

# **Moneydance 2015**

**Simplified Money Management**



**Quick Start Guide and User Guide**

**Version 1.0**

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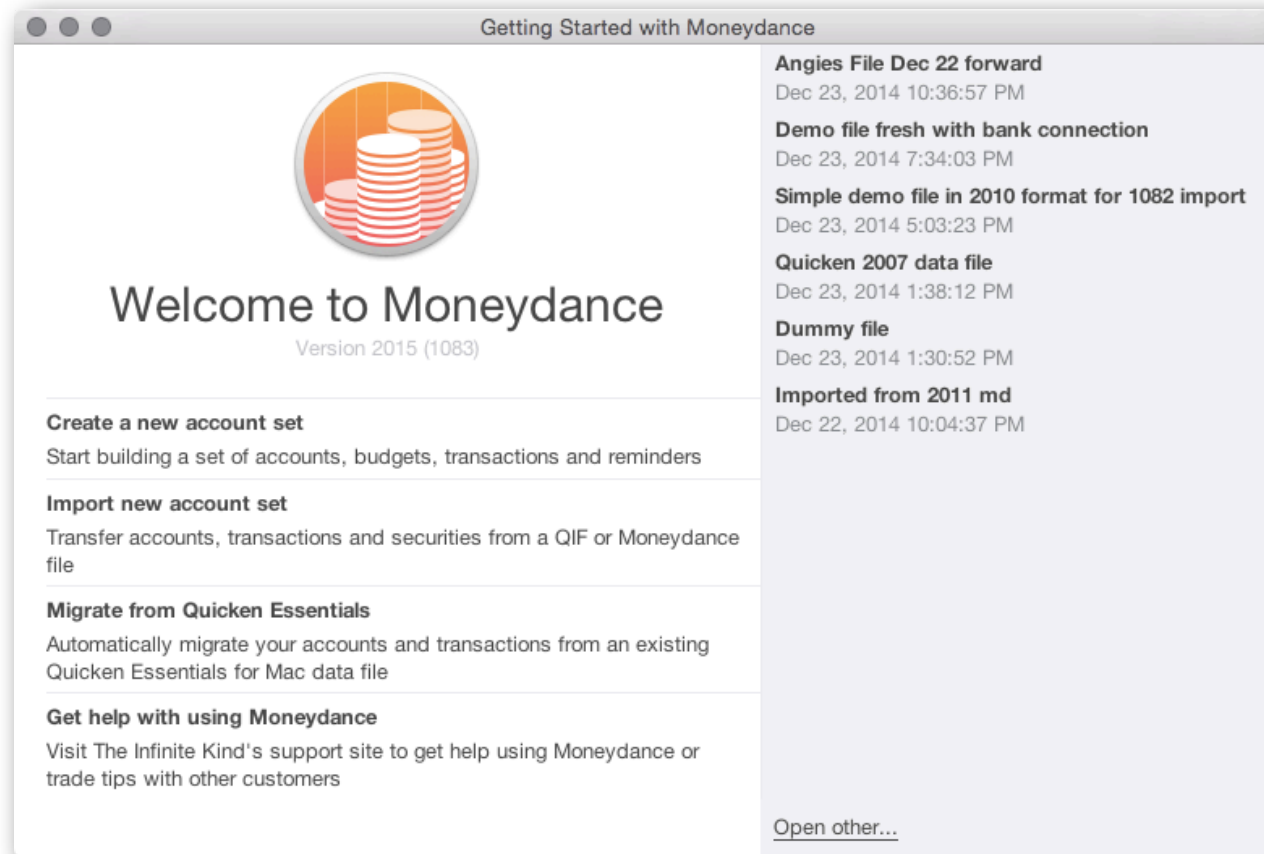
# Moneydance 2015

## Quick Start Guide

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# Opening Moneydance 2015 for the first time



**If you've used Moneydance 2012 or 2014-** Your account set should be visible in the list on the right. Click to open, or click "Open Other" to navigate to your data file in a different location. Please note, Moneydance 2015 data files use a new format and cannot be opened using earlier versions of Moneydance.

**If you're are using Moneydance 2011 or earlier-** Click "Import New Account Set" to navigate to and convert your data file into the next Moneydance 2015 format. Select "Convert Only" to continue to store your data in it's current location, or "Convert and Import" to move your data into Moneydance's internal library.

**If you're new to Moneydance-** You can create a new empty account set, import data from a QIF file, or import data from Quicken™ Essentials. You can also get in touch with our support team by clicking on "Get Help with using Moneydance." See [Chapter 16](#) for details on importing data from other personal finance programs.

# Moneydance at a Glance

The screenshot shows the Moneydance software interface with four numbered callouts:

- 1 - Sidebar:** A vertical list on the left containing categories like BANK, CREDIT CARDS, INVESTMENTS, LOAN, BUDGETS, and GRAPHS & REPORTS, with sub-items and their balances.
- 2 - Status Graph:** A horizontal bar at the top showing 'Expenses: \$ 626.13' and 'Income: \$ 1,000.00'.
- 3 - Search Box:** A search input field in the top right corner.
- 4 - Main window:** The central area displaying account registers for Bank Accounts, Credit Cards, and Investment Accounts, along with a calendar for December 2014 and an 'Expenses: This Month' bar chart.

- 1- Sidebar-** Displays Accounts, Budgets, Graphs, and Reports. Click an item to view it, click the + Symbol at the bottom to add or remove items from the Sidebar. Hide the sidebar by using the View menu.
- 2- Status Graph-** Displays Budget Status or Net Worth Graphs. Set type or hide Status Graph in the View menu.
- 3- Search Box-** Search for an item using words or numerical amounts, or use new Quick Entry to quickly add a transaction.
- 4- Main window-** Displays Summary, account register, budget, graph, or report.

# Account and Category Basics

Moneydance offers 6 types of accounts: Bank, Credit Card, Investment, Loan, Liability, and Asset, as well as Income and Expense categories. For an in-depth description of account and category types go to [Chapter 3](#). To create, edit, or delete an account go to Tools→Accounts; to create, edit, or delete categories go to Tools→Categories.

Name	Type	Balance	Total
◆ BALANCE	Expense	0.00	
◆ Default	Expense	0.00	
◆ European Trip 2012	Expense	0.00	
◆ Fee	Expense	0.00	
▼ ◆ Fixed	Expense	0.00	0.00
◆ Health Related	Expense	0.00	
◆ Laundry	Expense	0.00	
◆ Rent	Expense	0.00	
◆ Taxes	Expense	0.00	
◆ Workout	Expense	0.00	
▼ ◆ Flexible	Expense	0.00	0.00

Category Name:

Currency Type:

Parent Category:

Tax Related

Inactive

Comments:

Accounts and categories can be the “Parent” of another account or category of the same time. For example, the expense category “Bills” could be the parent of the expense categories “Electricity,” “Internet,” and “Water.” (*Investment accounts cannot be the parent or child of another account.*)

You can mark categories as “Tax Related.” To produce reports showing all your tax related items select the “Only Tax Related” filter in the “Income and Expenses” and “Income and Expenses, Detailed” reports. (For details on using categories to track VAT/GST spending, please see [Chapter 14](#)).

If you have accounts or categories that you no longer use you can mark them as “Inactive.” Inactive accounts are not shown in the drop-down list when creating or editing transactions, but are available when running reports.

# Register and Transaction Basics

Click on any column heading to [sort the register](#)

All											Unconfirmed	Uncleared	30 Days	60 Days	This Month	This Year	New Transaction			
Date	Check#	Description			Category	C	Payment	Deposit	Balance											
Tax Date		Memo			Tags		Rate	Foreign Amt												
12/10/2014		BALANCE CORRECT			BALANCE	●	0.00		9,731.83											
		11/30 \$9731.83																		
12/02/2014		Transfer to USAA			USAA Checking	●	18.60		9,731.83											
12/01/2014		Amazon Store Card			Amazon Store Card	●	417.42		9,750.43											
12/01/2014		PayPal Credit Card			PayPal Credit Card	●	452.74		10,167.85											
		PAYPAL ECHECK																		
12/01/2014		Capital One Payment			Capital One Card	●	1,000.00		10,620.59											
11/24/2014		TIK Invoice			TIK Income	●		1,000.00	11,620.59											
11/21/2014		overdraft fee			Fee	●	9.00		10,620.59											
		Fee for Overdraft Item Returned																		

Balance: \$ 0.00

- Filter buttons across the top of the register make it easy to display all or a subset of transactions
- To begin entering a transaction click the new transaction button, or hit ⌘N
- If you're transferring funds between accounts, such as from a checking account to a savings account or a payment to a credit card company, enter the "other" account in the Category field.
- To assign more than one category to a transaction click the Split button in the Category drop-down or use the keyboard shortcut ⌘L.
- Click the balance box on the lower right corner to display different [balance types](#), click again to hide.
- You can also enter a transaction using Quick Entry from the search box. Simply begin typing and the Quick Entry box will appear. Enter the appropriate information, click "Record" and you're all set!

For more details on entering transactions go to [Chapter 3](#)

# Online Banking and Bill Pay

Moneydance supports direct connections to many banks. To see if your bank is supported go [here](#). If your bank is not on this list, please [send us a message](#) to see if we can create a connection.

## Connecting to your bank through Moneydance

To set up a direct connection with your bank:

1. Open the account's register
2. In the Moneydance menu bar go to Online→Set Up Online Banking
3. Click the button to create a "New Connection"
4. Select your bank from the list
5. Your bank's name should now be listed in the Financial Institution field. Click next and follow the prompts to create your connection.

## Online Bill Payment through Moneydance

If your bank supports direct connections it may also support online bill pay.

## Downloading from your bank's website

Most banks allow you to download your transactions from their website in .QIF, .OFX, .QFX, or .OFC files (sometimes called Quicken™ or Microsoft Money™ Microsoft Money™ files). To import a file go to File→Import and navigate to the downloaded file, or drag the file onto the Moneydance program window.

## Confirming downloaded/imported transactions

Once you've downloaded and/or imported transactions you'll need to confirm them in your register. During this process you may merge a downloaded transaction with a manually entered transaction, edit the description and category of a transaction, or made other changes to downloaded transactions.

**For more details on setting up online banking and importing files see [Chapter 4](#), for help with online bill payments see [Chapter 5](#).**

# iPhone, iPad, iPod Touch, and Android app

The [Moneydance mobile app](#) is a free companion to the desktop version of Moneydance and is designed for transaction entry on the go.

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

To sync your mobile device with Moneydance.

## **First, on your computer:**

- If you do not already use Dropbox, first download and install it from [www.dropbox.com](http://www.dropbox.com)
- Open Moneydance and in the menu bar, go to File → Syncing.
- Set the “Sync Method” as “Dropbox” and click “Start”
- Create an Encryption Password.

## **Next, on your mobile device:**

- Install the Moneydance app.
- Open the app and click "Dropbox"
- You'll be asked to give the Moneydance app permission to access Dropbox.
- If you have more than one file enabled to sync via Dropbox, choose the file you'd like to sync.
- Enter the Encryption Password you created earlier.
- Wait a moment for the initial sync to complete and for your account information to be displayed, and then you're all set!

**For more details on setting up the app, including screenshots, see [Chapter 17](#)**



# Budgets

To create a new budget, go to the Tools menu and select the “Budget Manager.” Name your budget and select the time period you’d like to use: weekly, biweekly, monthly, or annually. Finally, click on your budget in the Moneydance sidebar to view and edit your budget.

## Creating a budget based on past time periods

- **Copy and rollover previous period-** Sets this period’s budget as the sum of last period’s budget and the difference between the previous period’s spending and budget. For example, if last period’s grocery budget was \$200 and you spent \$150, this period’s grocery budget would be \$250.
- **Copy previous period-** Sets this period’s budget as the last period’s budget. For example, if last period’s grocery budget was \$200 this period’s grocery budget would be \$200, regardless of what your spending was in the previous period.
- **Use actual spending from previous period-** Sets this period’s budget as the amount spent during the last budgeting period. For example, if last period’s grocery budget was \$200 and you spent \$150, this period’s grocery budget would be \$150.

## Setting budgeted amounts manually

- To individually edit the amount budgeted for each category click on the 0 of 0 in the budget table and manually enter your budgeted amounts.

## Budget Filters

- **All-** Displays all categories in your data file.
- **Budgeted-** Displays only categories that you’ve set budgeted amounts for the current calendar year
- **Active-** Displays all categories which have been used this calendar year.

For more details on creating, editing, and analyzing your budget go to [Chapter 9](#)

# Graphs and Reports

Moneydance has more than 20 graphs and reports to help you track income, expenses, cash flow, investment performance, net worth, currency history, tags, VAT/GST, and more!

- To run a graph or report either select it from the sidebar or Tools→Graphs and Reports.
- Both graphs and reports can be copied to the clipboard or printed. Graphs can be saved as image files. Reports can be saved as HTML, tab delimited, or comma delimited files.
- Graphs and reports can be customized and “memorized” so you can more easily run the report again the future. To access memorized graphs and reports go to Tools→Graphs and Reports and select “Memorized Graphs” or “Memorized Reports”, or click on the memorized report’s name in the Moneydance sidebar.

**For more details on Moneydance’s powerful and customizable graphs and reports go to [Chapter 13](#)**

## **But that’s just the beginning**

Moneydance’s flexible and powerful tools make it easy to track your investments, mortgage, and even work out the best way to pay down your debt. Check out the rest of our user guide for an in-depth explanation of how to use all of Moneydance’s features.

Still have questions? Check out the rest of this user guide, search our [online knowledge base](#), or ask our dedicated and friendly support staff a [private question](#).

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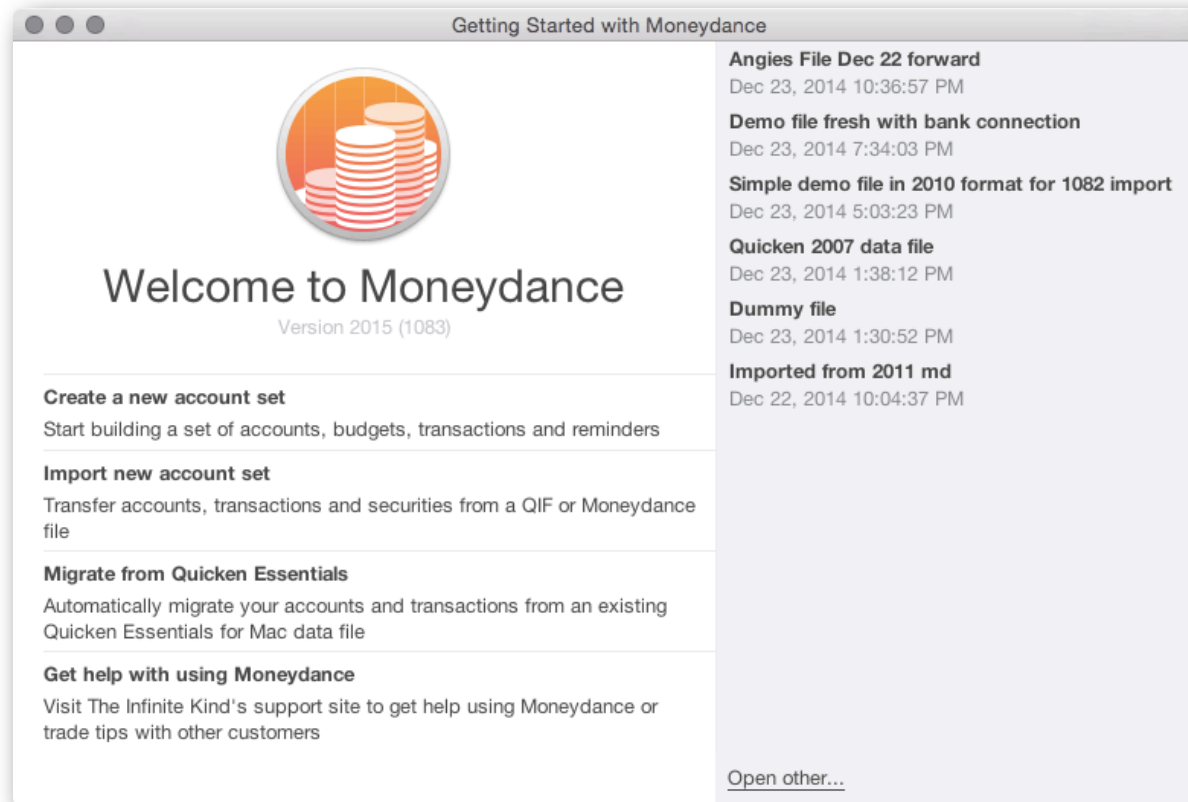
# Chapter 1: Opening your File and Registering Moneydance

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

## Registering Moneydance

Before registering Moneydance you'll need to open a data file. Next, select the Help→ Register Moneydance menu item and enter your license key. If you purchased Moneydance from the Mac App Store you do not need to register your copy of Moneydance.

## Opening an existing Moneydance file



**If you've used Moneydance 2012 or 2014-** Your account set should be visible in the list on the right. Click to open, or click "Open Other" to navigate to your data file in a different location. **Please note, Moneydance 2015 account sets use a new data storage format and cannot be opened using earlier versions of Moneydance.**

**If you've are using Moneydance 2011 or earlier-** Click "Import New Account Set" to navigate to and convert your data file into the new Moneydance 2015 format.



## Creating a new Moneydance file

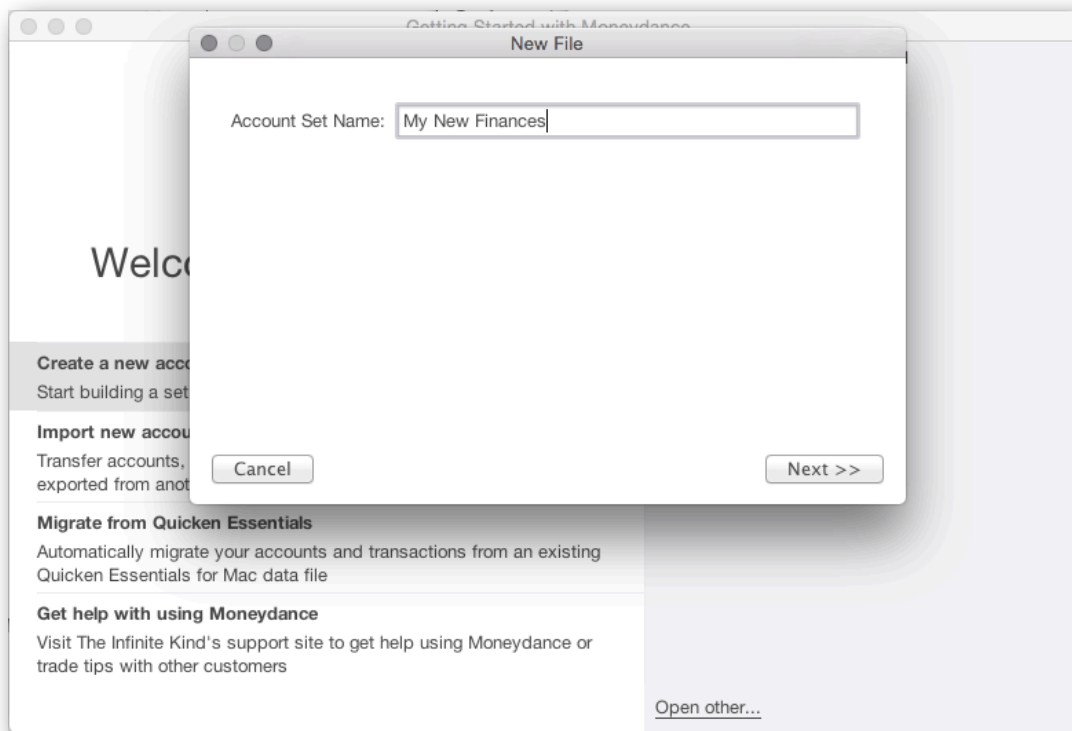
When creating a new account set you have three major options:

**Create a New Account Set:** Choose this option if you don't need to import data from another program.

**Import New Account Set:** Choose this option if you are opening a data file from Moneydance 2011 or earlier, or are importing data which you exported from another personal finance program. For more details see [Chapter 16: Importing Data from Other Programs](#).

**Migrate from Quicken™ Essentials:** Choose this option if you would like to import data from Quicken™ Essentials. For more details, see [Chapter 16: Importing Data from Other Programs](#)

Once you click on your desired option you'll name your new Account Set, and will choose a Primary Currency which will be the default currency for all new accounts. You'll also select a File Type: **Minimal** is designed for those who are importing data from another program, **Standard** is for those who are not importing data.



# Chapter 2: Account & Category Basics

## *Account and Category Basics*

Moneydance supports a variety of account types as well as income and expense categories. You can add, edit, and delete accounts and categories. **Deleting an account or category will also delete all transactions in that account or category.** All accounts, aside from Investment Accounts, can be specified as a “Child of” (sub-account of) another account or category of the same type.

## *Types of Accounts*

**Bank Accounts** represent accounts like checking and savings.

**Credit Card Accounts** keep track of your current balance on a single credit card. The balance of your credit card account represents your current debt on that card.

**Investment Accounts** hold securities (stocks, bonds, mutual funds, etc.) as well as cash. Investment accounts support entry of standard bank transactions. For more information see [Chapter 7](#).

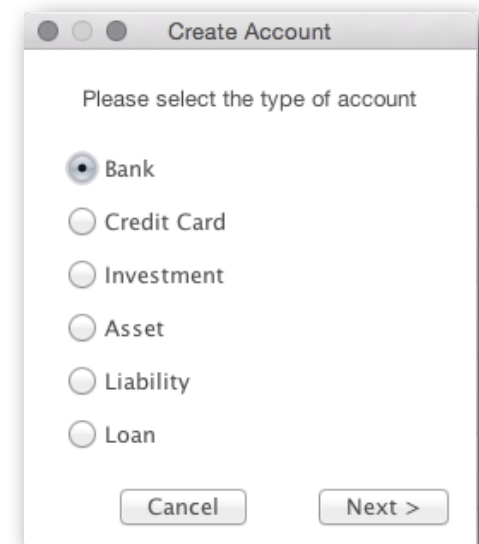
**Loan Accounts** track a loan with regularly scheduled payments, a known interest rate, and a fixed starting debt. When you open a loan account in Moneydance you can choose to add the principal of your new loan to the balance of another account.

**Asset Accounts** are a “catchall” account. They can be used to track the value of a home, to keep a household inventory for insurance purposes, or track any other items you would like included in your net worth.

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

## *Create Accounts through the Accounts Menu*

To create an account go to Accounts→New Account. You will then be prompted to select which type of account you would like to create: Bank, Credit Card, Investment, Asset, Liability, or Loan.



