. If the currency for your country is not found in the list, click the Edit button to add it.

Choose your file type The Standard Account Set includes a complete set of typical income and expense categories. The Minimal Account Set only includes a few categories, and is intended for those who will be importing data from another financial application.
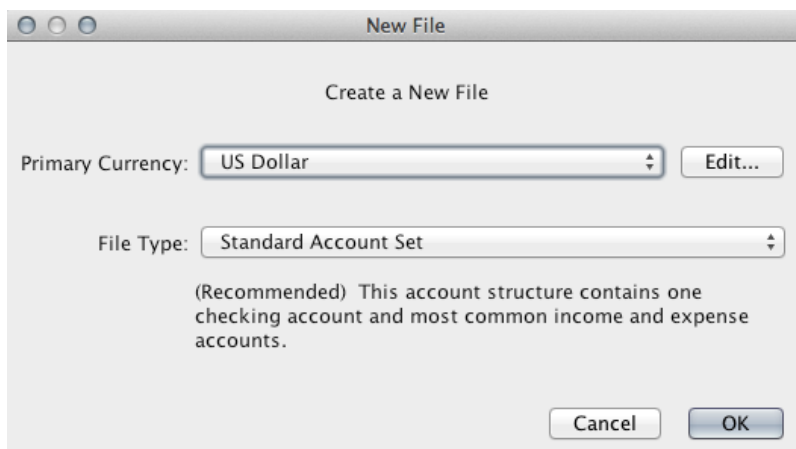
Import New Account Set

Choose this option if you are importing data which you exported from another personal finance program such as Quicken, Microsoft Money, etc. For full instructions on converting from another program, see Chapter 16: Importing Data from Other Programs.

Migrate from Quicken Essentials

Choose this option if you would like to import data from Quicken Essentials. For full instructions on converting from Quicken Essentials, see Chapter 16: Importing Data from Other Programs.

Encrypting Your Data

Moneydance can encrypt your data file for increased security. If you would like Moneydance to remember your passwords, select the "Store Online Passwords in File" option. To encrypt, click File → Encryption. If you encrypt your data file, your backup files will also be encrypted. **If you lose or forget your password we cannot retrieve your date. Choose your password and hint carefully.**

You have three options for encryption level- a "Recommended", a "Faster, but less secure", and a 56-bit DES which is a legacy option and not suggested for regular use. When making the decision, we suggest considering how important speed is to you, as well as how likely it is that your data is accessible to others.

Your Home Page

When you first open Moneydance you'll see the Moneydance Home Page. You can add, delete, and arrange the home page modules by going to Preferences->Home Page.

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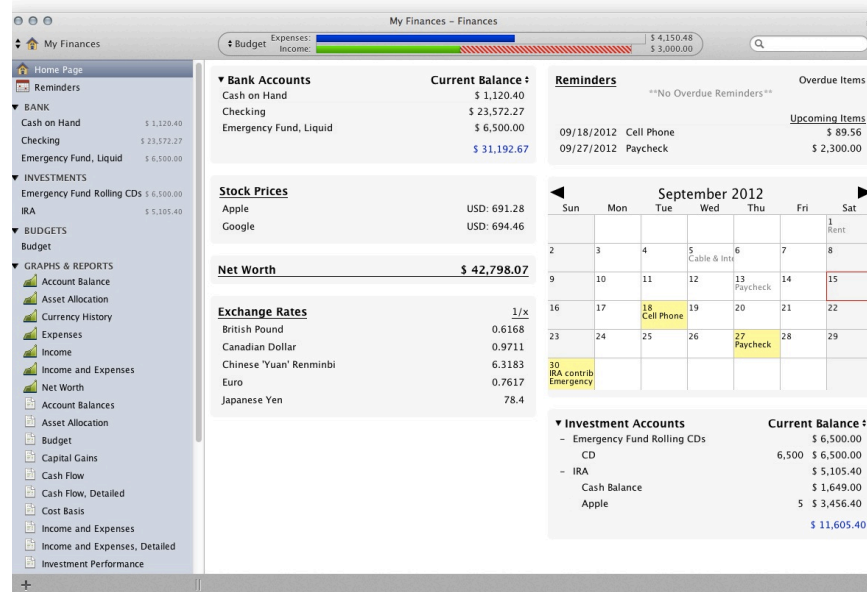
Sidebar

The Moneydance sidebar can make it easier to see and access information you use frequently. You can add or remove items from the Sidebar to best meet your needs. Turn off the Side Bar by selecting the "Hide Side Bar" option on the View menu.

- By default, all your accounts will appear in the Side Bar
- Click on Home Page button to return to your home page, or Reminders to see your Reminders calendar
- Removing an item (account, category, graph, budget, report, etc) from the sidebar DOES NOT delete or affect the functioning of that item.
- To add or remove items from the sidebar, click the + button at the bottom, then the "Advanced" button.
- Accounts are grouped by type
- To expand or collapse a group of accounts, click the small arrow to the left of the heading.
- Open in a new window by double-clicking or CTRL+Click (or right-click on a 2 button mouse)
- Re-size by dragging the right edge of the sidebar, or using the "grab-bars" at the bottom right of the sidebar.
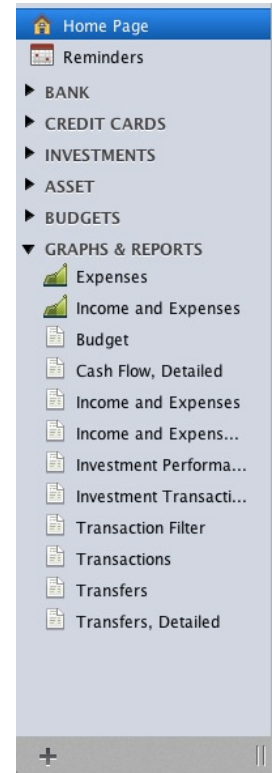
Setting Your Preferences

Selecting the Moneydance → Preferences menu (or File → Preferences on Windows and Linux) brings up the preferences window. Preferences fall into 7 tabs: General, Colors, Network, Check Printing, Printing, Backup, and Home Page.

General

Show Full Account Paths Left unchecked the account path "Bills: Electricity" would appear as "Electricity."

Register Follows Recorded Transactions Register will scroll to new transactions as they are entered.

Use VAT/GST Tells Moneydance to automatically split any transactions that have associated VAT/GST rates into two categories, one to reflect the purchase cost and one for the VAT/GST. Edit the VAT/GST rates by clicking Tools → VAT/GST Settings.

Case Sensitive Auto-Completion Only match previous transactions that begin with the exact text that has been typed in the Description field.

Auto-Insert Decimal Point When checked, values such as "1234" will be interpreted as "12.34", always putting two digits after the decimal point.

Separate Tax Date for Transactions Allows two dates to be entered for each transaction, one for your records and one that can be used for taxes.

Show All Accounts in Pop-up   If left unchecked, accounts which are hidden on the homepage

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and income/expense categories will not be in the pop-up list available at upper left the Moneydance window.

Beep When Transactions Change Makes a cash-register sound when a transaction is entered.

Side Bar Balance Type Choose between Current Balance, Balance, and Cleared Balance. [See Chapter](#) 4 for more information on balance options.

Date Format Choose between several date formats.

Decimal Character Choose decimal or comma.

Locale Select your locale to alter language and spelling.

Fiscal Year Start Set a fiscal year with a start other than January 1.

Font Size Select a font size.

Colors

Specify background colors for Moneydance displays

Network

Automatically Download Transactions in Background Initiates transaction download for all Direct Connect enabled accounts upon program start.

Automatically Merge Downloaded Transactions Automatically merges and categorizes transactions downloaded through direct connections, or imported from your bank's website.

Mark Transactions as Cleared When Confirmed Marks transactions as cleared when they are confirmed. Only applies to downloaded and imported transactions, and does not apply to transactions in Investment Accounts.

Observe Online Payment Date Ranges If checked, Moneydance will re-set the date   given to initiate a new payment forward by the number of days your bank needs for processing. If you initiate a payment for a date earlier than your bank says it can be processed, Moneydance will send you an error message.

Only match downloaded transactions when they are at most X days apart If checked, the program will only offer matches which have dates in the stated range. For example, if you enter a check in Moneydance on January 1 and is not cashed and received by your bank until January 25, Moneydance would not suggest a match if X is 7, 14, or 21 days.

Check Printing

Customize check type and format. This setting is data file specific, so if you have two different types of checks you will need to re-set these options each time you change check type. If you want to print addresses or memo fields on checks, you must check theses boxes.

Printing

Set the type and size of font to be used when printing reports, checks, or transactions from account registers.

Backup

Save Changes Automatically or **Saves Changes only on Exit**

Make Daily Backups If left unchecked, no backups will be made.

Keep no more than X backup files Moneydance will only keep the most recent X backup files. By default Moneydance will store the most recent 5 backup files.

Home Page

Moneydance's Home Page is divided into a left and right column. The "Available Items" box shows which additional information can be added to your Home Page. Below this are two boxes showing the information displayed on the right and left sides of your Home Page.

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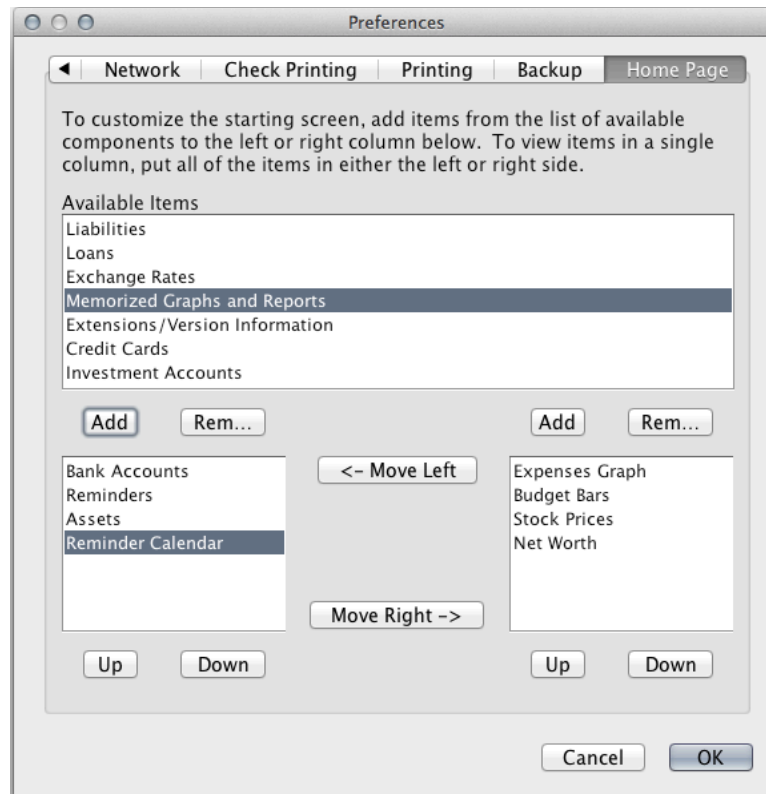
Chapter 3: Account and Category Basics

Account and Category Basics

Moneydance supports 6 types of accounts: bank, credit card, loan, investment, asset, and liability. Moneydance also offers Income and Expense categories, so you can see where your money comes from and where it goes. You can add, edit, and delete accounts and categories to meet your needs.

All accounts, aside from Investment Accounts, can be specified as a "Child of" (sub-account of) another account or category. It is not currently possible to specify an account as the child of another type of account- for example, a credit card account cannot be a sub-account of a bank account.

Types of Accounts and Categories

Income Categories track where your money is coming from.

Expense Categories track where your money is going.

Bank Accounts represent accounts like checking and savings.

Credit Card Accounts keep track of your current balance on a single credit card. The balance of your credit card account represents your current debt on the card. Moneydance will not calculate interest due on credit cards, but if you download your card's transaction data from your bank, interest adjustments will be taken care of automatically.

Investment Accounts hold securities — stocks, bonds, mutual funds, etc. — as well as cash. The account's cash balance can be used to purchase shares, and receives the proceeds from the sale of securities.
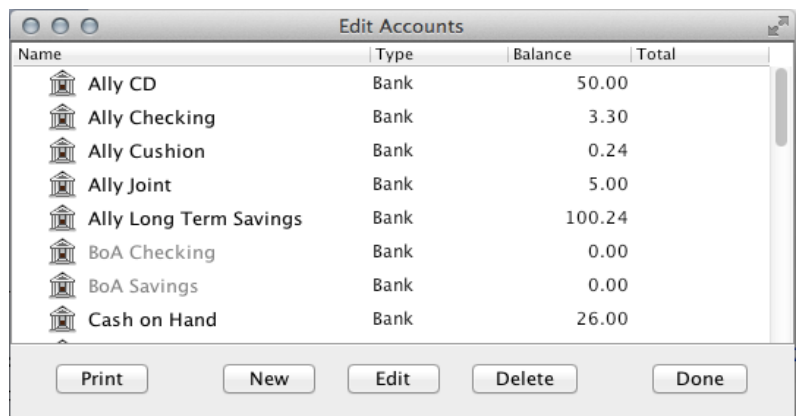
Loan Accounts track a loan with regularly scheduled payments, a known interest rate, and a fixed starting debt. When you open a loan account in Moneydance you can choose to add the principal of your new loan to the balance of another account.

Asset Accounts are a "catchall" account. They can be used to track the value of a home, to keep a household inventory for insurance purposes, or track any other items you would like included in your net worth. This might include your stamp collection or an interest-free loan from a friend.

Liability Accounts are another "catchall". This could be used to track other liabilities you would like included in your net worth.

Setting up Accounts and Categories

To create, edit, or delete accounts and categories, go to the Tools->Accounts (or Categories) menu item. **Deleting an account or category will also delete all transactions in that account or category.**
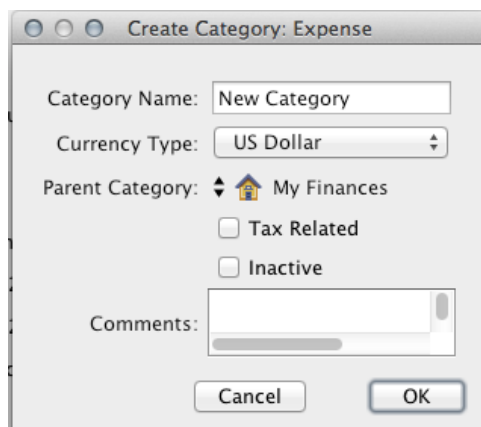
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Tax Related Expense and Income Categories
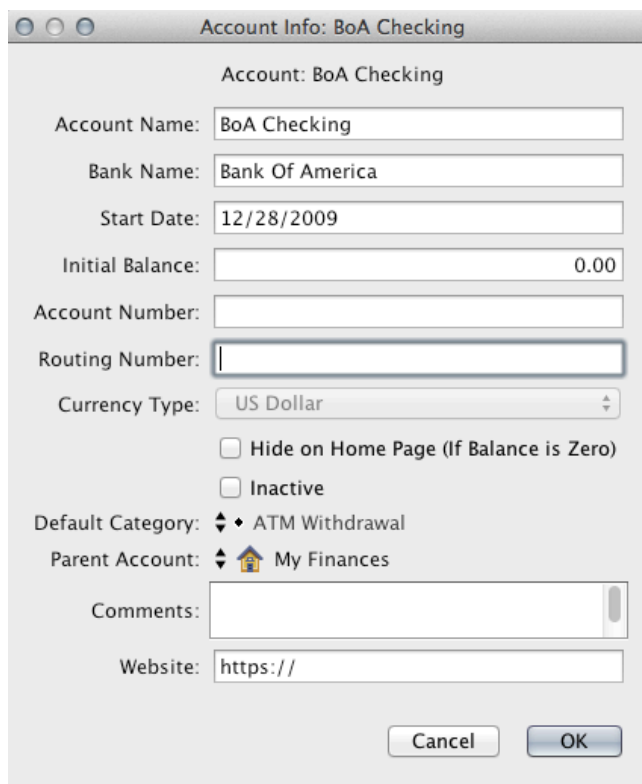
You can designate an income or expense category as "Tax Related." This will make reporting easier at tax time, and is available as an option in the Income and Expense and Detailed Income and Expense reports. For more information on using Reports, see Chapter 12.

Closing Accounts and Categories

If you have closed a bank account, or have categories you no longer have use of, you can mark these accounts as "Inactive" to prevent them from being shown in drop down lists in account registers. Inactive accounts are still accessible from reports, and can be unmarked as Inactive (*i.e.*, returned to active use) at any time. To mark an account/category as inactive, check the "Inactive" box. This item is distinct from the "Hide on Home Page if balance is zero" option.

Chapter 4: Register and Transaction Basics

Transaction Basics

A "transaction" is any change in the balance of your accounts, plus all the information about how much was spent or received and where the money went or came from. Transactions can be between a financial account and an expense or income category, or between two financial accounts.

Register Basics

The account register displays all transactions in the account or category, and is used to enter, edit, and delete transactions. It is visually similar to a paper checkbook register, except the calculation of balances and sorting of transactions is all done automatically.

To open a transaction register click on an account name either in the Side Bar or Home Page. For all accounts you will be presented with the register view (except Investment accounts where you will need to select the Register button).

