



Elegant, super easy personal budget software

## **Alzex Personal Finance**

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User guide  
2021

## Table of Contents

Alzex Personal Finance software .....	4
Getting started .....	5
Creating a new database .....	6
Currency selection .....	7
Account creation .....	9
Creating categories .....	11
Financial accounting .....	13
Synchronization .....	16
Managing data .....	17
Batch editing .....	18
Interface Overview .....	20
Main menu .....	22
Toolbar .....	25
Viewing options .....	27
Filters .....	28
Actions .....	29
Accounts .....	30
Setting password .....	31
Calculator .....	32
Print .....	33
Currencies .....	34
Currency .....	36
Exchange rates .....	38
Accounts .....	39
Account .....	40
Account group .....	42
Reconciliation .....	43
Categories .....	45
Category .....	47
Transactions .....	48
Transaction .....	51
Split .....	54
Categorization .....	57
Extra fields .....	59
Links to external files .....	60
Calendar .....	61
Scheduler .....	63
Schedule .....	65
Budget .....	67
Edit budget entry .....	69
Loans .....	72
Edit loans .....	74
Reports .....	76
Events and tasks .....	78
Edit events and tasks .....	80
Users and access restrictions .....	82
User .....	83
Access restrictions .....	84
Data export .....	85
Export to QIF .....	86

Export to Text or CSV .....	87
Data import .....	88
Import QIF .....	90
Import OFX .....	92
Import of Text and CSV .....	93
Application settings .....	95
Setting Extra Fields .....	97
Purchase and License .....	98
Program activation .....	99
Manual activation .....	100
License agreement .....	101
System requirements .....	102
Technical support .....	103

## Alzex Personal Finance software

**Alzex Personal Finance** is an intuitive and easy-to-use home budget software. As distinct from other applications, **Alzex Personal Finance software** offers a nice-looking and well thought-out interface, ease of use and clear presentation of results. The program can help you control your budget, understand where your money goes, pinpoint the areas of excessive expenditure and cut down unnecessary expenses.

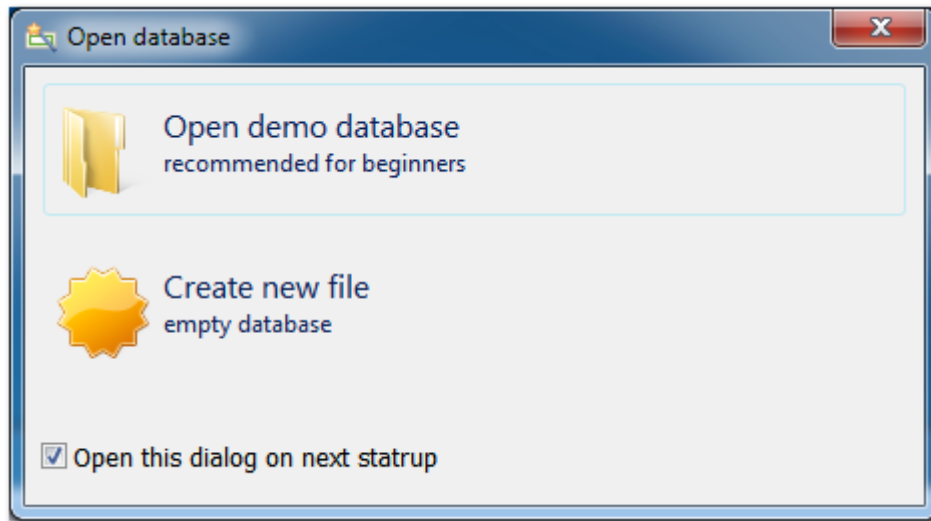
The program requires little time for keeping track of personal budget. It is easy to learn for beginners and provides a rich set of features for power users.

You can install the program on a USB drive and have it always at hand. You can track home budget on any computer at home, in the office, or on the move (even if software installation is forbidden by the administrator). All data is stored on a USB drive and no traces are left on a computer.

The idea behind the program is to divide expenses (and income) by [categories](#). It allows you to see where and how much money is spent without analyzing reports. Categories are presented as a tree with unlimited nesting. Each category may have subcategories that may have their own subcategories. Also expenses (income) may be divided by family members and defined with tags. So you can easily see the flow of money from the big picture down to the smallest details.

## Getting started

When you run Alzex Personal Finance software for the first time, it prompts you to open a demo database. This database is partially completed with data and contains several accounts, a tree of categories and expenses for one month. Beginners are recommended to use this database to learn software and basics of budgeting: you can add several transactions and play with the settings to familiarize yourself with the interface and features of the program. After viewing the demo database, go on to [create your own database](#).

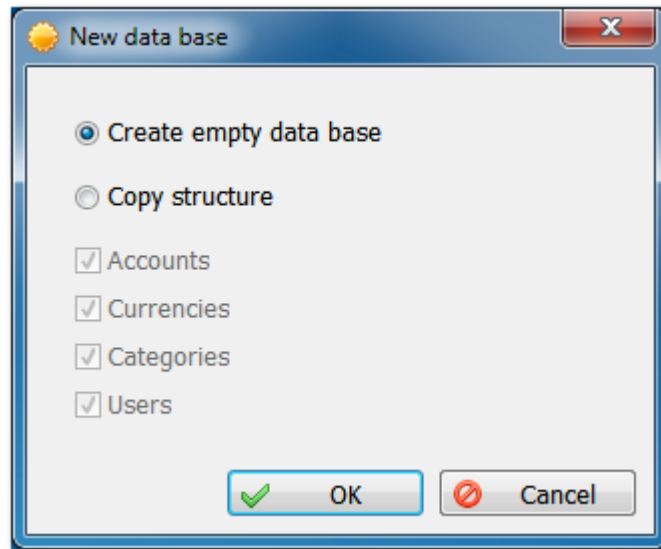


Alzex Personal Finance software lets you work with unlimited number of databases. A database is a file with a PFD extension. Since all information is stored in one small file, you can easily move it to a new location, copy to disk, send by email, or make a backup copy (File > Save as...). You can save a database file to a network shared drive and work with it from different computers simultaneously. A budget database can be [protected with a password](#).

It is recommended to back up the database regularly and save backup copies to a safe location (CD/DVD, USB drive). It can help you to restore data quickly in case of computer crashes or disk failures. To create a backup copy of the database, click File > Save as... or enable automatic backup in the [application settings](#).

## Creating a new database

When creating a new database you can copy part or all of the structure of the current database. We recommend that you at least use the currencies and basic categories from the demo database.



Open the demo database if you have not already done so. In the File menu, select "New". Select "Copy structure" and check the boxes next to the items you wish to copy from the current database. Enter the file name (for example, "My Finances") and click "Save". Your database has been created. Now you need to [select your currencies](#).

## Helpful hints

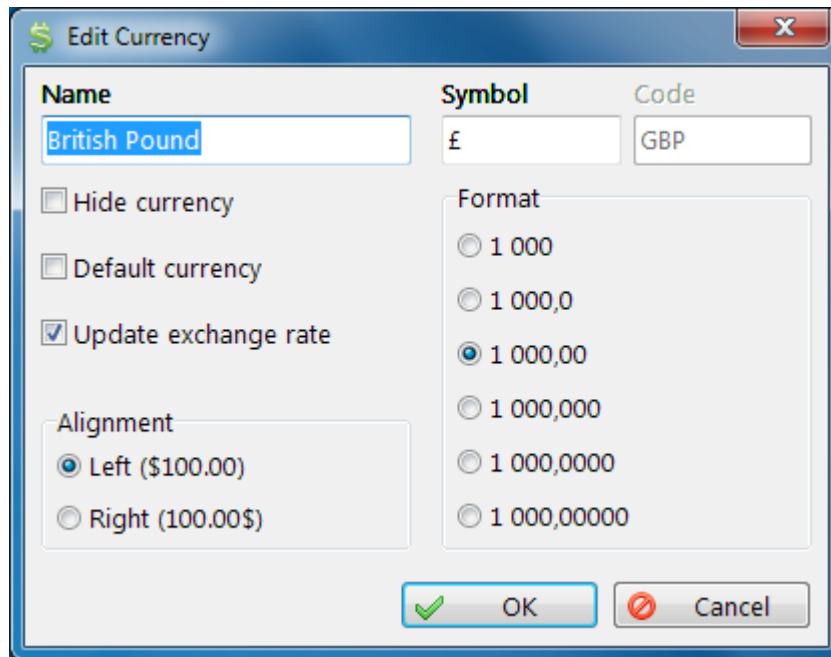
- After creating a new database, be sure to go to the currencies list and select the default currency, if it has not yet been selected.
- If an account is copied, the opening account balance in the new database will equal the current balance on the account in the original database. This is convenient if, for example, each year you open a new database and archive the old one.

## Currency selection

The first thing to do is to choose which currencies you want to work with. To open the currency list, go to the Tools menu and click "Currencies". The list contains all the world's currencies, as well as precious metals. You can also add your own currencies, including "virtual currencies". Selected currencies are listed first, unselected currencies are grayed out, and the default currency is marked with a star. If you selected the currencies from the demo database, dollars and euros will already be listed. To find and add a currency, enter its alphabetic code or part of the name in the search field below. For example, entering "GBP" will leave a single currency in the list: the British pound.



Double-click a currency to view its properties. For convenience it is best to rename it to "Pounds" and change the designation from "GBP" to the £ symbol (you can copy the symbol straight from here). The currency code is used to load exchange rates from the internet. Codes for built-in currencies cannot be changed. Uncheck "Hide currency" to make it available for use. Click "OK". That's it – your currency is ready to use.



Be sure to set the default currency by selecting it from the list and clicking "Set default". A total balance for all accounts is displayed in the default currency, and amounts will be calculated using it in many other places as well. You can hide unused currencies by selecting them from the list and clicking "Disable". After selecting your currencies, proceed to account creation.

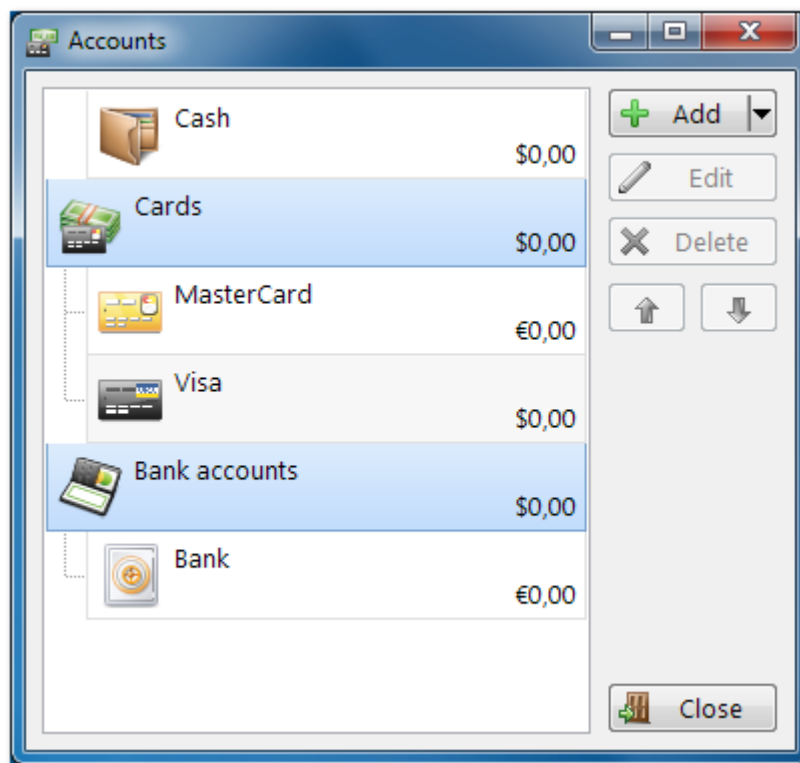
#### Helpful hints

- In the "Symbol" field you can add a space to separate the amount from the currency symbol.
- You can also select the symbol alignment: to the left of the amount (\$100) or to the right (100\$).

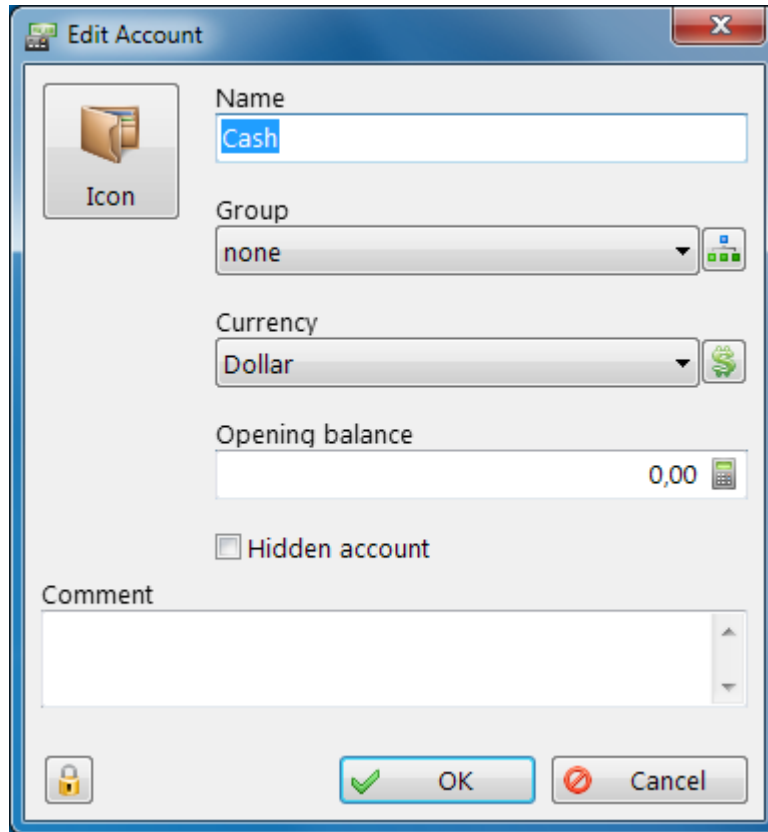


## Account creation

The second step is account creation. In the Tools menu, click "Accounts". A list of accounts will appear. An account in this program reflects an actual bank account or other places where money is kept: wallet, credit card, PayPal, etc.



To create a new account, click "Add", then select "Account". In the window that opens, enter the name of the account (for example, "Cash"), select the symbol and account currency, and enter the opening balance – that is, the current remaining balance on the account (or amount in your wallet). Click "OK" to create the account.



Add the rest of your accounts to the program the same way. After all the required accounts have been created, go on to [create categories](#).

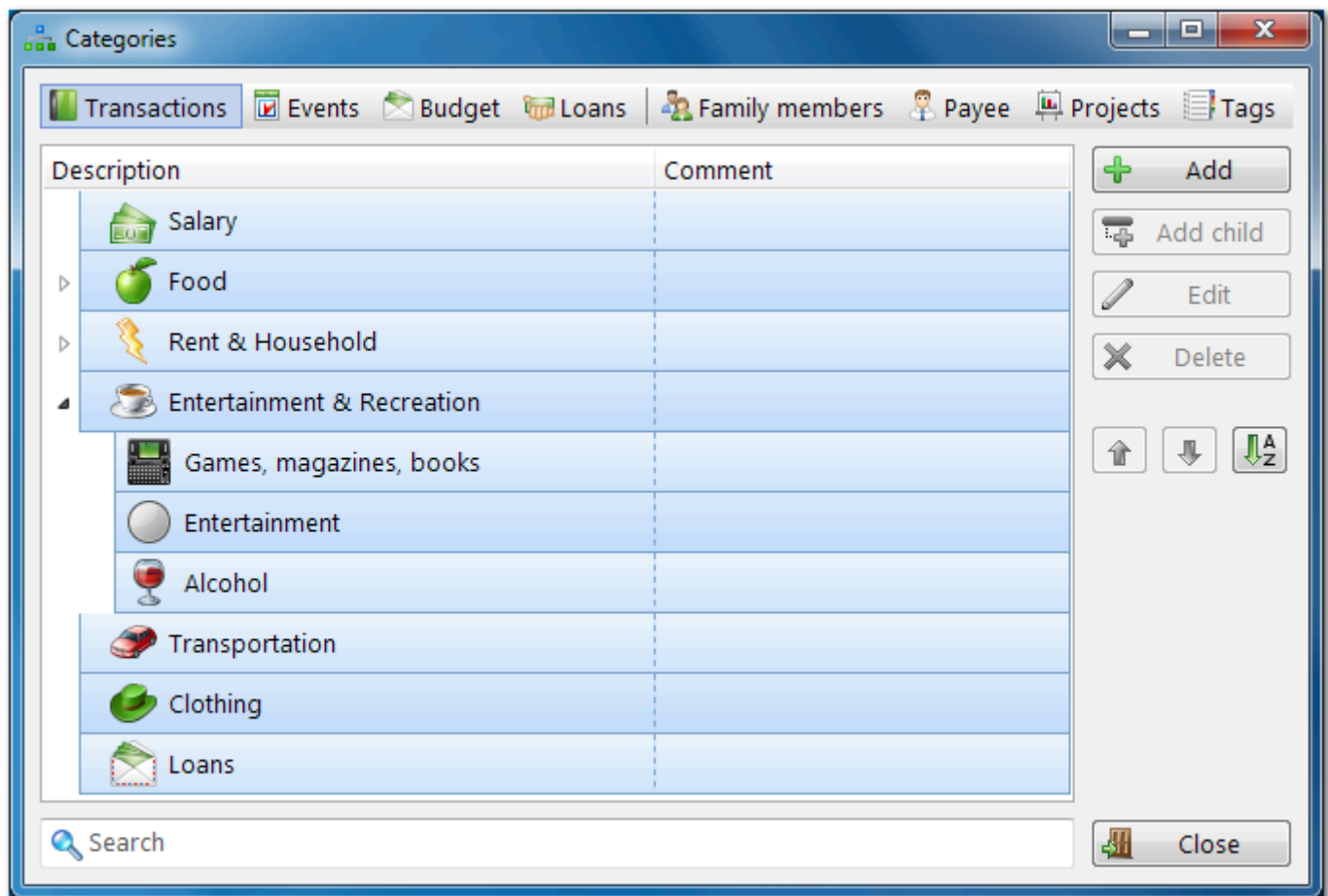
### Helpful hints

- Accounts may be [grouped by categories](#), which is very convenient if you have a large number of accounts.
- Accounts that are rarely used may be hidden. Hiding accounts avoids clutter, and if needed they can quickly be restored (click "Accounts" on the [toolbar](#) and check the box next to "Hidden accounts").
- The opening balance can also be entered as an income transaction, which in some cases is more convenient.

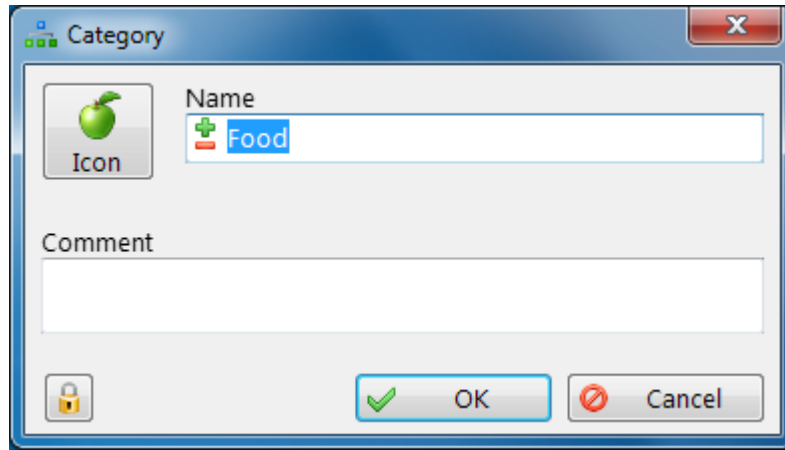
## Creating categories

Home accounting is based on the idea of sorting income and expenses into categories. This makes it easy to see how much money is being spent on what, and to analyze and reduce unnecessary spending. The category system takes the form of an unlimited tree chart: each category can have subcategories, which in turn can have subcategories of their own, and so on. In general, expense classification in this program is highly developed: you can sort transactions by family member, payee, and project, assign unlimited tags, "star" important transactions, and set transaction status. This makes it easy to track the movements of all your funds – from an overview down to the minutest details.

In the Tools menu, select "Categories". A list of categories will appear. If you have used the categories from the demo database, there will already be several typical categories listed. You can drag and drop categories from one to another and rearrange them using the buttons on the toolbar to the right.



To create a category, click "Add". Enter the category name and select an icon.



An approximate category tree can be created immediately, or categories can be added as needed at the time of data entry. There is no need to concentrate too heavily on this; experience has shown that you will completely rearrange the category tree several times as you use the program. The program has all the tools necessary to quickly and easily transfer transactions from one category to another, and to re-sort and reclassify expenses ([batch editing](#) and [filters](#), undoing and redoing any changes). Create several categories, or proceed immediately to [expense accounting](#).

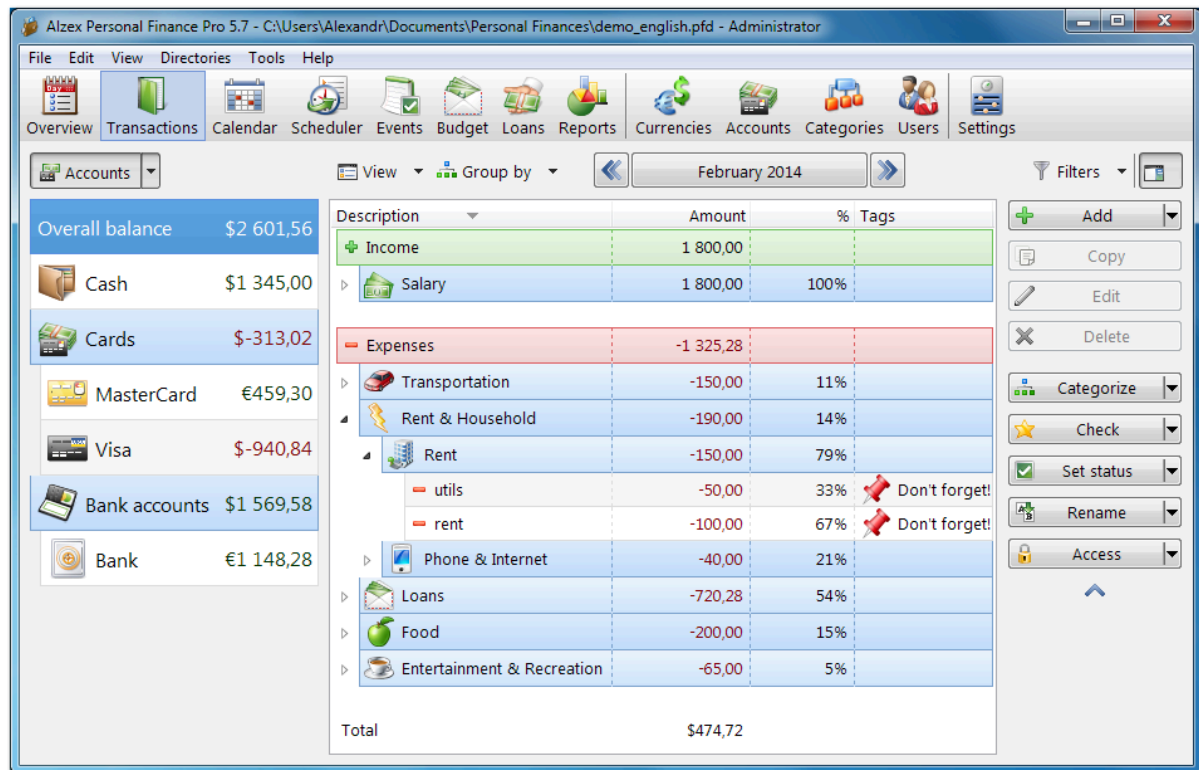
### Helpful hints

- You can specify a type of category (income or expense) by clicking the button beside its name. Income categories do not appear in the list when creating an expense transaction, and vice versa.
- When you delete a category, all transactions from that category revert to the parent category. To quickly transfer all transactions from one category to another, drag the first category into the second with the mouse (making the second category the parent of the first) and delete the child category.
- To transfer a category to the root, drag it to an empty spot, or click "Move to root" in the context menu.

## Financial accounting

Now that we have completed our preparations we are ready to begin the accounting process itself, by entering data into the program. There are at least two basic ways to manage personal finances: by entering overall expenses, using only a few basic categories, and by entering them in detail, noting every little purchase individually. We recommend that you begin with the first of these, by creating several basic top-level categories: Groceries, Clothing, Rent (and other obligatory regular payments), Entertainment, and Miscellaneous. This will save considerable time, and later, if you feel the need for more detail, you can break down the categories into subcategories and switch to more detailed accounting. Previously entered transactions can also easily be reorganized using [batch editing](#).

Go to the transaction list. In the View menu select "Transactions" or click the button of the same name on the toolbar.



To create a new transaction, click "Add" and select "Transaction" from the list. Enter the transaction description, date, and amount – the minimum required for entering an expense into the program. Click the "Advanced settings" button, and select the transaction category from the menu that appears.

