My Bills v4.7

User Manual

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Overview

My Bills is a *Palm* application designed to keep track of your personal bills for an entire calendar year without extensive data entry. You only need to enter a bill once and **My Bills** will automatically enter it on every day that it is due. You only need to tap on a bill once to mark it as paid. If you wish, you may keep track of how you pay each bill, and you can see at a glance what is due now or in the future. You may also password protect your data, you may keep notes on any payee, you may export a report to the memo pad for any month, and you may view and edit each payee's history for the entire year.

My Bills consists of 14 forms or screens. Each form has a title in the upper left, and we will use that title to identify each form in this manual. Tapping on that title in most forms will give you access to the menu selections. You may also tap on the silkscreen menu icon to access the menus. In most forms there is a **?** at the far upper right. Tapping on this **?** will bring you to the help screen for that form. In the help screen, you may scroll through the entire help file by tapping on the up and down arrows at the bottom right, or you may return to the calling form by tapping on '*Exit*'. At the upper center-right in most forms is also an indication of the month and year with which you are currently working. Next to the name of the month is an arrow symbol. Tapping on that symbol or on the name of the month will open a drop down selection box for the month. You may change your working month in any form that has this display. Most forms also have buttons at the bottom for you to select your next action. These buttons are described in the sections of this manual for each form.

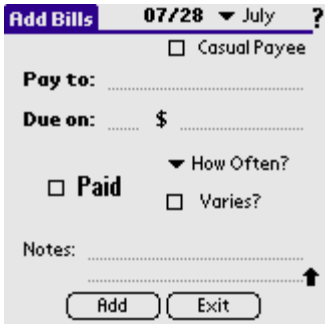
Starting My Bills - "My Password" Form

Tap on the **My Bills** icon in your *Palm* Launcher to start **My Bills**. Unless you choose otherwise through preferences, **My Bills** always begins with the password entry form, however you may continue without a password by tapping on '*Continue*'. You are not required to use a password, but if you wish to protect your data you should set up password protection. If you wish your password to be hidden while you enter it, tap on the checkbox marked "*hide password*". A small box will be displayed as a placeholder for each character entered instead of the actual password. The checkbox may be checked or unchecked at will before entering your password, and **My Bills** will remember your choice each time you begin the application. If you do not wish to use a password, you may also turn off the **Password** form entirely through the menu choice **Go To || Preferences.**

To set up your password, tap on '*Set Password*' in the center of the form. You are then asked to enter your new password twice. Passwords are limited to 8 alphanumeric characters. Tap on '*OK*' when finished. Once you have exited this form, **My Bills** will take you to the **List Bills** form for the current month.

Note: On any form you may use the 5-way navigation buttons to cycle through those portions of the form that receive data or actions. When a list is highlighted, selecting it with the center button allows movement within that list using the up and down navigation buttons. Selecting an item on the list is performed with the center button. Left and right navigation buttons move focus to the next object on the form. Likewise, highlighting a drop down box such as the month selection list and selecting it with the center button allows you to move up or down to make a change.

"Add Bills" Form



At your first use, **My Bills** will create a blank database (*MyBills*) for your bills, and then open the **List Bills** form described below. Click on the button on the bottom left labeled '*New*" to begin adding bills to your database. The **Add Bills** form will always select the current month based on today's date, however you may change the month in the upper right drop down box as described in the **Overview** above. You need only enter the payee's name, the day of the month the bill is due, the amount due, and how frequently the bill repeats. The amount due is limited to 10 characters, either 7 digits with 2 decimal places, or 10 digits without decimal places.

To enter the frequency of repeat, tap on the words "*How Often?"* or on the arrow symbol to the left of the words. A drop down selection box will appear.

- Once – if the bill does not repeat you must select '*Once*'. The bill will be entered only for the due date indicated. At the start of the next year the bill will be removed from your database, so if instead this bill repeats every year, select '*Annually*'. If the bill repeats on an irregular basis, see the section below on **Casual Payee**.
- Weekly – this bill will be inserted into your database every week for the rest of the year starting on the due date indicated.
- Bi-Weekly – this bill will be inserted into your database every 14 days starting on the date indicated. Some months will have 2 instances of this bill, and some will have 3.
- Semi-Monthly – this bill will be inserted into your database twice a month with a 15 day interval between due dates.