Date / Tax Date	Check# ▲	Description / Memo	Category / Tags	C	Payment / Rate	Deposit / Foreign Amt	Balance
02/14/2012		Deli	– 2 splits –	✓	16.00		61.00
02/15/2012		Starbucks	Eating Out	✓	4.00		57.00
02/15/2012		Starbucks	Eating Out	✓	5.00		52.00
02/15/2012		Taxi	Travel	✓	7.00		45.00
02/15/2012		Massage	Body Care	✓	20.00		25.00

You can sort the transaction register by clicking on any column heading.

The filter buttons running along the top of the register make it easy to restrict the transactions displayed in your register. Click "All" to see every transaction in the register, or one of the time frames to see a sub-set of transactions. Clicking the symbol to the right of the New Transaction box toggles between showing Confirmed and Unconfirmed transactions together in the register, or showing Confirmed transactions in the top panel and Unconfirmed in the bottom as seen below.

Date / Tax Date	Check#	Description / Memo	Category / Tags	C	Payment / Rate	Deposit / Foreign Amt	Balance
04/03/2012		GrubHub / Sushi	Eating Out		19.00		–19.00
04/03/2012		PPCC Backup Funding / Bookstrand	PayPal Credit Card			25.99	0.00
04/03/2012		Inquirer / 26 weeks of the newspaper	Groceries		26.00		–25.99
04/02/2012		Ally Checking	Ally Checking		23.30		0.01
03/30/2012		Chad	*i* Groceries			17.00	23.31
03/30/2012	BALANCE	BALANCE CORRECT / 3/30 $6.31	BALANCE	✓	0.00		6.31
03/29/2012		RiteAid	*i* – 2 splits –	✓	42.69		6.31
		4 Unconfirmed Transactions					
04/05/2012		GOOGLE *OFFERS GOOGLE.COM/CH CA / GOOGLE *OFFERS GOOGLE.COM/CH CA	*i* ● Eating Out		5.00		–87.00
04/04/2012		PMN INQ DN SUBSCRIPTIO 08002222765 PA / PMN INQ DN SUBSCRIPTIO 08002222765 PA	*i* ● AA default		26.00		–82.00
04/04/2012		GrubHub	*i* ● Eating Out		37.00		–56.00
04/04/2012		GrubHub	*i* ● Eating Out		19.00		–19.00

Balance: $ –122.37

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Transaction Fields

You can create a transaction in any register except in a Loan Account (learn more about Loan Accounts in **Chapter 10** . Investment Accounts have a slightly different set of fields, which are explained in detail in **Chapter 9.** With the exception of Investment accounts all account registers have the same format, and contain the following fields:

Date The date on which the transaction occurs.

Tax Date The date of the transaction for tax purposes, if different from the normal transaction date. This is only displayed if the proper option is set in Moneydance → Preferences → General.

Check# Selecting the **{Print}** option will include that transaction when printing checks. Selecting the **<Next Check#>** option will insert the next sequential check number for that account. To edit the options for this field, go to the Home Page and open the Account→Edit Account menu item.

Description The person or entity who receives or gives the funds. To enter an address book entry in this field use the down arrow key. Address book entries are prefaced by a green @ symbol. For more information on using the Address book, go to **Using the Address Book with Transactions.**

Memo Any additional information. The exact dividing line between Description and Memo is mainly one of personal taste or financial institution download format.

Category The "other side" of this transaction. To make a transfer between accounts (from a savings to a checking account, for example) the account that the transfer is with should be selected in the Category field.

Tags Any tags you wish to assign to this transaction. For more information on using Tags, **see Creating Transaction Tags**

C A blank space here indicates the transaction is uncleared; a diamond indicates it is reconciling; and a green check mark means the transaction is cleared.

Payment Amount removed from this account and added to the account specified in the Category field described above.

Deposit Amount added to this account and removed from the account specified in the Category field.

Rate Specifies the exchange rate for inter-currency transactions. Automatically entered if you have installed the Quotes and Exchange Rates Updater extension. For information on manually entering an exchange rate, see Multi-Currency Support.

Foreign Amount Permits entry of the exact amount of the other currency in a multi-currency transaction. See Chapter 13 on Multi-Currency Support for more details.

Balance The current balance of the account; this field is always non-editable!

The Balance Box

When in the account register, your balance is listed in the lower right hand corner. Clicking on this box will allow you to see the various balance calculations. Some values are available only for Direct Connect Accounts.

Balance The total of all your transactions in an account register, regardless of cleared/uncleared status.

Current Balance The total of all your transactions up to and including today's date.

Cleared Balance The total of all transactions you have marked "cleared."

Confirmed Balance The total of all transactions you have confirmed.

Unconfirmed Total The total of all transaction that are marked as unconfirmed.

Ledger Balance The balance provided by the bank. This includes all "outstanding" transactions such as deposits that are still pending clearance.

Available Balance The current available balance provided by the bank when you last imported/download transactions.

Entering Transactions

To create a new transaction, click the New Transaction button at the top right of the Account Register screen. The New Transaction dialog box is located at the very bottom of your screen. You can also create a new transaction by typing ⌘+N (Ctrl+N). Double-click to enter an existing transaction.

Creating a Split Transaction

To split a transaction into several categories, open the Category drop-down menu from the New Transaction Box and select "Split" (or use the keyboard shortcut ⌘-L or Ctrl+L).

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To record a split, click the New Split button for each Category (⌘-N or Ctrl+N). Click the Done button when finished (⌘-W or Ctrl+W)).

To display the split information of a transaction in your register without opening the split editor window, press Option and hold your cursor over the transaction. (PC users hold down ALT while hovering with the cursor.)

Split transactions are the perfect way to enter a paycheck. See full details online here.

Right-Clicking and Multiple Selection

Right-clicking a transaction brings up the Transaction Editing Menu. (If you are using a single-button mouse, holding Control while clicking will also bring up this menu.)
From the right-click menu you can:

Memorize Creates a **transaction reminder.**

Duplicate Transaction Opens the New Transaction dialog box and fills in the current information which can be edited.

Show Other Side Opens the register of the other account/category involved in this transaction.

Mark as Uncleared Removes green check mark.

Mark as Reconciling Inserts diamond   mark.

Mark as Cleared Inserts green check mark.

Batch Change Allows you to make changes either to a single transaction, or to multiple selected transactions at one time. (See below for more details.)

Delete Deletes transaction.

Single Line Mode Sets the register to display only the Description line entries.

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Two Line Mode Sets the register to display both Description and Memo line entries.

Sort by Sorts the register by a specified set of variables. (See below for more details.)

Ascending Sorts the register from earliest to most recent date.

Show Transaction Details Displays all information associated with the transaction in the format it will be saved to the data file. Generally only used for technical support issues.

Using Batch Change

Right-clicking (CTRL-clicking for Macs) one or more selected transactions will bring up a context menu providing functions that can be applied to the selected transaction(s) One of these functions is Batch Change, which makes changes to the currently selected transaction(s). Batch Change allows you to make changes to the Description, Check#, Memo, Tags, Category, and Account fields in the register.

Changing the Category of a transaction changes the information which is currently in the Category field of the transaction. Changing the Account of the transactions will move them out of the current account (or category) register into a different account (or category) register.

Sorting the Register

Date Chronological by Date column.

Date Entered When you entered the transaction into the register.

Description Alphabetical by description field.

Amount Sorts by Payment and Deposits fields.

Cleared Status Groups transactions by status under the "C" field.

Account Groups transactions by account/category under the Category field.

Date/Status Groups transactions by date and status.

Date/Amount Groups transactions by date and amount.

Date/Check# Groups transactions by date and check number.

Check# Arranges transactions by check number.

Status/Check# Groups transactions by status and check number.

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Categorizing Your Transactions

You can view/customize your Categories by selecting the Tools → Categories menu. Categories are used to group similar kinds of income or expenses so that you can see how much you are spending or earning in each category.

Using the Address Book with Transactions

Moneydance's address book allows you to include information such as street addresses, phone numbers and email contacts for people and businesses. To add, delete, or edit addresses go to the Tool->Address Book.

| 04/16/2012 | Check# | ⇕ | @Food Lion | ⇕ | AA default | ⇕ | Charge | Payment | |
| | | | Memo | | Tags | ⇕ | | | |

You can select any entry from your Address Book from the Description drop-down menu in an account register. Description choices which point to address book information are marked with green @ symbols. **Address book entries must be used to print addresses on checks.**

Creating Transaction Tags

Transaction tags provide another level of expense or income tracking. While you may track your vacation in several categories, such as Lodging, Food, Gas, etc, a tag will permit you to easily track and run reports to determine the total cost of the trip.   In order to use tags in the register you must first create them. To add, modify, or delete tags, click Tools → Edit Transaction Tags.

Add a new tag. Click the "+" at the bottom left of the dialog box to generate a new line, and type over the word "Tag" to enter your custom name. Press the Enter key to store your tag.

Modify an existing tag. Double-click the tag to edit. Press Enter when you're done.

Delete a tag. Highlight the tag name and click the "-" at the bottom left of the dialog box.
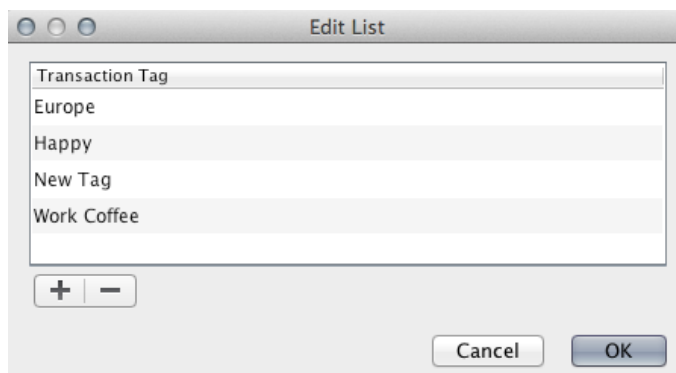
Entering Tags in the Register

Once you have created a tag in Moneydance it is available to be used in any transaction register except for Loan and Investment accounts. To enter a tag in the register, click on the Tags field (located below the Category field at the bottom of the register) to display your tags.. Click on the tag you want to use and press the Enter key. You can apply multiple tags to one transaction. Complete the process by pressing Enter.
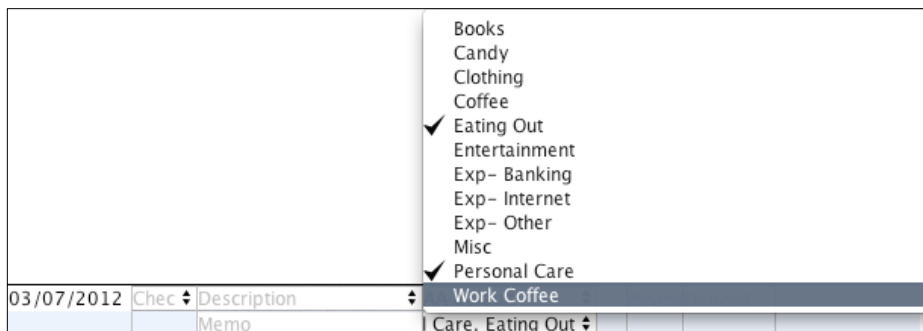
Reporting using Tags

Many Moneydance graphs and reports can be run using tags.

Graphs that can be filtered by tag are **Expenses, Income,** and **Income & Expenses.** Filtering by tag can include one, several, or all of your tags.

Reports that can be filtered by tags are **Cash Flow, Cash Flow Detailed, Income and Expenses, Income and Expenses Detailed, Transactions, Transaction Filter, Transfers**, and **Transfers Detailed.** Filtering by tag can include one, several, or all of your tags. The **Tag Summary** report is a powerful, highly customizable report for analyzing your tag data.

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Chapter 5: Online Banking and Bill Payment

Online Banking and Bill Payment

Moneydance supports direct connections to many banks and financial institutions. Moneydance uses a direct OFX connection to communicate securely across the Internet with properly equipped institutions.

To store passwords for your online banking, direct connect enabled accounts, you MUST encrypt your data file as described in Chapter 2. If you have encrypted your file but you do not wish to save this password in Moneydance, go to Online → Forget Online Passwords.

Direct OFX Downloading through Moneydance vs Downloading from your bank's website

A full and current list of financial institutions Moneydance has existing connections with is available **here**. If your bank is not on this list, please **make a request here** to see if we can create a connection.

Even if your financial institution does not support direct OFX connection, most financial institutions allow you to download your transactions from the financial institution's website and import them into Moneydance. For more information, see the section on **Downloading From Your Bank's Website**.

Direct OFX Downloading through Moneydance

First, make sure your account at the bank is properly enabled for application-based online banking via direct OFX connections. This type of online banking often requires a different login/PIN than the ones that are used for ATM or web-based banking.

Although Moneydance uses exactly the same OFX server connection protocol as Quicken, your bank representative may not know this, and may mistakenly believe they do not support the program. Calling your bank and saying "Please enable direct connect on my account such that I can connect to your servers directly with Quicken. Also give me the login credentials I need to connect Quicken to this service," should get you started. Some institutions impose a monthly or per-use charge for this type of service.

Some financial institutions will give you a temporary PIN, which you are required to change the first time you log into their direct connect system. To change your pin in Moneydance, select the account and click Online → Setup Online Banking → Change PIN.

Be sure to check our forums for tips on this process: **http://help.infinitekind.com/**.

Important Information on using a Direct Connection for the first time

The first time you connect to your bank through Moneydance, Moneydance will download all transactions available on your bank's server. This may result in duplicate transactions, especially if you have transferred data from another personal finance program. First, try to run through the Confirmation process to merge the duplicates, then delete any undesirable transactions.

Most banks only offer the most recent 30-90 days of transactions on their direct OFX connection server. To get transactions prior to this point you'll need to download and import files from your bank's website. Moneydance is able to import OFX, QFX, OFC, and QIF files, which are sometimes referred to by banks as "Quicken" or "MS Money" files.

Setting up Online Banking

To connect to your bank for the first time:

Open the transaction register of the account you would like to set up the direct connection. **Online banking downloads are ONLY available for Bank, Investment, and Credit Card accounts**.

From the menu bar at the top of the screen select Online → Set Up Online Banking.

Select "New Connection".

Select your bank from the list. Type your bank's name in the box at the top to more easily search through the list.

Enter your User ID and password.

Still not sure? Visit us online at <u>help.infinitekind.com</u>

Now select which of your bank accounts you would like to have associated with this Moneydance account. If you have more than one account with this bank you will need to be careful to match the proper bank account to Moneydance account.

Now you're ready to go! It may take a few minutes for Moneydance to download your history from your bank's server for the first time,

After successfully connecting to an institution once, that institution will appear in the Online drop-down menu and you will not need to use the "New Connection" button. Should you experience any problems connecting to your institution, please go to **http://help.infinitekind.com/** for assistance.

Downloading Transactions Through the Direct OFX Connection

Moneydance allows you to download transactions for an individual account by clicking Online -→ Download [Account Name] Transactions. You can download information for all accounts simultaneously by selecting Online -→ Download All Accounts.
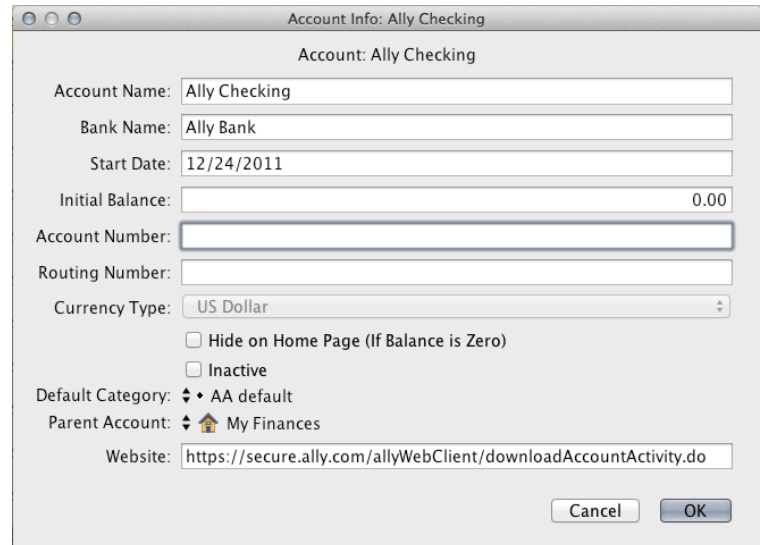
Once you've downloaded transactions you'll need to **Confirm them in your register.**

Downloading from your bank's website

If your financial institution does not support the direct online banking protocol used by Moneydance, you may still be able to download transaction files in QIF, .OFX, .QFX or .OFC. format. You can quickly access your transfer file on your bank's website by using the Open Account Website tool.

