



# iBank<sup>TM</sup>

*User's Guide*

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## *Chapter 1: Overview*





# Overview

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## How to use these help files:

**Welcome to iBank!** This manual is provided to assist you in finding your way around the iBank application. Whether you are a first-time user just learning the ropes, or an iBank expert hunting for power user tips, we trust that this guide will help you take advantage of everything iBank has to offer. To get you started, here are a few notes about how to use the iBank User's Guide.

**Browsing:** To get a quick overview of what is contained in this manual, please visit the Table of Contents page and browse the chapter headings. Page numbers are included for quick reference. If your PDF viewer has a Bookmarks tab, you can also use this to easily jump between chapters.

**Searching:** If you have a particular question in mind, you can use the search function in your PDF viewer to locate the section of the manual that addresses it. The contents of this manual have been organized in question format to better help you find what you are looking for.

**Hyperlinks:** Throughout the guide, you will find words or phrases that are **highlighted in green**. The color indicates that the word or phrase is a hyperlink. If you are reading the manual in PDF format, you can click any hyperlink to jump to another section for more information on that topic. These cross-references should help to ensure that you always find the right answers to your questions, no matter where you start your search.

**Notes:** Interspersed throughout this manual you will find boxes containing extra information about the topic at hand. They may offer caveats about certain features, explain in greater detail how certain functions work, or provide extra tips for power users who want to get a little bit

more out of iBank. Look for the



icon!

**Menu commands:** In this manual, you are often instructed to choose commands from the various menus provided in iBank. To simplify the menu hierarchy, we chose to use the '>' character to denote each sub-menu or menu item. To illustrate, when you see “View>Show Transactions>Recent,” this can be interpreted as “Go to the View menu, then go to the Show Transactions submenu, then choose Recent.”

## About tracking finances with iBank:

Tracking your finances can be a lot like cleaning the house: you really want to do it, but sometimes it just doesn't get done. Just like cleaning the house can be more enjoyable with good cleaning supplies and tools, tracking your money can be much easier if you have the appropriate software application to assist you. iBank is the premier Mac OS X financial application to make tracking your finances as easy as possible.

## System requirements:

iBank 2 requires Mac OS X 10.4 or higher. For older systems, try [iBank 1.5](#).







## *Chapter 2: Getting Started*



# How do I install iBank?

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The iBank application can be downloaded from our website at:  
<http://www.iggsoftware.com/ibank/>

The file that downloads is a disk image – double-click this file to mount the image to your Desktop, double-click the disk that appears to open it, and drag the iBank program from this window to your Applications folder. Once copying is complete, close the window, then drag both the iBank disk and disk image file to the Trash.

Double-click the iBank icon in your Applications folder to begin using iBank! The first time you run iBank, you will be prompted to [purchase](#) the full version.

If you are not ready to purchase yet, click “Use Demo” to run iBank in trial mode. The software will run unrestricted until one of your accounts reaches 50 transactions, after which the software will only run for 15 minutes at a time. The purchase box will appear each time you start iBank until you purchase a registration code.



## Creating a data file:

Next, the Setup Assistant will appear to guide you through the initial creation of your iBank data file.

Follow the prompts to choose a name and save location for your iBank data file. You will also be asked whether you want to add our default selection of [categories](#) for “Home” or “Business” to your data file; check one or both of these items to use them (categories can always be added, deleted, or modified later).



## Upgrading from iBank 1.x:

If you previously had iBank version 1.x installed, the Setup Assistant will prompt you to import your data into iBank 2. Click “Begin Import” on the data migration screen to begin ([What if I can't?](#)), then kick back or go out for a cup of coffee – depending on how much data you have, the import can take a while! Once the process has finished, click “Done” to begin using iBank.



## Revisiting the Setup Assistant:

You can run the Setup Assistant at any time by choosing Help>Open Setup Assistant.



# How do I purchase and/or register iBank?

## To purchase iBank:

If you have not already registered iBank, you will be prompted to purchase the program each time you start it. To purchase a license, click “Purchase Info.” If you are upgrading from iBank 1.x, enter your old registration code and click “Continue Purchase;” otherwise simply click “Continue Purchase.” You will be connected to Kagi’s online purchase service directly through the iBank program (you must be connected to the Internet to use this service).

Enter your name, email address, and credit card information in the window that appears. Choose whether you prefer your purchase receipt to be delivered via email or postal mail (there is an additional charge for postal

Purchase From Kagi	
iBank 2	
Name:	Jon Williams
Email:	jon@iggsoftware.com
Country:	United States
Currency:	USD USA
Card Type:	Visa
Card Number:	
Card ID:	
Expiry Date:	01 2006
ZIP Code:	
Product Price:	39.99 USD
Receipt:	Email Receipt 0.00 USD
	0.00 USD
Total:	39.99 USD

delivery), and click “Purchase” to complete the order. iBank will be registered automatically and will cease to operate in trial mode. Be sure to keep a copy of your purchase receipt for future reference; it will contain your registration information.



*If you prefer not to purchase iBiz directly through the software, or if you wish to purchase iBiz as part of a package deal, please visit our online order page: [http://store.kagi.com/cgi-bin/store.cgi?storeID=9NT\\_LIVE&&](http://store.kagi.com/cgi-bin/store.cgi?storeID=9NT_LIVE&&)*

## To register iBank with an existing code:

If you are reinstalling iBank, or obtained a registration code from our online order page, click “Enter License” in the purchase window (choose iBank>License first if you don’t see the purchase window).

Enter your name, email address, and registration code exactly as they appear in the confirmation email, paying attention to capitalization and other such details ([What if iBank doesn’t accept my code?](#)).

Upon successful entry of your registration info, the program’s trial limitations will be disabled and you will no longer be pestered at startup.

To review your registration information at any time, choose iBank>Registration Info.

The screenshot shows a window titled "iBank 2 Purchase". The text inside reads: "Enter your registration info. Your name and email must match exactly how they were entered when you purchased your license." Below this are four input fields: "First Name" with "Jon", "Last Name" with "Williams", "Email" with "jon@iggsoftware.com", and "Reg. Code" with "iBANK-Pj3TXE-JJR4K-5RHdn-U3KNY-6Q9DW-0LKN". At the bottom, there is a small globe icon, a "More Options" button, and an "Unlock" button. A disclaimer at the bottom states: "Personal information is used ONLY to verify your registration code, no information is transmitted in any shape or form. Period."

# How do I manage data files in iBank?

---

An iBank data file contains all of the financial information that you will use when working with iBank. This typically includes [accounts](#) and their [transactions](#), [categories](#), [memorized transactions](#), [scheduled transactions](#), [import settings](#), [charts](#), [budgets](#), and [forecasts](#). Storing all of this information in a single file allows for greater [portability](#) as well as easier [backups](#).

In the Finder, an iBank data file looks like this:



## To create a new data file:

Choose File>New iBank Document. A blank window will appear to which you can add accounts and other information. When you try to close the window or quit iBank, you will be asked to choose a name and save location for the data file. If this is the first time you are running iBank, the [Setup Assistant](#) will automatically create a new data file and ask you where to save it.

## To open an existing data file:

Choose File>Open and select a valid iBank 2 document, or double-click the file in the Finder. iBank will remember the last several data files you opened under File>Open Recent. You can clear this menu by choosing File>Open Recent>Clear Menu.

## Using mutiple data files:

You can have multiple iBank documents open at one time, but most information cannot be transferred between them. Transactions can be moved from one data file to another using copy & paste. For most home uses, you will only need one iBank document.

## To save changes to a data file:

After [adding transactions](#) or making other changes to a data file, save those changes by choosing File>Save. iBank automatically saves your data every three minutes, when you close the data file, and when you quit iBank. If iBank is unable to save your changes for any reason, it will alert you to the error and advise you on how to fix the problem.

## To delete a data file:

Quit iBank and locate the data file on your hard drive. Drag it to the Trash to delete it. The next time you open iBank, you will need to open a different data file or create a new one.

# How do I use the main window?

The main window displaying your iBank data file appears like this:

The screenshot shows the iBank main window with the following components and callouts:

- 1:** The title bar and menu bar at the top of the window.
- 2:** The left sidebar containing account lists (Savings, CAD Checking, etc.), Portfolio, Budgets, Charts, Forecast, Categories, Scheduled, Smart Import, and Memorized.
- 3:** A donut chart titled "Spending" showing categories: Casino, Entertainment, and Dining Meals.
- 4:** The main transaction table with columns for date, type, payee, memo, category, amount, and balance.
- 5:** The transaction details form for a selected entry, including fields for Payee, Category, Memo, Type, Security info, Amount, Check #, Time, Image, and Exchange rate info.
- 6:** The bottom toolbar with buttons for Transaction, Edit, Delete, and a summary bar showing "All This Year Record" and a balance of -2,486.55.

Date	Type	Payee	Memo	Category	Amount	Balance
10/23/05	Charge	REI	new ski poles	Recreation	-45.00	-367.81
10/23/05	Charge	L.L. Bean	new chairs and table	Home	-145.00	-512.81
10/23/05	Charge	Johnson Woolens	wool coat for winter	Clothing	-75.26	-588.07
10/24/05	Charge	Heartwood B&B	weekend getaway to northern	Travel	-258.00	-846.07
1/3/06	POS	J.D. McClimets		Dining Meals	-125.00	-971.07
1/3/06	Charge	Heartstone Books	Da V	Entertainment	-25.00	-996.07
1/4/06	Charge	PalmOne	Tics	Computer	-300.00	-1,296.07
1/4/06	Charge	Flat Street Brew Pub		Dining	-14.50	-1,310.57
1/4/06	Charge	Two Master's Auto		Auto Fuel	-37.25	-1,347.82
10/10/06	Charge	Apple Computer	new mac mini	Computer	-999.00	-2,346.82
11/10/06	Charge	Adagio		Dining Meals	-74.25	-2,421.07
11/10/06	Charge	Falls Cinema	saw Cars	Entertainment	-20.25	-2,441.32
11/10/06	POS	Pubney Food Co-Op		Groceries	-45.23	-2,486.55

The numbers on the image on the previous page correspond to the following program areas:

1. **Main toolbar:** Contains shortcuts to many program functions, including the [search command](#).
2. **Source list:** Your [accounts](#) are listed in the top half of the source list; other main program features are listed below. The window contents displayed to the right of the source list will change depending on your current selection.
3. **Mini-graph:** Provides a quick snapshot of your recent expenses or a summary of your [investment portfolio](#) (depending on the current selection).
4. **Account register:** Displays all [transactions](#) in the selected account.
5. **Transaction editor:** A convenient way to edit the transactions displayed in the register above. Hide or show this pane by clicking the button to the far right of the lower toolbar.
6. **Lower toolbar:** Contains buttons for actions to be performed with your transactions, including [filtering options](#).


Many of these window panes can be resized by clicking and dragging the dividers between them.

# How do I customize the main toolbar?

---



To customize the **main toolbar** (located across the top of the main iBank window) Control-click anywhere in the toolbar area and choose “Customize Toolbar” from the contextual menu (or choose View>Customize Toolbar). The sheet that appears will allow you to add or remove toolbar items via drag & drop, and choose how these items appear. Click “Done” when you have finished customizing the toolbar.

You can show or hide the entire toolbar at any time by clicking the oval-shaped button  in the top right corner of the main iBiz window, choosing View>Hide Toolbar (this is standard for most Mac OS X applications).




# How do I get started with iBank? (Quick basics)

---

To use iBank to track your finances, you will want to set up [accounts](#) for each “real-life” account you have. That is, you will want an account for each of your credit cards as well as checking, saving, and [investment](#) accounts. Then, for each account you will want to have a [transaction](#) for each “real-life” transaction that occurs in the account. For example, if you receive a bank [statement](#) that shows two trips to the ATM and one point-of-sale (aka debit) purchase, then you will want three transactions in iBank to match those.





We have mentioned transactions a lot, and for good reason – they are the core “unit” in iBank for effectively tracking your money in each of your accounts. In iBank, each transaction that results in money being taken out of your account should have a negative value and each transaction that results in money going into your account (e.g. a deposit) should be positive. So far, if you do as suggested and record a transaction in iBank for each transaction that occurs in real-life, iBank will track, to the penny, exactly how much money you have in each of your accounts.