If your bill is due on the 16th, **My Bills** will assign the 1st and the 16th as the due dates.

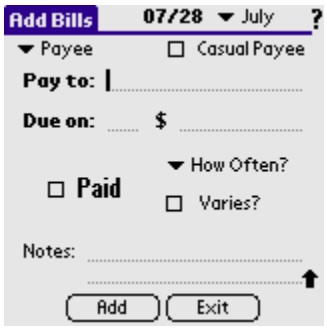
- Monthly – this bill will be inserted into your database once per month on the indicated due date for the remainder of the year.
- Bi-Monthly - this bill will be inserted into your database every other month on the indicated due date for the remainder of the year.
- Quarterly - this bill will be inserted into your database every third month on the indicated due date for the remainder of the year.
- Semi-Annually - this bill will be inserted into your database every sixth month on the indicated due date for the remainder of the year.
- Annually – this bill will be inserted into your database only once, but will be retained at the end of the year to carry forward into the next year.

Two checkboxes allow you to also indicate whether the bill has already been paid, and also if the amount due varies from due date to due date. If you indicate that the amount varies, **My Bills** will enter the bill for each due date, but will not enter an amount due for future bills. Near the bottom of the form is a field to enter notes for this bill for the current record only. This will allow you to keep track of the method of payment, check number, urgency of this bill, etc. This note does not carry forward to future instances; each instance of the same bill has its own note.

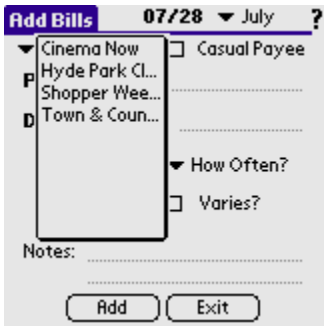
You must tap on '*Add*' at the bottom left to enter a bill to your database. The other button at the bottom of the **Add Bills** form is the '*Exit*' button, which will take you back to the **List Bills** form for the month in which you are currently working. If you have a bill displayed on the screen when you tap on '*Exit*', the data will be discarded and the bill will not be added to your database; you must tap on '*Add*' to enter a bill before you exit.

Casual Payee List:

My Bills allows you to also easily enter bills that arrive on an irregular schedule from a payee and still group together all bills from this payee. Tap on the checkbox called "*Casual Payee*" in the upper right section of the screen after entering the name of the payee to add this payee to the list. Complete the rest of the form as described above.



Once a payee has been added to the **Casual Payee** list, a drop down box will appear in the upper left section of the screen. Tap on the drop down box to see the list of payees. Select a payee by tapping on its name in the list. **My Bills** will enter the payee in the "*Pay to:"* field and set the frequency to **Once**. Enter the remaining information and tap "*Add"* to enter the bill to your database.



Note: This feature is intended for payees that only occasionally bill you and then only on an irregular schedule. This is not intended for payees that bill regularly since **My Bills** will automatically insert these bills according to the schedule you select. If you also add these payees to the **Casual Payee** list, you will crowd the list with unnecessary names and make it less useful.

Note Also: **My Bills** keeps track of your bills by creating an index key for each bill. This key must be unique – **My Bills** does not allow duplicates and will not allow you to enter a second bill with the same key. The key is created from the information you supply and consists of the month and the day the bill is due, followed by the first 10 characters of the payee name as entered, and is case sensitive. You should be aware of this limitation as you enter bills. Therefore, if you have 2 MasterCard accounts, do not use

MasterCard-Fleet Bank for one, and MasterCard-Citibank for another since **My Bills** will not be able to distinguish between the two if the due date happens to fall on the same day, and will enter only one. Likewise, if you change the payee name when editing a bill, **My Bills** will remove all old entries of this bill and insert new entries. Any notes will then be lost.

In addition, **My Bills** checks the due date to see that it is a valid date, and does not allow invalid entries. **My Bills** also assumes that any monthly bill due on the last day of the month in which you are entering the bill will always be due on the last of the month. So if you enter a bill on February 28th and indicate monthly, **My Bills** will enter it on the 31st of March, the 30th of April and so on.