Using the Open Account Website tool

Clicking Online → Open Account Website will automatically open your browser to a page you've pre-set. Designate the page you'd like this function to open (your bank's home-page, a link to your transfer file, etc.) by typing in the URL once as prompted. To edit the account website, go to Account → Edit Account and enter the new URL in the Website field.
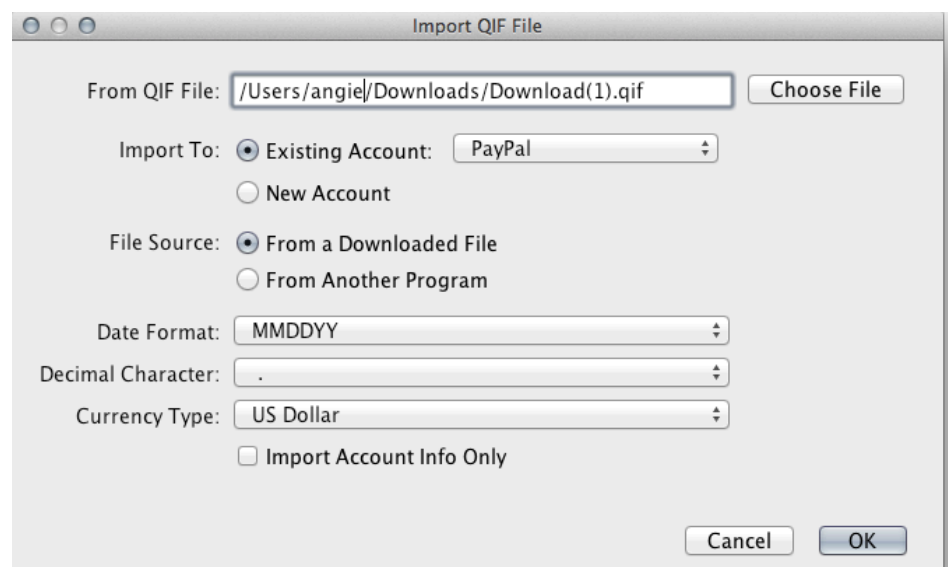
Performing the Import

Many web browsers will automatically ask which program you want to use to open the downloaded file. If your web browser prompts you in this manner, simply select "Moneydance" and the file will automatically be imported.

If your browser does not offer this option, import the file by opening Moneydance and dragging the downloaded file into the Moneydance program window, or by opening the File menu and selecting Import. The "Import file" dialogue box will appear. From here the process differs depending on what type of file you are importing- QIF or OFX, OFC, and QFX files.

Importing Quicken™ Interchange Format (QIF)

In the "Import To" field, check the "Existing Account" box and select the appropriate account from the list. Set "File Source" as "From a Downloaded File" and adjust the other options as necessary, then click "OK". Do NOT check the "Import Account Info Only" box.

Still not sure? Visit us online at help.infinitekind.com

Importing Open Financial Exchange (OFX) and **Open Financial Connectivity (OFC), or QFX files.**

Moneydance will attempt to match the imported account with your existing accounts and should identify the correct account in subsequent imports. If the correct account is not currently visible, select the account to which you wish to import and click "OK."
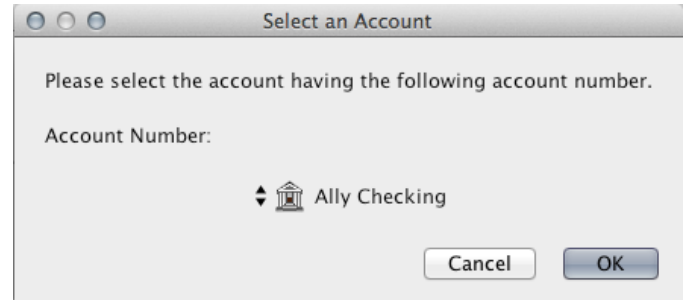
Confirming Downloaded or Imported Transactions

Moneydance will automatically offer a "Best Guess" categorization option for downloaded and imported transactions.

Once you have downloaded or imported new transactions you will review and accept them (or "confirm" them) into your register. At this time you may want to edit the best guess category, merge with an existing transaction or simply accept the transaction as it appears. The confirmation process is identical for downloaded and imported transactions.

When you have transactions in an account which need to confirmed, you'll see a **blue dot next to that account's name in your sidebar**.
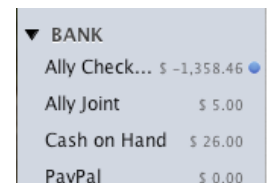
Downloaded and imported transactions are placed in your account's register by date of transaction and so may be dispersed throughout the register. There are two ways to easily identify new transactions in your register:

Click the Split Register Button. In the upper right corner of the register there is a button which will display your register split into Confirmed transactions in the top pane, and Unconfirmed transactions in the bottom pane. Click the button again to switch back the the combined view

Look for the "blue dot." All new transactions have a blue dot in the right of the Description field.

| 03/07/2012 | Withdrawal | *i* ● | Groceries | | 6.77 | −1,356.77 |
| | SEAMLESS SEAMLESS 800−905−9322 NY US | | | | | |

Moneydance attempts to recognize and auto-categorize transactions with similar payees and amounts, so once you have manually assigned a category to a transaction or changed it's description you can expect Moneydance to suggest the same category and/or description for similar transactions.

The Matching and Confirmation Process

When you highlight an unconfirmed transaction a matching panel will appear on the right side of the screen. Highlighted below this will be suggested options for you to choose how to handle the transaction. Select and click the desired option to process your transaction and click the "Confirm" or "Merge".

Current Transaction. Accept the transaction in it's current form as displayed in the register.

Original. Accept the transaction in it's original format as Moneydance has received it. This option will reverse any changes you've made to the downloaded transaction.

Merge Choices. Merges the downloaded transaction with the duplicate in the register.

Similar Payees. Changes the Description and Category to match the similar transaction.

Current Transaction
03/07/2012
Withdrawal   [Confirm]
Groceries
−6.77

Merge Choices
03/06/2012
Seamless food delivery   [Merge]
Eating Out
−6.77

Similar Payees
Rite−Aid   [Confirm]
Groceries

Eventbrite   [Confirm]
Entertainment

Withdrawal   [Confirm]
Lending Club

Once you have accepted the transaction into the register the blue dot disappears, and the "i" signifying the transaction has been imported remains.

| 12/08/2011 | Direct Connect Fee | *i* | Fee | 9.95 | 32.65 |

Tip: To have Moneydance automatically merge matching transactions go to Moneydance → Preferences → Network and check the "Automatically Merge Downloaded Transactions" option.

Automatically mark Confirmed transactions as cleared

To have your confirmed transactions automatically marked as cleared, click File → Preferences → Network, and select "Mark Transactions as Cleared When Confirmed". Some Moneydance users choose to use this option in lieu of manually reconciling.

Still not sure? Visit us online at help.infinitekind.com
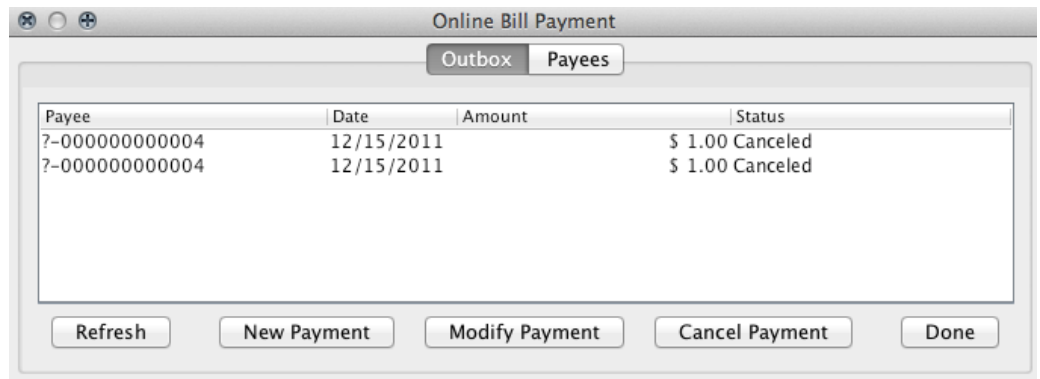
Setting up Online Bill Payment

Setting up Online Bill Payment uses the same procedure as setting up regular online banking. Note that not every financial institution which Moneydance supports for online banking will allow application-based online bill payment, so you may receive an error message if you attempt to set up bill payment with an institution that doesn't allow it.

Using Online Bill Payment

Once you've set up Online Bill Payment, go to Online-→ Online Bill Payment to begin creating an electronic payment.

First you will need to create a Payee entry for the recipient of your funds. Select the Payee tab to begin, click the Create Payee button to begin creating a new payee.
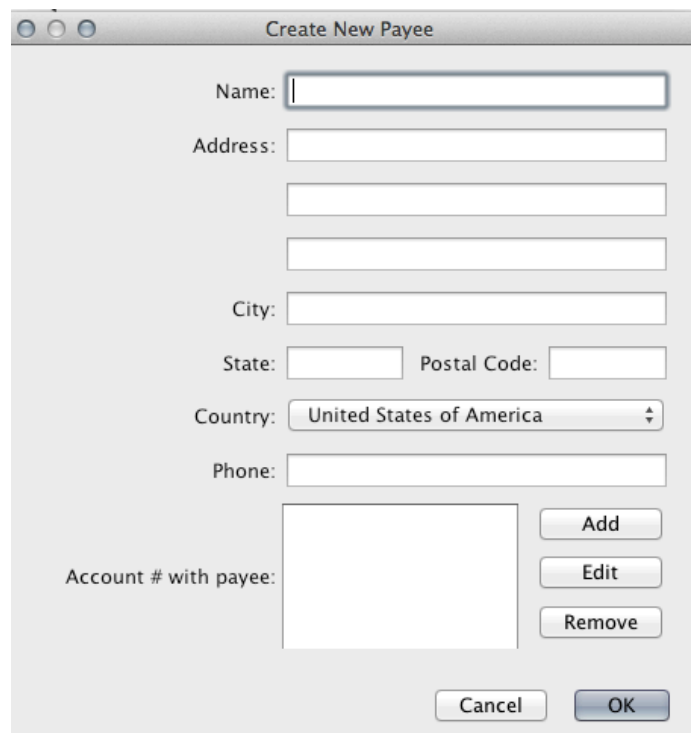
Enter the desired information for the payee. It's important to use the 2 digit abbreviation in the State field (if the payee is located in the United States).

If you have several different accounts with the same payee, such as with a credit card company, click the Add button to add each additional account number. To edit or delete an account number, highlight the number and click the Edit or Delete button.

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To create an online bill payment, click the New Payment button.

Select the payee you'd like to process a payment to, then click Next.

Fill the the appropriate amount, due date, account number with the payee, Category, and memo field (if desired).

Finally, click **Finish** to send the payment request to your bank's server. The payment request will be sent to your financial institution, and a corresponding new transaction will be created in the Moneydance account register.

You can date transactions for a certain amount of time in the future, as determined by your financial institution's policy. Please note that it may take a number of days for the payment to be processed and sent to the Payee, and some banks require that you set the "Due Date" of your online bill payment request a specific number of days in the future. You can set your Moneydance Preferences to automatically detect and **Observe Online Payment Date Ranges.**

Still not sure? Visit us online at help.infinitekind.com

Chapter 6: Reconciling your Account

Why Reconcile?

The purpose of reconciling an account is to ensure that neither you nor your bank have made a mistake in recording transactions. Reconciling accounts in Moneydance is akin to balancing a paper checkbook.

You can also choose to reconcile your account manually, or have all transactions received from your bank automatically marked as cleared. To do this, click File → Preferences → Network, and select "Mark Transactions as Cleared When Confirmed".

Preparing to Reconcile

To use the Reconcile tool, select Reconcile from the Account menu. You will be asked to enter an Ending Statement Balance, usually the balance listed on your most recent bank statement. You will also be shown a non-editable Beginning Statement Balance.

The Beginning Statement Balance on the reconcile window is a calculated value, which is

Initial Balance of the Account + Cleared Deposits - Cleared Payments

If the Starting Balance is not the same as what is on your official statement, then there is some discrepancy between your recorded activity and what the financial institution believes your balance was. You may wish to fix this by canceling your Reconcile attempt and entering additional transactions, or by changing the Cleared status of some transactions before beginning to Reconcile.

The "As of" date is only enabled if you download transactions for that account online. If this box is selected, then all transactions that were downloaded online on or before the date chosen will be marked as reconciling.

Still not sure? Visit us online at help.infinitekind.com

Reconciling

The Reconcile Accounts window lists all transactions in the account not currently labeled Cleared. Transactions labeled Reconciling will display with a diamond, while those labeled Uncleared will have a blank in the "C" field.

You can also choose from the following options:

Done Completes the Reconcile Process. All transactions labeled Reconciling will convert automatically to Cleared.

Finish Later Transactions will stay marked as Reconciling, and display an orange diamond in your register.

Unmark All Reverts an changes from the Reconciliation process. All transactions will return to Uncleared status.

Payments are listed in the left-hand column and deposits are listed in the right-hand column. Each will show a Cleared and Uncleared balance, which will change as you click on transactions to toggle them between Reconciling and Uncleared.

Reconcile your account by clicking on transactions which appear in both your official statement and the Reconcile window.

If a transaction in Moneydance does not seem to match, the error may be in your entry: you can click on it and use the Edit button to change its value in Moneydance. If you suspect the error is on the bank's end, you'll need to contact them to change their records instead.

Moneydance will display the Beginning Balance and Target Balance as unchanging values. The Current Balance displays the effects of your reconciling thus far on the Beginning Balance, and the difference between Current and Target Balance as Difference.

If you have marked all the transactions from your statement as Reconciling, and your Difference reads as zero, you have successfully reconciled your account! Your Current Balance and Target Balance are now the same.

Chapter 7: Using Reminders

About Reminders

You can use the Moneydance "Reminder" function to schedule reminder notes or transactions in advance. Reminders can either be one-time or recurring. There are two different types of reminders:

General Reminders are text notes that appear in the Calendar and on the Home Page according to a set schedule.

Transaction Reminders are transactions that appear on the calendar and Home Page according to a set schedule, and can be recorded into your register directly.

Create, Modify, and Delete Reminders

To create, modify, or delete reminders, bring up a calendar by clicking Tools → Reminders. To create a new reminder, click on the New General Reminder or New Transaction Reminder button. You can also click on a date in the calendar to enter a reminder for that date.

A recurring reminder offers a number of different date "tabs".   A reminder will occur on **all** dates you specify in ANY and ALL tabs.

Daily- Repeat the transaction every X number of days. This can be any number from 1 to 100,000. If you are paid bi-weekly you could set a reminder to repeat every 14 days. If there is a payment which needs to be made every 2 years, you could set it to repeat every 730 days.

Weekly- Repeat the transaction on every First, Second, Third, Fourth, Fifth, or Last Monday, Tuesday, etc of the Month. For example, a transaction could be repeated on the second and fourth Tuesday and Thursday of the Month.

Monthly- Repeat the transaction on specified days of Every, Every Other, Every Third, Every Fourth, or Every Sixth month. For example, a transaction could repeat on the 1st and 15th day of every third month.

Annually- Repeat the transaction on the same day, once each year.

Manually Applying Reminders

Upcoming and overdue reminders appear on the Home Page.

Click on a reminder to choose from the following options:

Defer Performs no action. Leaves the reminder in the overdue or upcoming list.

Record Enters the transaction into your register.

Acknowledge Removes the General Reminder from your Home Page.

Skip Skips only this instance of a recurring reminder.

Automatically Applying Reminders

When creating a Transaction Reminder, select **"Auto-Commit"** to allow Moneydance to automatically apply the reminder to your register a set number of days before the transaction is scheduled. Selecting "0" in the "Days Before Scheduled" field will apply the transaction to your account on the day it is scheduled. If the Auto-Commit box is not checked when you create your Transaction Reminder, the transaction will not be applied to your register until you select "Record".

Please note that it is not currently possible to set up auto-payments or initiate online bill-pay through the Reminder interface. **While "Record" and "Auto-Commit" will enter transactions into your register, you must still make payments manually.**

Chapter 8: Managing Your Budget

Creating a Budget Manually

To set a budget manually, go to Tools → Budget Manager → New. You can also work with an existing budget by clicking on that budget's name. To add a new budget item, press the "+" button and enter the appropriate values for each column. You can print and copy the budget from this screen.

Budget Name Name your budget.

Calculate See Calculating a Budget

Amount Enter the amount of money you'd like to budget for this category.

Category Click on the drop-down menu to select the category you'd like to budget for.

Interval Use the drop-down menu to select the frequency at which your budget will repeat. When selecting the interval, you can also choose whether you want the time period to be prorated or not.

Start Date Select the date you'd like your budget for this item to begin.

End Date Select the date you'd like your budget for this item to end. If you do not enter an end date, the budget will continue indefinitely.

Total Income/Expenses Use the drop-down menu to the left of these values to specify the time period for which you'd like this information to be displayed.

Note that if you have an expense or income item that has an irregular interval or changes amounts throughout the year, you will need to enter individual line items for each instance, using the Start Date and Interval fields to define them.

Still not sure? Visit us online at help.infinitekind.com

Calculating a Budget

To have Moneydance automatically calculate a budget based on your past spending, click the Calculate button in the Budget Editor window.

The Effective On field is the date you'd like your new budget to begin. In the Date field, select the range of transactions you'd like to have used in the calculations. If you're using the "Custom Date" option, use these fields. The final field allows you to select the range you'd like to use when calculating this budget- Annually, Tri-Monthly, Bi-Monthly, Monthly, Semi-Monthly, Tri-Weekly, Bi-Weekly, and Weekly.

Calculate
Moneydance will calculate a budget based on income and expenses for the time period of your choice.