This should be reason enough to use iBank: to know exactly, at any minute, the balances of all of your accounts. However, the real power of iBank comes into play when you start tracking where you are spending your money. I don’t just mean entering a transaction for the amount of -\$40.00 and make the where the payee “J.D. McCliments,” a local pub. While this information is helpful, it would be better to categorize this transaction by associating it with a [category](#) like “Meals,” or “Dining.” iBank allows you to assign a category to each of your transactions. By assigning categories to transactions, you’ll be set up to run robust [reports](#) analyzing spending based on those categories. It also allows you to set up [budgets](#) based on categories.



In a lot of ways, you can think of categories as accounts, and you can think of a transaction as always moving money from one account to another (fancy accountants will call this “double-entry bookkeeping”). So if you buy dinner on your checking account debit card, you are essentially moving money from the checking account and adding money to the “Dining” category-type account.

In summary:

-  [Accounts](#) mirror your real-life bank accounts.
-  [Transactions](#) record deposits and withdrawals in your accounts.
-  [Categories](#) track where your money comes from and goes to.
-  [Charts and reports](#) allow you to quickly analyze your spending habits.

Don't forget – this is just an overview of iBank's major features; much more awaits inside! Hopefully these principles and guidelines will help you get started tracking your money and spending with iBank. Read on for more detailed information about using iBank's various features.







## *Chapter 3: Accounts*



# What are accounts all about?

iBank accounts are designed to mirror your real-life bank accounts. They are the first thing you need to set up in iBank after creating a [data file](#). All of your accounts are kept in the top half of the **source list**, which looks like the image displayed at right.

Accounts can be reordered by clicking and dragging them to different positions in the source list. The two amounts displayed at the bottom of the source list reflect the total value of [reconciled transactions](#) and the total value of all [transactions](#) in those accounts that have been [marked for inclusion in the totals](#).

The screenshot shows the iBank source list interface. The top half is labeled "Your accounts" and lists: Investment (12,047.10), Savings (3,024.90), CAD Checking (1,979.28), Sierra Club Visa (-2,486.55), and Smart Groceries (0). The bottom half is labeled "Other features" and lists: Portfolio (11,102.10), Budgets, Charts, Forecasts, Categories, Scheduled, Smart Import, and Memorized. At the bottom, "Overall totals" are shown: Reconciled value: 1,721.07 and Total value: 14,369.18. Annotations include: "Your accounts" pointing to the top list, "Other features" pointing to the bottom list, "Add account" pointing to a plus sign, "Special actions" pointing to a gear icon, and green circles around the "Sierra Club Visa" balance and the "Total value" amount.

Account Name	Balance
Investment	12,047.10
Savings	3,024.90
CAD Checking	1,979.28
Sierra Club Visa	-2,486.55
Smart Groceries	0
Portfolio	11,102.10
Budgets	
Charts	
Forecasts	
Categories	
Scheduled	
Smart Import	
Memorized	

Overall totals:  
Reconciled value: 1,721.07  
Total value: 14,369.18





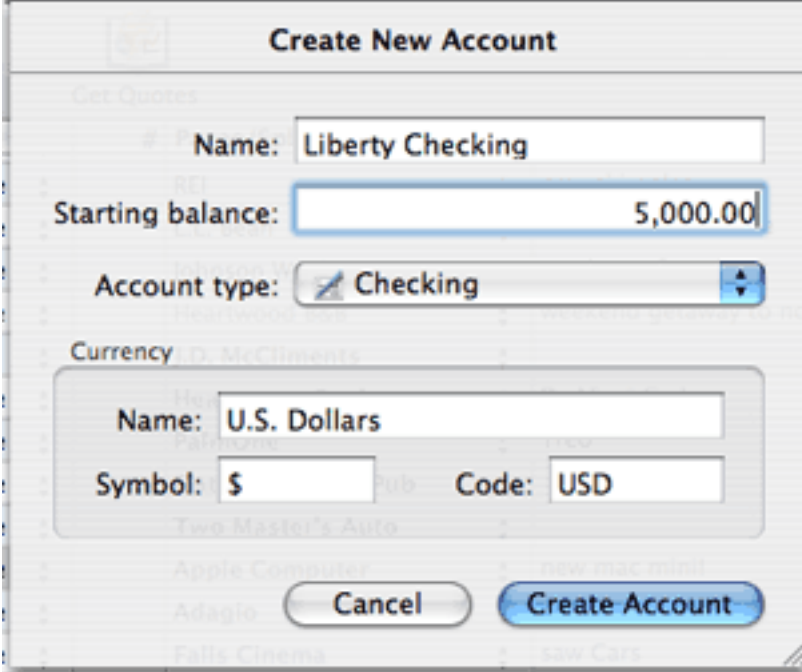
*Though each account displays a balance in its own [currency](#), the overall totals automatically convert amounts between currencies before summing them. The conversions are calculated using iBank's current [exchange rate](#) information. Click the small double-arrows next to the currency symbol by "Total value" to select which currency is used to display the overall totals.*

# How do I add, delete, and edit accounts?

The first thing to do with iBank after creating a [data file](#) is to set up [accounts](#). Create an iBank account for each bank account you have in your life (e.g. checking, savings, credit card, investment).

## To create a new account:

Click the  **Account** button on the [main toolbar](#), or click the  button below the account [source list](#) on the left. In the sheet that appears, choose the appropriate [account type](#), then type in a name for the account and its starting balance:



The screenshot shows the "Create New Account" dialog box. The "Name" field contains "Liberty Checking". The "Starting balance" field contains "5,000.00". The "Account type" dropdown menu is set to "Checking". The "Currency" section is expanded, showing "Name" as "U.S. Dollars", "Symbol" as "\$", and "Code" as "USD". The "Create Account" button is highlighted in blue.



The starting balance should reflect the balance in the account at the time from which you wish to track your transactions with iBank. If you want to track records back to the opening of the account, enter “0.00” (or the amount of the initial deposit) as the account’s starting balance. If you only want to track records starting a week ago, enter the account balance as it was a week ago. For [credit card](#) accounts, the minimum balance should be negative to reflect that this type of account never (or rarely) carries a positive balance.

By default, iBank will input your currency information from System Preferences. If you want to use a different currency as the main currency for the new account, change the currency name, symbol, and code. For more information about using iBank with multiple currencies, see the section in this chapter entitled, “[How do I manage accounts in multiple currencies?](#)”

When you are done, click “Create Account.” The new account will be added to the source list. Select the account to view its contents in the right side of the main window.

### **To delete an account:**

Select the account in the source list and press the ‘Delete’ key on your keyboard, or choose Edit>Delete. A sheet will appear asking you to confirm that you want to permanently delete the account. All [transactions](#) contained within the account will also be deleted.

### **To edit account information:**

Select an account in the source list and choose View>Show Account Info. The account info pane will appear below the source list.

Add information or make changes as appropriate:


The image shows a dialog box for setting up an iBank account. The dialog box contains the following fields and options:

- Name:** Liberty Checking
- Note:** for business use only
- URL:** http://www.libertybank.com/
- Bank:** Liberty Bank
- Account #:** 123456
- Routing #:** 789012
- Min. bal:** 500.00
- Int. rate:** 0.08000
- Currency:** U.S. Dollars
- Last import:** (empty field)
- Reconciled:** 0
- Include in total**

Labels on the left side of the dialog box, with arrows pointing to the corresponding fields, are as follows:

- Name of the iBank account
- Notes about the account
- URL link to the bank's website
- Name of the bank to which the account belongs
- Account number (used for check printing)
- Routing number (used for check printing)
- Minimum balance (if the account balance drops below this amount, a warning badge will be displayed in the source list)
- Interest rate (for personal reference only)
- Currency used by the account
- Date when last import occurred (updated automatically, can be updated manually by choosing Account>Set Last Import Date to Today)
- Sum of all reconciled transactions in the account
- If checked, the account's balance will be included in the totals displayed at the bottom of the source list

A few tips:

- Be sure to set the minimum balance for the account, or else the account will appear with a warning badge  on its icon in the source list.
- If you fill in the URL field with your bank's website, iBank can quickly open that website in your default browser so that it is quick and easy to go to the site to download transactions. To open your bank's website from within iBank, select the account and choose Account>Go To Bank's Website.
- Use the "Include in total" checkbox to mark whether or not an account's balance should be included in the total value amount below the source list. If an account is not marked to be included in the total, its balance appears in gray.
- To visit a bank's website at the URL specified, select the account in the source list and choose Account>Go to Website.

Click the  button at the top right to close the account info pane.

To change an account's starting balance, look for a transaction in the account's register with "Starting Balance" listed as its payee and change its amount. If there is no such transaction, you can add one manually – just enter "Starting Balance" as the payee, and make sure that its date precedes all other transaction dates in the account.



*Account types cannot be changed. If you accidentally created an account with the wrong type, you will need to create a new account with the correct type. You can transfer your existing transactions from the old account to the new one using copy & paste.*

# What are the different account types?

---

iBank offers a number of different types to choose from when [creating an account](#). By selecting the appropriate types, your iBank [accounts](#) can be set up to mirror your real-life bank accounts. Here is an overview of each type and what it is used for:

## Checking

Used to track [deposits and withdrawals](#) from a typical bank checking account.

## Savings

Used to track [deposits and withdrawals](#) from a typical bank savings account.

## Credit Card

Used to track [charges](#) made against a credit account. When using a credit card account, be sure to enter its [starting balance](#) as '0.00' and set the [minimum balance](#) to reflect the card's credit limit (as a negative number). Charges made to the account should be entered as negative transactions.

 **Investment**

Used to track purchases and sales of stocks, bonds, and mutual funds, as well as other [security-related transactions](#). [Investment accounts](#) should be set up to reflect your brokerage accounts. The [balance](#) of each investment account includes the cash value of the account in addition to the value of its securities. The [Portfolio](#) provides summary information about your holdings across all investment accounts, as well as gain/loss totals. For more information about using investment accounts, see [Chapter 6: Investments](#).

 **Asset**

Used to track the value of an object or money that is owed to you. For example, if you have paid off the mortgage on your house, an asset account can help you track any interest that you collect on your home value. When using an asset account, enter the base value of the asset into the [starting balance](#), then enter any gains or earnings as positive [transactions](#).

 **Liability**


Used to track loans or money owed, for example a home mortgage. When using a liability account, be sure to enter the amount owed into the [starting balance](#) (as a negative number), then enter any payments made against the debt as positive [transactions](#).

A vertical stack of US dollar bills is visible on the left side of the page, showing parts of the 100, 20, and 50 dollar denominations.


## ■ Cash

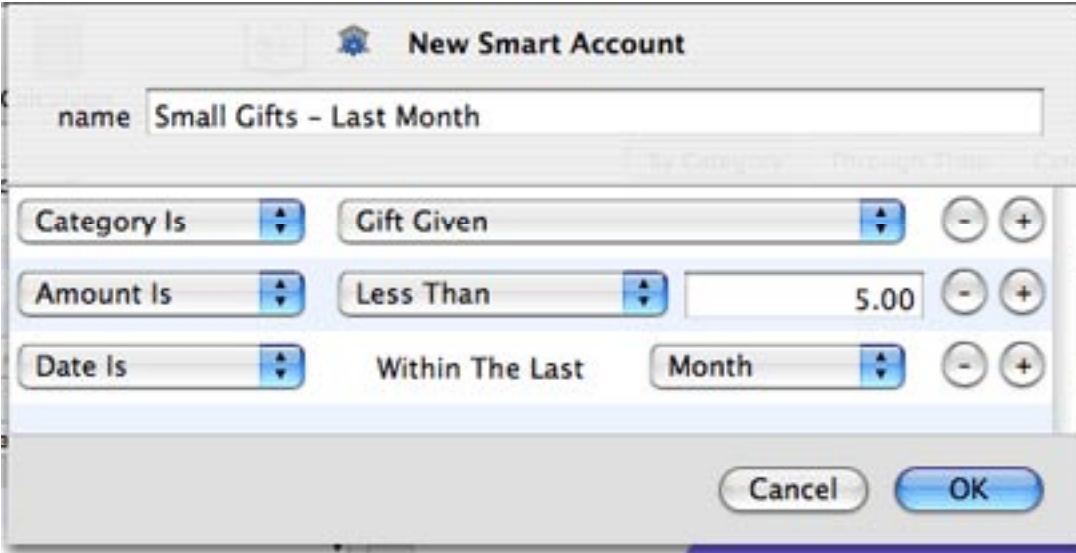
Used to track the spending of cash you withdraw from a bank (or an account like cash advance from a Visa). Whenever you take cash out of an account (e.g. an ATM withdrawal), [transfer](#) the money to your newly created cash account. Then, whenever you spend your cash on something, create a [transaction](#) in the cash account for the appropriate amount and set the other attributes of the transaction as appropriate.