Note Also: If you wish to have **My Bills** automatically display the Palm Keyboards for data entry, you may indicate this through the menu choice **Go To || Preferences** as described later in this manual.

"List Bills" Form

In the form **List Bills**, your bills are listed by the due date in the month displayed at the upper right corner. The current date is displayed below the month as a reminder. As in most of the forms, you may change the working month at the upper right. In the far right corner is the **?** to take you to the help screen for this form. At the center in the top of the form is the total due for the selected month. Tap on the **"T"** to the left of the total to display the balance still due instead of the total due. The symbol, **"T"**, changes to **"D"** to indicate that the display is now the balance due.

Note: If you wish to have the balance due as the default for this form, you may change this through the menu choice **Go To || Preferences**.

My Bills will display an alert icon – a red exclamation point – directly beneath the total due if you have any unpaid bills in the previous month. If the icon is not visible, you have paid all bills in the previous month.

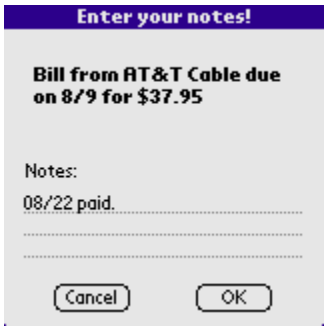
At the bottom left of the **List Bills** form is the "*T/D*" button to allow you to display just the unpaid bills or all the bills for the month, whether paid or unpaid. The default is to list all the bills. You may permanently change the default through the menu choice **Go To || Preferences**, or you may temporarily change the selection by tapping on the "*T/D*" button.

If you select the button 'New', also at the bottom left, you will be taken to the **Add Bills** form described above. Note that regardless of the working month displayed in the **List Bills** form, the **Add Bills** form will always select the current month based on today's date as the working month. Check for the correct month in the upper right corner before adding bills.

The three buttons on the right are mutually exclusive. You may select any one of the three and then tap on a listed bill to perform the indicated function. I refer to these three as the *'Edit Bills*', '*Pay Bills*', and '*Set Reminder*' modes.

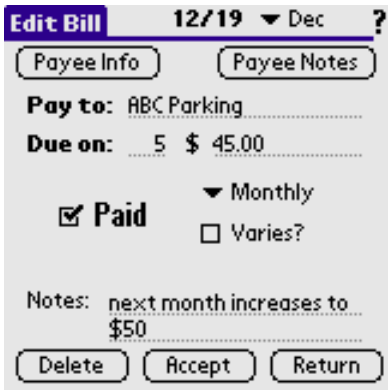
- If you select the *'Edit Bills*' mode, tapping on a bill takes you to the **Edit Bill** form to make any changes or corrections to that bill only. The **Edit Bills** form also gives you access to the **Payee Info** form, and is described in the **Edit Bills** section below.

- By selecting the '*Pay Bills*' mode, you can easily indicate which bills have been paid. Tapping on a bill will mark the bill as "*Paid*" and correct the display. Thus you can quickly mark bills as paid without moving to a different form. When you select the '*Pay Bills*' mode, the date at the upper right is replaced by a checkbox labeled "*Note*". If you check this box, **My Bills** will create a note, automatically insert the date and allow you to enter information on the bill as you pay it. After entering the note, **My Bills** returns to the **List Bills** form and marks the bill as '*Paid*'. The "*Note*" checkbox will remain checked until you uncheck it, and **My Bills** will remember your selection from session to session. In the **List Bills** form, **My Bills** will ignore taps on a bill that has already been marked as "*Paid*". To correct a mistake, you will need to edit that bill through the '*Edit Bills*' mode described above.



- In the '*Set Reminder*' mode, **My Bills** will select the bill and then display the **Remind Me!** form as described below. Once a reminder has been set in the *Date Book* for any bill, an asterisk (*) will appear to the left of the listing for that bill. **My Bills** does not allow you to make a second *Date Book* entry, if you wish to make changes to the entry you will need to do that through the *Date Book* application. Also note that changes made in the *Date Book* application do not appear in **My Bills**. If you change an entry so that it repeats in the Date Book, the asterisks will not appear in future months in **My Bills**.