Effective On:	12/01/2011
Date:	Year to date
Start Date:	01/01/2011
End Date:	12/12/2011
	Monthly

Cancel   OK

Monitoring a Budget

A Budget Report will show you how closely your income and expenses match your planned budget during a time period you specify. To access the report, click the Budget icon in the Homepage Sidebar. The report will display your budget by each category of income and expense, and will also total up your spending and show the related Budget Bars.

			Expenses:	$ 412.37		

My Finances   ⬍ Philadelphia Budget   Income: $ 400.00

Philadelphia Budget   Edit   Budget Manager

Amount		Category	Interval	Start Date	End Date	⬍ This month
100.00	to	Body Care	Monthly	12/01/2011		$ 74.00
50.00	to	Books	Monthly	12/01/2011		$ 3.99
50.00	to	Clothing	Monthly	12/01/2011		$ 66.34
10.00	to	Donations	Monthly	12/01/2011		$ 0.00
100.00	to	Eating Out	Monthly	12/01/2011		$ 57.00
200.00	to	Groceries	Monthly	12/01/2011		$ 64.26
100.00	to	Health Related	Monthly	12/01/2011		$ 0.00
300.00	to	Rent	Monthly	12/01/2011		$ 0.00
200.00	to	Savings:LT	Monthly	12/01/2011		$ 0.00
200.00	to	Savings:ST	Monthly	12/01/2011		$ 0.00
100.00	to	Stuff	Monthly	12/01/2011		$ 46.78
300.00	to	Taxes	Monthly	12/01/2011		$ 0.00
100.00	to	Travel	Monthly	12/01/2011		$ 0.00
100.00	to	Utilities	Monthly	12/01/2011		$ 0.00
100.00	to	Workout	Monthly	12/01/2011		$ 100.00
2,000.00	from	Income– M 2011	Monthly (not...	12/01/2011		$ 400.00

Sidebar items: Home Page, Reminders, BANK, BoA Check... $ 243.25, Cash on H... $ 40.00, PayPal $ 45.71, ASSET, Unpaid Inv... $ 400.00, BUDGETS, Philadelphia Budget, GRAPHS & REPORTS, Expenses, Income and ..., Budget, Cash Flow, D..., Income and ..., Investment T..., Transaction ..., Transactions, Transfers, Transfers, D...

Updater: You have the latest version of Moneydance

Budget Status Graph

You can also monitor your budget using the Budget Status Graph. The Budget Status Graph provides you a quick overview of your financial status compared to your budget, and will adjust automatically each time you record a change in your budget or enter a new transaction.

The Budget Status displays two elements:

Expenses The blue bar represents your actual expenses (the total spending in all categories in your budget) for the selected time period. If you over-spend, red and blue horizontal lines represent the amount of the over-expenditure as compared to your original budget.

Income The green bar represents the total of your actual income in all budgeted income categories for the time period selected. Compare the length of the Income Bar to the Expenses Bar to get a sense of incoming vs. outgoing transactions.

Clicking anywhere on the Budget Graph will bring up a chart of your budgeted categories, your spending, and the difference for each.

Category	Budgeted Amount	Actual Amount	Difference
Ally Holding	$ 250.00	$ 0.02	$ 249.98
Ally IRA CD:IRA CD 2011	$ 150.00	$ 0.00	$ 150.00
Body Care	$ 200.00	$ 313.80	$ –113.80
Books	$ 50.00	$ 48.76	$ 1.24
Clothing	$ 166.67	$ 276.41	$ –109.74
Donations	$ 25.00	$ 46.38	$ –21.38
Eating Out	$ 200.00	$ 265.96	$ –65.96
Entertainment	$ 50.00	$ 95.58	$ –45.58
Fee	$ 50.00	$ 69.13	$ –19.13
Gifts	$ 50.00	$ 28.99	$ 21.01
Groceries	$ 200.00	$ 253.09	$ –53.09
Health Related	$ 66.67	$ 39.00	$ 27.67
Home Stuff	$ 100.00	$ 343.69	$ –243.69
Insurance	$ 11.58	$ 93.00	$ –81.42
Rent	$ 700.00	$ 700.00	$ 0.00
Stuff	$ 100.00	$ 224.48	$ –124.48
Travel	$ 200.00	$ 527.34	$ –327.34
Utilities	$ 100.00	$ 0.00	$ 100.00
Workout	$ 100.00	$ 0.00	$ 100.00
Air bnb Income	$ 200.00	$ 300.50	$ 100.50
Income– M 2012	$ 3,000.00	$ 2,190.00	$ –810.00

Clicking on the budget name will let you select a different budget, choose the time period to be displayed, or open the budget manager window.

Still not sure? Visit us online at help.infinitekind.com

Homepage Budget Bars

Budget Bars provide a detailed graphical view of how you're managing your budget. By default, once you've created a budget using Budget Manager, the Budget Bars will be displayed on your homepage.

Budget Bars offer a graphical and numerical representation of how you are managing your finances. Each bar corresponds to a budgeted Category. The bar itself has several features:
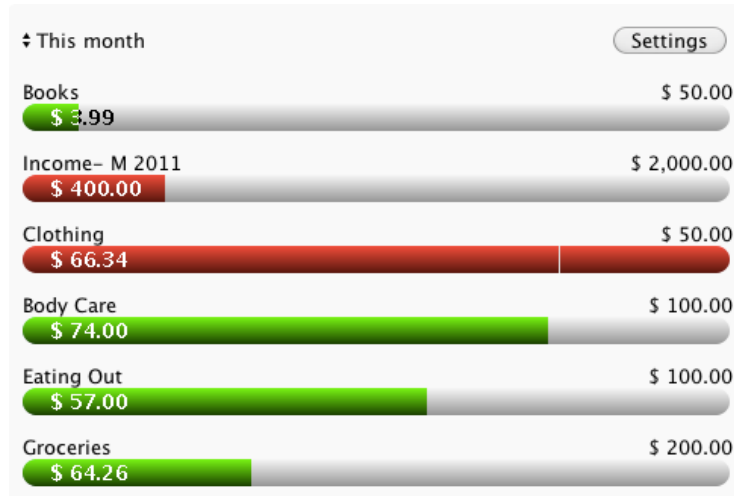
Category Name Located directly above the bar on the left.

Budgeted Amount Located directly above the bar on the right. This number represents the total budgeted amount for the selected time period.

Actual Spending Amount Located on the budget bar at the left. This shows the current spending in this category for the selected time period.

Color The color of the budget bar shows where you stand in relation to your budget based on a customizable color warning system.

Bar Length Current actual spending for the selected time period is represented as the horizontal length of the colored area.

Over Budget Limit In a budget you have overspent, a vertical line will appear in the budget bar to mark 100% of the budgeted amount.

Hovering over a budget bar will display the percentage of your budget for that category that is already spent. Hovering over the budgeted amount for that category will show the interval, time period, and budgeted total for that category. Right click on any bar to move it up, down, or delete it from the graph.

Customizing the Budget Bars

You can customize the Budget Bars by selecting the time frame, categories and order. Click the

Settings button above the Budget Bars to set your preferences.

Budget Select which of your budgets you would like to display.

Categories Click the Select button to choose which categories you would like to display and drag them to the "Included Items" window.

Show full category names. Check this box if you would like to see full category names displayed, such as "Bills:Electric" rather than just "Electric."

Show income bar limit as maximum. Checking this box will track income categories as if they were expenses, so that exceeding your income budget will display as being "over" the budgeted amount. Leaving the box unchecked will display the income categories in green.

Under. Categories in which you have spent less than your budgeted amount will display in the color selected here. The default color is green.

Warning Select the percentage of your budget to be spent before being notified that you're nearing your budget limit. You can also modify the default color (yellow) for "Warning" categories.

Over Select the percentage above your budget required for the Bar to turn red. You can also modify the default "Over" color.

Select the time period you would like to monitor by clicking on the double arrows at the top of the Budget Bars. To re-arrange budget bars, right-click on a bar to move it up, down, or removed entirely.

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Chapter 9: Tracking Your Investments

Tracking Your Investments

Investment accounts in Moneydance are used to aggregate and track the value of a set of securities, as well as calculate the balance that is created by all buy, sell, dividend, transfer, income and expense transactions.

Securities

Securities are units of value that can be aggregated and tracked in investment accounts. Examples of securities include stocks, mutual funds and bonds. The value of most securities relative to some currency can change over time. In Moneydance, all securities are recorded relative to your base currency but can be displayed relative to any other currency.

All of the securities in your data file are accessible via the Tools →Securities menu or by clicking on the Stock Prices link on the Home Page. You may add, remove or modify individual securities using this window. Editing a security allows you to view and modify the price and split history, current price, currency in which the price is displayed, ticker symbol, suffix, prefix and security name.

Lots vs Average Cost Purchases

In essence, the cost basis of a set of shares is the amount that was spent acquiring those shares. Moneydance currently supports Average Cost and Lot-based Cost calculations.

Average Cost This is the simplest calculation method, in which shares are assumed to have a cost basis equal to the average price paid for that security times the number of shares. This is the default selection in Moneydance.

Lot-based Cost This calculation method allows you to select which buy transactions (and individual shares within those transactions) were used to purchase the shares for each sale. This is the appropriate method to use the FIFO (First In, First Out) method of tracking your shares.

You can display and modify your investment holdings using three different options: Portfolio View, Register and Securities Detail.

The Portfolio View

The Portfolio view provides an overview of a single investment account. All securities in the selected investment account that have non-zero values are listed along with their current price, number of shares and the current value. The total value of the securities as well as the cash balance of the investment account are also displayed. If the investment account contains multiple types of securities (stocks, bonds, CDs, etc) then a graph is created showing the distribution of value across the different types of securities.
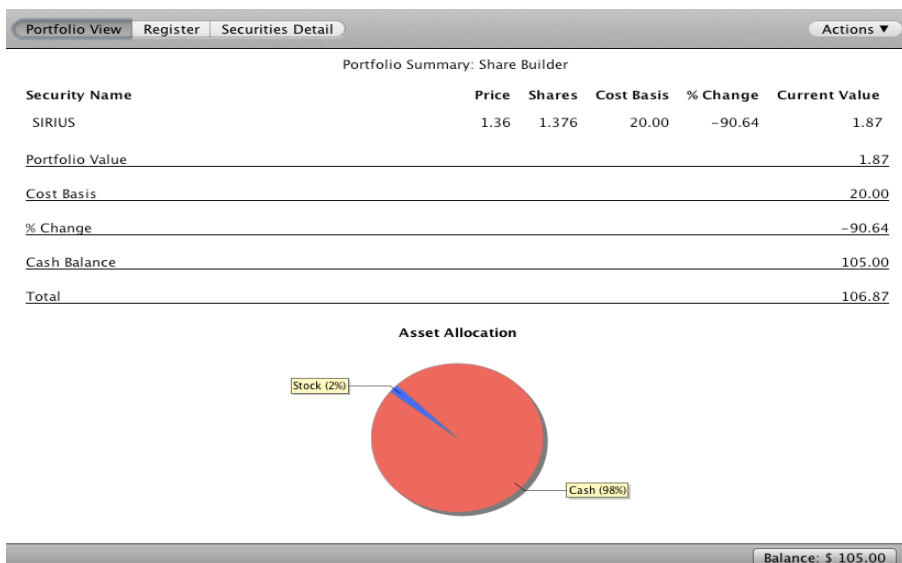
Portfolio View	Register	Securities Detail					Actions ▼

Portfolio Summary: Share Builder

Security Name		Price	Shares	Cost Basis	% Change	Current Value
SIRIUS		1.36	1.376	20.00	−90.64	1.87
Portfolio Value						1.87
Cost Basis						20.00
% Change						−90.64
Cash Balance						105.00
Total						106.87

Asset Allocation

Stock (2%)

Cash (98%)

Balance: $ 105.00

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The Investment Transaction Register

Clicking on a column header in the Investment Transaction Register will sort the transactions by that field, if possible. Additional functions are available by right-clicking (or control-clicking on a Mac) on the register or by clicking the pop-up icon in the top right corner of the register.

When editing transactions in the investment register, different fields may be enabled or disabled based on the type of transaction. The different fields are described below:

Date The date that the transaction was posted to the account.

Tax Date The date of the transaction for tax purposes.

Action The type of transaction. This can be one of the following:

Buy Purchase shares of a security from funds in the account.
BuyXfr Purchase shares of a security using funds from another account.
Sell Sell shares of a security and deposit funds into the account.
SellXfr Sell shares of a security, placing the funds into another account.
Div Dividends earned for a specific security and deposit funds into the account.
DivReinvest Dividends earned for a specific security and used to purchase more shares of that security.

DivXfr Dividends earned for a specific security and transferred to another account.
Short Sell shares of a security that you do not own, in the hope that those shares will go down in value and can be purchased for less.

Cover Purchase shares that were previously shorted.
MiscInc Miscellaneous income associated with a specific security.
MiscExp Miscellaneous expense associated with a specific security.
Xfr Transfer funds to or from this investment account, including income or expenses not associated with a specific security.

Check# If this account allows checks to be written from it, this field can be used to record the check number or other Check # field options.

Description General description of this transaction, or payee if this is a check or transfer.

Memo General notes on this transaction.

C Cleared status: blank means the transaction is uncleared, a diamond indicates the transaction is in the process of being reconciled, a check mark indicates that the transaction has been confirmed cleared.

Security The security that is associated with this transaction, if applicable.

Category The category to or from which expenses or income for this transaction are assigned, if applicable.

Transfer The account or category to or from which the funds for this transaction are transferred, if applicable.

Fee Category The category to which the fee for this transaction is assigned, if the fee is non-zero.

Shares The number of shares being purchased or sold, if applicable.

Price The price of the shares being purchased or sold, if applicable.

Amount The total amount of the transaction. If shares are being purchased or sold then this will be equal to the number of shares multiplied by the price, plus (or minus) any fees.

Fee The fee charged by your financial institution for this transaction.

Cash Balance Non-editable field which displays the cash balance of the account after this transaction is applied, in the order specified by the register sorting.

The Securities Detail
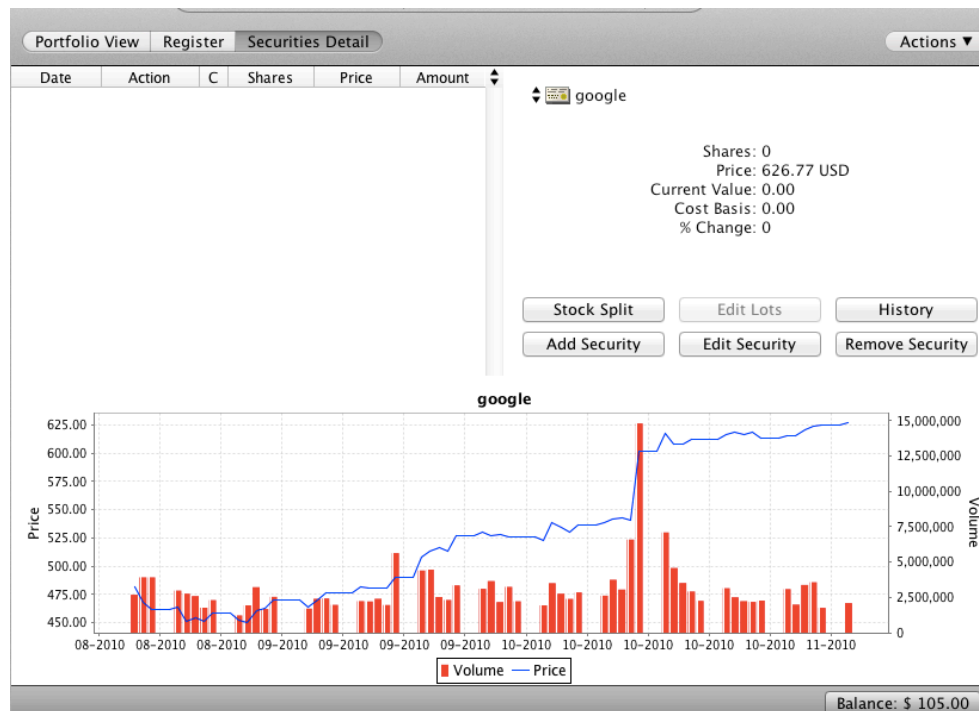
The Securities Detail view shows specific information about individual securities within the account. Information is displayed for the selected security in the pop-up list. You can customize the graph by

Ctrl+Click or right-clicking anywhere in the image field to bring up the following a number of options, including the ability to copy, print, and save the graph.

Transaction List A list of all transactions associated with the selected security within the current investment account.

> **Security Information** Details such as the number of shares owned, current price, current value, cost basis and the percentage change of value.

> **Security Functions** Buttons for recording a stock split, adding or editing a new security, editing the lot assignment, editing the price/volume history, and removing the security.

> **Performance/Volume Graph** This graph displays the price of the security over time (adjusted for splits) as well as the trading volume.

Adding New Securities to an Investment Account

Setting up securities in your investment account happens in three stages: creating the security, associating it with an investment account(s), and entering your holdings.

1. Creating a Security

From the "Securities Detail" portion of your investment account, choose Add Security → New Security. There are a number of fields you will need to enter:

Security ID A unique identifier of a security within Moneydance, it's not something that has any existence outside of Moneydance.

