

# Checkbook Genius

## Checkbook Genius Hyper Edition



## Version 1.5.0 User's Guide

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Small Screen Software

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*And, while we're on the subject...*

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## Introduction

What exactly is Checkbook Genius? Checkbook Genius is an electronic checkbook register and personal finance system. You can use Checkbook Genius to keep track of deposits, withdrawals, checks, charges, payments, and other transactions on your Android device quickly and easily. If you have Checkbook Genius Hyper Edition, you have the power to control more than one account. But regardless of which version you have, you'll find Checkbook Genius can free you of having to use a paper checkbook register to keep track of everything.

## What's New In Version 1.5.0?

With Version 1.5.0, there are several new conveniences waiting for you. Here's what this new version has:

- **Preset Transactions.** Presets allow you to predefine any transaction for future use with a preset payee and amount. This is perfect for those with a budget or a lot of regular expenses!
- **Larger-Screen Support.** If you have a larger-screen Android 2.x device such as the Droid, the Nexus One, or any of the latest generation of Android phones, Checkbook Genius now fills the screen completely.
- **Marking Transactions Prior To A Specific Date.** If you've accumulated a large number of transactions over many months, you no longer have to go through the tedium of tapping each individual one and tapping the Cleared check box. Now you can specify a date cutoff and mark as cleared all transactions prior to the date you choose!
- **Number Pad Entry.** Requested by many, when you enter a number, you now get a numeric keypad with which to enter numbers.
- **Scratch Pad Visible in Transactions Screen (Hyper Edition only).** Now you can see your scratch pad from your Transactions screen without having to back out to the Accounts screen.
- **Various Visual Improvements.** Clean-up of headings, the account color selector and other cosmetic changes.

And...just in case you might happen to have forgotten all the other cool features Checkbook Genius has from previous versions, here they are again!

- **Sorting on the Accounts Screen.** You can sort the accounts in one of these six ways: Acct Name A to Z, Acct Name Z to A, Acct Type A to Z, Acct Type Z to A, Biggest to smallest balance, Smallest to biggest balance.
- **Transfers (Hyper Edition Only).** You can transfer funds directly between accounts.
- **Sorting on the Transactions Screen.** You can sort the transactions in one of these eight ways: Latest to earliest date, Earliest to latest data, Payee A to Z, Payee Z to A, Biggest to smallest amount, Smallest to biggest amount, Cleared entries at top, Cleared entries at bottom.
- **Reconciliation.** With this feature, Checkbook Genius totals up all transactions not marked as cleared and gives you a total you can subtract from your monthly statement's balance. The difference is automatically added or subtracted from your account.
- **Auto-fill of payees.** Less typing! When you enter a payee name it's saved. After entering the first two characters of a payee name, you're presented with a list of payees. Just tap the one you want to use.
- **Many account types.** Checkbook Genius provides you these account types: Checking, Savings, Credit Card, IRA, Investment, Debit Card and Cash/Tips.
- **Changeable Low Balance Indicator.** You can determine what is "low". If your account's balance drops below the figure you set, it appears in yellow.
- **Password protection.** Don't feel like pattern-locking your Android phone? Use this.
- **Thumb-Tab Scrolling.** Have a lot of transactions? Get to the bottom of that list by using the thumb-tab scrolling control. The thumb-tab scrolling control appears when more than 20 transactions are present and you attempt to scroll.

A big Thank You to everyone who reported bugs and made suggestions – you're the reason Checkbook Genius continues to grow in popularity!

## Manual Conventions

The name “Checkbook Genius” will be referred to hereafter instead of “Checkbook Genius and Checkbook Genius Hyper Edition”, for simplicity. Exceptions for Hyper Edition will be noted with the phrase **Hyper Edition Only**. In addition, screens shown will be from the Hyper Edition of the software, but are almost identical to those of the single-account version.

When you see text in ALL CAPITAL LETTERS (like that) or in a yellow attention box like this, PAY ATTENTION. There’s information there that you really ought to know, or which could save you grief or frustration later. Please read it carefully.

## The NSF Section: A Primer On Bounced Check Penalty Fees

A user contacted Small Screen Software and asked what NSF fees were. This section explains. If you already know what NSF fees are – whether through knowledge or your own unfortunate experience as to have been charged them – or you’re an old hand with paying bills and managing a checking account, feel free to skip this section. The rest of you, listen up: this is your money we’re talking about.

**NSF** stands for “*not sufficient fees*”. They are more generally known as the \$25 to \$30 someone gets charged for “bouncing” a check (the check is sent out and “bounces” back to the person that wrote it). It’s a penalty fee charged for writing a check for an amount an account doesn’t have the funds to cover, and can be very lucrative for a bank but costly for customers.

Say, for example, you go to a store and write a check for \$63 to pay for a kitchen appliance, but your checking account only has \$23 in it. When the store presents your check to your bank to collect the \$63 (a check essentially is a promise to pay) and the bank says, “This customer doesn’t have enough”, the bank will *return the check* to the store and *charge you, the customer, a penalty*, usually \$25 to \$30. NSF fees are intended to discourage bank customers from being irresponsible in writing checks, and for most folks with common sense, the sting of having to give more money away is sufficiently effective.

And say that after you wrote that \$63 check, you wrote three more checks but didn’t put any more money in your account. Woe is you! Each of those three additional checks presented to the bank would also “bounce”, meaning you would incur three more NSF fees - as little as \$75 or as high as \$105. (I can see some of you nodding your heads.) You can see how this can get expensive, fast.

Why might some users not be timely about entering all their transactions in Checkbook Genius? These days, there’s a host of reasons. It could be:

They spend all their time texting.

They spend hour after hour doing Facebook® tests.

They spend days tailoring their MySpace® profiles.

They can't stop Twittering®.

They can't hold a steady job.

They have a substance addiction problem.

They're not "getting any".

They have other personal problems that consume their time.

None of this matters...to the bank. All the bank knows is you presented a check against funds that *weren't there*. The fact that you were **distracted** doesn't make them sympathetic. This is why it's *important* to make sure you record *every* transaction you make – every check, every debit card purchase, every ATM withdrawal. Failure to subtract from a running account balance is a big reason why NSF fees occur – the user didn't pay attention. Checkbook Genius can help you stay organized.

The reason for the warning notice in the Android Market about not being responsible for NSF fees (by the prospect who asked the question) is that some people have incorrectly assumed that they have no responsibility if they get NSF charges. *They are mistaken*. If someone enters deposits into Checkbook Genius but *forgets* or is too *lazy* - for *whatever* reason - to record charges such as checks or ATM withdrawals into the program, and their program's balance shows a higher number than it should, and the user goes out and writes checks against that WRONG balance, then that is NOT the program's fault, it is the USER'S fault. (See the **Disclaimers and Statements** section at the end of this document.)

Checkbook Genius is a convenience for users with financial accounts who are organized and diligent enough to keep accurate records on what they spend, *not* for folks who think the program will relieve them of the responsibility of watching what they spend.

There's a kind of person whose job *is* to watch what people spend. It's called an *accountant*. And accountants (at least the ones that aren't in prison) cost A LOT more than what anyone will spend on Checkbook Genius, either edition.

The concept of user responsibility and the proper use of Checkbook Genius is expressed at the end of this manual once again in the **Disclaimers and Statements** section, should you be curious.

# How To Upgrade From Previous Versions of Checkbook Genius, Either Edition

*NOTE: If you have Version 1.2.0 of Checkbook Genius or prior (one of the free versions) you cannot upgrade. You must purchase Checkbook Genius Hyper Edition 1.5.0 or Checkbook Genius 1.5.0.*

*It is suggested you print these pages and review them before proceeding.*

## Part 1: Preparation

*If you don't care about moving data over, and you just want to start over with an empty program, you may skip all the steps in Part 1.*

A. **Start your existing edition** of Checkbook Genius or Checkbook Genius Hyper Edition.

B. **Backup the database with the Backup/Export** option from inside the program. (Press the **Menu** button, then choose "**More**" and then "**Backup/Export**").

C. You are now going to **make a copy of your data files (yes, a backup of a backup)**. Attach your Android phone to your desktop or laptop computer using a USB-to-mini-USB cable (or whatever fits your phone). The SD card on your Android device should be designated a "removable drive" or similar. (If you don't have a cable like this, check your Android phone box. If there isn't one there, you can borrow one from a friend or pick one up at a major retailer like Walgreens, Best Buy, Target or Walmart.)

D. **Copy the ENTIRE "ChbkGenius" folder** so you have a second copy of it. (This copies the CSV backup files accounts.csv, transactions.csv, cleared.csv and payeehist.csv.)

E. **Unplug the USB cable** from your Android device (but keep it handy; you'll use it again shortly).

## Part 2: Installation

F. **Go to the Android Market** and choose Checkbook Genius Hyper Edition 1.5.0 or Checkbook Genius 1.5.0. Choose to install the app (and since this is an upgrade you should NOT have to buy it again). Or go to your listing of Downloads and tap the listing for Checkbook Genius; it should say "Upgrade available."

G. When you install you'll see the following messages: "Replace application – The application you are installing will replace another application. All previous user data will be saved." Approve that.

H. Next you'll see the message "Do you want to install this application? Allow this application to: Phone calls – read phone state and identity, Storage – modify/delete SD card contents". Approve that.

The installation process will take a few moments. When it's done, exit the program (tap "Done" rather than "Open").

### **Part 3: Copy Backup Files**

I. Once again, **connect your Android phone to your desktop or laptop computer** using the same USB-to-mini-USB cable from before.

J. **Copy each of the individual CSV files** (accounts.csv, transactions.csv, cleared.csv and payeehist.csv) from the second, copied folder (the one you made in Part 1) **into the original "ChbkGenius" folder** (the one that was there before). You will be replacing the files that were created just after you installed and ran the program for the first time.

K. **Disconnect your Android device** from your desktop or laptop computer by unplugging the USB cable. Give the phone about 10 seconds to recognize it's unplugged, and to "see" the SD card.

### **Part 4: Restore Data To The New Program**

L. **Restart the application** and press the **Menu** button. Choose "**More**", and then "**Restore/Import**". A dialog window will appear, asking which version's data you wish to restore. **Choose the option for either "Version 1.5.0 or 1.4.1" (if you have Version 1.4.1) or "Version 1.3.1 or 1.3.0" (if you're coming from one of those versions)** and the process will begin. A new dialog window will appear indicating the backed up data are being imported back into your program.

M. After a few moments, **a message box will appear indicating the restore was successful**, and how many accounts, transactions, etc., were re-imported. Tap OK to clear the box.

N. **Exit the program and re-start it again**. You should see all your data from your previous version of Checkbook Genius.

***GO TO PAGE 13 AND CONTINUE READING FROM "TURN ON AUTO-BACKUP" AT THE TOP OF THE PAGE.***

# How To Convert Your Trial Edition To The Paid App

*It is suggested you print these pages and review them before proceeding.*

## Part 1: Preparation

*If you don't care about moving data over, and you just want to start over with an empty program, you may skip all the steps in Parts 1, 3 and 4 (and just follow the ones in Part 2).*

A. **Start** Checkbook Genius Trial Edition.

B. **Backup the database with the Backup/Export option from inside the program.** (Press the **Menu** button, then choose "**More**" and then "**Backup/Export**").

C. **You are now going to make a copy of your data files (yes, a backup of a backup). Attach your Android phone to your desktop or laptop computer** using a USB-to-mini-USB cable (or whatever fits your phone). The SD card on your Android device should be designated a "removable drive" or similar. (If you don't have a cable like this, check your Android phone box. If there isn't one there, you can borrow one from a friend or pick one up at a major retailer like Walgreens, Best Buy, Target or Walmart.)

D. **Copy the ENTIRE "ChbkGenius" folder** so you have a second copy of it. (This copies the CSV backup files accounts.csv, transactions.csv, cleared.csv and payeehist.csv.)

E. **Unplug the USB cable** from your Android device (but keep it handy; you'll use it again shortly).

## Part 2: Installation

F. **Go to the Android Market** and choose Checkbook Genius Hyper Edition 1.4.1. **Buy the app** using whatever form of payment you specified to Google Checkout. Press the Install button.

G. You'll see the message "Do you want to install this application? Allow this application to: Phone calls – read phone state and identity, Storage – modify/delete SD card contents". Approve that. The installation process will take a few moments. When it's done, exit the program (tap "Done" rather than "Open").

### **Part 3: Copy Backup Files**

H. **Connect your Android phone to your desktop or laptop computer** using the same USB-to-mini-USB cable from before.

I. **Copy each of the individual CSV files** (accounts.csv, transactions.csv, cleared.csv and payeehist.csv) from the second, copied folder (the one you made in Part 1) **into the original “ChbkGenius” folder** (the one that was there before). You will be replacing the files that were created just after you installed and ran the program for the first time.