# How do I use smart accounts?


 **Smart accounts** are dynamic accounts that are used to monitor [transactions](#) with specific [categories](#), [amounts](#), and/or [dates](#). They do not necessarily reflect real-life bank accounts, rather they use criteria you specify to compile and display information from all of your other iBank accounts.

## To create a smart account:

Choose Account>New Smart Account, or click the  button below the [source list](#) and choose “New Smart Account.” On the sheet that appears, give the smart account a name, then use the button to add rules to determine which transactions will be displayed in the account:



The screenshot shows a dialog box titled "New Smart Account". At the top, there is a "name" field containing "Small Gifts - Last Month". Below this, there are three rows of criteria, each with a dropdown menu for the condition, a text field for the value, and minus/plus buttons. The first row is "Category Is" with the value "Gift Given". The second row is "Amount Is" with the value "Less Than" and a text field containing "5.00". The third row is "Date Is" with the value "Within The Last" and a dropdown menu set to "Month". At the bottom of the dialog, there are "Cancel" and "OK" buttons.

- 
- Category Is: Choose one or more [categories](#) to include in the account.
  - Amount Is: Specify an amount and choose whether to include transactions greater than, less than, or equal to that amount.
  - Date Is: Choose whether to include transactions posted within the last week, two weeks, month, or month-to-date.

Rules will be executed in the order in which they appear. To illustrate, the example above will first find all transactions with the category “Gift Given,” then it will narrow those down to ones that are less than \$5.00, then it will only display those remaining that have a date within the last month.

To remove a rule, click the button next to that rule. Click “OK” to add the smart account to the source list. The new smart account will dynamically update to show you all transactions that fit within the rules you defined when the account was created.

### **Smart accounts and transactions:**

New transactions cannot be added to smart accounts. Any changes made to transactions in a smart account will be applied to the transactions in their original accounts. Smart accounts cannot be used in [charts and reports](#), [budgets](#), or [forecasts](#).




## Editing smart accounts:


To change the rules for an existing smart account, select it in the source list and choose Edit>Edit Smart Account. After changing the rules, you may need to deselect the smart account, then select it again to see the changes take effect.



# How do I group accounts?

 **Account groups** can be created to organize your [accounts](#).

## To create an account group:

Choose Account>New Account Group, or click the  button below the [source list](#) and choose “New Account Group.” Enter a name for the group in the sheet that appears and click “Create Account Group” to add it to the source list. Use drag & drop to move accounts in and out of the group. Click the small disclosure triangle next to the group’s icon to hide or display the accounts within.



The amount that displays next to the group’s name represents the total balance of all the accounts within. Selecting the account group will display a list of transactions from all of

its enclosed accounts. New transactions cannot be added when a group is selected, but any changes made will be applied to the transactions in their original accounts.

### **To delete an account group:**


Select the group in the source list and press the 'Delete' key on your keyboard, or choose Edit>Delete. A sheet will appear asking you to confirm that you want to permanently delete the group. All accounts contained within the group will also be deleted. To remove accounts from the group before deleting it, drag and drop them to another location in the source list.

# How do I manage accounts in multiple currencies?

One of iBank's more advanced features is the ability to manage [accounts](#) in different currencies and track exchange rates automatically. By default, iBank sets your main currency to match the one you have specified in System Preferences, under the "Formats" tab in the International pane.

## To add additional currencies for use in iBank:

Choose Account>Show Currencies to view the Currencies sheet.

Click the  button to add a new currency to the list. Double-click on the currency's name, code, and symbol to edit them.




Name	Code	Symbol	Rate	Compare To
U.S. Dollars	USD	\$	116.82	Japanese Yen
Cad. Dollars	CAD	C\$	0.85	U.S. Dollars
Japanese Yen	JPY	¥	0.01	Cad. Dollars




*Be sure to enter a valid Alpha-3 code for each currency, or iBank will not be able to download exchange rate information for it. To view a complete list of supported currency codes, visit <http://finance.yahoo.com/currency>.*

## To update the exchange rates for your currencies:

First, make sure you are connected to the Internet. In the Currencies sheet, click the  button and iBank will automatically download updated exchange rate information. To view the exchange rate for a particular currency, click the arrows in that currency's "Compare To" column and select the currency you want to compare it to. The exchange rate will be shown in the "Rate" column. You can update your currency exchange rates at any time by choosing Account>Download Currency Exchange Rates.

## To remove a currency from iBank:


Choose Account>Show Currencies to open the Currencies sheet, select the currency you want to remove, and click the  button. You cannot delete any currency that is assigned to an account.

## To specify which currency to use with a particular account:

Each iBank account can be assigned a single currency. Assign a currency to a [new account](#) by typing it in the “Currency” section of the “Create New Account” sheet.

You can change the currency assigned to an existing account by selecting the account in the [source list](#), choosing View>[Show Account Info](#), and selecting a different currency from the “Currency” drop-down list.

Each account shows its balance in the source list in its own currency. The “Total value” figure automatically converts all account balances to a single currency (based on iBank’s current exchange rates) before summing them. To select which currency to use for the total value display, click the arrows next to the currency symbol.



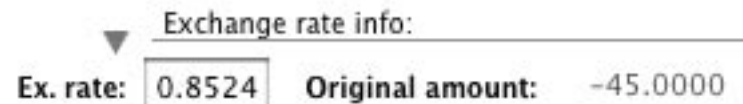
The screenshot shows a "Create New Account" dialog box. The "Name" field is filled with "Liberty Checking". The "Starting balance" field is filled with "5,000.00". The "Account type" dropdown menu is set to "Checking". Under the "Currency" section, the "Name" field is filled with "U.S. Dollars", the "Symbol" field is filled with "\$", and the "Code" field is filled with "USD". At the bottom of the dialog are "Cancel" and "Create Account" buttons.



*[Smart accounts](#) do not automatically convert between different currencies. Transactions in smart accounts will appear in their own currencies, but will be summed as if they were using the same currency. For that reason, it is best to limit your smart accounts to use only accounts with the same currency.*

## To apply an exchange rate to an individual transaction:

Each [transaction](#) has an exchange rate associated with it for when the transaction involves a change in currency. The exchange rate can be accessed in the [transaction editor](#) by clicking the small disclosure triangle next to “Exchange Rate Info”:




The transaction’s displayed [amount](#) is equal to the “Original amount” times the “Ex. rate”. To enter or adjust the exchange rate on a transaction, change the number in the “Ex. rate” field.

If you create a [transfer](#) transaction to move money between two accounts that use different currencies, iBank will set the exchange rate automatically based on its [current rate information](#). This rate can be adjusted manually as necessary.

## About multiple currencies in the category list, charts, budgets, and forecasts:

The [category list](#), [charts](#), [budgets](#), and [forecasts](#) do not automatically convert between currencies. Be careful when viewing totals that include transactions from accounts that use different currencies, as they will not be accurate. Each transaction will be counted in its own currency, and transactions that are added together will be treated as if they were the same currency. To avoid this, be sure to only include accounts that use the same currency.



Each chart allows you specify a currency to use; this will simply filter out transactions from accounts in different currencies so that they will not be counted in the chart.









## *Chapter 4: Transactions*



# What are transactions all about?

Transactions are what iBank uses to store the bulk of your financial data. Transactions are kept under the [accounts](#) you set up, and are intended to represent [deposits](#), [withdrawals](#), [transfers](#), and any other transactions that take place in real life and would normally appear on a bank [statement](#). Examples of transactions that can be tracked in iBank include a visit to the ATM for \$40 or using a debit card to purchase groceries.

When you select an account from the [source list](#), the **account register** will appear to the right:


✓	Date	Type	#	Payee/Split Info	Memo	Category	Amount	Balance
☑	▶ 10/23/05	Charge		Green Moutain Orchards		detailed	-18.00	-322.81
☑	10/23/05	Charge		REI	new ski poles	Recreation	-45.00	-367.81
☑	10/23/05	Charge		L.L. Bean	new chairs and table	Home	-145.00	-512.81
☑	10/23/05	Charge		Johnson Woolens	wool coat for winter	Clothing	-75.26	-588.07
☑	10/24/05	Charge		Heartwood B&B	weekend getaway to northern	Travel	-258.00	-846.07
☐	1/3/06	POS		J.D. McCliments		Dining:Meals	-125.00	-971.07
☐	1/3/06	Charge		Heartstone Books	Da Vinci Code	Entertainment	-25.00	-996.07
☐	1/4/06	Charge		PalmOne	Treo	Computer	-300.00	-1,296.07
☐	1/4/06	Charge		Flat Street Brew Pub		Dining	-14.50	-1,310.57
☐	1/4/06	Charge		Two Master's Auto		Auto:Fuel	-37.25	-1,347.82
☑	10/10/06	Charge		Apple Computer	new mac minil	Computer	-999.00	-2,346.82
☐	1/10/07	Charge		Adagio		Dining:Meals	-74.25	-2,421.07
☐	1/10/07	Charge		Falls Cinema	saw Cars	Entertainment	-20.25	-2,441.32
☐	1/10/07	POS		Barista Food Co. Co.		Food:Fast	-45.33	-2,486.65

The account register is a list of all the transactions contained within the selected account. It is designed to look similar to a check register that you might keep in your checkbook. Transactions can be [edited](#) directly in the register by double-clicking, or by using the transaction editor at the bottom of the register.


# How do I add, delete, and edit transactions?

---

## To add a transaction:

Select an [account](#) from the [source list](#), then click the  **Transaction** button on the [lower toolbar](#). A new [transaction](#) will appear in the selected account's register, and the "Payee" field will be highlighted in the [transaction editor](#) so that you can begin entering information for that transaction.

## To delete a transaction:

Click to select the transaction in the account register (or Command-click to select multiple transactions), then click the  **Delete** button on the lower toolbar or press the 'Delete' key on your keyboard. The transaction(s) will be deleted immediately.

## To edit a transaction:

Double-click one of the transaction's fields in the [account register](#) to type information directly into that field:

10/10/06	Charge	Apple Computer	new mac mini	Computer	-999.00	-9,999.00
----------	--------	----------------	--------------	----------	---------	-----------


Click the double-arrows in the [Type](#), [Payee](#), or [Category](#) field to select items from a drop-down list. The payee list is based on your [Memorized Transactions](#).



*The color of a transaction may change depending on the category assigned to it. For more information about categories and how they affect your transactions, see the section in this chapter entitled, “[How do I categorize transactions?](#)”*

You can also edit a transaction’s properties using the **transaction editor**, which is located below the account register:

The screenshot displays the transaction editor interface. On the left, there are dropdown menus for 'Payee' (Apple Computer), 'Category' (Computer), and 'Type' (Charge), along with a text field for 'Memo' (new mac mini) and a 'Security info' section. On the right, there are fields for 'Amount' (-999.00), 'Check #', 'Time' (12:00 AM), and 'Image' (a printer). Below these is an 'Exchange rate info' section showing 'Ex. rate: 1.0000' and 'Original amount: -999.0000'. A calendar for October 2006 is also visible, with the 10th highlighted.

The transaction editor displays detailed information about whichever transaction is selected in the register. It provides a simple check-like interface for entering or modifying that information. You can show or hide the transaction editor at any time by clicking the  button at the bottom of the main window, or by choosing View>Toggle Transaction Editor.

# What properties do transactions have?

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Transactions in regular accounts have the following properties that can be edited using either the account register or transaction editor. For a list of transaction properties pertaining to investment accounts, see the section in Chapter 6 entitled “How do I track my investments in iBank?”

