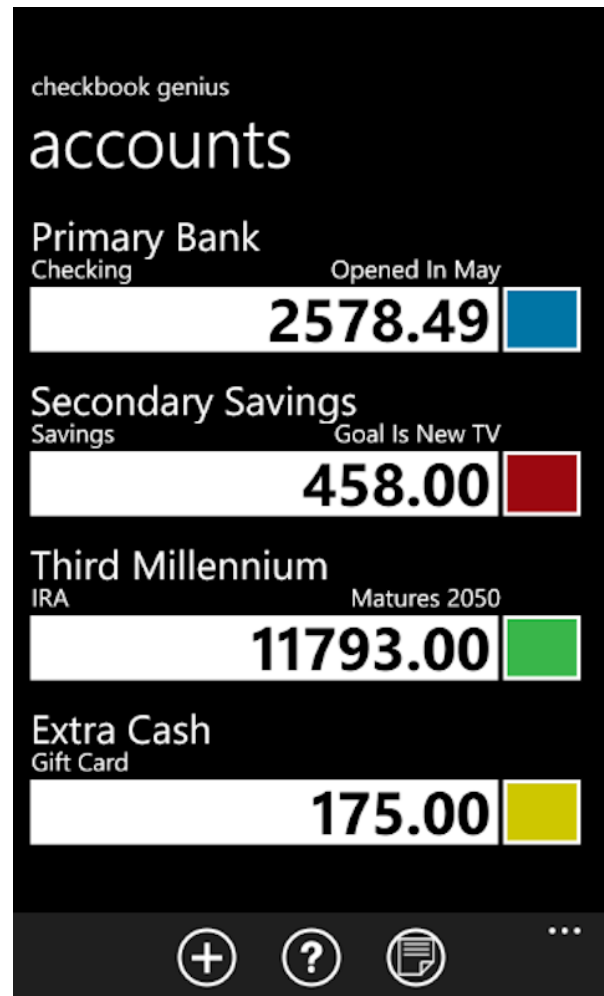
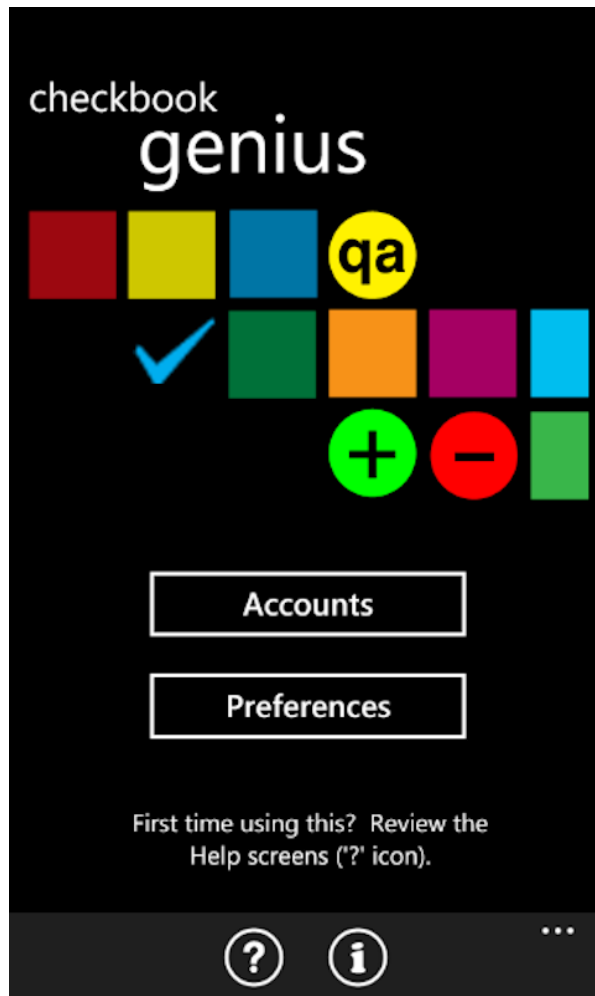


checkbook genius

For Windows Phone 7[®]



Version 1.0.0 User's Guide

Charles Tatum II
Small Screen Software

July 2011

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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 Windows Phone device quickly and easily. You'll find Checkbook Genius can free you of having to use a paper checkbook register to keep track of everything.

Checkbook Genius Features

What's great about Checkbook Genius? Here's a short list!