J. **Disconnect your Android device** from your desktop or laptop computer by unplugging the USB cable. Give the phone about 10 seconds to recognize it's unplugged, and to "see" the SD card.

### **Part 4: Restore Data To The New Program**

K. **Restart the application** and press the **Menu** button. Choose **“More”**, and then **“Restore/Import”**. A dialog window will appear, asking which version's data you wish to restore. **Choose the option for “Version 1.5.0 or 1.4.1”** and the process will begin. A new dialog window will appear indicating the backed up data are being imported back into your program.

L. After a few moments, **a message box will appear indicating the restore was successful**, and how many accounts, transactions, etc., were re-imported. Tap OK to clear the box.

M. **Exit the program and re-start it again**. You should see all your data from your previous version of Checkbook Genius.

### **Part 5: Remove The Old Program**

N. **Uninstall Checkbook Genius Trial Edition**. Then go to the top of Page 13.

## **TURN ON AUTO-BACKUP!**

**One last (important!) thing – Press the Menu button on your Android device and choose “Preferences”. Scroll down to where it says “Auto-Backup”. If the “Use automatic backup” box is not checked, CHECK IT. Unless you plan on doing backups manually, you’ll want the program to do this for you, each time you exit it.**

You’re ready to start tracking all your transactions with a more powerful Checkbook Genius app! Congratulations! And THANK YOU!

## **Why Was All This Necessary??**

Each application in Android has its own secure space. Because of the security architecture, it’s not possible to have one app “plug in” to the database of another app. If it were, it would have been possible to have created a program to “bridge” the data over. But, in order to keep your data secure, Android has its own built-in safeguards that Android developers need to work around. The good news is that means better phones without viruses. The bad news is that users and developers have some inconvenience to deal with.

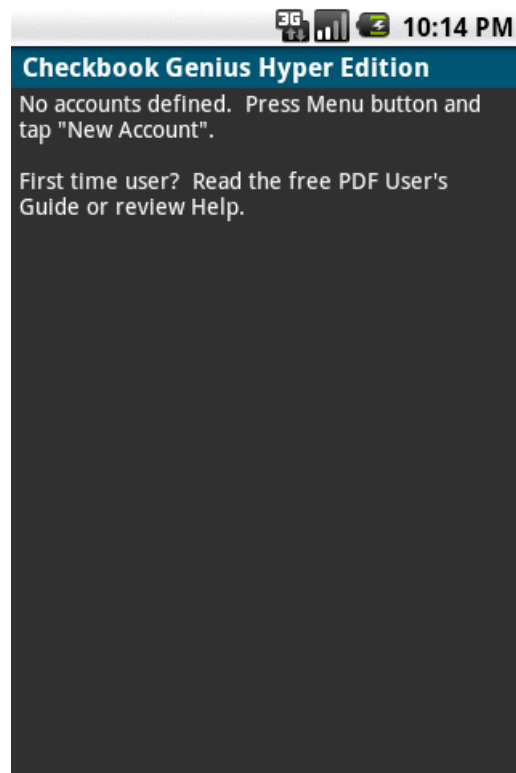
Questions? Problems? Write [smallscreensw@gmail.com](mailto:smallscreensw@gmail.com).

## Getting Started

Once you've installed Checkbook Genius, tap the icon to start the program. The first thing you'll be presented with is the new **Plain English User License** screen. Please read and check each of the conditions and then tap the **"I Accept"** button at the bottom. You must accept *all the conditions* in order to use the program. (If you are unwilling to accept the conditions of the license, you may return the software to the Android Market for a full refund, within 24 hours of purchase.) Note that your acceptance of this license is not transmitted anywhere.

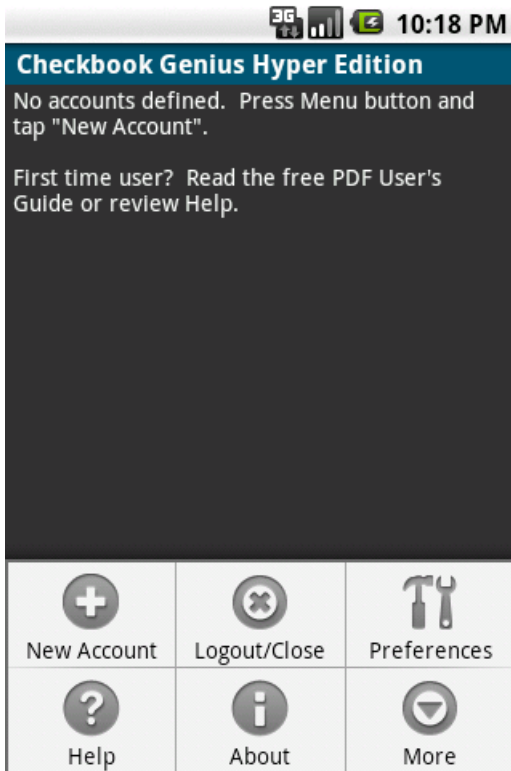
## Accounts Screen (Home Screen) and Entering A New Account

The very first screen you'll see is the Accounts screen, also known as the home screen. Since you don't have any accounts at first, it will look like this:



Your first action will be to create an account. Here's what to do:

1. Press the **MENU** button on your Android device.



2. Tap the “**New Account**” option. The New Account screen appears.

10:19 PM

**Checkbook Genius - New Account**

Enter your account information below.

Account Name

Account Type

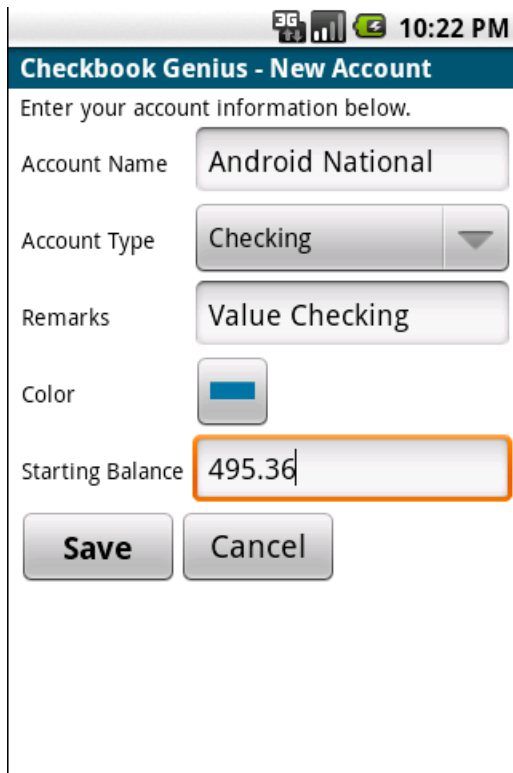
Remarks

Color

Starting Balance

3. Enter an account name in the **Account Name** box. This can be the name of your bank, credit union, or other financial institution.

4. Choose an **Account Type** by tapping on the spinner (which has the default value “Checking”).  
You may choose one of Checking, Savings, Credit Card, IRA or Investment.



3G 10:22 PM

### Checkbook Genius - New Account

Enter your account information below.

Account Name

Account Type

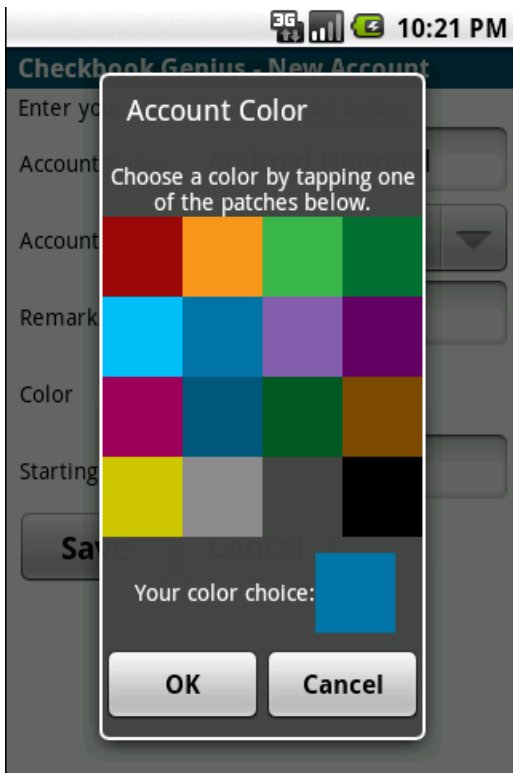
Remarks

Color

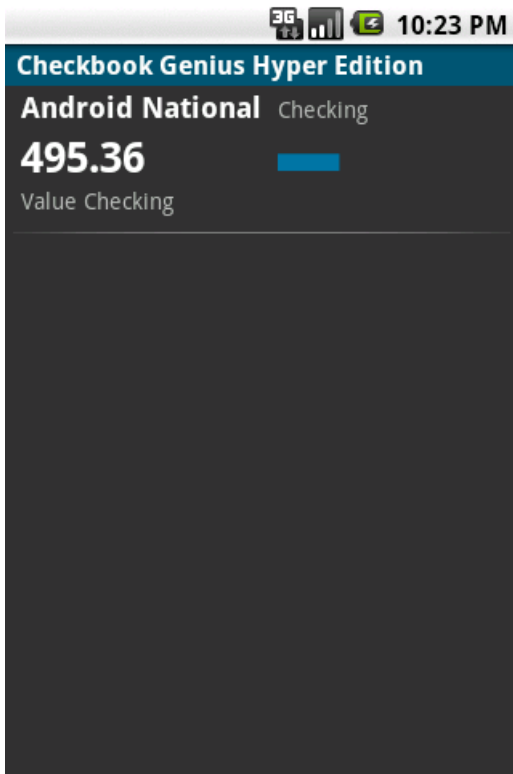
Starting Balance

5. If you want to type additional remarks about the account, enter those in the **Remarks** box.
6. Type the balance at which you want to start your recordkeeping in the **Starting Balance** box.

7. **Hyper Edition Only** If you want to choose a color other than black, you can tap the **Color** button and choose one of the 16 colors. When you have made your choice, tap **OK**.

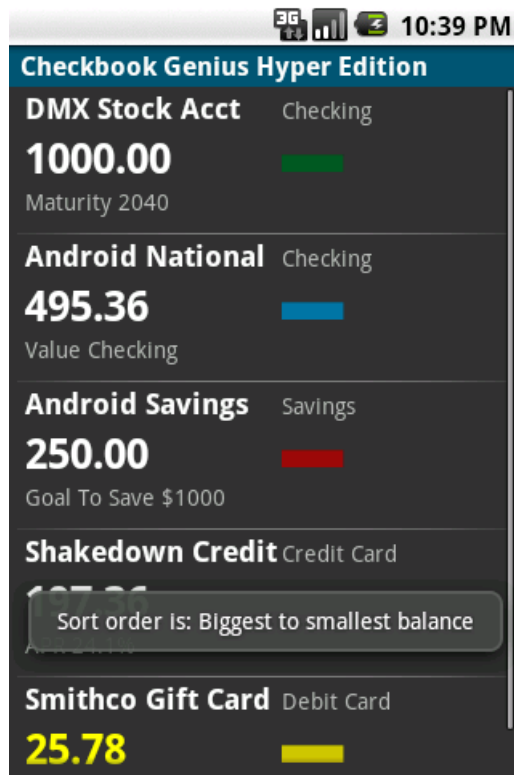


8. After entering all your account information, tap the **Save** button. You'll be returned to the home screen, which will now show your first account, along with the balance you just entered.



9. **Hyper Edition Only** If you have additional accounts you wish to enter, repeat the steps above.