## √ (Cleared/Reconciled)

The checkbox to the left of each transaction in the account register indicates whether or not the transaction has been reconciled with a bank statement. Transactions that have not been checked appear in **bold** in the account register. Checked transactions are counted as part of the “Reconciled value” as long as their accounts are marked for inclusion in that total.






*Check or uncheck multiple transactions at once by using Command-click to select them, then choosing Transaction>Toggle Cleared.*

---

## Date

The date at which the transaction occurred, or the date at which the transaction was cleared with your bank. It is up to you which you prefer to track – just remember to be consistent!



To enter a date using the calendar in the transaction editor, click the  and  buttons to choose a month, then click the number of the desired date. The  button can be used to return to the date that is currently assigned to the transaction.



*Occasionally, changing the date on a transaction can cause the last field you entered to revert to its previous state. To ensure that your changes are kept, press 'Return' on your keyboard before changing the date.*

## Type

The activity associated with the transaction, typically some variation of withdrawal (debit) or deposit (credit). Some transaction types have a value (positive or negative) assigned to them and will add the appropriate sign to the transaction's amount when selected. For a description of transaction types, see the section in this chapter entitled, "[What are the different transaction types?](#)"

## # (Check number)

The check number of the transaction – this only applies to transactions with their types set to "Check." This number will automatically increment based on the last number entered in that account, but can be changed manually.



## Payee/Split Info

The name of the person or institution with whom the transaction was carried out. iBank [memo-rizes](#) transactions that you enter based on their payee entries.

This field is also used to enter information about split items when using [split transactions](#).

## Memo

Any notes or specific details pertaining to the transaction.

## Category

The category associated with the transaction for use in [charts](#) and [budgets](#). More detailed information about categories can be found in the section in this chapter entitled, “[How do I categorize transactions?](#)”

For transactions with their type set to “[Transfer](#)”, the category setting is used to specify the receiving account. Accounts can be found at the bottom of the category list and are preceded by the ‘•’ character.

If the transaction is a [split transaction](#), this field will show “detailed.”

## Amount

The monetary amount of the transaction: negative if it is a withdrawal (debit), positive if it is a deposit (credit). Certain [transaction types](#) will only allow positive or negative amounts to be entered.

## Balance

A running total of the account's overall value, showing each transaction's effect on the total. This field is automatically calculated by iBank and cannot be edited. Entries in the balance column are always calculated in chronological order, regardless of the current [sort order](#).



## Time

The time at which the transaction occurred. This is stored together with the date in order to provide a means of sorting multiple transactions that occur on the same day. If you are not concerned with knowing the time at which your transactions occurred, just ignore this field – it will make sure that your transactions are kept in the order you entered them.

## Image

A space for associating an image with a transaction (e.g. you could associate a PDF electronic receipt or a picture of that newly purchased DVD player). To associate an image, drag and drop an image file from the Finder onto the image well in the transaction editor:



A copy of the image will be stored inside your [iBank data file](#), so you can delete the original if desired. Click the  button to view the image at full-size, or click the  button to remove the image from the transaction.


## Security info

See the section in Chapter 6 entitled, “[How do I track my investments in iBank?](#)” for information on this transaction property.

## Exchange rate info

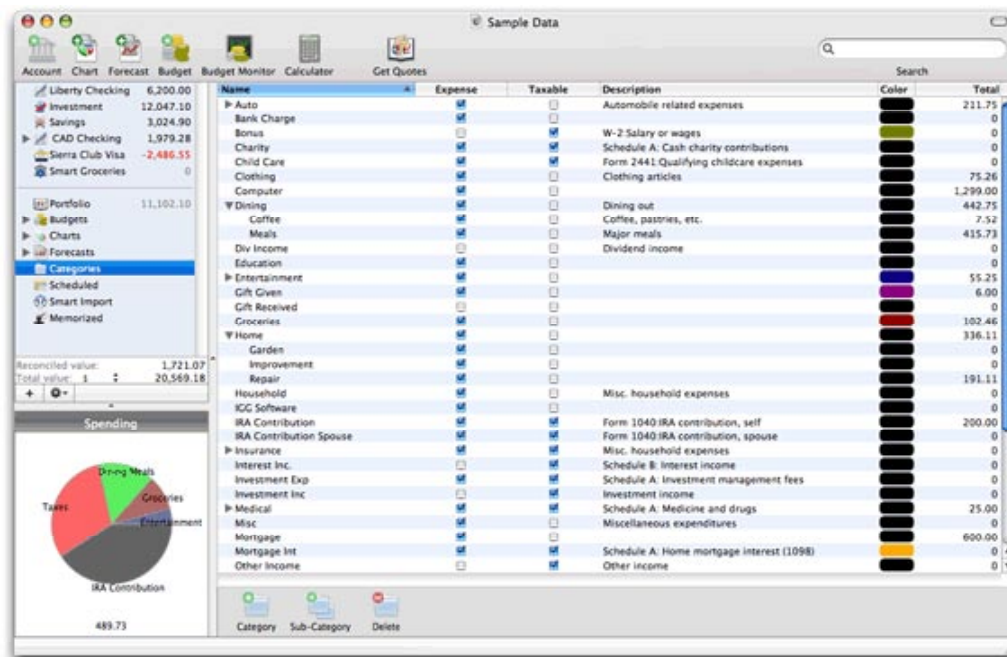
See the section in Chapter 6 entitled, “[How do I track my investments in iBank?](#)” for information on this transaction property.

# How do I categorize transactions?


 **Categories** help you track where your money actually comes from and goes to, and enable you to use [charts](#) and [budgets](#) to manage your finances more effectively. Once you have created [accounts](#) and added [transactions](#), the real strength of iBank comes in assigning categories to those transactions. iBank comes with default sets of “Home” and “Business” categories which you may have added when you set up your [data file](#) using the [Setup Assistant](#), but you can customize iBank’s categories to your heart’s content.

## To view the category list:

Click “Categories” in the [source list](#). The right side of the main window will display a list of all categories that are currently available for use:



## To add and edit categories:

Click the  **Category** button on the [lower toolbar](#), or choose Transaction>Add New Category. A blank category will be added to the category list. Edit its properties by double-clicking, clicking the checkbox, or clicking the color box (as appropriate).

You can also create a new category by typing it into the [Category field](#) of a new [transaction](#) in the [account register](#).


## Category properties:

**Name:** The name assigned to the category. If you change the name of a category, your category assignments will not be lost – any transactions to which the category is assigned will simply update to reflect its new name.

**Expense:** Click the checkbox to indicate that the category is used for expense items; leave it unchecked to indicate that it is used for income. This property determines which section of the [budget](#) the category will be available in.

**Taxable:** Items that are checked in this column will be added to [charts](#) when the “Add All Taxable Categories” command is chosen.

**Description:** Enter a longer description about the category (if desired) to help you remember what it is used for. This is a handy place to store tax reference information for taxable items.

**Color:** Click the  color box to open the Apple color picker and choose a color for the category. Any transactions to which the category has been assigned will appear in the account register in the selected color. This color is also used to determine how the category is displayed on pie and line graphs. Control-click on a category and choose “Remove Color” to set the color for that category back to black.

**Total:** Displays the total amount of all transactions to which the category has been assigned. Expense totals are shown as positive numbers; income totals are shown as negative numbers.




*If you are using [multiple currencies](#), please be aware that the category totals do not automatically convert between currencies. The totals shown are straight totals combining amounts across different currencies.*

## To organize categories:

Categories can be organized into levels of hierarchy so that some categories are listed under others in the list.

Say, for example, that you have a category for auto expenses named “Auto”. You want to track all of your car-related expenses under this category, but what if you also want to be able to track how much you spend on repairs alone, or gas? iBank makes it easy to create **sub-categories**, so that you can categorize both “Service” and “Fuel” under “Auto”. Using charts and reports, you can then see at a glance how much you spent on repairs alone, or how much your car is costing you in total (see next page):

▼ Auto	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Automobile related expenses		211.75
Fuel	<input checked="" type="checkbox"/>	<input type="checkbox"/>	Automobile fuel		111.75
Insurance	<input checked="" type="checkbox"/>	<input type="checkbox"/>			0
Registration	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	Schedule A:Personal property tax related		0
Service	<input checked="" type="checkbox"/>	<input type="checkbox"/>			0

To add a sub-category, select one of your existing categories in the category list and click the  **Sub-Category** button. A small disclosure triangle will appear next to the main category, and a blank category will be added underneath it. Edit the sub-category just as you would any other category. You can also create a sub-category by dragging and dropping one of your existing categories onto another (or make a regular category by dragging and dropping a sub-category outside of its main category). You can create as many levels and sub-levels of categories as you wish.

When you assign a sub-category to a transaction, the transaction will show both the main category and its sub-category, separated by a colon. To illustrate, say that you assign the above-mentioned “Fuel” sub-category to a transaction. The transaction would then show “Auto:Fuel” in its Category field:


<input checked="" type="checkbox"/>	5/8/05	Charge	⌵	Two Master's Auto	⌵	Auto:Fuel	⌵	-37.25	-37.25
-------------------------------------	--------	--------	---	-------------------	---	-----------	---	--------	--------

Changing the hierarchy of categories via drag and drop automatically updates transactions to which they are assigned, so that the transactions display the correct categories and sub-categories.

For information about how categories and sub-categories are handled by charts and reports, see the section in Chapter 8 entitled, [“What types of charts are available?”](#)



## To delete a category:

Select it in the category list and click the  **Delete** button on the lower toolbar, or press the 'Delete' key on your keyboard. You will be asked to confirm that you want to remove the category. If the selected category has sub-categories, those will be deleted as well.

When you delete a category, that category will be removed from any transactions to which it had been assigned. The transactions themselves will not be deleted, but they will no longer have any category assigned to them.

## To combine categories:

If you discover that you have duplicate category entries, if you wish to merge two or more different categories, or if you simply want to get rid of a category and have its transactions assigned to a different category, what you need to do is combine those categories.

Command-click to select the categories in the category list, then Control-click and choose "Combine":



IRA Contribution			Form 1040:IRA contribution, self	200.00
IRA Contribution Spouse			Form 1040:IRA contribution, spouse	0
▶ Insurance			Misc. household expenses	0
Interest Inc.			Schedule B: Interest income	0
Investment Exp			Schedule A: Investment management fees	0

A single category will be created with "Combined" appended to its name. All transactions that were previously assigned the original categories will now be assigned the new category. Feel free to rename the new category as appropriate.



## About categories and transfers:

Transfer transactions use the category field to indicate the destination account for the transfer. If the category for a particular transaction begins with the ‘•’ character, it is likely a transfer transaction. These “categories” are considered a special case and are not displayed in the main category list discussed above.

# What are the different transaction types?

---

Here you will find a list of the various types that can be assigned to [transactions](#) in iBank. The definitions provided are relatively loose; please feel free to use your own discretion in choosing the appropriate type for a particular transaction.

## Regular account transaction types:

- ATM – money withdrawn at an ATM
- Charge – money withdrawn by a credit or debit card
- Check – money withdrawn by check
- Deposit – money added by any method
- Online – money withdrawn through online banking
- POS – money withdrawn through point-of-sale transaction (usually debit card)
- Transfer – money moved from one account to another (more below)
- Withdrawal – money taken out by any method

## Investment account transaction types:

- Buy – money withdrawn to purchase shares
- Dividend – interest deposited back into the account
- Move Shares – securities transferred from one account to another (also shares obtained as a gift; their price will not affect the cash value of the account)
- Sell – money deposited as a result of selling shares
- Split – stock split



## More about transfers:

Use transfers when you want to move money from one [account](#) to another. To make a transfer:

- [Create a transaction](#) and set its [type](#) to “Transfer.” Enter the [payee](#), [memo](#), and [amount](#) of money to be transferred.
- In the [category](#) field, choose from the bottom of the drop-down list the name of the account to which you want to transfer money. The category/account name will have a ‘•’ symbol before its name, indicating that it is available as a destination account for a transfer.
- A new transaction will automatically appear in the account to which you are transferring money the next time you view it.
- The two transactions are now linked: changing the details of one will update the other automatically and deleting one will delete the other. The only exception to this linkage is the [exchange rate](#), which can be applied differently to each side of the transfer.