The screenshot shows the 'Transaction' window in Alzex Personal Finance. The 'Expense' tab is active. The 'Description' field contains 'food'. The 'Date' is 'Thursday, February 06'. The 'Withdraw from' is 'Cash' with a balance of '\$1 300,00'. The 'Amount' is '50,00'. The 'Transaction status' is 'Cleared'. The 'Comment' field is empty. The 'Categorization' section on the right has dropdowns for 'Food', 'Family member', 'Payee', and 'Project'. Below these are buttons for adding tags and a section for extra fields including 'Files (0)', 'Schedule: Not set', 'Transaction currency: Dollar', and 'Loan'. The 'OK' and 'Cancel' buttons are at the bottom right.

We recommend that you choose a logical and unique name for the transaction. For example, “Groceries”, “Clothing”, or “Alcoholic beverages”, if you are tracking overall expenses. Or “Bread”, “Shoes”, or “Wine”, if you are keeping detailed accounts. This will allow you to swiftly enter these expenses in the future by entering the first few letters of the name and selecting the transaction from the list. The category, amount, and other parameters will be filled out automatically. Just adjust the necessary fields and you're done.

Income is entered into the program the same way: you can select the transaction type from the top toolbar. When transferring funds from one account to another, if the accounts use different currencies you will need to specify the exchange rate. The program provides the current rate automatically, but it will most likely need to be adjusted to reflect the rate at which the currency was actually purchased or sold.

### Financial accounting is only the beginning

You have now mastered financial accounting in the program, and as soon as you have collected enough data you can get to the fun part. Home accounting is not limited to merely tracking expenses. Tracking your finances without subsequent analysis is useless. Planning your family budget is where you really want to spend your time. And that is why you need home accounting software. We also recommend that you read this article: [How to use home budget software](#).

### Helpful hints

- Click the "+" button next to the "Amount" field to display additional fields for price and quantity. You can fill out any two; the third will be calculated automatically.

- You can quickly enter repeat expenses by copying existing transactions. Select the transaction and click "Copy" on the toolbar to the right or in the context menu. In the window that appears enter the necessary changes and click "OK". You can copy categories the same way. In this case the categories in the transaction creation dialogue will already be completed.
- You can easily transfer one or more transactions from one category to another by simply dragging them with the mouse. For more complex operations with a transaction group, use [batch editing](#).
- Enter not only current expenses in the program, but also all major upcoming expenses. Suppose, for example, you know that by next winter you will need new shoes. Enter this into the program and specify the approximate amount. This is a simple but very effective means of budgeting to avoid being left without funds when you least expect it.

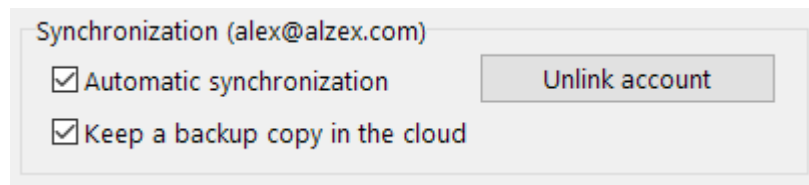
## Share a budget with your family or colleagues



Several users can work with a single database file and sync changes over the Internet or local network.

### Automatic synchronization

Enable automatic synchronization in the [app settings](#) (paid subscription required), then send the database file to your family or colleagues (e.g via email). To make a copy of your database file click main menu - File - Save As. All changes they're making in their copy will appear on your computer within a few seconds and vice versa.



You can also download your file from the cloud, if corresponding option is set in the sync settings (main menu - File - Download from cloud). In another case database file won't be uploaded to cloud and current changes only will be transferred. If this option is set, there will be changes history in cloud, but no more than one copy per day for the last week and one copy per week for the last month.

If changes aren't appear automatically, click File - Sync now button. In the sync settings also check that file name and account are the same on all devices and "Automatic sync" option is enabled.

### Shared file in cloud or network folder

Put your database file in a shared network folder or in a cloud. Install the corresponding cloud client app ([Google Drive](#), [OneDrive](#), etc) and cloud contents will appear on your PC like ordinary folder. Then work with the file as usual: double click to open it and all changes made from different devices will be merged in one file and will appear in the program within a few minutes.

- Set up sync with mobile versions: [iOS](#), [Android](#).
- [Users and access restrictions](#)



## Managing data

Add, edit and delete transactions, events, debts, budget and financial goals.

Alzex Personal Finance software offers several useful tools to make it easy for you to use the program and save time.

**History.** This button helps you to enter frequent transactions without having to type data into all fields of the form manually. Just select a transaction from the list and make a few edits if necessary. Other fields are already completed with data.

**Creating copies.** You can copy any transaction or category and make edits if necessary.

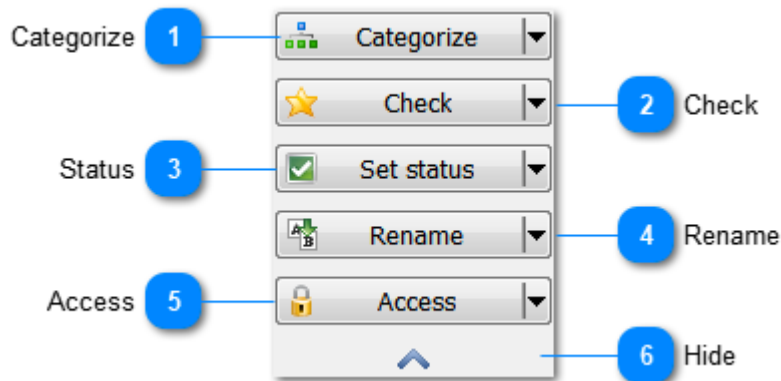
**Auto fill.** You can either select a transaction name from the list of available names or enter the first letters and the program fills an appropriate name itself.

**Saving date of recent transaction.** You can easily create several transactions post factum without the need to enter date of each new transaction.

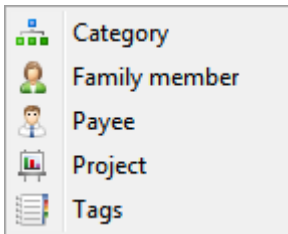
**Built-in calculator.** To open the calculator, select Tools > [Calculator](#) or click the button which you can find in every field for entering a number or amount. The calculator does basic arithmetic operations and stores one number in memory. Memory is not cleared after closing the calculator, so stored data can be used later.

## Batch editing

The easiest way to set a category or a family member is to select one or more transactions and drag them with the mouse to the necessary category. Batch editing allows you to set a category to a group of records and also rename them, set status, [hide records](#) from other users, [protect from editing](#) and much more. Select several records (you can use [filters](#) to select the records), open the panel for batch editing and select the command.

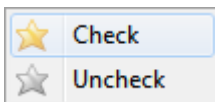


### 1 Categorize



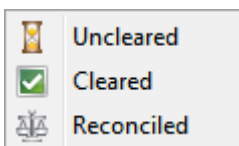
Organize selected items to categories, family members or add tags.

### 2 Check



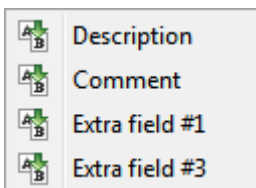
Check or uncheck selected transactions.

### 3 Status



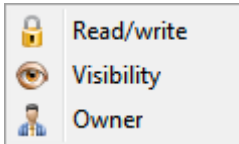
Set the status of a transaction (uncleared, cleared, reconciled).

### 4 Rename



Rename selected items.

### 5 Access



[Restrict access](#) to selected items (Read / write, visibility, owner). (this function is available in Pro version only)

6

#### Hide

Hide the batch editing panel.

## Interface Overview

Here you can see the overview of accounts, loans, current currency exchange rates, calendar and a list of transactions or events by days.

The screenshot shows the main interface of the Alzex Personal Finance software. It features a calendar on the left, a list of transactions in the center, and a settings panel on the right. Numbered callouts identify key components:

- 1** Calendar settings: A dropdown menu to select the calendar view.
- 2** Calendar: A monthly calendar grid showing dates and transaction counts.
- 3** View: A dropdown menu to select the view type (e.g., Transactions, Events and tasks).
- 4** Group by: A dropdown menu to select the grouping criteria (e.g., All days, Date sorting).
- 5** Settings panel: A panel for configuring the application settings.
- 6** Filters: A dropdown menu to select filters for the data.
- 7** Actions: A button to perform actions on the selected data.
- 8** Uncleared transactions: A section for transactions that have not been cleared.
- 9** Currencies: A section for currency exchange rates.
- 10** Overall balance: A section for the overall balance of the accounts.
- 11** Transactions/events: A list of transactions and events for the selected month.

### 1 Calendar settings

☒ Current month

Show the current month regardless of the selected time period.

### 2 Calendar

Calendar displays transactions and events.

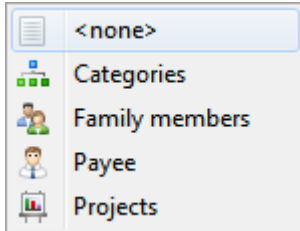
### 3 View

☒ Transactions  
☐ Events and tasks  
☐ All days  
☒ Date sorting  
☐ Customize columns

- Show transactions or events.
- Show all days in the list, including blank ones.
- Sort data in ascending or descending order.
- Select columns in the list of transactions / events.

4

#### Group by



Group transactions / events by categories, family members, payee or projects.

5

#### Settings panel

See [Viewing options](#).

6

#### Filters

Show / hide [filter panel](#).

7

#### Actions

Show / hide [actions panel](#).

8

#### Uncleared transactions

List of transactions / events waiting for approval.

9

#### Currencies

List of available currencies and currency exchange rate.

10

#### Overall balance

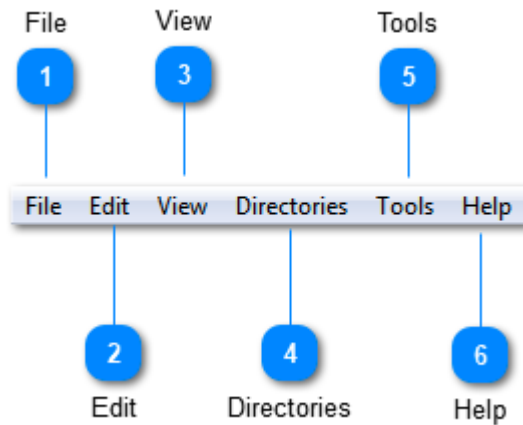
Overall balance on all accounts, loans and total.

11

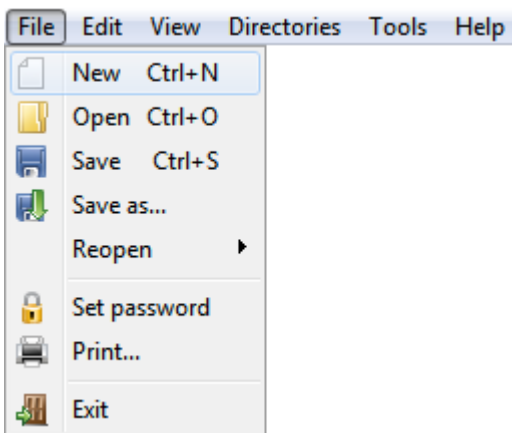
#### Transactions/events

List of transactions or events grouped by days.

## Main menu

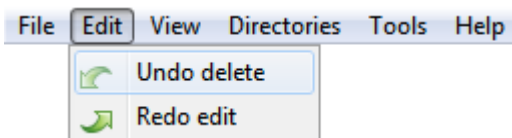


### 1 File



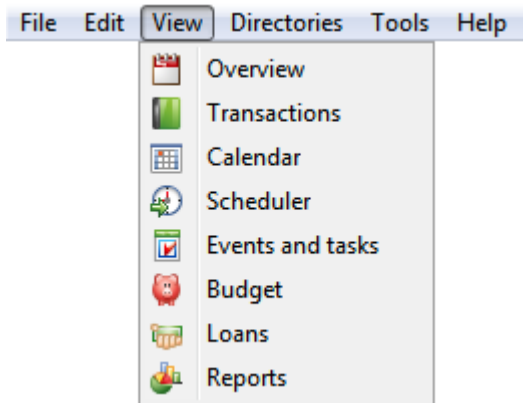
- New - [create a new database](#).
- Open - open a database file.
- Save - save changes to the database file. The program saves changes automatically every 15 minutes and when you exit the program.
- Save as... - create a copy of the current database.
- Reopen - open a recently opened database file.
- [Set password](#) - set or remove a password for the current user.
- [Print](#) - print the current view.
- Exit - close the program.

### 2 Edit



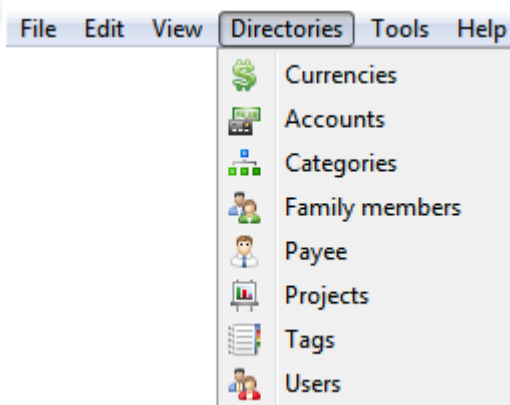
- Undo last action
- Redo last action.

### 3 View



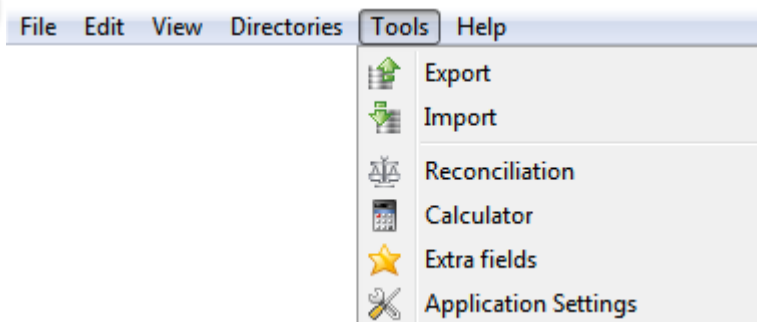
- [Overview](#) - see brief information about accounts, currency exchange rates, calendar, transactions and recent events.
- [Transactions](#) - view, add, edit and delete transactions.
- [Calendar](#) - view transactions and events grouped by days. Account balances and money flow.
- [Scheduler](#) - see scheduled transactions and events.
- [Events and tasks](#) - view tasks and events.
- [Personal budget](#) - monitor savings and home budget.
- [Loans](#) - track debts and credits.
- [Reports](#) - charts and reports.

#### 4 Directories



- [Currencies](#).
- [Accounts](#).
- [Categories](#), family members, payee, projects and tags.
- [Users](#).

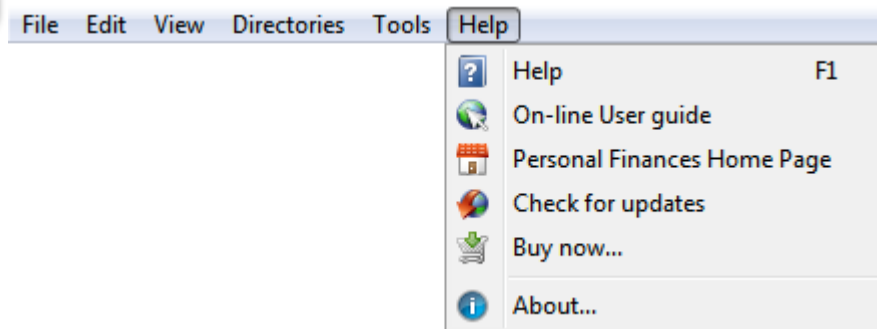
#### 5 Tools



- [Export](#) to QIF, CSV and TXT.
- [Import](#) from QIF, OFX, CSV and TXT.
- [Reconciliation](#) of accounts with a bank statement.
- [Calculator](#) - open the built-in calculator.
- [Additional fields](#) - settings of additional transaction fields.
- [Application settings](#) (View, language, automatic backups, etc.)

6

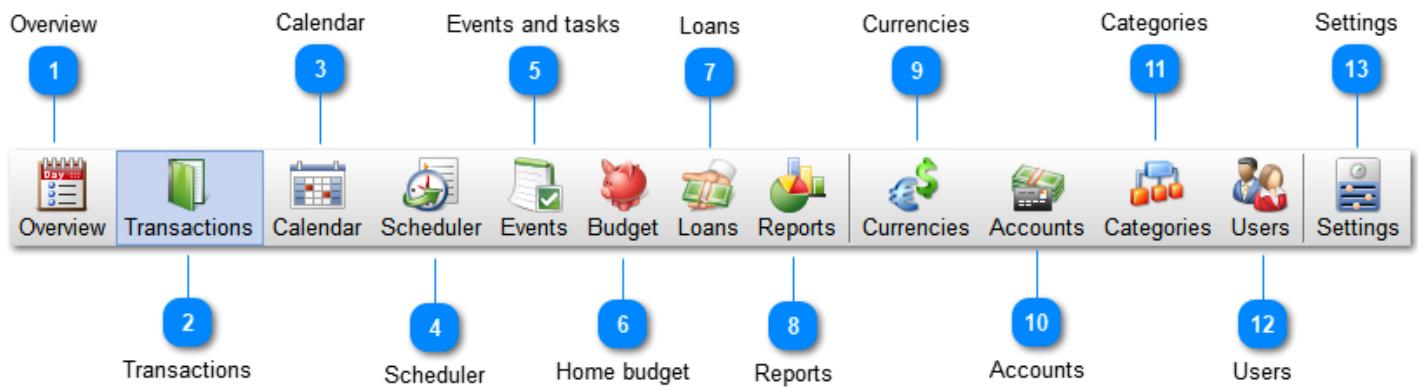
## Help



- Help - user manual.
- Open the online user manual or download a copy of that manual in PDF for print.
- Visit budget software home page.
- Check for updates.
- Buy the program or enter the registration key.
- About the program.



## Toolbar



**1 Overview**  
Brief information about accounts, currency exchange rates, calendar, transactions and recent events.  
[Overview mode.](#)

**2 Transactions**  
Account operations, add, edit and delete transactions. [Managing transactions.](#)

**3 Calendar**  
Transactions and events are grouped by days. Account balances and cash flow. [Using calendar.](#)

**4 Scheduler**  
List of [scheduled transactions](#) and events.

**5 Events and tasks**  
List of [tasks and events](#). (this function is available in Pro version only)

**6 Home budget**  
Tracking savings and [personal budget](#).

**7 Loans**  
Tracking [debts and credits](#).

**8 Reports**  
[Charts and reports.](#)

**9 Currencies**  
List of [currencies](#) and exchange rates.

**10 Accounts**  
List of [accounts](#).

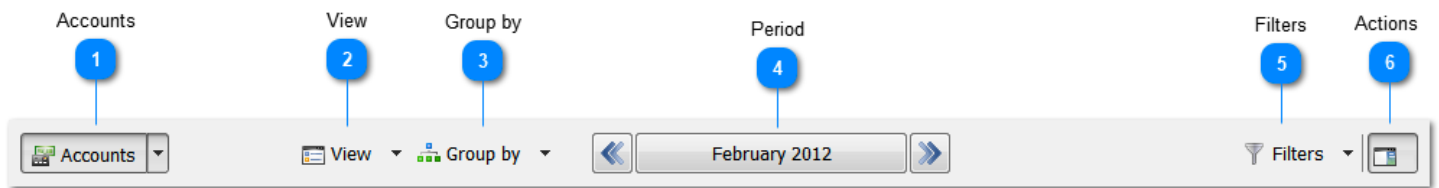
**11 Categories**  
List of [categories](#), family members, payee, projects and tags.

**12** **Users**  
List of [users](#).

**13** **Settings**  
[Application settings](#)

## Viewing options

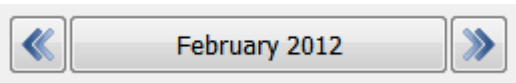
The look and options on the panel depend on the selected mode.



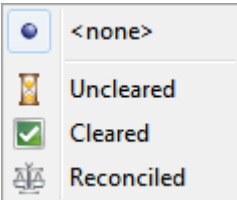
**1 Accounts**  
Show or hide the left panel (accounts or calendar). This panel is not available in some modes.

**2 View**  
Select columns and other viewing options depending on the current mode.

**3 Group by**  
Group transactions (events, debts) by categories, family members, payees and projects. Also transactions can be grouped by checks and description.

**4 Period**  
  
The current range of transactions or events. Items that do not fall into this period, are not displayed.

- Back - previous period
- Next - next period
- Central button - select one of the predefined periods (current day, week, month, quarter and year) or set an arbitrary period.

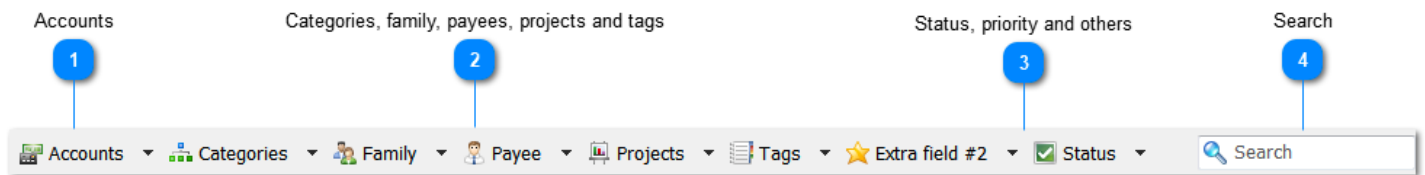
**5 Filters**  


Show or hide [filter panel](#). You can use the drop-down menu to select a filter whose state is saved after restarting the program.

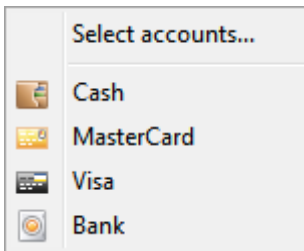
**6 Actions**  
Show or hide [actions panel](#). Add, Edit or Delete buttons and the [panel of batch editing](#).

## Filters

**Alzex Personal Finance software** has a powerful and flexible system of filters. The number of available filters depends on the selected mode. Select the desired value from the drop-down list and click the button to enable the filter. To select several values, open the list and click "Select categories (accounts, tags)". This opens the window where you can use the Ctrl or Shift buttons to select several items.

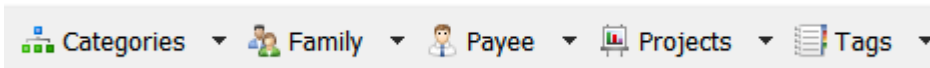


### 1 Accounts



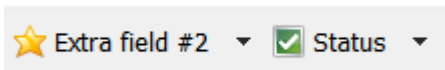
Filter by accounts. You can select one or more accounts.

### 2 Categories, family, payees, projects and tags



Filter by categories, family members, etc.

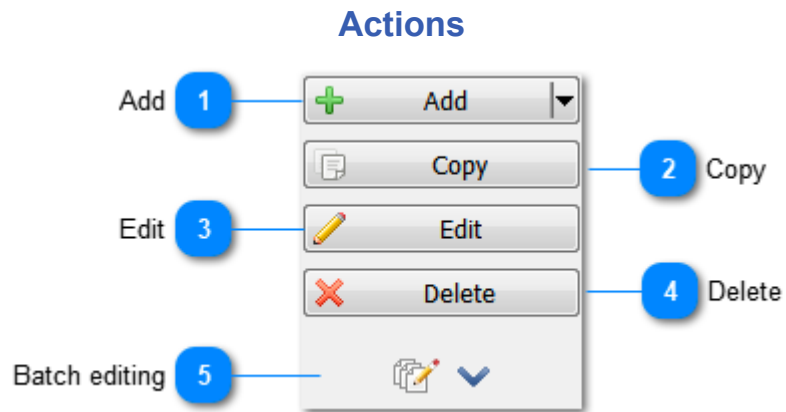
### 3 Status, priority and others



Particular choice of filters depends on the current mode.

### 4 Search

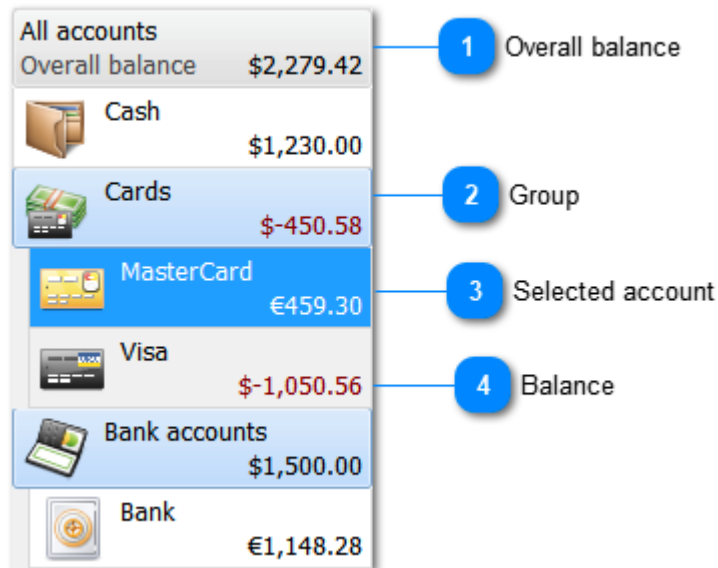
Show records containing a specified string.