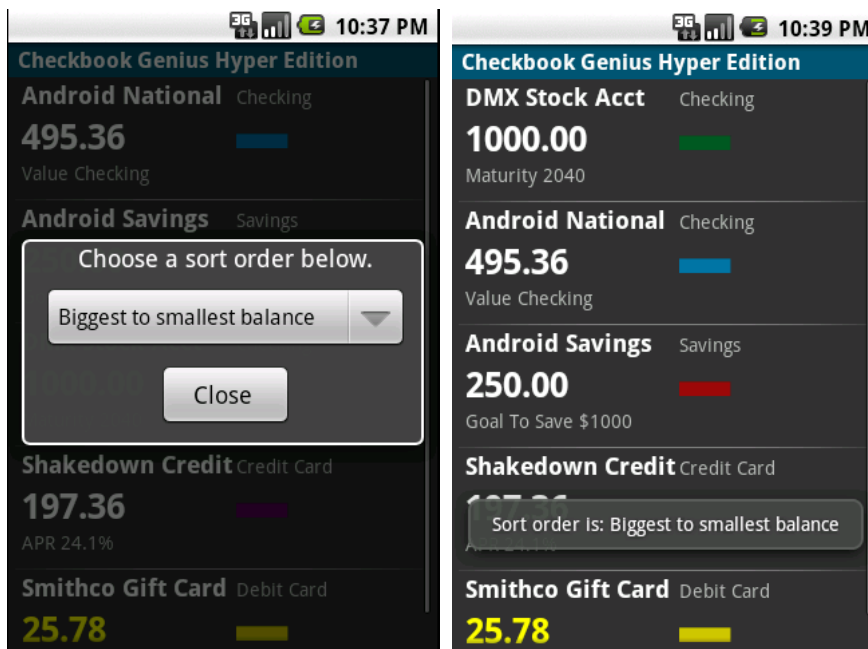
Your screen, after entering several accounts, might look like this (at least if you have a little money):



## Sorting Accounts

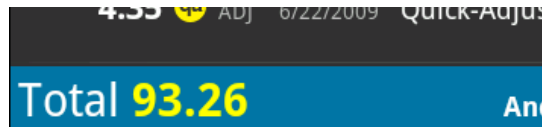
**Hyper Edition Only** You can sort account information quickly and easily. To sort account information:

1. Press the Menu button on your Android device.
2. Choose "More."
3. Scroll down the menu options and choose "Change Sort Order."
4. Tap the drop-down spinner and choose a different sort order.
5. To commit your choice, tap the Close button.
6. To cancel your choice, press the Back button on your Android device to clear the dialog window.

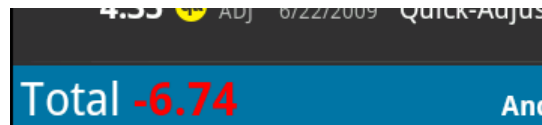


## Low Balance Colors

For *non-credit card accounts*, normally, your balances will appear in white, meaning you have enough money. But on those rare occasions (let's hope) in which your balance drops below 100.00 (the default at installation time), the balance will appear in yellow:



And if it ever goes negative, the balance will appear in red:



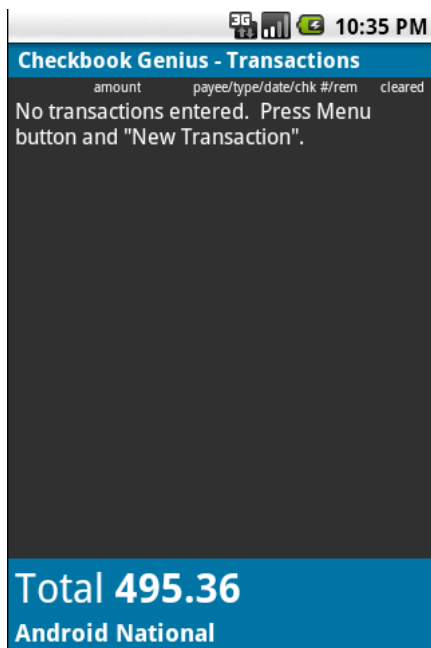
For credit card accounts, *all* balances appear in white.

NOTE – You may choose your own low balance threshold, a figure other than 100.00. See the section on **Preferences** for details on how to change this.

## Transactions Screen and Entering Transactions

After creating an account, you'll want to start entering transactions. Here are the steps to follow:

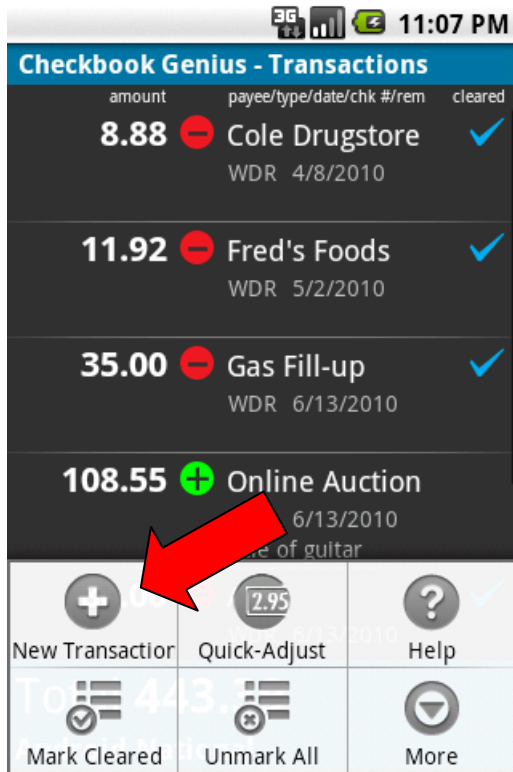
1. On the **Accounts** screen (home screen), tap the account you wish to use. This will present the **Transactions** screen. If it's your first time entering a transaction for an account, you'll see a message saying, **"No transactions entered."**



**Hyper Edition Only** Note that the color you chose for your account shows on the title bar and the total area at the bottom of the screen.

2. Press the **MENU** button on your Android device.

3. Tap the **New Transaction** option.



4. On the **New Transaction** screen, enter the following information:

**Checkbook Genius - New Transaction**  
Enter your transaction information below.

Date: 6/13/2010

Amount: 29.34

Payee: Len's Market

Chk #/Rem: 1820

Type: Check

Cleared:

**Save** **Cancel** **Preset**

**Total 495.36**  
Android National

**Checkbook Genius - New Transaction**  
Enter your transaction information below.

Date: 7/2/2009

Amount: 194.23

Cleared:

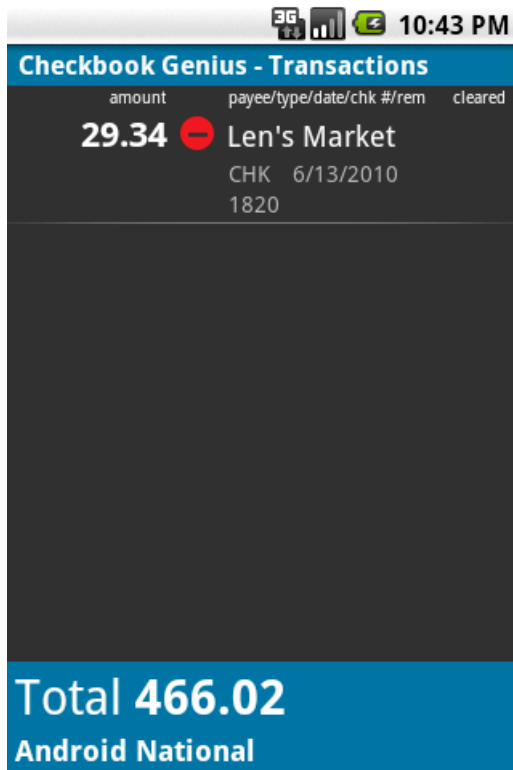
**Save** **Cancel**

**Total 5000.00**

To set a date, tap the **Date** field. A date picker will appear.

- The date of the transaction (if needed; the default is always today's date). Tapping the Date field opens a date picker from which you can change the date with the "+" and "-" buttons, or type the values in by hand. (See inset, above, right.)
- The amount of the transaction in the **Amount** box.
- The name of the payee in the **Payee** box. NOTE: If the program recognizes the name of a payee after you've entered the first two characters, you'll see a drop-down box with all names matching that naming pattern.
- If there is a check number, you may enter that in the **Chk #/Rem** box. (You may also use this box to type confirmation numbers for online bill payments, or reminder remarks.)
- Select the type of transaction by tapping the **Type** spinner.
  - For Credit Card transactions, the *only* transaction types you may use are Payment and Charge.
  - For all other transactions, you may use any of the other transaction types *except* Payment and Charge.

5. When you have finished entering a transaction, tap **Save**. The balance will be updated at the bottom of the screen.



Note that between the amount and type columns there's an icon representing the "direction" of the transaction:

- **For all account types** except Credit Card, anything that adds money to the account is represented with a green "+" symbol. Anything that subtracts money from the account is represented with a red "-" symbol.
- **For Credit Card** accounts, it's the reverse –anything that adds money to the outstanding balance (like a charge) is represented with a red "+" symbol (since you're adding to the debt). Anything that subtracts money from the outstanding balance (like a payment) is represented with a green "-" symbol. This is the only account type that reverses the order, so keep this in mind. Your balance on a Credit Card account represents your outstanding balance owed and is, in effect, a negative number.

After a decent amount of account activity your screen might look something like this:

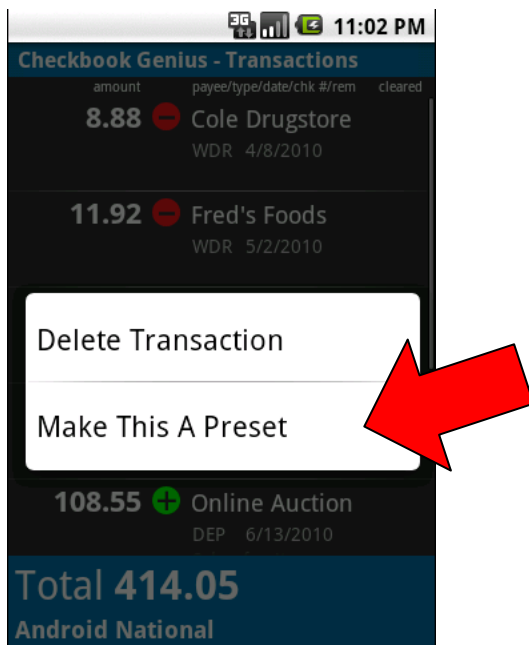
amount	payee/type/date/chk #/rem	cleared
60.00	ATM WDR 6/13/2010	
108.55	Online Auction DEP 6/13/2010 Sale of guitar	
35.00	Gas Fill-up WDR 6/13/2010	
29.34	Len's Market CHK 6/13/2010 1820	
<b>Total 479.57</b>		
Android National		

## Presets – Quick Entry For Repeated Transactions

If you've been using Checkbook Genius for a while, you can pre-define payee/amount combinations to make it easier to enter them – such transactions are called **presets**. Presets are ideal for repeated payments you make month after month – such as insurance payments, credit card payments, or recurring billing transactions.

The fastest way to create a preset is:

1. **Press and hold the line with the transaction you want to make into a preset.**
2. **When the pop-up menu appears, choose “Make This A Preset”.**



That's all there is to it! When the time comes for you to repeat that transaction as a new transaction, here's what you do:

1. **Press the Menu button on your Android device.**
2. **Tap New Transaction.**
3. **Tap the Preset button.**
4. **When the list of presets appears, tap the one you wish to use.**

5. If you have any adjustments to make, such as a check number, remark, or date, make those changes.
6. Tap the Save button to save your preset-based transaction or the Cancel button if you've changed your mind.

Checkbook Genius - New Transaction

Enter your transaction information below.

Date: 6/13/2010

Amount:

Payee:

Chk #/Rem:


Type: Withdrawal

Cleared:

**Save** **Cancel** **Preset**

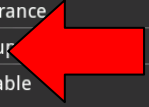
Total **275.22**

Android National



Checkbook Genius - Presets

preset payee	amount
Car Insurance	93.14
Gas Fill-up	35.00
Valley Cable	83.15



Checkbook Genius - New Transaction

Enter your transaction information below.

Date: 6/13/2010

Amount: 35.00

Payee: Gas Fill-up

Chk #/Rem:



Type: Withdrawal

Cleared:

**Save** **Cancel** **Preset**

Total **275.22**

Android National

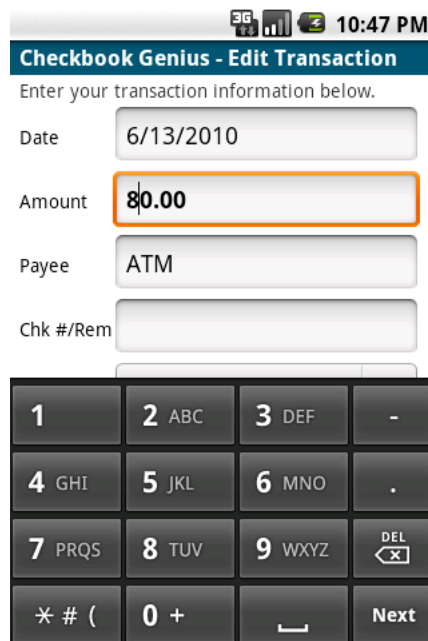


## Changing or Correcting a Transaction

Suppose you realize you've made a mistake entering one of your transactions. No problem. Do the following:

1. Tap the line with the error.
2. Correct the information.
3. Tap the Save button.

Let's say that for this example, the mistake was that the \$60 entered should have been \$80 (perhaps because you were talking on the cell phone and got distracted). You would tap the line reading "60.00", producing the Edit Transaction screen:



The screenshot shows the 'Checkbook Genius - Edit Transaction' screen. At the top, the status bar displays '3G', signal strength, battery, and the time '10:47 PM'. The title bar is blue with white text. Below the title, the instruction 'Enter your transaction information below.' is displayed. The form contains the following fields: 'Date' with the value '6/13/2010', 'Amount' with the value '80.00' (highlighted with an orange border), 'Payee' with the value 'ATM', and 'Chk #/Rem' which is empty. At the bottom of the screen is a numeric keypad with buttons for digits 1-9, \*, #, 0, +, a backspace key, and a 'Next' button.