"Edit Bill" Form



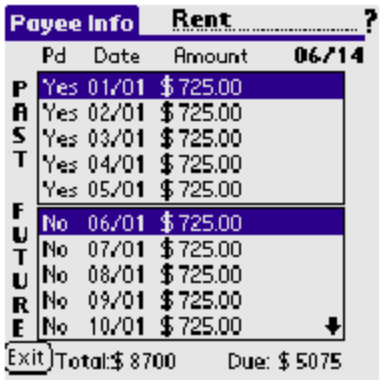
My Bills places the information from the selected bill into the fields in the **Edit Bill** form. At the bottom of the form are three buttons, '*Delete*', '*Accept*', and '*Return*'. When you tap on any one of these buttons **My Bills** will perform the task indicated and then return you to the **List Bills** form or the **Payee Info** form. If you do not wish to make any changes, tap on '*Return*'. If you tap on '*Delete*', **My Bills** will remove the displayed bill from your database for the displayed month. If it is a repeating bill, **My Bills** will ask if you also wish to remove all future instances of this bill.

If instead you wish to make changes to the displayed bill, you must tap on '*Accept*' to save those changes. Again, changes are saved for the displayed bill only, but **My Bills** will ask if you wish to correct future instances as well. In this way, editing a repeating bill also allows you to make corrections to all future instances of a bill with one tap, except for the "P*aid*" and "N*otes*" fields, both of which are specific to each instance of the bill and are retained when **My Bills** updates each record.

Note: If you change the due date or the frequency with which a bill repeats and choose to correct future instances, **My Bills** will first delete all future instances of this bill in the previous repeating cycle, and then insert the new instances as if it were a new bill. Any previous notes or payment information attached to deleted bills will be lost. If you wish to retain this information, you should instead edit each instance.

Note Also: If you change the displayed month, **My Bills** assumes that you wish to change the due date of the existing bill to another month and does not instead navigate to a different instance of the same bill. In order to avoid confusion, **My Bills** asks if you really wish to change the month of the due date before allowing you to do so.

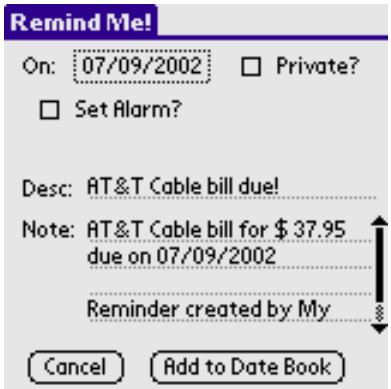
"Payee Info" Form and Payee Notes



At the top of the **Edit Bill** form are two buttons to access payee information, *'Payee Info*' and *'Payee Notes*'. If you tap on *'Payee Info*', **My Bills** will take a moment to collate all bills from this payee for the **Payee Info** form. At the top of this form is the current payee's name and also the **?** to take you to the help screen for this form. Bills are listed in two areas - the top section for past bills, and the bottom section for future bills. The "*Date*" column refers to the month and the day in the current year. If there are more bills than fit in the list box, a scroll arrow will appear, and you may tap on that arrow to see the rest of the list. Tap on any bill to go to the **Edit Bill** form to make any changes. When you exit the **Edit Bill** form you are returned to the **Payee Info** form. To exit the **Payee Info** form, tap on the '*Exit*" button at the bottom left.

Payee Notes is available from the **Edit Bill** form. This is a simple note field and is intended to allow you to record information about this payee, such as internet address, mailing address, interest rates and fees, etc. Three buttons below the note field are used to indicate what you wish to do. Tap on '*Delete*' to remove a payee's note from the database. The center button's label will be either '*Add*' or '*Update*', depending on whether or not there is currently a note for this payee. Tap on '*Add*' to enter a note, or on '*Update*' to correct a note. To return to the **Edit** Bill form or to close the note field without changes, tap on '*Exit*'.

