

# *Personal Expenses Manager*

User's Manual



# Table of contents

Introduction .....	3
What is PEM? .....	3
Features .....	3
Installation .....	3
Using PEM .....	4
Initial settings .....	4
Setup category .....	5
Data entry .....	6
Summary .....	8
Monthly .....	9
Credit .....	9
Export .....	10
Purge .....	10
Adjust .....	11
Category icon .....	11
Credit settings .....	12
Conduit .....	12
Shareware .....	13
Other software .....	13
Icon Editor .....	13
Drag&Drop .....	13
HOME .....	13
LadyMate .....	13
Others... ..	13
Contact .....	14

# Introduction

## What is PEM?

PEM is a Personal Expenses Manager, designed for PalmOS devices.

PEM manages your pocket money and shows how much money you can spend until your next income. This is not for managing your household expenses or your bank accounts. PalmOS devices are very small and start up very quickly, so you can enter payment data at the time you pay. PEM can export payment data as a text file to the MemoPad, which you can use on your desktop PC after a Hotsync.

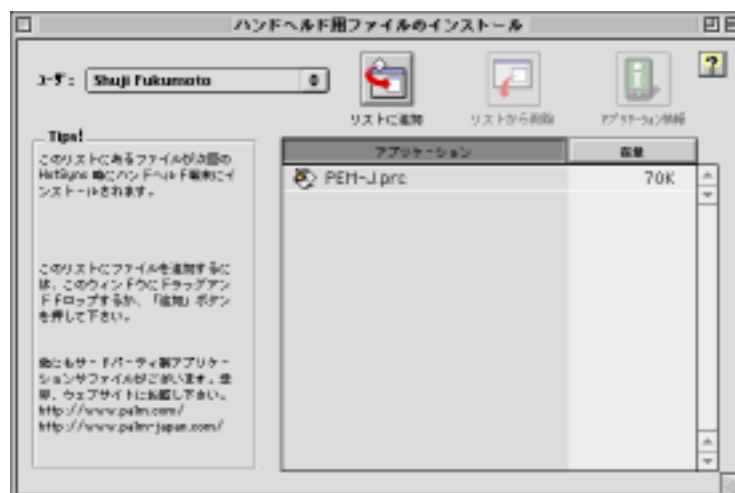
PEM runs on PalmOS 2.x and later.

## Features

<u>Data entry</u>	You can easily enter payment information.
<u>List view</u>	View payment data by category, or all entries.
<u>Summary</u>	Summarize payment data by category. And display how much you can spend each day until your next income.
<u>Monthly</u>	Summary data by month or year.
<u>Credit</u>	View credit card payment data. You can see how much unpaid credit payment are there.
<u>Export</u>	Export payment data as tab-delimited text to MemoPad.
<u>Purge</u>	Delete old data and make a summary record for each category.
<u>Adjust</u>	If your cash is not same as PEM, you can calculate the difference.

## Installation

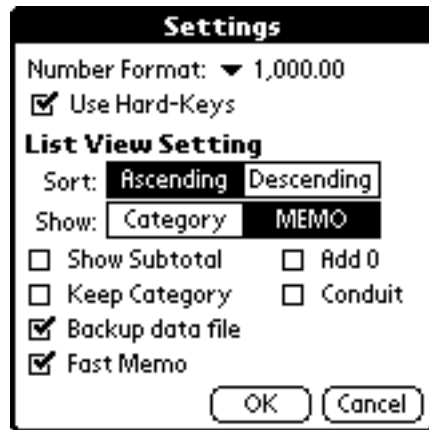
Install the file PEM.prc, in the same way as other Palm software (with the Install Tool and then a HotSync).



# Using PEM

## Initial settings

You can set up the options for PEM when you launch PEM the first time.  
Select "Settings..." from the "Options" menu.



**Number Format** There are several options for the manner in which PEM displays a currency value. Choose the format you prefer to see.

If you change this setting after you have entered payment data, currency values may be displayed strangely. For example, if you choose the format '1,000' and enter a value of 1000, when you change the format to '1,000.00' you'll see 10.00. PEM stores the value as an integer (1000) and adds "." when it is displayed (10.00).

PEM is designed to use a single currency.

**Use hard-Keys** Check here to enter payment data with one hand.

You can enter a payment just by using the buttons (without using Graffiti). When you set this option, you can use the hard keys (normally hard keys are used to launch Schedule, Address, ToDo, MemoPad) to enter payment data.



However, when PEM is being used with the hard keys option set, you can't launch those applications while PEM is running.