- 1 Add**  
Create a new entry (Transaction, split, event, task, etc.)
- 2 Copy**  
Copy the selected item. If you selected a category or payee, the program creates an entry with information about the category.
- 3 Edit**  
Edit the selected item
- 4 Delete**  
Delete all selected items
- 5 Batch editing**  
Show the panel of [batch editing](#)

## Accounts

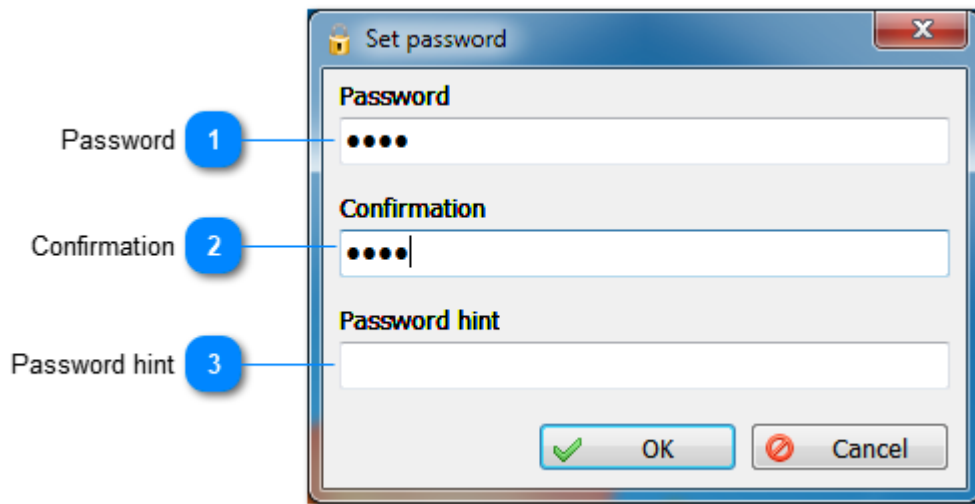
The list of accounts is available in the [Transactions](#) and [Calendar](#) modes. You can see the account name, icon, current balance in the account currency and comments (if available). When one or more accounts (group) are selected, you can see transactions associated with that account (accounts). To see all transactions, you need to select "All accounts". This mode allows you to see the big picture, including the total amount of money in the main currency and transactions from all accounts. Thus, it is easy to see how much money is spent on petrol, food from all accounts. [Managing accounts](#).



- 1 Overall balance**  
Total balance in the main currency.
- 2 Group**  
Accounts can be organized into [groups](#).
- 3 Selected account**  
Icon, name and balance in the account currency. You can select an account, all accounts, group or multiple accounts with Ctrl and Shift keys
- 4 Balance**  
Account balance for the current day. History and forecast of the balance by days can be viewed in the [calendar](#).

## Setting password

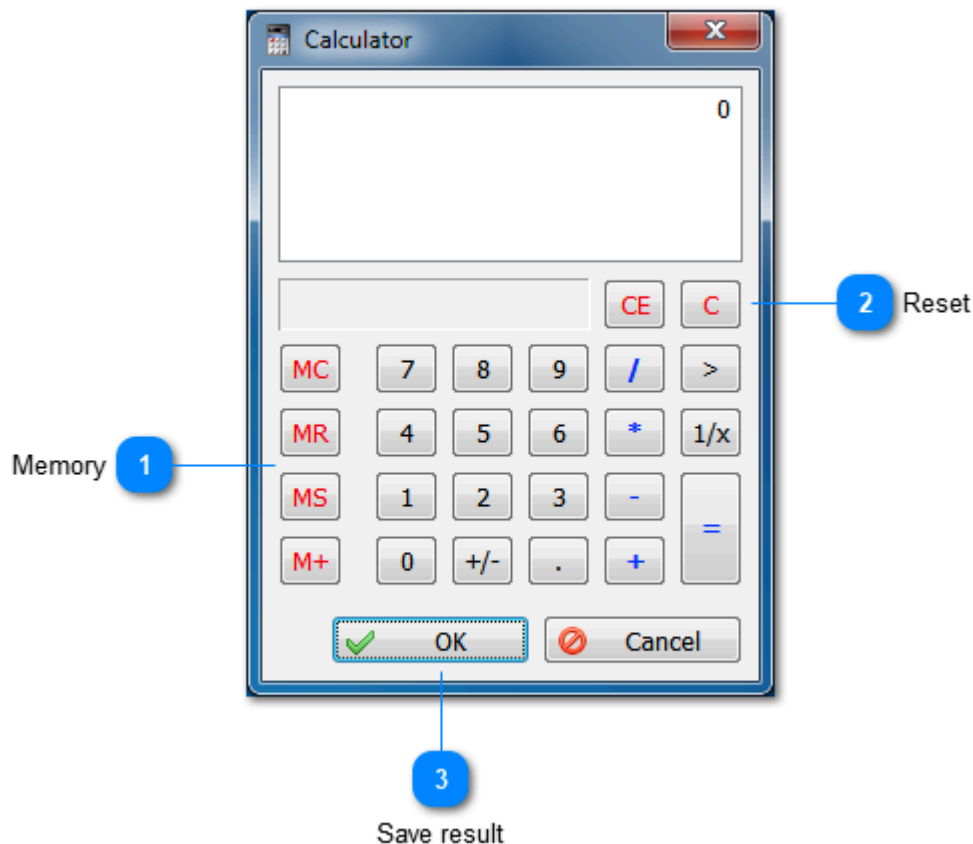
You can protect the budget database from unauthorized access with a password. For this, go to the main menu and select File > Set Password.



- 1 Password**  
Enter a password. Leave this field blank if you want to remove the password.
- 2 Confirmation**  
Enter the password again to avoid errors.
- 3 Password hint**  
Enter a hint in case you forget your password.

## Calculator

This budget software has a built-in calculator. To open the calculator, select Tools > Calculator. Also there is a button for opening the calculator in every field for entering a numerical value or amount. The calculator allows you to do basic arithmetic operations and save one number in memory. Memory is not cleared after closing the calculator, which means saved data can be used later in the program.



### 1 Memory

Managing memory.

- Clear memory.
- Restore a number from memory.
- Save a number to memory.
- Add a number to the current content of memory.

### 2 Reset

- Clear the input field.
- Complete reset.

### 3 Save result

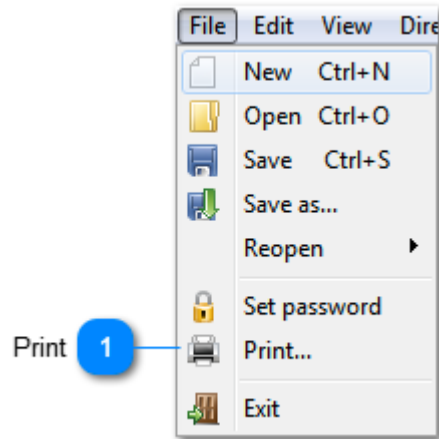
Close the window and put the result into the input field.



## Print

The program can print a list of transactions, calendar, loans, budget, reports, etc. The list is printed exactly as it is displayed on the screen. If some branches of the tree are collapsed, their contents is not printed.

In some cases (loans and budget), one selected entry can be printed in detail (Selection option in the print dialog). The program prints information about the loan and list of payments, or information about a budget item and forecast chart or history of this item.



1

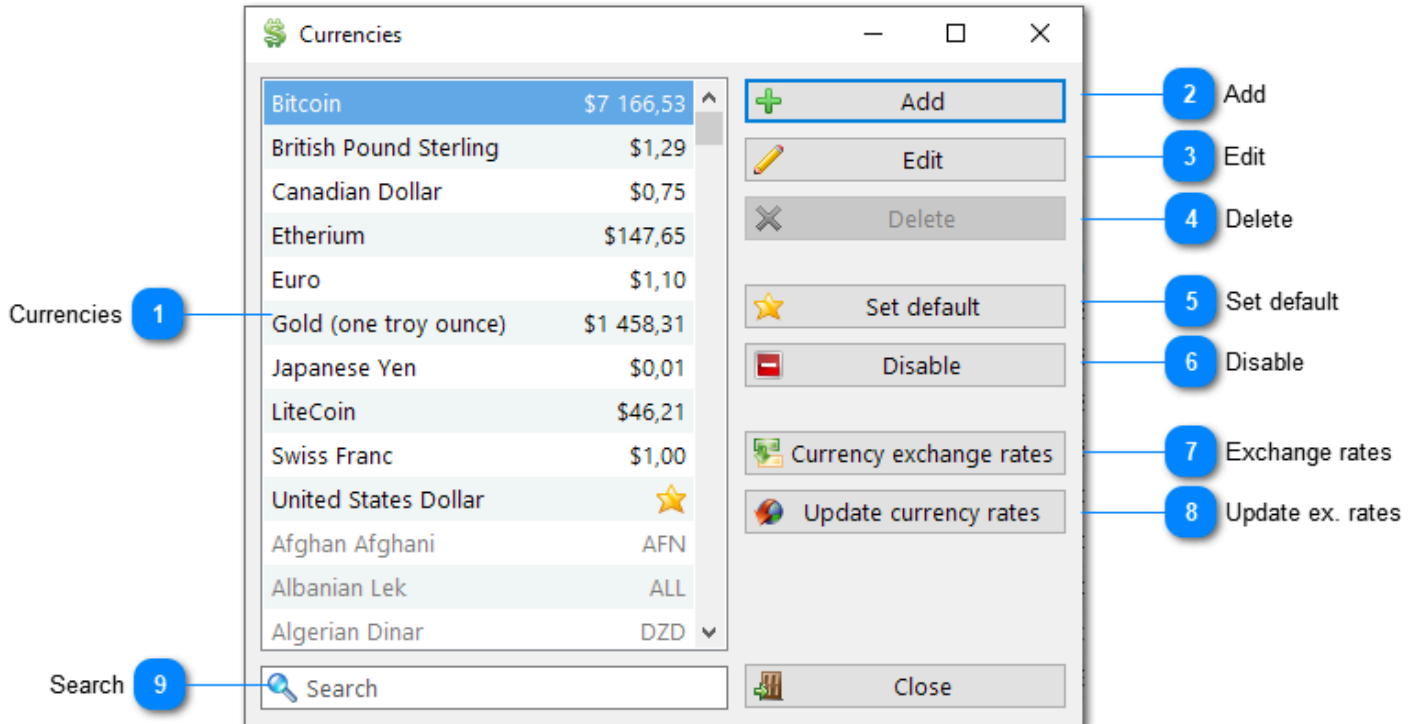
### Print

Click this button to open the print dialog.

## Currencies

Alzex Personal Finance software supports an unlimited number of currencies. Currencies represent almost all countries of the world and precious metals. If necessary, you can [add your own currencies](#), including virtual ones. Using this section, you can keep track of money and other things (metals, fuel and units of measurement).

Enable a currency or currencies. Set the default currency. Once that is done, you will be able to download the latest currency exchange rates from the Internet.



### 1 Currencies

List of available currencies. Enabled currencies are on top of the list, disabled currencies are in gray. Because there are more than 200 different currencies, it is recommended to disable most of them. The default currency is marked with a star.

### 2 Add

Add a new, existing or virtual currency.

### 3 Edit

Edit the selected currency.

### 4 Delete

Delete the currency from the list. Pre-installed currencies cannot be deleted.

### 5 Set default

Set the default currency. This currency is used to show the overall balance and it is also used everywhere when it is impossible to specify a particular currency.

### 6 Disable

Disable (hide) or enable the selected currency.

7

### Exchange rates

Edit [exchange rates](#).

8

### Update ex. rates

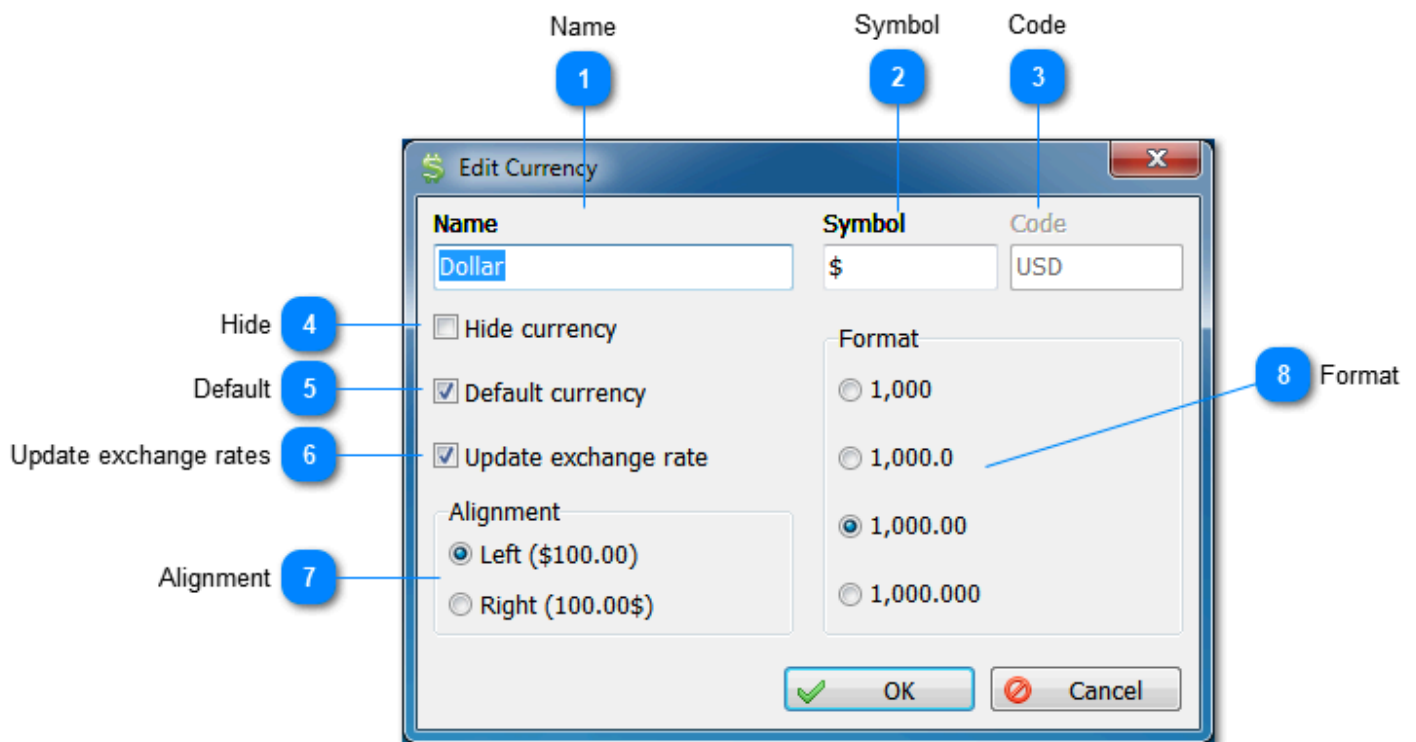
Download currency exchange rate from the Internet.

9

### Search

Show currencies that contain a specified string.

## Currency



### 1 Name

Name of currency.

### 2 Symbol

Symbol of currency.

### 3 Code

Currency code for updating currency rates over the Internet (in ISO 4217). Code of preinstalled currencies cannot be changed.

### 4 Hide

Disable currency.

### 5 Default

Set default currency.

### 6 Update exchange rates

Rates of some currencies cannot be updated over the Internet (for example, virtual). Uncheck the box not to get error messages during updates.

### 7 Alignment

Alignment of a symbol, left of right. Some currencies may have a symbol on the left (\$100), others have it on the right (100€).

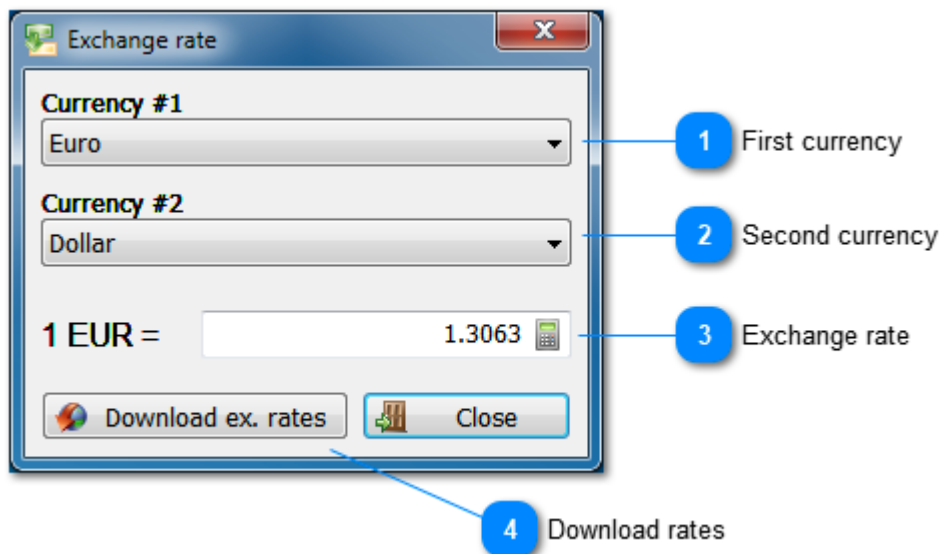
### 8 Format

Number of digits after comma. Some currencies do not have "cents" (Japanese yen), some are divided to 1000 "cents". This option affects only how amounts are displayed in the program. Internal calculations are always performed with maximum accuracy - more than 10 digits after the comma.



## Exchange rates

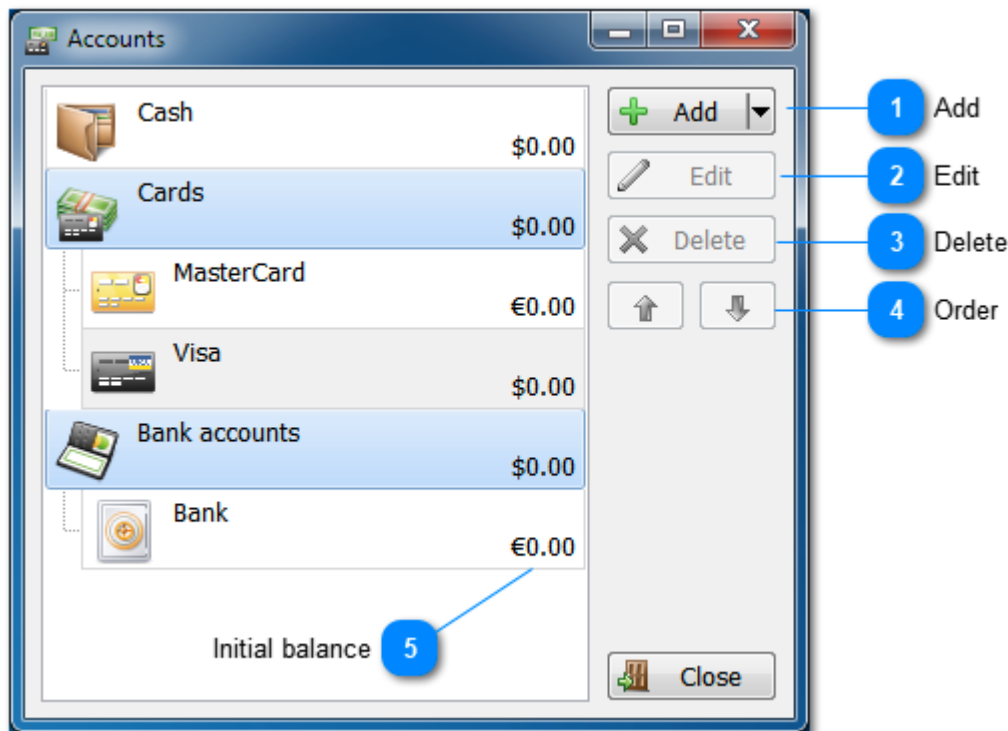
You can edit exchange rate manually or download from the Internet.



- 1 First currency**  
Select the first currency.
- 2 Second currency**  
Select the second currency.
- 3 Exchange rate**  
Enter the exchange rate.
- 4 Download rates**  
Download rates from the Internet.

## Accounts

Accounts represent the main method of separating transactions (expenses and income) in budget software. Usually, the account in the budget program represents your real account. Accounts can be grouped. Each account must have a [currency](#) assigned.



**1 Add**  
Create a new account or group.

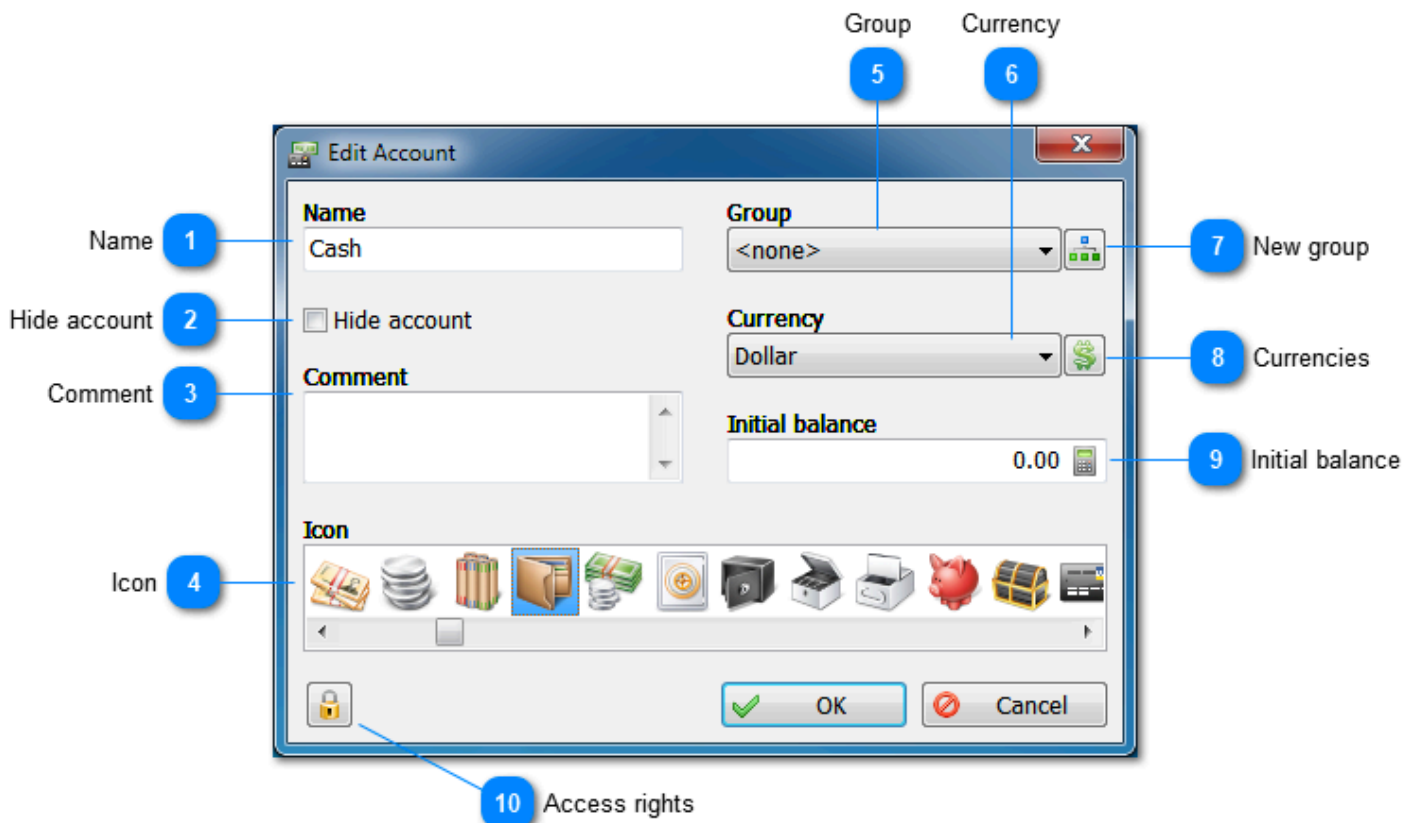
**2 Edit**  
Change account settings.

**3 Delete**  
Delete an account. All transactions associated with this account are deleted too. So, make sure you do not lose important data!

**4 Order**  
Select an account and click the Up / Down buttons to move it up or down.

**5 Initial balance**  
Initial balance of an account.

## Account



- 1 Name**  
Account name.
- 2 Hide account**  
You can hide an account that you do not use regularly. You can enable viewing of hidden accounts on the [settings panel](#).
- 3 Comment**  
Account description.
- 4 Icon**  
The program allows you to choose from a variety of icons to make it easier to distinguish accounts.
- 5 Group**  
Select an account group.
- 6 Currency**  
Each account needs to be assigned its own [currency](#).
- 7 New group**  
Create a new group.
- 8 Currencies**  
Open the list of currencies.



9

### **Initial balance**

Initial balance of an account, money on the account at the moment of its creation.