- **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!
- **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. You can specify a date cutoff and mark as cleared all transactions prior to the date you choose!
- **Scratch Pad.** A handy place to jot down reminders.
- **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.
- **Many account types.** Checkbook Genius provides you these account types: Checking, Savings, Credit Card, IRA, Investment, Debit Card, Cash/Tips and now Gift Cards.
- **Changeable Low Balance Indicator.** You can determine what is "low". If your account's balance drops below the figure you set, the account display appears in yellow.
- **Password protection.** Don't feel like pattern-locking your Windows Phone phone? Use this.

Checkbook Genius is in use by thousands of users on the Android platform. Now this great app is available for you Windows Phone users!

Manual Conventions

When you see text in ALL CAPITAL LETTERS (like that) or in yellow highlighting 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 funds*". They are more generally known as the \$30 to \$35 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 \$35. 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 can't stop using Twitter®.

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.

Some people have incorrectly assumed that they have no responsibility if they get NSF charges as a result of using this app. *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.

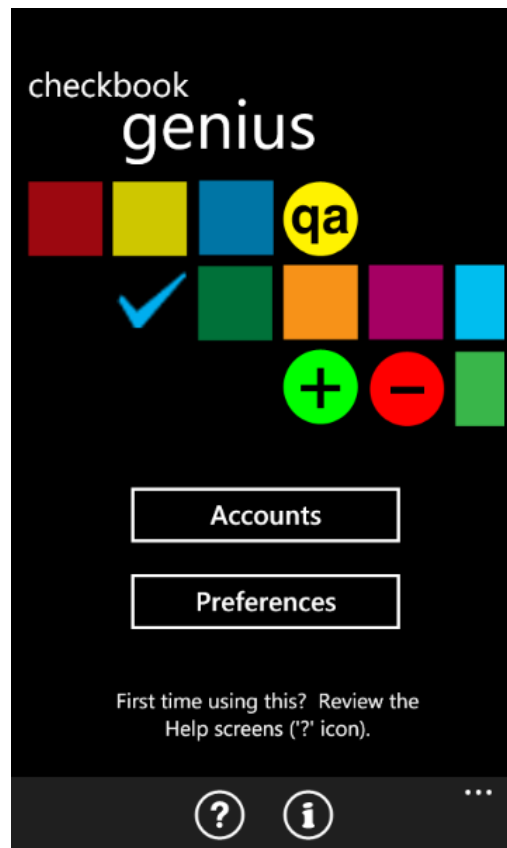
The concept of user responsibility and the proper use of Checkbook Genius is expressed at the end of this manual once again in the **Disclaimers and Statements** section, should you be curious.

Getting Started

Once you've installed Checkbook Genius, tap the tile to start the program.

Home Screen

When you're in the program for the first time you'll see a home screen with two buttons – Accounts and Preferences:



Accounts Screen and Entering A New Account

Tap the Accounts button and you'll see the Accounts screen. Since you don't have any accounts at first, it will look like this:

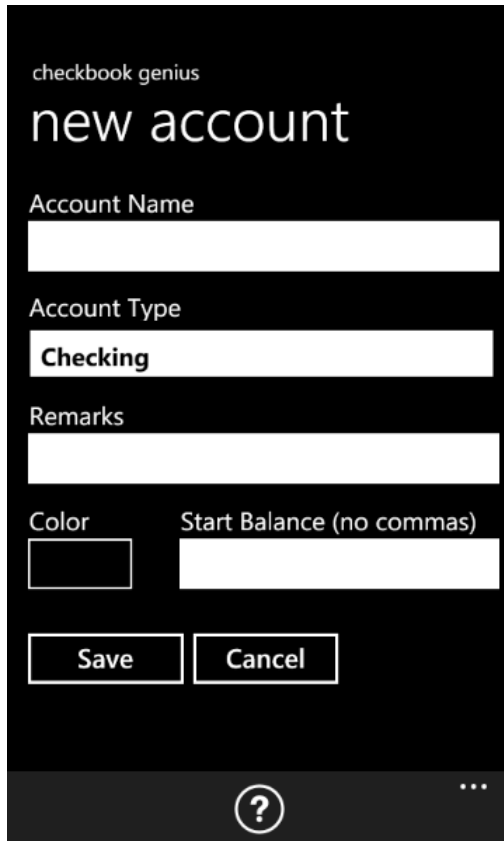
checkbook genius

accounts



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

1. Login to Checkbook Genius.
2. Tap the **Accounts** button on the home screen.
3. Tap the **Add New** button (the "+" icon) at the bottom of the screen. The **New Account** screen appears.