**\*\*You can turn the option ON/OFF by tapping **HK** button on the list screen.**

Use hard-keys/ **HK**

Not use hard-keys/ **HK**

**Sort** Sort the list view by date (ascending or descending).

**Show** Select Category or Memo to display the transactions in the list view. In the list view, the text is displayed when the 'ALL' category has been selected. When you use category icon, you should select Memo.

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Show Subtotal	Use this option to show the subtotal in the list view. When category 'ALL' is selected, it displays the subtotal for cash transactions only. When a category (other than 'ALL' is selected, the subtotal for all transactions in the category is displayed. PEM calculates the subtotal each time the list view is displayed, which may take a few moments if you have many entries.
Keep Category	When you change the category on the entry form and return to the list view, PEM shows the entries for the selected category. If you wish to keep displaying the entries for the original category, set this option.
Conduit	When selected, PEM transfers the transactions with your PC. See <a href="#">here</a> for more information about the conduit.
Backup data file	When selected, PEM backs up the data to your PC during a HotSync.
Add 0	If you check here, PEM displays a leading zero on the month and day in the list view.
Fast Memo	If you check here, [Memo] button at entry view will display only the data checked "Add memo".

## **Setup category**

If you use the categories when entering transactions, you can keep a subtotal for each category.

You can use up to 16 categories.

To edit a category, tap the category popup menu and select the appropriate category. You can add, edit and delete categories by selecting "Edit Category...". See your Palm Users Guide for more information about editing categories.

You can edit categories at any time.

## Data entry

To enter transactions, tap the [New] button in the list view.

**HK** ... Press the "Schedule" button.

When in the list view, entering a numeric automatically creates a new payment record and fills in the amount. If you enter an alphabetic character when in the list view, a new payment record is created (the text is placed in the memo field).

The screenshot shows the PEM application interface. On the left, there is a list of transactions under the heading 'PEM'. The list includes: 10/2 Weekly Income 200.00, 10/2 Dinner -49.33, 10/5 Magazine -7.50, and 10/5 CDRW -356.00. On the right, there is a detailed view of a payment record. The title is 'Payment: 1/3' with a date selector showing '10/5'. The category is 'Business'. The amount is '7.25' with a minus sign button and a plus sign button. There is a 'Tax' button. Below the amount, there is a 'MEMO' field with the text 'Magazine'. At the bottom, there are buttons for 'New', 'HK', 'Cash: 143.17', 'Done', 'Delete', and a 'Private' checkbox.

As a minimum, you should enter a value for the amount. When the amount is blank or 0 and the memo field is empty the data is not stored.

- Form title** The screen title displays the number of records in the selected category.
- Date** The default date for a new transaction is "Today". You can change the date of the transaction by tapping the date, or you can change it by one day at a time by tapping the up or down triangle buttons.
- Category** Select the transaction category. You can change the category by pressing the "Up" or "Down" scroll buttons.
- [Amount]** Enter the amount. Choose the [+] button when the transaction is income and choose the [-] button when the data is a payment.  
When you tap [Amount] button you can use original calculator of PEM, and input the result into the field by tapping [ENT] button. If you cancel it tap [CAN] button.  
Though this calculator can not handle so large number.

**HK** ...Pressing the "Schedule" button causes the numeric board to appear.

The screenshot shows the 'Numeric Board' interface. It has a title bar 'Numeric Board'. Below the title bar, there is a display showing the number '35600'. Below the display, there are several buttons: a left arrow, a right arrow, a plus sign, a minus sign, a 'Del' button, and a 'Done' button. There are also icons for a calculator, a phone, and a document.

When the numeric board is displayed, pressing the scroll button increases or decreases the transaction amount. Pressing the "Schedule" and "Address" button moves the cursor. "ToDo" button deletes the transaction amount number. When you have finished, push the "MemoPad" button.

With practice, you can enter the transactions with one hand. For example, when you want to enter "10.00", press below buttons at list view.

[Schedule][Up][Address][Address][Address][Address][MemoPad]

and [MemoPad] to return to list view. On numeric board, the decimal mark "." is not supported. PEM automatically enters the decimal point.

## Tax

To add or subtract tax from the amount, tap this button.

**TAX**

Amount: 7.50

Ratio: 12 %

Tax: 0.00

Amount: 7.50

When you use this for the first time, enter the tax rate. Tap [Add] or [Sub] button to calculate. When you tap [OK] the calculated amount replace the amount which you entered.

## Kind

Choose payment type. The default type is "Cash". When you use a credit card choose "Credit card".