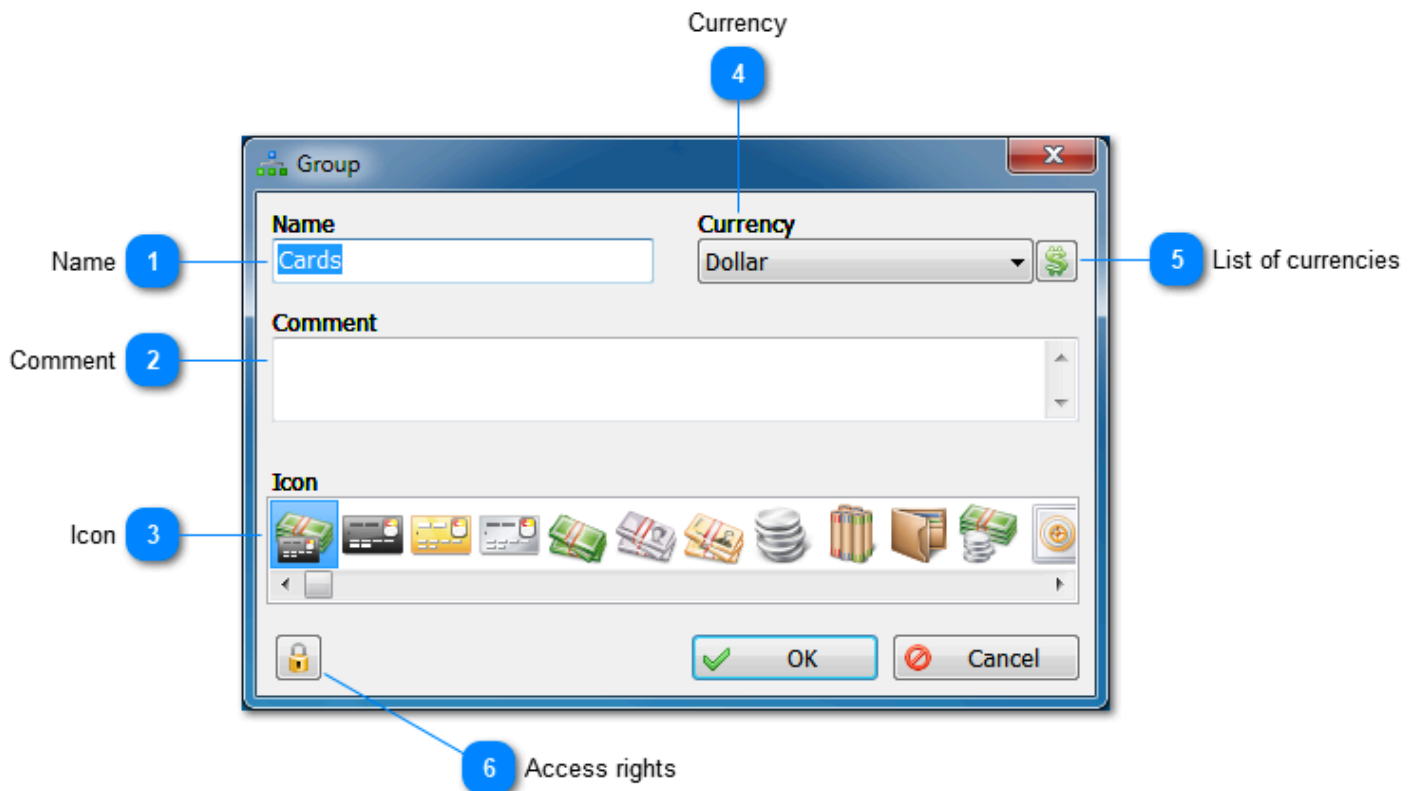
10

### **Access rights**

[Manage access rights.](#)

## Account group

Accounts can be grouped. Group settings are the same as those of [account settings](#), except the initial balance.



1 **Name**  
Group name.

2 **Comment**  
Description of a group

3 **Icon**  
Group icon

4 **Currency**  
Similar to an account, you need to assign a currency to a group. Balance is equal to the sum of balances of accounts that belong to this group, taking into account the exchange rate if currencies are different.

5 **List of currencies**  
Open the list of currencies.

6 **Access rights**  
[Manage access rights.](#)

## Reconciliation

Reconciliation of accounts is a process of reconciling your current balance in the budget software and information obtained from the bank statement to ensure that these amounts reconcile. Perhaps you have already created and entered some transactions in the program, but they are not yet reflected in the bank statement. Or, perhaps, the bank adjusted transactions in your account and you have not reflected these adjustments in the program.

To reconcile an account, you need to open the Reconciliation dialog (Tools > Reconciliation), select an account, date and enter the amount specified in the bank statement, so that the budget program can compare it against its own data. If the program says that the balances agree, click Reconcile.

The screenshot shows the 'Reconciliation' dialog box. It has a title bar with standard window controls. Below the title bar, there are five labeled fields: 'Account' (1), 'Date' (2), 'Current balance' (3), 'Calculated balance' (4), and 'Difference' (5). The 'Account' field is a dropdown menu showing 'Cash'. The 'Date' field shows '2/27/2012'. The 'Current balance' field shows '1,280.00'. The 'Calculated balance' field shows '1,280.00'. The 'Difference' field shows '0.00'. Below these fields, there is a section for 'Previous reconciliation date: --'. The main part of the dialog is a table with columns: 'Description', 'Date', 'Amount', 'Category', 'Family member', and 'Tags'. The table contains several rows of transactions, including 'movie', 'magazine', 'internet', and 'gas'. At the bottom of the dialog, there are two buttons: 'Select all' (6) and 'Clear all' (7). To the right of these buttons are 'OK' and 'Cancel' buttons.

Description	Date	Amount	Category	Family member	Tags
movie	01/31/12	-15.00	Entertainment		
magazine	12/12/11	-5.00	Games, magazines, books	Ann	
magazine	12/26/11	-5.00	Games, magazines, books	Ann	
magazine	01/09/12	-5.00	Games, magazines, books	Ann	
magazine	01/23/12	-5.00	Games, magazines, books	Ann	
magazine	02/06/12	-5.00	Games, magazines, books	Ann	
magazine	02/20/12	-5.00	Games, magazines, books	Ann	
internet	12/05/11	-20.00	Phone & Internet	John	Don't forget!
internet	01/05/12	-20.00	Phone & Internet	John	Don't forget!
internet	02/05/12	-20.00	Phone & Internet	John	Don't forget!
gas	12/03/11	-50.00	Transportation	Ann	
gas	12/17/11	-50.00	Transportation	Ann	
gas	12/31/11	-50.00	Transportation	Ann	
gas	01/14/12	-50.00	Transportation	Ann	
gas	01/28/12	-50.00	Transportation	Ann	

**1 Account**  
Select an account for reconciliation.

**2 Date**  
Date of reconciliation.

**3 Current balance**  
Enter the current balance on the account.

**4 Calculated balance**  
Enter the balance in the program.

5

#### **Difference**

Difference between the real balance and balance in the program. If the difference is equal to zero, you need to adjust the balance.

6

#### **Select all**

Select all transactions.

7

#### **Clear all**

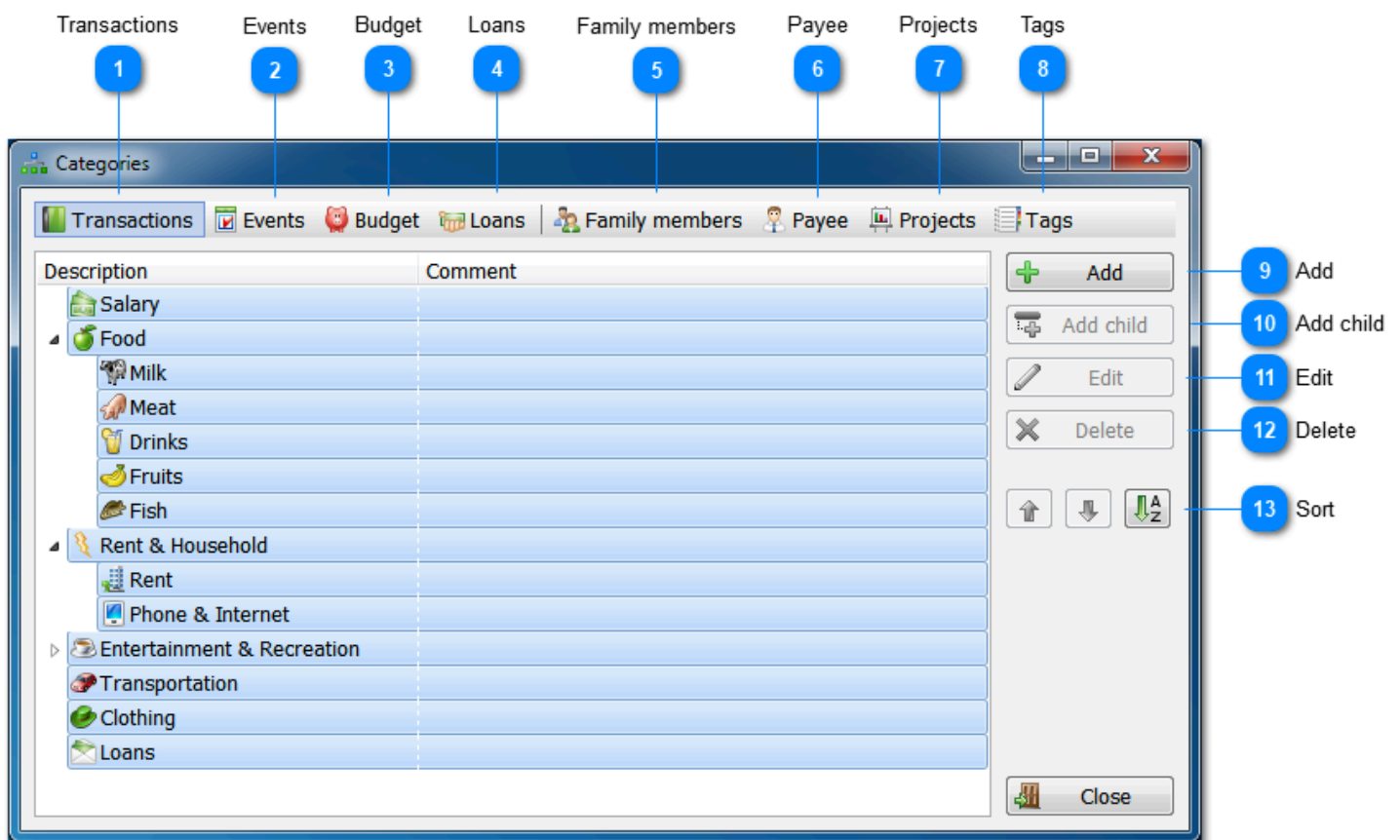
Unselect transactions.

## Categories

Alzex Personal Finance software is based on the idea of dividing income (and expenses) by categories. This allows you to see areas of expenditure and amount of money spent without having to analyze reports. The system of categories is designed in the form of a tree with unlimited nesting. Each category may have its own sub categories, and sub categories may have their own sub categories. Also transactions can be separated by family members and defined with special tags. As a result, you can easily evaluate the flow of money, starting from the big picture and down to the smallest details.

The system of categories allows you to separate transactions by their type. It helps you to track home budget, know exactly how much money is spent and what categories that money is spent on, pinpoint areas of excessive expenditure and cut down unnecessary expenses. The same can be said about separating by family members, payees and projects. Tags are like categories. However, a transaction may have only one category and unlimited number of tags.


To move one category to another, simply drag it with the mouse. Drag the category to the empty place to move it to the root.

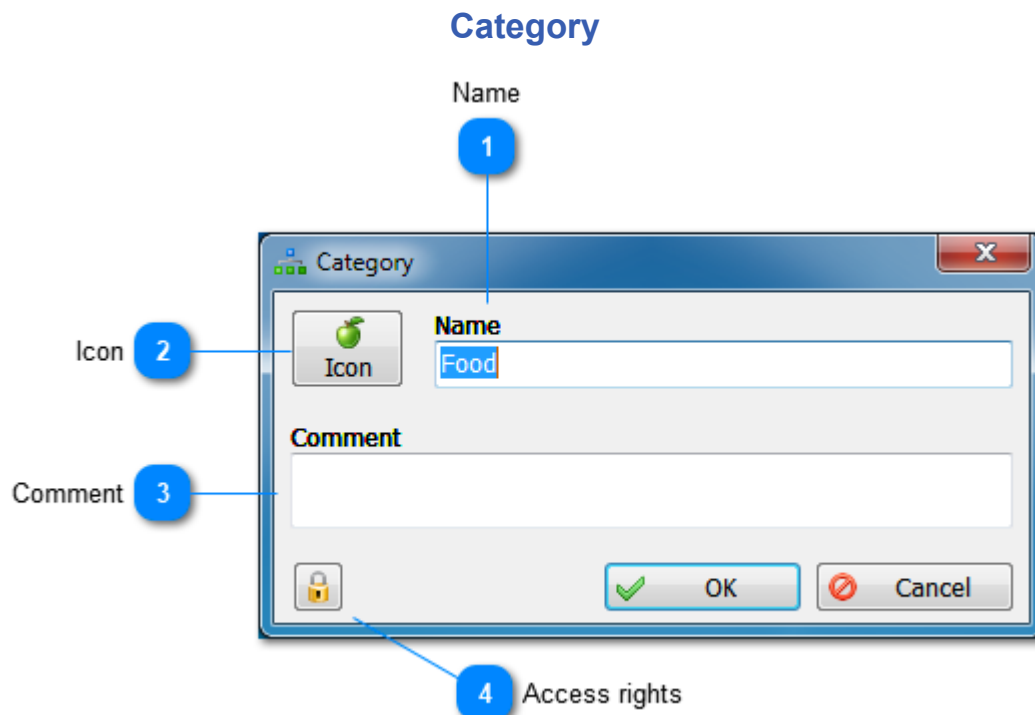


**1 Transactions**  
List of categories for [transactions](#).

**2 Events**  
List of categories for [events](#). (this function is available in Pro version only)

**3 Budget**  
List of categories for items of [budget and savings](#).

- 4 **Loans**  
List of categories for [debts and credits](#).
- 5 **Family members**  
List of family members.
- 6 **Payee**  
List of payees.
- 7 **Projects**  
List of projects. (this function is available in Pro version only)
- 8 **Tags**  
List of tags.
- 9 **Add**  
Add a new category (family member, tag, etc.).
- 10 **Add child**  
Add a child category to the selected category.
- 11 **Edit**  
Edit a category.
- 12 **Delete**  
Delete a category. All transactions of this category move to the parent category.
- 13 **Sort**  
  
Sort categories. Move an item up or down, sort the entire tree in alphabetical order.



**1** **Name**  
Category name (family member, tag, etc.).

**2** **Icon**  
Click the button to select an icon for the category.

**3** **Comment**  
Category description.

**4** **Access rights**  
[Manage access rights.](#)

## Transactions

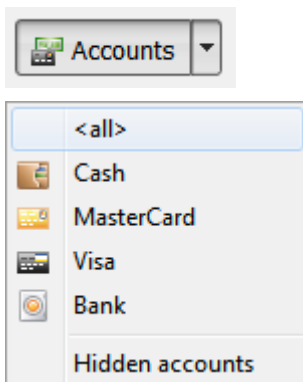
Transaction is the key concept in the budget software. A transaction is any movement of funds, such as expense, income or transfer of money from account to account. A transaction must be associated with one of the accounts (or two accounts in case of money transfer from one account to another). [Transactions](#) and [splits](#). To see transactions associated with a certain account, you need to select this account from the left list. You can sort transactions by any field and change column width. By right-clicking the header, you can select columns to display and their order. Also you can drag columns by headers to customize their order.

The screenshot shows the 'Transactions' view for February 2012. The interface is divided into several sections:

- Accounts Panel (Left):** Lists all accounts with their balances. Callout 1 points to the 'Accounts' dropdown, and callout 7 points to the 'Accounts' label.
- Settings Panel (Top):** Includes 'View', 'Group by', and a date selector for 'February 2012'. Callout 2 points to the 'View' dropdown, callout 3 to 'Group by', and callout 4 to the date selector.
- Filters and Actions (Top Right):** Callout 5 points to the 'Filters' dropdown, and callout 6 points to the 'Actions' icon.
- Transaction Table:**
  - Callout 8 points to the 'Header' row.
  - Callout 9 points to 'Uncleared transactions'.
  - Callout 10 points to 'Transactions'.
  - Callout 11 points to 'Scheduled transactions'.
  - Callout 12 points to the 'Total' row.

Description	Date	Amount	Family member	Payee	Tags
<b>Income</b>					
Salary		1,800.00			
<b>Expenses</b>					
<b>Transportation</b>					
gas	02/11/12	-50.00	Ann		
gas	02/25/12	-50.00	Ann		
bus monthly	02/20/12	-50.00	John		Important
<b>Rent &amp; Household</b>					
<b>Rent</b>					
utils	02/03/12	-50.00			Don't forget!
rent	02/03/12	-100.00			Don't forget!
<b>Phone &amp; Internet</b>					
phone	02/03/12	-20.00			Don't forget!
internet	02/05/12	-20.00	John		Don't forget!
<b>Loans</b>					
loan repayment	02/29/12	-720.28	Ann	Bank	
<b>Food</b>					
<b>Entertainment &amp; Recreation</b>					
save	02/06/12	-\$200.00 / +€153.10	-0.01		
bank deposit	02/06/12	-\$500.00 / +€382.76	0.00		
<b>Total</b>		<b>\$524.71</b>			

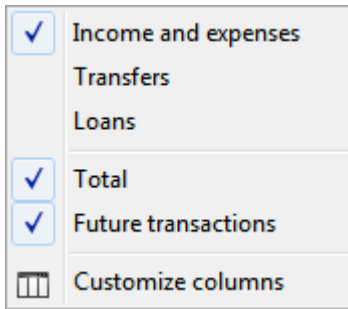
### 1 Accounts



- Show / hide account panel.
- Select an account from the drop-down list.
- Select to display hidden accounts.

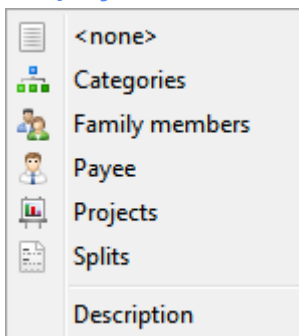


## 2 View



- Divide transactions to income and expenses.
- Organize transfers to a separate group.
- Organize loan repayment transactions to a separate group.
- Show total.
- Show future transactions (scheduled and created for a future date).
- Select columns in the list of transactions.

## 3 Group by



Group transactions by categories, family members, payee, projects, splits and description.

## 4 Settings panel

[Viewing options.](#)

## 5 Filters

Show / hide [filter panel.](#)

## 6 Actions

Show / hide [actions panel.](#)

## 7 Accounts

Show / hide [account panel.](#)

## 8 Header

Description	Date	Amount	Family member	Payee	Tags
-------------	------	--------	---------------	-------	------

Click the header to sort data in this column. Right-click the header to configure the look and order of columns.

9

## Uncleared transactions

 bus monthly	02/20/12	-50.00	 John
---	----------	--------	---

Uncleared transactions do not influence the balance. They are in grey and strike out.

10

## Transactions

 Rent & Household		-190.00			
▲  Rent		-150.00			
 utils	02/03/12	-50.00			 Don't forget!
 rent	02/03/12	-100.00			 Don't forget!
▲  Phone & Internet		-40.00			
 phone	02/03/12	-20.00			 Don't forget!
 internet	02/05/12	-20.00	 John		 Don't forget!

Transactions are grouped by categories.

11

## Scheduled transactions

 loan repayment	 02/29/12	-720.28	 Ann
--	--	---------	--

Scheduled transactions are in grey and have a scheduler icon in the Date column.

12

## Total

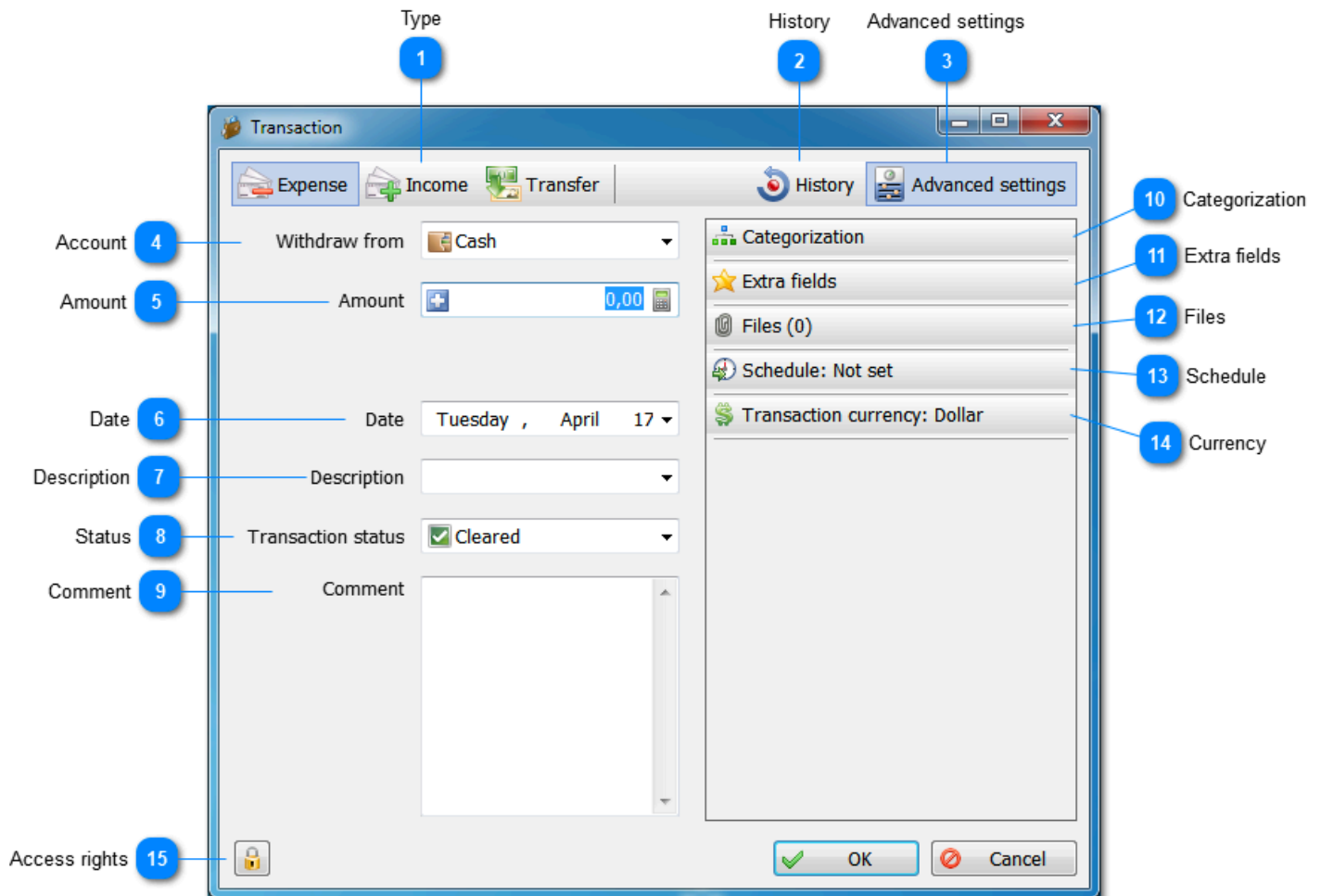
Total		\$524.71	
-------	--	----------	--

Income minus expense for the selected period.

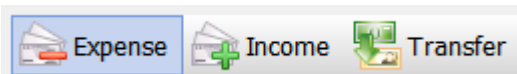
## Transaction

Transactions can be of three types: expense, income or transfer of money from one account to another. If you transfer money between accounts with different currencies, you need to enter the exchange rate. The rate is entered automatically from the corresponding directory, but you can change it for any transaction.

To create a new transaction, you need to enter minimum data: amount of the transaction, date and account. Other settings are optional.



### 1 Type



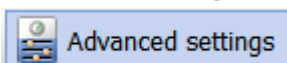
Type of a transaction - income, expense or transfer.

### 2 History



This button helps you to enter recurring transactions without the need to type data to all fields of the form. For this, select a transaction from the list and make edits if necessary. Other fields are completed with data automatically.






### 3 Advanced settings



Open the tab with advanced settings.

#### 4 Account





Account that will be credited or debited money. If you transfer money, specify credit and debit accounts and exchange rate (if account currencies are different).

Withdraw from	 MasterCard
Amount	<input type="text" value="1,000.00"/> 
Exchange rate	<input type="text" value="1.3063"/> 
Amount	<input type="text" value="1,306.30"/> 
Target account	 Cash

#### 5 Amount

Amount	<input type="text" value="970.00"/> 
--------	---

Amount of the transaction in the account currency. Click the Plus (+) button to display additional fields: price, quantity and discount (tax). You can enter data to any two fields from three (price, quantity and amount), the latter is calculated automatically.