You would retype the amount as "80.00" and then tap **Save**. The balance will be adjusted accordingly:

amount	payee/type/date/chk #/rem	cleared
80.00	ATM WDR 6/13/2010	
108.55	Online Auction DEP 6/13/2010 Sale of guitar	
35.00	Gas Fill-up WDR 6/13/2010	
29.34	Len's Market CHK 6/13/2010 1820	
<b>Total 459.57</b>		
Android National		

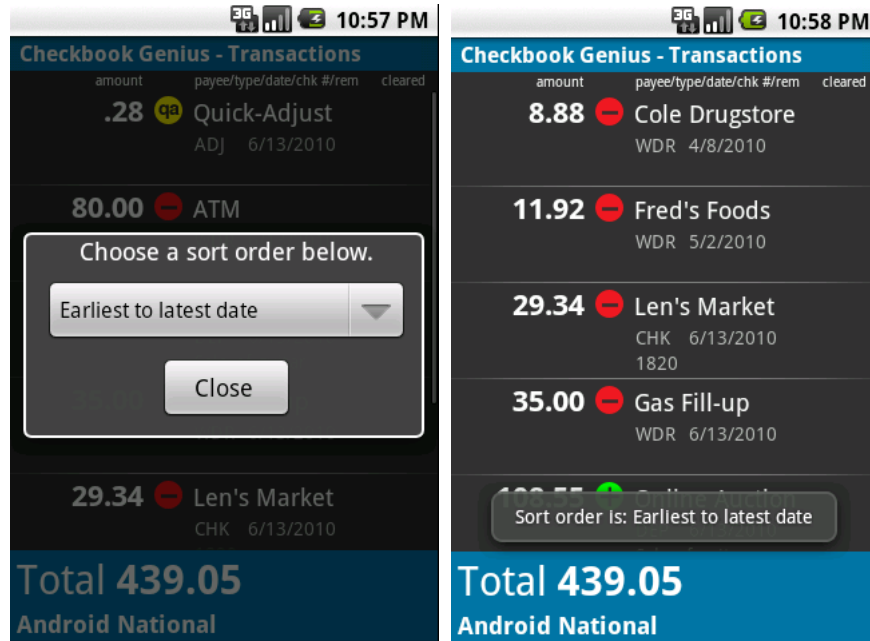
**NOTE:** You cannot change the details of a Quick-Adjust or Reconciliation transaction.

## Sorting Transactions

You can sort transactions information quickly and easily, and in eight different ways. To sort transaction information:

1. Press the Menu button on your Android device.
2. Choose "More."
3. Scroll down the menu options and choose "Change Sort Order."
4. Tap the drop-down spinner and choose a different sort order.
5. To commit your choice, tap the Close button.
6. To cancel your choice, press the Back button on your Android device to clear the dialog window.

Examples of a sort selection are shown below.



## Transfers

You can transfer funds between non-credit card accounts in Checkbook Genius. It's a simple process; just follow these steps:

1. From the Accounts list (the home screen), press the Menu button on your Android device.
2. Choose "More."
3. Choose "Transfer Funds." This will bring up the Transfer Funds screen, shown below.

3G 11:00 PM

**Checkbook Genius - Transfer Funds**

Enter your transfer information below.

From Acct  ▼

**439.05**

To Acct  ▼

**439.05**

Transfer Amt

4. Tap the upper spinner to choose a From Acct (source account). The current balance for that account will appear.
5. Tap the lower spinner to choose a To Acct (destination account). The current balance for that account will appear.

6. Enter an amount in the Transfer Amt box.

3G 10:59 PM

**Checkbook Genius - Transfer Funds**

Enter your transfer information below.

From Acct **Android National** ▼ **439.05**

To Acct **Android Savings** ▼ **250.00**

Transfer Amt **25**

**Save** **Cancel**

7. Tap the Save button. The balances for both accounts you selected will be automatically updated on the Accounts list screen.

**NOTE** – You may not perform transfers in which one or both accounts is a Credit Card. Both accounts **must** be non-credit accounts.

## Deleting a Transaction

Let's take it a step further. Suppose you discover that a transaction needs to be deleted entirely.

This, too, is simple. Here are the steps:

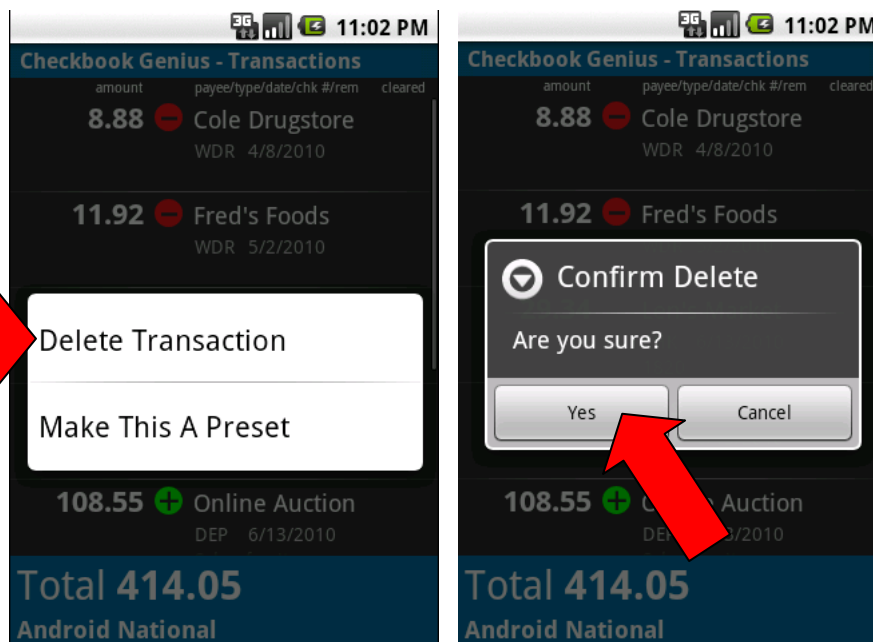
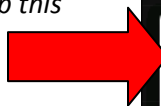
1. **Press and hold your finger on the line with the transaction. A pop-up menu will appear with a single option, "Delete Transaction".**
2. **Tap on "Delete Transaction".**
3. **You'll be asked to confirm you wish to delete the transaction; you tap "Yes".**

When you tap "Yes", the transaction is deleted and the balance adjusts accordingly.

**Hyper Edition Only** **NOTE:** Since this release supports the creation of transfers – which are actually TWO transactions combined into one action – when you delete *either "half" of a transfer* (either the "from" account transaction or the "to" account transaction) – BOTH transactions will be deleted. This means that the balances from **two** accounts will change as a result: one will go *up*, and the other will go *down*.

How this might look if we delete the "Len's Market" transaction on the previous page is as follows.

*Press and hold  
the "Len's  
Market"  
transaction  
to delete and  
then tap this*



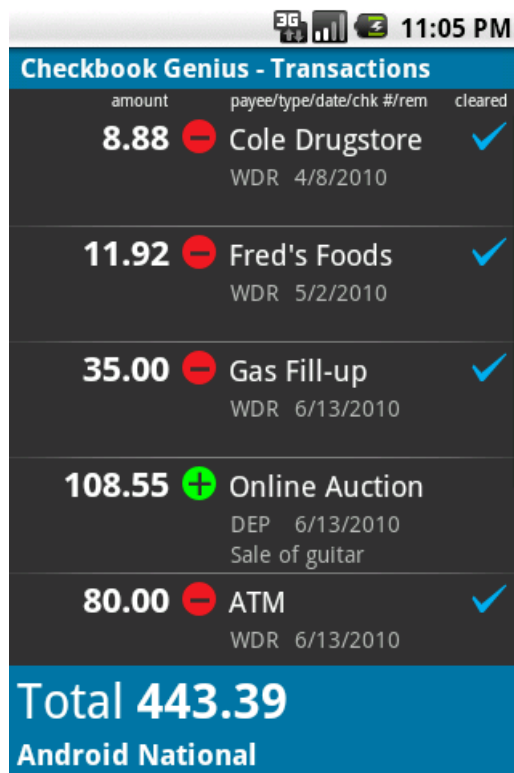
*Tap this to confirm*

We tap "Yes", the transaction disappears, and the total is updated accordingly.

## Clearing Transactions

Periodically, you will find out that transactions in your Checkbook Genius have cleared – a check you wrote has been paid, or a deposit you made now has the funds available. Marking a transaction as cleared is as simple as editing it. What you do is:

1. Tap the line with the transactions that's cleared.
2. Tap the Cleared check box.
3. Tap the Save button.



The screenshot shows the 'Checkbook Genius - Transactions' screen. At the top, there are status icons for 3G, signal strength, and battery, along with the time 11:05 PM. The title bar is blue with the text 'Checkbook Genius - Transactions'. Below the title bar is a table with columns for 'amount', 'payee/type/date/chk #/rem', and 'cleared'. The table contains five rows of transactions. The first four rows have a red minus sign icon, and the fifth row has a green plus sign icon. Each row has a blue checkmark in the 'cleared' column. At the bottom of the screen, there is a blue bar with the text 'Total 443.39' and 'Android National'.

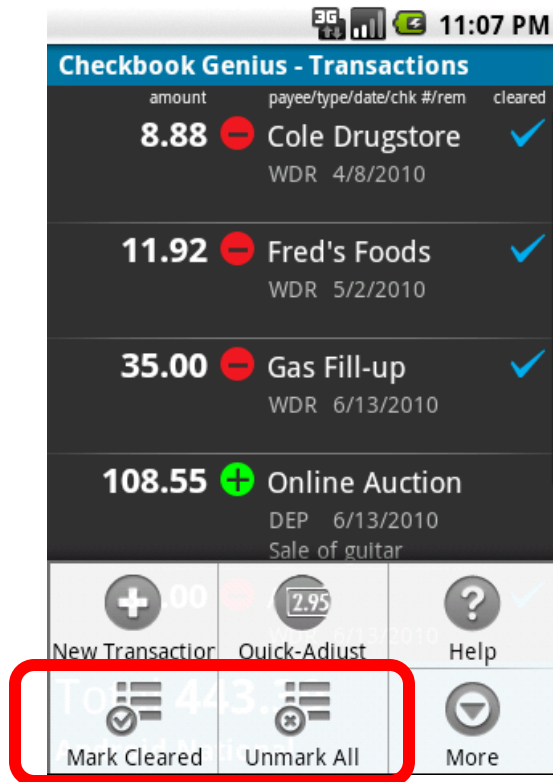
amount	payee/type/date/chk #/rem	cleared
8.88	− Cole Drugstore WDR 4/8/2010	✓
11.92	− Fred's Foods WDR 5/2/2010	✓
35.00	− Gas Fill-up WDR 6/13/2010	✓
108.55	+ Online Auction DEP 6/13/2010 Sale of guitar	
80.00	− ATM WDR 6/13/2010	✓

Total 443.39  
Android National

Cleared transactions are signified by blue check marks in the “cleared” column.

**NOTE** - You can unmark a transaction (marking it un-cleared) by repeating the same steps and tapping the Cleared check box so it's unchecked.

Also note that by pressing the Menu button, you can use the select-all style options “**Mark Cleared**” and “**Unmark All**” to either mark some or all transactions, or to unmark all transactions at one shot.