checkbook genius

new account

Account Name

Account Type

Checking

Remarks

Color

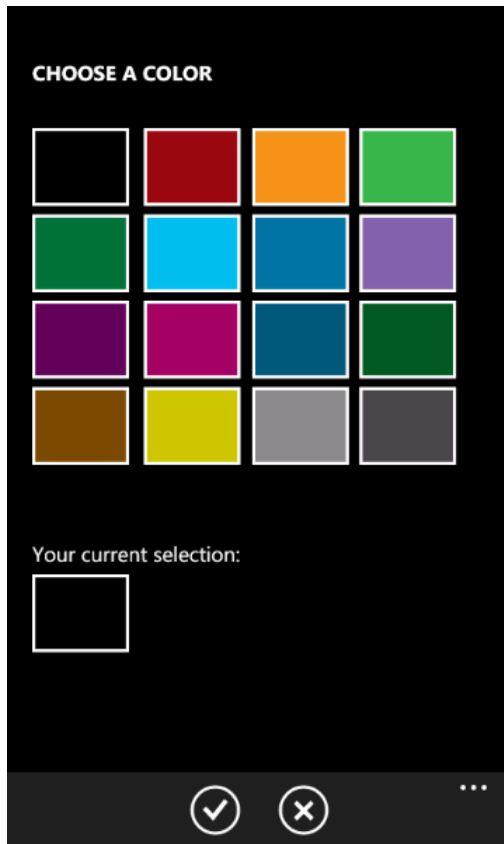
Start Balance (no commas)

Save Cancel

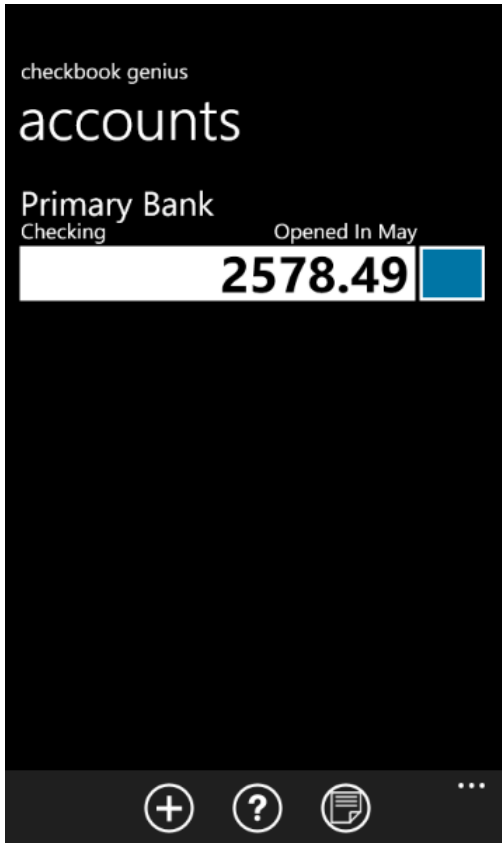
?

4. Enter an account name in the **Account Name** box. This can be the name of your bank, credit union, or other financial institution.
5. Choose an **Account Type** by tapping on the drop-down box (which has the default value "Checking"). You may choose one of the following types: Checking, Savings, Credit Card, IRA, Investment, Debit Card, Cash/Tips, or Gift Card.
6. If you want to type additional remarks about the account, enter those in the **Remarks** box.

7. Type the balance at which you want to start your recordkeeping in the **Start Balance** box.
8. If you want to choose a color other than black for the account, you can tap the **Color** box and choose one of the 16 colors. When you have made your choice, tap the **OK** button (the check mark icon).