Price	<input type="text" value="250.00"/> 
Quantity	<input type="text" value="4"/> 
Amount	<input type="text" value="1,000.00"/> 
Tax/Discount	<input type="text" value="-30.00"/> 

Tax is entered as a number (not percents). If the number is positive, this is a tax (total amount of the transaction will increase by this number). If the number is negative, it is a discount (amount of the transaction is reduced by this number).

#### 6 Date

Date of transaction. By default this is the current day or date of the last entered transaction. The field is inactive if the schedule is set.

#### 7 Description

Description of a transaction. You can choose a description from the list of transactions that were entered earlier and that are related to the selected category.

#### 8 Status

Status of a transaction - cleared, uncleared, reconciled. Uncleared transactions do not influence balance.

#### 9 Comment

Here you can type any text that describes a transaction.

#### 10 Categorization

This option allows you to specify the category, family member, add tags, etc. [Read more...](#)

#### 11 Extra fields

[Three extra fields](#) for every transaction.

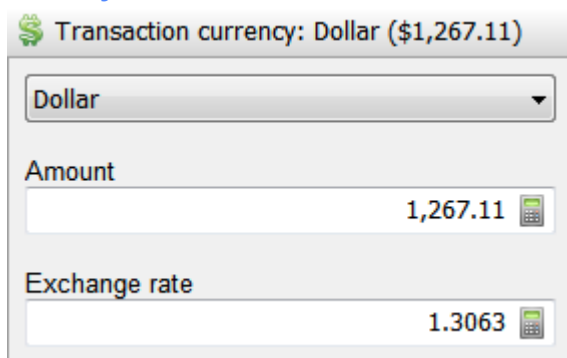
#### 12 Files

[Links to external files.](#)

#### 13 Schedule

Set the [schedule](#) for the transaction.

#### 14 Currency



The screenshot shows a dialog box titled "Transaction currency: Dollar (\$1,267.11)". It contains three input fields: a dropdown menu for "Dollar", a text field for "Amount" with the value "1,267.11", and a text field for "Exchange rate" with the value "1.3063". Each text field has a small calculator icon to its right.

The currency of a transaction may differ from the currency of an account (for example, you withdraw dollars from ATM and you have a euro account). In this case, select the currency of a transaction and exchange rate to the currency of an account.

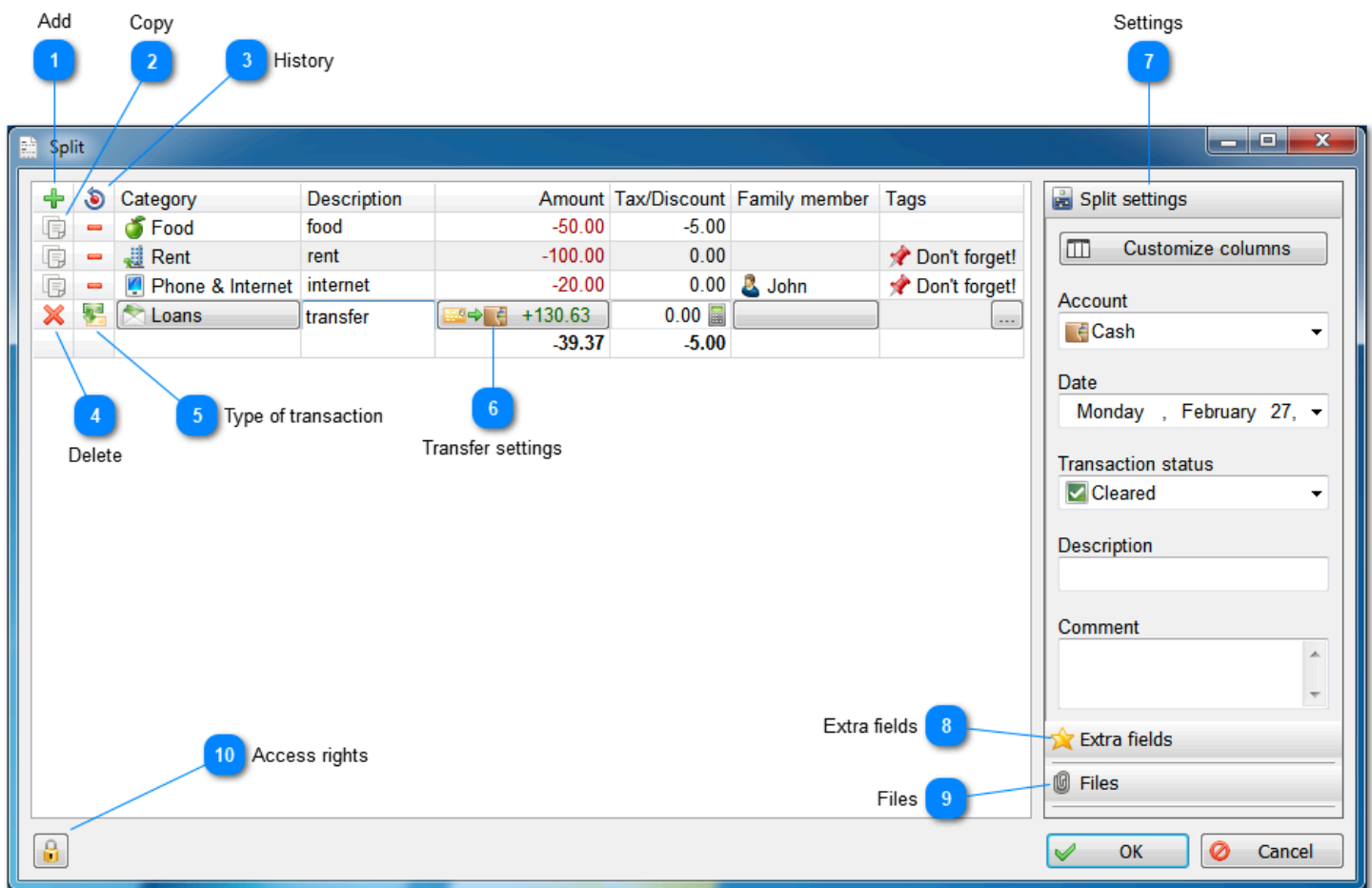
#### 15 Access rights

[Access restrictions.](#)

## Split


A split is a group of transactions with common properties. It may contain transactions of all types - income, expenses and transfers.

You can specify category, discount, family member or add tags to all transactions in the list.



**1 Add**  
Add a new row.

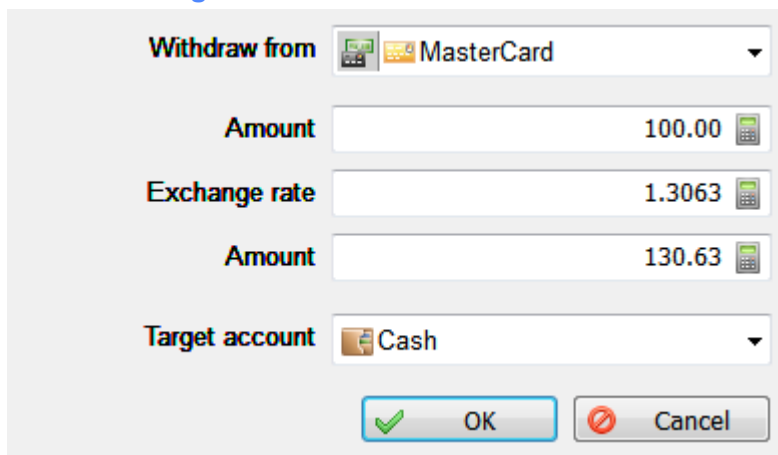
**2 Copy**  
Copy the selected row.

**3 History**  
  
This button helps you to enter recurring transactions without the need to enter data to all fields of the form. Simply select a transaction from the list and change values (quantity, amount) if necessary. Other fields are filled with data automatically.

**4 Delete**  
Delete the selected row.

**5 Type of transaction**  
Click the button to select the type of transaction - income, expense and transfer.

## 6 Transfer settings

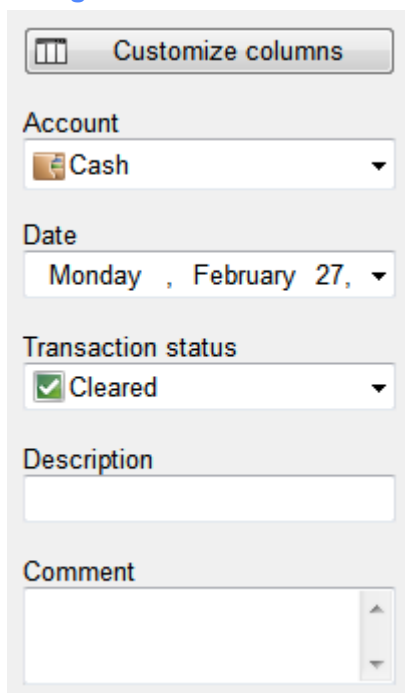


The dialog box for transfer settings contains the following fields and controls:

- Withdraw from:** A dropdown menu with a card icon and the text "MasterCard".
- Amount:** A text input field containing "100.00" with a calculator icon on the right.
- Exchange rate:** A text input field containing "1.3063" with a calculator icon on the right.
- Amount:** A text input field containing "130.63" with a calculator icon on the right.
- Target account:** A dropdown menu with a cash icon and the text "Cash".
- Buttons:** "OK" (with a green checkmark icon) and "Cancel" (with a red X icon).

- Withdraw from selected account
- Amount
- Exchange rate (if necessary)
- Amount
- Target account

## 7 Settings



The settings dialog box contains the following fields and controls:

- Customize columns:** A button with a list icon.
- Account:** A dropdown menu with a cash icon and the text "Cash".
- Date:** A date picker showing "Monday , February 27,".
- Transaction status:** A dropdown menu with a checked checkbox and the text "Cleared".
- Description:** A text input field.
- Comment:** A text input field with a vertical scrollbar.

- [Debit or credit account](#) for all transactions, date, status, description and comment.

## 8 Extra fields

[Extra fields](#) of a transaction.

## 9 Files

[Links to external files.](#)



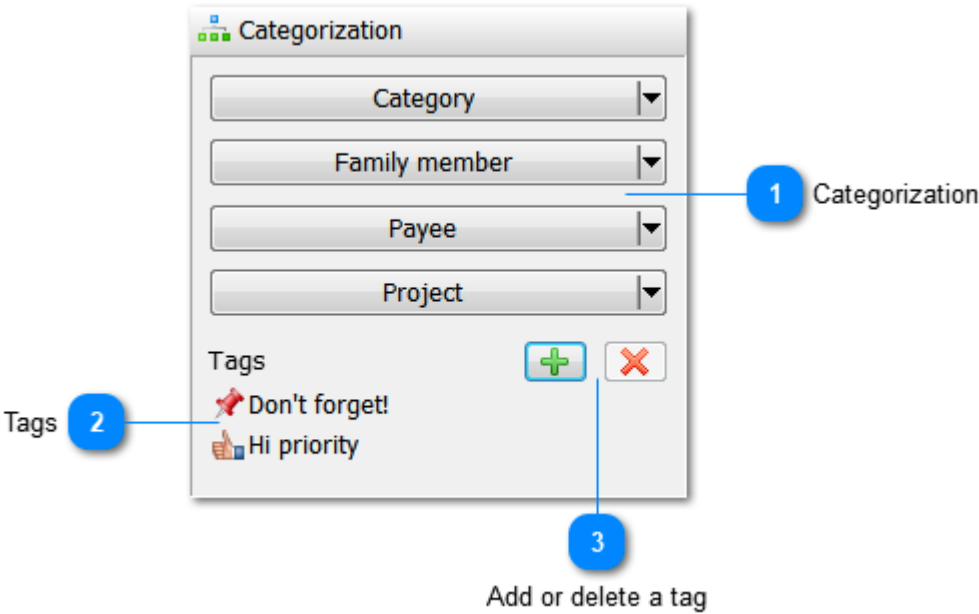
## Access rights

### Managing access.

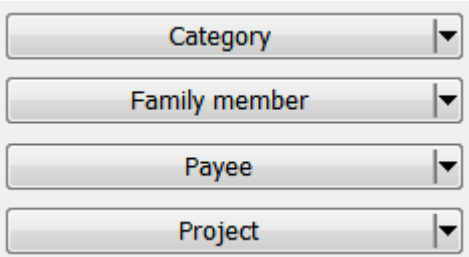


## Categorization

Transactions (and other records) can be organized to categories and family members, and you can add to them unlimited number of tags. Categorization by payee and projects is available only for the commercial license.

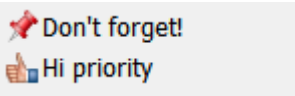


### 1 Categorization



Select a category, family member, etc. Click the button to open the window for selecting a category. Here you can also [add a new category](#). Click the arrow to quickly select a category from the list.

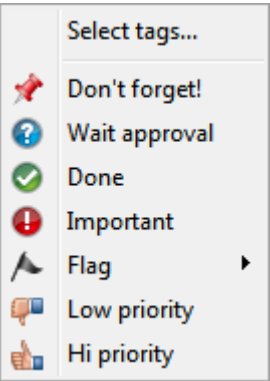
### 2 Tags



List of transaction tags.

### 3 Add or delete a tag

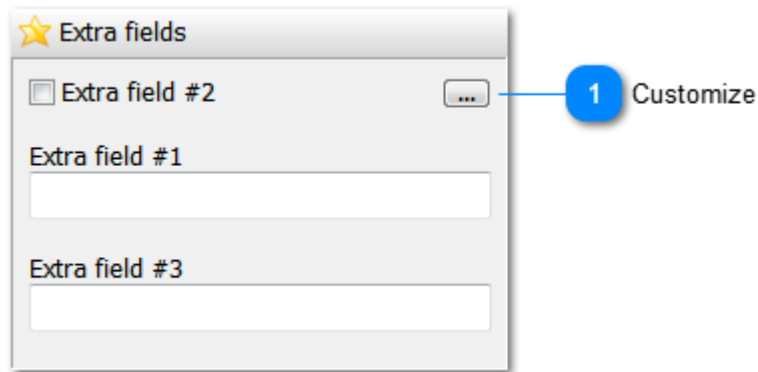
Click Plus (+) to select a tag from the list.



The "Select tags..." option opens the window where you can add new tags or select several tags.

## Extra fields

This budget software provides three extra fields for each transaction (two textual and one checkbox). They can be used to enter necessary information, such as receipt number, confirmation, transaction number in the bank statement, etc. You can rename extra fields by clicking the "..." button or via Tools of the main menu.



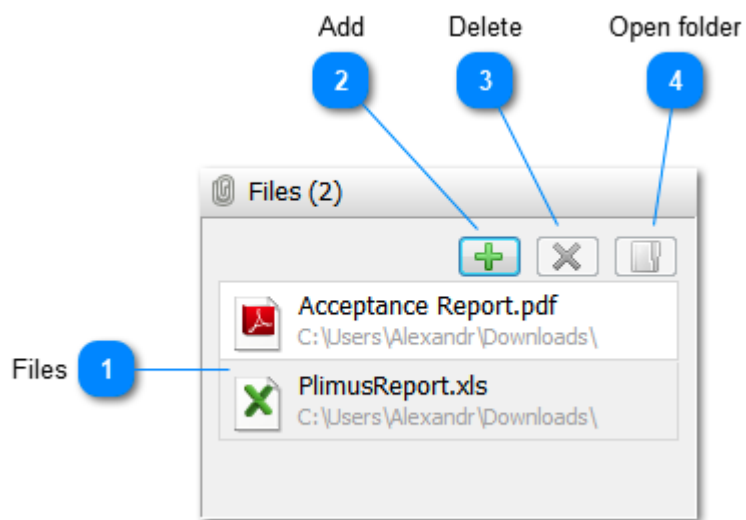
1

### Customize

Click this button to [rename extra fields](#).

## Links to external files

Transactions, splits or events can be linked to external files. These files are not stored in the database, only links.



**1 Files**  
Double-click a file to open it in the external program.

**2 Add**  
Add a link to a file.

**3 Delete**  
Delete a link.

**4 Open folder**  
Show a file in Windows Explorer.

Calendar

The calendar displays all payments or events for any past or future day, as well as the balance at the end of the day. Each cell of the financial calendar corresponds to one day. By default, the program displays information for a month, but you can select any period of time you want. Each cell shows [transactions](#) or [events](#) for that day, already existing or planned, as well as the total income or expense for the day and balance.

Accounts

1

View

2

Group by

3

Settings panel

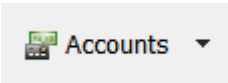
4

Filters

5

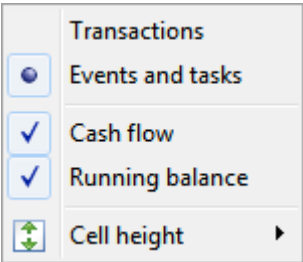
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
January 29	30	31	February 1	2	3	4
					-30.00	
			\$1,069.43	\$1,069.43	\$1,039.43	\$1,039.43
5	6	7	8	9	10	11
+980.00	-5.01				+140.00	-50.00
\$2,019.43	\$2,014.42	\$2,014.42	\$2,014.42	\$2,014.42	\$2,154.42	\$2,104.42
12	13	14	15	16	17	18
					+140.00	
\$2,104.42	\$2,104.42	\$2,104.42	\$2,104.42	\$2,104.42	\$2,244.42	\$2,244.42
19	20	21	22	23	24	25
	-5.00				+140.00	-50.00
\$2,244.42	\$2,239.42	\$2,239.42	\$2,239.42	\$2,239.42	\$2,379.42	\$2,329.42
26	Today 27	28	29	March 1	2	3
			-735.28			
\$2,329.42	\$2,329.42	\$2,329.42	\$1,594.14			

1 Accounts



Show / hide [account panel](#).

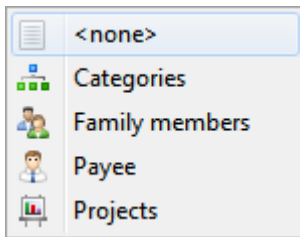
2 View



- Show transactions or events
- Show cash flow

- Show the balance
- Select the minimum height of a cell

### 3 Group by



Group transactions or events by categories, family members, payee or projects.

### 4 Settings panel [Viewing options.](#)

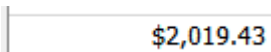
### 5 Filters Show / hide [filter panel.](#)

### 6 Cash flow



Amount of income and expenses for the day.

### 7 Balance



Account balance at the end of the day.

## Scheduler

The scheduler creates regular transactions (for example, monthly bills for the apartment, telephone, Internet, etc.). These transactions are created automatically at a predefined time, so you do not have to do anything manually. You need to enter all transaction data and set the schedule only once.

In the list of scheduled transactions under the "Date" column, you can check the status of the schedule (active or not) and see the date of the nearest event. The context menu of the scheduled transaction has an option called "Accept" that allows you to create a transaction instantly. So, it is easy to create similar transactions that you cannot create a schedule for (those that occur occasionally). If the schedule is available, a transaction is created after clicking the Accept button. In this case, the schedule moves to the date of the next event. [Configuring a transaction schedule.](#)

The screenshot shows the Scheduler interface with the following components and callouts:

- 1**: View button (icon of a list)
- 2**: Group by button (icon of a list with a group symbol)
- 3**: Filters button (funnel icon)
- 4**: Actions button (gear icon)
- 5**: Date and status column (points to the date and status icons in the Date column)
- 6**: Transfer amount column (points to the amount column)

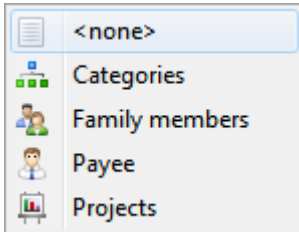
Description	Date	Amount	Category	Family member	Payee	Tags
<b>Income</b>		<b>1,200.00</b>				
salary	03/05/12	1,000.00	Salary	John		
Weekly wage check	03/02/12	200.00	Salary	Ann		
<b>Expenses</b>		<b>-1,090.29</b>				
utils	03/03/12	-50.00	Rent			Don't forget!
save	03/06/12	-\$200.00 / +€153.10 -0.01				
rent	03/03/12	-100.00	Rent			Don't forget!
phone	03/03/12	-20.00	Phone & Internet			Don't forget!
movie	02/29/12	-15.00	Entertainment			
magazine	03/05/12	-5.00	Games, magazines, books	Ann		
loan repayment	02/29/12	-720.28	Loans	Ann	Bank	Don't forget!
internet	03/05/12	-20.00	Phone & Internet	John		Don't forget!
gas	03/10/12	-50.00	Transportation	Ann		
food	03/02/12	-50.00	Food			
bus monthly	03/20/12	-50.00	Transportation	John		Important
beer		-10.00	Alcohol	John		
bank deposit	03/06/12	-\$500.00 / +€382.76 0.00				

**1 View**

- Transactions
- Events and tasks
- ☒ Income and expenses
- Transfers
- Loans
- Customize columns

- Switch between the lists of planned transactions and events.
- Separate transaction to income and expenses.
- Organize transfers to a separate group.
- Organize loan repayment transactions to a separate group.

## 2 Group by



Group planned transactions or events by categories, family members, payees or projects.

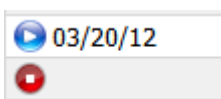
## 3 Filters

Show / hide [filter panel](#).

## 4 Actions

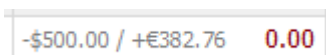
Show / hide [actions panel](#).

## 5 Date and status



Date of the next event and status of the schedule (active or not).

## 6 Transfer amount



Note that the amount of transfer is equal to zero because you selected a group of accounts and transfer is made within this group. Debit and credit are shown in gray.



## Schedule

Scheduled transactions are created automatically. Select the schedule (weekly, monthly, regular) to select the days and specify the start and end dates (if needed).

The screenshot shows a dialog box titled "Schedule: Weekly". It contains the following elements:

- 1 Schedule:** A dropdown menu set to "Weekly".
- 2 Settings:** A dropdown menu set to "Every odd week", with the text "Current week is even" below it. Below this is a list of days from Monday to Sunday, each with a checked checkbox.
- 3 Start date:** A date field set to "Monday , February 27,".
- 4 End date:** A date field set to "Wednesday, March".

### 1 Schedule

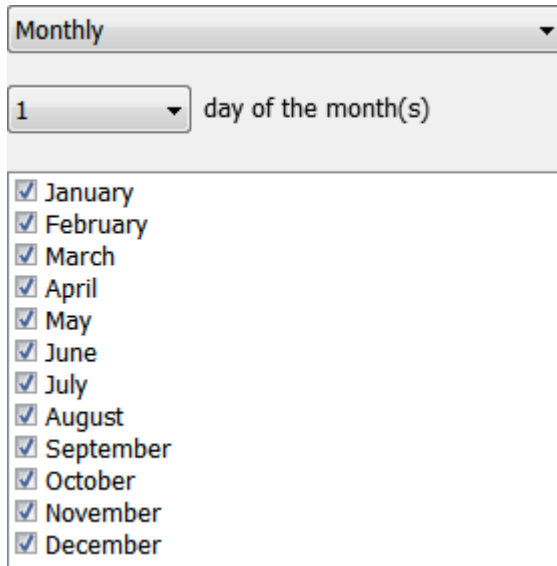
Weekly, monthly, recurring (every few days) and without a schedule. Transactions without a schedule can be created manually when needed.

### 2 Settings

This screenshot shows the "Settings" section of the schedule dialog. It includes:

- A dropdown menu set to "Weekly".
- A dropdown menu set to "Every odd week", with the text "Current week is even" below it.
- A list of days from Monday to Sunday, each with a checked checkbox.

Specify when you want an event to run.

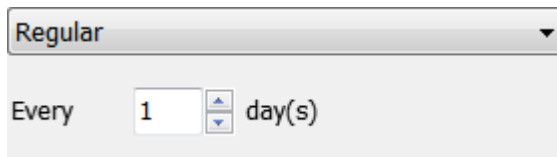


Monthly

1 day of the month(s)

- ☒ January
- ☒ February
- ☒ March
- ☒ April
- ☒ May
- ☒ June
- ☒ July
- ☒ August
- ☒ September
- ☒ October
- ☒ November
- ☒ December

Select months and day for an event to run (1-31 or last day of the month).



Regular

Every 1 day(s)

Every few days.

3

### Start date

Specify the start date for the schedule.