## Removing Cleared Transactions

After a while, you may begin to notice that you have quite a few blue check marks in the “cleared” column, and have to scroll down further and further to see new transactions. You can remove these cleared transactions with the Remove Cleared option. To use it, do the following:

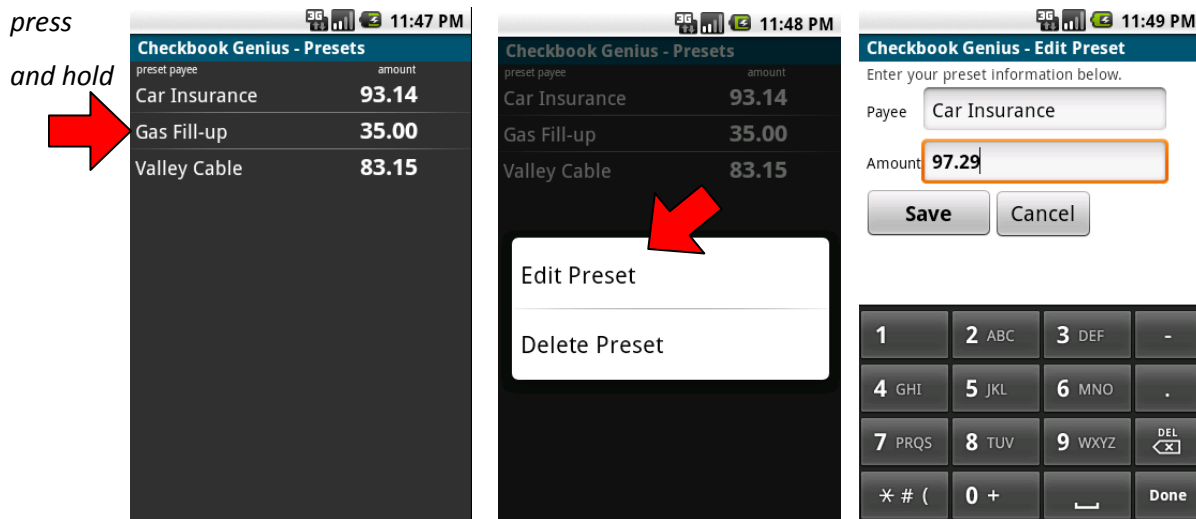
1. Press the MENU button on your Android device
2. Tap the “More” option.
3. Tap the “Remove Cleared” option.
4. You’ll be asked to confirm your selection. When you have, any lines with a blue check mark will disappear from the screen. Note, though, that this is not the same as deleting transactions, as the balance does NOT change.

In addition, all transactions that are cleared in this manner are written to a special file on your Android device’s SD storage card called “cleared.csv”. This file may be copied to another machine and viewed using spreadsheet software such as Microsoft Excel.

## Editing a Preset

Back to presets for a moment. Let's just suppose your car insurance company has jacked up your rate (again). Let's also suppose you have a preset for this in your Checkbook Genius. To change the amount, here's what you'd do:

1. Press the Menu button on your Android device.
2. Tap the "Add Transaction" option.
3. Tap the "Preset" button.
4. Press and hold the line with the preset you want to change.
5. When the pop-up menu appears, choose Edit Preset.
6. When the Edit Preset screen appears, make any changes you wish.
7. When done, either tap the Save button to save your changes or Cancel to back out without changes.

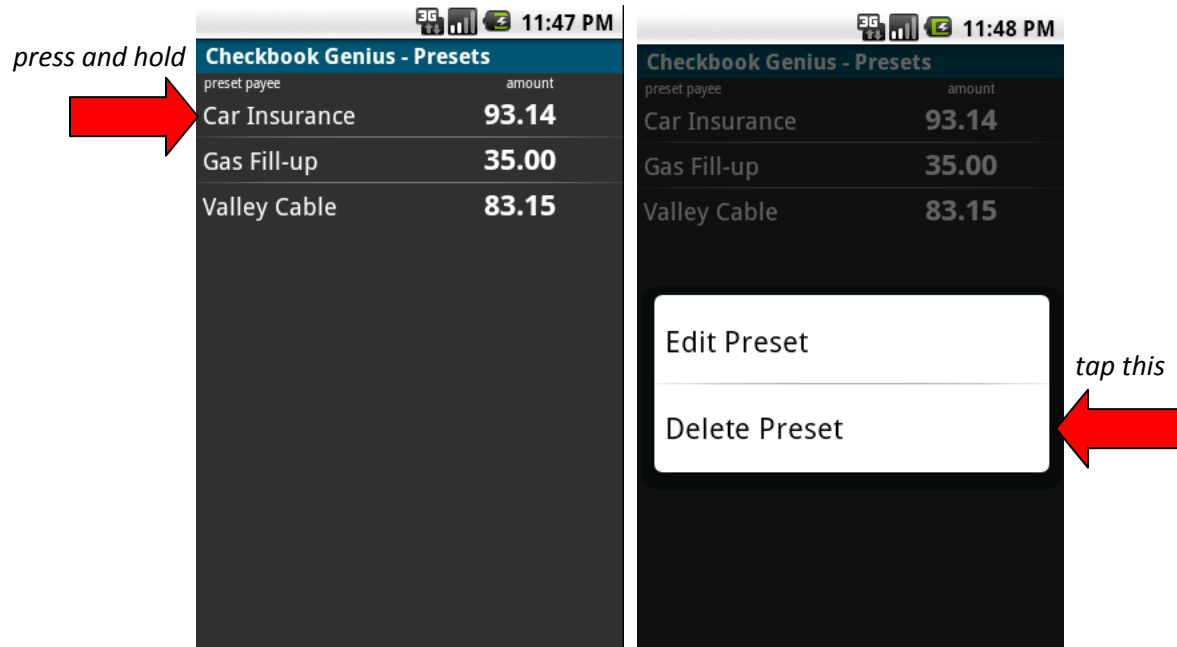


## Deleting a Preset

If you're through with a preset, you can delete it quickly and easily. Here's how:

1. Press the Menu button on your Android device.
2. Tap the "Add Transaction" option.

3. Tap the "Preset" button.
4. Press and hold the line with the preset you want to change.
5. When the pop-up menu appears, choose Delete Preset.
6. You'll see a pop-up confirmation window. To proceed with the deletion, tap the Yes button or tap Cancel to back out.

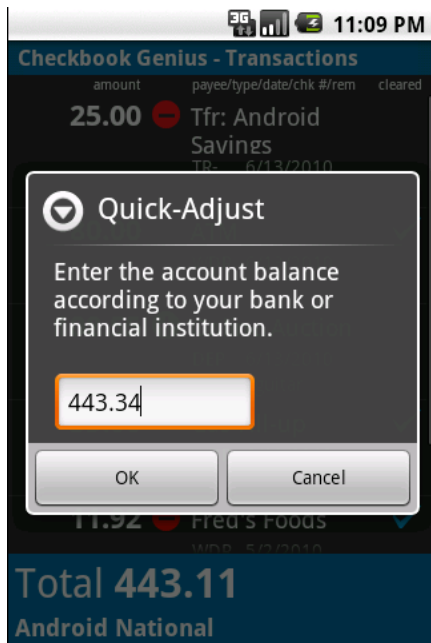


## Adjusting A Balance With Quick-Adjust

Periodically, you should compare your balance in Checkbook Genius with an official figure from your bank, credit union or other financial institution. This is because, frankly, you're human and need to ensure your balance stays as accurate as possible. Fortunately, this is a very simple process:

1. Check the balance from your bank or other institution.
2. Press the MENU on your Android device.
3. Tap the Quick-Adjust option.

4. For the box that appears, enter the balance as reported by your financial institution.



5. Tap OK.

What this does is to create a special correction transaction that is the difference between the balance you had before and what you just entered. This value may be either a positive or a negative number, in which case the negative will be preceded by a minus sign.

Note that Quick-Adjust transactions should also be cleared from your Checkbook Genius system, just as you clear others. Use the same procedure for marking transactions as cleared with Quick-Adjust transactions as with others.

On the Transactions screen, Quick-Adjust transactions are signified by a yellow “qa” symbol, like so:

amount	payee/type/date/chk #/rem	cleared
93.14	Car Insurance WDR 6/13/2010	
83.15	Valley Cable WDR 6/13/2010	
	qa Reconciliation	✓
	ADJ 6/13/2010	
	qa Quick-Adjust	
	ADJ 6/13/2010	
25.00	Tfr: Android Savings TR 6/13/2010	
<b>Total 275.22</b>		
<b>Android National</b>		

**NOTE:** Quick-Adjust is most suited to individuals with online banking accounts on the World Wide Web, as a balance can be obtained anytime and easily entered. Those without such accounts or access to the World Wide Web would be advised to perform a regular, more traditional process of reconciling their checkbooks and determining the amount in error themselves. That amount may then be entered as its own transaction using the “Addition” or “Subtraction” transactions types, followed by the regular removal of such cleared transactions from the program.

## Reconciling Your Account

If you don't have an online banking service, you probably adjust your checking account by a process known as reconciliation (or "balancing your checkbook"). With Version 1.4.1, Checkbook Genius lets you handle this monthly activity within the program. Here is the procedure for reconciling your account:

When you receive your monthly statement (usually mailed, but sometimes e-mailed), sit down and review it carefully.

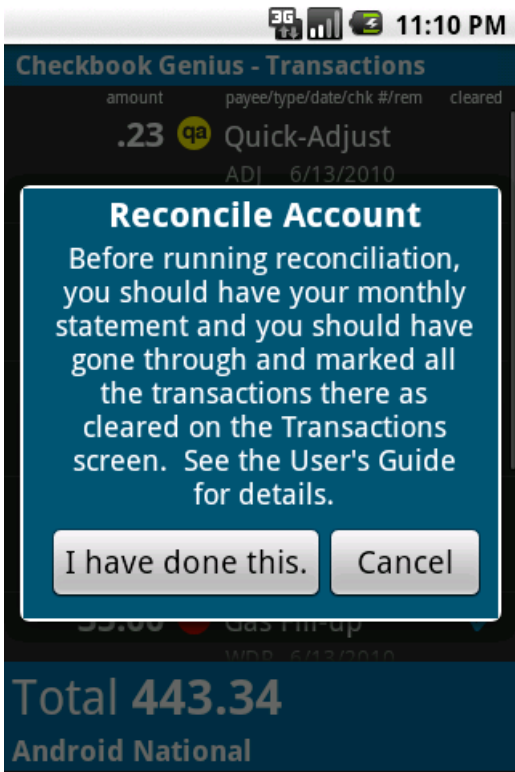
**Step 1.** Start Checkbook Genius and go to the transactions screen for the account you wish to reconcile.

**Step 2.** Your statement should have a section listing all deposits and additions to your account. Where you see a deposit, locate it in your Checkbook Genius transactions, tap on them one at a time, and tap the **Cleared** box each time. Tap **Save** after each update. At the end of this process, the only deposits or additions you'll see unchecked will be those that have not yet cleared.

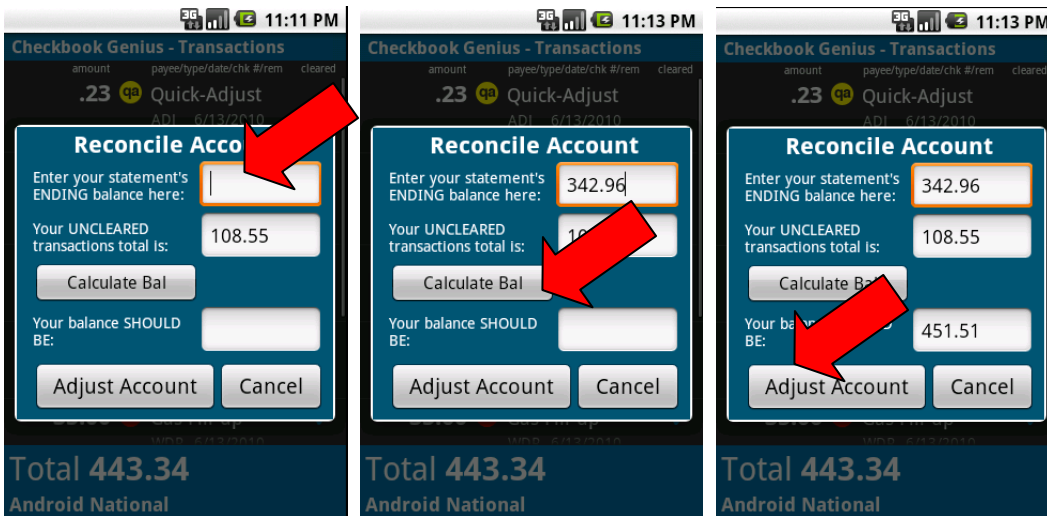
**Step 3.** Next, review all the checks. Where you see a check, locate it in your Checkbook Genius transactions, tap on them one at a time, and tap the **Cleared** box each time. Tap **Save** after each update. At the end of this process, the only checks you'll see unchecked will be those that have not yet cleared.