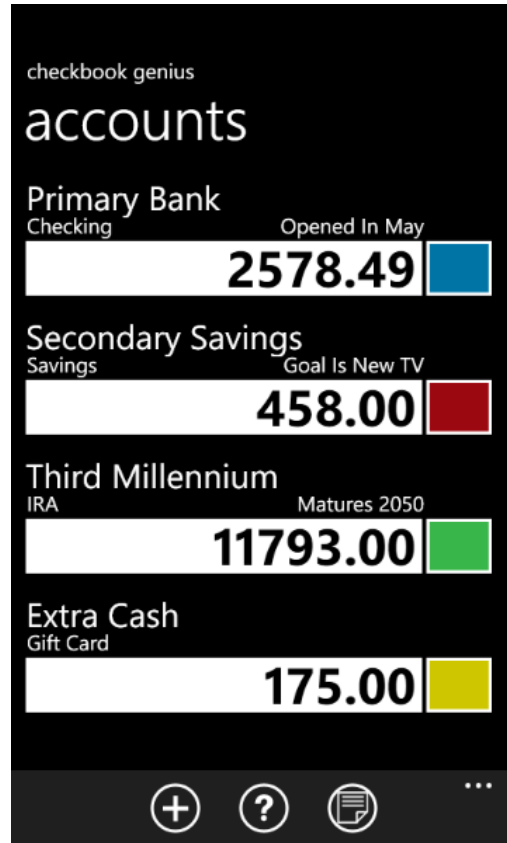


9. After entering all your account information, tap the **Save** button. You'll be returned to the Accounts screen, which will now show your first account, along with the balance you just entered.



10. 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):



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 display will appear in yellow.

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

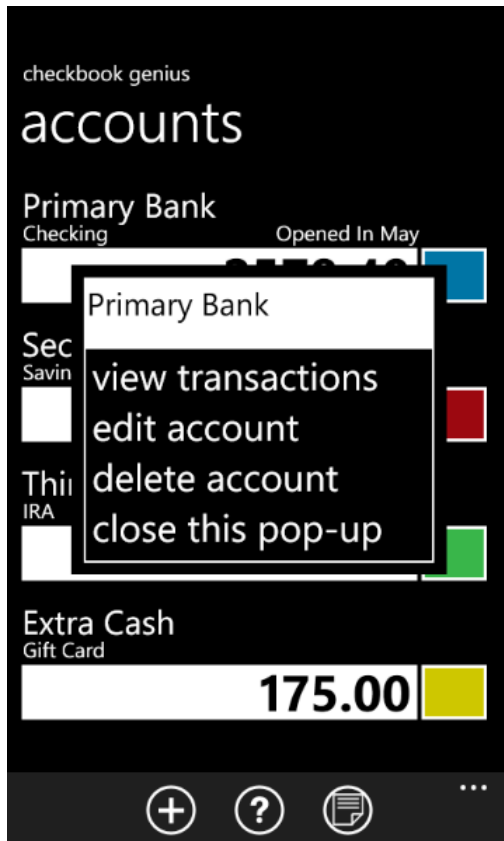
For credit card accounts, *all* balances appear in white.

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

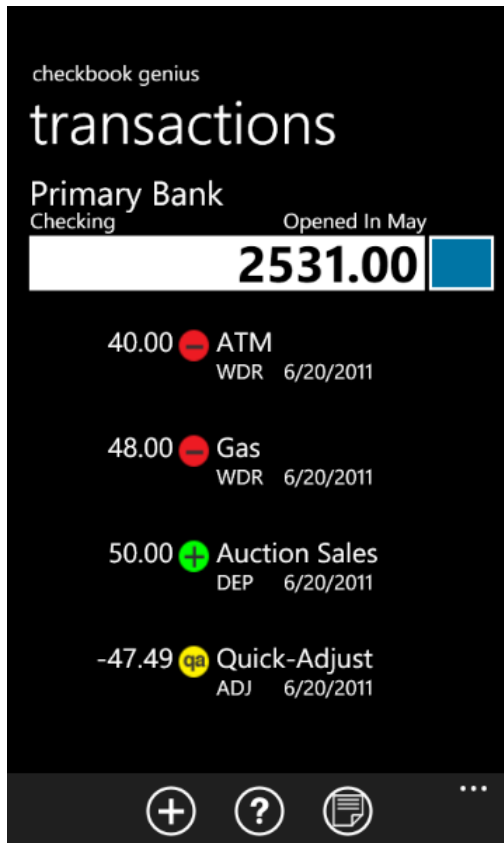
After creating an account, you'll want to start entering transactions. Here are the steps to follow:

1. On the **Accounts** screen (home screen), tap the account you wish to use. This will present a pop-up menu.



2. Tap "**View Transactions**". The **Transactions** screen appears. If it's your first time entering a transaction for an account, the screen will be empty. Note that the color you chose for your account shows in a color block to the right of the balance readout.
3. Tap the **Add New** button at the bottom of the screen (the "+" icon). This will bring up the **New Transaction** screen.