4

### End date

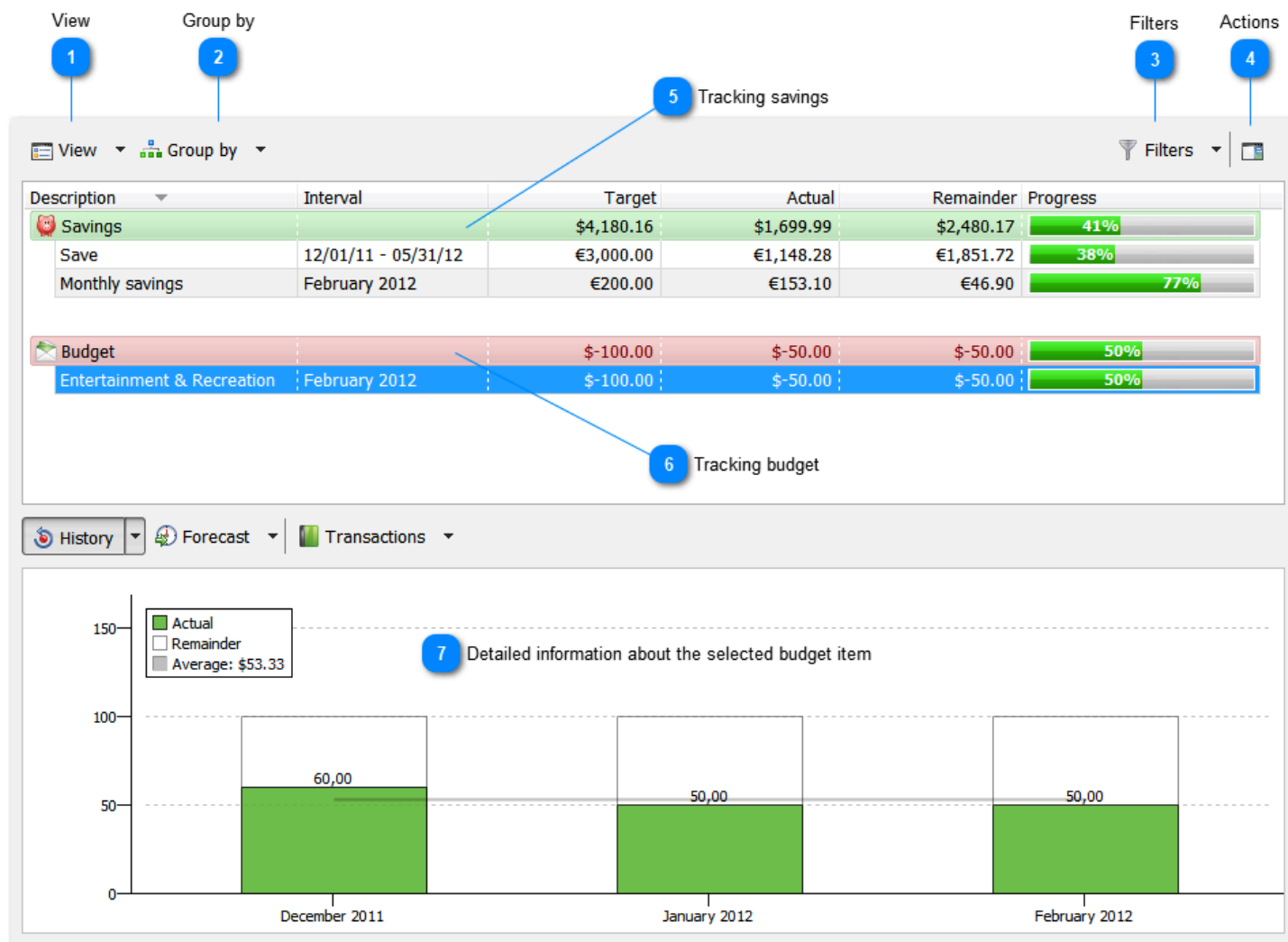
Specify the end date (if necessary).

## Budget

(this function is available in Pro version only)

The Personal budget section makes it easy and convenient for you to monitor progress in achieving your financial goals. Controlling home finances is fairly simple. All you need is to spend less money than you get. This is generally true for all. If you do not follow this rule, you will be tangled up in debt.

This budget software offers a fairly simple, yet effective tool for controlling expenses and managing the personal budget. Once the budget is set, the program automatically calculates your income and expenses and compares them with the amount you plan to spend during a week, month or year. The program displays the personal budget graphically and numerically, how much you exceeded the limit and how much you can spend without going beyond reasonable limits. [Creating and editing budget entries.](#)

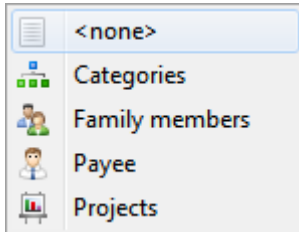


**1 View**

Customize columns

Select columns and their order.

**2 Group by**



Group budget items by categories, family members, payee or projects.

### 3 Filters

Show / hide [filter panel](#).

### 4 Actions

Show / hide [actions panel](#).

### 5 Tracking savings

Savings		\$4,180.16	\$1,699.99	\$2,480.17	41%
Save	12/01/11 - 05/31/12	€3,000.00	€1,148.28	€1,851.72	38%
Monthly savings	February 2012	€200.00	€153.10	€46.90	77%

Controlling savings, how much is planned to save, how much is actually saved, balance and progress.

### 6 Tracking budget

Budget		\$-100.00	\$-50.00	\$-50.00	50%
Entertainment & Recreation	February 2012	\$-100.00	\$-50.00	\$-50.00	50%

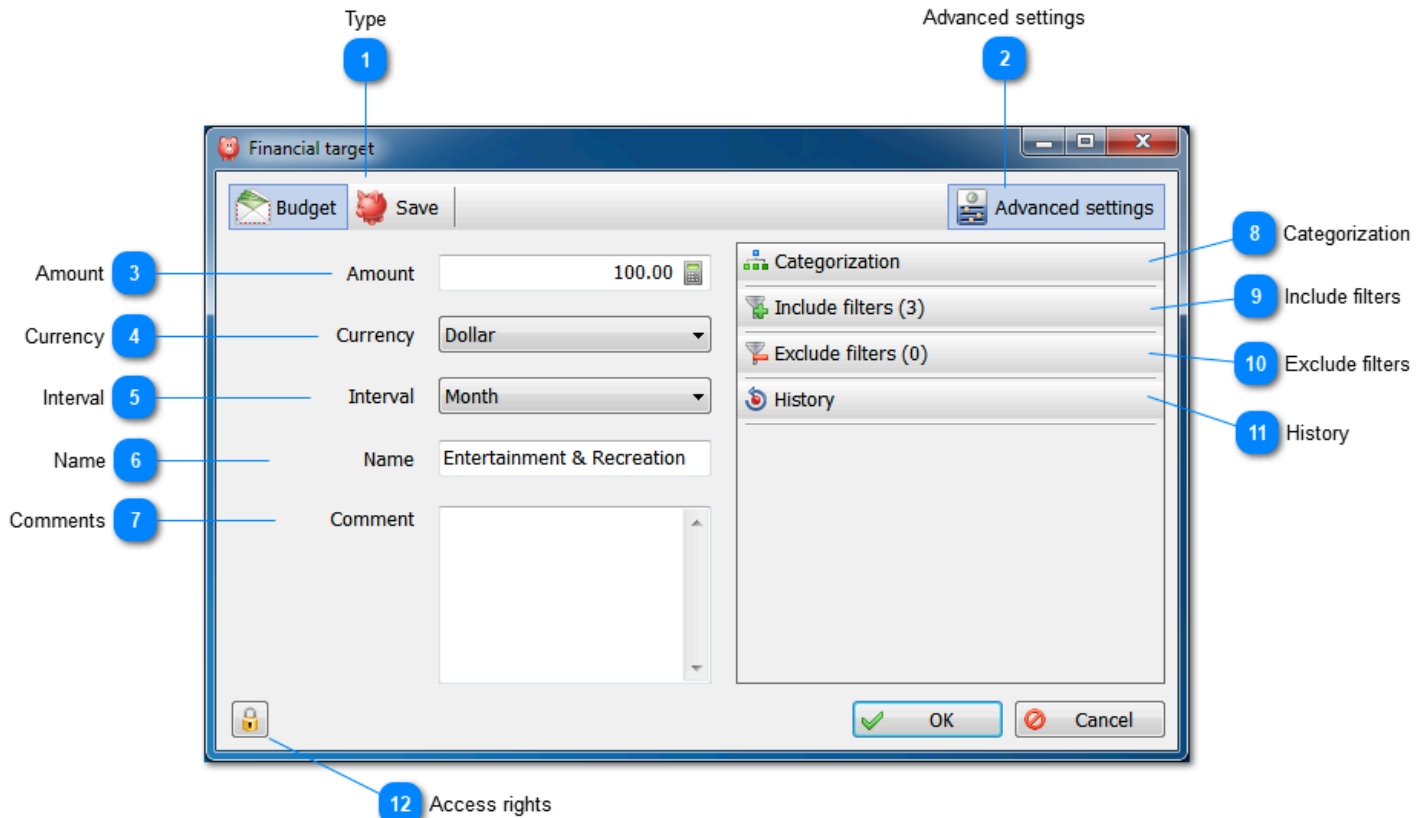
Budget, how much can be spent, how much is spent, balance and progress.

### 7 Detailed information about the selected budget item

Money spent in previous months, money spent on average during all periods. Forecast for next months (based on planned transactions). View transactions that fall into this personal budget item. You can select the depth of history and forecast from the drop-down list.

## Edit budget entry

(this function is available in Pro version only)



**1 Type**  
You can track both budget (expenses) and savings (income minus expenses).

**2 Advanced settings**  
Show the advanced settings panel.

**3 Amount**  
Amount you want to save or amount that you cannot exceed.

**4 Currency**  
You need to select the [currency](#).

**5 Interval**  
Budget tracking interval - day, week, month, quarter or year. You can also select a date range (for example, if you want to save a specified amount for the vacation):

Start	<input checked="" type="checkbox"/> Thursday , December 01 ▾
End	<input checked="" type="checkbox"/> Saturday , December 31 ▾

**6 Name**  
Short description of a budget item.

## 7 Comments

Here you can enter any text describing this budget entry.

## 8 Categorization

This allows you to select a category, family member, add tags, etc. [Read more...](#)

## 9 Include filters

Include filters (3)

- ☒ Transfers
- ☒ Loans
- ☐ Uncleared transactions
- ☐ Extra field #2

+ | X

Accounts: <all>

Categories:

- Entertainment & Recreation

Family members: <all>

Payee: <all>

Projects: <all>

Tags: <all>

You can select to include transfers, payments of debts, uncleared transactions and transactions with a mark in the extra field #2 (see [Extra fields](#)). The filter includes transactions that fall into a specific category or have a specified tag. The program takes into account transactions satisfying all conditions.

## 10 Exclude filters

Exclude filters (0)

- ☐ Uncleared transactions
- ☐ Extra field #2

+ | X

Accounts: <none>

Categories: <none>

Family members: <none>

Payee: <none>

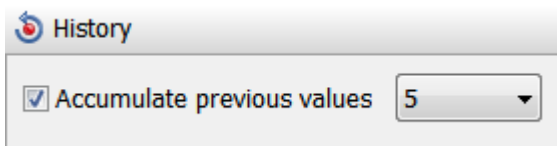
Projects: <none>

Tags: <none>

You can exclude uncleared transactions and those with a mark in the extra field 2. If you select these conditions, they are automatically removed from include filters. If, for example, the extra field is selected neither in excluding filters, nor in including ones, the value of this transaction field is ignored (the program includes transactions with and without the mark).

The filter excludes transactions that fall into a specific category or have specified tags. Transactions that satisfy at least one of the conditions will be excluded.

## 11 History



There are two ways to track budget. Each period is independent and amount of expenses at the beginning of the period is always the same - previous values are ignored. When the "Include previous values" option is enabled, any over expenditure or money saving for the previous period is included in the next period and amount at the beginning of the period can be reduced or increased. Select the number of periods to be included.

12

## Access rights

[Managing access.](#)

## Loans

This section is for tracking loans. You can borrow and lend money and it can be reflected in the program. To pay debts, you can use any account and currency (you need to specify the exchange rate). For this, click + button at the top of the repayments list to create a transaction. It is expense if you pay the debt. If you get your money back, it is income. Debts can be paid in full or in part. Select the payment amount, if the currency of a transaction does not match the currency of a debt, enter the exchange rate. [Creating and editing loans](#).

View 1      Group by 2      5 Debts      Filters 3      Actions 4

Description	Amount	Repayment amount	Paid	Remainder	Progress	Interest rate
Debts		\$0,63	\$0,00	\$0,63	0%	
colleague	20,00p.	20,00p.	0,00p.	20,00p.	0%	
Credits taken		\$-17 284,64	\$-1 440,56	\$-15 844,08	8%	
Car	\$15 000,00	\$-17 284,64	\$-1 440,56	\$-15 844,08	8%	14% annual, 24 months
<b>Total</b>		<b>\$-17 284,01</b>	<b>\$-1 440,56</b>	<b>\$-15 843,45</b>		

6 List of taken credits      7 Total

+ Repayments      8 Payments on selected debt

Description	Date	Amount	Category	Family member	Tags	Progress	Remainder
loan repayment	29.02.2012	-720,28	Loans	Ann		4%	-16 564,36
loan repayment	31.03.2012	-720,28	Loans	Ann		8%	-15 844,08
loan repayment	30.04.2012	-720,28	Loans	Ann		13%	-15 123,80
loan repayment	31.05.2012	-720,28	Loans	Ann		17%	-14 403,52
loan repayment	30.06.2012	-720,28	Loans	Ann		21%	-13 683,24
loan repayment	31.07.2012	-720,28	Loans	Ann		25%	-12 962,96
loan repayment	31.08.2012	-720,28	Loans	Ann		29%	-12 242,68
loan repayment	30.09.2012	-720,28	Loans	Ann		33%	-11 522,40
loan repayment	31.10.2012	-720,28	Loans	Ann		38%	-10 802,12
loan repayment	30.11.2012	-720,28	Loans	Ann		42%	-10 081,84
loan repayment	31.12.2012	-720,28	Loans	Ann		46%	-9 361,56
loan repayment	31.01.2013	-720,28	Loans	Ann		50%	-8 641,28

### 1 View

☒ Debtors and Creditors

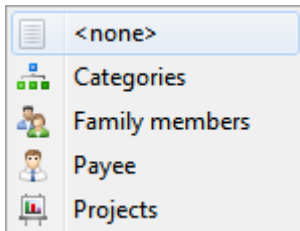
☒ Total

☐ Customize columns

- Separate debts and credits.
- Show total.
- Select columns and their order.

### 2 Group by





Group debts by categories, family members, payee or projects.

### 3 Filters

Show / hide [filter panel](#).

### 4 Actions

Show / hide [actions panel](#).

### 5 Debts

Debts		\$0,63	\$0,00	\$0,63	0%	
colleague	20,00p.	20,00p.	0,00p.	20,00p.	0%	

List of debts, total sum, balance and progress.

### 6 List of taken credits

Credits taken		\$-17 284,64	\$-1 440,56	\$-15 844,08	8%	
Car	\$15 000,00	\$-17 284,64	\$-1 440,56	\$-15 844,08	8%	14% annual, 24 months

List of your credits, total sum, balance and progress.

### 7 Total

Total		\$-17 284,01	\$-1 440,56	\$-15 843,4
-------	--	--------------	-------------	-------------

Total amount of all debts, payments and balances.

### 8 Payments on selected debt

Description	Date	Amount	Category	Family member	Tags	Progress	Remaind
loan repayment	29.02.2012	-720,28	Loans	Ann	✖ ⚠	4%	-16 564,3
loan repayment	31.03.2012	-720,28	Loans	Ann	✖ ⚠	8%	-15 844,0
loan repayment	30.04.2012	-720,28	Loans	Ann	✖ ⚠	13%	-15 123,8
loan repayment	31.05.2012	-720,28	Loans	Ann	✖ ⚠	17%	-14 403,5

List of transactions - payments on debt. Progress and balance. Right-click on transaction and click copy to quickly create a new repayment transaction.

## Edit loans

The screenshot shows the 'Loan' dialog box with the following elements and callouts:

- 1** Borrow or Lend: Points to the 'Borrow' and 'Lend' tabs.
- 2** Amount: Points to the 'Amount' field showing 15,000.00.
- 3** Currency: Points to the 'Currency' dropdown menu showing 'Dollar'.
- 4** Account: Points to the 'Target account' dropdown menu showing '<none>'.
- 5** Date: Points to the 'Date' dropdown menu showing 'Thursday, December 01'.
- 6** Date of payment: Points to the 'Repayment date' dropdown menu showing 'Tuesday, December 31'.
- 7** Name: Points to the 'Name' text field showing 'Car'.
- 8** Comment: Points to the 'Comment' text area.
- 9** Advanced settings: Points to the 'Advanced settings' button.
- 10** Categorization: Points to the 'Categorization' section in the advanced settings panel.
- 11** Interest rate: Points to the 'Interest rate: 14% annual, 24 months' text in the advanced settings panel.
- 12** Access rights: Points to the lock icon at the bottom left of the dialog.

**1 Borrow or Lend**  
Borrow or lend money.

**2 Amount**  
Amount of debt.

**3 Currency**  
You need to select the [currency](#) if the amount of debt is not credited or debited from the account.

**4 Account**  
Amount of debt can be credited or debited from the [account](#). If you do not get cash when you take a loan, select "none" and select the currency of the debt.

**5 Date**  
Date of credit.

**6 Date of payment**  
Date of debt repayment

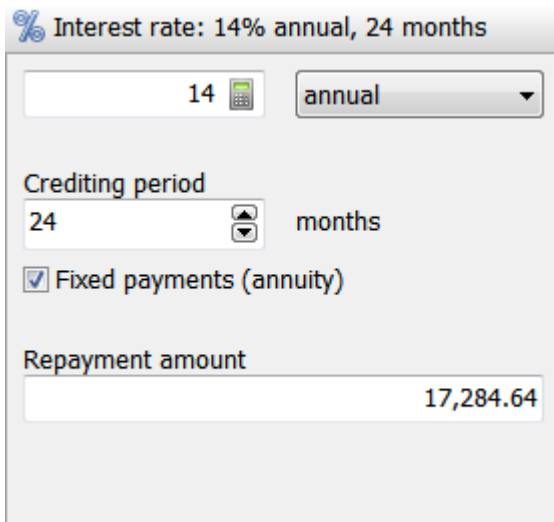
**7 Name**  
Short description of debt.

**8 Comment**  
Here you can enter any text describing the debt.

- 9 **Advanced settings**  
Open the advanced settings panel.

- 10 **Categorization**  
Allows you to specify a category, family member, add tags, etc. [Read more...](#)

11 **Interest rate**



The dialog box is titled "% Interest rate: 14% annual, 24 months". It contains the following fields and controls:

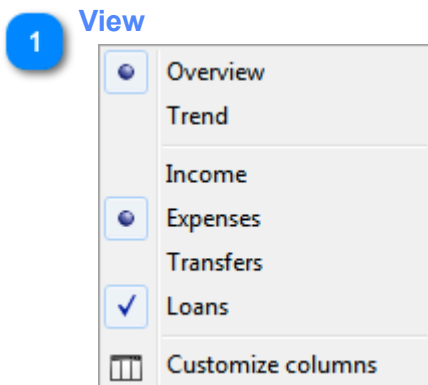
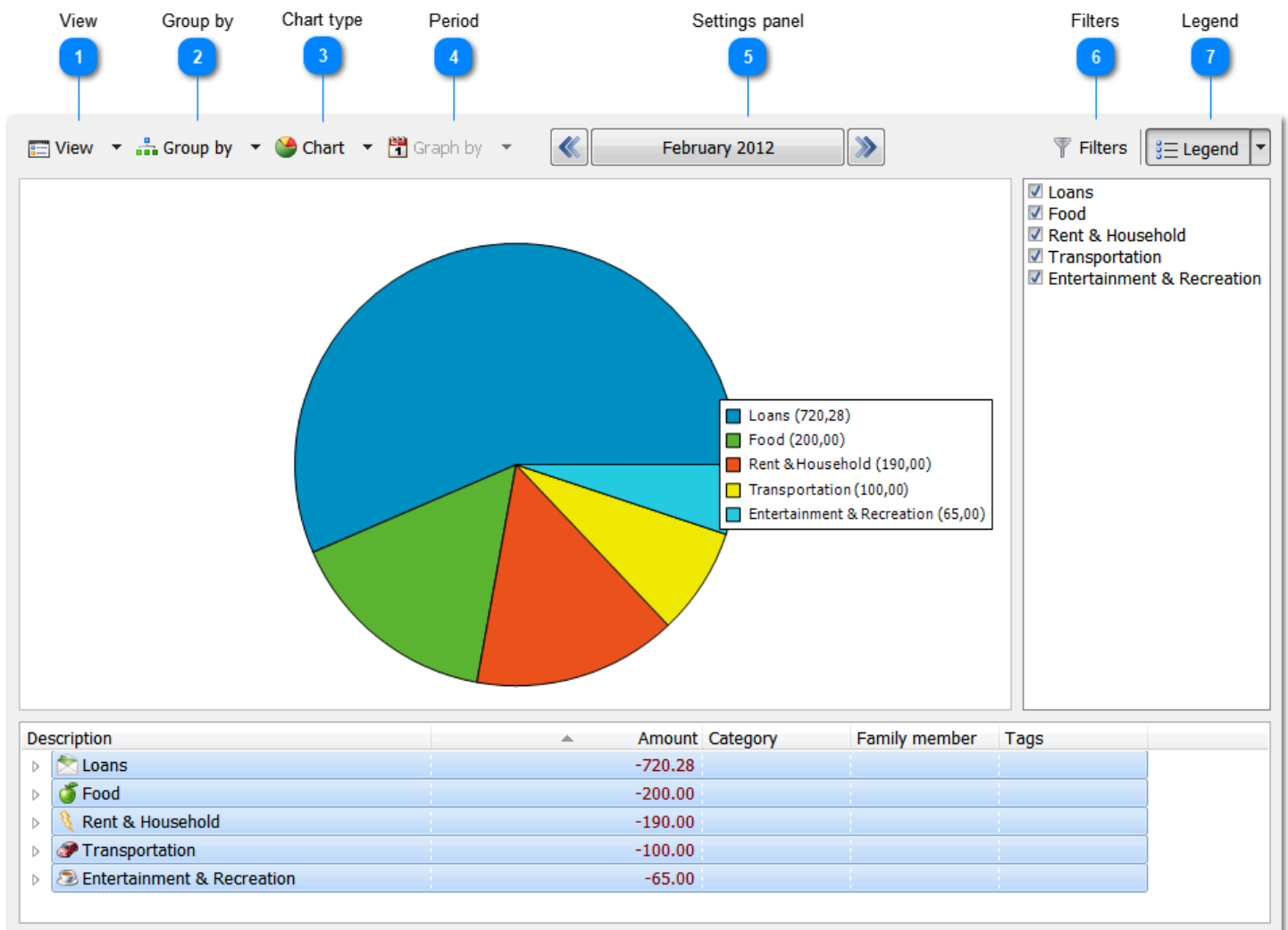
- A text input field with the value "14" and a small calculator icon to its right.
- A dropdown menu with the selected option "annual".
- A section titled "Crediting period" containing a text input field with the value "24" and a small up/down arrow icon to its right, followed by the text "months".
- A checkbox labeled "Fixed payments (annuity)" which is currently checked.
- A section titled "Repayment amount" containing a text input field with the value "17,284.64".

Interest rate. Enter the interest rate, crediting period in months, type of payment and the budget software will calculate the total repayment amount. It may slightly differ from the real one because different banks can calculate the amount of repayment in different ways.

- 12 **Access rights**  
[Managing access.](#)

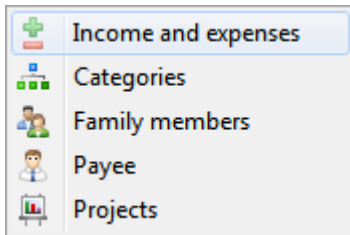
## Reports

The budget software offers various charts and reports. Information is presented in numerical and graphical form.



- Overview - summary for the selected period divided by categories, family members, etc. Pie chart or bar chart.
- Trend. Charts: line, bar or area chart.
- Report on income.
- Report on expenses.
- Include transfers into report.
- Include loans into report.
- Select columns for the list of transactions below.

## 2 Group by

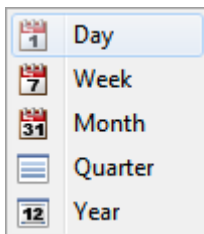


Group data by income and expense, categories, family members, payee and projects.

## 3 Chart type

Chart type. Pie chart or bar chart for summary and line, bar or area chart for trends.

## 4 Period



- Day - trend divided by days for the selected period of time. Minimum period is two days.
- Week - trend divided by weeks. Minimum period for creating a chart is two weeks.
- Month - trend divided by months. Minimum period for creating a chart is two months.
- Quarter - trend divided by quarters. Minimum period is six months.
- Year - minimum period is two years.

## 5 Settings panel

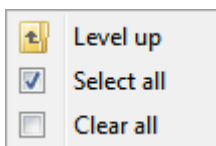
[Viewing options.](#)

## 6 Filters

Show / hide [filter panel](#).

## 7 Legend

Double-click the name of any category to view a report about its subcategories. You can select only those items that you want to see on the chart.



- Level up.
- Select all.
- Clear all.

## Events and tasks

(this function is available in Pro version only)

Here you can see tasks whose execution needs to be monitored and events that you do not want to forget. Tasks differ from events in that they have a status (in progress, failed, completed) and priority. Events just happens.