**Step 4.** Finally, review any other withdrawals. Where you see a withdrawal, deduction, or fee (many checking accounts have monthly service fees for balances below a particular amount), locate it in your Checkbook Genius transactions, tap on them one at a time, and tap the **Cleared** box each time. Tap **Save** after each update. At the end of this process, the only withdrawals or deductions you'll see unchecked will be those that have not yet cleared. NOTE: If you haven't deducted such withdrawals or fees beforehand, you'll need to *create* those transactions right away and mark them as **Cleared** by checking that box. Look at your statement to see what fees and charges to deduct from your account. BE SURE TO CHECK OFF ANY QUICK-ADJUST TRANSACTIONS ALSO.

**Step 5.** After completing this part of the process, you'll need to determine the difference. Press the Menu button on your Android device, choose "**More**", and then choose "**Reconcile Account**." You'll first see a reminder dialog telling you that you should already have performed the actions in Steps 1 through 4. If you have already completed this, tap the button "**I have done this.**"

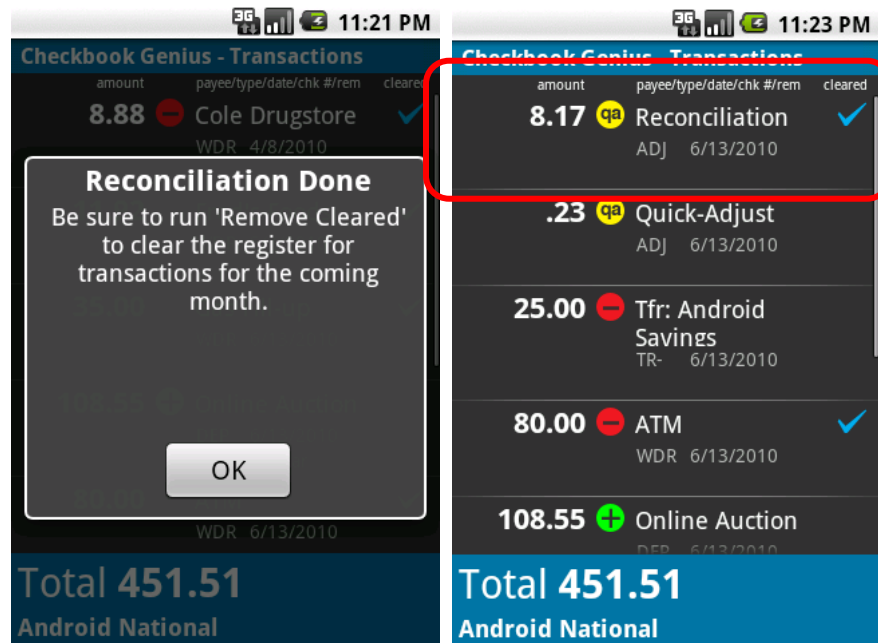


**Step 6.** When the **Reconcile Account** dialog window appears, it will already have all UNCLEARED transactions totaled. Enter the ENDING BALANCE from your monthly statement in the box on the top line and tap the **Calculate Bal** button to calculate what your balance should read.



**Step 7.** If this final figure looks correct to you, tap the **Adjust Account** button. This will create a special **Reconciliation** entry for the account that will bring the account into balance. (The Reconciliation entry will already have a blue check mark indicating it is cleared. If you need to remove this entry and redo this process, you can delete it by pressing and holding the line, and then choosing Delete Transaction, like you would for any other transaction.) If the final figure doesn't look right to you, go back and see if there were any transactions you should have marked as cleared that you may have missed.

**Step 8.** When you press the Adjust Account button, you'll also see a reminder telling you to run the Remove Cleared function to remove all cleared transactions for the following month (so you won't count them again). This reminder message is shown below, followed by an example of a reconciliation transaction already checked off as cleared.



## Backing Up Your Data

As indicated in the "What's New" section, Checkbook Genius now lets you backup your account and transaction data to the SD card in your Android device. By default, this action occurs automatically using the **Auto-Backup** feature, found under **Preferences**. Ideally, you should leave this option *on* all the time,

but if you find that the process of backing up data hurts the performance of your Android device, you *may* turn it off. Be aware, though, that you should still occasionally conduct backups *yourself*.

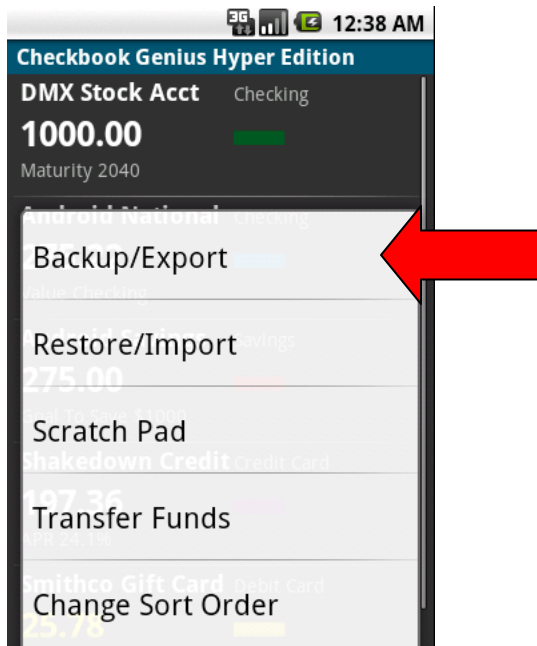
**IMPORTANT:** Any data you backup to your Android device's SD card IS NOT SECURE, even if you select password protection for your program. The database is inaccessible from the handset, of course, but the SD card can easily be removed from the phone by a thief – that is, if the entire phone isn't stolen all at once.

If you are concerned about the security of your account and transaction information, you should occasionally copy the files to a more secure computer or storage medium and delete them from your Android device's SD card. (The files are re-created by the program on each backup.)

Also, NEVER SPECIFY ANY SENSITIVE INFORMATION WHEN DEFINING AN ACCOUNT – DO NOT USE ACCOUNT NUMBERS, PASSWORDS, OR ANYTHING ELSE A THIEF COULD USE TO COMPROMISE YOUR ACCOUNT. Only YOU can assure the security of your account and transaction data; please use good common sense.

The steps for backing up your data manually are simple:

1. Press the MENU button on your Android device.
2. Tap the More option.
3. Tap the Backup/Export option.



You will see several message flash across your screen indicating the progress of the backup process, as well as its completion. Several files will be created, all with the **.csv file** suffix.

**IMPORTANT - DO NOT EDIT ANY OF THESE FILES USING ANY SPREADSHEET SOFTWARE SUCH AS MICROSOFT EXCEL.** This will change the structure of the file and cause problems if the same file is used to restore later. If you wish to view the content of the files, *copy them to another computer or folder* before manipulating them.

## Restoring Your Data

Let's assume the worst has happened. Your Android device has bitten the big one – it is broken, inoperative, kaput.

Not to worry. With Checkbook Genius' Restore feature, you can get your data back in a jiffy, with a few simple steps. Here's what you should do:

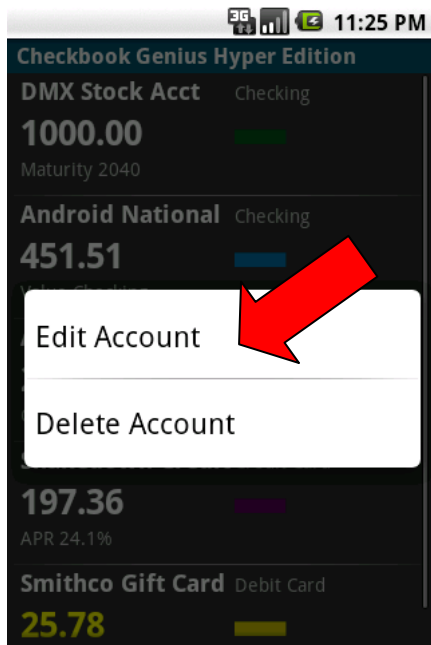
- 1. Either move the SD card from your previous Android device to your new Android device (recommended unless the SD card itself is defective or the cause of the failed Android device), or copy the accounts.csv and transactions.csv files to the SD card on the new Android device. You should also copy the cleared.csv file, if you see one. If you copy the files yourself, they **MUST** be placed in a folder called "ChbkGenius" (no space between the words). If the Restore process doesn't find such folder with that name, it will fail.**
- 2. Reinstall the Checkbook Genius program on your new Android device.**
- 3. Start the program and press the MENU button on your Android handset.**
- 4. Tap the More option.**
- 5. Tap the Restore/Import option.**
- 6. You will see a message cautioning you that this operation will wipe out everything in the Checkbook Genius database. Since this is a new phone, there's nothing to lose. So tap Yes.**

You will see several messages flash across your screen indicating the progress of the restore process, as well as its completion. How long the process takes depends on how many records are in the account and transaction files.

## Editing Accounts

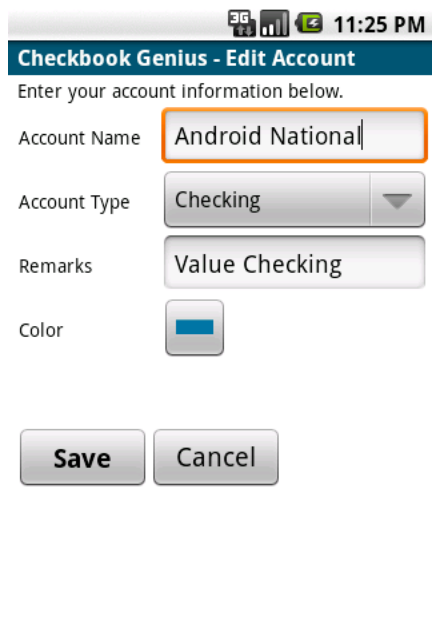
Let's return to working with accounts for a moment. Checkbook Genius makes it simple to update information about accounts. If you want to change an account, follow these steps:

1. Press and hold your finger on the line with the account you wish to change.
2. A pop-up menu will appear with two options, "Edit Account" and "Delete Account". Tap "Edit Account".



3. On the Edit Account screen, change any information you wish about the account (including the name, if desired). **Hyper Edition Only** You may also change the color associated with the

account at this point, if you wish.



The screenshot shows the 'Checkbook Genius - Edit Account' interface. At the top, there's a status bar with '3G', signal strength, battery, and the time '11:25 PM'. Below that is a blue header with the text 'Checkbook Genius - Edit Account'. The main content area has the instruction 'Enter your account information below.' followed by four fields: 'Account Name' with the text 'Android National', 'Account Type' with a dropdown menu showing 'Checking', 'Remarks' with the text 'Value Checking', and 'Color' with a blue color selection box. At the bottom of the form are two buttons: 'Save' and 'Cancel'.

4. Tap the Save button to save your changes.

## Deleting an Account

On those rare occasions in which you wish to close an account (such as, for example, paying off a credit card – an experience everyone should have at least *once* in their life), Checkbook Genius makes that simple also.

The steps to follow are:

1. Press and hold your finger on the line with the account you wish to change.
2. A pop-up menu will appear with two options, “Edit Account” and “Delete Account”. Tap “Delete Account”.
3. A confirmation message will appear, indicating that all transactions associated with the account will also be deleted. If you’re sure you wish to proceed, tap Yes.

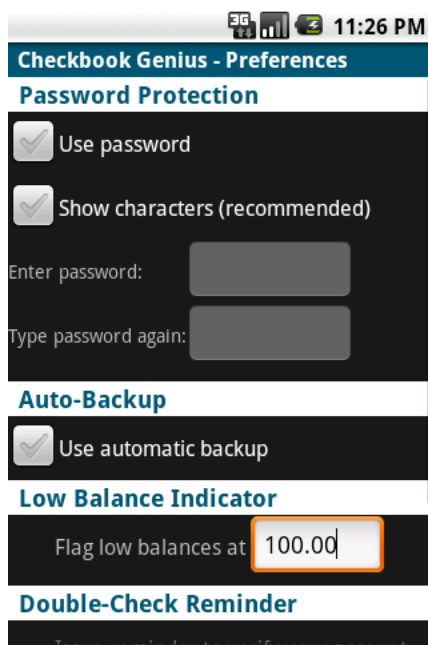
**NOTE** – DELETED ACCOUNT AND TRANSACTION INFORMATION ARE NOT SENT TO ANY FILES. WHEN DELETED, ALL ACCOUNT AND TRANSACTION INFORMATION IS GONE FOR GOOD. So if you want to save any information, you should do a manual Backup process yourself, and copy the files accounts.csv and transactions.csv elsewhere.

In addition, any transfer transactions will NOT automatically adjust the balance for the *other* affected account (the account that *isn't* deleted). You will need to make any adjustments to the other account manually. (Of course, if you're deleting the other affected account also, this doesn't matter.)