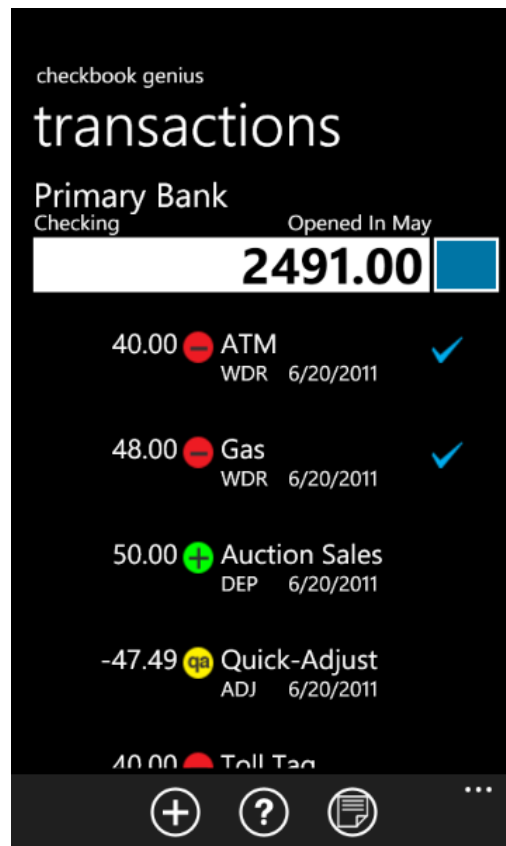
4. On the **New Transaction** screen, enter the following information:
 - a. The date of the transaction (if needed; the default is always today's date).
Tapping the Date field opens a date picker from which you can change the date.
 - b. The amount of the transaction in the **Amount** box.
 - c. The name of the payee in the **Payee** box.
 - d. 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.)
 - e. Select the type of transaction by tapping the **Type** drop-down box.
 - i. For Credit Card transactions, the *only* transaction types you may use are Payment and Charge.
 - ii. 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 in the balance readout at the top 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:



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. **Tap 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. **Tap the Add New button at the bottom of the screen (the "+" icon).**
2. **Tap the Preset button (to the right of the Cancel button).**
3. **When the list of presets appears, tap the one you wish to use.**
4. **When the pop-up menu appears, tap "Use This Preset", the top option.**
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.**

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. **On the pop-up menu that appears, tap "Edit Transaction". This will bring up the Edit Transaction screen.**
3. **Correct the information.**
4. **Tap the Save button.**

Let's say that for this example, the mistake was that the \$27.95 entered should have been \$34.95 (perhaps because you were talking on the cell phone and got distracted). You would tap the line reading "27.95", producing the Edit Transaction screen.

You would then retype the amount as "34.95" in the Amount entry field and then tap **Save**. The balance would be adjusted accordingly.

NOTE: You cannot change the details of a Quick-Adjust or Reconciliation transaction, but you may type a remark or comment.

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. On the Transactions screen, tap the line with the transaction you wish to delete. A pop-up menu will appear.**
- 2. Tap on the option "Delete Transaction".**
- 3. You'll be asked to confirm you wish to delete the transaction; you tap "OK".**

When you tap "OK", the transaction is deleted and the balance adjusts 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 transaction that's cleared.**
- 2. On the pop-up menu that appears, choose "Edit Transaction."**
- 3. Tap the Cleared check box.**
- 4. Tap the Save button.**

Cleared transactions are signified by blue check marks on the far right of the transaction's line.

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 “...” button – this is in the lower right corner of the screen, and has a gray background.**
- 2. Tap the “Remove Cleared” option.**
- 3. You’ll be asked to confirm your selection. When you have, any lines with a blue check mark will disappear from the screen and the database. Note, though, that this is not the same as removing transactions from the balance, as the balance does NOT change.**

When They’re Gone, They’re Gone!

NOTE: When cleared transactions have been deleted, they are gone from the program forever! This edition of Checkbook Genius has no archival options.