“Remind Me!” Form

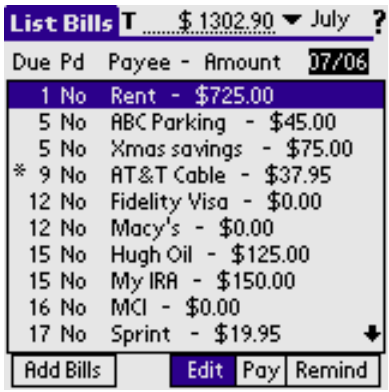


Once you select the ‘*Set Reminder*’ mode in the **List** Bills form and tap on a bill, **My** Bills selects that bill and moves you to this form. Default entries are already made for the date and basic description, but you may change them or add to them. Tap on ‘*Add to Date Book’* to make the entry, or ‘*Cancel’* if you change your mind. You may also indicate a “*Private*” entry or set an advance alarm.

If you wish to set the Alarm, **My** Bills will ask by how many days in advance you wish the alarm set. You may indicate any number of days for the advance period.

Note: **My Bills** will make only one *Date Book* entry for any bill regardless of whether or not the bill repeats. If you wish to have the *Date Book* entry repeat, you will need to do that through the *Date Book* application.

Note Also: There may be a pause after you tap on ‘*Add to Date Book*’ – the time it takes to make an entry is somewhat dependant on the size of your date book database.

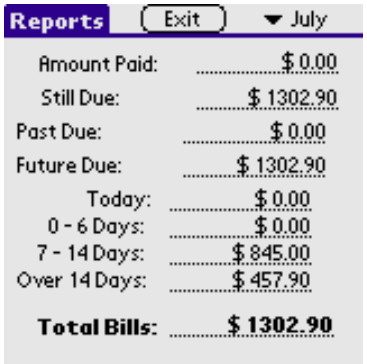


Once a reminder has been set in the *Date Book* for any bill, an asterisk (*) will appear to the left of the listing for that bill. **My Bills** does not allow you to make a second *Date Book* entry, if you wish to make changes to the entry you will need to do that through the *Date Book* application. Also note that changes made in the *Date Book* application do not appear in **My Bills**. If you change an entry so that it repeats in the *Date Book*, the asterisks will not appear in **My Bills**.

Help Files

Help is available at most forms by tapping on the **?** in the far upper right, or by tapping on the Form Title at the upper left or on the silk screen menu icon in the graffiti area, and then choosing **Help** in the **Go To** menu. The appropriate help for your current page is then displayed. In the help screen, you may scroll through the entire help file by tapping on the up and down arrows at the bottom right, or you may return to the calling form by tapping on *'Exit'*.

"Go To" Menu Choices - Reports



Also available from the **Go To** menu are several other features. The first selection is the **Reports** form. This selection gives you a report on your bills for any given month. The report for the selected month lists first the total already paid for that month and the total still due. It then breaks down the Still Due total into how much is Past Due, and how much is Future Due. Finally, it breaks down the future due category into a summary of what is due today, and then in the future in weekly periods. The report does not carry forward into the next month. You may view any month of the year while still in the **Reports** form through the drop down box in the upper right. Although you may change the month in the **Reports** form, when you exit the form the month will return to the original month in the calling form.

My Bills will display an alert icon – a red exclamation point – at the top of the form if you have any unpaid bills in the previous month. If the icon is not visible, you have paid all bills in the previous month.

"Go To" Menu Choices - Forms

At times, moving from one form to another may take several steps. You may move directly to the **List Bills** or the **Add Bills** forms through the **Go To** Menu choices available in most forms.

"Go To" Menu Choices - Register

Please support shareware and future releases of **My Bills** by registering at the site from which you downloaded **My Bills** or at **SandozSoftware.com.** If you received the program from a friend, please register at **SandozSoftware.com**. Enter the registration code supplied to you in the field provided. **My Bills** will check that the registration code is valid, and then return you to your previous form.

Occasionally 2 people wish to work with the same bills database and would like to be able to beam the database back and forth. **My Bills** allows you to change the registration code imbedded in the bills database. This feature will also allow a user to change the User ID and obtain a new registration code without loosing the data. Although I urge all users to retain the User ID when changing devices, I do allow one new registration code per user if necessary.

To change the code, select **Register** in the **ToDo** menu. **My Bills** will first display a warning to check that you wish to change the code, and then allow you to enter the new code.

"Go To" Menu Choices – Change Password

Use this selection to change or set up a password to protect your data. Use of the **Password** form is described above in the manual section on "Starting My Bills".