## Preferences

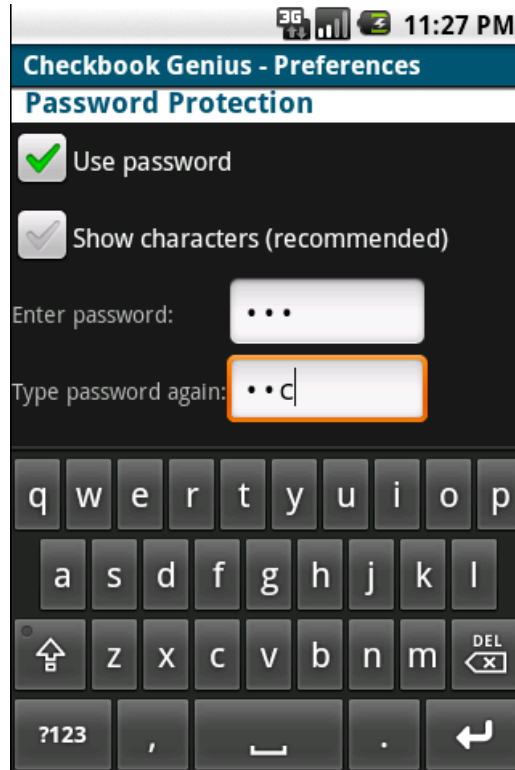
There really aren't many options in Checkbook Genius to change at this point, but there are a few of which you should be aware. This section covers those. To access Preferences:

1. Press the MENU button on your Android handset.
2. Tap the Preferences option. You'll see the screen below.

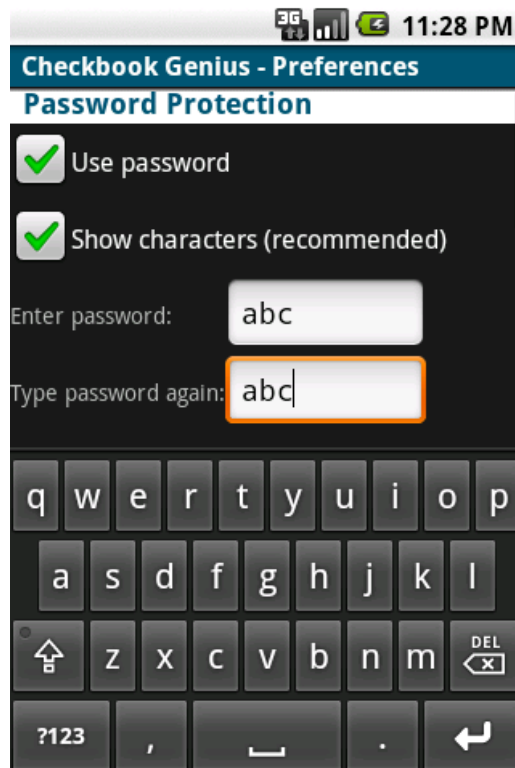


## Password Protection

Checkbook Genius can be set to require a password in order to use the program. To activate password protection, tap the check box under "Password Protection" and type your desired password twice.



If you wish to see the characters as you type them (recommended), check the **Show characters** checkbox:



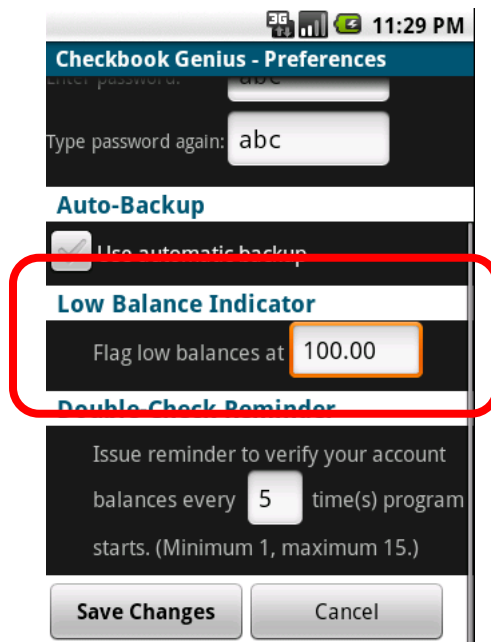
Passwords may be a maximum of 8 characters and ARE case-sensitive.

**WARNING** – IF YOU FORGET THE PASSWORD YOU SELECTED, YOU WILL HAVE TO UNINSTALL AND REINSTALL THE PROGRAM. SO BE SURE TO CHOOSE A PASSWORD YOU CAN REMEMBER.

**IMPORTANT** – EVEN IF YOU SELECT PASSWORD PROTECTION FOR THE PROGRAM, ANY DATA YOU BACKUP TO YOUR ANDROID DEVICE’S SD CARD **IS NOT SECURE**. The SD card inside the device can still be removed from the phone by a thief – that is, if the entire phone isn’t stolen completely. PASSWORD PROTECTION IS ONLY A DETERRENT BUT NOT AN ABSOLUTE METHOD FOR SECURING DATA AND THE DEVELOPER OF THIS PROGRAM ACCEPTS NO RESPONSIBILITY FOR LOSS OR COMPROMISE OF DATA.

## Low Balance Indicator

When you first install Checkbook Genius, the default low-balance threshold is 100.00. You can change this to any value you like. For example, if you wish to have balances under 250.00 flagged in yellow as low balances, enter “250.00” in the **Flag low balances at** field.



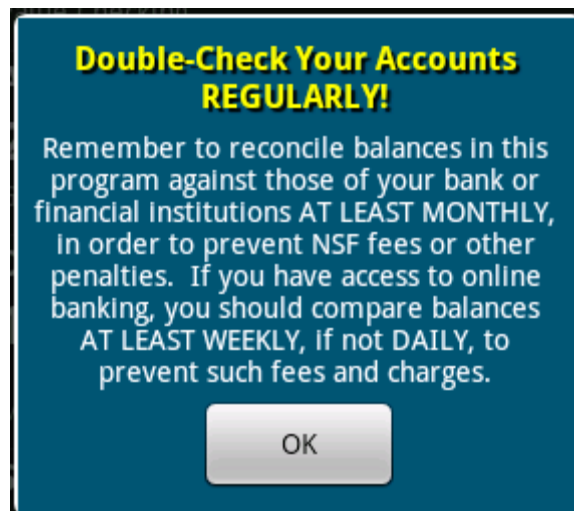
## Auto-Backup

Automatic backup is a second option under Preferences. Auto-Backup tells Checkbook Genius to back up all account and transaction data each time the program exits. This option is set to checked by default.

If you leave this option unchecked, **REMEMBER TO PERIODICALLY PERFORM BACKUPS YOURSELF.** THE DEVELOPER OF THIS PROGRAM ACCEPTS NO RESPONSIBILITY FOR LOSS OR COMPROMISE OF DATA DUE TO USER NEGLIGENCE.

## Double-Check Reminder

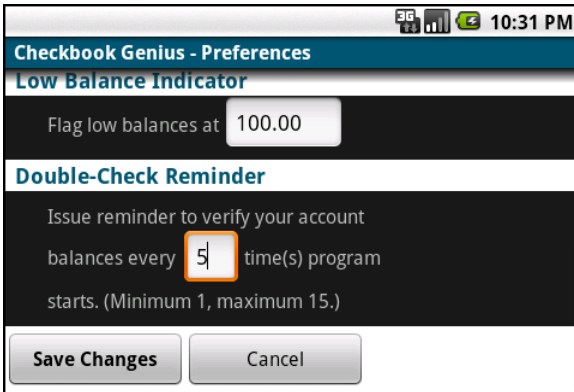
Occasionally, when accessing the home screen in Checkbook Genius, you may see a message that looks like this:



This friendly reminder is simply to tell you not to neglect comparing your Checkbook Genius balances with those of your financial institutions, to reconcile your accounts periodically. By default it is set to appear once every fifth time the home screen appears.

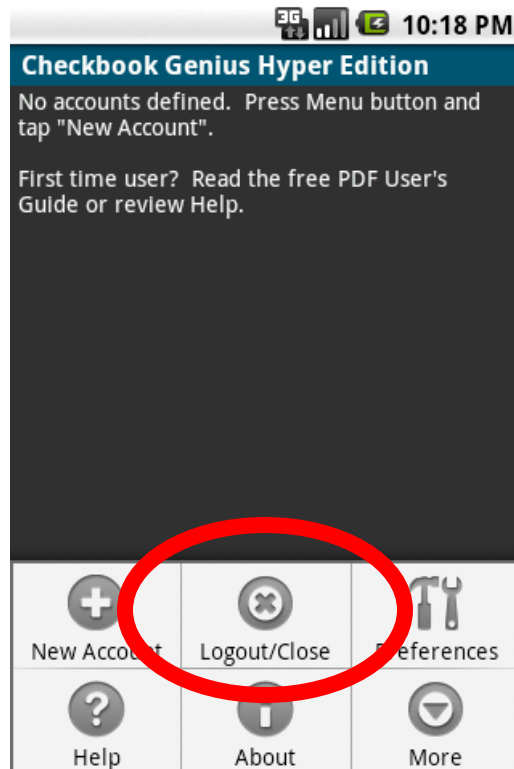
But this, too, can be changed. Here's how:

1. In Preferences, scroll down until you see "Double-Check Reminder".
2. Change the value in the box to a value between 1 and 15. You may not specify zero (trying to turn it off completely), nor specify that processing should issue this reminder so infrequently as to be useless. This is not a bug and is part of the design of Checkbook Genius.



## Logout/Close Button (Home Screen Menu)

By the way, you may have noticed on the home screen's menu there's an option "Logout/Close":



You may be wondering why that's there. The **Logout/Close** button completely closes down Checkbook Genius and logs you out so that the next time you start the application, you'll see the password login screen, if password protection was selected. If you selected password protection in

Preferences, you **must** exit the program this way, in order to force the login screen to appear with each use, and to prevent authorized use.

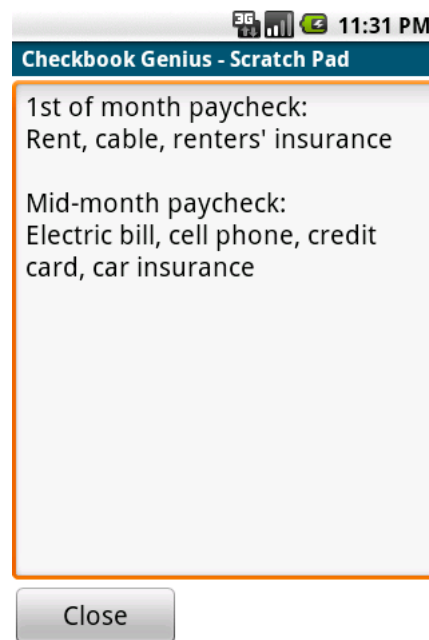
This button can be used to close down the application even if you're not using password protection. (This frees up resources within the Android operating system that can be used for other applications.)

## Scratch Pad

**Hyper Edition Only** The Scratch Pad is a convenience for keeping short notes and reminders within Checkbook Genius Hyper Edition. You can use it to remind you of which bills need to be paid, when, and how much.

The notes you create are saved to a file called "**scratchpad.txt**" in the **ChbkGenius** folder on your Android device's SD card.

**IMPORTANT - NEVER SPECIFY ANY SENSITIVE INFORMATION TO THE SCRATCH PAD. DO NOT SAVE ACCOUNT NUMBERS, PASSWORDS, PIN NUMBERS (FOR ATM CARDS), SOCIAL SECURITY NUMBERS OR ANYTHING ELSE A THIEF COULD USE TO COMPROMISE YOUR ACCOUNT. THIS SCREEN IS NOT PASSWORD PROTECTED, AND THE DATA FILE CAN BE EITHER ACCESSED BY USB CABLE OR BY REMOVING THE SD CARD FROM YOUR ANDROID DEVICE (IF THE ENTIRE HANDSET ISN'T STOLEN). Only YOU can assure the security of your account and transaction data; please use good common sense.**

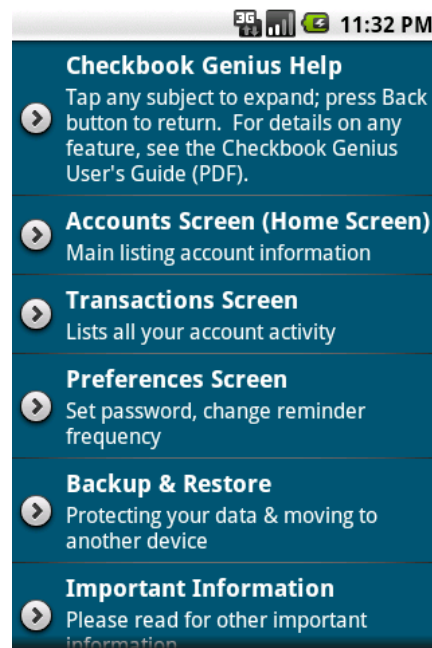


To use the Scratch Pad, follow these steps:

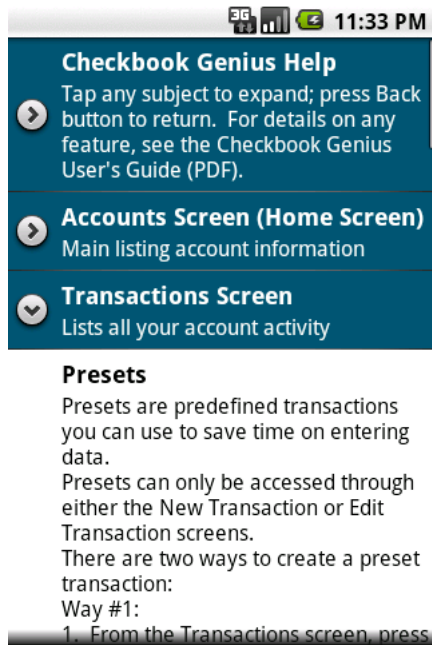
1. From the Accounts or Transactions screens, press the Menu button on your Android device.
2. Tap the More option.
3. Tap the Scratch Pad option.
4. Type any text you wish to save. To clear the box, press and hold in the text entry area, then on the pop-up menu, choose "Cut All". (Other pop-up menu options are also available and may be used as desired.)
5. Tap the Close button.