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. Tap the “Add New” button at the bottom of the screen (the “+” icon). This will bring up the Add Transaction screen.**
- 2. Tap the “Preset” button.**
- 3. Tap the line with the preset you want to change.**
- 4. When the pop-up menu appears, choose “Edit Preset.”**

5. **When the Edit Preset screen appears, make any changes you wish.**
6. **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:

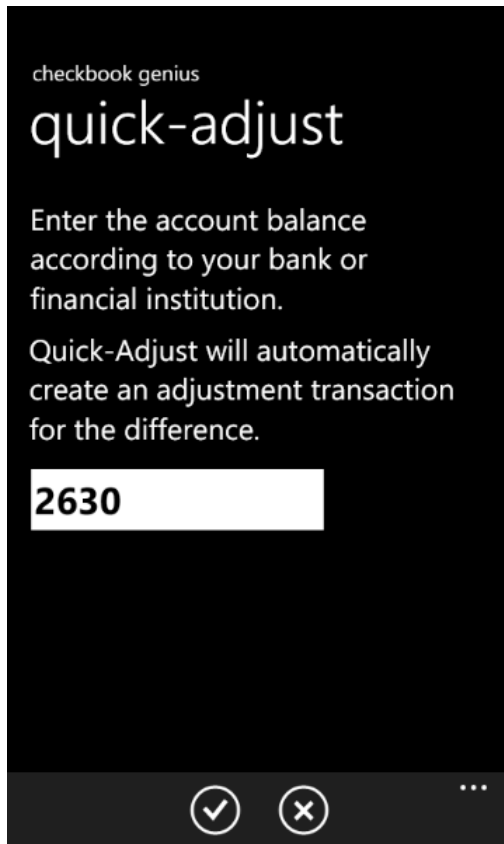
1. **Tap the "Add New" button at the bottom of the screen (the "+" icon). This will bring up the Add Transaction screen.**
2. **Tap the "Preset" button.**
3. **Tap the line with the preset you want to change.**
4. **When the pop-up menu appears, choose "Delete Preset."**
5. **You'll see a pop-up confirmation window. To proceed with the deletion, tap the "OK" 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. **Tap the "..." button in the bottom right corner of the screen in the gray area.**
3. **Tap the Quick-Adjust option.**

4. **On the screen that appears, enter the balance as reported by your financial institution.**



5. **Tap OK (the check mark icon).**

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.

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"). 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. Login to 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. Tap the "..." button on your Windows Phone device (lower right corner of the screen in the gray area), and then choose "**Reconcile Account**" (this is the lowest option on the screen). 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 "**OK.**"

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 Balance** 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.

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. Tap the line with the account you wish to change.**
- 2. A pop-up menu will appear. Tap "Edit Account."**

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

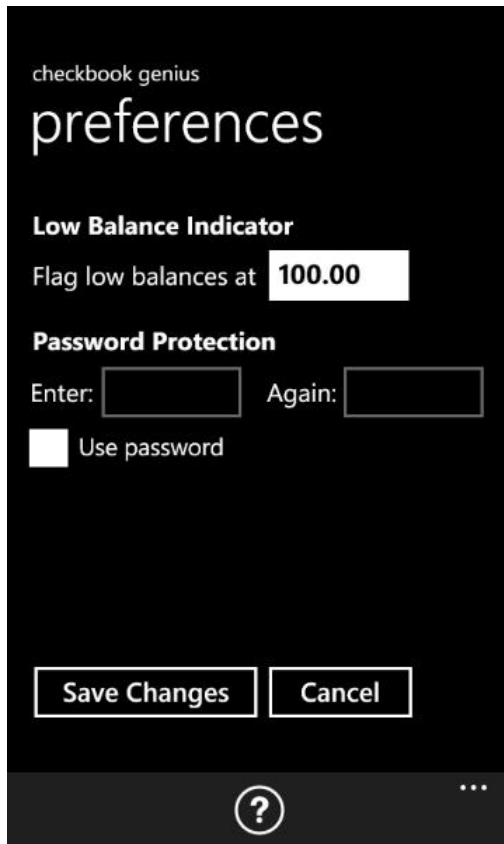
NOTE – DELETED ACCOUNT AND TRANSACTION INFORMATION ARE NOT SENT TO ANY FILES. WHEN DELETED, ALL ACCOUNT AND TRANSACTION INFORMATION IS GONE FOR GOOD.

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. **Login to the Checkbook Genius program.**

2. Tap the Preferences button. You'll see the screen below.



Password Protection

Checkbook Genius can be set to require a password in order to login to use the program. To activate password protection, tap the check box under "Password Protection" and type your desired password **twice** (once in the "Enter" box and, again, in the "Again" box).

Passwords 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 SAVE TO YOUR WINDOWS PHONE DEVICE **IS NOT SECURE**. The storage inside the device can still be hacked by a professional 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.