"Go To" Menu Choices - Preferences

My Bills has seven preference selections that allow you to control how the program functions. Help for each choice is displayed by tapping on the **?** next to each choice. Select or deselect as many of these preferences as you wish.

If you routinely use the Palm keyboard for text entry, you may check the box marked "*Show Keyboard'".* **My Bills** will then automatically display the keyboard whenever you are at a text entry field. Likewise, if you routinely use the Palm Keypad for numeric entry, you may check the box marked *"Show Keypad"* and **My Bills** will automatically display the keypad.

The third preference allows you to change the default display at the top of the **List Bills** form from "**T**" (total due) to "**D**" (balance due). You may still toggle the display by tapping on the **D** or **T** to the left of the total, but if this preference is checked, **My Bills** will always start the form with the balance due.

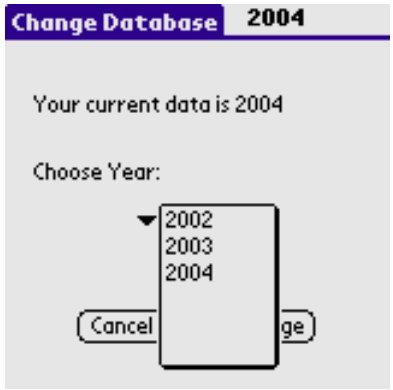
The fourth preference allows you to choose whether or not you wish to use decimal places. **My Bills** limits your numeric entries to 10 characters, either 7 digits and 2 decimal places, or whole numbers up to 10 digits (no decimal places). **My Bills** will display all numbers without decimal places if you select the checkbox next to "*No Decimal Places*". If you do not select this checkbox, **My Bills** will display all numbers with two decimal places unless the number is too large to display properly within the space allowed. The number will then be displayed without decimal places.

The fifth preference allows you to choose whether or not you want the **List Bills** form to display all bills whether paid or not, or just those bill that are still due. **My Bills** will read your preference as set in the **Preference** form each time you start **My Bills**, but this setting can be temporarily overridden by tapping on the "*T/D*" button at the bottom left of the **List Bills** form screen. If you wish to permanently change this setting, you will have to do so through the **Preference** form.

The sixth preference allows you to bypass the **Password** form. If you check this preference, **My Bills** will start with the **List Bills** form. If you have previously used a password and then select this preference, **My Bills** will discard your password and will not remember it if you decide to again use a password.

In addition, as the seventh preference, you may choose your default currency by choosing your currency symbol from the drop down list at the upper right in the Preferences form. Once you have changed this symbol from the dollar sign, all displays will include your selected currency symbol instead of the dollar sign. If your currency symbol is supported by *Palm OS* and not included in the list, please let me know by email so that I may include it in the next release.

"To Do" Menu Choices – Change Database



My Bills keeps all bills for each calendar year in a separate database. If you have used **My Bills** for 2 or more calendar years, you may switch back and forth between these years. Select the menu choice **Change Database** from the **To Do** menu. **My Bills** changes the form on the screen and allows you to change years with a drop down selection box. All forms that display a date will now display the year of the current data so that you do not mistakenly enter new bills in the older database or visa versa. The default database when you start **My Bills** is always the latest data year. If you have chosen a database that is not the current year, **My Bills** will default to the month of January when listing bills, but to the current month when adding bills.

"To Do" Menu Choices – Export to Memo Pad

The second choice from the **To Do** menu is an **Export** routine available from the **List Bills** form only. This choice sends a report to the memo pad of the bills listed on the form for the selected month. The memo will be entered in the “Unfiled” category in the memo pad. This feature allows you to print a list from your desktop computer for the bills due in any month.

"To Do" Menu Choices – Edit Casual Payees

The third menu choice allows you to edit the **Casual Payee** list. If you have already added names to the list, they will be listed in the box on the left side of the screen, otherwise the list box will be empty. To add to the list, enter a name in the **Payee:** field and tap on '*OK'***.** To delete a name from the list, tap on the name in the list box. **My Bills** will highlight the name and copy it to the Payee field. Tap on '*Del* 'to remove it from the list. If you have highlighted a name in error, tap on '*New'* to clear the field and remove the highlight.