## Help Facility

A subset of the information here is presented in the Checkbook Genius Help facility. This facility can be accessed from any screen (not including dialog windows) by pressing the MENU button on your Android device and choosing the Help option.



To read any section, simply tap on it.



To close a section, tap on it again.

## Getting More Help

There are several ways in which you may get additional help using Checkbook Genius. The most direct way is to **contact Small Screen Software**. This can be done through your Android handset directly, either through the program listing in the Android Market, through an e-mail using the Android E-Mail client, or using regular e-mail on another computer, sending messages to [smallscreensw@gmail.com](mailto:smallscreensw@gmail.com).

A more indirect way is to **use Google to find out what other users have learned**. You can type search terms like “checkbook genius” along with any other words you wish and see what’s returned. With a user base of over 10,000 past users, someone is bound to know something.

Finally, you can also **check the Small Screen Software web site** at [www.smallscreensoftware.com](http://www.smallscreensoftware.com). If there’s a known bug, problem, or something else the developer wants you to know, it will be posted here. There is a mobile version of the site also, at [www.smallscreensoftware.com/m](http://www.smallscreensoftware.com/m). This version has been formatted to view on your Android device using the Browser application.

## Reporting Bugs

Software developers are human like anyone else and, occasionally, they make mistakes. This extends beyond the developer of Checkbook Genius; the entire Android platform is, itself, effectively software and has experienced some growing pains since its introduction in 2008. The process of creating software like Checkbook Genius is not an easy one – it is certainly harder than snapping one’s fingers or working a Sudoku puzzle. Writing software is a lot like doing endless algebra problems – and most of you probably *hated* that subject in school.

Remember this when you write Small Screen with issues or problems. There’s a live person on the end of what you send and a lack of politeness doesn’t make it easier to resolve an issue, even if you are a paying customer.

Here’s what’s *required* in order to report a bug:

- Please remember ***you are not sending a text message***. Requests for help should start with an appropriate greeting such as “Hello,” “Hi”, or “Dear Small Screen”. Leaving this off is the equivalent of just walking up to someone and barking orders at them. Please don’t be rude (or, in today’s vernacular, a “douche-bag”).

- State the nature of the problem *specifically*. It is not enough to say “my program ain’t working”; what’s the developer supposed to do with that? Here are some suggestions on what to report:
  - ❖ The version of the software you have, Hyper Edition or regular
  - ❖ The screen on which the problem occurred
  - ❖ What you were trying to do at the time (with the program, that is, not what you were trying to do in your life)
  - ❖ The value that you entered into a box (a number, a name, etc.), or the control you last “touched” (this could be a check box or opening a “level” of the Help facility, for example)
  - ❖ The button you last pressed before the problem occurred - the MENU button, a space bar, the End button, etc.
  - ❖ *Anything* else you remember that may have triggered the problem – an incoming phone call interrupting your entering a transaction, twisting the keyboard out, or trying to use the program after turning your Android device back on.

Developers can’t help you without specific information. We are computer programmers...not magicians.

Do close your request with an appropriate closing – “Thanks”, “Peace”, “Have a nice day,” whatever floats your boat – followed by your first name (at least).

Here is an example of a request for help that will get attention:

*Hi,*  
*I was using Checkbook Genius Hyper Edition and noticed when I select a color for an account it doesn't seem to "take". I think it may be a bug.*  
*Thanks,*  
*Cindy*

Here is an example of a request likely to be ignored (after laughing at it):

*Dood... your program sucks. It keeps force closing – WTF????*

Yeah. Which request would YOU answer?

## **A Typical Day Using Checkbook Genius**

In order to help you conceptualize how Checkbook Genius might be used, I've created the following story. It's not Pulitzer Prize literature, of course, but it's to make a point.

Let's say there's another Checkbook Genius user named Todd. Here are some examples of how Todd uses the program.

1. Right after Todd downloads the program and installs it in his phone, he starts it. He creates a new account for his bank (Android National Bank, let's say) with a balance of 0.00 (his choice) and chooses light blue for the color. He just deposited his paycheck of \$487.92 in the bank, so he presses the MENU button and chooses "New Transaction" to enter "487.92". For Payee, he types "Paycheck". The Type control reads "Withdrawal" which is obviously not right, so taps that and sees several choices. "Deposit" is right underneath "Withdrawal", so he chooses that. Then he taps Save. On the main screen, he sees his first transaction, his deposit, and the Total reads 487.92.

2. Later that night, Todd goes to an ATM and gets \$40. He presses the MENU button and chooses "New Transaction" again, and the New Transaction box appears again. This time, he types "40" for the Amount (no decimal point needed; it's added automatically; the system knows it's not 40 cents), he types "ATM" for Payee, and leaves the Type as Withdrawal. He taps the Save button and the home screen returns, this time with two transactions - his original deposit (an addition) and his ATM withdrawal (a subtraction). The new Total reads 447.92.

3. The next morning, Todd decides to pay two bills by check - for cable service and for his electricity. As he's filling out the check for the cable bill, he presses the MENU button and chooses "New Transaction" and enters 35.66 for the Amount and "Cable Bill" for Payee. He wants to remember the

check number so he types in #1082 in the Chk #/Rem box. He could leave the transaction as a Type of Withdrawal which would be arithmetically correct, but he wants to remember that he wrote a check. He taps the Type control and underneath "Withdrawal" and "Deposit", there's "Check". He chooses "Check". He presses the Save button again. Now the Total reads 412.26.

4. In the same way, Todd writes another check for his electric utility provider. After pressing the MENU button and choosing "New Transaction", he enters 93.70 for the Amount and "Zapp Electric" for Payee. For the check number box (Chk #/Rem), he enters #1083, the next check number. And he chooses "Check" for the transaction Type, and presses Save. Now the Total is 318.56. Todd's balance at his bank won't reflect this balance, of course, until Todd's two checks have been presented for payment by the cable and electric companies, which may take a day or two. But at least Todd's balance reflects that he's "reserved" those funds and won't be spending them.

5. Later that night, Todd gets on an online auction site, and buys some cool sounds on vinyl. Yow! He gets them for \$44.00, a steal. He's going to pay for the music by using a PayPal® account (an electronic payment system) tied to his checking account. As he's entering his payment information, he presses the MENU button and chooses "New Transaction" and enters 44.00 for the Amount, "Online Auction" for the Payee, and the PayPal confirmation number in the Chk #/Rem box. This is so that if there's a problem with PayPal later, he can refer to the confirmation number if he speaks with them. He leaves the Type as "Withdrawal" and taps the Save button. The new Total is now 274.56.

6. Within several days, Todd has made other ATM withdrawals and purchases with the Visa debit card associated with his checking account. But he's missed writing down a couple of the transactions. His total shows 175.32. He gets online and goes to his bank's online banking system, which shows his up-to-date balance is actually 162.89 - not a big difference, but Todd wants to keep his account right. Rather than pulling out a calculator and figuring out the difference, he presses the MENU button on the G1, and chooses the "Quick-Adjust" feature. When the Quick-Adjust box appears, Todd enters the 162.89, the correct balance shown by the bank. Then he presses OK. A new transaction is created with the amount 12.43, the difference between what Todd had, and the correct balance. Now Todd's Total in Checkbook Genius is right to the penny!

7. It's payday again! Todd happily presses the MENU button and chooses "New Transaction", enters 516.32 from the paycheck (incredibly with the bad economy he got a raise!), and changes the Type to "Deposit". In the Chk #/Rem box, he types "Got a raise" so he'll remember. His new Total is 679.21.

8. Now it's been several more days and Todd wants to clear the transactions from his system. In the Cleared column (all the way to the right of the screen) there are no check marks showing meaning the transactions are still in his Checkbook Genius. On each line he taps the transaction, which brings up the Edit Transaction screen. He taps the "Checked" box which is just above the Save button so it becomes a check mark. Then he taps the Save button. A blue check mark appears on each line Todd has cleared. Todd repeats this activity for all his transactions.

9. Todd presses the MENU button again and chooses "Remove Cleared", which writes all the transactions he just cleared to the SD card in his G1 phone. A confirmation window appears telling he can't undo this operation, and is he sure? He taps the Yes button and a message flashes across the screen "16 transactions written to SD card." Later on he'll attach his G1 phone to his computer with a USB cable, open the file with the cleared transactions (in the "ChkGenius" folder), and print them for the future.

10. Todd listens to his classic vinyl and pops a cold one.

**The end. Roll credits. Fade.**

## Disclaimers and Statements

Checkbook Genius does not – IN ANY WAY – communicate with online banking systems. The program does not access the World Wide Web or transmit any information entered to any third party.

Checkbook Genius is NOT an automatic program. Proper use of the program depends on the user. Users are strongly advised to review this document and use the built-in Help facility as often as practical.

Checkbook Genius is NOT RESPONSIBLE for any NSF (not sufficient funds) charges issued by your bank, credit union, or other financial institution resulting from the misuse or negligent use of this program. The developer of this program also expects users to exercise common sense in the unlikely event the program displays erroneous behavior of so serious a nature that the accuracy of the user's information is at risk. Users are to contact Small Screen Software if there's a serious bug affecting calculations, storage, or any *principal* function of the program (this does not include cosmetic issues, such as personal preferences in the layout of the user interface, or similar non-critical issues), and to DISCONTINUE use of the software until a suitable update, fix or workaround is publicized.

Checkbook Genius is NOT A SECURE PROGRAM. The design of the program includes use of Android devices' external storage (the SD card). Any data stored on the SD card can be removed or copied since the card can be physically removed from the Android device or accessed by way of a USB cable. THE DEVELOPER OF THIS PROGRAM ACCEPTS NO RESPONSIBILITY FOR DATA LOSS AS A RESULT OF THE FAILURE OF THE USER TO SECURE THE ANDROID DEVICE, since users have been advised of this deficiency in this document.

**[ADDED FOR VERSION 1.4.1, RETROACTIVE TO ALL VERSIONS.]** Checkbook Genius is NOT DESIGNED OR INTENDED FOR BUSINESS USE. This program was designed primarily for household or personal use rather than for commercial use or use in a business. It is not an accounting system and should not be used by those seeking to operate their businesses 'on the cheap'. THE DEVELOPER OF THIS PROGRAM ACCEPTS NO RESPONSIBILITY OR LIABILITY FOR USERS MAKING USE OF THIS APPLICATION IN THEIR BUSINESS OPERATIONS. Users interested in applications for accounting, profit-and-loss, or commercial purposes should consult a software retailer or conduct their own research online.

**[ADDED FOR VERSION 1.5.0, RETROACTIVE TO ALL VERSIONS, THE "WHERE'S MY SHARE?" CLAUSE.]** All suggestions for improvements and new features for any version of Checkbook Genius (both editions) made by users or anyone else are understood to be offered to Small Screen Software and its developer **without any expectation of direct reward or remuneration whatsoever** – that is, in good faith, and for the betterment of the product. Small Screen Software *may*, at its sole discretion, choose

to reward individuals making suggestions proven to be exceptionally helpful or beneficial to the development of the software or the user community, in any way it chooses, but *is not required to do so*. Individuals or organizations offering suggestions or feedback unwilling to comply with these terms are advised to withhold their ideas, or seek another software organization. All ideas submitted outside these terms will be **refused**.