# How do I move transactions between accounts?

---

**To move transactions from one account to another:**

Select a [transaction](#) in the [account register](#) (or Command-click to select more than one), then choose Edit>Cut. Select the [account](#) to which you want to move the transaction(s) and choose Edit>Paste. The transaction(s) will be added to the selected account.



# Can I change the way I view my transactions?

## To sort transactions:


Click a column header; your [transactions](#) will automatically sort according to the values in that column. For example, if you want to sort your transactions by date, click “Date.” Click the column header a second time to reverse the direction of the sort.



The [balance](#) column will always calculate its line items in chronological order, regardless of how your transactions are sorted. If you want the balance column to display in logical fashion, sort your transactions according to date.

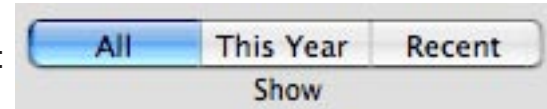
Payee/Split Info	
Adagio	⬇
Apple Computer	⬇
Credit Card Payment	⬇
Falls Cinema	⬇
Flat Street Brew Pub	⬇
Green Moutain Orchards	⬇
Heartstone Books	⬇
Heartwood B&B	⬇
J.D. McCliments	⬇


## To hide and show columns:

Click the  button to the right of the column headers. A drop-down menu will appear showing all of the columns available for viewing in the [account register](#); checked items are currently visible. Select an item from the menu to hide or show that column.

## To filter transactions:

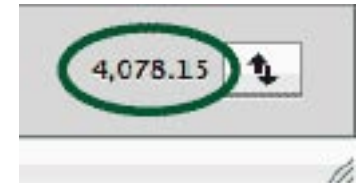
Click one of these three buttons on the [lower toolbar](#):



- All: show all transactions in the selected account(s).
- This Year: show only transactions in the selected account(s) with a date in the current year.
- Recent: show only transactions in the selected account(s) with a date in the time period specified in iBank>Preferences under the  **General** pane.


You can also access these filter options by choosing View>Show Transactions.

The amount displayed at the right side of the lower toolbar is the total of all visible transactions. This will update automatically based on the account you have selected (or accounts, if you have an [account group](#) selected) and the filter option you have chosen. If you are currently performing a [search](#), the number reflects the total of the transactions displayed as your search results.




*Filtering transactions will speed up iBank's performance if there is a large number of transactions in the selected account. The fewer transactions shown onscreen, the more quickly iBank can display them.*

## To change the line height:

Choose iBank>Preferences and click the  **Appearance** button. Drag the slider to set the height of the rows in the account register (ranging from 16 to 32 pixels).

## To change the colors of positive and negative amounts:

Choose iBank>Preferences and click the  **Appearance** button. Click the colored box next to “Positive” or “Negative,” respectively, to choose a new color for positive or negative transaction amounts. The selected colors will display under the Amount column in the account register only.



*Changing a color will not immediately affect the selected account. Click to select another account to see the colors updated appropriately.*

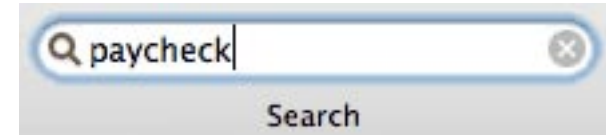
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# How do I search for a particular transaction?

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To search your [transactions](#), click in the search box on the [main toolbar](#), or choose Edit>Select Search Field:



Type in a word or phrase. iBank will search the [Check #](#), [Payee/Split Info](#), [Memo](#), [Category](#), and [Amount](#) fields of all transactions in the selected [account](#). Every transaction that matches the word or phrase you typed will be displayed in the [account register](#). To cancel the search and return to the normal register view, click the  button in the search box.




*To search multiple accounts at once, place the accounts in an [account group](#), then select the group and enter your search criteria.*

---



# Can iBank remember transactions I enter more than once?

---

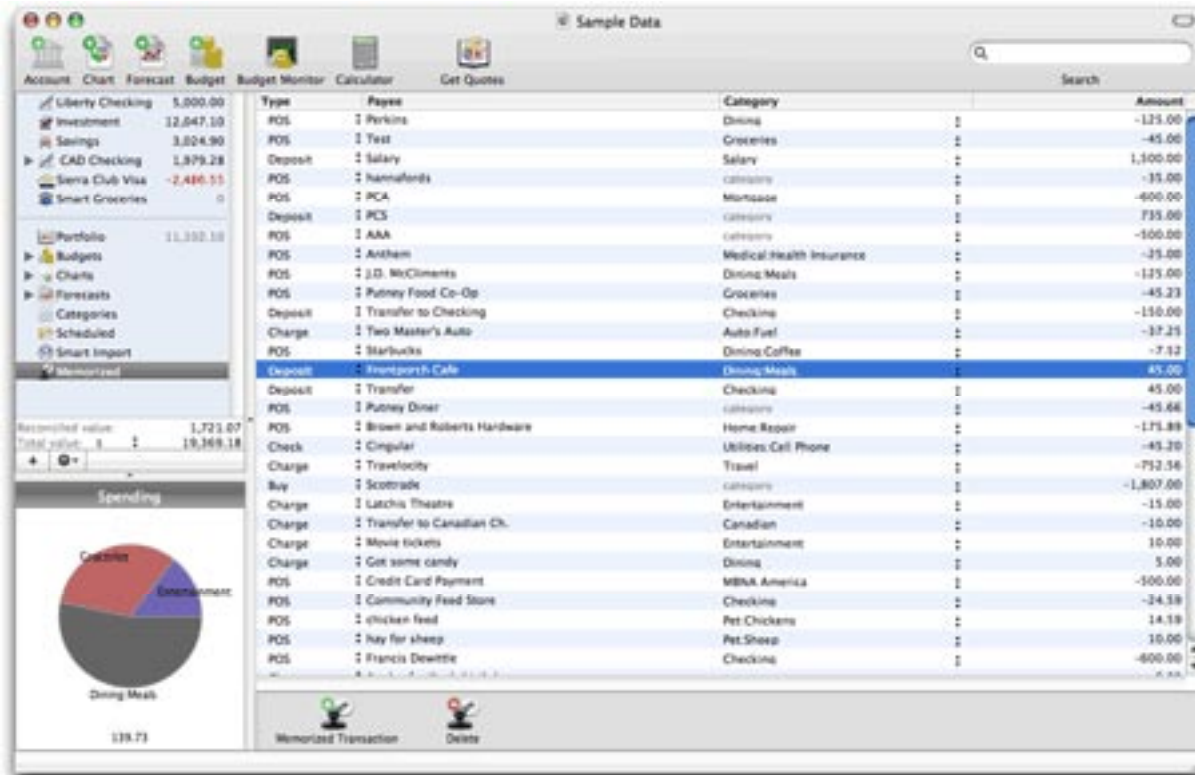
 **Memorized transactions** are used to help you enter repeat transactions more quickly, to help you work more efficiently.

Each time you enter a [transaction](#), iBank automatically memorizes its [type](#), [payee](#), [category](#), and [amount](#). The next time you start typing a payee name into a [new transaction](#), iBank will suggest payees based on those it has remembered; pressing ‘Tab’ or ‘Return’ on your keyboard will accept the suggestion and automatically fill in the rest of the transaction details.


To force iBank to memorize one or more existing transactions, select the transaction(s) in the [account register](#) and choose Transaction>Memorize Selected Transactions.

## To view memorized transactions:


iBank maintains a list of all the transactions it has memorized under “Memorized Transactions” in the [source list](#). Select this item to view all of the transactions that iBank currently has stored in its memory (see next page):



## To add a memorized transaction:

Most of the time, you won't need to add transactions to iBank's memory yourself. If you want to enter one manually, click the  **Memorized Transaction** button in the memorized transaction list, then edit the details of the new transaction.

## To delete a memorized transaction:

Select the transaction in the memorized transaction list, then click the  **Delete** button to remove it. iBank will no longer suggest the details from that item when you create a new transaction.

## To edit a memorized transaction:


Double-click the field you want to edit in the memorized transaction list and type in the value you want to be memorized. You can also click the small double-arrows to select certain properties using a drop-down menu.

# How do I use split transactions?

iBank allows you to [categorize transactions](#) for [charts](#) and [budgets](#), but what happens when a single transaction needs to be broken down and assigned to multiple categories? For example, let's say that you go to the grocery store and spent \$50, but you only spent \$30 on groceries – the other \$20 was spent on pet supplies. How do you enter this into iBank without creating two separate transactions?

**Split transactions** allow you to itemize your transactions so that categories can be assigned to smaller parts of those transactions. You can schedule split transactions, but iBank cannot memorize them.

## To create a split transaction:

Select a transaction in the [account register](#). Make sure the total amount of the transaction has already been entered, then click the  **Split** button in the [lower toolbar](#) or choose Transaction>Split Transaction. A small disclosure triangle will appear to the left of the transaction, its [category](#) will change to “detailed”, and two blank split items will appear below it:

	2/1/07	Deposit	Dick's Construction	Amount	1,200.00	6,200.00
<input type="checkbox"/>			payee/split info	Salary	1,200.00	
<input type="checkbox"/>			payee/split info	no category	0	

Edit the [Payee/Split Info](#), [Category](#), and [Amount](#) columns as appropriate for each split item (you cannot edit the [Memo](#) field for split items – this information should be entered into Payee/

Split Info instead). iBank will automatically add and remove additional split items as necessary so that the split amounts add up to the amount of the main transaction.



*It is important that you assign a category to a split item before changing its amount. Having a category specified lets iBank know that it should not automatically adjust that split item to balance the transaction.*

To illustrate, suppose that we take the example above (Dick's Construction). Say that the \$1200.00 represents your net salary, but you want to track deductions for tax purposes. Enter the first split item as follows:

<input type="checkbox"/>	▼ 2/1/07	Deposit	:	Dick's Construction	:	detailed	:	1,200.00	6,200.00
<input checked="" type="checkbox"/>			:	Tax deduction	:	Taxes	:	-150.00	
<input type="checkbox"/>			:	payee/split info	:	no category	:	1,350.00	

Notice that the second split item automatically adjusted its amount to compensate for the amount you entered in the first split item. Now edit the second split item:

<input type="checkbox"/>	▼ 2/1/07	Deposit	:	Dick's Construction	:	detailed	:	1,200.00	6,200.00
<input type="checkbox"/>			:	Tax deduction	:	Taxes	:	-150.00	
<input checked="" type="checkbox"/>			:	Automatic IRA contribution	:	IRA Contribution	:	-200.00	
<input type="checkbox"/>			:	payee/split info	:	no category	:	1,550.00	

Because the amount you entered in the second split item didn't total with the amount of the first to match the amount of the main transaction, iBank created a new split item with the

amount required to balance the transaction. This amount turns out to be the amount of your gross salary, so all you need to do is label it:

<input type="checkbox"/>	▼ 2/1/07	Deposit	:	Dick's Construction	:	detailed	:	1,200.00	6,200.00
<input type="checkbox"/>			:	Tax deduction	:	Taxes	:	-150.00	
<input type="checkbox"/>			:	Automatic IRA contribution	:	IRA Contribution	:	-200.00	
<input checked="" type="checkbox"/>			:	Gross salary	:	Salary	:	1,550.00	

The split transaction is complete! Each split item has been assigned its own category, so your income (or spending) can be tracked more accurately with charts and budgets.




*You must always enter an amount into the main transaction before specifying amounts for split items. iBank cannot calculate the amount of the main transaction based on split amounts.*

## To hide or display split items:


Click the small disclosure triangle to the left of the main transaction.

## To delete a split item:


First, set the amount of the split item to '0', then click the  **Delete** button on the lower toolbar. iBank will not let you remove a split item that has a non-zero amount.

# How do I schedule recurring transactions?


---

 **Scheduled transactions** can be created to track financial activities that occur on a repeating basis, for example a monthly mortgage payment or biweekly paycheck.