After selecting the account type an account creation window will appear, where you can enter the name, Initial Balance, Account and Routing numbers, Currency Type (by default this is the Base Currency of your data set), and other important information.

The Account Name, Start Date, Initial Balance, and Currency Type fields are required, all other fields are optional.

If you do not select a “Default Category” for the account, the first existing category in your data set (in alphabetical order) will be selected.

Account Name: New Account  
Bank Name:   
Start Date: 12/20/2014  
Initial Balance: 0.00  
Account Number:   
Routing Number:   
Currency Type: US Dollar  
 Hide on summary page (if balance is zero)  
 Inactive  
Default Category: BALANCE  
Parent Account: Demo File 2015  
Comments:   
Website: https://  
Cancel OK

## Create, Edit, or Delete Accounts through the Tools menu

You can easily edit or delete accounts through the Tools→Accounts menu item. To edit an existing account highlight the account’s name and click “Edit”; to delete an account highlight the account’s name and click “Delete”. **Deleting an account will also delete all transactions in that account or category.** If you’d like to create a new account, click on the New button at the bottom of the screen.

Name	Type	Balance	Total
Cash on Hand	Bank	368.95	
Checking-A	Bank	13,453.56	
Emergency Fund	Bank	9,181.34	
Euro Cash	Bank	0.00	
GBP cash	Bank	0.00	
Icelandic Krona Cash	Bank	0	
PayPal	Bank	15,732.43	
Secondary Checking-U	Bank	1,628.83	
Simple Bank Card	Bank	118.54	
Amazon Store Card	Credit Card	0.00	
Capital One Card	Credit Card	213.61	
Ally CD	Investment	25.00	1,025.00
CD	Security	1,000	

Print New Edit Delete Done

## Closing Accounts

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

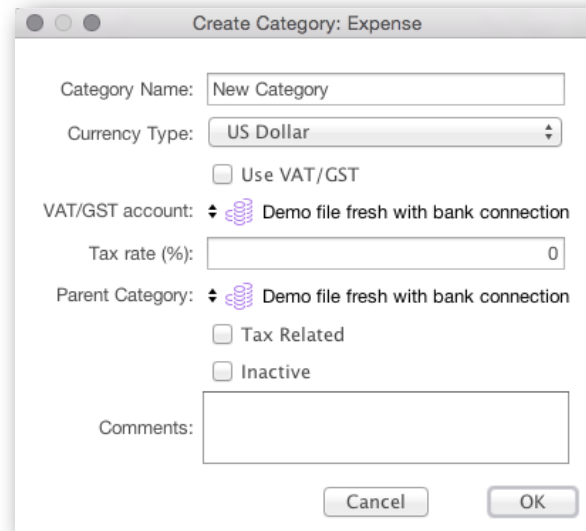
## Types of Categories

**Income Categories** track where your money is coming from.

**Expense Categories** track where your money is going.

## Create, Edit, or Delete Categories through the Tools menu

You can create, edit or delete categories through the Tools→Categories menu item. To create a new category click “New”, to edit an existing category highlight the category’s name and click “Edit”, to delete a category highlight the account’s name and click “Delete”. **Deleting a category will also delete all transactions in that account or category.**



## VAT/GST Expense and Income Categories

If you have enabled VAT/GST tracking in your [Preferences](#), you can set the VAT tax rate when creating new categories. For more information on setting up and tracking VAT/GST spending, see [Chapter 14](#).

## Tax Related Expense and Income Categories

You can designate an income or expense category as “Tax Related.” This will make reporting easier at tax time, and is available as an option in the Income and Expense and Detailed Income and Expense reports. For more information on using Reports, see [Chapter 13](#).

## Closing Categories

If you have categories you no longer have need of, you can mark it as “Inactive” to prevent them from being shown in drop down lists in account registers. Inactive categories are still accessible from reports, and can be unmarked as Inactive (*i.e.*, returned to active use) at any time. To mark an category as inactive, check the “Inactive” box.

## Create Categories when entering transactions in the register

You can easily create categories when entering a transaction. Type the name of the new category into the Category field and you'll be offered the ability to create that category. Clicking on the "Create Category..." item will ask you to choose if the new category will be an income or expense category.

You'll then be taken to the standard category creation window, where you can set a parent category (if desired), the currency of the category, and other standard options. When entering a [split transaction](#), you can create multiple new categories from within the split window.

The screenshot displays the 'Cash on Hand - Demo File 2015' application. The main window shows a transaction register with the following columns: Date, Check#, Description, Category, C, Payment Rate, Deposit Foreign Amt, and Balance. A 'Split...' dialog box is open over the register, showing 'Create Category "Coffee"' as an option. The left sidebar contains a navigation menu with categories like BANK, CREDIT CARDS, INVESTMENTS, LOAN, BUDGETS, and GRAPHS & REPORTS. The top right shows budget and income fields.

Date	Check#	Description	Category	C	Payment Rate	Deposit Foreign Amt	Balance
12/11/2014		CVS	Flexible:Groceries	●	1.00		39.95
12/11/2014		2 toothbrushes, 1 toothbaste, 3 PB pretzls					
12/11/2014		Serio's coffee	Flexible:Eating Out	●	2.00		40.95
12/11/2014		bus	Flexible:Travel	●	2.00		42.95
12/11/2014		BALANCE CORRECT	BALANCE	●	0.00		44.95
12/11/2014		12/11 \$36.95					
12/11/2014		CVS			3.00		44.95
12/11/2014		Lumene night lotion x2, Oil of Olay face wash					
12/11/2014		CVS			9.00		47.95
12/10/2014		2 packs Schick Hydro Disp					
12/10/2014		Stop & Shop			1.00		56.95
12/06/2014		Joann Fabric and craft					
12/06/2014		Notions for pads, notebook, cosmetic bag			3.00		57.95
12/06/2014		Salvation Army					
12/06/2014		Fabric for pads			4.00		60.95
12/04/2014		CVS				40.00	64.95
12/04/2014		Taxi			13.00		24.95
12/04/2014		Pie					
12/04/2014		Pie			1.00		37.95
12/04/2014		Pie					
12/04/2014		Pie			3.00		38.95
12/04/2014		bus	Flexible:Travel	●	2.00		41.95
12/20/2014	Check#	Coffee	Coffee		6.00		
		Memo	Tags				

# Chapter 3: Register & Transaction Basics

## What is a transaction?

A "transaction" is any change in the balance of your accounts, plus all the information about how much was spent or received and where the money went or came from. Moneydance uses the double entry method of accounting, which means that every transaction is a link between accounts (or categories). The value of one account or category will increase and another will decrease when a transaction is made. Transactions can be between a financial account and an expense or income category, or between two financial accounts (such as a transfer from a checking to a savings account).

## Viewing, Filtering, and Sorting the Register

The screenshot shows the Moneydance interface for the 'Cash on Hand' account. At the top, there's a budget bar showing 'Expenses' in blue and 'Income' in green. The account balance is \$335.27. The left sidebar lists various bank accounts, with 'Cash on Hand' selected and showing a balance of \$33.95. The main register table displays transactions with columns for Date, Check#, Description, Category, C, Payment Rate, Deposit Foreign Amt, and Balance. The transactions listed are:

Date	Check#	Description	Category	C	Payment Rate	Deposit Foreign Amt	Balance
12/20/2014		Coffee	Coffee		6.00		33.95
12/11/2014		CVS	Flexible:Groceries	●	1.00		39.95
12/11/2014		2 toothbrushes, 1 toothbaste, 3 PB pretzls					
12/11/2014		Serio's coffee	Flexible:Eating Out	●	2.00		40.95
12/11/2014		bus	Flexible:Travel	●	2.00		42.95
12/11/2014		BALANCE CORRECT	BALANCE	●	0.00		44.95

The account register displays all transactions in the account and is used to enter, edit, and delete transactions. It is visually similar to a paper checkbook register. To open an account register click on an account name in the Side Bar or Summary, or select the account name from the drop-down box in top left of the Moneydance program window.

The filter buttons running along the top of the register allow you to restrict the transactions displayed in your register. Click "All" to see every transaction in the register, or one of the time frames to see a sub-set of transactions. Click the "Unconfirmed" button to show downloaded transactions which have not yet been [confirmed](#) or the "Uncleared" button to only display transactions which you have not yet marked as [cleared](#).

The Split Register button at the top right of the window toggles between showing Confirmed and Unconfirmed transactions in a single pane, or showing Confirmed transactions in the top panel and Unconfirmed in the bottom.

You can change the order of transactions in the register by clicking on any column heading. Click twice to reverse the sort order. To sort the register by more than one variable, such as by date and then by Check #, Ctrl+Click (or right click) in the transaction register and select Sort By→.

## Transaction Fields

You can create a transaction in any register except in a Loan Account (learn more about Loan Accounts in [Chapter 11](#)). Investment Accounts have a slightly different set of fields, which are explained in detail in [Chapter 7](#). With the exception of Investment accounts all account registers have the same format, and contain the following fields:

**Date** The date on which the transaction occurs.

**Tax Date** The date of the transaction for tax purposes, if different from the normal transaction date. This is only displayed if you checked the “Use Tax Date” box in Moneydance→ Preferences→ General (or File→ Preferences→ General on Windows and Linux).

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

**Description** The person or entity who receives or gives the funds. To enter an address book entry in this field use the down arrow key. [Downloaded/imported transactions](#) which are unconfirmed are marked with a small blue dot, [confirmed](#) transactions are marked with a small blue circle, split transactions are marked with a small “s”, and transactions with an attachment are marked with a small paperclip. [Address book entries](#) are prefaced by a green @ symbol.

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

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

**Tags** Any tags you wish to assign to this transaction.

**C** A blank space here indicates the transaction is uncleared; an orange diamond indicates it is reconciling; a green circle means the transaction is cleared.

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

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

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

**Foreign Amount** Permits entry of the exact amount of the other currency in a multi-currency transaction. See on [Multi-Currency Support](#) for more details.

**Balance** The current balance of the account; this field is not editable

## The Balance Box

When in the account register, your balance is listed in the lower right hand corner. Clicking on this box will allow you to see the various balance calculations. Some values are available only for account(s) which download information and transactions directly from your bank.

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

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

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

**Confirmed Balance** The total of all transactions you have confirmed.

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

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

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

Balance:	\$ 33.95
Cleared Balance:	\$ 39.95
Current Balance:	\$ 33.95
Ledger Balance:	\$ 15,180.97 08/25/2012
Available Balance:	\$ 15,147.36 08/25/2012

2.00 41.95

Balance: \$ 33.95

## Entering Transactions

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

12/20/2014	Check# ▾	Description	Default			
	<input checked="" type="checkbox"/> Apply VAT	Memo	Tags			

## Using the Address Book with Transactions

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

12/21/2014	Check# ▾	@ My Hometown Bank	Fixed:Rent			
	<input type="checkbox"/> Apply VAT	January Rent Payment	Tags			

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



## Creating a Split Transaction

To split a transaction into several categories, open the Category drop-down menu from the New Transaction Box and select “Split” (or use the keyboard shortcut ⌘L). **Split transactions are the perfect way to enter a paycheck.** [See full details online here.](#)

Memo	Category Tags	Payment Rate	Deposit Foreign Amt
Kroger	Flexible:Groceries	41.56	
Kroger- cash back at register	Cash on Hand	40.00	

Date: 12/21/2014 Kroger  
Payment: \$ 81.56 Deposit: \$ 0.00

To record a split, click the New Split button for each Category (⌘N). Click the Done button when finished (⌘W). You can only add splits from the “Parent” side of the split- the account where the split was created, not one of splits (in this example, Groceries and Cash on Hand).

12/21/2014	Kroger	- 2 splits -	81.56	9,650.27
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Each non-parent portion of a split transaction will be noted with a small “s” in the description field.

12/21/2014	Kroger	s Ally Checking	40.00	73.95
	Kroger- cash back at register			

## Quick Transaction Entry from the Search Box

The quick transaction entry interface is an easy way to enter transactions from within the search box. Typing within the search box will bring up a quick entry interface. Moneydance will “guess” the account and category of the transaction based on how you’ve categorized similar transactions in the past. Click the “Edit” button to change the transaction and the “Record” button to enter it into the register. The Quick Entry interface is not available though the Reminders view, Loan registers, the Budget Manager, and graphs or reports.

\$ 626.13  
\$ 1,000.00

Search: Starbucks 3.99

New Transaction

date 12/20/2014  
description Starbucks  
amount \$ -3.99  
account Cash on Hand  
category Flexible:Eating Out

## ***Auto-Complete***

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

## ***Keyboard Short Cuts***

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

### **General**

**Save** ⌘S

**Return to Summary** ⌘ Shift H

**Find** ⌘ F

**Advanced Find** ⌘ Shift F

**Hide/Restore Side Bar** ⌘ Shift S

### **Date Fields**

+ or = Advance or “spin” the date forward

- or \_ “spin” the date backward

t Select the current date

m Select the first day in the month

h Select the last day in the month

y Select the first day in the year

r Select the last day in the year

### **Check Number Fields**

+ or = “spin” the check number up

- or \_ “spin” the check number down

Pressing the +/- key in an empty check number field automatically calculates the next check number based on past transactions in that account.

### **Transaction Register**

- ⌘ **N** Begin entry of a new transaction.
- ⌘ **Backspace** Delete the currently selected transaction.
- ⌘ **L** While editing a transaction will bring up the split editor.
- ⌘ **W** To exit the split editor.
- ⌘ **A** Select all transactions in the register.
- Right-click** Displays a pop-up menu of available actions.
- ⌘ **N** Add a new line for a Split transaction.

### **Reconciling**

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

### **Amount and Rate Fields**

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

# Attachments

To more easily track and reference receipts you can attach image files (PDF, JPG, and other image files) to transactions. You can attach multiple image files to a transaction. You can attach a file to a transaction by dragging the image file onto a transaction in the Moneydance program window, or by right clicking on the transaction (or Ctrl+Click on a Mac) and selecting “Add attachment” from the menu which appears. Once you’ve attached a file to a Moneydance transaction a copy of the image will be stored in your Moneydance data file, and the original file can be deleted (if desired). Transactions which have attachments will have a paperclip icon in the description field.

12/10/2014	Stop and Shop	Flexible:Groceries		48.30	711.75
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To see an attachment click once on the transaction. In the window which appear click “Details” to see a thumbnail of the attached file; click once on the file to view, or click the X to delete the attachment.

The screenshot shows the Moneydance interface for 'USAA Checking - Demo File 2015'. The main window displays a list of transactions with columns for Date, Check#, Description, Category, and Pay. A transaction on 12/10/2014 for 'Stop and Shop' is highlighted. An 'Attachments' popup window is open over this transaction, showing a thumbnail of a PDF file named 'Purchase Receipt.pdf'. The popup has 'Online' and 'Details' tabs, and a close button (X).

Date	Check#	Description	Category	C	Pay
12/11/2014		CVS	- 2 splits -		
12/11/2014		2 Rx, Pantene shampoo			
12/11/2014		BALANCE CORRECT	BALANCE		
12/11		\$408.02			
12/10/2014		Loan Payment	Loan Account		
12/10/2014		Stop and Shop	Flexible:Groceries		
12/09/2014		PayPal Credit Card	PayPal Credit Card		
12/08/2014		Invoice	TIK Income		
12/03/2014		Harland Clarke- checks	Flexible:Stuff		
12/03/2014		Trackable shipping for checks			
12/03/2014		ALLY BANK \$TRANSFER ****	Ally Emergency Savings		
12/03/2014		BALANCE CORRECT	BALANCE		
12/3		\$42.56			
12/02/2014		USAA backup funding	PayPal		
12/02/2014		Transfer to USAA	Ally Checking		
12/02/2014		USAA backup funding	PayPal		100.00
					56.96
12/02/2014		USAA backup funding	PayPal		25.50
					156.96

## Tags

Transaction tags provide another level of expense or income tracking. While you may track your vacation in several categories, such as Lodging, Food, Gas, etc, a tag will permit you to easily track and run reports to determine the total cost of the trip. To enter a tag, begin typing in the Tags field. To assign multiple tags to a transaction enter a comma after each tag.

12/21/2014	My Java Joint	Flexible:Eating Out	12.34	9,719.49
		coffee,eating out		

## Right-Clicking and Multiple Selection

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

From the right-click menu you can:

**Add Attachment** To [attach image files](#) to a transaction

**Create Reminder from Transaction** Creates a [transaction reminder](#).

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

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

**Mark as Uncleared** Removes green check mark.

**Mark as Reconciling** Inserts diamond mark.

**Mark as Cleared** Inserts green check mark.

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

**Delete** Deletes transaction.

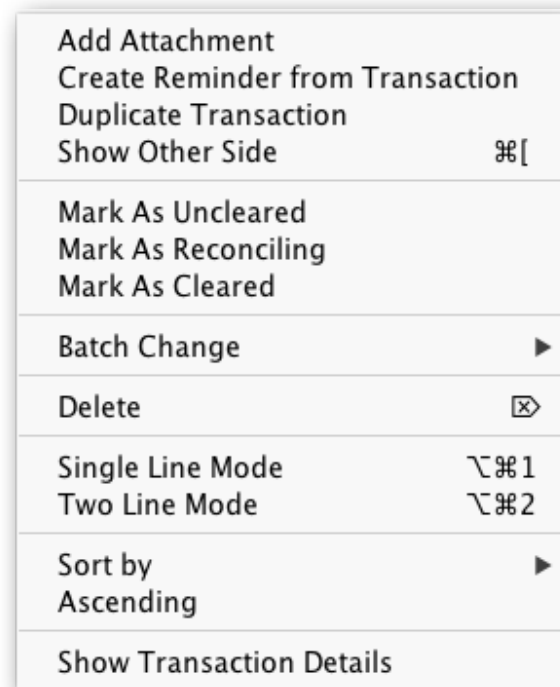
**Single Line Mode** Sets the register to display only the Description line entries.

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

**Sort by** Sorts the register by a specified set of variables. See [“Sorting the Register”](#) for more details.

**Ascending** Sorts the register from earliest to most recent date.

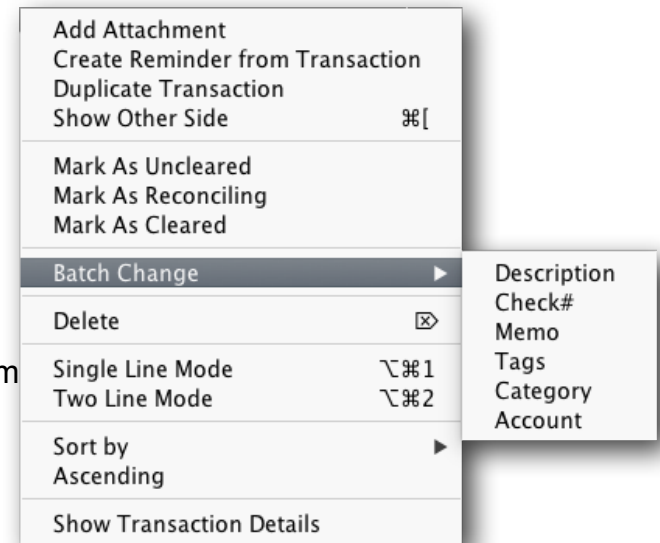
**Show Transaction Details** Displays all information associated with the transaction in the format it will be saved to the data file. Generally only used for technical support issues.



## Using Batch Change

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

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



## Sorting the Register

**Date** Chronological by Date column.

**Date Entered** When you entered the transaction into the register.

**Description** Alphabetical by description field.

**Amount** Sorts by Payment and Deposits fields.

**Cleared Status** Sorts transactions by status under the "C" field.

**Account** Sorts transactions by account/category under the Category field.

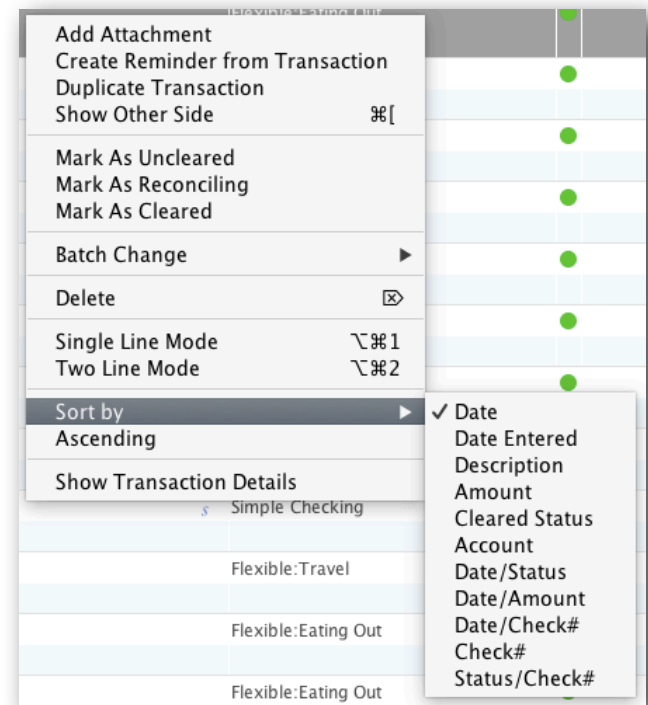
**Date/Status** Sorts transactions by date, then by status within each day.

**Date/Amount** Sorts transactions by date, then by amount within each day.

**Date/Check#** Sorts transactions by date, then by check # within each day.

**Check#** Sorts transactions by check number.

**Status/Check#** Sorts transactions by status and check number.



# Chapter 4: Online Banking

## *Online Banking*

Moneydance supports direct connections to many banks and financial institutions. Moneydance uses a direct OFX connection to communicate securely across the Internet with properly equipped institutions. You can download information through direct connections into bank, credit card, and investment accounts. **To store passwords for your online banking, direct connect enabled accounts, you MUST encrypt your data file as described here.** If you have encrypted your file but you do not wish to save this password in Moneydance, go to Online → Forget Online Passwords. **Online banking downloads are ONLY available for Bank, Investment, and Credit Card accounts.**

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

A full and current list of financial institutions Moneydance has existing connections with is available [here](#). If your bank is not on this list, please [email us](#) to see if we can create a connection.

Even if your financial institution does not support direct OFX connection, most financial institutions allow you to download your transactions from the financial institution's website and import them into Moneydance. For more information, see the section on [Downloading from your bank's website](#).