When you tap here, the payment type popup is displayed. The listed payment types are the names which you registered at [Credit Settings](#).

When you choose a credit card transaction, the [Paid] check box is displayed. Check here when you pay it, or when you use a prepaid card or a debit card.

## MEMO

You can enter a description of the transaction onto the entry field. By tapping the memo button, you can select a memo description that you have previously entered for this category. If the amount field is zero or blank, PEM automatically enters the latest value for the memo you selected.

**Payment: 3/3** ◀ 10/6 ▶

Category: ▼ Foods

Amount: 1.2    **HK**

▼ Cash

**MEMO** Dinner  
Tea

☐ Private

When you have set the "[Fast memo](#)" option, you'll see [Include memo popup] check box. Only those memo entries with this box checked are displayed when you press the 'Memo' button when entering a new transaction.

**Private** Transactions can be hidden by checking the 'Private' checkbox. Note that the "Hide" option in the Security application must be set for the transactions to be hidden.

**Caution!**

PEM only includes non-hidden transactions when any recalculations are performed. If you recalculate when the private records are hidden, PEM may not be able to calculate correctly.

**Done** Tap this button to enter this payment data.

**HK** ...Ppress [MemoPad].

**Delete** Delete the transaction.

**Caution!**

PEM creates the popup list when you tap the [Memo] button. It may take a little time to create the popup list if you have a large number of entries. If you delete the transactions which have the "Include memo popup" set, the [Memo] button will no longer list them.

## Summary

This screen displays the state of your finances.

From:	10/1	To:	10/31	31 days
Category	Subtotal	Avg.		
Unfiled	0.00	0.00		
Business	-7.50	-0.24		
Personal	200.00	6.45		
Foods	-49.33	-1.59		
Computer	-356.00	-11.48		
▼ All	-212.83	-6.86		
Income:	200.00			
Expense:	-412.83	-13.31		
Next Income:	10/10	5days		
You can spend	28.63/day			(Done)

Select the "From" and "To" dates to show the subtotal and the average amount each day for each category.

You can see the subtotal for credit card transactions by selecting subtotal from the menu. By default, all transactions are displayed. You can choose to display either the paid or unpaid transactions.

PEM calculate all transactions entered as [+] as income. The amount on right side of expense is a average on a day.

When you select the date of the next income, you'll see the amount that you can spend in a day. This amount is calculated from the cash and next income date.

You can set the date range by "Date" menu. PEM calculates the month beginning on the 1st and ends with the last day of the month.

Tapping the category name on this form, return to list view with the category.



## Monthly

Monthly view shows the summary for each day or month for each category.

Monthly <span>▼ All</span>				Monthly <span>▼ All</span>			
▼ Month ▼ 2000 ▼ 10 <span>OK</span>				▼ Year ▼ 2000 <span>OK</span>			
	Cash	Credit	Income		Cash	Credit	Income
1	0.00	0.00	0.00	Mar	0.00	0.00	0.00
2	-49.33	0.00	200.00	Apr	0.00	0.00	0.00
3	0.00	0.00	0.00	May	0.00	0.00	0.00
4	0.00	0.00	0.00	Jun	0.00	0.00	0.00
5	-7.50	-356.00	0.00	Jul	0.00	0.00	0.00
6	0.00	0.00	0.00	Aug	0.00	0.00	0.00
7	0.00	0.00	0.00	Sep	0.00	0.00	0.00
8	0.00	0.00	0.00	Oct	-56.83	-356.00	200.00
9	0.00	0.00	0.00	Nov	0.00	0.00	0.00
	-56.83	-356.00	200.00		-56.83	-356.00	200.00

Select the date range with the popup menu.

In this form, if the amount is too long, the thousand separator is not displayed.

You can subtotal for each category by selecting a category in the popup menu.

## Credit

Display the information for credit card transactions. You can confirm the payment for noncash transactions.

Date: 8/26 ~ 10/25 ▼ All

10/5	CDRW	-356.00	<input checked="" type="checkbox"/>
10/10	iBook&Memory	-132.00	<input type="checkbox"/>

Subtotal: 488.00 ▼ All

Unpaid: 132.00 Done

First, Select the date range to subtotal. You can subtotal as "All", "Paid" or "Unpaid" by changing the popup menu on upper-right corner. And the lower-right popup changes the credit card kind.

You can edit a transaction by tapping a row.

When you receive your statement from the credit card provider, check it with this form. When paid, check the check-box.

I recommend that you see this view before you use credit card ;-)

This process doesn't delete any data in PEM.