Security Name The name of the security.

Ticker Symbol Enter the symbol for the stock. Moneydance can access stock information from Yahoo! Finance USA, Yahoo! Finance UK, and Google Finance.
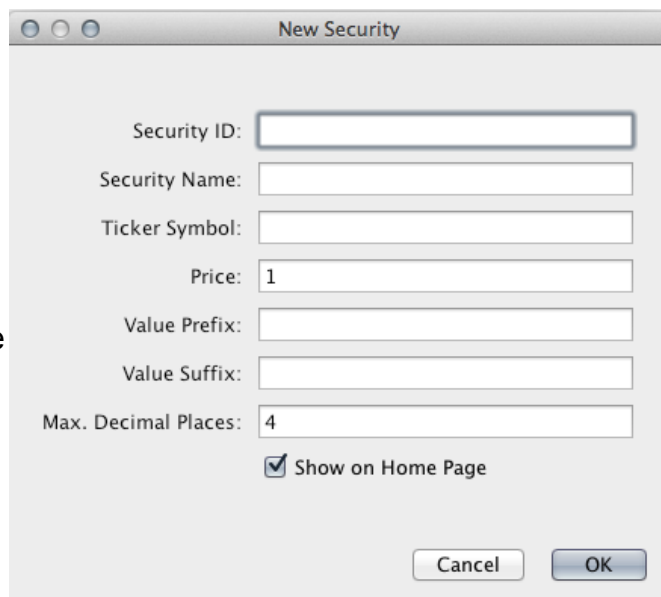
Price This value can be changed either from the "History" window or by using the extensions that automatically update prices.

Value Prefix and Suffix By default, holdings are measured in shares as in equity holding. If you have some other kind of denomination for your holdings (such as   contract for options) you can enter them here either as a prefix or a suffix to the price   per unit of the security.

Decimals Be sure to enter the same number of decimal spaces that are used in your   broker's share accounting. (In most cases this will be 2.)

Fill out the rest of the security information identifying it as a stock, bond, CD, option contract, etc. and the particular information unique to that type of security. Most of this information is just used for identification purposes and is not used in calculations of any kind within Moneydance. Creating a security using this method will automatically associate it with the investment account you are currently working in.

2. **Associating a Security with an Investment Account-** If you have already created your security, you can associate it with a particular investment account by opening the Securities Detail view and

clicking on the "Add Security" button.

3. Enter your Holdings. From the register you may now enter transactions that reflect your holdings for this security. If you are adding initial holdings, you can enter BuyXfr transactions with the category "Initial Holdings" as a custom income category to reflect that you already possess these securities at the creation of this account within Moneydance. If you are entering a transaction that is not an initial holding, be sure to enter as the category in the 2nd line "transaction fee" or "commission" to reflect applicable broker fees.

Methods of Entering Your Holdings

Tip: Regardless of which method you choose for entering your holdings, it is important to remember that **Moneydance will only download transactions** from your account when you import or download from your financial institution. Therefore, unless the initial purchase of the security is in the download, you will not have the complete information for your security. **You may need to manually enter transactions for the account to reflect your current holdings.**

Manual Entry

The most straightforward way to enter your holdings is to manually input all of the account transactions from the date of purchase to the current date into the register. This will allow Moneydance to track capital gains. **Learn more about the account register** as well as **how to enter transactions.**

Starting with a Current Balance

If you feel you have too many historical transactions to enter manually, or prefer to start from your current balances, you can do so. It is important to remember that if you start from the current balance and don't enter all the historical transactions, **Moneydance will not be able to track capital gains**.

If this is the method you choose, you must enter some form of "buy" transaction for all the shares of each security you own in the account. To add your current holdings for a security you can enter a Buy transaction for the total number of shares you currently own using the current market value. For example, if you own 50 shares of XYZ stock, enter a single Buy transaction for 50 shares (even if you purchased them over time), using the current market price. You could also enter the original basis for the stocks and the appropriate number of shares, which permits better tracking of your ROI. Repeat for each of your securities. Once you have entered each of your securities this way your account will show a large negative cash balance. To correct this, go to **Account → Edit Account** (make sure you're in the account you want to edit) and enter the cash balance number as the starting amount in the Initial Balance field (without the negative sign, of course).

Importing Security, Stock, or Mutual Fund Prices

Moneydance can automatically download price information from Yahoo! USA, Yahoo! UK, or Google Finance, allowing you to view the balance of your investment account without having to manually enter current data.

To add this extension, go to the menu bar and select Extensions → Manage Extensions, then find the Quotes and Exchange Rates Extension and click "Install". Click "Finish."You can now access the Quotes and Exchange Rates Extension from the Extension menu. Users who purchased Moneydance from the Mac App Store do not need to install this extension.

To customize which security prices will be downloaded, the currency of the security, and other factors, in the menu bar select Tools →Quotes and Exchange Rates (if you're purchased Moneydance through the Mac App Store) or Extensions->Quotes and Exchange Rates (if you've purchased from Moneydance.com). By clicking on the Ticker Symbol or Stock Exchange fields, you can edit this information for each security. Double-clicking on the Stock Exchange field will allow you to apply or edit the currency, suffix/prefix, or price multiplier for your chosen Stock Exchange.
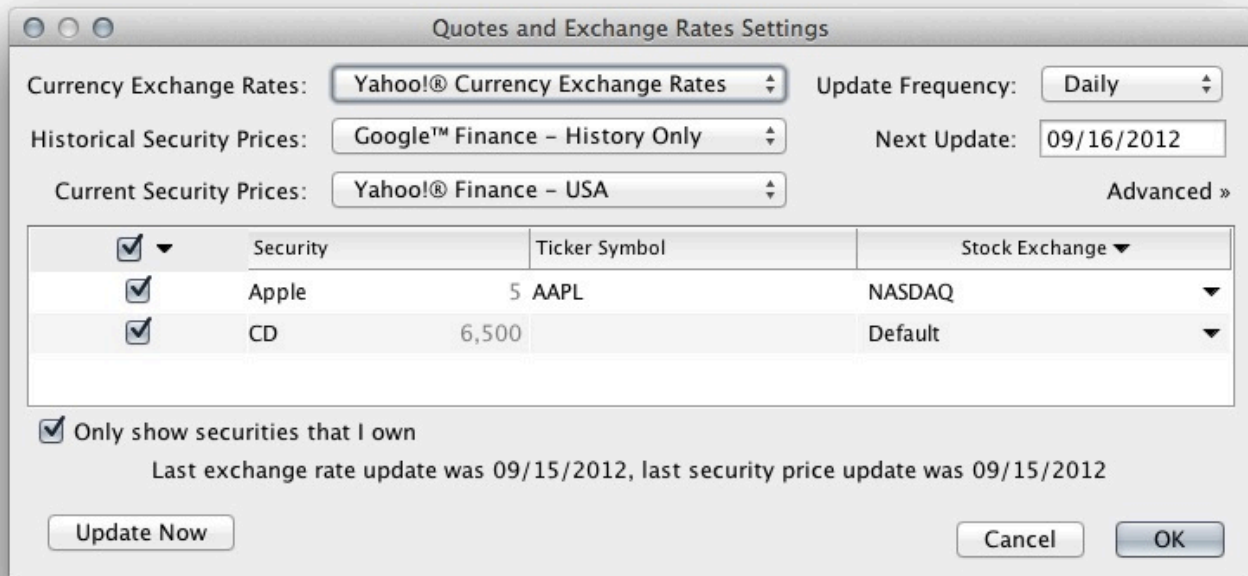
Price Multiplier A price multiplier of .01 for the London Stock Exchange (Pence) allows you view these prices in British Pounds.

You can also customize the Quotes and Exchange Rates settings as follows:

Currency Exchange Rate The default setting, "Yahoo! Currency Exchange Rate", tells Moneydance to update all currency exchange rates using information from Yahoo! based on your chosen Update Frequency, or when you click "Update Now" in the Extension window.

Historical Security Prices Choose Yahoo! Finance USA, Yahoo! Finance UK, or Google Finance as the source for historical security price updates within Moneydance. Moneydance will apply updates based on your chosen Update Frequency, or when you click "Update Now".

Current Security Prices Choose Yahoo! Finance USA or Yahoo! Finance UK as the source for current security prices.

Update Frequency Choose the interval at which the extension will update rates and prices.

Next Update Shows the date of the next scheduled update. Edit this field to schedule an update on a different date.

Only Show Securities that I Own Tells the Extension to only list securities that you have associated with an account. (View all the securities you have created in Moneydance by clicking Tools → Securities.)

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Clicking the "Advanced" button will allow you to test whether quotes and price histories are available for the securities you select. To run a test, click "Test" in the Advanced window. If Moneydance is able to download the information, check marks will appear in the "Test Results" field, along with a current quote. If the information is not available—the ticker symbol is incorrect, or the data is not accessible from the source you've selected-- "X" marks will be shown.

Current exchange rates, security histories, and current quotes will automatically be integrated into your Investment accounts. To view this information, click on an investment account in the Home Page Sidebar, select "Securities Detail", and then choose the security you'd like to view.

You can also view the price and volume history of each of your securities by selecting "History" from the "Securities Detail" page of an Investment account.

Integrating Manually Entered Security Prices

If you've entered stock prices when entering transactions that aren't available for download via the extension, you can still integrate these prices into the security history. First, open the Securities Detail view and click History. Then click Import...

Finally, select "Import from Transactions" and click "Import". The information from your security transactions will be integrated into your security's history.

You'll need to repeat this process for each security you'd like to import information for.

Chapter 10: Managing Debt

Loan and Credit Card accounts are essentially specialized Liability accounts. The most prominent feature of Liability, Loan and Credit Card accounts is that they usually have negative balances. These account types generally represent money that you owe and have a negative effect on your net worth.

Credit Card Accounts

A credit card account is used to keep track of your current balance on a single credit card. The balance on a credit card represents your current debt on the credit card.

A credit card account can store information such as card number, expiration date, interest rate (labeled APR), and bank name for your convenience. You do not need to enter any of this information if you do not desire. None of these values, including the interest rate, affects the operation of the account. You can specify that the credit card is a child (or sub-account) of another account.

Loan Accounts

Currently it is not possible to create new transactions directly in a loan account. Instead, you can create transactions in another account with the Loan account selected in the Category field, so you can record a payment against the loan's principal. Remember that if you are manually creating a payment into a loan account, you'll need to create a Split transaction to divide your payment into principal and interest, or else create two separate transactions.

When creating a loan, you may enter payments manually, or choose to schedule a recurring transaction reminder which will allow Moneydance to track how many payments have been made on your loan, how many are left, and the interest to principal ratio.

Scheduling Loan Payment Reminders

Recording loan payments in Moneydance can be made easier using loan payment reminders. These are special reminders that automatically split the payment between principal, interest and escrow amounts based on the settings of a loan account. To create a loan payment reminder, open the loan account and then click the Actions → Payment Reminder button/menu. This will display a window where you can modify the accounts, categories, and schedule the payment reminders.

Most financial institutions use slightly different methods of calculating the interest on a per-payment basis, so you should verify these amounts against the principal and interest amounts in your payment schedule.

The Loan Calculator Tool

The Loan Calculator calculates the amount of loan payments, as well as the total interest and total paid for a loan. It is located under Tools → Loan Calculator.

To complete this screen, follow the steps below.

• Choose the appropriate currency.

• Input the principal amount you intend to borrow.

• Input the anticipated interest rate you'll be charged.

• If appropriate input the loan points.

• Input the number of payments per year. Use the drop down arrow if necessary to change the number of payments.

• Input the number of years over which you will be repaying the debt.

The Loan Calculator will calculate the principal and interest for each subsequent payment until the loan has been completely repaid. The loan calculator will also summarize the total payment that you will make (principal plus interest), the total interest that you will pay, and the total amount you will pay (both principal and interest added together).

The Moneydance Loan Calculator also provides a "Points vs. Rates" scenario. Many lenders will offer a lower rate in exchange for "points" paid up front. The "points" refer to a percentage of the loan amount that is paid at the time the loan is given. Paying this initial fee in exchange for a lower rate often makes sense if you expect to keep the loan for a certain period of time. Click on the Points vs. Rates tab to access this feature. The Points vs. Rate tool will show you the break-even point for any two combinations of points and interest rates. To show a comparison between two scenarios, fill in the information in the top portion of the screen and Moneydance will assist you with making a recommendation as to which financing choice would be best.

Entering an Existing Loan

The following instructions are for setting up a loan account with a fixed rate that has been in existence and you have been making payments prior to using MD. You will need to know the original loan amount, the correct interest rate, the current loan balance, the correct mortgage payment (principle plus interest), and the additional escrow amount, if any. First we will setup the loan, including the reminder. Then we will edit the loan to get the correct balance and number of payments remaining.

1. Setup a new Loan account. From the Menu select Account > New Account > Loan. Click Next.
2. When the Create Account: Loan gui appears fill in the fields carefully.
3. Name the Loan. Call it Home Mortgage or something meaningful to you.
4. Enter the ORIGINAL amount of the loan. This will calculate a loan payment in the Calculate Payment field further down in the gui. (The original amount is available on your loan disclosure documents or from previous mortgage statements).
5. Enter the correct interest rate. This will recalculate the loan payment. (The loan rate will be available from your annual mortgage statement).
6. Payments per year defaults to 12. Change this only if your loan is structured differently.
7. Enter the number of payments. A 30 year mortgage will have 360 payments. This will recalculate the loan payment and it should be equal to your actual loan payment before any escrow payments, mortgage insurance, or other charges are added. If it is not even close, then some of the above figures you entered are incorrect.

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8. Set the Interest Category to the appropriate category. (I use Mort Interest because it is a tax deductible expense and I can create a report to generate the figures at tax time). I believe that the standard set of accounts has Mortgage Interest as a sub account of Bills, which seems stupid to me. You may need to create this expense account prior to setting up the loan. You can always Cancel and start again.
9. Enter the Escrow Payment amount. This recalculates the Payment Amount and it should equal exactly what your payment is each month.
10. Select the appropriate Escrow Account. This is where we could really use a split choice, as most escrow accounts include at least taxes AND insurance. I use Escrowed Property Tax even though I know that the amounts in the category include Insurance too. The standard set of accounts offers Tax: Property Tax.
11. Enter the original first payment due date in the Start Date field.
12. Click OK
13. A window pops up that asks if you would like to transfer this amount of this loan to an account. Answer NO. If you answer YES, MD is going to put the loan proceeds in an account, like a checking account.
14. Another window will pop up and ask you if you want to create a Reminder. Answer YES.
15. The Reminder gui pops up.
16. Enter something like Mortgage Payment in the description field.
17. Enter the current due date in the First Date field. This is different from the Start Date entered previously.
18. Select Monthly, Date to be reminded, from Checking, leave check number blank, enter the name of the mortgage holder in the Payee field.
19. Note that the Total Payment, including the escrow amount, is equal to your monthly payment.
20. Click OK
21. The Loan should appear in the Sidebar and on the Homepage with the original loan balance.
22. Select the Loan from the Sidebar and note that the loan information appears in the upper right hand corner. The # of payments remaining is 360.
23. From the Menu select Account > Edit Account.
24. When the Account Info: Loan interface appears, select Specify Payment and enter your regular monthly payment amount.
25. Go back up and change the Principal field to match the Current Balance of the loan provided by your mortgage holder.
26. Click OK.
27. A window pops up that asks if you would like to transfer this amount of this loan to an account. Answer NO. If you answer YES, MD is going to put the loan proceeds in an account, like a checking account.
28. Select the Loan from the Sidebar and note that the loan information appears in the upper right hand corner. It should now be correct for Principle Remaining, # of payments remaining, and the Upcoming Payment should have the correct Principle and Interest amounts, as well as, Escrow amount reflected.
29. If you use the Reminder to initiate (enter) the transaction for your mortgage payment in MD going forward, the correct amortization should be calculated automatically for this loan.

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Chapter 11: Extensions

Please note- If you purchased Moneydance through the Mac App Store you will need to manually download and import extensions from our website. If you have any questions about this process you can get in touch with our helpful support staff online here www.moneydance.com/help

Adding and Deleting Extensions

To add, delete, or update an extension, go to the menu bar and select Extensions → Manage Extensions.
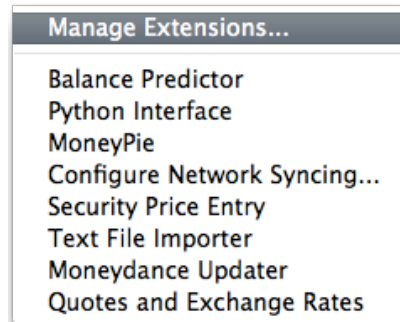
Find the desired extension in the list and click either Install, Delete, or Update as desired.
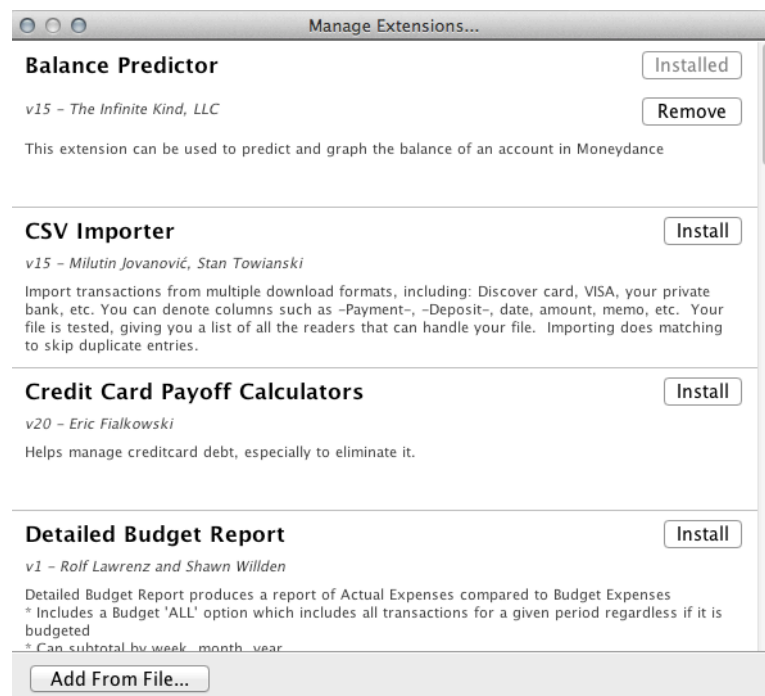
To add an extension from a file, click the "Add from File" button in the bottom left-hand corner of the dialogue box.