## *Enabling direct OFX connections with your bank*

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

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

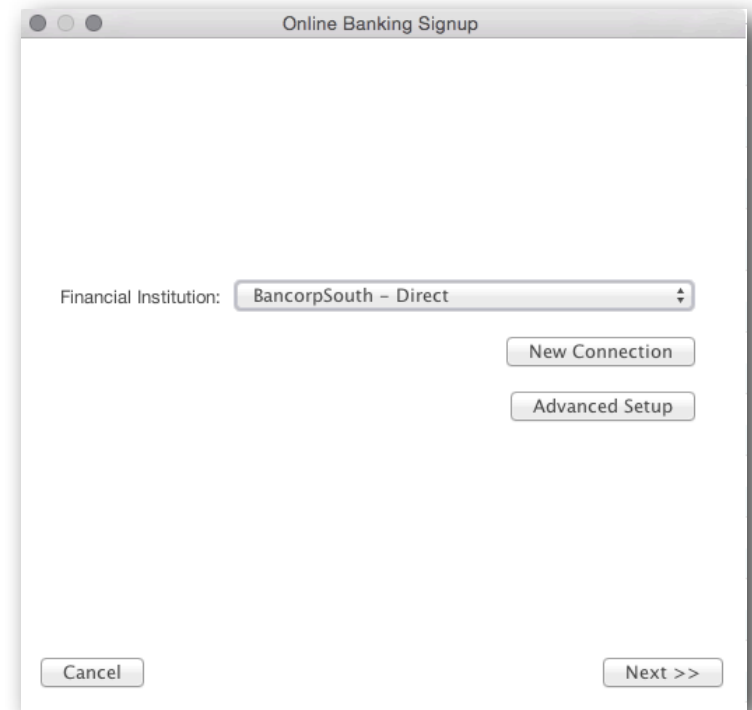
Some financial institutions will give you a temporary PIN which you are required to change the first time you log into their direct connect system. To change your pin in Moneydance, select the account and click Online → Setup Online Banking → Change PIN.

## *Setting up Online Banking*

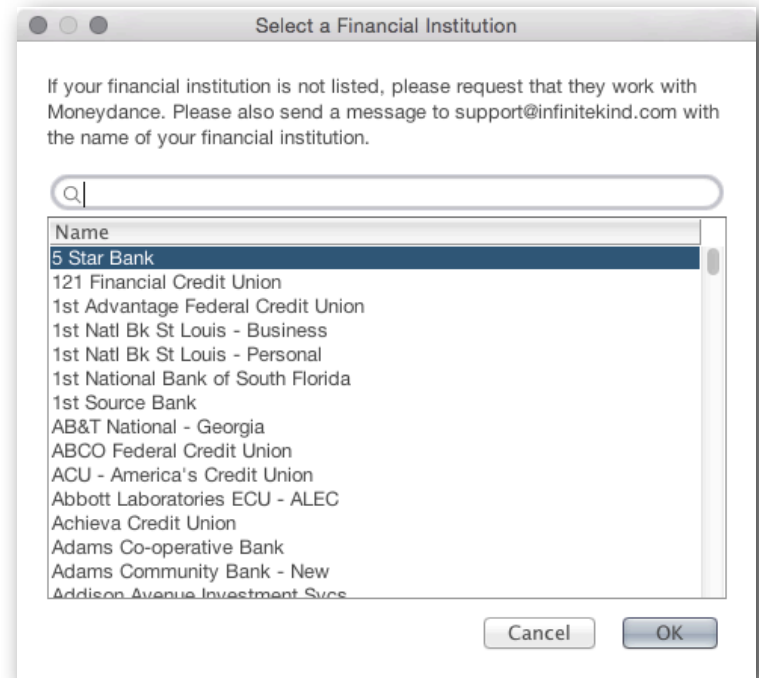
Open the register of the account you're trying to connect to your bank. If you have not yet created the account go to the menu bar, then select Account→New Account. Now open the register.

In the menu bar open the Online menu, then select "Set Up Online Banking".

1. If your bank is not listed here, click the "New Connection" button.



2. Select your bank from the list; typing your bank's name in the box at the top of the window to search for your bank.

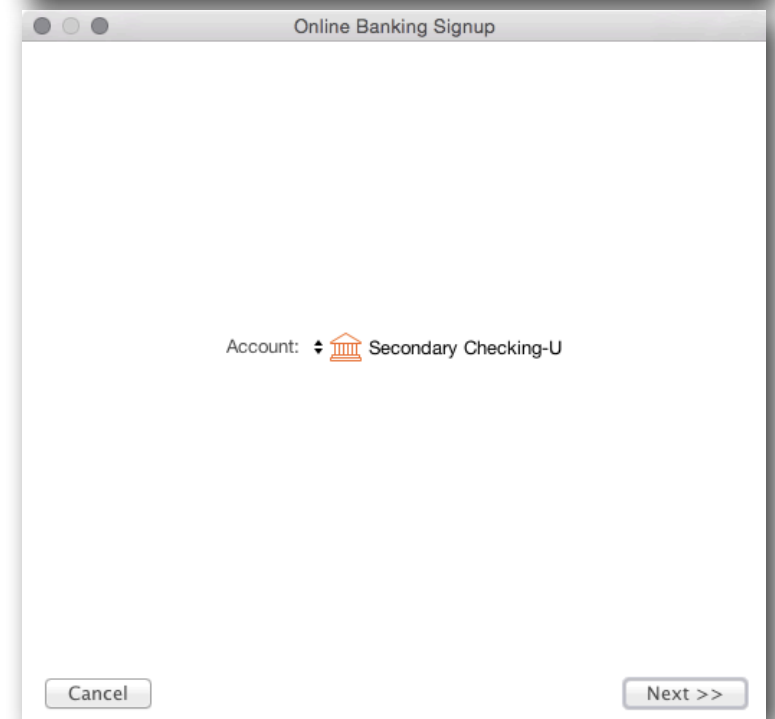




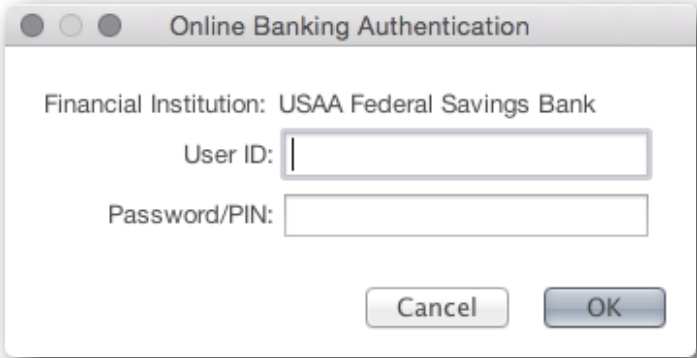
3. Your bank's name should be listed in the Financial Institution field. If so, click Next.



4. You'll see the Moneydance account you're setting up this connection with, now click Next.



5. Enter your username and password, then click OK.



Online Banking Authentication

Financial Institution: USAA Federal Savings Bank

User ID:

Password/PIN:

Cancel OK

6. Select the accounts at your bank that correspond with the account in Moneydance. If you have several accounts at this bank this step is especially important.



Online Banking Signup

Please choose the account that you wish to use:

Online Banking  
Account:

Bill Payment  
Account:

Cancel Next >>

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



## ***Downloading Transactions Through the Direct OFX Connection***

Moneydance allows you to download transactions for an individual account by clicking Online → Download [Account Name] Transactions. You can download information for all accounts simultaneously by selecting Online → Download All Accounts.

Once you've downloaded transactions you'll need to [Confirm them in your register](#).

## ***Important Information on using a Direct Connection for the first time***

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

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

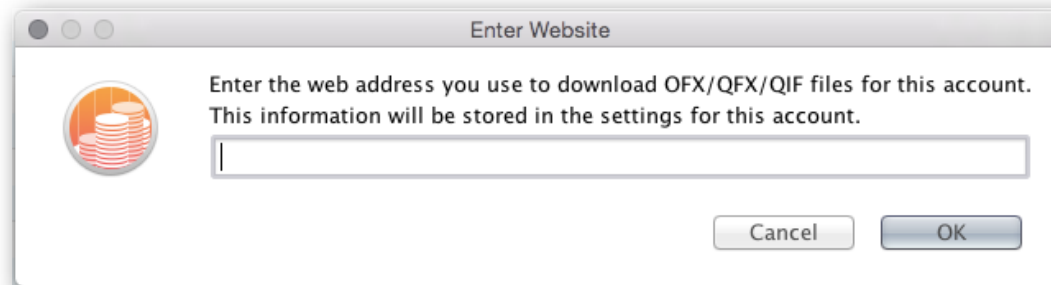
**Special information regarding Investment Accounts:** Regardless of which method you choose for entering your holdings, it is important to remember that Moneydance will only download **transactions** from your account when you import or download from your financial institution. Therefore, unless the initial purchase of the security is in the download, you will not have the complete information for your security. **You may need to manually enter transactions for the account to reflect your current holdings.** To so do, please see the instructions in [Chapter 7, Investments](#).

## Downloading from your bank's website

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

## Using the Open Account Website tool

Clicking Online → Open Account Website will automatically open your browser to a page you've pre-set. Designate the page you'd like this function to open (your bank's home-page, a link to your transfer file, etc.) by typing in the URL once as prompted. To edit the account website, go to Account → Edit Account and enter the new URL in the Website field. If you have not yet entered a web address for an account, clicking Online → Open Account Website will display the following where you can enter the appropriate web address.

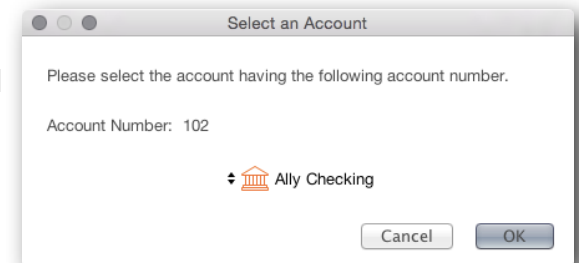


## Performing the Import

Many web browsers will automatically ask which program you want to use to open the downloaded file. If your web browser prompts you in this manner select "Moneydance". If your browser does not offer this option save the file on your computer, then import the file by opening Moneydance and dragging the downloaded file into the Moneydance program window, or by opening the File menu and selecting Import. The "Import file" dialogue box will appear. From here the process differs depending on what type of file you are importing- QIF or OFX, OFC, and QFX files.

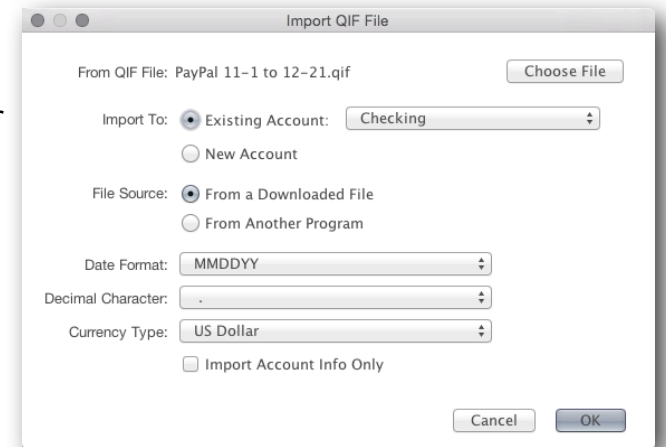
### Importing Open Financial Exchange (OFX) and Open Financial Connectivity (OFC), or QFX files.

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



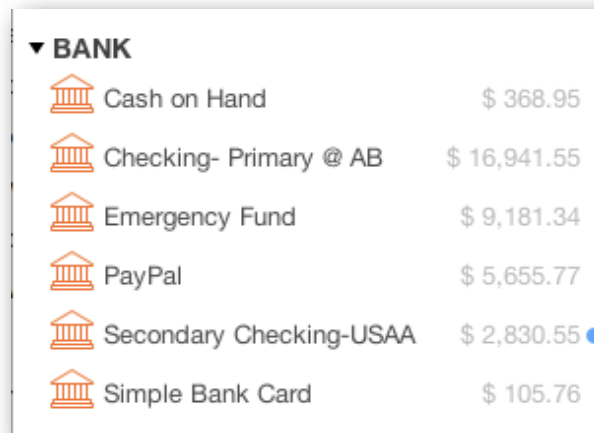
## Importing Quicken™ Interchange Format (.QIF)

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



## Recognizing Downloaded or Imported Transactions

When you have transactions in an account which need to be confirmed, you will see a **blue dot next to that account's name in your sidebar**



Downloaded and imported transactions are placed according to the current [sort order](#) of your account's register and so may be dispersed throughout the register. You can easily identify these transactions by using the [“Unconfirmed” filter](#) at the top of the register, or by looking for the “blue dot” in the description field.

12/17/2014	VZWRLSS*PREPAID	888-294	●	Default	50.00	2,213.74
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## Confirming Downloaded or Imported Transactions

Once you have downloaded or imported new transactions you will review and accept them (or “confirm” them) into your register. To begin the confirmation process, click on the first transaction in your account register with a blue dot. After you confirm a transaction Moneydance will “look” for and select the next unconfirmed transaction.

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

Secondary Checking-USAA - Demo file complex

Secondary Checking-USAA Mixed Interval Budget 2014 and 2015 Expenses: [ ] Income: [ ]

Summary Reminders

**BANK**

- Cash on Hand \$ 368.95
- Checking- Primary... \$ 16,941.55
- Emergency Fund \$ 9,181.34
- PayPal \$ 5,655.77
- Secondary Checkin... \$ 2,830.55**
- Simple Bank Card \$ 105.76

**CREDIT CARDS**

- Amazon Store Card \$ 0.00
- Capital One Card \$ -9.21

**INVESTMENTS**

- Ally CD \$ 1,025.00
- Investment Account \$ 5,063.99

**LOAN**

- Loan Account \$ -1,217.12

**BUDGETS**

- Mixed Interval Budget 2014 an...

**GRAPHS & REPORTS**

- flexible expenses january (Me...

Date	Check#	Description	Category	Amount	Balance
01/01/2015		Royalty Check	Other Income		
		Paid every 6 months on Jan 1 and July 1			
12/19/2014		Ally Checking	- 2 splits -		
12/19/2014		PAYPAL INST XFER ****	Default		
12/19/2014		CAPITAL ONE ONLINE PMT ****	Default		
12/18/2014		Transfer from Ally	Checking- Primar		
12/17/2014		VZWRLSS*PREPAID 888-294	Default		
12/16/2014		TRACFONE *SE TRACFON	Default		
12/15/2014		PETER PAN BUS L 0800237	Default		
12/15/2014		PAYPAL 4029357	Default		
12/15/2014		CVS 01893 NORTHAM	Default		
12/15/2014		STOP & SHOP 078 NOR	Flexible:Groceries	53.48	2,354.54
12/11/2014		CVS	- 2 splits -	20.85	2,408.02
12/10/2014		2 Rx, Pantene shampoo			
12/10/2014		Loan Payment	Loan Account	282.88	2,428.87

Balance: \$ 2,830.55

Online Details

**Current Transaction**

12/19/2014  
Ally Checking Confirm  
Split... (2)  
-134.60

**Transaction as Downloaded**

12/19/2014  
ALLY BANK \$TRANSFER ... Confirm  
Default  
-134.60

**Merge Choices**

12/18/2014  
Transfer from Ally Merge  
Checking- Primary @ AB  
-134.60

**Similar Payees**

Transfer to USAA Confirm  
Checking- Primary @ AB

When you highlight an unconfirmed transaction a matching panel will pop up on the right side of the screen which will contain suggested options for you to choose how to handle the transaction.

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

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

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

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

Select and click the desired option to process your transaction and click “Confirm” or “Merge”.

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

06/16/2014	CVS	<input type="radio"/>	Fixed:Health Related	<input checked="" type="radio"/>	22.65	9,338.27
------------	-----	-----------------------	----------------------	----------------------------------	-------	----------

## Automatically Merge Downloaded Transactions

You may choose to have Moneydance automatically merge downloaded transactions instead of going through the confirmation process. To enable this option, click File → Preferences → Network, and select “Automatically Merge Downloaded Transactions”.

## Automatically mark Confirmed transactions as cleared

To have your confirmed transactions automatically marked as cleared, click File → Preferences → Network, and select “Mark Transactions as Cleared When Confirmed”. Some Moneydance users choose to use this option in lieu of manually [reconciling their accounts](#).

# Chapter 5: Paying Bills- Online Bill Payment and Check Printing

Moneydance bank accounts have 2 tools to help you pay bills- [online bill payment](#) and [printing of paper checks](#). Online bill payment is only available if your bank supports this type of connection through personal finance programs, check printing merely depends on your ability to purchase and print printable checks.

## ***Setting up Online Bill Payment***

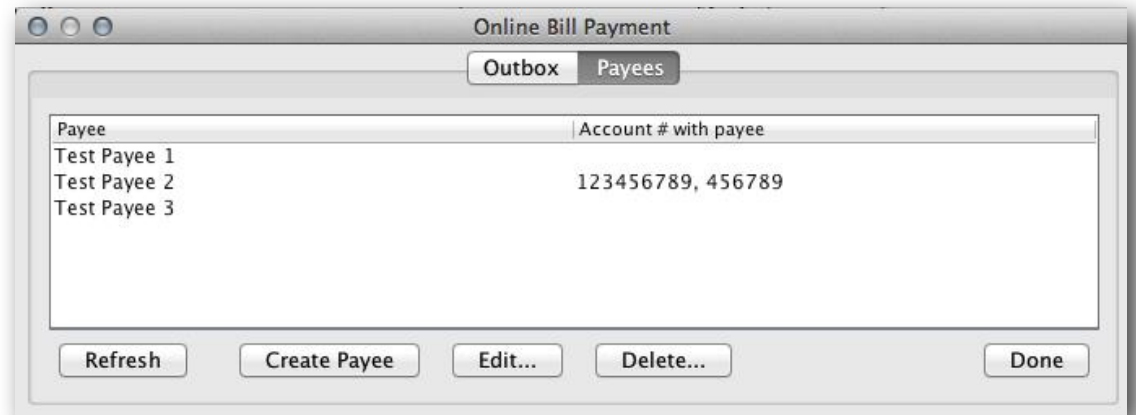
Setting up Online Bill Payment uses the same procedure as setting up regular online banking. Note that not every financial institution which Moneydance supports for online banking will allow application-based online bill payment, so you may receive an error message if you attempt to set up bill payment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

## ***Using Online Bill Payment***

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

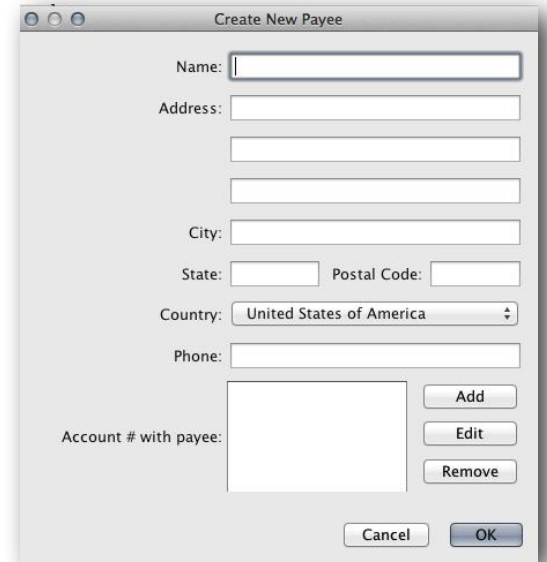
First you will need to create a Payee entry for the recipient of your funds. Select the Payee tab to begin.

Next, click the Create Payee button to begin creating a new payee.





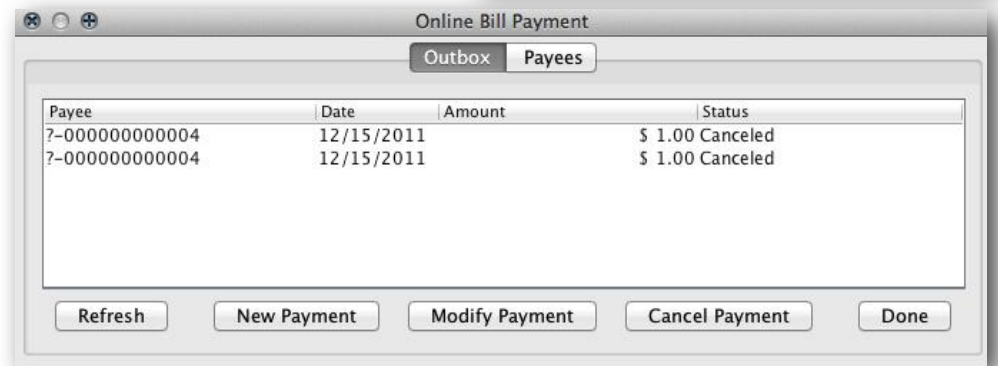
Enter the desired information for the payee. It's important to use the 2 letter abbreviation in the State field (if the payee is located in the United States).



The 'Create New Payee' dialog box contains the following fields and controls:

- Name:
- Address:
- 
- City:
- State:  Postal Code:
- Country:
- Phone:
- Account # with payee:
- Buttons: Add, Edit, Remove, Cancel, OK

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

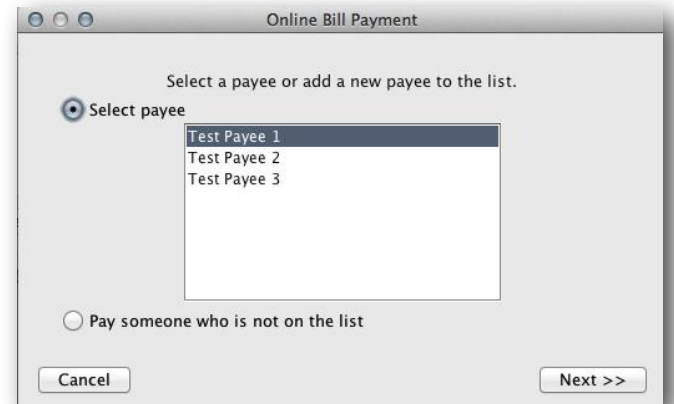


The 'Online Bill Payment' dialog box has two tabs: 'Outbox' and 'Payees'. The 'Payees' tab is active and displays a table with the following data:

Payee	Date	Amount	Status
7-0000000000004	12/15/2011	\$ 1.00	Canceled
7-0000000000004	12/15/2011	\$ 1.00	Canceled

Buttons at the bottom: Refresh, New Payment, Modify Payment, Cancel Payment, Done

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



The 'Online Bill Payment' dialog box shows the selection screen with the following options:

- Select payee
- Pay someone who is not on the list

The 'Select payee' option is selected, and a list box contains the following items:

- Test Payee 1
- Test Payee 2
- Test Payee 3

Buttons: Cancel, Next >>

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

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

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

## ***Initiating an Online Bill Payment from a Reminder***

Moneydance makes using Online Bill Payment even easier! Just click “Send Online Payment” when confirming a transaction reminder and you’ll be sent to the bill payment interface.