**Export** ⓘ

From: 10/2 Till: 10/5

Memo 7 of 7		▼ Unfiled
Date	Category	Amount Credit
Paid	Private Memo	
10/2/00	Personal	200.00
	Weekly Income	
10/2/00	Foods	-49.33
	Dinner	
10/5/00	Business	-7.50
	Magazine	
10/5/00	Computer	-356.00
Visa	CDRW	

The format of Exported data is tab delimited text. When you next HotSync, you can copy the data with PalmDesktop software. Select the data and paste it onto your preferred spreadsheet software.

## Purge

**Purge**

Purge until: 10/5

☒ Create summary record  
by ▼ Category

☐ Purge unpaid credit record

Purge Cancel

When you check [Purge unpaid credit record], PEM deletes unpaid credit card transactions.

This process can't be undone. You should do HotSync and backup "PEMDB.pdb" before you purge.

## Adjust

When your cash is not the same as shown by PEM, use this function.

Enter how much you have and tap [Calculate] button. If you remember the transaction you had forgotten to input with the calculated amount, tap the [Create] button. PEM creates a new entry with the amount.

## Category icon

You can use category icon if you set the option "Show" to "Memo" in the PEM settings. The list view displays the category icon when the category is "All". You should associate an icon with each category.

ICON Tag                      The icon data is shared with DateBK3. If you change the icon with DateBK3, change it here also. You should use the same tag as the first line of the icon data.  
First, select the category from popup menu. The category icon is surrounded by a rectangle. Tap the icon to associate the icon with the category. Repeat this for each category

If you do not see any icons, there may be no icon data in MemoPad, or the icon tag is invalid. Please check these.

### Caution!

To show the icons when using PEM, you must quit PEM and launch it again.

I recommend you to use [IconEditor](#) to edit icons.

## Credit settings

PEM can handle cash and up to 15 different credit cards. The default credit card name is "Credit card"



If you want to use several credit cards, they can be added with this form. For example, if you want to have entries for "AMEX" and "VISA", tap the [New] button. You can also rename an existing entry by selecting the "Credit card" entry and tapping the [Rename] button.



Enter the name "AMEX" and tap [OK] button. Next tap [New] button and enter the name "VISA".

You can use prepaid cards and Debit cards, but PEM handles them as credit cards. When you use these cards, tap the "Paid" check box when enter transactions.

### Caution!

When you delete credit card entries with this form, all transactions for that credit card are also deleted. This process cannot be undone.

## Conduit

If you check Conduit at [Settings](#), you can share the data with your PC. But if you don't have the conduit for PEM, off the check box.

PalmOS doesn't delete the data completely because the PC has to know which data was deleted when you HotSync. When you HotSync, the conduit searches the data which was deleted on PalmOS device from PC, deletes the record on the PC, then delete the data on PalmOS device completely.

If you don't have the conduit for PEM, and have checked the Conduit check box, your Palm device keeps useless information. But when you turn off the check box, PEM automatically deletes the useless information from PalmOS device.

Now there is a conduit program for Macintosh only. But there is no application to support PEM. So PEM can not synchronize with the data on your PC.

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## Shareware

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PEM is shareware US\$15. You can save only 30 transactions until you register.

My programs are good, but I can't promise that they're totally bug-free.

There are no guarantees, and I don't take any responsibility for any problems that my programs might cause. If you do find a bug, please let me know. As problems are found, I will fix them and put a new copy of the program on my web page.

Please try my programs before you register. If you decide a program is worth paying for, you can register it. Once registered, though, there are no refunds and you have purchased the product "as is." This is just the way shareware works.

To register, please use KAGI's on-line payment system.

<http://order.kagi.com/?8R&S>

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## Other software

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Visit [Unlimited Mac & Palm](#) , you'll found more software for PalmOS devices and Macintosh.

### Icon Editor

Icon editor for DateBK3, PEM and PPaint works on PalmOS devices.

### Drag&Drop

Enhance PalmOS's text editing. You can move/copy the text by dragging.  
And add more function by installing module programs.

### HOME

Enhance PalmOS's text editing. You can move/copy the text by dragging.  
And add more fun

### LadyMate

To manage body temperature and menstrual period and simple diary.

### Others...

Graphic : PPaint, PPaint for Mac, iPaint, DotEditor...

Game: PocketGammon, ShogiBan...

Else: FastHome, MailCleaner, TableViewer

## Contact

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Visit our home page to get more information.

[\*http://www.umap.net\*](http://www.umap.net)

or send us an email

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