[Creating and editing events.](#)

View 1 Group by 2 Settings panel 3 Filters 4 Actions 5

Description	Date	Status	Priority	Category	Family member	Tags
<b>Tasks</b>						
Feed the camel	02/03/12	Completed	Medium	Home work	John	
Feed the camel	02/10/12	Completed	Medium	Home work	John	
Feed the camel	02/17/12	Completed	Medium	Home work	John	
Feed the camel	02/24/12	In progress	Medium	Home work	John	Don't forget!
Feed the camel	02/28/12	In progress	Hi	Home work	John	Don't forget!
<b>Events</b>						
Ann's birthday	02/16/12			Home work	Ann	

6 Tasks 7 Events

### 1 View

☒ Events and tasks  
☐ Customize columns

- Separate events and tasks.
- Select columns and their order.

### 2 Group by

<none>  
 Categories  
 Family members  
 Payee  
 Projects

Group events and tasks by categories, family members, payee or projects.

### 3 Settings panel

[Viewing options.](#)

### 4 Filters








Show / hide [filter panel](#).

### 5 Actions

Show / hide [actions panel](#).

6


Tasks

 Tasks		<div><div></div></div> 60%	
Feed the camel	02/03/12	<input checked="" type="checkbox"/> Completed	 Medium
Feed the camel	02/10/12	<input checked="" type="checkbox"/> Completed	 Medium
Feed the camel	02/17/12	<input checked="" type="checkbox"/> Completed	 Medium
Feed the camel	02/24/12	<input type="checkbox"/> In progress	 Medium
Feed the camel	 02/28/12	<input type="checkbox"/> In progress	 Hi

List of tasks and their completion in percents for each group.

7

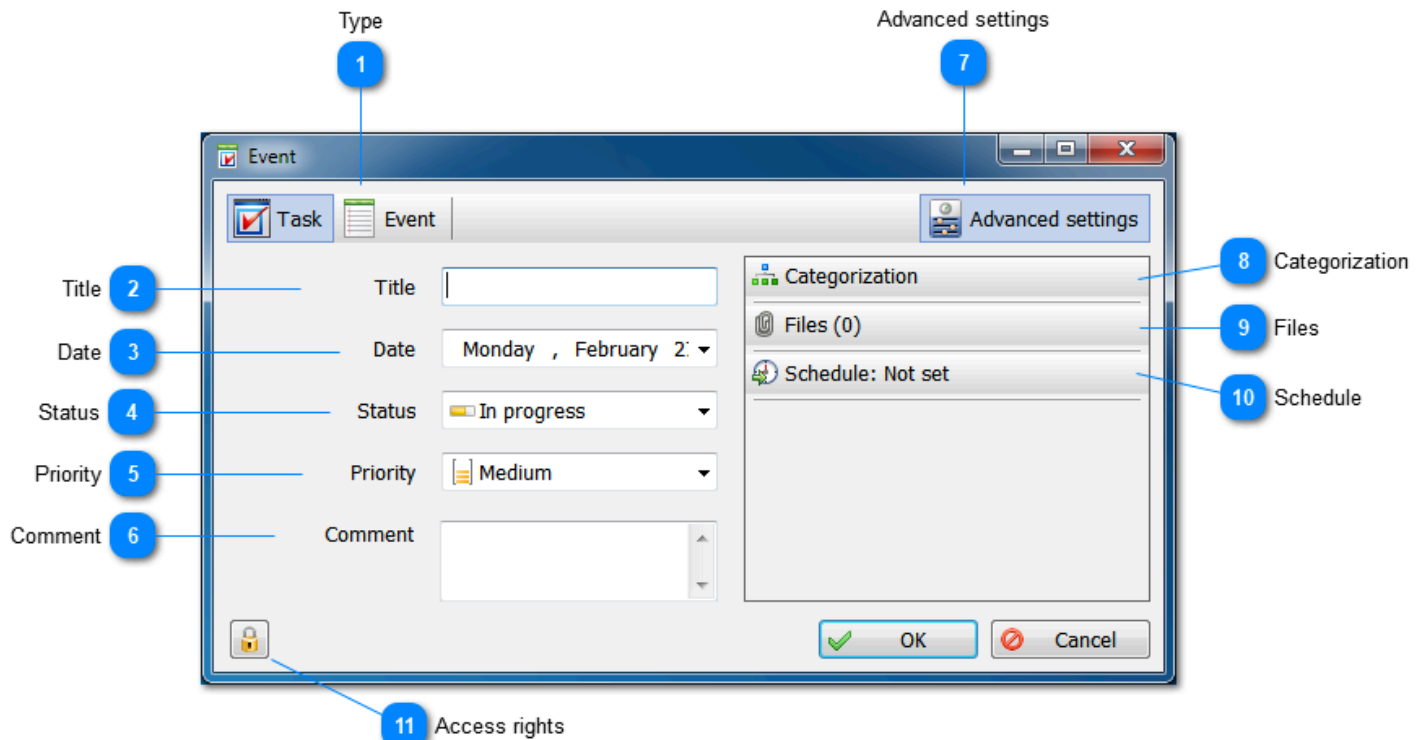
Events

 Events	
Ann's birthday	02/16/12

List of events.

## Edit events and tasks

(this function is available in Pro version only)



- 1 Type**  
Event or task. A task has a priority and status (failed, in progress, completed).
- 2 Title**  
Short description of the event
- 3 Date**  
Date of event.
- 4 Status**  
Task status - failed, in progress, completed.
- 5 Priority**  
Task priority - from the lowest to the highest.
- 6 Comment**  
Here you can enter any text describing the event.
- 7 Advanced settings**  
Open the advanced settings panel.
- 8 Categorization**  
Select a category, family member, add tags, etc. [Read more...](#)



9

## Files

[Links to external files.](#)

10

## Schedule

Set the [schedule](#) for an event.

11

## Access rights

[Managing access.](#)

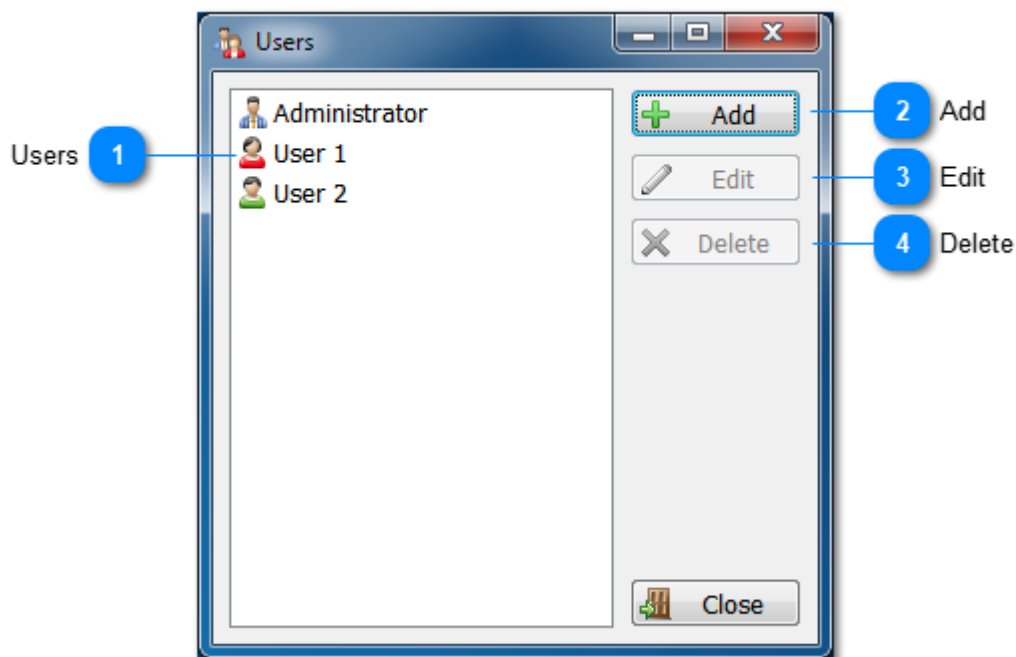
## Users and access restrictions

(this function is available in Pro version only)

There is always at least one user in the system - Administrator. If necessary, you can add more users. This lets you see who created a record, protect your own records from changes and hide from other users (see [access rights](#)). It makes sense to [set a password](#) for each user.

The administrator account has a special status. Only the administrator can create and delete other users. Also the administrator can see all records (including hidden ones), edit records protected from changes and change the owner of a record.

See also: [Team work with one database file](#)



**1 Users**  
List of users.

**2 Add**  
Add a new user.

**3 Edit**  
Edit the user profile.

**4 Delete**  
Delete the user. The administrator account cannot be deleted!

## User

(this function is available in Pro version only)

The screenshot shows a 'User' dialog box with the following fields and controls:

- Icon:** A button with a person icon and the word 'Icon' below it. A blue circle with the number '1' points to it.
- Name:** A text input field containing 'User 1'. A blue circle with the number '2' points to it.
- Comment:** A text input field. A blue circle with the number '3' points to it.
- Password:** A text input field with four dots. A blue circle with the number '4' points to it.
- Password hint:** A text input field. A blue circle with the number '5' points to it.
- Buttons:** 'OK' and 'Cancel' buttons at the bottom right.

**1 Icon**  
Click the button to select the icon for the user.

**2 Name**  
Name of the user.

**3 Comment**  
Description of the user.

**4 Password**  
Password. Each user can set a password (File > Set Password).

**5 Password hint**  
Enter a hint in case you forget the password.

## Access restrictions

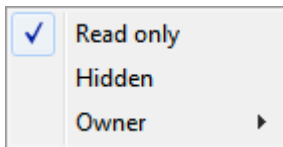
(this function is available in Pro version only)

It is possible to hide almost every record from other [users](#) or protect it from changes. Only the owner of this record (the one who created it) and the [administrator](#) can set access rights. The administrator can edit any record, see hidden records and change the owner.

When you open a transaction for editing, you can find the button with the lock in the lower left corner of the window. Click this button to open the menu where you can set access rights. Also you can assign access rights to multiple records at once using [batch editing](#).



### 1 Enable protection



- Read only
- Hidden
- Owner (available only for the administrator)

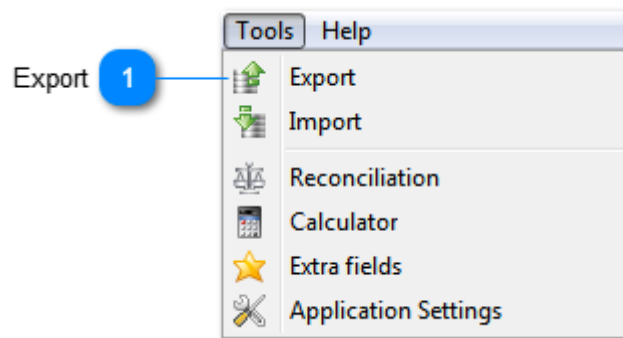
## Data export

Alzex Personal Finance software allows you to export data to QIF (Quicken Interexchange format), CSV (Comma separated values) and text with delimiters (tabs, commas, etc.).

QIF files are a universally recognized standard for information exchange between personal budget software. However the file format is strictly limited and not all information can be exported to this format. If you need to export all fields of a transaction, try [export to CSV file](#).

CSV files can be opened in Excel and imported by most home budget software. Though there are no clear rules and specifications for such files, this format allows you to export maximum amount of data, whereas, for example, QIF is strictly limited and only some data from Alzex Personal Finance budget software can be exported to this format.

On the main menu, click Tools > Export. This opens the window for selecting a file. Select the file type that you want to use for data export (QIF, CSV or TXT) from the drop-down list at the bottom of the window. Enter the file name and click Save. This opens the export settings window. Select all necessary settings and click OK.

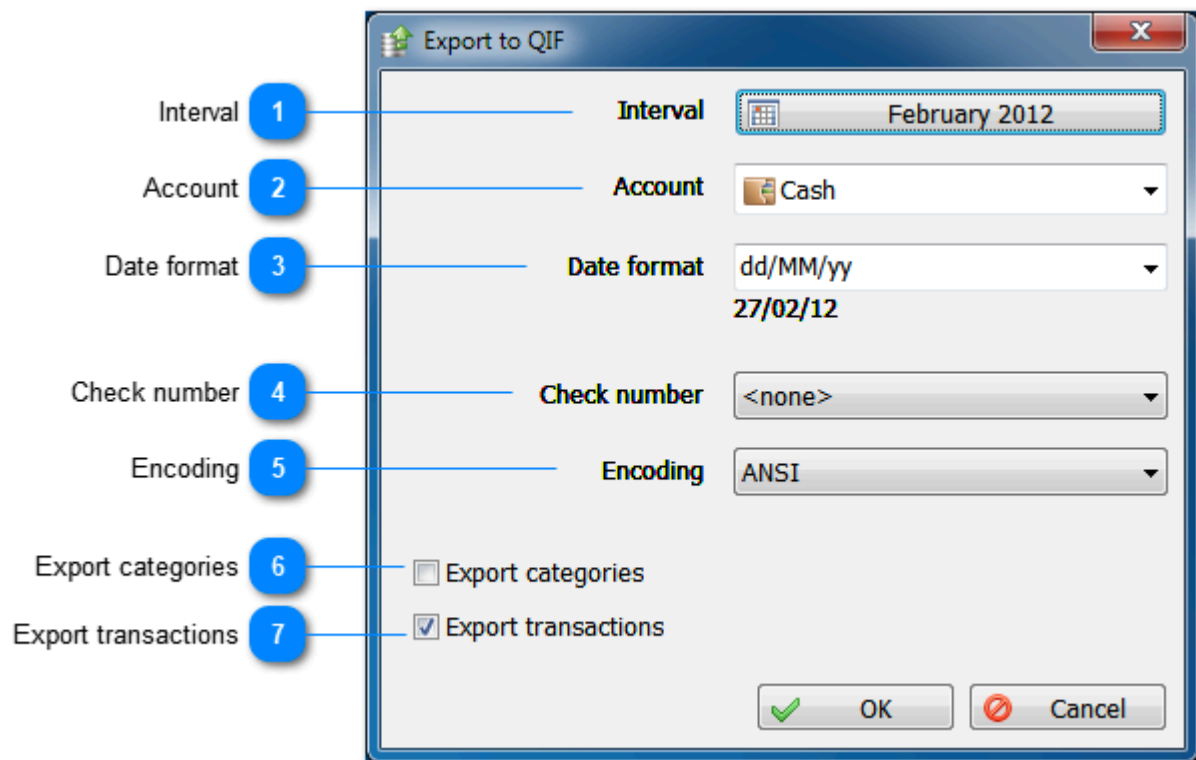


### 1 Export

Click the button to export data.

## Export to QIF

QIF files are a universally recognized standard for information exchange between personal budget software. However this file format is strictly limited and not all data can be exported to this format. If you need to export all fields of a transaction, try [export to CSV file](#)



### 1 Interval

Time interval for export. Transactions that do not fall into this time period will not be exported.

### 2 Account

The program exports transactions related to this account.

### 3 Date format

Default system format is usually fine. Sometimes the program recognizes only one date format. In this case select from the list or enter the necessary format.

### 4 Check number

This term is not used in our budget software. You can specify one of the extra fields as a check number.

### 5 Encoding

Encoding - ANSI or a variant of Unicode. QIF format uses ANSI. Some letters in ANSI files may be unreadable in a system where English is the default language, but most programs fail to recognize QIF files encoded in Unicode.

### 6 Export categories

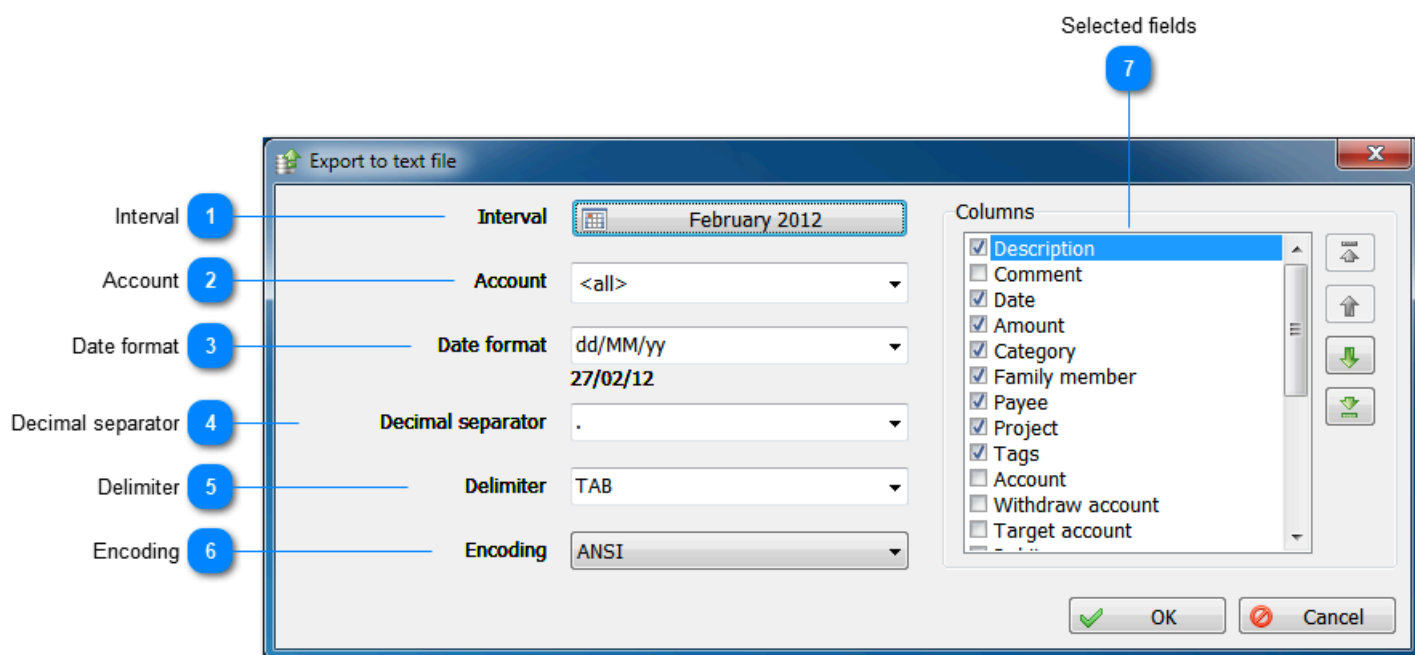
QIF file may contain information not only about transactions, but also about categories. Tick the checkbox if you want to include categories into the file.

### 7 Export transactions

You can export only the list of categories without transactions.

## Export to Text or CSV

This file type can be imported by most home budget software and spreadsheet applications like Excel. Although there are no clear rules and specifications for such files, this format allows you to export maximum amount of data, whereas, for example, [QIF format](#) is strictly limited and only some data from our budget software can be exported to this format.



### 1 Interval

Time interval for export. Transactions that do not fall to this time interval will not be exported.

### 2 Account

You can include transactions from a particular account or all accounts.

### 3 Date format

Default system format is usually fine. Sometimes a program recognizes only one date format. In this case select from the list or enter the necessary format.

### 4 Decimal separator

Typically, it is a comma, character that separates the integer part from the decimal part. Select from the list or enter any character.

### 5 Delimiter

Delimiter is a symbol that separates columns, usually a tab character.

### 6 Encoding

Encoding - ANSI or a variant of Unicode. Unicode is preferable because some letters in ANSI files may be unreadable in the systems where English is the default language. However, Excel, for example, recognizes CSV files correctly only if they are encoded in ANSI.

### 7 Selected fields

Select fields of transactions and their order for export.

## Data import

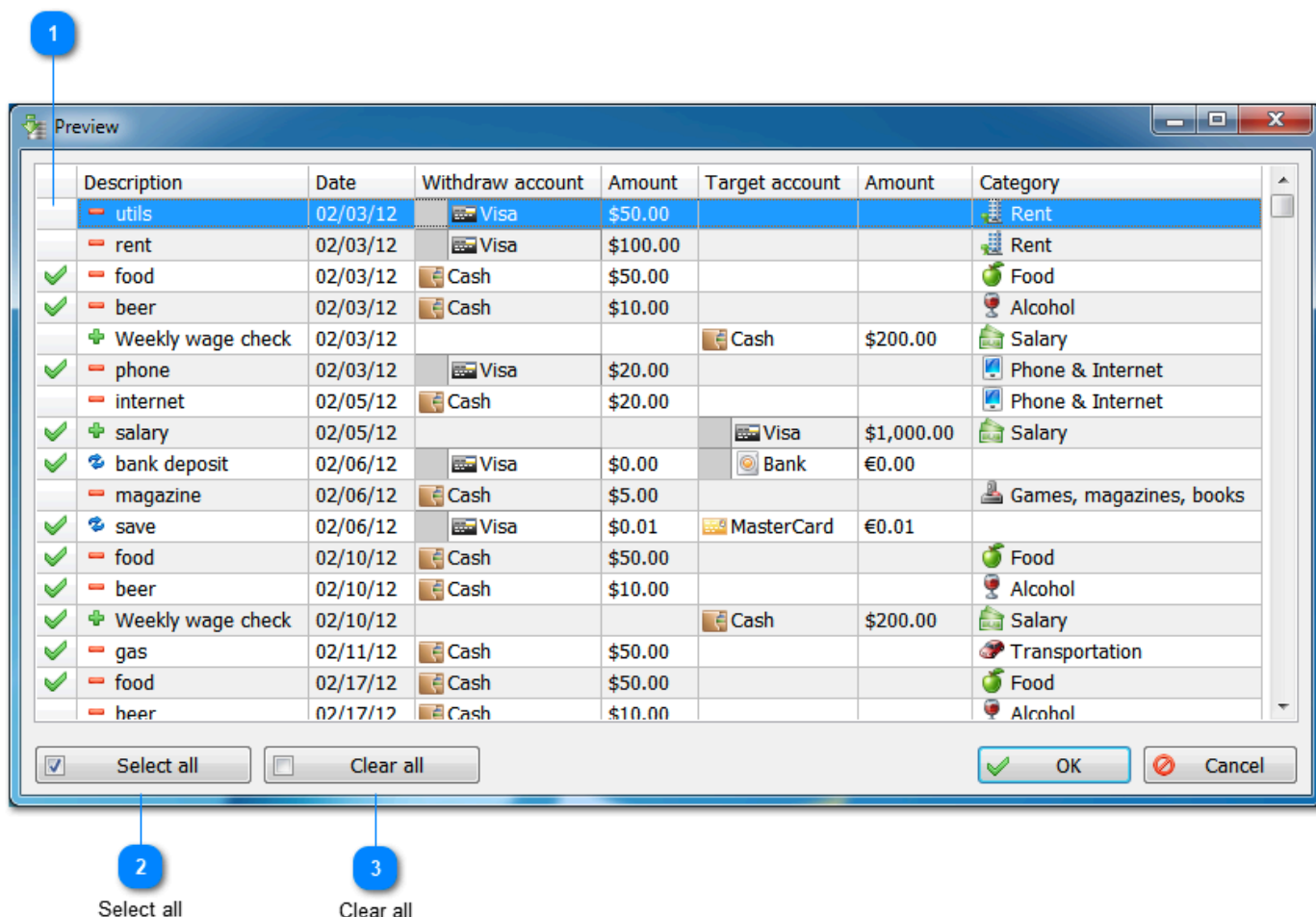
There are two main ways to load data to the home budget software. You can enter each transaction manually or download data from online banking and import it to the program. You can import data in QIF (Quick Interchange Format), OFX (Open Financial Exchange), CSV (comma separated values) or a delimited text file (tab, comma, or other delimiter). These are the most common formats for data exchange between personal budget software.

On the main menu, select Tools > Import. This opens the window for selecting a file. Select the file type you want to import (QIF, OFX, CSV or TXT) from the drop-down list at the bottom of the window. Find and select the necessary file and click to open. This opens the import window. Select all necessary settings and click OK.

- [Import QIF file](#)
- [Import OFX file](#)
- [Import text or CSV file](#)

This opens the preview window of imported transactions. Here you can select transactions that you want to import. If everything is correct, click OK to complete the import. If there are errors (wrong dates, numbers, or gibberish instead of text), click Cancel and adjust the import settings.

Select transactions



### 1 Select transactions

Put a tick against those transactions that you want to import. All other transactions will be skipped. By default transactions that are already in the database, are not selected (if the Detect Duplicates option was enabled).



2

**Select all**

Select all transactions.

3

**Clear all**

Unselect all transactions.

## Import QIF

The screenshot shows the 'Import from QIF' dialog box with the following settings and callouts:

- 1 Account:** Points to the 'Account' dropdown menu, which is set to 'Cash'.
- 2 Date format:** Points to the 'Date format' dropdown menu, which is set to 'dd/MM/yy'. Below the dropdown, the date '27/02/12' is displayed.
- 3 Decimal separator:** Points to the 'Decimal separator' dropdown menu, which is set to '.'.
- 4 Check number:** Points to the 'Check number' dropdown menu, which is set to 'Extra field #3'.
- 5 Payee:** Points to the 'Payee' dropdown menu, which is set to 'Comment'.
- 6 Encoding:** Points to the 'Encoding' dropdown menu, which is set to 'Auto'.
- 7 Duplicates:** Points to the 'Detect duplicates' checkbox, which is checked.
- 8 Opening balance:** Points to the 'Ignore opening balance' checkbox, which is checked.