## To add a scheduled transaction:

Select “Scheduled Transactions” in the [source list](#) and click the  **Sch. Transaction** button on the [lower toolbar](#). A blank [transaction](#) will appear in the scheduled transaction list.

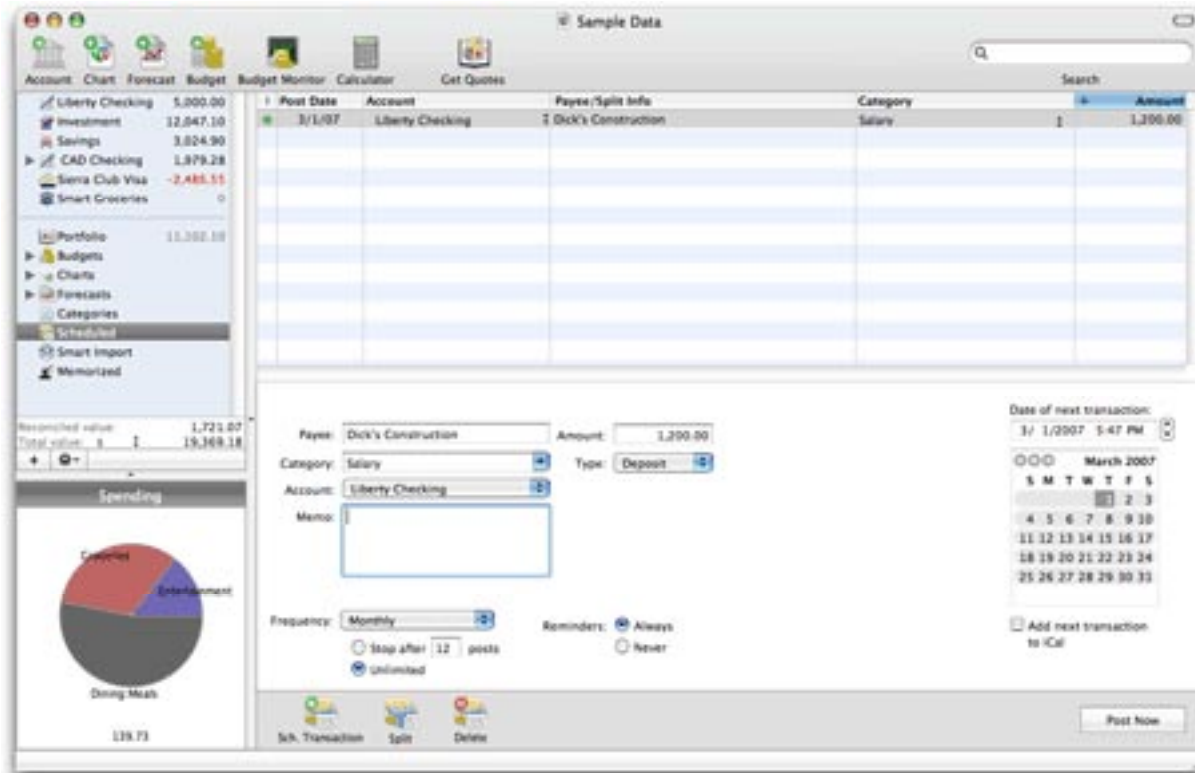
## To delete a scheduled transaction:

Select it in the scheduled transaction list and click the  **Delete** button on the lower toolbar.

## To edit a scheduled transaction:


Select it in the scheduled transaction list. Using the [transaction editor](#), choose the [account](#) to which the transaction should be added, then specify a [type](#), [payee](#), [memo](#), [category](#), and [amount](#) (see next page):





Once the transaction details have been filled in, enter the date (and time, if desired) on which the transaction should be posted to the account. Choose a frequency to specify how often the transaction should repeat (use “Once” if the transaction should only be posted a single time). Below the frequency setting, enter the number of times you wish the transaction to be posted, or choose “Unlimited” to have it repeat indefinitely.



You can also schedule [split transactions](#) (to track itemized deductions on a paycheck, for example). Use the  **Split** button to create splits just as you would in the account register.

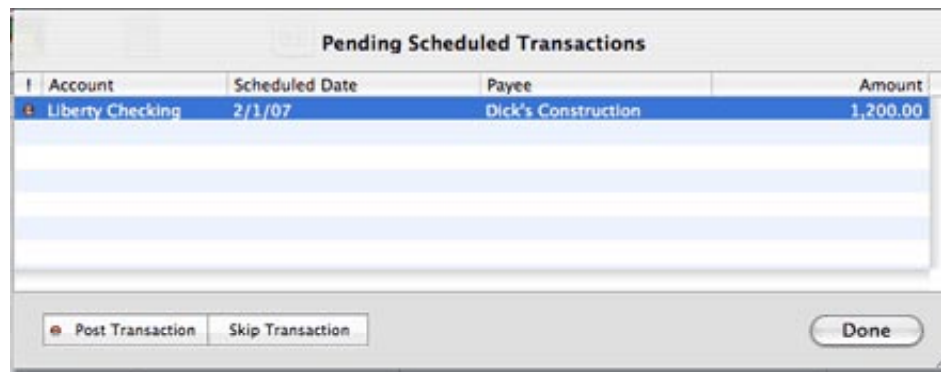
## Scheduled transaction status:

Each scheduled transaction has a status icon displayed next to it, in the ‘!’ column:

- 🟢 Scheduled: the transaction is ready to be posted at a future time/date.
- 🔴 Pending: the transaction has passed its posting time/date and is waiting to be posted.


## To set a reminder:

If you would like iBank to notify you before the scheduled transaction is posted, click “Reminders: Always.” If a transaction is pending when iBank is launched, the following sheet will appear:



Account	Scheduled Date	Payee	Amount
Liberty Checking	2/1/07	Dick's Construction	1,200.00

Post Transaction Skip Transaction Done

Click “ Post Transaction” to post the selected transaction to its specified account, or click “Skip Transaction” to leave the transaction pending. You will be notified again the next time you launch iBank. Click “Done” to dismiss the sheet and continue using iBank.

If you prefer not to set a reminder on the scheduled transaction, click “Reminders: Never” in the transaction editor. iBank will automatically post the transaction to its specified account at the specified date and time without notifying you.

### **To create an iCal event:**

Click “Add next transaction to iCal.” A calendar named “iBank” will be created in iCal and an event will be created for the transaction on the time and date specified. The event will be named with the transaction’s payee and amount.





# How do I reconcile my account with a bank statement?

---

If you are in the habit of comparing your records to your bank's, iBank makes it easy to do! Reconcile individual [transactions](#) every time you check your bank's website, or track the monthly statements your bank sends in the mail.

## To reconcile individual transactions:

Simply check the box under the '√' column in the [account register](#) to mark a transaction as "[Reconciled.](#)" The transaction will then be counted in the "[Reconciled value](#)" displayed beneath the [source list](#) (assuming the [account](#) has been [marked for inclusion in that total](#)).

Checking individual transactions in this way can be useful when you [import](#) transactions that you downloaded from your bank's website (which you know have already been reconciled). You might also reconcile transactions this way if you like to keep a close eye on your records by comparing them to your bank's records every few days or so.

## To check transactions against a printed statement:

For those of us who still like to save our reconciling for the end of the month, iBank provides a handy option to track printed statements. When you receive a statement from the bank, select the iBank account you want to reconcile and choose Account>Reconcile with Bank Statement. The following sheet will appear (see next page):

Enter the start and end balances and dates that match the bank statement you are reconciling. You can also give this statement a name.

Name:


Start Balance:  Start Date:

End Balance:  End Date:

Enter a name for the statement, then type in the starting and ending balance as indicated on your statement. Type in the first and last dates that appear on the statement, with times if necessary.



*Generally, you will want to leave the start and end times at 12:00 AM and 11:59 PM , respectively. This will ensure that all transactions on the specified dates are included on the statement.*

Click “OK” when you are finished. You will notice that a new item,  **Statements**, has been added to the source list under your account:


Liberty Checking	6,415.50
 Statements	
 Investment	14,019.70
 Savings	2,989.90
 CAD Checking	1,979.28
 Sierra Club Visa	-2,486.55
 Smart Groceries	0

On the right side of the main window you will see the statement view:

Liberty Start		Transactions for selected statement:							
February ... 2/1/07		✓ Date	Type	#	Payee/Split Info	Memo	Category	Amount	Balance
<input checked="" type="checkbox"/>	2/9/07	ATM	:		Cash withdrawal	memo	Clothing	-50.00	4,950.00
<input checked="" type="checkbox"/>	2/15/07	Deposit	:		Microsoft	paycheck	Salary	2,043.00	6,993.00
<input checked="" type="checkbox"/>	2/23/07	Charge	:		Bob's Bar-B-Que	best BBQ	Dining:Meals	-35.00	6,958.00
<input type="checkbox"/>	2/28/07	Charge	:		Playhouse Theatre	movie	Entertainment	-90.00	6,868.00
<input type="checkbox"/>	2/28/07	Charge	:		Wegman's	memo	Groceries	-452.50	6,415.50
Showing transactions between: 2/1/07 and 2/28/07									
Ending Balance: 6,415.50									
Cleared Balance: 6,958.00									
Difference: 542.50									

Statement Delete Edit... Refresh

The left side of this pane displays a list of all the statements you have saved under that account. Select one to view all transactions in the account that fall between the start and end dates specified for that statement.

To reconcile this list with your printed statement, check off any transactions that match those listed on the bank statement. If you need to make adjustments to a transaction, simply double-click the field you want to change. Any changes made on the virtual statement affect the original transactions in your account. You can add new transactions directly in the statement view by clicking the  button, but you must return to the account register if you want to delete any transactions.

To help you reconcile, iBank displays three numbers at the bottom-right corner of the statement view:

- **Ending Balance:** The target balance to be reached when reconciling is complete. This amount is specified when the statement is first created.
- **Cleared Balance:** The current total of all transactions that have been marked as “reconciled” in the account.
- **Difference:** The ending balance minus the cleared balance. When reconciling is complete and accurate, this number should equal ‘0’.

The “Cleared Balance” is cumulative. If you failed to finish reconciling a statement from a previous time period, the discrepancy will carry over and your current statement will not reconcile properly either.

Check off transactions and make adjustments as necessary until the “Difference” reaches zero.

## To adjust your account balance after reconciling:

Sometimes, after you have finished reconciling the transactions in iBank with those on your printed statement, a discrepancy may still exist between your cleared balance and the ending balance of your printed statement. If you check and double-check your records, and just can't seem to find a transaction that was overlooked, you can enter a balance adjustment to match up your balances.

Click on your account to leave the statement view and return to the account register. Choose Account>Adjust Balance, and the following sheet will appear:



Adjust Account Balance

Current account balance: 6,415.50

Account balance should be: 6415.35

Cancel OK

07 Charge | Playhouse Theatre | movie tickets


Enter the desired account balance and click “OK.” A transaction similar to this one will be added to the account register:

<input type="checkbox"/>	3/6/07	Withdrawal	Balance adjust	no category	-0.15	6,415.35
--------------------------	--------	------------	----------------	-------------	-------	----------

If you return to the statement view and check off the “Balance adjust” transaction, your statement should now be properly reconciled.



## To edit statement settings:


If you make a mistake while setting up your statement in iBank, you can easily correct it. Select the statement in the statement view, then click the  **Edit...** button on the [lower toolbar](#).


Make any changes necessary in the sheet that appears, click “OK,” and then click the





**Refresh** button on the lower toolbar to update the transaction list.

## To add additional statements:

Select  **Statements** in the source list under the account to which you want to add a statement (click the small disclosure triangle next to the account to reveal this item if it is hidden).

Click <sup>the</sup>  **Statement** button on the lower toolbar and follow the directions above to set up the new statement.

## To delete a statement:

Select  **Statements** in the source list under the account from which you want to delete a statement (click the small disclosure triangle next to the account to reveal this item if it is hidden). Select a statement from the list in the statement view and click the  **Delete** button to remove it.





## *Chapter 5: Importing & Exporting*



# How do I import transactions from my bank or other financial software?

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iBank can import [transaction](#) data from your financial institutions or other money-management software in a variety of formats. You can import transactions regularly to keep current with your bank's records, or just do a one-time import of your transaction history the first time you start iBank. If you use PDA software such as SplashMoney or Ultrasoft Money to manage your finances, you may also be able to import that data into iBank.