Date	Check#	Description	Category	C	Payment Rate	Deposit Foreign Amt
12/20/2014	Check#	Capital One Payment	Capital One Card		50.00	

## Printing Checks

It is possible to print Moneydance transactions on virtually any style of pre-printed checks, including standard checks, checks with stubs, and voucher checks. To print checks with Moneydance you will first need to obtain pre-printed check stock. Moneydance will print the date, amount, payee, memo, and optionally the address of a payee on your checks. Moneydance cannot print the account and routing number on a completely blank check, due to special ink requirements. Next you will need to set the appropriate check printing preferences in Moneydance by going to Moneydance → Preferences → Check Printing (or File → Preferences → Check Printing on Windows or Linux). For more details on setting your preferences see the section of this guide on [“Setting your Preferences”](#).

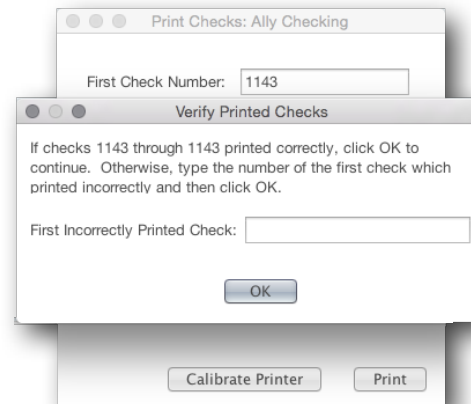
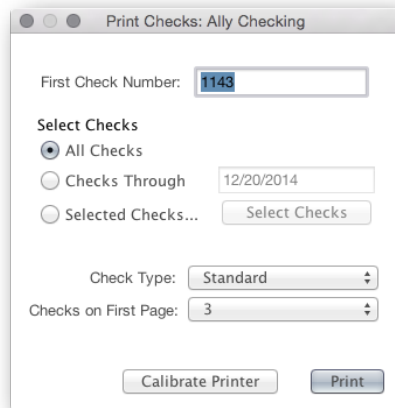
To use the check-printing feature, you will need to mark some of your transactions as to-be-printed. This can be done by setting the check number field for the transactions to be printed as "{Print}".

12/20/2014	{Print}	@ My Hometown Bank	BALANCE	1000.00		
	<input type="checkbox"/> Apply VAT	Mortgage Payment	Tags			

In order to print the address of a payee on the paper check you will first need to make sure that an [address book entry](#) has been associated with the transaction to print. You will also need to select the "Show Address" option for the style of check you are printing in the [check printing preferences](#). If an address book entry has been associated with a transaction, the @ symbol will appear next to the payee name in the transaction editor, or in the description field in the account register.

12/20/2014	{Print}	My Hometown Bank	@ Fixed:Rent	1,000.00		8,731.83
		Mortgage Payment				

When you select the File → Print Checks function, Moneydance will locate any transactions with "{Print}" in the check number field, print them onto paper checks, and put the number of the paper check into the check number field. You will have the opportunity to select the first check number to use, which checks to print, and other options. After printing checks Moneydance verify if all checks have printed correctly, and reprint any that were not.



# Chapter 6: Credit Card Accounts

Credit Card accounts usually have negative balances. These account type generally represents money that you owe and have a negative effect on your net worth. A credit card account is used to keep track of your current balance on a single credit card. The balance on a credit card represents your current debt on the credit card.

Account Name: My Visa Card  
Bank Name: Visa  
Card Number:  
APR: 0  
Start Date: 01/01/2014  
Initial Debt: 0.00  
Expires: 1 / 2015  
Currency Type: US Dollar  
Default Category: Default  
Parent Account: Ang's Finances  
 Hide on summary page (if balance is zero)  
 Inactive  
Comments:  
Website: https://

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

Purchase [transactions](#) are entered into a credit card account just as they are in a bank account- a description, category of spending, amount, etc. Credit card payments are recorded as a transfer of funds from the bank (often a checking) account to the credit card account. This reduces the balance of the checking account and reduces the debt on the credit card. See the sample transaction below.

12/20/2014	December Credit Card Payment	Ally Checking	1,000.00	-326.54
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# Chapter 7: Investment Accounts

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

You can display and modify your investment holdings using three different options: Portfolio View, Register and Securities Detail, and easily enter standard bank-type transactions in the Bank Register View.

## Securities

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

All of the securities in your data file are accessible via the Tools → Securities menu or by clicking on the Stock Prices link on the Summary. You may add, remove or modify individual securities using this window. Double-click on the name of a security to view and modify the Currency/Security History, including price and split history, current price, and currency in which the price is displayed. Click the “Edit” button to make changes to the ticker symbol, suffix, prefix and security name, as well as to display the security’s price on the Summary Page.

The image displays three overlapping windows from the Moneydance application:

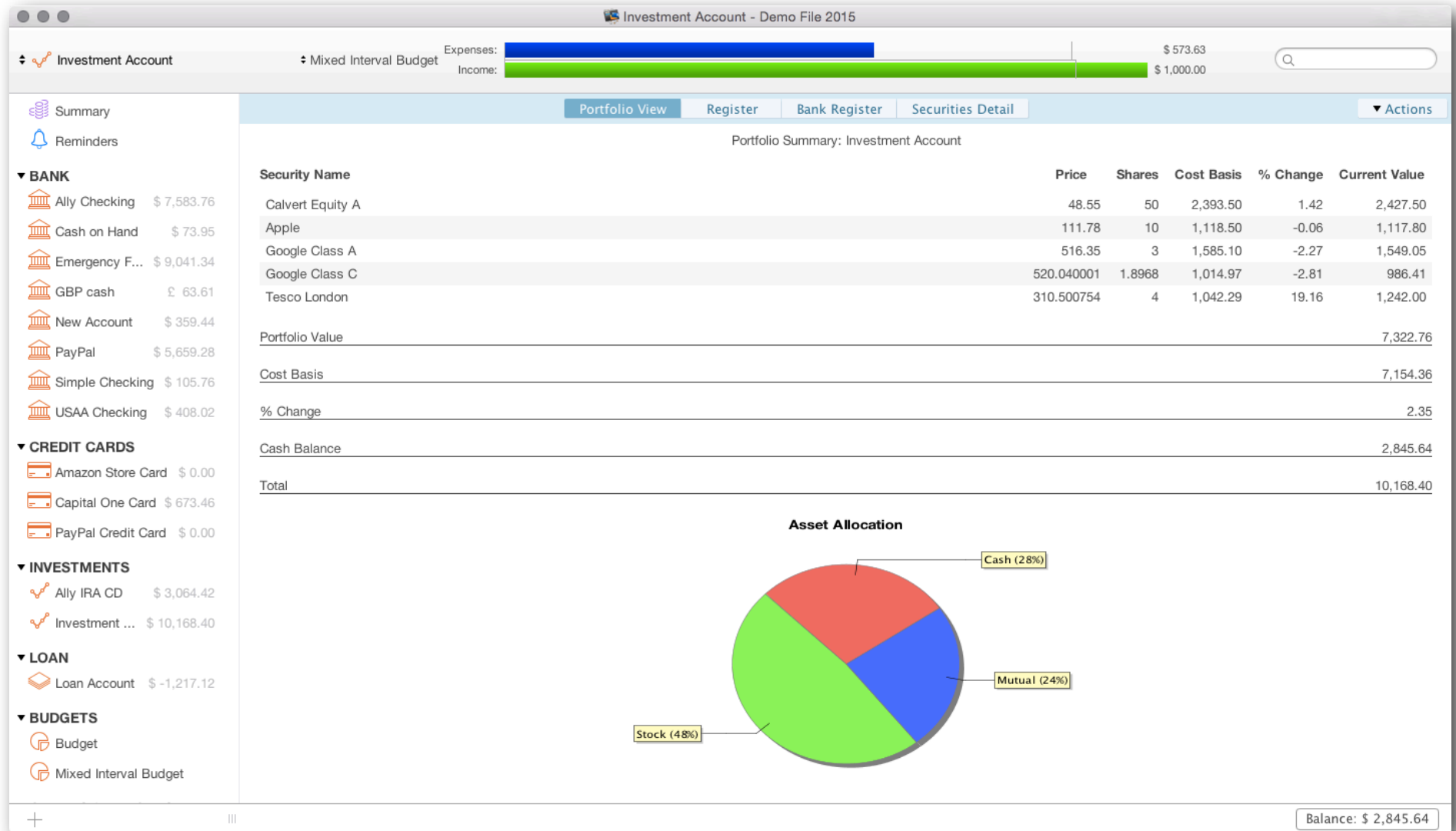
- Edit Securities:** A list of securities including Ally CD, Apple, Google Class A, Google Class C, Sprott mutual fund, Tesco London, and Wolverine.
- Currency/Security History:** A window for the security 'Apple'. It shows the current price as 110.26 and a table of historical price and volume data from 2014. The table has columns for Date, Price, Volume, High, and Low.
- Edit Security:** A dialog box for editing the security details. It includes fields for Security ID (Apple), Security Name (Apple), Ticker Symbol (Aapl), Value Prefix, and Value Suffix. There is a checked checkbox for 'Show on summary page' and 'OK' and 'Cancel' buttons.

Date	Price	Volume	High	Low
12/11/2014	111.61997417	41258800	113.79995107	111.33997662
12/10/2014	111.9499897	44565300	114.84998869	111.54004455
12/09/2014	114.11994691	60208000	114.29995279	109.34996911
12/08/2014	112.39996403	57664900	114.64997363	111.61997417

Date	Split Ratio

# The Portfolio View

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



# The Investment Register

The Register view shows all transactions in your investment account, including bank-type transactions. Clicking on a column header in the Investment Transaction Register will sort the transactions by that field, if possible. Additional functions are available by right-clicking (or control-clicking on a Mac) on the register or by clicking the pop-up icon in the top right corner of the register.

Investment Account - Demo File 2015

Investment Account Mixed Interval Budget Expenses: \$ 573.63 Income: \$ 1,000.00

Summary Reminders

**BANK**

- Ally Checking \$ 7,583.76
- Cash on Hand \$ 73.95
- Emergency F... \$ 9,041.34
- GBP cash £ 63.61
- New Account \$ 359.44
- PayPal \$ 5,659.28
- Simple Checking \$ 105.76
- USAA Checking \$ 408.02

**CREDIT CARDS**

- Amazon Store Card \$ 0.00
- Capital One Card \$ 673.46
- PayPal Credit Card \$ 0.00

**INVESTMENTS**

- Ally IRA CD \$ 3,064.42
- Investment A... \$ 9,711.62

**LOAN**

- Loan Account \$ -1,217.12

**BUDGETS**

- Budget
- Mixed Interval Budget

Portfolio View Register Bank Register Securities Detail

All Unconfirmed Uncleared 30 Days 60 Days This Month This Year New Transaction

Date	Action	Description	C	Security Category	Transfer Fee Category	Shares	Amount	Cash Balance
Tax Date	Check#	Memo				Price	Fee	
01/01/2013	Xfr	Transfer to Investment Account			Ally Checking		5,000.00	5,000.00
01/02/2013	Buy	Google Class C		Google Class C		1.8968	1,014.97	3,985.03
					Fee	527.187895	15.00	
10/10/2013	Buy	Tesco		Tesco London		4	1,042.29	2,942.74
						260.5725		
01/01/2014	Xfr	Transfer to Investment Account			PayPal		5,000.00	7,942.74
01/02/2014	Buy	Calvert Equity A		Calvert Equity A		50	2,393.50	5,549.24
					Fee	47.57	15.00	
01/05/2014	Buy	Apple Shares		Apple		10	1,118.50	4,430.74
					Fee	110.35	15.00	
05/01/2014	Buy	Google Class A		Google Class A		3	1,585.10	2,845.64
					Default	522.7	17.00	
12/20/2014	Xfr	Nordstrom's			Flexible:Gifts		-456.78	2,388.86
		X-mas presents						

Balance: \$ 2,388.86

## ***Entering Transactions in the Investment Register***

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

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

**Tax Date** The date of the transaction for tax purposes.

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

**Buy** Purchase shares of a security from funds in the account.

**BuyXfr** Purchase shares of a security using funds from another account.

**Sell** Sell shares of a security and deposit funds into the account.

**SellXfr** Sell shares of a security, placing the funds into another account.

**Div** Dividends earned for a specific security and deposit funds into the account.

**DivReinvest** Dividends earned for a specific security and used to purchase more shares of that security.

**DivXfr** Dividends earned for a specific security and transferred to another account.

**Short** Sell shares of a security that you do not own, in the hope that those shares will go down in value and can be purchased for less.

**Cover** Purchase shares that were previously shorted.

**MiscInc** Miscellaneous income associated with a specific security.

**MiscExp** Miscellaneous expense associated with a specific security.

**Xfr** Transfer funds to or from this investment account, including income or expenses not associated with a specific security.

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

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

**Memo** General notes on this transaction.

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

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

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

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



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

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

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

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

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

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

# Bank Register View

Moneydance offers integrated support for linked investment and checking accounts. The bank register view makes it easy to enter [standard bank-type transactions](#), and include these transactions in the balance of your investment account.

Investment Account - Demo File 2015

Investment Account Mixed Interval Budget Expenses: \$ 573.63 Income: \$ 1,000.00

Summary Reminders

**BANK**

- Ally Checking \$ 7,583.76
- Cash on Hand \$ 73.95
- Emergency F... \$ 9,041.34
- GBP cash £ 63.61
- New Account \$ 359.44
- PayPal \$ 5,659.28
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**CREDIT CARDS**

- Amazon Store Card \$ 0.00
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**INVESTMENTS**

- Ally IRA CD \$ 3,064.42
- Investment A... \$ 9,711.62

**LOAN**

- Loan Account \$ -1,217.12

**BUDGETS**

- Budget
- Mixed Interval Budget

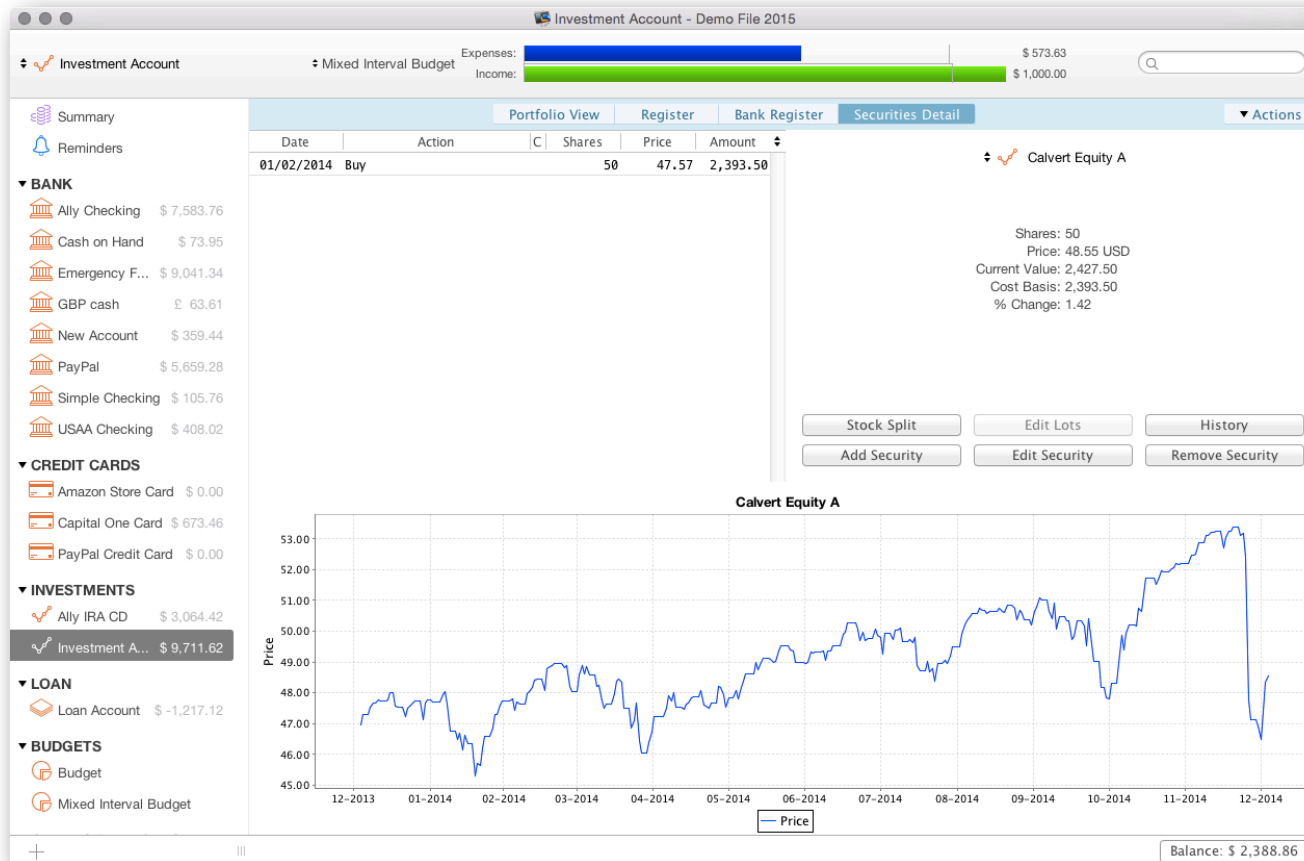
Portfolio View Register **Bank Register** Securities Detail

All Unconfirmed Uncleared 30 Days 60 Days This Month This Year New Transaction

Date	Check#	Description	Category	C	Decrease Rate	Increase Foreign Amt	Balance
Tax Date		Memo	Tags				
01/01/2013		Transfer to Investment Account	Ally Checking			5,000.00	5,000.00
01/01/2014		Transfer to Investment Account	PayPal			5,000.00	7,942.74
12/20/2014		Nordstrom's X-mas presents	Flexible:Gifts		456.78		2,388.86

Balance: \$ 2,388.86

# The Securities Detail



The Securities Detail view shows specific information about individual securities within the account.

Information is displayed for the selected security in the pop-up list. You can customize the graph by Ctrl+Click or right-clicking anywhere in the image field to bring up a number of options, including the ability to copy, print, and save the graph.

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

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

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

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

## Lots vs Average Cost Purchases

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

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

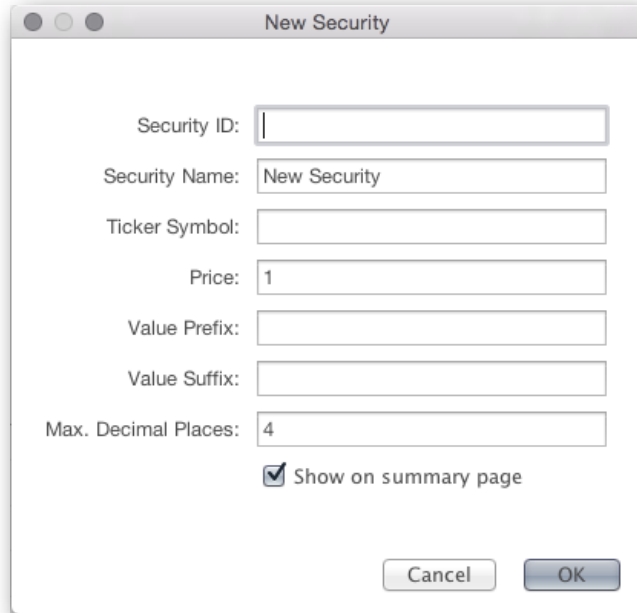
**Lot-based Cost** This calculation method allows you to select which buy transactions (and individual shares within those transactions) were used to purchase the shares for each sale. This is the appropriate method to use the FIFO (First In, First Out) method of tracking your shares.

## Adding New Securities to an Investment Account

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

### Creating a Security

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



The screenshot shows a "New Security" dialog box with the following fields and values:

- Security ID:
- Security Name:
- Ticker Symbol:
- Price:
- Value Prefix:
- Value Suffix:
- Max. Decimal Places:
- Show on summary page
- Buttons: Cancel, OK

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

**Security Name** The name of the security.

**Ticker Symbol** Enter the symbol for the stock. Moneydance can access stock information from Yahoo! Finance USA, Yahoo! Finance UK, and Google Finance.

**Price** This value can be changed either from the "History" window or by using the extensions that automatically update prices.

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

**Decimals** Be sure to enter the same number of decimal spaces that are used in your broker's share accounting. (In most cases this will be 2, although some use 4 or 6.)

## Associating an existing Security with an Investment Account

If you have already created your security, you can associate it with a particular investment account by opening the Securities Detail view and clicking on the “Add Security” button. Select the appropriate security and fill out the rest of the security information identifying it as a stock, bond, CD, option contract, etc. and the particular information unique to that type of security. Most of this information is just used for identification purposes and is not used in calculations of any kind within Moneydance. Creating a security using this method will automatically associate it with the investment account you are currently working in.

## Entering your current holdings

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

## *Methods of Entering Your Holdings*

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

### Manual Entry

The most straightforward way to enter your holdings is to manually input all of the account transactions from the date of purchase to the current date into the register. This will allow Moneydance to track capital gains. [Learn more about the account register.](#)

### Starting with a Current Balance

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

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

## *Importing Security, Stock, or Mutual Fund Prices*

Moneydance can automatically download price information from Yahoo! USA, Yahoo! UK, or Google Finance.

First, [install the Quotes and Exchange Rates extension](#). Users who purchased Moneydance from the Mac App Store do not need to install this extension. Users who purchased Moneydance from the Mac App Store do not need to install this extension. Now open the extension by going to Extensions→Quotes and Exchange Rates (if you've purchased from our website) or Tools→Quotes and Exchange Rates (if you're purchased Moneydance through the Mac App Store).

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

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

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

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

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

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

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

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

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

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

## ***Integrating Manually Entered Security Prices***

Moneydance offers the ability to enter historical stock prices directly from the within Investment accounts. You can do so in the following ways.