Moneydance Approved Extensions

Moneydance has a number of extensions available that can be accessed from the Extensions menu.

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While some of these extensions have been developed by external developers, they have all been examined by our team for security and approved for safety.

Balance Predictor This extension can be used to predict and graph the balance of an account in Moneydance

CSV Importer Import transactions from multiple download formats, including: Discover card, VISA, your private bank, etc. You can denote columns such as -Payment-, -Deposit-, date, amount, memo, etc. Your file is tested, giving you a list of all the readers that can handle your file. Importing does matching to skip duplicate entries.

Credit Card Payoff Calculators Helps manage credit card debt, especially to eliminate it.

Detailed Budget Report Detailed Budget Report produces a report of Actual Expenses compared to Budget Expenses, and includes a Budget 'ALL' option which contains all transactions for a given period regardless of budgeted/unbudgeted status. The report can be subtotal by week, month, or year. You can also choose to include subtotaled budgeted and difference amounts. Budgeted amounts are only given in the period it is expected to be paid.

Extra Investment Reports Reports on investment performance, raw data dump to CSV at user-designated location. Reports: Two-Date reports with accounting and performance data ('From/To'), and a Single-date, standardized report ('Snapshot'). Also data dumps of transaction data and securities prices

Find and Replace (This extension requires Java 6) A handy tool for cleaning up or reorganizing your data, and ad hoc reporting. This plugin requires Java 6 to function, see the Moneydance About window to check the Java version.

Handybank Synchronizer Enables synchronization of Moneydance with HandyBank for Android

Import List (This extension requires Java 6) Import List monitors a directory and displays its transaction files in Moneydance's homepage view. From there, the files can be imported into Moneydance. *This extension is particularly useful when used in conjunction with the [Open Account Website tool.](#)*

Investment Profit Calculator Displays a list of accounts and securities. You can check the profit/loss made on each stock.

Moneydance Updater Checks for new versions of Moneydance and can upgrade your copy of Moneydance to the most recent version available.

Money Pie Additional interface to Moneydance's built-in budgets. This extension provides an overview of your budget settings, showing multiple months simultaneously, and making it easier to work with budgets that have variable spending.

My Position Stuff you need to know about your finances.

Payoff! Debt Calculator Lets you calculate payoff date and interest amounts for all, or just part of your debt.

Python Scripting Interface Provides a python scripting interface for Moneydance.

Quotes and Exchange Rates Updater Downloads security prices and exchange rates from Yahoo! and Google

Text File Importer Allows you to import formatted text files into Moneydance.

Externally-Available Extensions

There are a number of third-Party extensions developed for Moneydance which are available online. Many of these extensions are wonderful tools, but have not been examined by the Moneydance developers for safety or security. Use caution and your own judgement when using these tools. If you are developer who would like your extension approved and "signed", or considered for inclusion in Moneydance's extension menu, please contact us **through our online support site.**

Chapter 12: Graphing and Reporting

Graphing and Reporting Overview

The graphing and reporting functions in Moneydance enable you to view your financial data in many different ways. Reports are text-based, while graphs are visual representations of your data.
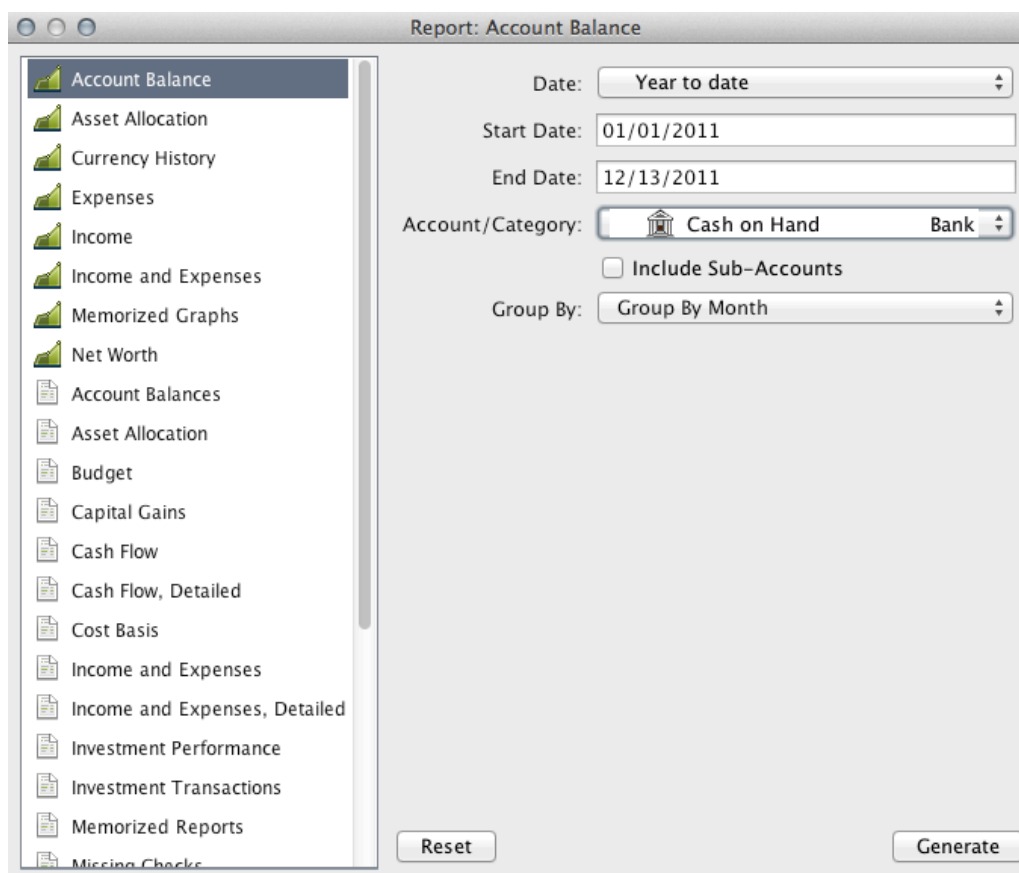
To create a report or graph, go to Tools → Graphs and Reports. This will display a window where you can select the type of report or graph as well as any settings (such as start date, end date, accounts, categories, etc). Once you have selected the graph and entered the settings, click the "Generate" button to display the report or graph. You can also access graphs and reports from the sidebar.

Graph Types and Uses

The following graphs are available in Moneydance.

Account Balance Displays the balance of one account over a certain time period. You can choose whether or not to include the balance of sub-accounts in the graph. This graph can display the balance by day, week, month or year.

Asset Allocation Displays the division of your assets, including securities, cash, and other assets.

Currency History Displays the value of a currency or security (including stocks, mutual funds, etc.) over time relative to any other currency or security. This graph can display the currency or security value grouped by Day, Week, Month or Year.

Expenses Displays a selection of expense categories over a period of time. You can choose to

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display expenses incurred from all accounts or a subset of accounts. This graph can display expenses grouped by different time periods including Day, Week, Month or Year, can be filtered by tag, and displayed as either a stacked or cumulative graph. You can also limit the graph to display the Top "x" number of expense categories, by spending.

Income Displays a selection of income categories over a period of time. You can choose to display income which passes through all accounts or a subset of accounts. This graph can display income grouped by different time periods including Day, Week, Month or Year, can be filtered by tag, and displayed as either a stacked or cumulative graph. You can also limit the graph to display the Top "x" number of income categories, as sorted by amount of income.

Income and Expenses Displays a graph comparing your income and expenses over a period of your choosing. You can choose to display income and expenses over all accounts or a subset of accounts. This graph can display income and expenses grouped by different time periods including Day, Week, Month or Year, and can be filtered by tag.

Net Worth Displays your net worth over a certain time period in terms of a currency of your choice. This graph can be customized to include all accounts or a subset of accounts. This graph can display your net worth grouped by Day, Week, Month or Year.

Memorized Graphs Displays a list of graphs that you have memorized. Selecting a memorized graph from the list will let you regenerate that graph, using your current data. Date ranges such as "this year" apply to the current year, not to the year in which the graph was memorized.

Report Types and Uses

The following reports are available in Moneydance.

Account Balances Displays your account balances on a specific date in a currency of your choosing for a specified set of accounts. Settings include the option to display balances for all account types, and the option to also display accounts that have a zero balance.

Asset Allocation Displays the division of your assets, including securities, cash, and other assets, and can be grouped by time period.

Budget Displays your actual income and expenses for any given time period compared to your income and expenses as specified in a budget. This report will convert the income and expenses in a budget to pro-rated amounts for the time period you have chosen. You can also choose to include categories not defined in your budget, and/or to include items with zero actual and budgeted amounts.

Capital Gains Displays a summary of the transactions used to buy and sell securities and the gains made on those securities.

Cash Flow Displays income earned and expenses incurred for a given time period for all or a sub-set of accounts. This report can be grouped by time period and filtered by tag, and displays the total for each account but not transaction details.

Cash Flow, Detailed Displays the same information as the Cash Flow report, but includes the transaction details.

Cost Basis Displays the cost basis of securities that you currently own. This can be compared to the current value of those securities to determine the success of those investments. Settings include the option to display the cost basis for all securities, for securities under a certain account, or for a specific individual security.

Income and Expenses Displays a summary of your income and expenses. You can specify which income and expense categories to include in the report, as well as the source accounts. This report can be filtered by tag, grouped by a time period, and can be set to include liability/loan accounts.

Income and Expenses, Detailed   Same as the Income and Expense report except that it also lists the individual transactions that make up the totals.

Investment Performance A snapshot of how your portfolio is performing based on returns and annual ROI, over any given period of time, for any accounts and/or securities you choose. Ability to display zero balance accounts.

Investment Transactions Displays investment transactions, with numerous subtotaling options.

Missing Checks Displays a list of transactions with numeric check numbers while highlighting any gaps between check numbers.

Net Worth Displays your net worth using the current balance, including transactions with dates in the future, or your cleared balance. You can select which types of accounts contribute to the net worth in this report.

Portfolio Displays a detailed look of your holdings by account and/or security for any given period of time. Ability to display zero balance accounts.

Tag Summary Displays a summary of all transactions marked with a particular tag. A sub-set of accounts can be selected, and the report can be grouped by time period.

Transactions Displays transactions for a one or all accounts for a specified time period. Settings include the option to include transactions for sub-accounts, filter transactions by tag, display memos, or sub-total the transactions by day, week, month, year, account, payee or check number.

Transaction Filter A highly customizable report. If the "And (Intersection)" box is checked the report will display transactions which meet ANY of the report criteria, if the "Or (Union)" box is checked the report will display transactions which meet ALL of the report criteria.

Transfers Displays the movement of funds between selected accounts, offering filtering by tag and grouping by week, month, quarter, or year.

Transfers, Detailed Similar to Transfers report, but breakdown displays individual transactions instead of just account/category totals

VAT/GST If you use the VAT/GST features in Moneydance, this will display a summary of the VAT/GST-applicable expenses and the total VAT/GST paid for a given time period. The VAT/GST report can be generated for specific categories or for all applicable categories.

Memorized Reports (Only available using the Tools → Graphs and Reports menu) Displays a list of reports that you have memorized (see below for how to memorize a report). Selecting a memorized report from the list will let you regenerate that report, using your current data. Date ranges such as "this year" apply to the current year, not to the year in which the report was memorized.

Memorized Graphs and Reports

After generating a graph or report, there will be a "Memorize" button on the window displaying the results. Clicking this button will save the settings that were used to generate this graph or report to

the list of memorized graphs or reports.

To reproduce a memorized graph or report select the "Memorized Graphs" or "Memorized Reports" entry in the Graphs and Reports window and then choose the name of the memorized graph or report. Links to memorized graphs and reports are also available in the shortcuts section of the Home Page, and individual memorized reports can be added to the sidebar by clicking the + button at the bottom of the sidebar.

If you memorize a graph or report with the time period set to something other than "Custom Dates," then the time period applies to the date that the report is generated as opposed to the date on which it was memorized.

Exporting Graphs and Reports

After generating a graph or report, there will be a "Save" button on the window displaying the results.

Clicking this button on a graph window will allow you to save the graph as an image file on your computer.

Clicking this button on a report window will allow you to save the data in the report to either an HTML (for use in a web browser), tab-delimited, or comma-delimited (CSV, for use in a spreadsheet) file.
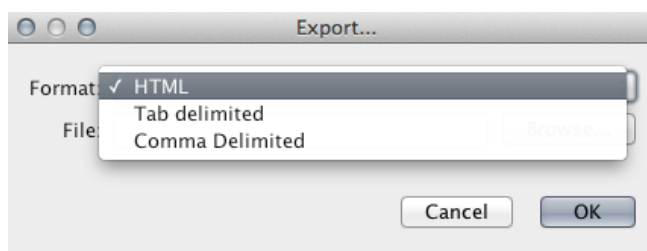
Reports also contain a "Copy to Clipboard" button to more easily transfer data to a spreadsheet.

Tax Related Reporting

Both the Income and Expense and Detailed Income and Expense reports can be used for tax reporting. If you have created income and expense accounts designated as Tax Related and/or created Transaction Tags referencing taxes, you can use these as criteria for generating reports.

Once you have marked income and expense accounts as Tax Related (see Chapter 3 for details), you can now use the Only Tax Related filter in the Income and Expense and Detailed Income and Expense reports. This will allow you to produce reports showing all your tax related items for any time period you choose.

Chapter 13: Multi-Currency Support

Adding, Editing, or Deleting Currencies

Moneydance was originally designed to provide a way to deal with multiple currencies in an easy and flexible manner. You can even make up your own currencies, as long as the "Currency ID" (the standard, three letter identifier for currencies such as USD, GBP or EUR) is unique. You might want to make up your own currency if, for example, you would like to track something other than money (jellybeans, gold bars, or shiny pebbles) using an account in Moneydance.

You can access the list of currencies using the Tools → Currencies menu.

Currencies can be added, removed, or modified from this list.

The attributes of a currency, such as the current exchange rate, or the exchange rate at any date in the past, can also be modified by selecting the currency and clicking "Edit".

To automatically update your currency history with the latest rates from Yahoo install and run the Quotes and Exchange Rates Updater extension.

Cross-Currency Transactions

In the instance where a transaction occurs between an account in one currency and an account or category in a different currency, Moneydance will default to the current exchange rate.

Every entry field that accepts an amount can automatically convert amounts based on exchange rates. For example, when entering the amount of a transaction in a EUR (Euro) account, entering 123 USD in the amount field will automatically convert and replace one hundred and twenty three US Dollars with the equivalent amount in Euros.

Entering the Exact Amounts on Both Sides of a Foreign Currency Transaction

Enter the amount in account's base currency in the "Payment" or "Deposit" field, and the other currency amount in the "Foreign Amount" field. This field is directly below the Deposit field.

The Translate Currencies Tool

The Translate Currencies tool shows the conversion from an amount in one currency to other currencies. To access it, select Tools → Translate Currencies.

Input the currency that you are converting from in the first field (by default the base currency is displayed in this field). Input the amount you want to convert. The currency translator displays the equivalent amount in all currencies managed by Moneydance.

Still not sure? Visit us online at help.infinitekind.com
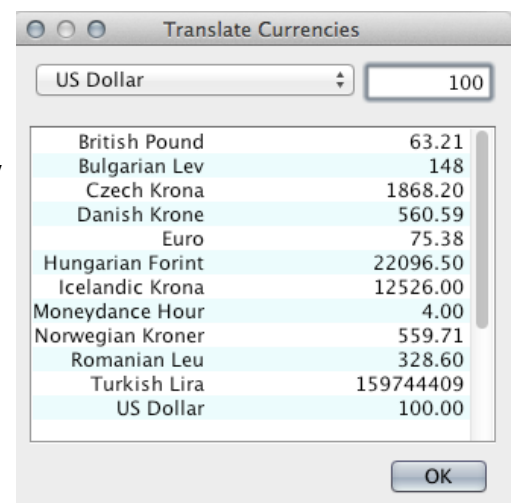
Chapter 14: Moneydance Menus

Moneydance's menu bar makes it easy to access the program's powerful tools.