Scratch Pad

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

The Scratch Pad feature can be accessed from the **Accounts** or **Transactions** screens.

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.

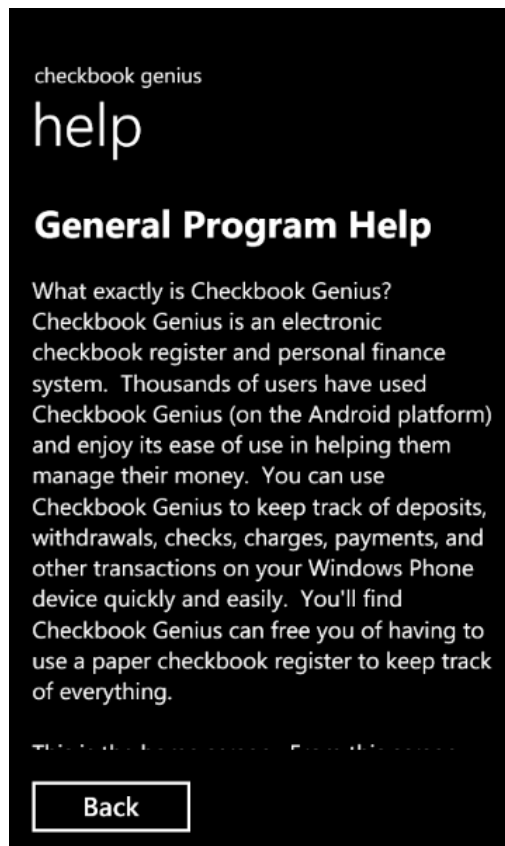
Only YOU can assure the security of your account and transaction data; please use good common sense.

To use the Scratch Pad, follow these steps:

- 1. From the Accounts or Transactions screens, tap the Scratch Pad button. This is the third button on the line, with the icon that looks like a notepad piece of paper.**
- 2. Type any text you wish to save. (To clear the box, tap the "Clear All" button.)**
- 3. 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 pop-up menus and certain option screens) by tapping the Help button (the “?” icon) at the bottom of the screen.



Information is context-sensitive – that is, Help shows you information about the particular screen you're on only.

When you're through reading a Help topic, tap the **Back** button.

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**. Send messages to smallscreensw@gmail.com. **Please be sure to specify “Windows Phone” somewhere in the subject line, since there’s more than one version of this program.**

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 thousands of past users, someone is bound to know something.

Finally, you can also **check the Small Screen Software web site** at 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. This version has been formatted to view on your Windows Phone 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 Windows Phone platform is, itself, effectively software and is experiencing some growing pains. 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 Software 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 ("Windows Phone", Version 1.0.0)
- ❖ The screen on which the problem occurred
- ❖ What you were trying to do at the time
- ❖ 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 tapped before the problem occurred - the Add New button, a space bar, the Save button, etc.
- ❖ *Anything* else you remember that may have triggered the problem – an incoming phone call interrupting your entering a transaction, sliding or pulling the keyboard out, or trying to use the program after turning your Windows Phone 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 for Windows Phone 7 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 crashing – WTF????

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 on his phone, he logs in and starts it. He creates a new account for his bank (Big 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 Add New button and enters "487.92" on the New Transaction screen. 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 taps the Add New button and the New Transaction screen 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 taps the Add New button and enters 35.66 for the Amount and "Cable Bill" for Payee on the New Transaction screen. 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 tapping the Add New button he enters 93.70 for the Amount and "Zapp Electric" for Payee on the New Transaction screen. 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 taps the Add New button and enters 44.00 for the Amount, "Online Auction" for the Payee, and the PayPal confirmation number in the Chk #/Rem box, all on the New Transaction screen. 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 taps the "... " button in the lower right corner of the screen, and chooses the "Quick-Adjust" option. When the Quick-Adjust screen appears, Todd enters the 162.89, the correct balance shown by the bank. Then he taps the OK button (the check mark icon). 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 goes to the New Transaction screen, 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. Todd listens to his classic vinyl and pops a cold one.

The end.

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 is practical.

Small Screen Software 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 Windows Phone devices' internal storage. Any data stored internally can theoretically be hacked. THE DEVELOPER OF THIS PROGRAM ACCEPTS NO RESPONSIBILITY FOR DATA LOSS AS A RESULT OF THE FAILURE OF THE USER TO SECURE THE WINDOWS PHONE DEVICE, since users have been advised of this deficiency in this document.

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.

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**.