At the bottom right of the dialog box, there are two buttons: 'OK' (with a green checkmark icon) and 'Cancel' (with a red X icon).

### 1 Account

Select an account that imported transactions will be associated with.

### 2 Date format

Select the date format from the list or enter the format that matches dates in the file.

### 3 Decimal separator

Decimal separator is a symbol separating the integer part from the decimal part. Choose from the list or enter your own symbol.

### 4 Check number

This term is not used in our budget software. You can select one of extra fields that will be used for the check number.

### 5 Payee

The Payee field usually contains information about a payee but sometimes it may contain other data (for example, description of a transaction). Choose one of the options from the list.

### 6 Encoding

Usually file encoding is recognized automatically without any problems. However if the program cannot recognize encoding and you see gibberish instead of meaningful text, you can select encoding from the list.

### 7 Duplicates

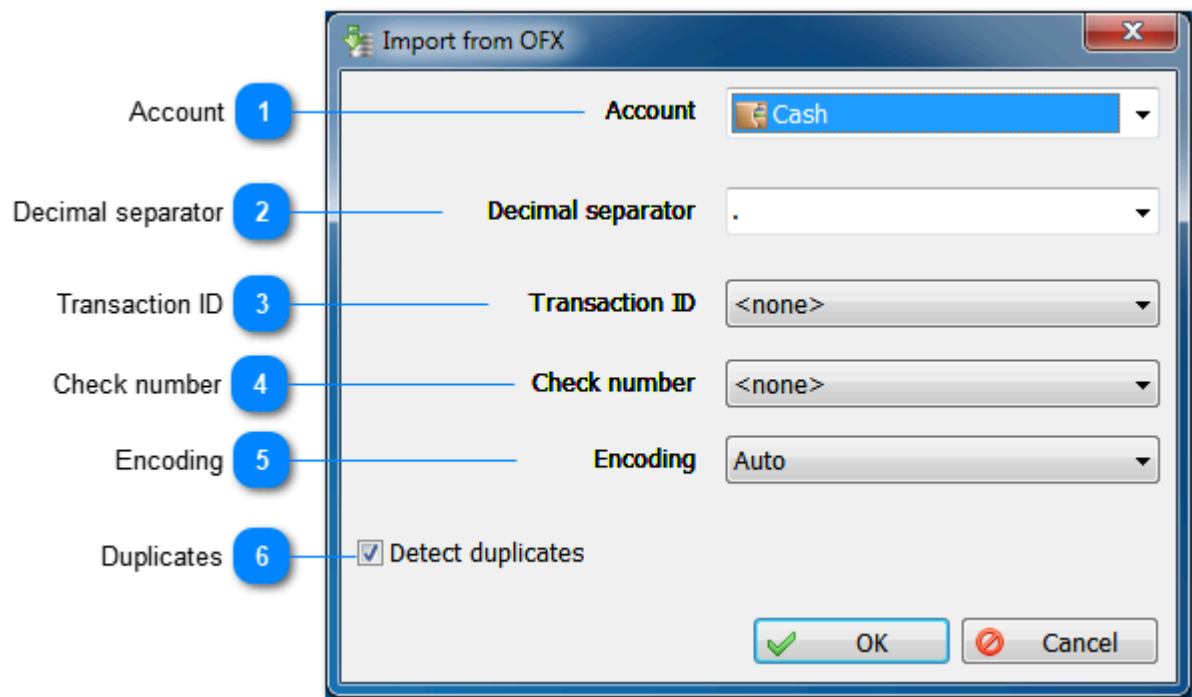
This option allows you to detect duplicate transactions and avoid their duplication during import.



## Opening balance

In a QIF file, the first transaction from the list contains information about the opening balance of the account. Usually it is recommended to ignore this transaction.

## Import OFX



### 1 Account

Select an account that imported transactions will be associated with.

### 2 Decimal separator

Decimal separator is a symbol separating the integer part from the decimal part. Select the symbol from the list or enter your own symbol.

### 3 Transaction ID

Transaction ID is not used in our home budget software. You can select an extra field for placing ID.

### 4 Check number

Check number is not used in our budget software. You can select an extra field for placing the check number.

### 5 Encoding

File encoding is usually recognized automatically without any problems. If the program cannot recognize file encoding and you see gibberish instead of meaningful text, you can select encoding from the list. UTF-8 is a standard for OFX.

### 6 Duplicates

This option allows you to detect duplicate transactions and prevent their duplication during import.

## Import of Text and CSV

The screenshot shows the 'Import from csv file' dialog box. It has several settings sections: Profile, Encoding, Date format, First row, Header, Account, Delimiter, Decimal separator, Duplicates, and a Preview table. Numbered callouts point to specific elements: 1. Profile dropdown, 2. Account dropdown, 3. Encoding dropdown, 4. Delimiter dropdown, 5. Date format dropdown, 6. Decimal separator dropdown, 7. First row to Import spinner, 8. Detect duplicates checkbox, 9. Header checkbox, 10. Amount column in preview, 11. Categories column in preview, 12. Tags column in preview, 13. Account column in preview.

#	Description	Date	Amount	Category	Tags	Account	Withdraw account	Target account	Debit	Credit
2	utils	03/02/12	-50.00	Rent & Household:Rent	Don't forget!	Visa	Visa		50.00	
3	rent	03/02/12	-100.00	Rent & Household:Rent	Don't forget!	Visa	Visa		100.00	
4	food	03/02/12	-50.00	Food		Cash	Cash		50.00	
5	beer	03/02/12	-10.00	Entertainment & Recreat		Cash	Cash		10.00	
6	Weekly wage ch	03/02/12	200.00	Salary		Cash		Cash		200.00
7	phone	03/02/12	-20.00	Rent & Household:Phone	Don't forget!	Visa	Visa		20.00	
8	internet	05/02/12	-20.00	Rent & Household:Phone	Don't forget!	Cash	Cash		20.00	
9	salary	05/02/12	1000.00	Salary		Visa		Visa		1000.00
10	bank deposit	06/02/12	0.00			Visa:Bank	Visa	Bank	500.00	382.76
11	magazine	06/02/12	-5.00	Entertainment & Recreat		Cash	Cash		5.00	
12	save	06/02/12	-0.01			Visa:MasterCard	Visa	MasterCard	200.00	153.10
13	food	10/02/12	-50.00	Food		Cash	Cash		50.00	

### 1 Profile

If you need to import files of different formats, you can save import settings as a profile. For this, configure all necessary settings, enter the profile name and click Save. The next time you import a file, simply select the profile from the list and all the settings will be set to their previous values.

### 2 Account

Select an account that imported transactions will be associated with. This account will be used if the "Account", "Debit account" or "Credit account" columns are not specified, or the account name does not match any of the accounts in the system.

### 3 Encoding

File encoding is usually recognized automatically without any problems. If the budget software cannot recognize encoding and you see gibberish instead of meaningful text, you can select encoding from the list manually.

### 4 Delimiter

You can select a data delimiter from the list or enter your own. Changes are instantly reflected in the table.

### 5 Date format

Select the format from the list or enter the one that exactly matches the date format in the file.

## 6 Decimal separator

It is usually a dot or comma separating the integer part from the decimal part. Choose from the list or enter a symbol corresponding to the amounts in the imported file.

## 7 First row

Most files contain column headers, you do not want to import. In this case, import should start from the second row.

## 8 Duplicates

This option allows you to avoid duplication of transactions during import.

## 9 Header

#	Description	Date	Amount	Category	Tags	Account	Withdraw account	Target account	Debit	Credit
---	-------------	------	--------	----------	------	---------	------------------	----------------	-------	--------

You need to specify the type of each column before starting import (by clicking the header). At least you need to specify the amount and date of a transaction. If you do not want to import data from some columns, leave their type as <none>.

## 10 Amount

-20.00
1000.00

The type of a transaction depends on the selected columns. Amount is determined automatically using the value in this column. If the amount is negative, the transaction is determined as expense. If the amount is positive, the transaction is determined as income. Debit - all transactions are recorded as expense. Credit - all transactions are recorded as income. Columns can be combined. For example, if a file has two columns with a debit amount and credit amount and all numbers are positive, specify debit and credit columns. If a debit column has a negative amount, and a credit column has a positive amount, specify the Amount type for both columns.

## 11 Categories

Rent & Household:Phone
Rent & Household:Phone
Salary

Categories will be created automatically. A colon is used for separating categories and subcategories (for example, Products: Dairy: Cheese)

## 12 Tags

A transaction may have several tags. In this case, the name of each tag must start with a new line.

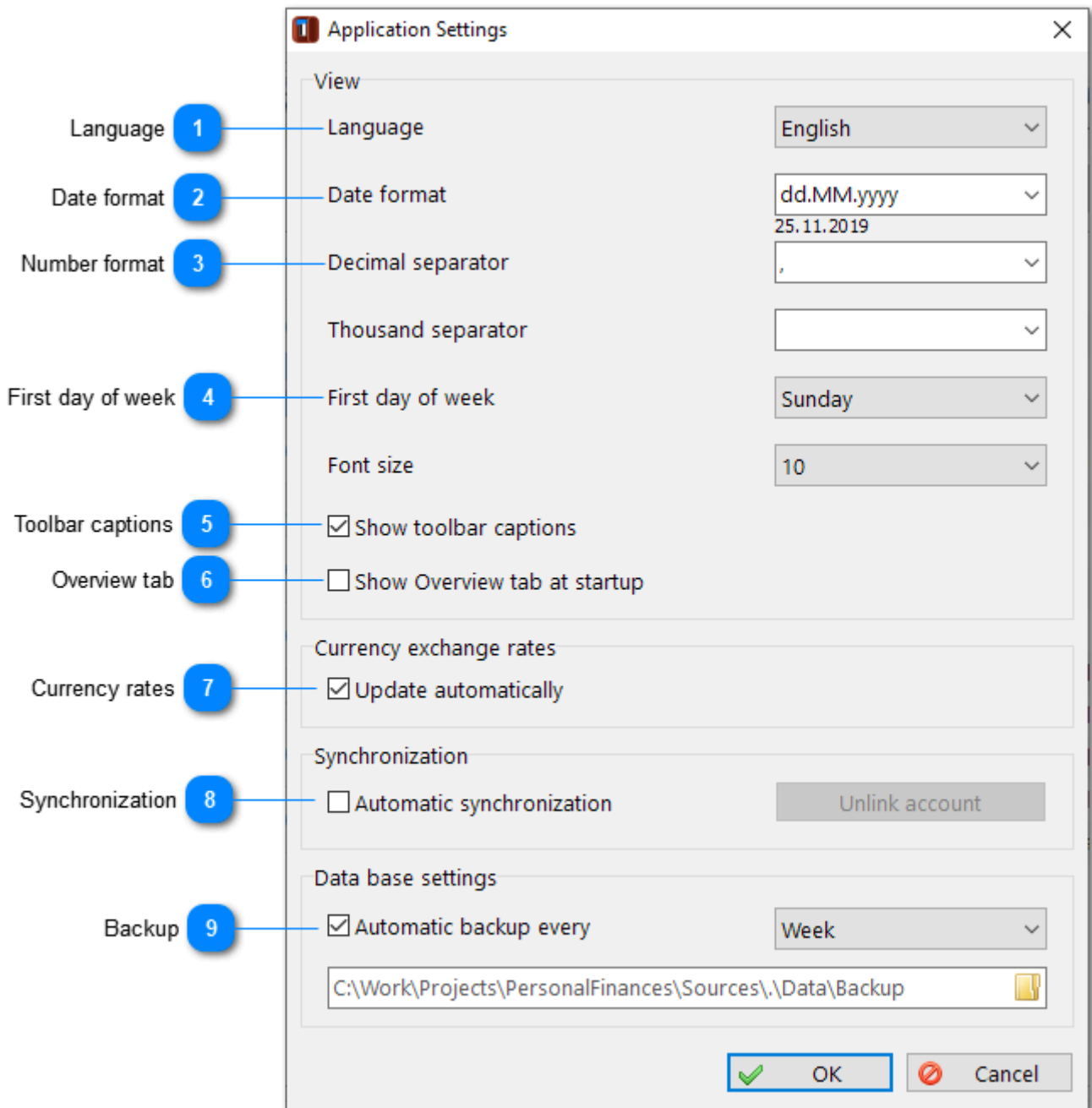
## 13 Account

Visa:MasterCard
Cash

In addition to income and expenses, you can also import transfers from one account to another. For this, you need to go to the Account column and specify both accounts using a colon: Debit account:Credit account. Both accounts must be present in the system.

## Application settings

Here you can see global settings of **Alzex Personal Finance software**. To open the dialog, click Tools > Application settings. Also this window opens on the first run of the program.



### 1 Language

Our home budget software was translated to many languages and you can choose any of them. Since the program is translated by users on their own, you may see incomplete or incorrect translation to some languages. We would appreciate if you could send updated or corrected translation. Translated files are plain text files, stored in the program folder, for example: C:\Program Files\Alzex Finance\Lang\

### 2 Date format

The program uses the default date format set in the system. Also you can specify any other format you want.

**3 Number format**

Decimal separator - settings that define the display of amounts in the program. In USA generally use 1,000.00. You can choose any format you like.

**4 First day of week**

The week may start on different days in different countries. In the United States it is Sunday.

**5 Toolbar captions**

You can disable toolbar captions to save space.

**6 Overview tab**

The program remembers the last tab that you worked with and opens it when you run the program again. If you want the program to open the Overview tab at all times, you need to check this box.

**7 Currency rates**

Update [currency exchange rates](#) on each app startup.

**8 Synchronization**

[Automatic synchronization](#)

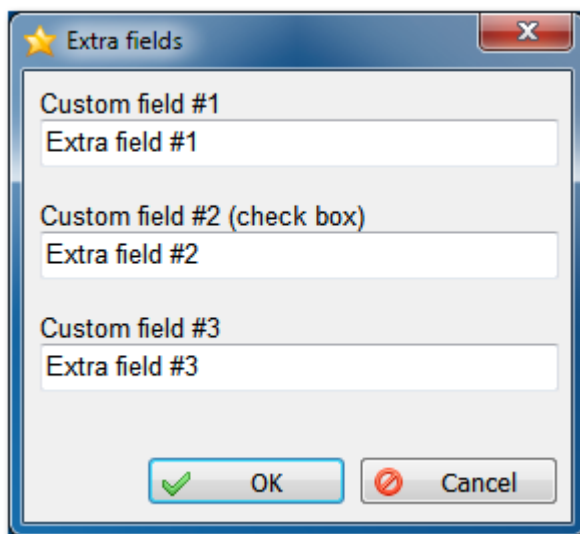
**9 Backup**

It is recommended to back up your budget database at least once a week. The database is a small file and copies will not take much space. By default backup copies are stored in My Documents\Alzex Finance\Backup\, but you can choose another location.



## Setting Extra Fields

Alzex Personal Finance software provides three additional fields for each transaction (two textual fields and one checkbox). You can use them to enter any necessary information, such as receipt number, number of a transaction in your bank statement and more. Enter names for extra fields:



The screenshot shows a dialog box titled "Extra fields" with a yellow star icon and a close button (X). The dialog contains three sections for configuring custom fields:

- Custom field #1**: A text input field labeled "Extra field #1".
- Custom field #2 (check box)**: A text input field labeled "Extra field #2".
- Custom field #3**: A text input field labeled "Extra field #3".

At the bottom of the dialog, there are two buttons: "OK" (with a green checkmark icon) and "Cancel" (with a red X icon).

## Purchase and License

You can download and use our home budget software in free trial mode for 30 days. If you want to use the program beyond the trial, you must buy the license. Once payment is received, your activation key will be sent to your email address. Latest information about prices and licenses is available at: [alzex.com](http://alzex.com).

## Terms of Use

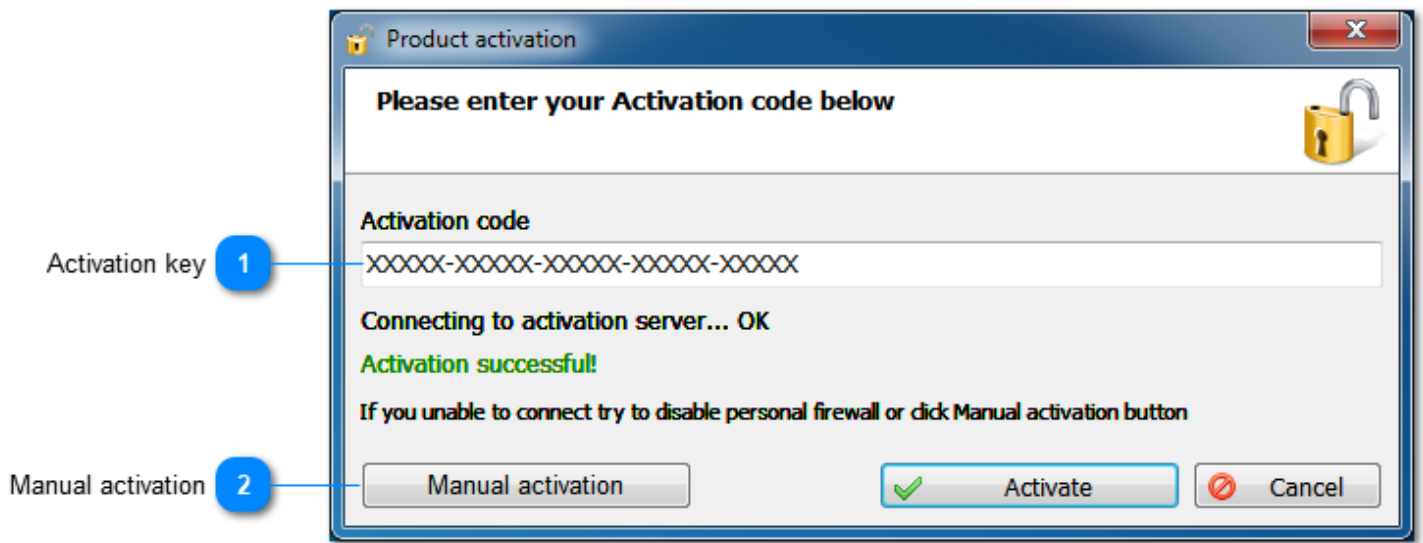
The product can be used for unlimited time after purchase. The license entitles the user to move the program onto another computer that belongs him. Software [activation](#) over the internet is required (it is possible to activate the program on the computer which is not connected to the internet, see [manual activation](#)). Free updates for a year, paid upgrades (second and subsequent years) with a 40% discount. Free technical support for the life of the product.

## Types of Licenses

- **Personal** - license for one user. Use of the license for commercial purposes is forbidden. Some additional features of the program are not available for this license.
- **Commercial** - license for one user. All additional features are available: [user accounts](#) and [access rights, events and tasks](#), payee and projects.

## Program activation

To activate the program, click Help > Buy now... This opens the window where you need to click the Enter Key button. The easiest way to enter the key without errors is to copy and paste it (select the key and copy it to clipboard by clicking Ctrl+C). Then paste it into the Key Activation field (click Ctrl+V). Click the Activate button and restart the program. If the key is valid, the program unlocks all trial limitations.

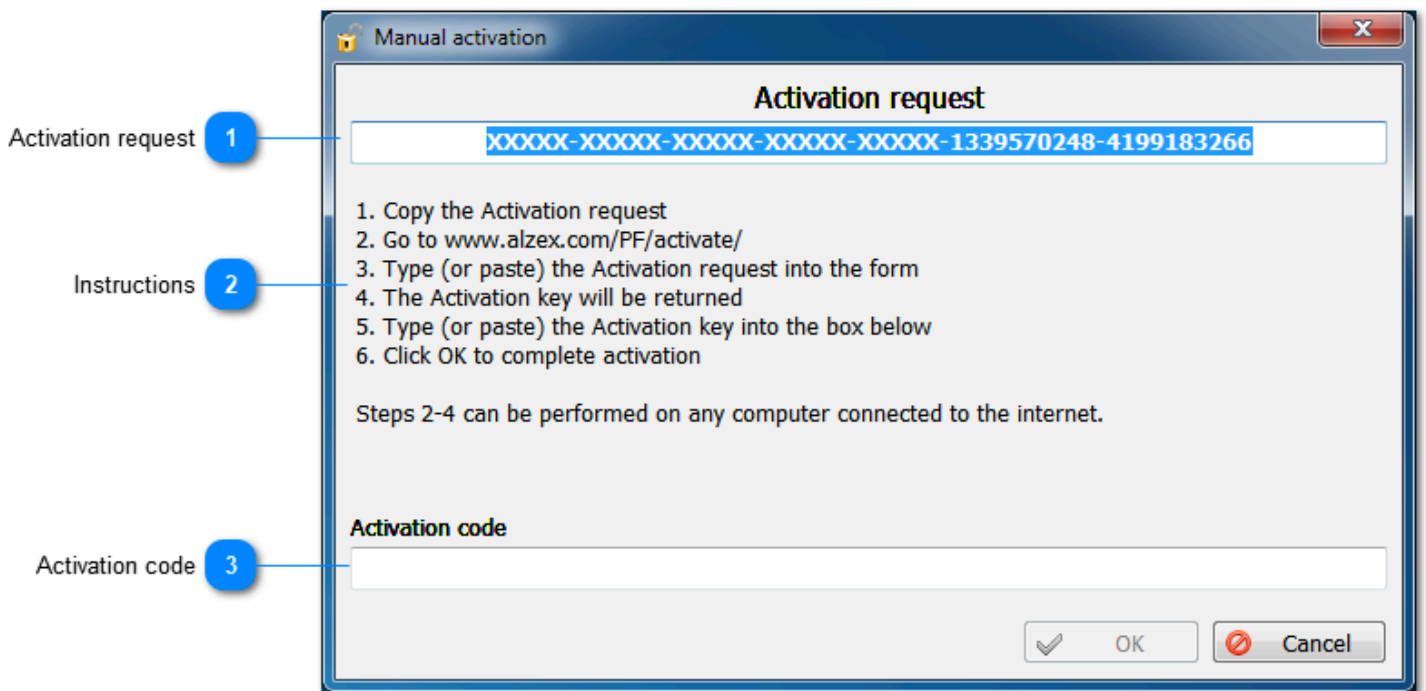


- 1 Activation key**  
Enter or copy and paste your key.

- 2 Manual activation**  
If you fail to activate the software as described above, try to disable the firewall (you can enable it again after activation) or try [manual activation](#).

## Manual activation

If your computer is not connected to the Internet or automatic activation fails for some reasons, click the Manual Activation button. This opens the windows with instructions as shown in the picture below. Follow the instructions to activate the program. If you have difficulties or questions, contact our support team.



### 1 Activation request

Copy the request and paste it into the activation form on the website.

### 2 Instructions

Follow the instructions. Steps 2-4 can be performed on any computer connected to the internet.

### 3 Activation code

Enter the response of the server here, and then click OK.

## License agreement

**Alzex Personal Finance software** Copyright (C) Alexandr Shirokov

Alzex Personal Finance is not a freeware budget software. You can try it for free for 30 days. If you wish to continue to use it, you have to register it.

Once registered, you get:

- License key. The license key removes all limitations of the evaluation version.
- Free technical support.
- Free updates for 12 month period.

Using an unregistered copy of **Alzex Personal Finance software** after the 30 days trial period is a violation of the author's rights.

**Alzex Personal Finance software** IS DISTRIBUTED "AS IS". NO WARRANTY OF ANY KIND IS EXPRESSED OR IMPLIED. YOU USE AT YOUR OWN RISK. THE AUTHOR WILL NOT BE LIABLE FOR DATA LOSS, DAMAGES, LOSS OF PROFITS OR ANY OTHER KIND OF LOSS WHILE USING OR MISUSING THIS SOFTWARE.

You may not use, copy, emulate, clone, rent, lease, sell, modify, decompile, disassemble, otherwise reverse engineer, or transfer the licensed program, or any subset of the licensed program, except as provided for in this agreement. Any such unauthorized use shall result in immediate and automatic termination of this license and may result in criminal and/or civil prosecution.

Freeware sites and freeware/shareware catalog owners are granted permission to include this software on their web sites and coverage CDs without written permission of the developer.

Installing and using **Alzex Personal Finance software** signifies acceptance of these terms and conditions of the license. If you do not agree with the terms of this license you must remove **Alzex Personal Finance software** files from your storage devices and cease to use the product.

## System requirements

- Windows Vista/7/8/10 (32/64bit)
- 40Mb of free disk space
- USB drive for Portable version

## Technical support

Technical support is provided by email. You can contact us at [support@alzex.com](mailto:support@alzex.com). Registered users should specify their activation key in the message.

## Feedback

If you have comments or suggestions about our budget software, please contact us at [community.alzex.com](https://community.alzex.com). Your opinion and ideas are very important to us and help us improve the program. Many changes and features were introduced by the users. So, if you have an opinion or idea about our home budget software, drop us a line.