The File Menu

New Create a blank data file.

New Transaction Allows you to enter a new transaction into your register.

Open Open a different Moneydance data file.

Import Import QFX, OFX, OFC, QFC, or QIF files.

Export Export data in QIF, XML, and tab delimited formats.

Delete Deletes your entire data file.

Encryption Password-protect your Moneydance file.

Syncing Set up syncing between Moneydance and your iPhone, iPad, or iPod touch.

Archive Saves older transactions to a separate file, with the option of purging old transactions from your current file. Archiving may cause issues with data files containing investment accounts, please use caution.

Print Checks From within individual accounts only- prints checks from the current account.

Print Transactions From within individual accounts only- prints transactions from the current account as they are shown in the register.

Preferences For Windows users, find Preferences under the File Menu. On a Mac, look under the Moneydance Menu.

The Edit Menu

From this menu you can **Undo, Redo, Cut, Copy, Paste,** and **Select All**.

Find Sends cursor to the Search/Find box.

Advanced Search Brings up a dialog box with advanced search options.

The View Menu

Show Budget Status Shows the Budget Status graph in the status bar.

Show Net Worth Graph Shows the New Worth graph in the status bar.

Hide Status Graph Show no graph in the status bar.

Hide/Show Side Bar Hides or Shows the Side Bar.

Home Page Shortcut to the Home Page.

The Account Menu

Items under the Account menu operate on the account that is currently open in the main window. From here it is possible to Edit, Delete, or create new accounts AND categories. The Reconcile item brings up the reconcile tool.

When this menu is accessed while your Home Page is open, you can create custom entries for the "Check#" field, delete items, or re-order items by accessing "Edit Account." menu.The program must be closed and re-opened before these changes will take effect.

Still not sure? Visit us online at help.infinitekind.com

The Online Menu

Download all Accounts Downloads transactions for all accounts enabled for Direct Connections with your bank.

Open Account Website Automatically opens your browser to a page you've pre-set. Designate the page you'd like this function to open (your bank's home-page, a link to your transfer file, etc.) by typing in the URL once as prompted. To edit the account website, go to Account → Edit Account and enter the new URL in the Website field.

Set up Online Banking Set up online banking for the currently shown account.

Set up Online Bill Pay Set up online bill payment for the currently shown account.

Online Bill Payment Open the online bill payment window.

Send Online Payment Send online payment.

Download Transactions Downloads transactions from current account only.

Confirm Selected New Transactions Confirms recently downloaded or imported transaction for the current account.

Forget Online Passwords Forgets passwords for direct connect enabled accounts. To remember your account passwords, your file must be encrypted.

The Tools Menu

Accounts Print a chart of accounts, and add, edit, or delete accounts.

Categories Print a chart of your categories, and add, edit, or delete categories.

Currencies Display currencies associated with the current file.; add, modify, or delete currencies; set base currency for data file.

Securities Add, edit, or delete securities.

Reminders Displays the calendar and reminder list tool.

Budget Manager Displays the budget management tool.

Address Book Add, edit, and delete address book entries.

Graphs and Reports Brings up a graphs and reports dialog box.

Edit Transaction Tags Add, edit, or delete transaction tags.

Translate Currencies Brings up the currency converter tool.

Calculator **D**isplays a simple calculator.

Loan Calculator Brings up the loan/mortgage calculator.

In order to use the VAT/GST functionality you must first enable it in the preferences window. Select Moneydance (or open the File menu on a Windows or Linux computer) → Preferences → General and check the "Use VAT/GST" option.

VAT/GST Settings Specify which categories are to be used with VAT/GST, the rate for each category, and to which expense category you'd like the VAT/GST assigned.

VAT/GST Transactions Displays a list of all the transactions for a specified account that have VAT/GST applied to them. You can also use this window to override the default rate applied to

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each transaction.

    Quotes and Exchange Rates Downloads currency and security prices.

The Extensions Menu

Add new features to Moneydance by downloading extensions from our website or by loading them directly from a file. If you purchased Moneydance from the Mac App Store, you will not see an Extensions menu unless/until you install one or more extensions. See Chapter 11 – Extensions for more information.

The Window Menu

Shows a list of the currently open windows and an option to minimize the current window.

The Help Menu

    License Contains Moneydance end user license agreement.

    Online Support Brings you to our online support forum and user guide.

    Register Moneydance Tells you whether your copy of Moneydance is registered and allows you to enter your license key. (Not visible if purchased from the Mac App Store.)

    Console window Displays detailed error information.

    About Moneydance Provides information about what version of Moneydance/Java you're running, as well as translation credits. On a Mac this item is located under the Moneydance menu.

Chapter 15: Tax Reporting

Setting up VAT/GST

To enable VAT/GST support in Moneydance, make sure that the "Use VAT/GST" option is enabled under Moneydance → Preferences → General (or File →Preferences →General on a Windows or Linux computer).

VAT/GST support in Moneydance depends on your configuration of VAT/GST rates for different categories of expense or income. To set these rates, select the Tools → VAT/GST Settings menu. This will display a table where you can enter the tax rates for each category of taxable expense or income, as well as the category to which the taxes on the taxable category will be assigned.

Once a category has been assigned a tax rate and tax category, any transactions that have been assigned that category will be split into two parts — the tax part, and the normal income/expense part. The tax part of the transaction will be assigned to the tax category. This splitting of transactions is subject to the "Apply VAT/GST" check box in the transaction editor remaining checked.

If you have a large number of transactions that have not been split you can use the Tools → VAT/ GST Transactions menu to display all of the transactions to which VAT/GST may apply (according to your settings) so that you can quickly set the rate or tax amount for each one.

Exporting data for U.S. Tax preparation

Moneydance currently has an extension available in beta which allows users to export data as .txf files, which can then be imported into tax preparation software.

Here are some tips if you would like to use this extension:

By default when the extension is installed there are already a number of mappings created.

Clicking on one of the items in the left hand list will show the item it is mapped to in the right hand list. If you click in the right hand column you can change which item it is mapped to.

There should only be one item selected on the left and the right at any one time.

Do not select more than one item at a time.

You can download the TXF Export extension at **http://moneydance.com/preview/**. Once the file is downloaded you can install it by selecting the Extensions → Manage Extensions, choosing the "From a File" option, and navigating to the the downloaded file. **Please keep in mind that this is beta software, and therefore may contain bugs and cause problems.**

Still not sure? Visit us online at help.infinitekind.com

Chapter 16: Importing Information from other Programs

If you intend to import an extremely large body of data (such as several years' worth of Quicken™ financial history) and/or if your QIF file includes a large number of split transactions or investment-related transactions, we strongly advise the following steps:

Make certain you are using the most recent version of Moneydance.

Try to create an account structure which is identical in terms of account names to what you had in Quicken™ or MS Money.   This should cut down on the number of new accounts generated by the import process. It is possible to do this quickly by running the import once with the **Import Account Info Only** check box selected, correcting any account errors, then importing without that option selected.

When importing, please select the MMDDYY date format, regardless of the date format you have selected for your Moneydance data file.

Please note that Moneydance cannot directly open Quicken or MS Money files. These programs use a proprietary data file format. Moneydance can import QIF files which these programs are able to export. These files will make it possible to transfer most of your account information and transactions into Moneydance. It is not possible to export/import your payee lists, reminders, recurring online bill payments, or recurring transactions. If your file contains stock splits in investment accounts, this information may not transfer properly in the QIF file and will need to be re-entered.

Note: Due to limitations in the QIF file format, it is possible that some transactions (especially transfers between accounts) will be duplicated during the import process. This is especially true if you exported to multiple QIF files or if you have accounts in multiple currencies. If the balances in Moneydance and your other application do not match up exactly then it may be necessary to find and remove these transactions. The Find and Replace extension can be very helpful in doing this.

Importing Data from Quicken™

Transferring financial data from Quicken™ into Moneydance requires that the data first be exported from Quicken™ into a QIF file. This can be accomplished from the File → Export menu option within Quicken™.

There are essentially two types of QIF files: those that contain only one account's worth of data and those that contain all account information for multiple accounts. The import process is slightly different depending on whether your QIF file has one or many accounts in it.

It is highly recommended that you export all your Quicken™ data into **a single QIF file**. Doing so makes the import process much simpler and less error prone. If your version of Quicken™ provides the option to export "all accounts" please choose this option.

IF YOU EXPORTED ALL OF YOUR QUICKEN™ DATA INTO A SINGLE QIF FILE FOLLOW THESE INSTRUCTIONS

1. If this is the first time you have run Moneydance you will be presented with 3 options. Click the button that says "Import File." If you already have run Moneydance and have an existing Moneydance data file select Import from the file menu.

2. A file browser will be displayed. Use it to locate your QIF file. Select the file and Click"OK."

3. A window called "Import QIF File" will be displayed. From this window set the "File Source" to "From Another Program."

4. Set the currency for the accounts you want to import.

5. Also ensure you select the option "Import Account Info Only."

6. Click "OK."

7. Check that the accounts were created correctly. Particularly check the currency type for each account if using multiple currencies. *Change them if necessary now as you cannot change the currency of an account once it contains transactions.*

8. To import the data into the new accounts select Import from the File menu.

9. The "Import QIF File" window will be displayed again. From this window set the "File Source" to "From Another Program." This time do NOT check the "Import Account Info Only" box.

10. From the "Import To" option select "New Account."

IF YOU EXPORTED YOUR DATA INTO MULTIPLE QIF FILES, ONE PER ACCOUNT, FOLLOW THESE INSTRUCTIONS

1. If this is the first time you have run Moneydance you will be presented with 3 options. Click the button that says "Import File." If you already have run Moneydance and have an existing Moneydance data file select Import from the file menu.

2. A file browser will be displayed. Use it to locate the first of your QIF files. Select the file and Click "OK."

3. A window called "Import QIF File" will be displayed. From this window set the "File Source" to "From Another Program."

4. Set the currency for the account you want to import.

5. Also ensure you select the option "Import Account Info Only."

6. Click "OK."

7. To import the data into the new account select from the file menu.

8. The "Import QIF File" will be displayed again. From this window set the "File Source" to "From Another Program." This time do NOT check the "Import Account Info Only" box.

9. From the "Import To" option select "Existing Account" and select the Moneydance account that you want to import the data into.

10. Click OK and repeat these steps for all the accounts you want to import.

Importing Data from Microsoft Money

Before beginning, note that Microsoft Money will not export an account you have closed in Microsoft Money to a QIF file. Re-open any closed accounts that you want to export before exporting from Microsoft Money.

1. In Microsoft Money open the file that you want to export.

2. Select File → Export.

3. Click Loose QIF, then click OK.

4. In the File Name box, type a name for the account that you want to export. Give the files

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descriptive names so that you don't get confused later. Investment accounts will require two files, one for the investment transactions and one for the cash transactions. That's because MS Money treats them as two separate accounts internally (if you selected this option when you began using MS Money) . Loan accounts cannot be exported. We'll deal with that later.

5. When prompted to select the account type you want to export, click Regular or Investment for the account being exported, then click OK.

6. In the Account List box, click the account that you want to export, then click Continue.

7. When Money is finished exporting the account, click OK.

8. You must repeat the steps above for each account you want to export.

9. *Create the accounts in Moneydance before you begin importing the files.* **This is an important step.** *Make sure you name the accounts with the exact spelling used in MS Money.* You'll need to create two accounts in Moneydance for each investment account. One will be of type of "Investment" and the other will be "Bank." The bank account will contain the cash transactions from the investment from MS Money (if you have a cash related investment account from Step 4). This is just a temporary account used for correctly importing the data. You will combine the transactions and delete this account later. Go ahead and create your loan accounts in Moneydance as well. *Remember to use exact spelling.*

10. Import the QIF files. Make sure you land each QIF file into the corresponding account in Moneydance you created in step 9.

> a) Select Import from the file menu.
>
> b) The "Import QIF File" will be displayed. From this window set the "File Source" to "From Another Program."
>
> c) From the "Import To" option select "Existing Account" and select the Moneydance account that you want to import the data into. Remember, to select the "Bank" account when importing the cash portion of the investment accounts.
>
> d) If done correctly every account will get populated with the correct transactions...even the loan accounts.

11. Move all transactions from the temporary "Bank" accounts you created for place holders for the cash portion of the investment accounts from MS Money into the one and only corresponding investment account in Moneydance. You can do this by using Moneydance's Batch Change Tool. Delete the temporary place holder account in Moneydance. Moneydance will contain the cash transactions in the root of the investment account. That's the way it should be.

12. Edit the loan accounts in Moneydance. When you click done Moneydance will ask if you want to transfer the loan balance to another account. Select yes and choose the account that received the loan proceeds. This may be a checking account if it was an unsecured loan or it may be an asset account if there was an asset that was acquired. You may need to modify the transaction later to account for closing costs, etc.

13. Organize your accounts and categories. The Find and Replace Extension can be very useful in changing the categories of a lot of transactions at once, as is the Batch Change tool.

14. You may need to make a few balancing entries in some of the accounts to get things balanced correctly. That's because MS Money is not a double-entry system.

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Importing Data from Quicken Essentials

To import from Quicken Essentials for Mac, select this option when opening the program for the first time. You can also import from QE by opening Moneydance, open the File menu, select the Import option, and navigate to your QE file. This will import your Quicken Essentials into a new Moneydance data file.

Common issues and solutions when transitioning to Moneydance

My foreign currency transfers are all using the wrong exchange rates.

I am afraid I have bad news. QIF files do not contain any currency or exchange rate information. Moneydance is using the current rate on all foreign currency transfers. There is no way to get the correct exchange rate information out of Quicken for your transactions. To confound things even more you are going to get duplicates for every foreign currency transfer because the amounts are different on each side and MD can't match them up.

If you have a lot of foreign currency transfers in Quicken and you want to move to any other personal finance program you may want to consider starting your data set from the beginning of the year rather than trying to import all of your data.

The dates on my transactions are wrong after the QIF import, and many now have dates in the future.

The QIF file can store the dates in one of 3 different formats. The QIF file doesn't tell Moneydance which format it is using. The date format used in the QIF file is not necessarily the same as the date format the user had specified for display purposes in Quicken. The Moneydance QIF import window has a "Date Format" option. You should create a new blank .md file and do the import with one of the other "Date Format" options that they haven't tried. Repeat until the dates right

Why are my account balances all wrong?

If it is not one of the above problems the most likely cause is the QIF file did not include an initial balance transfer as the first transaction for the account. Some QIF files include this initial balance transfer some don't it depends on the version of Quicken you are using. You need to set the initial balance on your accounts in Moneydance manually. To do this go into the account register in Question and select Account->Edit Account. You can set the initial balance there. If you have stock splits in your Quicken accounts these may not have transferred to Moneydance and may need to be recreated.

There are a number of categories in MD with x's at the end of the category name.

These were hidden categories that Quicken was using behind the scenes for various reasons depending on the version of Quicken. Quicken included them in the export. Some might be used for the initial balance transfer. I have seen others that include a number of $0.00 transactions that look like they were used for storing budget information. Generally speaking these xxxxx categories can safely be deleted. However you should look at the transactions inside the category to make sure before deleting it.

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Chapter 17: The Moneydance iPhone & iPad App

The Moneydance mobile app is a free companion to the desktop version of Moneydance, and is meant to allow entry and modification of transactions while on the go. Accounts, categories and recent transactions are synched to your iPhone, iPad, or iPod Touch and transactions entered or modified on your mobile device are synched to your data file. The app protects your information using industrial-strength encryption (192-bit DESede). You can also secure your app on the iPhone, iPad, and iPod Touch with a 4 digit PIN.

The app offers remote syncing via Dropbox.. Syncing via Dropbox allows you to sync all of your devices remotely anywhere you have access to the internet. Transactions entered when you don't have internet access will be sync'd the next time you connect to the internet.

1. If you do not already use Dropbox, you will need to download and install it from www.dropbox.com
2. In the menu bar, go to File →Syncing.

3. Click the "Enable Button.

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4. Create an Encryption Password

The password used to encrypt your data when syncing via dropbox is shown below. Please note that changing this password will require disconnecting and re-syncing Moneydance on all devices that sync with this file.

Encryption Password: [   ]

Cancel   OK
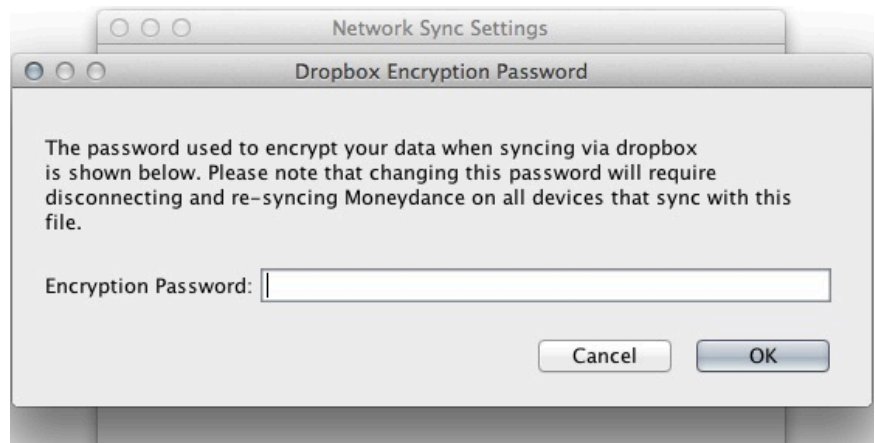
5. Install the Moneydance app on your iPhone, iPad, or iPod touch, and click "Dropbox"

Verizon 7:02 PM 42%
Sync Options

Connect to Dropbox

Not Connected

Select the File -> Syncing... menu to enable syncing in Moneydance on your desktop. If you do not have this menu, install the Network Synchronizer extension and select the Extensions -> Configure Network Syncing menu

6. Click "Connect to Dropbox"

7. You'll be taken to Dropbox's website to give the Moneydance app permission to access your Dropbox.

Verizon 2:09 PM 74%
Dropbox Cancel

Dropbox

Moneydance wants access to your Dropbox.