## Supported formats:

iBank can import transaction data from the following file formats: QIF (Quicken Interchange Format), OFX (Open Financial Exchange, sometimes called QFX) and CSV (Comma-Separated Value). It cannot import from CSV files that use two separate columns for the transaction amounts.

## Preparing the import file:

To import transactions from your bank, you must first visit your bank's website and download transactions in one of the file formats listed above. Many banks allow you to specify a range of dates for the download – doing so can save time because you won't have to [screen out duplicate transactions](#) later. Here is a sample download form on one bank's website (see next page):

### Download History for Quicken

Select the source ID:

Enter the transaction begin date:

Enter the transaction end date:

Select desired file format:

- MS Money OFX
- Quicken WebConnect
- QIF

To import transactions from other financial programs, look for an option to export your transaction data to one of the formats listed above – just be sure to save the import file in a location that is accessible to iBank. For more detailed instructions on importing from Quicken, see the section in this chapter entitled, [“How do I import my data from Quicken?”](#)



*Some banks provide several download options without specifying which file type each one uses. Generally speaking, “Quicken” format usually indicates QIF, “MS Money” format can indicate QIF or OFX, and “Excel” generally indicates CSV. You do not actually need to own the software indicated to download a file in a particular format – just use the software name as a guide to determine the file type you need.*

## To begin an import:

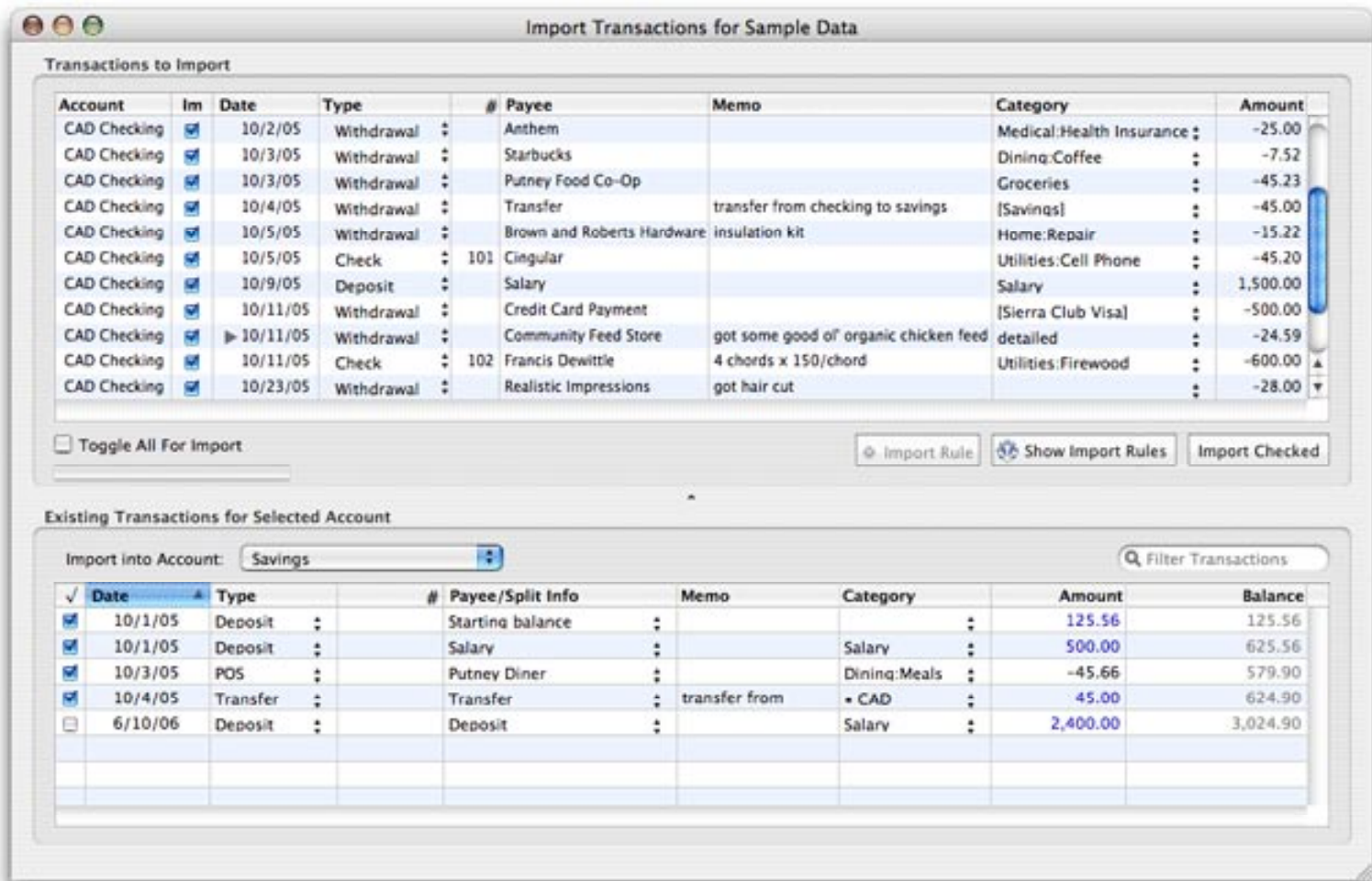
If you want iBank to detect which bank accounts the transactions in the import file came from, and automatically add those [accounts](#) to your data file, choose File>Import and check “Create accounts for this file.” Select the file to import and click “Import.”

If you want to import the transactions into one of your existing iBank accounts, first select that account in the [source list](#). Then choose File>Import, select the file to import, and click “Import.” You can also drag and drop the file from the Finder onto the iBank application icon in the Dock.

If the import file uses the QIF or CSV format, you will be asked to configure some additional settings before proceeding with the import. For more information about configuring these settings, see the section in this chapter entitled, “[How do I configure the import settings properly?](#)”

## Selecting transactions to import:

Once the [import settings](#) have been configured, iBank displays the import window (unless you chose the “Create accounts for this file option,” in which case the import proceeds automatically). See the next page for an illustration:



The top half of the window displays the transactions in the import file; the bottom half shows current transactions in the destination account. Place a check in the “Import” column next to any transaction in the top half of the window that you wish to import. Click “Toggle All For Import” to check or uncheck all of the new transactions at once. To change the account into




which the transactions will be imported, click the drop-down menu titled “Import into Account” and choose a new destination account.



*You can resize the top and bottom panes by clicking the small divot at the center of the window and dragging it up or down.*


---

The split-screen view of the import window allows you to easily compare new transactions against those already existing in your account. iBank tries to screen out duplicates automatically; any matches it finds will be automatically unchecked so that they will not import. It is always a good idea to double-check for duplicates in case iBank misses one or two.

You can filter the transactions shown in the bottom half of the import window by typing a word or phrase into the “Filter Transactions” box. Only transactions containing that word or phrase in their [payee](#), [memo](#), or [category](#) fields will be shown. Click the  button inside the filter box to show all transactions in the destination account. Click any column header to sort the list by the information contained in that column (click twice to reverse the direction of the sort).

You can also create smart import rules to automatically assign types, payees, memos, and/or categories to certain transactions. For more information about smart import rules, see the section in this chapter entitled, “[How do I use smart import rules?](#)”

## Completing the import:

Once you have finished preparing your transactions for import, click the  button. Depending on the number of transactions you are importing, the process may take a while. When the import is complete, you will see the new transactions in your account.



*Any [transfer](#) transactions you import from an external file will not be linked once they arrive in iBank. A transaction will be listed in each of the accounts associated with the transfer. Your account balances will be accurate – the only difference is that changes made to one side of the transfer will not affect the other side. You can re-link imported transfers manually by assigning the appropriate [category](#) (the destination account) to one of the transactions, and deleting the other.*

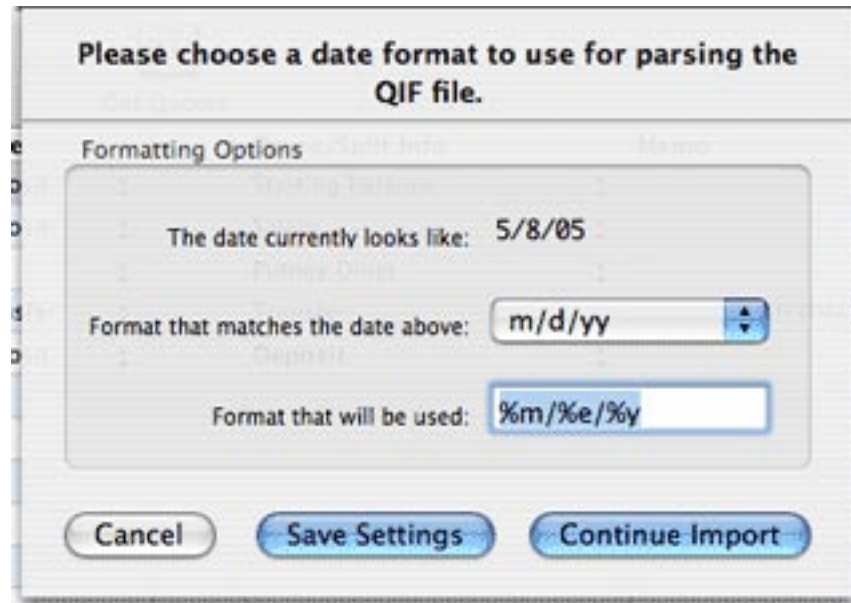
After completing an import, the destination account's [info pane](#) is updated to reflect the date on which the import was completed. To set an account's "Last import" to the current date without completing an import (for example, you may want to do this if you enter transactions manually instead of performing an import), choose Account>Set Last Import Date to Today.

# How do I configure the import settings properly?

When importing transaction data from a QIF or CSV file, iBank will first ask you to configure a few settings.

## QIF settings:

If you choose a QIF file for import, the following sheet will appear:



The screenshot shows a dialog box titled "Please choose a date format to use for parsing the QIF file." The dialog has a "Formatting Options" section. It displays "The date currently looks like: 5/8/05". Below this, there is a label "Format that matches the date above:" followed by a drop-down menu showing "m/d/yy". Underneath, there is a label "Format that will be used:" followed by a text input field containing "%m/%e/%y". At the bottom of the dialog, there are three buttons: "Cancel", "Save Settings", and "Continue Import".

Next to "The date currently looks like" is a sample date taken from your import file. Look at this date carefully and choose the matching date format from the drop-down menu. Pay atten-

tion to the order of the day and month, as well as the number of digits in the year. The format code shown at the bottom will update itself automatically depending on your menu selection.

If the sample date doesn't match any of the drop-down menu selections, you can edit the format code directly. The date format codes below can be used to match the format of the sample date. For example, to match a date format of "12/31/2005" you would enter "%m/%d/%Y", or "31.12.05" would be "%d.%m.%y".

These are the codes available for use:

- %a – Abbreviated weekday name (e.g. "Mon")
- %A – Full weekday name (e.g. "Monday")
- %b – Abbreviated month name (e.g. "Jan")
- %B – Full month name (e.g. "January")
- %d – Day of the month as a two-digit number (01–31)
- %e – Day of the month as a number, without the leading zeros for 1–9
- %j – Day of the year as a three-digit number (001–366)
- %m – Month as a number (01–12)
- %w – Weekday as a number (0–6), where Sunday is 0
- %y – Year without century (00–99)
- %Y – Year with century (such as 1990)



*Two common mistakes are using an incorrect separator (e.g. entering slashes instead of dashes between the month, day, and year codes) or using the wrong code for the year. If the sample date has a four-digit year (e.g. "2006") then be sure your format code includes "%Y" instead of "%y" – the case of the letter 'y' is important.*

---

## CSV settings:

Most CSV files are formatted differently depending on the financial institutions or software that generate them. If you choose a CSV file for import, the following sheet will appear:

**CSV Format Options**

Format Options

This is what the CSV file looks like:

```
10/3/05,Putney Diner,,Dining:Meals,-45.66
10/3/05,Two Master's Auto,my memo,Auto:Fuel,-37.25
1/4/06,Two Master's Auto,,Auto:Fuel,-37.25
1/3/06,J.D. McCliments,,Dining:Meals,-125.00
10/23/05,Green Moutain Orchards,,Groceries,-12.00
```

Drag the columns into the appropriate order. Use the +/- buttons to add/remove place-holder columns.