Note: Changing a name in the **Casual Payee List** does not also correct the name in your bills database.

"To Do" Menu Choices – Create New Database

At the end of the year, your database is full of bills that hopefully have been paid, but you need to get rid of them to prepare for the next year. **My Bills** will create a new database for the new year. Although you may make the new database at any time, you should wait until the later part of December or the early part of January. Any bills entered in the previous year's data after you have created the new database will not be carried forward to the next year. **My Bills** works with data for only one calendar year at a time. In addition, once you have created a new database, it becomes the default database each time you enter **My Bills** whether or not you are in the new year.

When you indicate that you wish to clear for the year-end, **My Bills** tests that you are actually in December or January before proceeding. Since this procedure permanently changes your data, **My Bills** will issue a warning to be sure you wish to proceed. Once the procedure starts, do not turn off your palm device, or otherwise interrupt this procedure while running, or you may lose your data. For your new year, **My** Bills will remove all bills that you have indicated do not repeat. All other bills will be marked as "not paid". Repeating bills that do not vary will retain the current amount due, all other bills will have zero due.

Before updating your database, My Bills copies it to a new file called "MyBills" plus the 2-digit year (i.e. MyBills07 for the year 2007). If you no longer wish to access the data on your Palm, you may delete the file from your palm device. Double check that the file has been archived on your desktop computer before you delete it on the palm device. You may then reinstall it to the palm device if you later wish to refer to the older data.

When finished, **My Bills** will exit. Thereafter **My Bills** will always start with the new data even if you are still in December. If you wish to access the December data, you will have to change to the previous database to make current changes for December. The upper right corner of the listing form will display the year (in the YYYY format) of the selected database if it is not the current year, or the current date (in the DD/MM format) if it is.

Note: If you currently have a repeating bill that is entered on different days in different months, **My Bills** will make an entry in all 12 months for each of the different due day. In other words, if you have a VISA bill due on the 5th in January, the 3rd in February, the 6th in March, etc, **My Bills** will make 3 separate entries for "VISA" due on the 3rd, the 5th, and the 6th in every month. You may correct your bills prior to running the procedure, or, if you wish to keep your current data correct, you could make the corrections for the next year by deleting the extra entries in January of the new database. Please review the bills in your current database before running this procedure to decide whether it will be easier to change your current database or make the necessary correction in January of the new year.

"To Do" Menu Choices - Erase ALL Bills

The final selection, **To Do || Erase ALL Bills**, allows you to completely erase your bills database and create an empty file. This selection also deletes your password and your registration code (if any), basically returning the program to the state it was in when you first installed it.

Technical Support

Technical support is just an email away. If you have any questions or comments, please do not hesitate to email me with your request, but please register first. Most of the improvements to **My Bills** came from user comments and requests, and I will continue to make further improvements. Registered users will receive free updates and will be notified by email. I hope that you enjoy using **My Bills**, and that it helps you organize your finances.

My Bills was developed with **NSBasic** ™. In order to function properly, the latest NSBRuntime is required. Two different runtimes are included in the zip file. NSBRuntimeARM68K.prc is supplied specifically for those devices that use Palm OS 5.0 or higher. NSBRuntime.prc will run on any device, but does not support the advanced performance of the Palm OS 5.0 processors. If you are a registered user and do not wish to use the runtime as a separate prc, please email me and I will send you the program as a stand-alone application. The stand-alone version contains the runtime internally and does not save space on your palm device. Neither MyBills.prc nor the NSBRuntime may be placed on an expansion card.

My Bills requires Palm OS ®3.5 or higher to operate properly on your Palm device and is OS 5 compatible. **My Bills** will function properly on OS 3.0 through 3.3 but screen displays may not be as expected; data is unaffected by screen problems. The 'Set Reminder' mode requires Palm OS 3.5 or higher. **My Bills** does not support the use of an expansion card. **My Bills** is shareware and will operate for a 60-day trial period without registration. To continue to use **My Bills** after the 60-day trail you will need to register. You may email me for information on ways to order if you do not wish to purchase through the Internet – otherwise please order at the site from which you downloaded **My Bills** or visit www.SandozSoftware.com .

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