This app can see and modify any file in your Dropbox.

Email

Password

Sign in

New to Dropbox? Get the App!
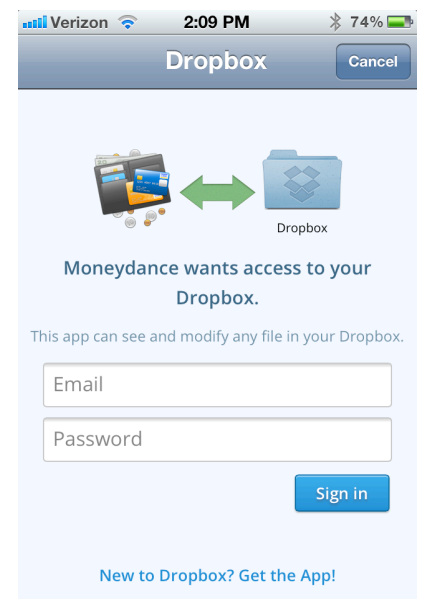
8. If you have more than one file enabled to sync via Dropbox, choose the file you'd like to sync.

Verizon 11:33 AM 98%
Sync Options

Sign Out of Dropbox

Connected as Angie

Refresh

Select File to Sync

My Finances
/Users/angie /Dropbox/Angie's Moneydance/Angie's Account Philly forward.md

My Finances
/Users/angie /Documents/For iOS installation.md

Still not sure? Visit us online at help.infinitekind.com
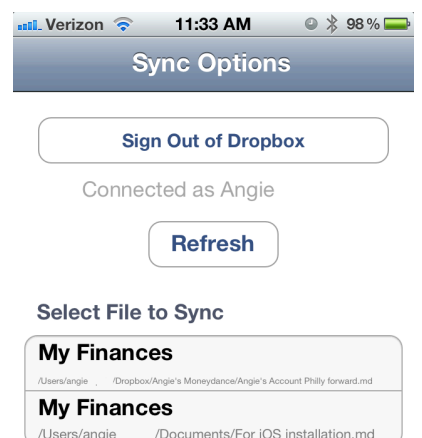
9. Enter the Encryption Password you created earlier.

It may take a few moments for the initial sync to complete and for your account information to be displayed, and then you're all set!

Moneydance 2012 does not currently support local wifi based syncing.

Still not sure? Visit us online at help.infinitekind.com

Chapter 18: Advanced Topics

How it works: Double-Entry Bookkeeping

Moneydance uses the double entry method of accounting. This means that every transaction is a link between accounts; the value of one account will increase and another will decrease when a transaction is made. Accounts that represent a cost to you will have positive balances, meaning that a positive balance in an expense account suggests that you have had an expense in that area. For example, if you pay your $100 heating bill with money from a checking account, the $100 will be subtracted from your checking account, and the heating expense category will increase by $100.

Auto-Complete

Moneydance has an auto completion feature for transactions. Transactions can be auto completed by typing in the payee field. With each keystroke, past transactions are searched for payees with names that begin with the text already entered. If a matching transaction is found, the rest of the current payee field is filled in with the matched payee value. At this point you can either continue to type, or use the TAB key to continue to the next field. Using the down arrow while auto-completion is active will display all address book entries and recent payees that begin with the letters that have already been entered and allow you to select one of them. You can opt to have auto-complete be case sensitive or non-case sensitive. You can edit this preference in the File→Preferences→General menu item.

How to move your data file to a different location in Moneydance 2012

If you already have your data in Moneydance 2012 but would like to start sharing it on Dropbox or another shared folder, or simply store your data outside the Moneydance library, follow these instructions

If you obtained Moneydance 2012 from the Mac Apple Store you will not be able to do the below steps due to limitations imposed by Apple regarding the 'sandboxing' of Apps. We are working on an integrated sync mechanism that will allow you to desktop-to-desktop syncing in future releases of Moneydance 2012.

While Moneydance 2012 is open, go to Help -> Show Documents Folder.

Still not sure? Visit us online at help.infinitekind.com
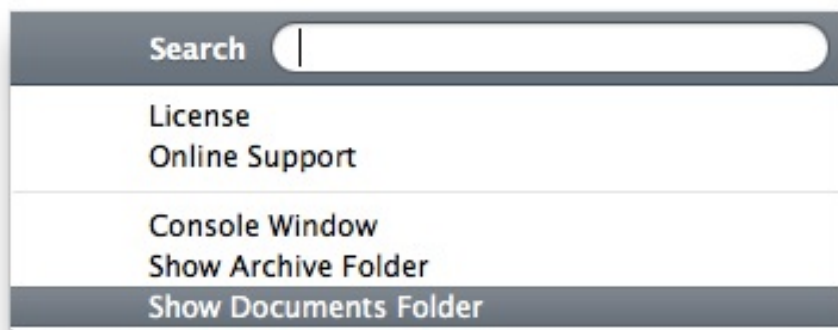
This will open a file browsing window. Close Moneydance, but keep this file browsing window open. You will see a folder in your file browser that looks like *yourfilename*.moneydance.   Move this folder to its new location. You only want one copy of this folder on your system, so it is important to move the file to the new location and delete it from the Documents folder.
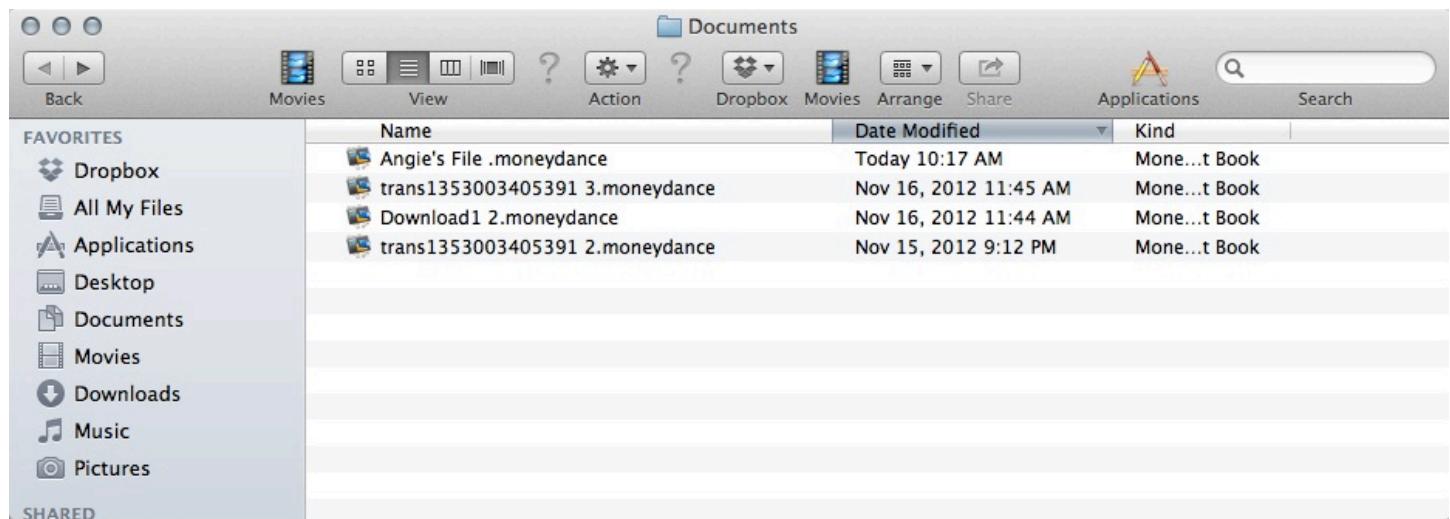
Open Moneydance 2012, and in the "Welcome to Moneydance" window which appears click the "Open Other" button in the lower left hand corner.
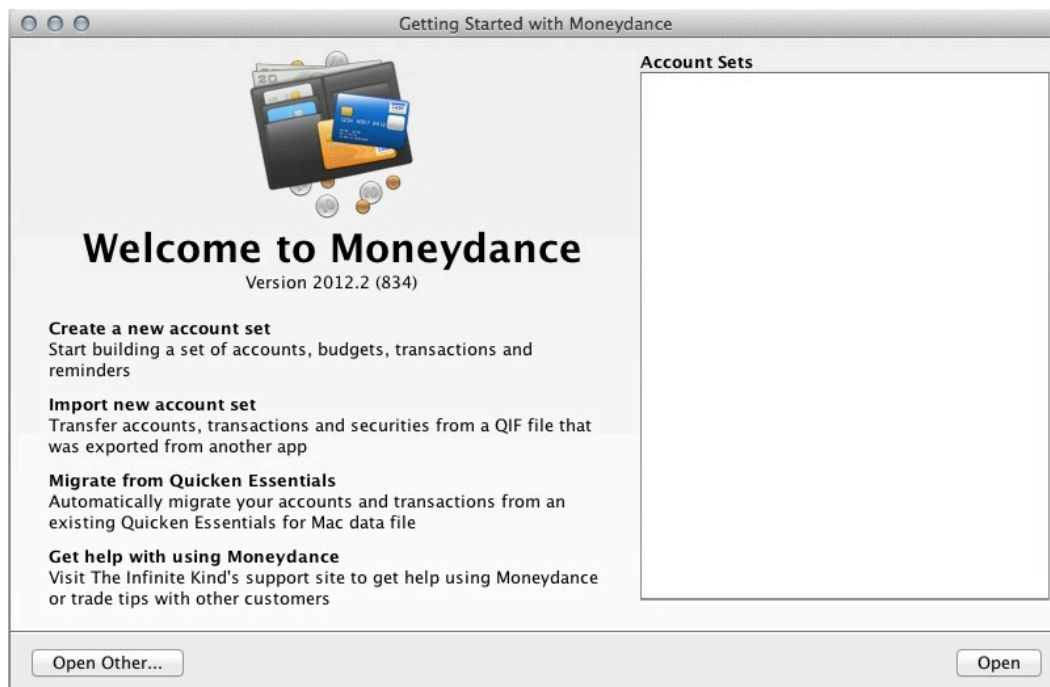
Navigate to the new location of your data file and click to open. Moneydance will remember the new location of your file and open it automatically next time you launch Moneydance 2012.

Printing Checks

It is possible to print Moneydance transactions on virtually any style of pre-printed checks. To print checks with Moneydance you will first need to obtain pre-printed check stock. Moneydance will print the date, amount, payee, memo, and optionally the address of a payee on your checks. Moneydance cannot print the account and routing number on a completely blank check, due to special ink requirements.

To use the check-printing feature, you will need to mark some of your transactions as to-be-printed. This can be done by setting the check number field for the transactions to be printed as "{Print}". When you select the File → Print Checks function, Moneydance will locate any transactions with "{Print}" in the check number field, print them onto paper checks, and put the number of the paper check into the check number field.

In order to print the address of a payee on the paper check you will first need to make sure that an address book entry has been associated with the transaction to print. If an address book entry has been associated with a transaction, the @ symbol will appear next to the payee name in the transaction editor. You will also need to select the "Show Address" option for the style of check you are printing. This can be done in Moneydance → Preferences → Check Printing.

Exporting Data from Moneydance

In order to export information from Moneydance go to File → Export. You can export data from Moneydance in QIF, Tab-Delimited, Moneydance XML, Moneydance 2008, and Moneydance 2010 formats.

- Select one of the file formats listed above.
- Choose a range of dates to be exported, or select "All dates" from the Date drop-down box.
- Select or type the path of a destination file name (this file need not exist before you start the export).
- Select the Currency to use for all financial values in the exported information.
- Once you've set the parameters for the export, click "OK" and your file will be exported.

Still not sure? Visit us online at help.infinitekind.com

Creating an Archive

The Archive feature (File → Archive) creates a new Moneydance save file (ending in .moneydance just like a normal save file), composed of your account/category structure, securities information, and a selection of your previous transactions (all transactions before a chosen date). This file can be opened independent of your main Moneydance file so you can view, generate reports on, and otherwise interact with your previous Moneydance data, independent of your current data.
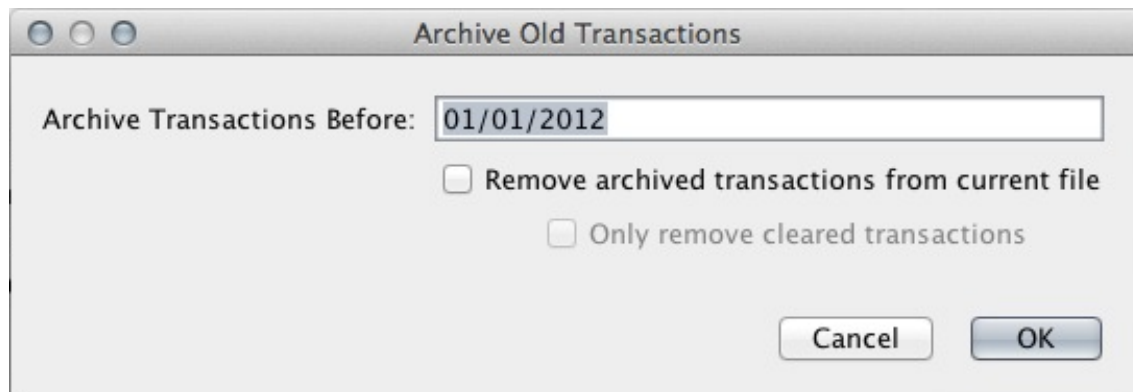
The Archive options window contains the following options:

- ⚲ **Archive Transactions Before.** This lets you choose what the oldest date NOT to be included in the Archive will be. All transactions with dates before the one entered in this field will be added to the archive, and may (depending on your option selections) be removed from the current data file.

- ⚲ **Remove archived transactions from current file.** You can choose whether all transactions added to the Archive are also removed from your regular data file by checking this option box. If you choose to remove the archived transactions from your current file, Moneydance will update all your accounts' Starting Balances to reflect the new contents of each account. If Archived transactions are removed from your main file, they will not be available for reporting, graphing, etc. except by opening the Archive to view and process them separately. For this reason, typically the Archive function should be used to separate your information along fiscal-year or other significant boundaries; otherwise it may be more sensible to leave "Keep Archived Transactions" checked.

- ⚲ **Only Remove Cleared Transactions.** You can check this box if you want Moneydance to only remove cleared transactions from your active data file. Leaving this box unchecked will include ALL transactions before a certain date, regardless of Cleared status.

As a "sanity check," if you have checked "Only Archive Cleared Transactions" and unchecked "Keep

Archived Transactions," then the new Starting Balance in your Account → Edit window will be "exactly" equal to the account's Cleared Balance.

Investment transactions will be included in the archive file but NOT removed from your active data file in order to keep investment, cost basis, and security history intact.

Still not sure? Visit us online at help.infinitekind.com

Keyboard Short Cuts

Using keyboard shortcuts can streamline your Moneydance experience. (Windows and Linux users please substitute Control (Ctrl) for ⌘ in the instructions below.)

General

> **Save** ⌘-S
> **Return to Home Page** ⌘-Shift-H
> **Find** ⌘-F
> **Advanced Find** ⌘-Shift-F
> **Hide/Restore Side Bar** ⌘-Shift-S

Date Fields

> **+** or **=** Advance or "spin" the date forward
> **-** or **_** "spin" the date backward
> t   Select the current date
> m Select the first day in the month
> h   Select the last day in the month
> y   Select the first day in the year
> r   Select the last day in the year

Check Number Fields

> **+** or **=** "spin" the check number up
> **-** or **_** "spin" the check number down
> Pressing the +/= key in an empty check number field automatically calculates the next check number based on past transactions in that account.

Transaction Register

> **⌘-N** Begin entry of a new transaction.
> **⌘-Backspace** Delete the currently selected transaction.
> **⌘-L** While editing a transaction will bring up the split editor.
> **⌘-W** To exit the split editor.
> **⌘-A** Select all transactions in the register.
> **Right-click** Displays a pop-up menu of available actions.
> **⌘-N** Add a new line for a Split transaction.
> **Holding the option (or alt) key** Shows detailed information, such as splits, for the transaction under the mouse cursor

Reconciling

> **⌘-B** Opens the Reconcile window for the current account

Amount and Rate Fields

You can enter math expressions ("(200 + 86) * 0.25" for example) in any numeric field and Moneydance will calculate the answer. Entering a value followed by a three digit currency ID (USD, GBP, EUR, etc) will automatically convert the entered amount from the given currency to the native currency of the field.

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