- Manual entry- Open the Securities Detail view and click History. Click the "New" button to add a new price entry, and repeat to enter as many entries as you like. If you have many entries you may need to scroll down to see the "New" line.
- Importing transaction prices from your security's transaction history- Open the Securities Detail view and click History. Click the Import button. Select “Import from Transactions” and click “Import”. The information from your security transactions will be integrated

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

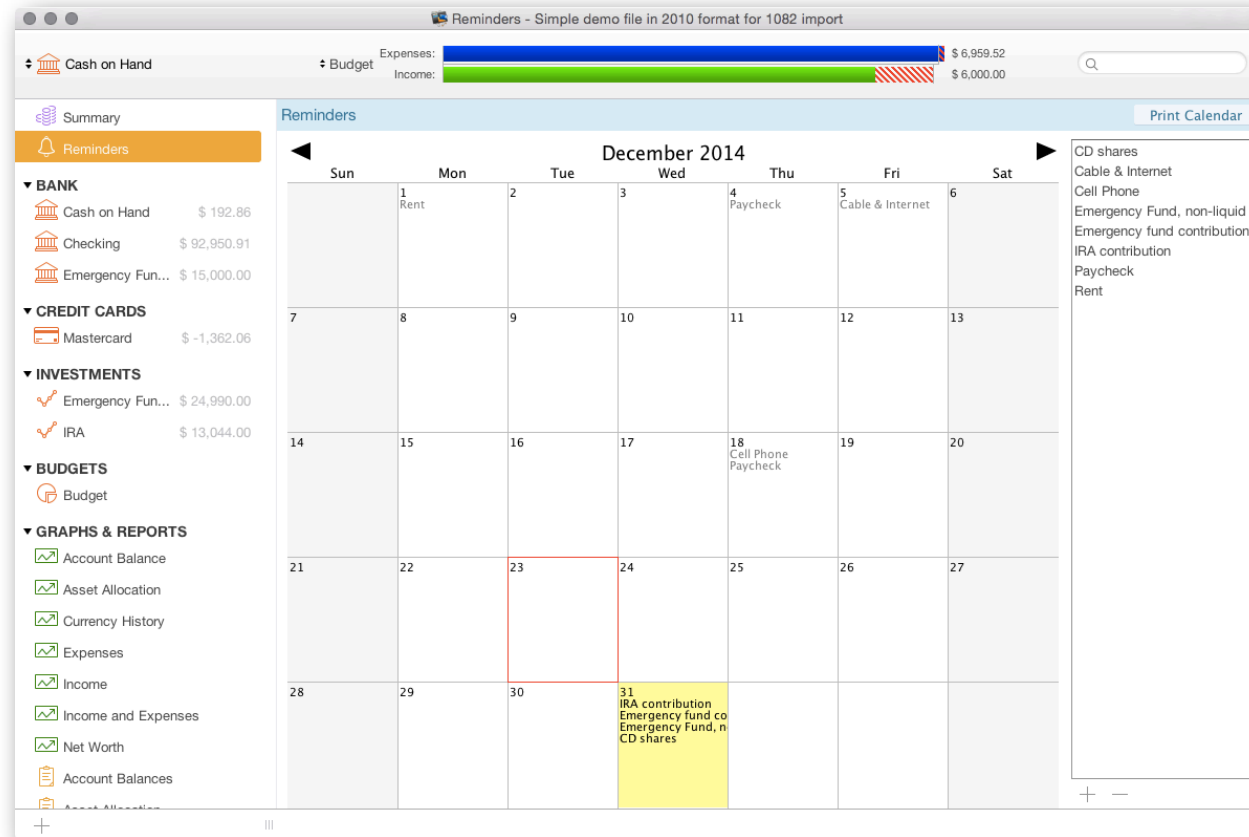
- Importing a file- Open the Securities Detail view and click History. Click the Import button. Select "Import from File" and click "Import", then navigate to and select the file containing the security price history. You can import Comma or Tab delimited files.

# Chapter 8: Using Reminders

## About Reminders

You can use the Moneydance “Reminder” function to schedule reminder notes or transactions in advance. Click on Reminders in the Moneydance sidebar to open the Reminder Calendar.

Existing reminders are listed in alphabetical order to the right of the calendar. All reminders are also listed in the calendar on the date(s) they are scheduled to occur. Dates in the calendar which have reminders that have not yet been recorded or acknowledged are highlighted in yellow.



There are two different types of reminders:

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

**Transaction Reminders** are transactions that appear on the calendar and Summary according to a set schedule and can be recorded into your register directly. These transactions can be entered [automatically](#) or [manually](#).



## Create, edit, or delete a Transaction Reminder

First, bring up the Reminder calendar by clicking on Reminders in the Moneydance Sidebar (or by going to the Tools→Reminders menu item). To create a new reminder click on the appropriate date in the calendar, or on the + (plus) button at the bottom right of the page.

Description:

First date:   Last date:

Daily  Weekly  Monthly  Annually

Repeat every  days

Auto-commit  days before scheduled

Ally Savings

Check#	Description	Category	C	Payment Rate	Deposit Foreign Amt
Check#	Description	ATM Withdrawal			
	Memo	Tags			

Cancel OK

The **Reminder Description** field is for your information, and is used in the reminder list to the right of the reminder calendar.

The **First Date** is the first date the reminder will occur on, the **Last Date** is the last date the reminder will occur and is an optional field.

Reminders can occur one time, or can be **Repeated**. Reminder can be **applied manually** or **auto-committed**.

Select the appropriate **Account** by clicking the up/down arrows. Enter a Description, Category (or multiple categories using a split transaction), and Payment/Deposit amount. You may also choose to enter a Check #, Memo, or Tag(s).

**To delete a reminder click once on the reminder in the right panel of the reminder calendar, then click the - (minus) sign at the bottom right of the page. To edit a reminder double-click on the name of the reminder in the right panel.**

## Create, edit, or delete a General Reminder

The screenshot shows a dialog box titled "Edit General Reminder". It has a "Description:" text field and a "Memo:" text area. Below these are "First date:" and "Last date:" fields, both containing "12/25/2014". There are four tabs: "Daily", "Weekly", "Monthly", and "Annually". Under the "Daily" tab, there is a checkbox for "Repeat every" followed by a text field and the word "days". At the bottom right are "Cancel" and "OK" buttons.

General Reminders are text notes, they are designed to remind you of an event, bill, or other financial event. Reminders can occur one time, or can be Repeated. The First Date is the first date the reminder will occur on, the Last Date is the last date the reminder will occur and is an optional field.

To delete a reminder click once on the reminder in the right panel of the reminder calendar, then click the - (minus) sign at the bottom right of the page. To edit a reminder double-click on the name of the reminder in the right panel.

### Repeating Reminders

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

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

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

**Monthly**- Repeat the transaction on specified days of Every, Every Other, Every Third, Every Fourth, or Every Sixth month. For

example, a transaction could repeat on the 1<sup>st</sup> and 15<sup>th</sup> day of every third month.

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

## **Auto-Committed Reminders**

When creating a Transaction Reminder selecting “**Auto-Commit**” will enter the transaction in the appropriate account register a set number of days before the transaction is scheduled. Selecting “0” in the “Days Before Scheduled” field will apply the transaction to your account on the day it is scheduled. If the Auto-Commit box is not checked when you create your Transaction Reminder, the transaction will not be applied to your register until/unless you [manually apply the reminder](#).

## **Manually Applying Reminders and Initiating a Bill Payment from the Reminders interface**

Upcoming and overdue reminders appear on the Summary if you have selected this module in your [Preferences](#).

Date	Check#	Description	Category	C	Payment	Deposit
Tax Date		Memo	Tags		Rate	Foreign Amt
12/20/2014	Check#	Capital One Payment	Capital One Card		50.00	
	<input checked="" type="checkbox"/> Apply VAT	Memo	Tags			

Apply VAT

Click on a reminder to choose from the following options:

**Skip** Skips only this instance of a recurring reminder.

**Send Online Payment** Opens the Online Bill Payment interface. This option is only available if you have already set up online bill payment with your bank through Moneydance

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

**Record** Enters the transaction into your register.

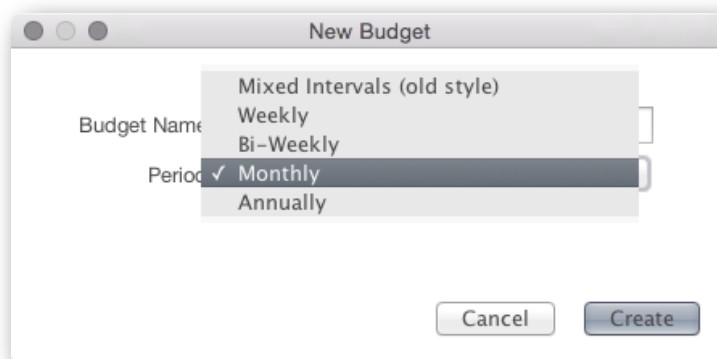
**Acknowledge** Removes the General Reminder from your Summary.

# Chapter 9: Managing Your Budget

Moneydance 2015 has new, improved budgeting tools which make it easier to create, customize, and track your budget!

## ***Creating a Budget***

Open the Budget manager by going to Tools→Budget Manager. and select the time period you'd like to use for your budget: weekly, biweekly, monthly, or annually. If you would like to track a budget with mixed intervals select this format. For more on mixed interval budgets, [please see the section of this chapter on Mixed Interval Budgets](#).



**Once you have created your budget you must click on the budget name in the sidebar to open the budget for editing.**

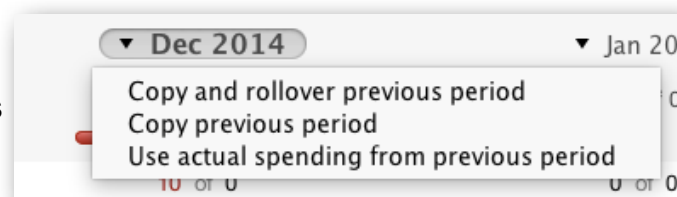
## ***Setting budget amounts in the new budget format***

You can easily set your budget based on past spending by right-clicking on the heading of a one of the columns and selecting one of the following options:

**Copy and rollover previous period-** Sets this period's budget as the sum of last period's budget and the difference between the previous period's spending and budget. For example, if last period's grocery budget was \$200 and you spent \$150, this period's grocery budget would be \$250.

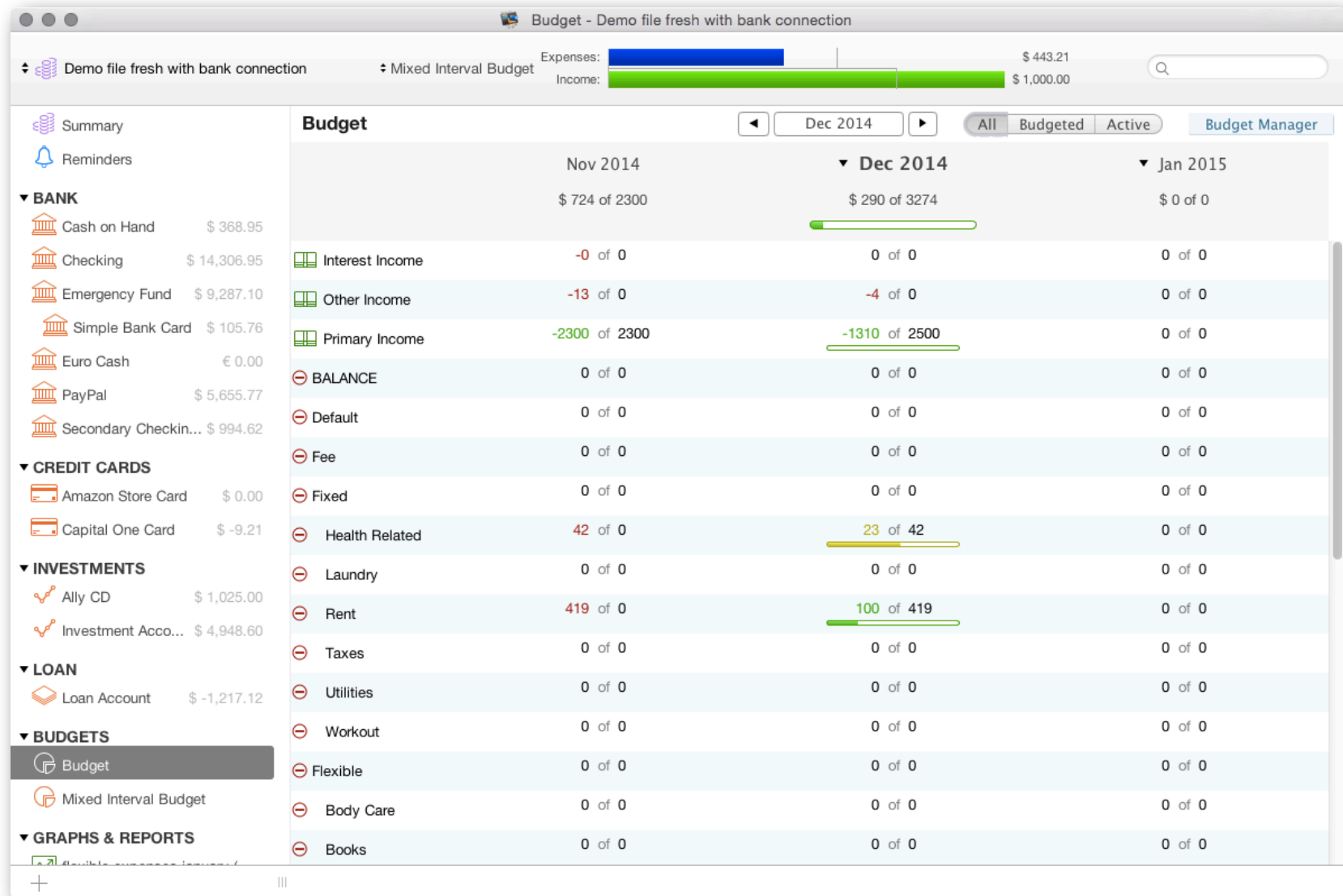
**Copy previous period-** Sets this period's budget as the last period's budget. For example, if last period's grocery budget was \$200 this period's grocery budget would be \$200, regardless of what your spending was in the previous period.

**Use actual spending from previous period-** Sets this period's budget as the amount spent during the last budgeting period. For example, if last period's grocery budget was \$200 and you spent \$150, this period's grocery budget would be \$150.



**To individually edit the amount budgeted for each category click on second zero of the “0 of 0” in the budget table.**

# Budget View Filters



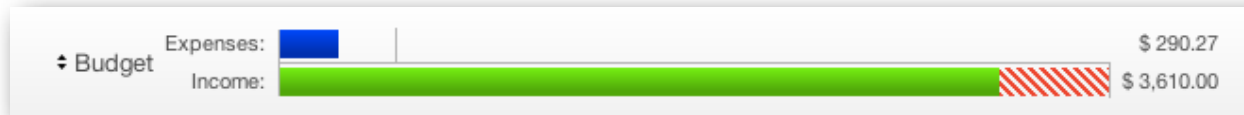
**All-** Displays all categories in your data file. [To add, edit, or delete categories go to Tools→Categories](#)

**Budgeted-** Displays only categories that you've set budgeted amounts for the current calendar year

**Active-** Displays all categories which have been used this calendar year.

## Budget Status Graph

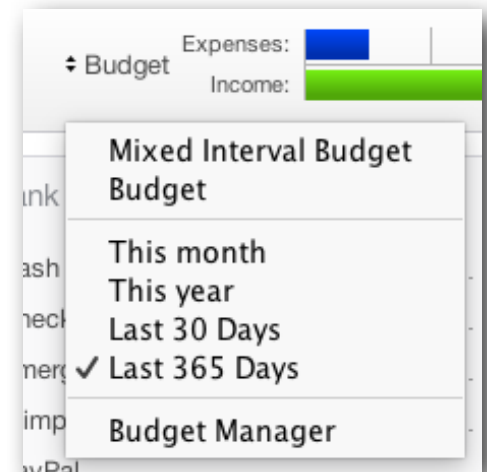
You can also monitor your budget using the Budget Status Graph. The Budget Status Graph provides you a quick overview of your financial status compared to your budget, and will adjust automatically each time you record a change in your budget or enter a new transaction.



Clicking anywhere on the Budget Graph will bring up a chart of your budgeted categories.

Category	Budgeted Amount	Actual Amount	Difference
Fixed:Health Related	\$ 31.61	\$ 23.86	\$ 7.75
Fixed:Rent	\$ 310.87	\$ 100.00	\$ 210.87
Flexible:Eating Out	\$ 14.50	\$ 15.00	\$ -0.50
Flexible:Groceries	\$ 71.37	\$ 95.50	\$ -24.13
Flexible:Stuff	\$ 18.55	\$ 18.91	\$ -0.36
Flexible:Travel	\$ 109.06	\$ 17.00	\$ 92.06
Interest Expense	\$ 18.55	\$ 20.00	\$ -1.45
Primary Income	\$ 4,154.84	\$ 3,610.00	\$ -544.84

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



## Summary Budget Bars

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

Select the time period you would like to monitor by clicking on the double arrows at the top of the Budget Bars

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

Each bar corresponds to a budgeted Category. The bar itself has several features:

**Category Name** Located directly above the bar on the left.

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

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

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

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

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



## Customizing the Budget Bars

You can customize the Budget Bars by selecting the time frame, categories and order. Click the Settings button above the Budget Bars to set your preferences.

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

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

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

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

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

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

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

The screenshot shows a window titled "Budget Bars Settings". At the top, there is a dropdown menu for "Budget" set to "Budget". Below it, a list of categories is shown: "Health Related, Stuff, Home Stuff, Clothing, Eating Out, Body Care, Gr". A "Select" button is next to this list. The "Number of budget bars" is set to 10. There are two checkboxes: "Show full category names" (checked) and "Show income bar limit as maximum" (unchecked). Below these are three rows for configuring budget bars. Each row has a "Portion" field, a "Color" field, and a "Preview" field. The "Under" row has a portion of 0.0%, a dark green color, and a preview bar that is 100% green with the value "\$ 1,234.56". The "Warning" row has a portion of 90.0%, a yellow color, and a preview bar that is 90% yellow with the value "\$ 1,234.56". The "Over" row has a portion of 125.0%, a dark red color, and a preview bar that is 100% dark red with the value "\$ 1,234.56". At the bottom right are "OK" and "Cancel" buttons.

	Portion	Color	Preview
Under:			
Warning:	90.0 %		
Over:	125.0 %		



## Working with Mixed Interval (old format) budgets

It is not possible to convert budgets created in older versions of Moneydance to the new Moneydance 2015 format. To view one of these budgets, click on it in the sidebar. To edit these budgets click on the “Edit” button in the upper right hand corner of the screen.

Mixed Interval Budget						Edit	Budget Manager
Amount		Category	Interval	Start Date	End Date	± This month	
600.00	to	Fixed:Rent	Monthly	01/01/2013	12/31/2013	\$ 0.00	
35.00	to	Fixed:Utilities	Monthly	01/01/2013	12/31/2013	\$ 0.00	
200.00	to	Fixed:Workout	Monthly	01/01/2013	12/31/2013	\$ 0.00	
200.00	to	Flexible:Body Care	Monthly	01/01/2013	12/31/2013	\$ 0.00	
100.00	to	Flexible:Clothing	Monthly	01/01/2013	12/31/2013	\$ 0.00	
150.00	to	Flexible:Eating Out	Monthly	01/01/2013	12/31/2013	\$ 0.00	
100.00	to	Flexible:Entertainment	Monthly	01/01/2013	12/31/2013	\$ 0.00	
300.00	to	Flexible:Groceries	Monthly	01/01/2013	12/31/2013	\$ 0.00	
50.00	to	Flexible:Home Stuff	Monthly	01/01/2013	12/31/2013	\$ 0.00	
50.00	to	Flexible:Stuff	Monthly	01/01/2013	12/31/2013	\$ 0.00	
200.00	to	Flexible:Travel	Monthly	01/01/2013	12/31/2013	\$ 0.00	
2,500.00	from	Primary Income	Monthly	01/01/2013	12/31/2013	\$ 0.00	

## Calculating a Budget

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

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

Calculate

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

Please select a date range that you would like to use in calculating this budget.

Effective On: 01/01/2015

Date: Year to date

Start Date: 01/01/2014

End Date: 12/23/2014

Monthly

Cancel OK

## Setting Budgeted amounts manually

To add a new budget item, press the “+” button and enter the appropriate values for each column. You can print and copy the budget from this screen.

**Budget Name** Name your budget.

**Calculate** See Calculating a Budget

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

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

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

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

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

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

Note that if you have an expense or income item that has an irregular interval or changes amounts throughout the year, you will need to enter individual line items for each instance, using the Start Date and Interval fields to define them. In this case you may find it easier to use the new budget format.

Edit Budget

Budget Name:

Start Date:

End Date:

\$ 200.00 monthly for everything under category *Fixed:Workout*

Amount		Category	Interval	Start Date	End Date
600.00	to	Fixed:Rent	Monthly	01/01/2015	12/31/2015
35.00	to	Fixed:Utilities	Monthly	01/01/2015	12/31/2015
200.00	to	Fixed:Workout	Monthly	01/01/2015	12/31/2015
200.00	to	Flexible:Body Care	Monthly	01/01/2015	12/31/2015
100.00	to	Flexible:Clothing	Monthly	01/01/2015	12/31/2015
150.00	to	Flexible:Eating Out	Monthly	01/01/2015	12/31/2015
100.00	to	Flexible:Entertainment	Monthly	01/01/2015	12/31/2015
300.00	to	Flexible:Groceries	Monthly	01/01/2015	12/31/2015
50.00	to	Flexible:Home Stuff	Monthly	01/01/2015	12/31/2015
50.00	to	Flexible:Stuff	Monthly	01/01/2015	12/31/2015
200.00	to	Flexible:Travel	Monthly	01/01/2015	12/31/2015
2,500.00	from	Primary Income	Monthly	01/01/2015	12/31/2015

+ -

This month

Total Income: \$ 0.00

Total Expenses: \$ 0.00

# Chapter 10: Reconciling your Accounts

## *Why Reconcile?*

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

You can also choose to reconcile your account manually, or have all transactions which you have downloaded/imported from your bank automatically marked as cleared. To do this, click [File → Preferences → Network](#), and select “Mark Transactions as Cleared When Confirmed”.

## *Reconciling*

To begin, select Reconcile from the Account menu. You will be shown a non-editable Beginning Statement Balance. The Beginning Statement Balance on the reconcile window is a calculated value, which is Initial Balance of the Account + Cleared Deposits - Cleared Payments.

You will be asked to enter an Ending Statement Balance, usually the balance listed on your most recent bank statement, or on your bank’s website.

Reconcile Account: PayPal

**Reconcile Account: PayPal**

Beginning Statement Balance: 10659.28

End Statement Balance: 0.00

As of: 11/22/2014

Selecting the 'as of' option will automatically mark all downloaded transactions posted on or before the given date as 'reconciling'. This often results in an easier reconciliation process, however you should also double-check your transactions as they are downloaded.

Cancel OK

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

Reconcile Account: PayPal

Payments					Deposits				
Date	Check#	Description	C	Amount	Date	Check#	Description	C	Amount
05/29/2013				0.00	11/28/2014		USAA backup funding		20.30
01/01/2014		Transfer to Investment Account		5,000.00	12/02/2014		USAA backup funding		100.00
11/11/2014		KAMUDA'S COUNTRY STORE	♦	12.26	12/02/2014		USAA backup funding		33.00
11/22/2014		KAMUDA'S COUNTRY STORE	♦	18.54	12/02/2014		USAA backup funding		25.50
11/26/2014		KAMUDA'S COUNTRY STORE		20.30	12/04/2014		Cash back from PayPal Debit		4.81
11/28/2014		Peter Pan Bus		25.50					
11/28/2014		Amtrak		33.00					
12/06/2014		BALANCE CORRECT		0.00					

Cleared: \$ -30.80      Uncleared: \$ -5,078.80

Cleared: \$ 0.00      Uncleared: \$ 183.61

Transaction Functions:

Beginning Balance: \$ 10,685.27  
 Current Balance: \$ 10,654.47  
 Target Balance: \$ 0.00  
 Difference: \$ -10,654.47

The Reconcile Accounts window lists all transactions in the account which are not Cleared. You can change the order of transactions in this window by clicking on any of the column headings (Date, Check#, Description, C, Amount).

Payments are listed in the left-hand column and deposits are listed in the right-hand column. Each column shows a Cleared and Uncleared balance, which will change as you click on transactions to toggle them between Reconciling and Uncleared. The Current Balance displays the effects of your reconciling thus far on the Beginning Balance, and the difference between Current and Target Balance as Difference.

If you have marked all the transactions from your statement as Reconciling and the Current Balance and Target Balance are now the same, you have successfully reconciled your account. Click **Done** to exit the reconcile window. The transactions marked as Reconciling will now be displayed as Cleared in the account register. If you select **Finish Later**, transaction which are marked as Reconciling will display this status in the account register. Select **Unmark All** mark all transactions as Uncleared and return to the account register.

If a transaction in Moneydance does not seem to match with your bank's records, the error may be in your entry. Click on the appropriate transaction and use the Edit button to change its value in your account's register. If you suspect the error is on the bank's end, you'll need to contact them to change their records.

# Chapter 11: Loan Accounts

## Loan Accounts

When creating a loan you may enter payments manually, or choose to schedule a recurring transaction reminder which will allow Moneydance to track how many payments have been made on your loan, how many are left, and the interest to principal ratio. Most financial institutions use slightly different methods of calculating the interest on a per-payment basis, so you should verify these amounts against the principal and interest amounts in your payment schedule.

## Scheduling Loan Payment Reminders

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

The screenshot shows the 'Edit Transaction Reminder' dialog box with the following details:

- Description:** Loan Payment Reminder
- First date:** 01/02/2015
- Last date:** 01/02/2015 (checkbox selected)
- Repeat on:** Monthly (selected from Daily, Weekly, Monthly, Annually)
- Repeat interval:** Every (selected from dropdown)
- Repeat days:** Grid of radio buttons for 1st through 31st and Last.
- Auto-commit:** 0 days before scheduled (checkbox selected)
- From Account:** Checking- Primary @ AB
- Check#:** (empty)
- To Payee:** (empty)
- Loan Account:** Loan Account
- Interest Category:** Interest Expense (Expense)
- Next Payment Summary:**
  - Principal: 123.84
  - Interest: 3.55
  - Total Payment: 127.39
- Memo:** (empty)
- Buttons:** Cancel, OK

## ***Entering an Existing Loan***

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

1. Setup a new Loan account. From the Menu select Account → New Account → Loan. Click Next.
2. When the Create Account: Loan guide appears fill in the fields carefully.
3. Name the Loan. Call it Home Mortgage or something meaningful to you.
4. Enter the ORIGINAL amount of the loan. This will calculate a loan payment in the Calculate Payment field further down in the guide. (The original amount is available on your loan disclosure documents or from previous mortgage statements).
5. Enter the correct interest rate. This will recalculate the loan payment. (The loan rate will be available from your annual mortgage statement).
6. Payments per year defaults to 12. Change this only if your loan is structured differently.
7. Enter the number of payments. A 30 year mortgage will have 360 payments. This will recalculate the loan payment and it should be equal to your actual loan payment before any escrow payments, mortgage insurance, or other charges are added. If it is not even close, then some of the above figures you entered are incorrect.
8. Set the Interest Category to the appropriate category.
9. Enter the Escrow Payment amount. This recalculates the Payment Amount and it should equal exactly what your payment is each month.
10. Select the appropriate Escrow Account.
11. Enter the original first payment due date in the Start Date field.
12. Click OK
13. A window pops up that asks if you would like to transfer this amount of this loan to an account. Answer NO unless you would like to record a deposit of the loan principal into another account.
14. Another window will pop up and ask you if you want to create a Reminder. Answer YES.
15. The Reminder creation box pops up.
16. Enter something like Mortgage Payment in the description field.
17. Enter the current due date in the First Date field. This is different from the Start Date entered previously.
18. Select Monthly, Date to be reminded, from the appropriate account, leave check number blank, enter the name of the loan holder in the Payee field.
19. Note that the Total Payment, including the escrow amount, is equal to your monthly payment.
20. Click OK

21. The Loan should appear in the Sidebar and on the Summary with the original loan balance.
22. Select the Loan from the Sidebar and note that the loan information appears in the upper right hand corner. The # of payments remaining is 360.
23. From the Menu select Account → Edit Account.
24. When the Account Info: Loan interface appears, select Specify Payment and enter your regular monthly payment amount.
25. Go back up and change the Principal field to match the Current Balance of the loan provided by your mortgage holder.
26. Click OK.
27. A window pops up that asks if you would like to transfer this amount of this loan to an account. Answer NO.
28. Select the Loan from the Sidebar- it should now display the correct Principal Remaining, # of payments remaining, and the Upcoming Payment should have the correct Principle and Interest amounts, as well as, Escrow amount reflected.
29. If you use the Reminder to enter the transaction for your mortgage payment in MD going forward, the correct amortization should be calculated automatically for this loan.

## ***The Loan Calculator Tool***

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

To complete this screen, follow the steps below.

- Choose the appropriate currency.
- Input the principal amount you intend to borrow.
- Input the anticipated interest rate you'll be charged.
- If appropriate input the loan points.
- Input the number of payments per year. Use the drop down arrow if necessary to change the number of payments.
- Input the number of years over which you will be repaying the debt.

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

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

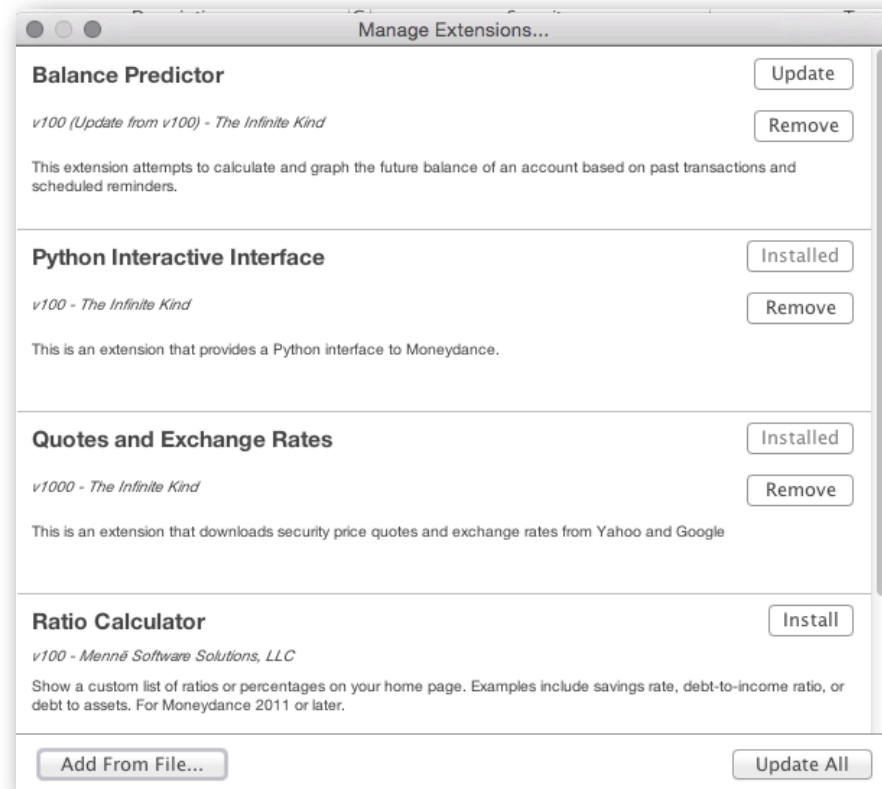
# Chapter 12: Extensions

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

## *Adding, Deleting, and Updating Extensions*

To add, delete, or update an extension, go to the menu bar and select Extensions → Manage Extensions. Find the desired extension in the list and click either Install, Delete, or Update as desired.

**Moneydance 2015 uses a new extension format.** To update the extensions you have installed to the new format, click the “Update All” button at the bottom right of the Manage Extensions window.



To add an extension from a file, click the “Add from File” button in the bottom left-hand corner of the dialogue box. See the “Externally Available Extensions” section below for more on installing extensions manually.



## ***Moneydance Approved Extensions***

At the time of this guide's publishing the following extensions are available for use in Moneydance 2015. An up-to-the-minute list of Moneydance 2015 compatible extensions [is available online here](#).

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

**Find and Replace:** A handy tool for cleaning up or reorganizing your data, and ad hoc reporting.

**Python Interactive Interface:** This extension provides a python scripting interface to Moneydance.

**Quotes and Exchange Rate Updater:** This is an extension that downloads security prices and exchange rates from Yahoo! and Google

**Ratio Calculator:** Show a custom list of ratios or percentages on your home page. Examples include savings rate, debt-to-income ratio, or debt to assets.

**Text Import:** This is an extension that allows you to import formatted text files into Moneydance.

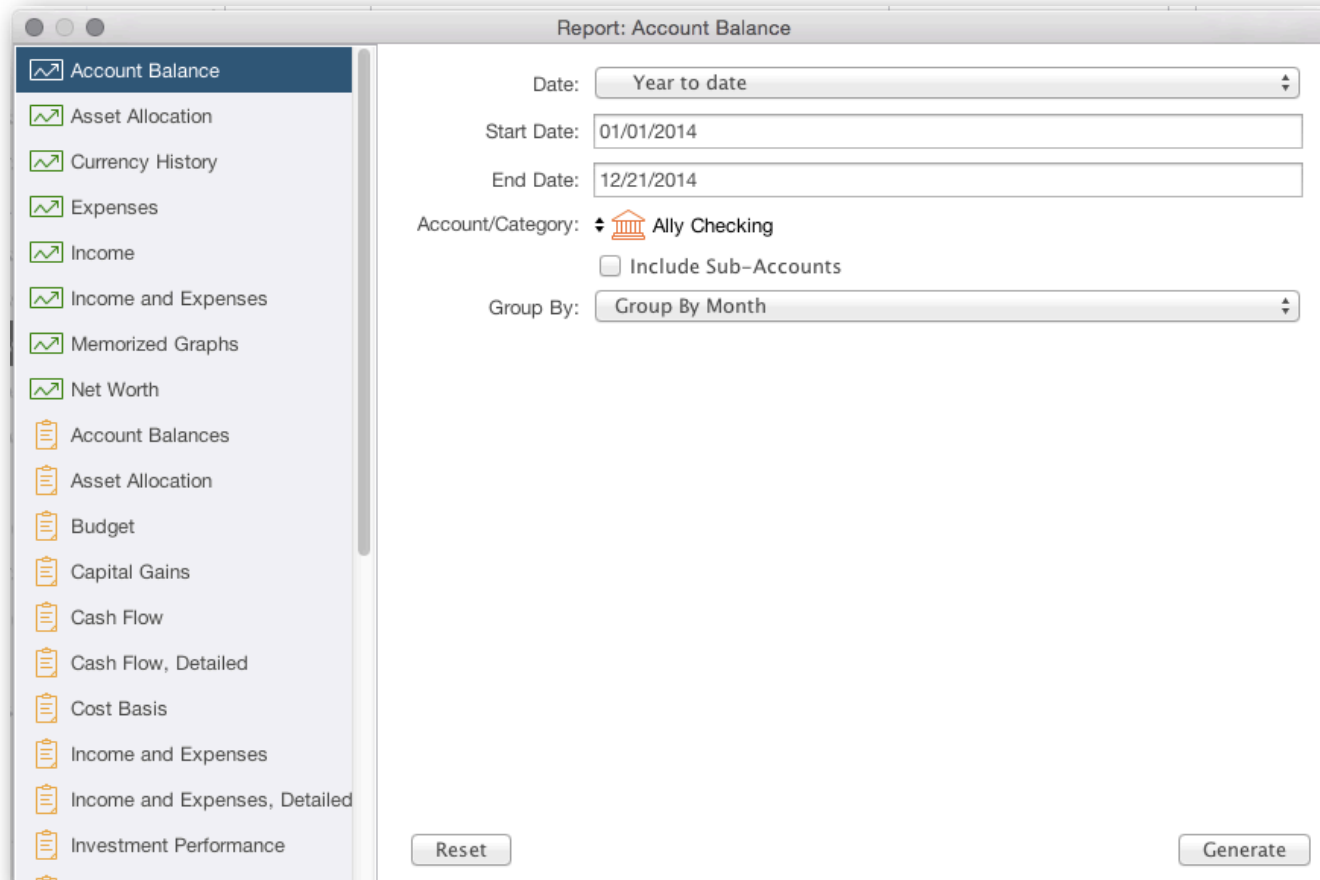
## ***Externally-Available Extensions***

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

# Chapter 13: Graphing and Reporting

## *Graphing and Reporting Overview*

The graphing and reporting functions in Moneydance enable you to view your financial data in many different ways. Reports are text-based, while graphs are visual representations of your data.



To create a report or graph, go to Tools → Graphs and Reports. This will display a window where you can select the type of report or graph as well as any settings (such as start date, end date, accounts, categories, etc). Once you have selected the graph and entered the settings, click the "Generate" button to display the report or graph. You can also access graphs and reports from the sidebar.

## *Graph Types and Uses*

The following graphs are available in Moneydance.

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

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

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

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

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

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

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

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

## ***Report Types and Uses***

The following reports are available in Moneydance.

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

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

**Budget** Displays your budget performance for any given time period. You can also choose to include categories not defined in your budget, and/or to include items with zero actual and budgeted amounts.

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

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

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

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

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

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

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

**Investment Transactions** Displays investment transactions, with numerous subtotaling options.

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

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

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

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

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

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

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

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

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

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

## ***Memorized Graphs and Reports***

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

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

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

## ***Exporting Graphs and Reports***

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

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

Clicking this button on a report window will allow you to save the data in the report to either an HTML (for use in a web browser), tab-delimited, or comma-delimited (CSV, for use in a spreadsheet) file.

Reports also contain a "Copy to Clipboard" button to more easily transfer data to a spreadsheet.

## ***Tax Related Reporting***

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

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

# Chapter 14: Multi-Currency Support

## Cross-Currency Transactions

Moneydance was designed to provide a way to deal with multiple currencies in an easy and flexible manner. By default a new Moneydance data file contains several dozen currencies making it easy for you to get started with Moneydance, or simply to track spending on a trip out of your home country. In the instance where a transaction occurs between an account in one currency and an account or category in a different currency, Moneydance will default to the current exchange rate.

12/21/2014	Check#	ATM Withdrawal in at Heathrow	GBP cash	100.00	
<input type="checkbox"/> Apply VAT	Memo	Tags	0.6361	63.61	

Every entry field that accepts an amount can automatically convert amounts based on exchange rates. For example, when entering the amount of a transaction in a EUR (Euro) account, entering 123 USD in the amount field will automatically convert and replace one hundred and twenty three US Dollars with the equivalent amount in Euros. If you would like to use a different exchange rate, enter the amount in account's base currency in the "Payment" or "Deposit" field, and the other currency amount in the "Foreign Amount" field which is directly below the Deposit field.

## Adding, Editing, or Deleting Currencies

You can even make up your own currencies, as long as the "Currency ID" (the standard, three letter identifier for currencies such as USD, GBP or EUR) is unique. You might want to make up your own currency if, for example, you would like to track something other than money (cryptocurrencies, gold bars, or jellybeans) using an account in Moneydance. **To automatically update your currency history, install and run the Quotes and Exchange Rates Updater extension.**

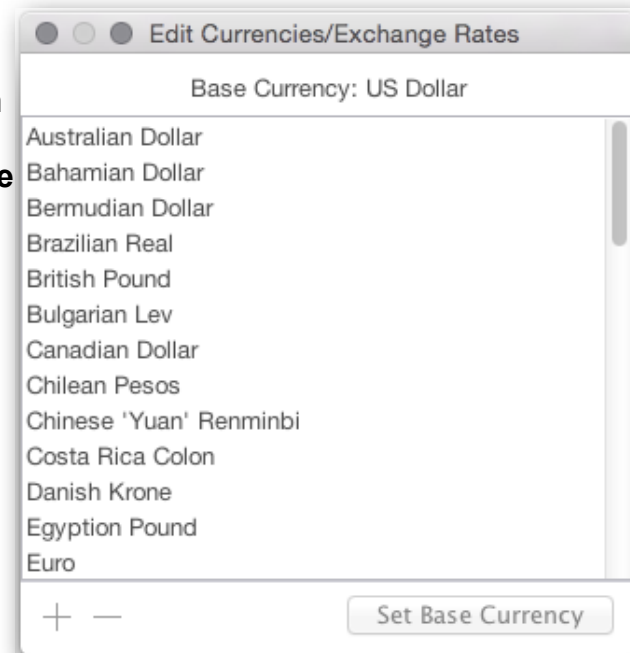
To view and edit the list of currencies in your data file in the menu bar go to Tools → Currencies.

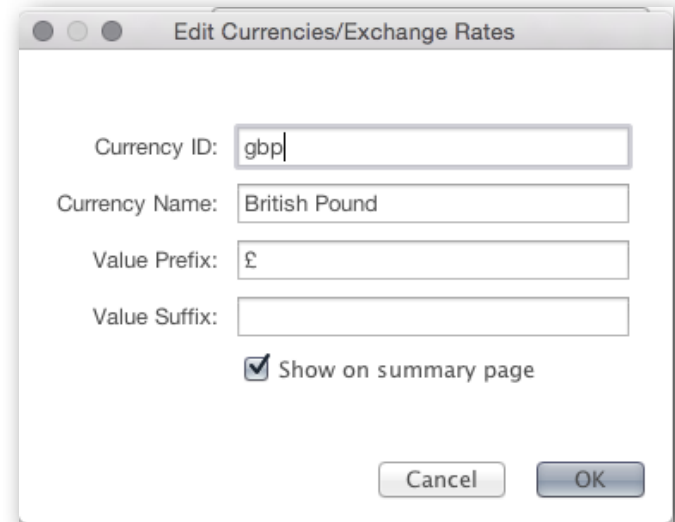
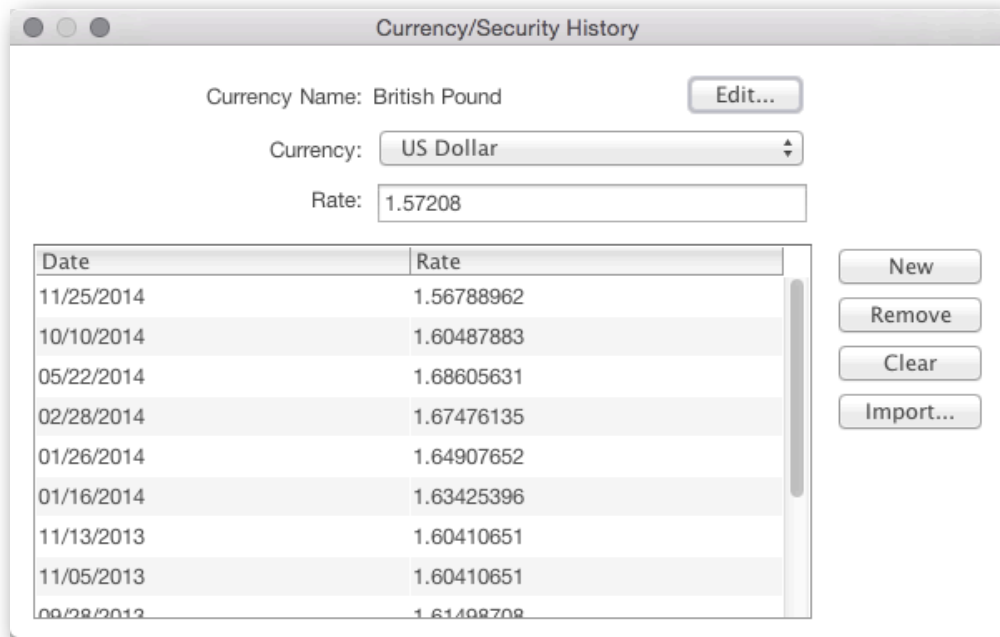
To add a new currency, click the + button.

To delete a currency highlight the currency and click the - button. You cannot delete a currency which is involved in any transactions in your data file.

Double click a the currency's name to view the current and historical exchange rates.

To change the Base Currency of your account set, highlight the desired currency and click the "Set Base Currency" button. While this will change the base currency of your file, and the default currency of new accounts or categories your create, it will not affect the currencies of existing accounts and/or categories.





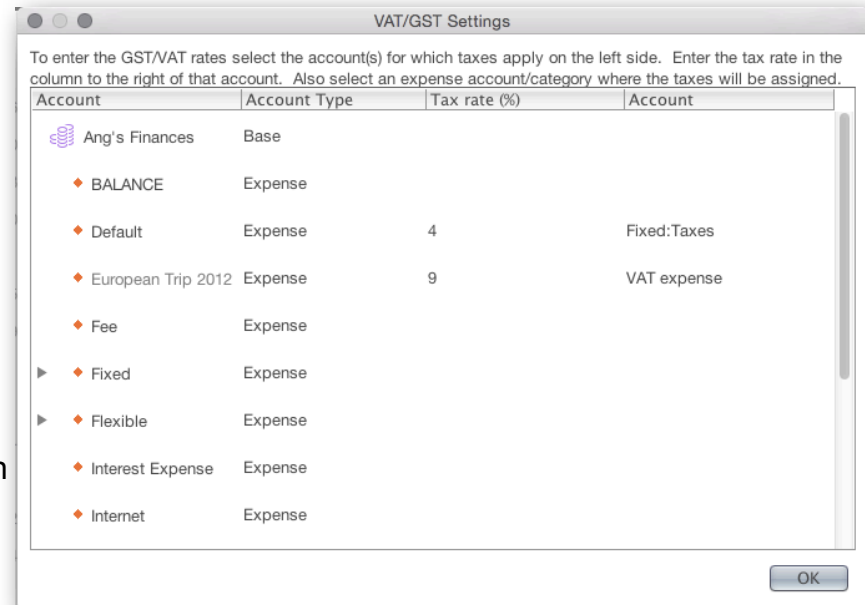
From here you can add or remove historical exchange rates, import a set of historical exchange rates, or clear all exchange rates. Click the Edit button to change the Currency ID, Currency Name, Value Prefix (such as £, €, AU\$, etc) of the currency.

## Setting up VAT/GST

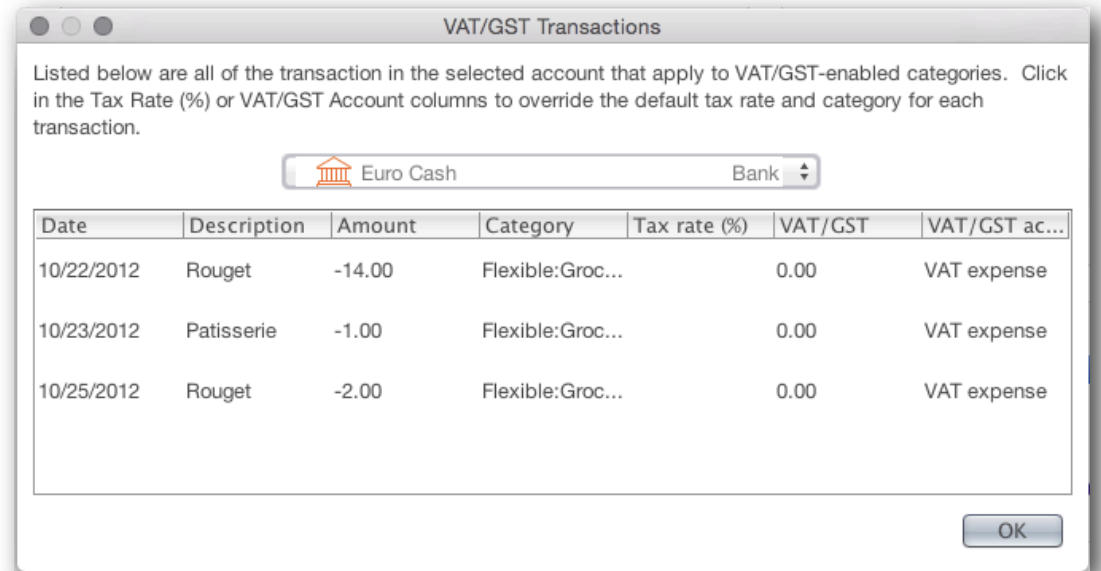
First, enable VAT/GST support in [Moneydance's preferences](#) and restart Moneydance.

Now you'll need set the VAT/GST rate for each category. You can do this when [creating categories](#), or view and edit all VAT/GST rates through the Tools→VAT/GST Settings menu. This will display a table where you can enter the tax rates for each category, as well as the category to which the taxes will be assigned.

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

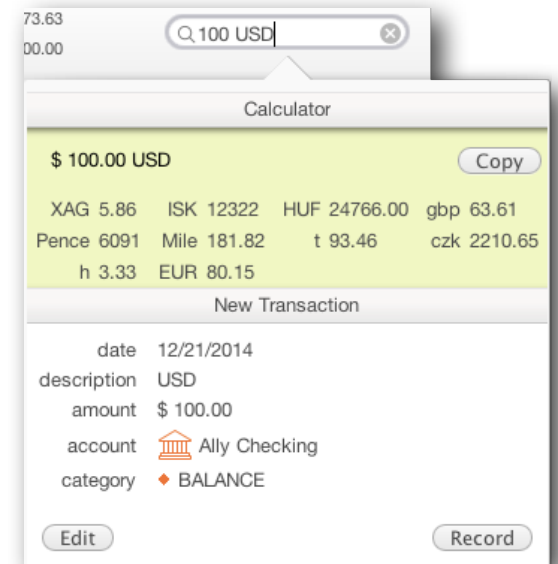


If you have a large number of transactions that have not been split you can use the Tools→VAT/GST Transactions menu to display all of the transactions to which VAT/GST may apply (according to your settings) so that you can quickly set the rate or tax amount for each one. This window will only display VAT/GST transactions for one account at a time, so you will need to repeat the process for each bank account, credit card, etc which has VAT spending.



## Using the Search Box as a Currency Calculator

The Search box also functions as a currency calculator. Simply enter a number followed by a currency ID (such as GBP, EUR, USD, or other currency ID) and the calculator will translate it into all other currencies in your data file. To edit the currencies currently in your file go to Tools→Currencies. Currency exchange rates are only available if you have the Quotes and Exchange Rates Extension installed, or have manually entered/imported exchange rates.





# Chapter 15: Customizing Moneydance

## *Your Summary*

When you first open Moneydance you'll see the Moneydance Summary in the main panel of the Moneydance window. You can add, delete, and arrange the Summary modules by going to [Preferences→Summary](#).

## *Sidebar*

The Moneydance sidebar is located on the left side of the Moneydance program window, and can make it easier to see and access information you use frequently. Turn off the Side Bar by selecting the “Hide Side Bar” option on the View menu.

By default, all your accounts will appear in the Side Bar

Click on the Summary button to return to your Summary, or Reminders to see your Reminders calendar

Removing an item (account, category, graph, budget, report, etc) from the sidebar DOES NOT delete or affect the functioning of that item.

To add or remove items from the sidebar, click the + button at the bottom, then the “Advanced” button.

You can also remove an item from the sidebar by right clicking (or ctrl+clicking on a Mac) on the item in the sidebar and selecting “Remove from Sidebar”

Accounts are grouped by type

To expand or collapse a group of accounts, click the small arrow to the left of the heading.

Open in a new window by double-clicking or CTRL+Click (or right-click on a 2 button mouse)

Re-size by dragging the right edge of the sidebar, or using the “grab-bars” at the bottom right of the sidebar.

## *Setting Your Preferences*

Selecting the Moneydance → Preferences menu (or File → Preferences on Windows and Linux) brings up the preferences window. Preferences fall into 5 tabs: General, Network, Check Printing, Printing, and Summary.

### **General**

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

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

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

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

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

**Auto-create New Transactions** After entering a transaction a new transaction entry window will open.

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

**Show All Accounts in Pop-up** If left unchecked, accounts with the "Hide on Summary Page (if balance is zero)" option checked and income/expense categories will not be in the pop-up list available at upper left the Moneydance window. Inactive accounts are never visible in the pop-up.

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

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

**Date Format** Choose between several date formats.

**Decimal Character** Choose decimal or comma.

**Locale** Select your locale to alter language and spelling.

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

**Font Size** Select a font size for the Moneydance display. Font sizes for printing are set in the Printing tab.

## Network

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

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

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

**Use Bank Dates for Merged Transactions** When this box is checked and the date on a manually entered transaction is different from the date of downloaded transaction it is being merged with, for example when a check is written on December 4 and cashed on December 8, the bank's date replaces the manually entered date. When this box is not checked the manually entered date will remain.

**Proxy Settings** Optional, for those who use a Proxy to connect to the internet. If you think you need to use proxy settings, contact your network administrator.

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

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

## Check Printing

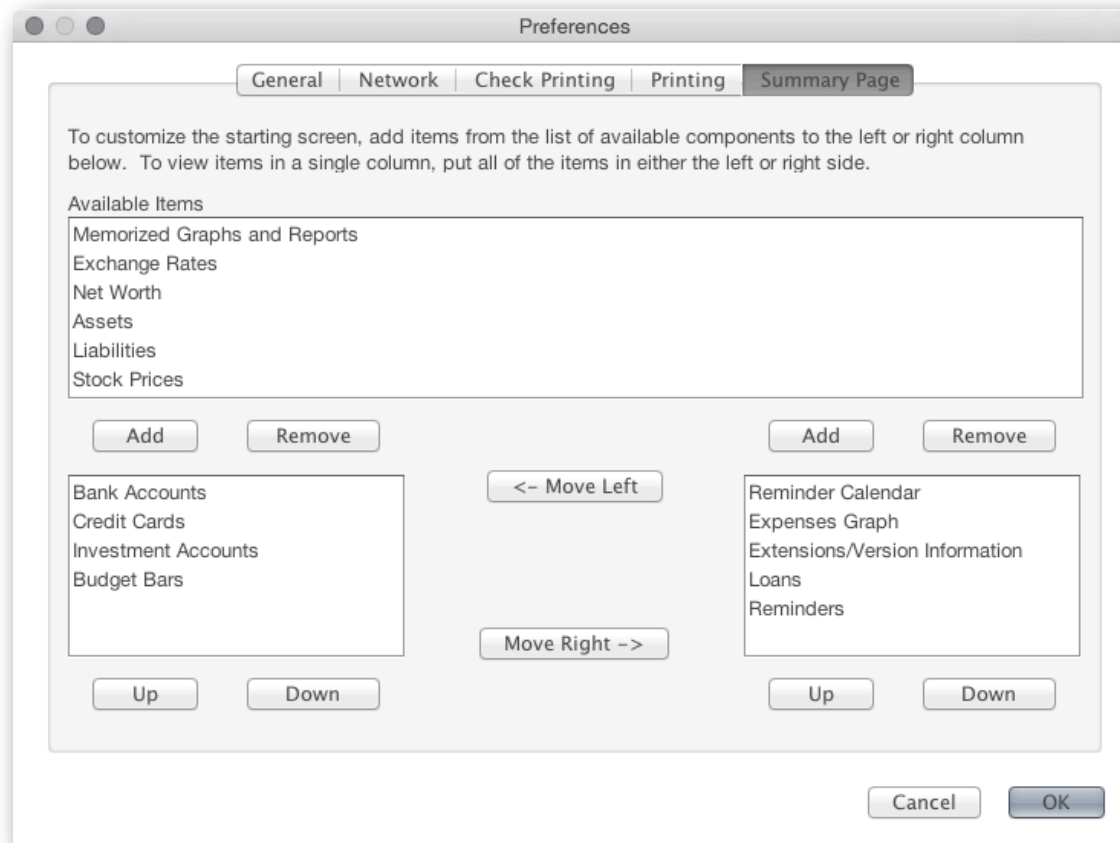
Customize check type and format. This setting is data file specific, so if you have two different types of checks you will need to re-set these options each time you change check type. If you want to print addresses or memo fields on checks, you must check these boxes.

## Printing

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

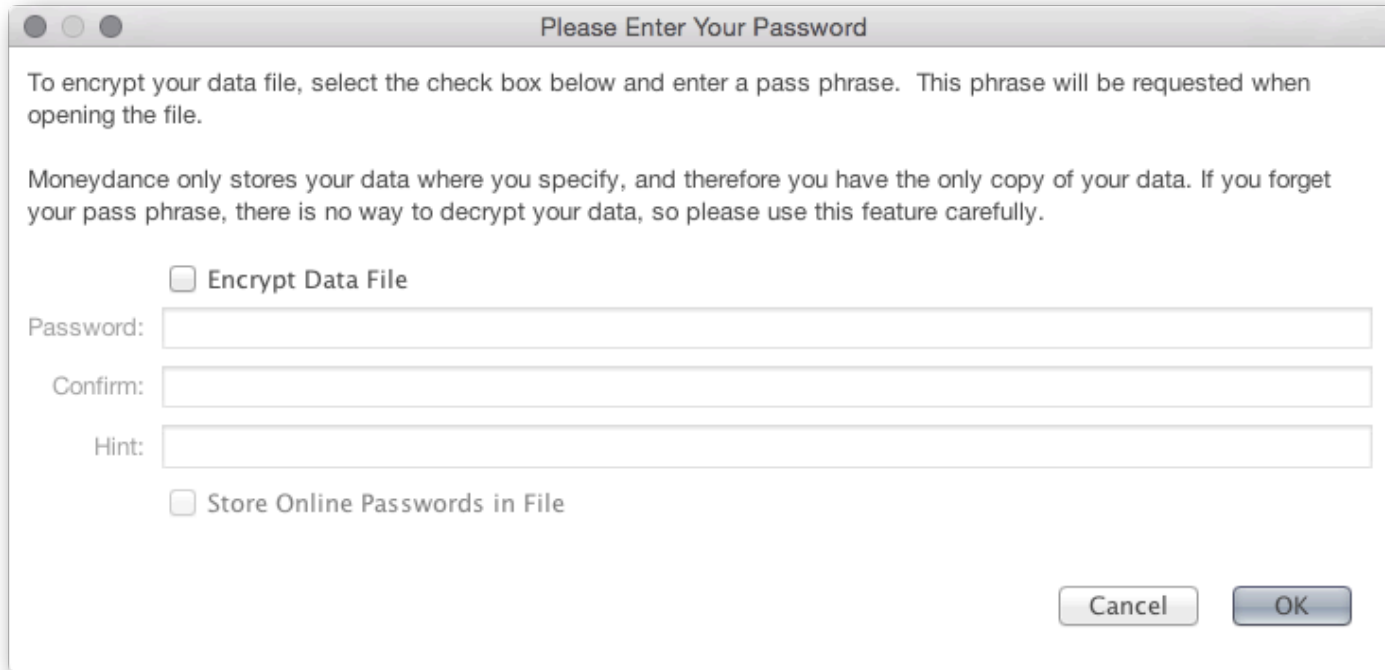
## Summary

The Moneydance Summary is divided into a left and right column. The "Available Items" box shows which additional information can be added to your Summary. Below this are two boxes showing the information displayed on the right and left sides of your Summary. It's also possible to place items in only one column to have a Summary with a single (wide) column.



## Encrypting Your Data

Moneydance can password protect your data file for additional security. To encrypt your data file, click File → Encryption. If you would like Moneydance to remember your online banking passwords, select the “Store Online Passwords in File” option.



Please Enter Your Password

To encrypt your data file, select the check box below and enter a pass phrase. This phrase will be requested when opening the file.

Moneydance only stores your data where you specify, and therefore you have the only copy of your data. If you forget your pass phrase, there is no way to decrypt your data, so please use this feature carefully.

Encrypt Data File

Password:

Confirm:

Hint:

Store Online Passwords in File

Cancel OK

**If you lose or forget your password we cannot retrieve your data. Choose your password and hint carefully.**

## The File Menu

**New** Create a blank data file.

**New Transaction** Allows you to enter a new transaction into your register. (Only available when an account register is open.)

**Open** Open a different Moneydance data file.

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

**Export** Export data in QIF, XML, and tab delimited formats, as well as historical Moneydance file formats.

**Encryption** Password-protect your Moneydance file.

**Syncing** Set up syncing between Moneydance and your mobile device.

**Archive** Saves older transactions to a separate file, with the option of purging old transactions from your current file.

**Export Backup** Manually saves a compressed backup of your file to a specified location.

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

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

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

## ***The Edit Menu***

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

**Find** Sends cursor to the Search/Find box.

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

## ***The View Menu***

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

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

**Hide Status Graph** Show no graph in the status bar.

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

**Summary** Shortcut to the Summary.

## ***The Account Menu***

Items under the Account menu operate on the account that is currently open in the main window.

**New Account** Create a new account.

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

**Delete Account** Deletes the account and all transactions it contains.

**Reconcile** Opens the reconcile interface.

## ***The Online Menu***

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

**Open Account Website** Automatically opens your browser to a page you've pre-set. Designate the page you'd like this function

to open (your bank's homepage, a link to your transfer file, etc.) by typing in the URL once as prompted. To edit the account website, go to Account → Edit Account and enter the new URL in the Website field.

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

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

**Online Bill Payment** Open the online bill payment window.

**Send Online Payment** Send online payment.

**Download Transactions** Downloads transactions from current account only.

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

**Forget Online Passwords** Forgets passwords (in encrypted data files) for direct connect enabled accounts. To remember your account passwords, your file must be [encrypted](#).

## ***The Tools Menu***

**Accounts** Add, edit, or delete accounts, and print a chart of accounts.

**Categories** Add, edit, or delete categories, and print category list.

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

**Securities** Add, edit, or delete securities.

**Reminders** Displays the calendar and reminder list tool.

**Budget Manager** Displays the budget management tool.

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

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

**Translate Currencies** Brings up the currency converter tool.

**Calculator** Displays a simple calculator.

**Loan Calculator** Brings up the loan/mortgage calculator.

**In order to use the VAT/GST functionality you must first enable it in your [Preferences](#).**

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

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

**Quotes and Exchange Rates** Downloads currency and security prices. This option is only available under this menu if you have purchased Moneydance through the Mac App Store, otherwise please download the “Quotes and Exchanges” rates extension.

## ***The Extensions Menu***

Add new features to Moneydance by downloading extensions from our website or by loading them directly from a file. If you purchased Moneydance from the Mac App Store, you will not see an Extensions menu unless/until you install one or more extensions. See [Chapter 13 - Extensions](#) for more information.

## ***The Window Menu***

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

## ***The Help Menu***

**Online Support** Brings you to our online support forum and user guide. Check out our documentation, be part of our community, or [ask our friendly support agents a private question](#).

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

**Console window** Displays detailed error and debugging information.

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

**Show Archive Folder** Opens the folder where Moneydance stores archived files by default.

**Show Documents Folder** Opens the folder where Moneydance stores data files by default.

# Chapter 16: Importing Information from other Programs

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

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

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

When importing you may need to adjust the date format you are using, as the export format used by Quicken™ may not be the same as the one you have chosen to use in your Moneydance data file. Those using the American version of Quicken™ should try the MMDDYY date format first, those using non-US versions of Quicken™ should use the most common date format for their location.

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

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

## **Importing Data from Quicken™**

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

It is highly recommended that you export all your Quicken™ data into **a single QIF file**. The one exception to this is if you have accounts in more than one currency (US dollars, Canadian dollars, Euros, etc) in Quicken™. If you have accounts in multiple currencies in Quicken™ (or if your version of Quicken™ does not permit export into a single QIF file) you should follow the instructions for [Importing Data from Quicken™ using multiple QIF files](#).

### **Importing Data from Quicken™ using a single QIF file**

1. First you will need to export your data from Quicken™ in QIF format. Open your data file in Quicken™, then in the menu bar select File→Export→To QIF... and save the QIF file to an easy to remember location. *While Quicken™ 2015 for Mac doesn't export QIF files, it does export QMTF files which can be imported into Moneydance. Simply export your data from Quicken™ 2015 for Mac into a QMTF file and rename it to have a QIF file extension, then follow the instructions below*



2. If this is the first time you have run Moneydance click the button that says "Import New Account Set..." in the "Welcome to Moneydance" window. If you already have run Moneydance and have an existing Moneydance data file, in the menu bar go to File→Import. If you would like to open a new, blank data file before importing go to File→New and select the "Minimal Account Set," then in the menu bar go to File→Import.
3. A file browser will be displayed. Navigate to your QIF file, select the file, and click "OK".
4. The "Import QIF File" window will appear. Select "Import To: New Account", "File Source: From Another Program", and set the date, decimal character, and currency as desired. Click OK.



5. It may take a few minutes to import your QIF file, this time will vary depending on the size and complexity of the file being imported.
6. If after importing data your balances are incorrect, the most likely cause is the QIF file did not include an initial balance transfer as the first transaction for the account. You will need to set the initial balance on your accounts in Moneydance manually as described [here](#).

### Importing Data from Quicken™ using multiple QIF files

These instructions involve exporting your data into multiple QIF files, one file per account. You should ONLY use these instructions if your version of Quicken™ does not permit exporting into a single QIF file, or if your Quicken™ data file contains accounts in more than one currency. If this does apply to you, please follow the instructions above for [Importing Data from Quicken™ using a single QIF file](#).

1. First you will need to export your data from Quicken™ in QIF format. Open your data file in Quicken™, then in the menu bar select File→Export→Selected Items to QIF. Most versions of Quicken™ will permit you to export transactions in "Selected Accounts" - export one account at a time. Export all accounts from Quicken™ before moving on to step 2.
2. If this is the first time you have run Moneydance click the button that says "Import New Account Set..." in the "Welcome to

Moneydance” window and skip to step 4. If you already have run Moneydance and have an existing Moneydance data file open your existing data file. If you would like to open a new, blank data file before importing go to File→New and select the "Minimal Account Set."

3. In the menu bar go to File→Import.
4. A file browser will be displayed. Use it to locate the first of your QIF files. It is best to import the QIF file for your most complex account(s) (such as your primary checking account) first. Select the file and Click "OK".
5. The "Import QIF File" window will appear. Select "Import To: New Account", "File Source: From Another Program", and set the date, decimal character, and currency as desired. Click OK.
6. Repeat steps 3-5 for each account you want to import.
7. You may find that importing multiple QIF file creates duplicate transactions, especially those transactions which record transfers between accounts. You will need to manually delete these duplicate transactions.
8. If after importing data your balances are incorrect, the most likely cause is the QIF file did not include an initial balance transfer as the first transaction for the account. You will need to set the initial balance on your accounts in Moneydance manually as described [here](#).

## ***Importing Data from Microsoft Money™***

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

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

1. Select File→Export.
2. Click Loose QIF, then click OK.
3. In the File Name box, type a name for the account that you want to export. Give the files descriptive names so that you don't get confused later. Investment accounts will require two files, one for the investment transactions and one for the cash transactions. That's because Microsoft Money™ treats them as two separate accounts internally. Loan accounts cannot be exported. That's okay. You'll work around that limitation later.
4. When prompted to select the account type you want to export, click Regular or Investment for the account being exported, then click OK.
5. In the Account List box, click the account that you want to export, then click Continue.
6. When Money is finished exporting the account, click OK. You must repeat the steps above for each account you want to export.
7. Create the accounts in Moneydance before you begin importing the files. This is an important step. Make sure you name the

accounts with the exact spelling used in Microsoft Money™. You'll need to create two accounts in Moneydance for each investment account. One will be of type of "Investment" and the other will be "Bank". The bank account will contain the cash transactions from the investment from Microsoft Money™. This is just a temporary account used for correctly importing the data. You will combine the transactions and delete this account later. Go ahead and create your loan accounts in Moneydance as well. Remember to use exact spelling or everything will get screwed up.

8. Import the QIF files. Make sure you import each QIF file into the corresponding account in Moneydance you created in step 7
9. a) Select File → Import in Moneydance and select your QIF file for importing.  
b) The "Import QIF File" window will be displayed. From this window set the "File Source:" to "From Another Program".  
c) From the "Import To:" option Select "Existing Account" and select the Moneydance account that you want to import the data into.  
*Remember to select the "Bank" account when importing the cash portion of the investment accounts. If you make a mistake (like importing into the wrong account) you'll probably need to start over so be extra careful. That's why you should give the qif files descriptive names in step 3. If done correctly, every account will get populated with the correct transactions, even the loan accounts. There should not be any of those "Imported Account" accounts or categories. If there are, then you've made a mistake.*
10. Move all transactions from the temporary "Bank" accounts you created for place holders for the cash portion of the investment accounts from MSMoney into the one and only corresponding investment account in Moneydance. To move transactions, select them in the "Bank" account by selecting the first transaction and then using shift-click to select the last transaction. Then right click on the select transactions and select "Batch Change" → Account and specify the investment account as the destination. Delete the temporary place holder account in Moneydance. Moneydance will contain the cash transactions in the root of the investment account.
11. Edit the loan accounts in Moneydance. When you click Done, Moneydance will ask if you want to transfer the loan balance to another account. Select Yes and choose the account that received the loan proceeds. This may be a checking account if it was an unsecured loan or it may be an asset account if there was an asset that was acquired. You may need to modify the transaction later to account for closing costs, etc.
12. Organize your accounts and categories the way you want. The Find and Replace extension can be very useful for changing the categories of a lot of transactions at once. You can install it in Moneydance by going to Extensions → Manage extensions, then scrolling down and clicking the Install button next to the Find and Replace extension.
13. You may need to make a few balancing entries in some of the accounts to get things balanced correctly. That's because Microsoft Money™ is not a double-entry system and so things aren't required to balance there.

### **Importing Data from Quicken™ Essentials**

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

## ***Common issues and solutions when importing data from another personal finance program***

### **My cross-currency transfers are all using the wrong exchange rates.**

Unfortunately, QIF files do not contain any currency or exchange rate information. Moneydance is using the current rate on all foreign currency transfers. There is no way to get the correct exchange rate information out of Quicken™ for your transactions, and you may get duplicates for every foreign currency transfer because the amounts are different on each side and MD can't match them up. If you have a lot of foreign currency transfers in Quicken™ and you want to move to any other personal finance program you may want to consider starting your data set from the beginning of the year rather than trying to import all of your data.

### **I imported my data from Quicken/Microsoft Money™ and the transactions all have the same category**

It is necessary to set the source option on the QIF import window to "From another program" when importing a QIF file generated by Quicken™, Microsoft Money, iBank, or another personal finance program. When you do this Moneydance will use the category information in the QIF file.

### **The dates on my imported transactions are incorrect**

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

### **Some my account balances are incorrect**

If after importing data your balances are incorrect, the most likely cause is the QIF file did not include an initial balance transfer as the first transaction for the account. You will need to set the initial balance on your accounts in Moneydance manually. You may know the initial balance amount, or Moneydance can easily calculate the appropriate initial balance for each account.

1. First open the account register in question by clicking on the account in the Moneydance side bar or Moneydance Summary.
2. Next, select Account→Edit Account... If you know the appropriate Initial Balance enter the amount and click "Ok". (If not, go to step 3.) Repeat for each account.
3. Moneydance can calculate your Initial Balance. For example if your current checking account balance is \$200, and the balance shown in Moneydance is \$27.65, then enter 200-27.65 (use the minus sign) in the Initial Balance field and hit enter. Moneydance will automatically calculate the proper Initial Balance. Repeat for each account.

**If you have stock splits in your Quicken™ accounts these may not have transferred to Moneydance and may need to be recreated.**

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

These were hidden categories that Quicken™ was using behind the scenes for various reasons, and it included them in the export. Some might be used for the initial balance transfer, but most are not. Generally speaking these xxxxx categories can safely be deleted, however you should look and the transactions inside the category to make sure before deleting it.

# Chapter 17: Syncing with the Moneydance Mobile iOS and Android app

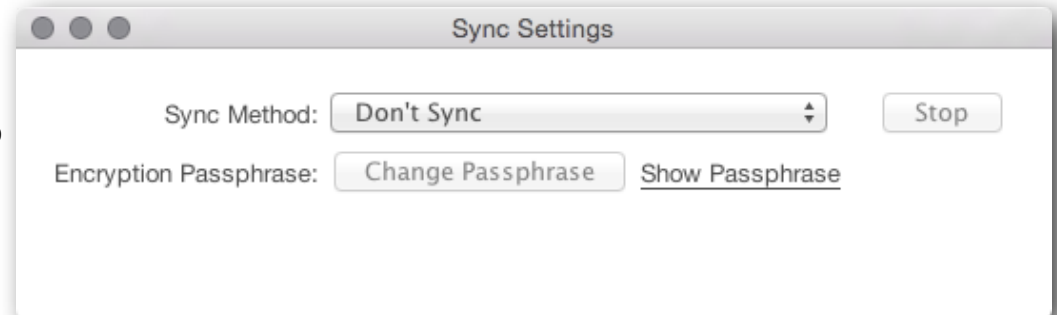
## *The Moneydance iPhone, iPad, and Android App*

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

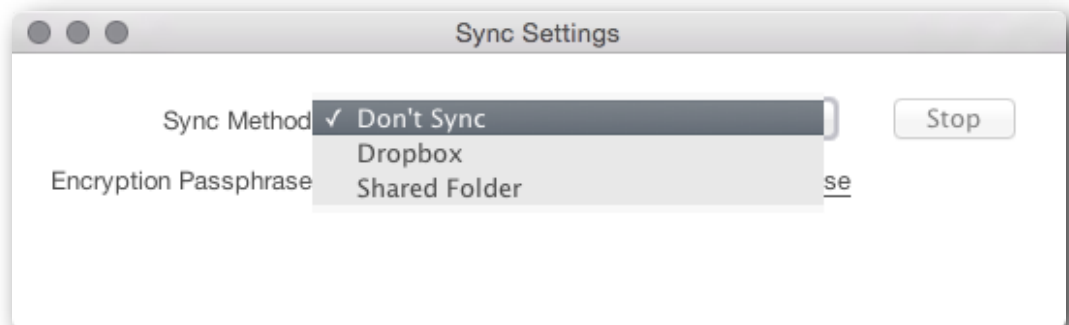
The mobile app offers remote syncing via Dropbox. (Moneydance 2015 does not support local wifi based syncing.) Syncing via Dropbox allows you to sync all of your devices remotely anywhere you have access to the internet. Transactions entered when you don't have internet access will be sync'd the next time you connect to the internet.

If you do not already use Dropbox, you will need to download and install it from [www.dropbox.com](http://www.dropbox.com)

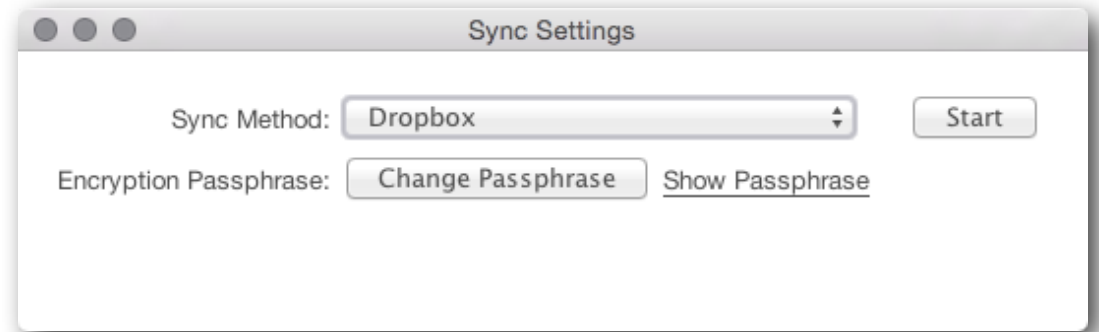
Open your Moneydance account set, and in the menu bar, go to File → Syncing to open the Sync Settings.



Select "Dropbox" as the Sync Method.



Click “Start” or “Change Passphrase” to set an Encryption Passphrase.



Create an Encryption Password

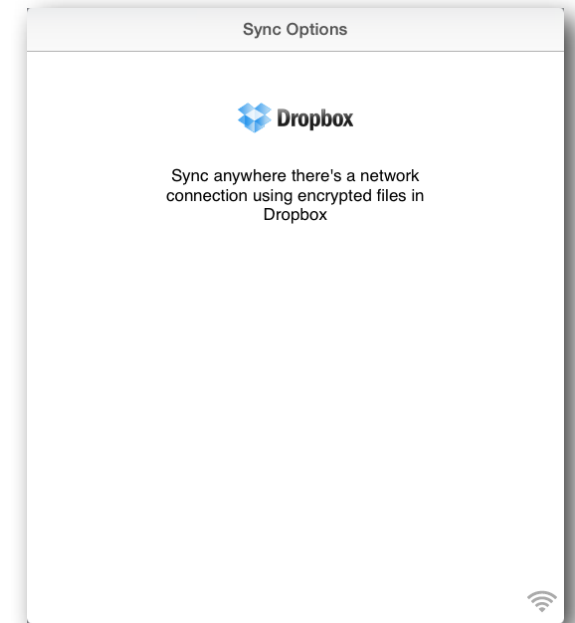


To change an existing Password click “Change Passphrase”

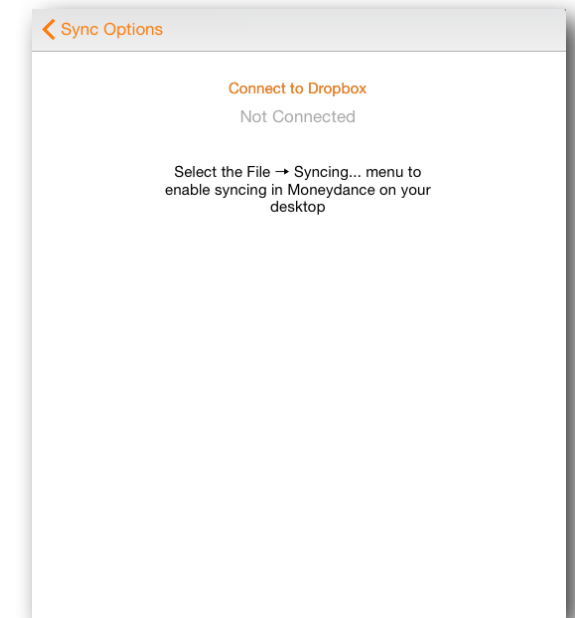


You’ve now completed the necessary steps in the Moneydance desktop program. Now you’ll do the same on your iOS or Android device.

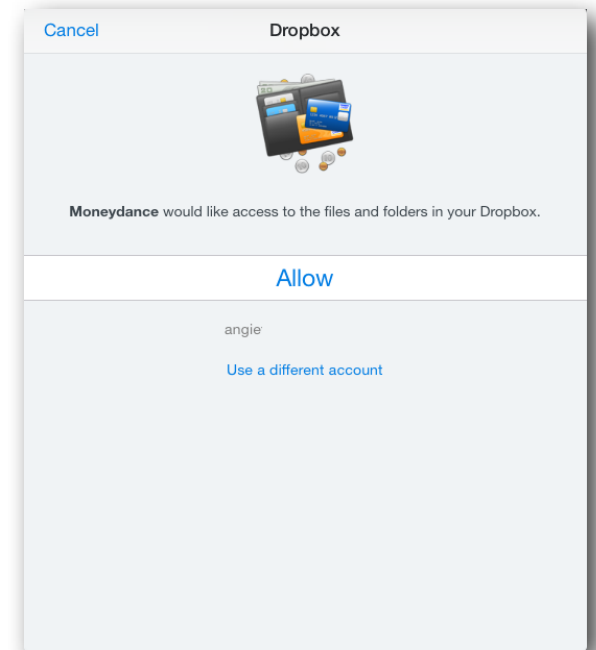
Install the Moneydance app on your mobile device, then open the Moneydance app and click "Dropbox".



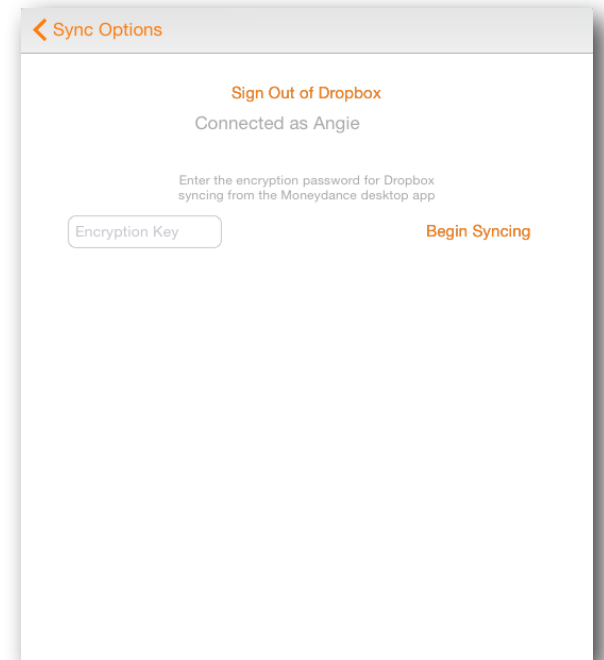
Click "Connect to Dropbox."



From here you'll be taken to Dropbox's website to give the Moneydance app permission to access your Dropbox.

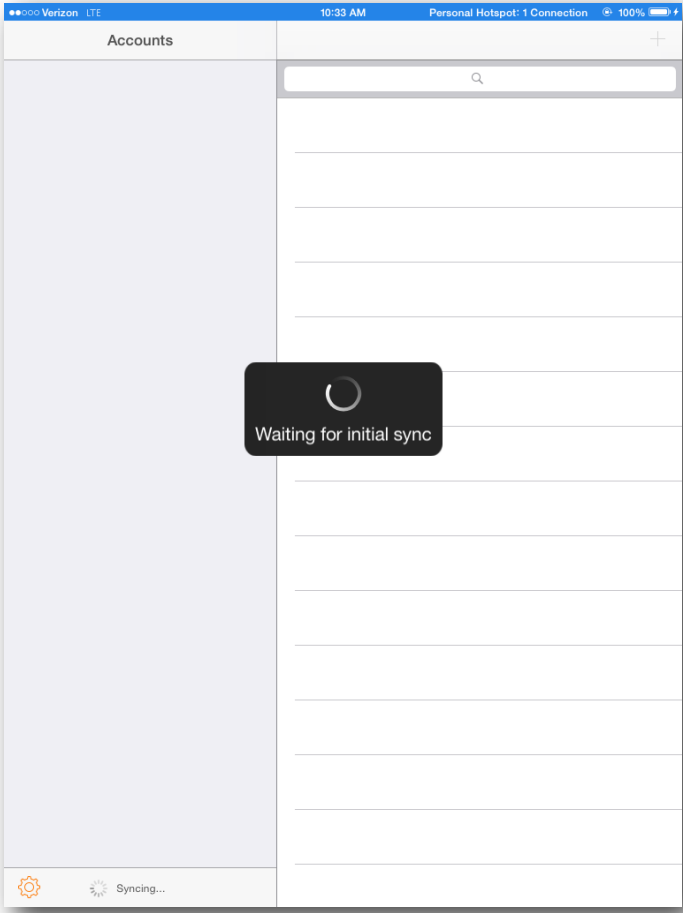


Enter the Encryption Password you created earlier and click "Begin Syncing".





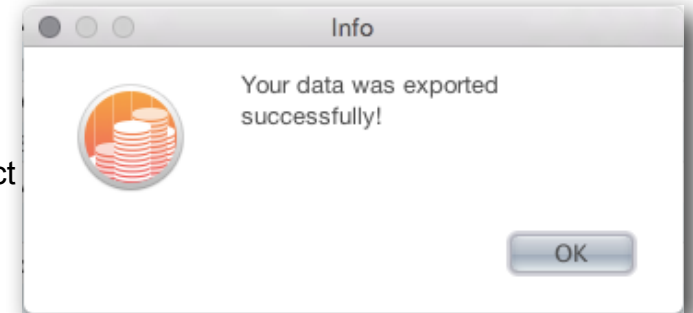
It may take a few moments for the initial sync to complete and for your account information to be displayed, and then you're all set!



# Chapter 18: Backups, Archives, Exporting, and Data Set Locations

## *Manually exporting a backup*

Moneydance 2015 offers the ability to manually export a backup to a location of your choosing (external hard drive, thumb drive, etc). The exported file will have the file extension “.moneydancearchive”, and is a compressed file. For data fidelity reasons exported backup files do not contain data related to syncing with mobile devices (such as iPhones, Android devices, etc). To export a backup go to File →Export Backup, select the appropriate name and location for your backup file, and wait while Moneydance exports your data. When the export is complete Moneydance will notify you that your data was exported successfully.



## *Opening a manually exported backup*

To open an exported backup file:

1. Rename the backup file so the file extension is .zip
2. Extract/unzip this file (Mac users can do so by double clicking the zip file, Windows users can do so by right clicking the zip file and selecting "Extract All")
3. After unzipping you will see your Moneydance file folder with a name like "MyFileName.moneydance"
4. If you would like to move the location where your data file is stored do so now by moving the entire "MyFileName.moneydance" folder to the desired location
5. Open Moneydance 2015. If you do not see the "Welcome to Moneydance" window go to the Moneydance menu bar, open the "Window" menu, then select "Welcome to Moneydance"
6. Click the "Open Other" button in the lower left hand corner of the "Welcome to Moneydance" Window
7. Navigate to the "MyFileName.moneydance" folder's location, click the folder to select it, then click "Open" to open the file in Moneydance
8. Now you're all set!

## *Default data set locations*

Moneydance 2014 and 2015 will store any new data files you create in the same, default location. If you have not manually moved your data file to a different location, your files will be stored in a default location. The default location for your data file(s) varies depending on your operating system, and is listed below.

**Mac OS X Lion, Mountain Lion, Mavericks, or Yosemite:** /Users/<username>/Library/Containers/com.infinitekind.MoneydanceOSX/Data/Documents

**Mac OS X Snow Leopard:** /Users/<username>/Library/Application Support/Moneydance/Documents

**More recent versions of Windows:** C:\Users\<username>\.moneydance\Documents

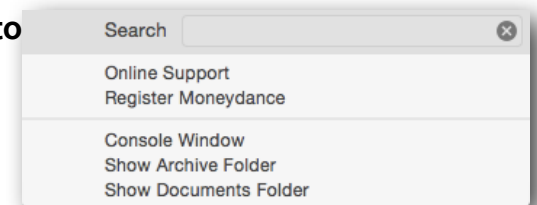
**Older version of Windows:** C:\Documents and Settings\<username>\.moneydance\Documents

**Linux:** /home/<username>/.moneydance/Documents

## How to move your data set to a different location

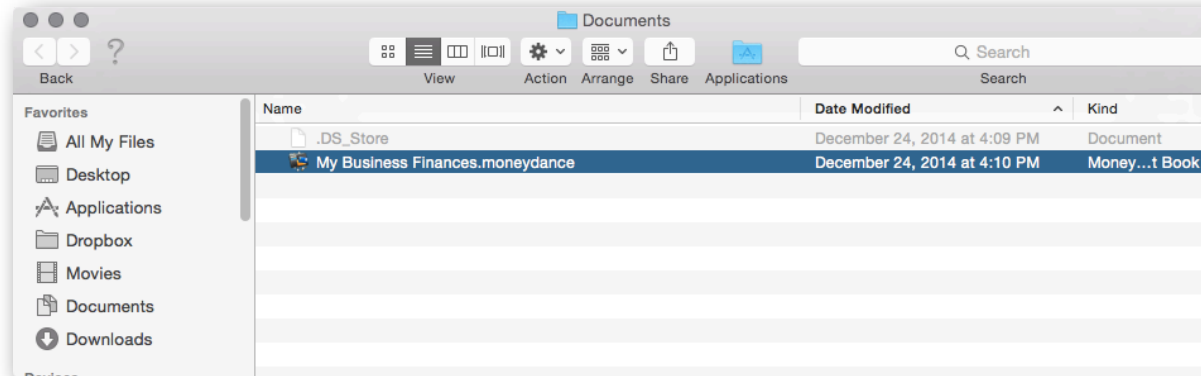
If you already have your data in Moneydance 2015 but would like to start sharing it on Dropbox or another shared folder, or simply store your data outside the Moneydance library, follow these instructions

**If you obtained Moneydance from the Mac Apple Store you cannot move your data file due to limitations imposed by Apple regarding the 'sandboxing' of Apps.**



While Moneydance 2015 is open, in the menu bar go to Help → Show Documents Folder.

This will open a file browsing window. Close Moneydance, but keep this file browsing window open. You will see a folder in your file browser that looks like *yourfilename.moneydance*. Move this folder to its new location. You only want one copy of this folder on your system, so it is important to move the file to the new location and delete it from the Documents folder.

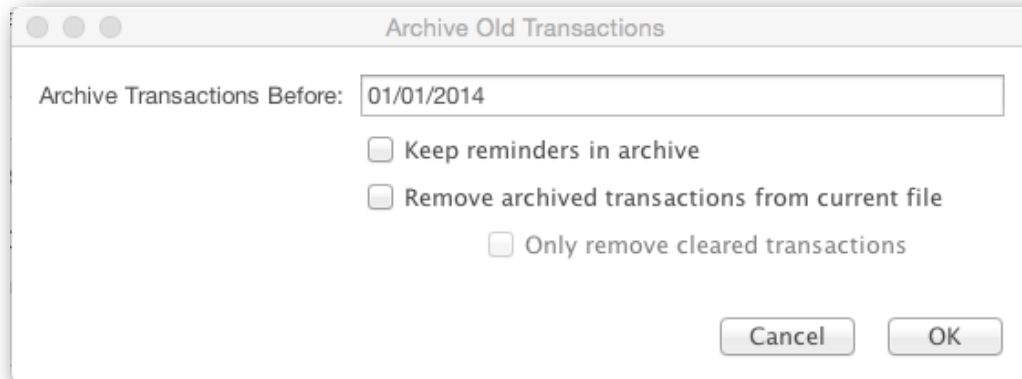


Open Moneydance 2015, and in the "Welcome to Moneydance" window which appears click the "Open Other" button in the lower left hand corner.

Navigate to the new location of your data file and click to open. Moneydance will remember the new location of your file and open it automatically next time you launch Moneydance 2015.

## Creating an Archive

The Archive feature (File → Archive) creates a new Moneydance save file (ending in .moneydance just like a normal save file), composed of your account/category structure, securities information, and a selection of your previous transactions (all transactions before a chosen date). This file can be opened independent of your main Moneydance file so you can view, generate reports on, and otherwise interact with your previous Moneydance data, independent of your current data. [Attachments](#) will be archived (or not) with the transactions to which they are attached.



The Archive options window contains the following options:

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

**Remove archived transactions from current file.** You can choose whether all transactions added to the Archive are also removed from your regular data file by checking this option box. If you choose to remove the archived transactions from your current file.

**Only Remove Cleared Transactions.** Leaving this box unchecked will include ALL transactions before a certain date, regardless of Cleared status.

As a "sanity check," if you have checked "Only Archive Cleared Transactions" and unchecked "Keep Archived Transactions," then the new Starting Balance in your Account → Edit window will be "exactly" equal to the account's Cleared Balance.

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

## Exporting Data from Moneydance

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

Select your desired file format

Choose a range of dates to be exported, or select "All dates" from the Date drop-down box.

Select or type the path of a destination file name (this file need not exist before you start the export).

Select the Currency to use for all financial values in the exported information.

Once you've set the parameters for the export, click "OK" and your file will be exported.