Payee	Date	Memo	Amount

Date format:

Items are separated by:

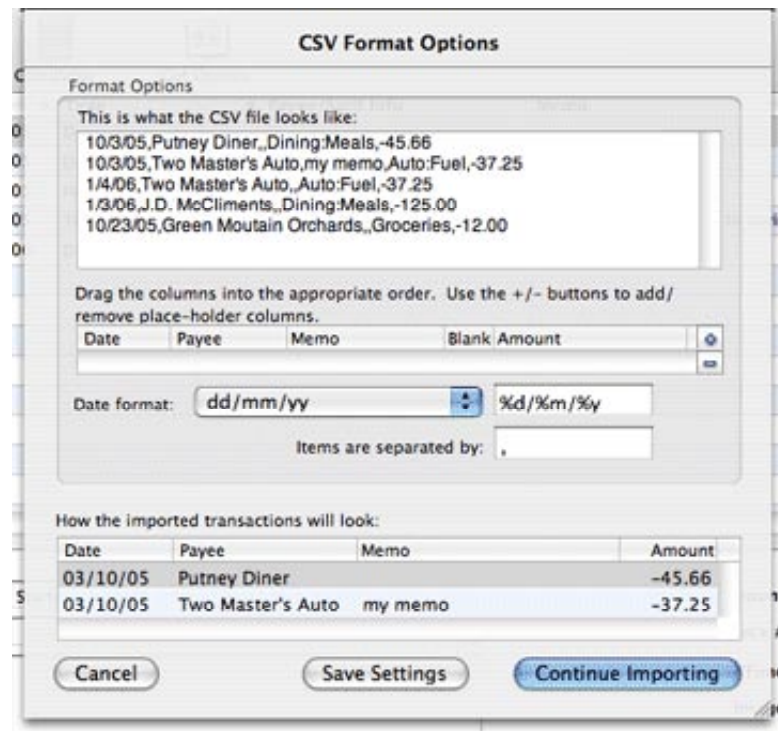
How the imported transactions will look:

Date	Payee	Memo	Amount

At the top of the window is a preview of the data inside the CSV file. The bar across the middle of the window lists each of the columns that can be imported. Use your mouse cursor to drag and drop the various columns into the correct order to match the order of the items in the preview pane.

For example, the second line of the preview pane above reads “10/3/05,Two Master’s Auto,my memo,Auto:Fuel,-37.25.” To match this transaction, drag the columns so that they read in this order: Date, Payee, Memo, Amount. You’ll notice, however, that there is another item in the preview transaction between the memo and amount. iBank can’t import categories from CSV files, so we’ll need to create a placeholder.

Use the +/- buttons to add and delete placeholder columns for extraneous information in your CSV file. This is how our example should look after rearranging the columns and adding a placeholder:



At the bottom of the window, you will see a couple of sample transactions formatted according to the settings you entered. Use these to help you determine when the importer has been configured properly.

In addition to making sure the columns are arranged correctly, you will also need to choose a date format ([see above](#) for more information on this) and specify a separator. Given that CSV stands for “comma-separated values,” most CSV files will use a comma to separate items in the file, but there are exceptions. If your file uses a semicolon, tab, or other character, enter this next to “Items are separated by.”

## To save your import settings:

Once you have finished configuring the import settings, click “Continue Importing” to proceed with the import process. If you are planning to import transactions from the same source on a regular basis, click “Save Settings” and your configuration will be stored for later use. The next time you import data into that account, your saved settings will be used automatically; you will not be asked to configure them again.



*Import settings are stored separately for each [account](#). If you configure settings for one account and save them, then import data into another account, you will be asked to configure the import settings again for the new account.*

## To edit your saved import settings:

If you need to adjust settings after saving them, select the appropriate account from the [source list](#), then choose Account>Edit Import Settings. In the sheet that appears, you can reconfigure the import settings for that account:



Choose the QIF or CSV tab to edit settings for the respective file type. Make any changes necessary, then click “OK.” The next time you import data, your new settings will automatically be applied.


If you want iBank to simply forget your saved settings and ask you to configure them manually the next time you import data, click “Defaults” and then “OK.”



Check “Fill with memorized info” if you want the categories of imported transactions to be automatically filled in based on your memorized transactions.



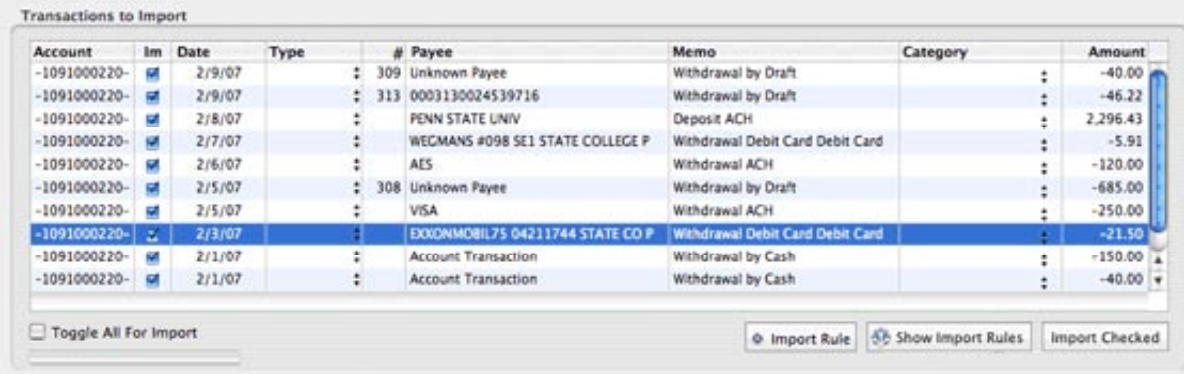
# How do I use smart import rules?

 **Smart import rules** can be used to help you [import transactions](#) more efficiently. Files imported from banks often contain extraneous information or are not worded the way you would like them to be – smart import rules allow you to import your data using words that make sense to you.

For example, let's say that a purchase at your local market shows a [payee](#) of “123 Main St. Market ID:992311” when downloaded from the bank. Using a smart import rule, you can choose to have any imported transaction that contains “123 Main St” in the payee field be automatically changed to “Mimi's Market” with a [category](#) of “Groceries.”

## To add a smart import rule:

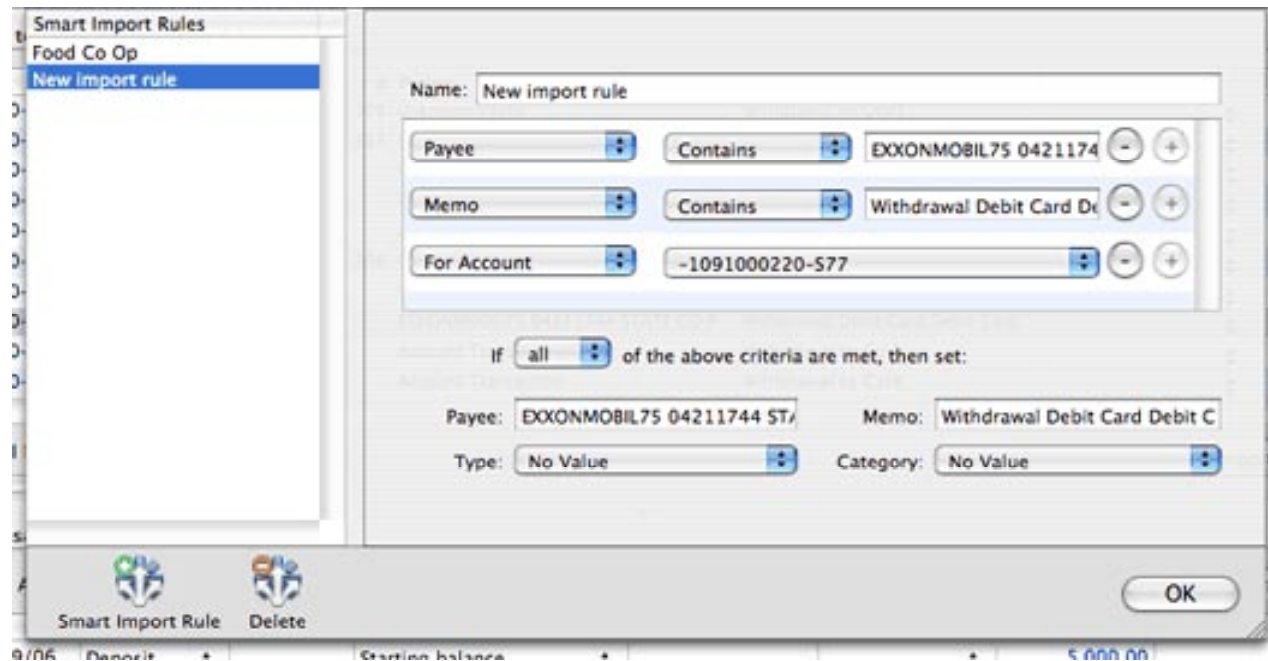
Start an [import](#). When the import window appears, select a transaction in the top half of the window upon which you would like to base the new smart import rule:



Account	Im	Date	Type	#	Payee	Memo	Category	Amount
-1091000220-	<input checked="" type="checkbox"/>	2/9/07		309	Unknown Payee	Withdrawal by Draft		-40.00
-1091000220-	<input checked="" type="checkbox"/>	2/9/07		313	0003130024539716	Withdrawal by Draft		-46.22
-1091000220-	<input checked="" type="checkbox"/>	2/8/07			PENN STATE UNIV	Deposit ACH		2,296.43
-1091000220-	<input checked="" type="checkbox"/>	2/7/07			WECMANS #098 SE1 STATE COLLEGE P	Withdrawal Debit Card Debit Card		-5.91
-1091000220-	<input checked="" type="checkbox"/>	2/6/07			AES	Withdrawal ACH		-120.00
-1091000220-	<input checked="" type="checkbox"/>	2/5/07		308	Unknown Payee	Withdrawal by Draft		-685.00
-1091000220-	<input checked="" type="checkbox"/>	2/5/07			VISA	Withdrawal ACH		-250.00
-1091000220-	<input checked="" type="checkbox"/>	2/3/07			EXXONMOBIL75 04211744 STATE CO P	Withdrawal Debit Card Debit Card		-21.50
-1091000220-	<input checked="" type="checkbox"/>	2/1/07			Account Transaction	Withdrawal by Cash		-150.00
-1091000220-	<input checked="" type="checkbox"/>	2/1/07			Account Transaction	Withdrawal by Cash		-40.00

Toggle All For Import

Click the **+ Import Rule** button. A sheet will appear with a new smart import rule based on the payee, memo, and account of the selected transaction:



First, give the rule a name by changing the “Name” field at the top. In the space below, you will see several criteria upon which the rule is based. Each transaction, before it is imported, will be compared against these criteria in order to determine whether or not the rule should be applied to it.

When you first create a rule, iBank tries to guess which criteria you want to use, but you can edit these however you see fit. To add additional criteria to the rule, click the **+** button next to one of the existing criteria. To remove a criterion, click the **-** button.

For each criterion, choose whether you want iBank to look at the transaction's payee, memo, or account.

- If you select “Payee” or “Memo,” type in the word or phrase you want iBank to look for. If you want iBank to apply the rule to any transaction containing that word or phrase (e.g. “Cat” will match both “Cat” and “Catcher in the Rye”), choose “Contains.” If you want iBank to apply the rule only to transactions that match the word or phrase exactly (e.g. “Cat” will match “Cat” but not “Catcher in the Rye”), choose “Is Equal To.”
- If you select “For Account,” choose the account you want iBank to look for from the drop-down menu.

Once you are done configuring the rule's criteria, choose whether you want the rule to be applied to transactions who satisfy “any” or “all” of the criteria listed.



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*Be careful with the “any” option – if you choose this option and accidentally leave one of your criteria blank, you may end up with a rule that applies itself to all of your imported transactions!*

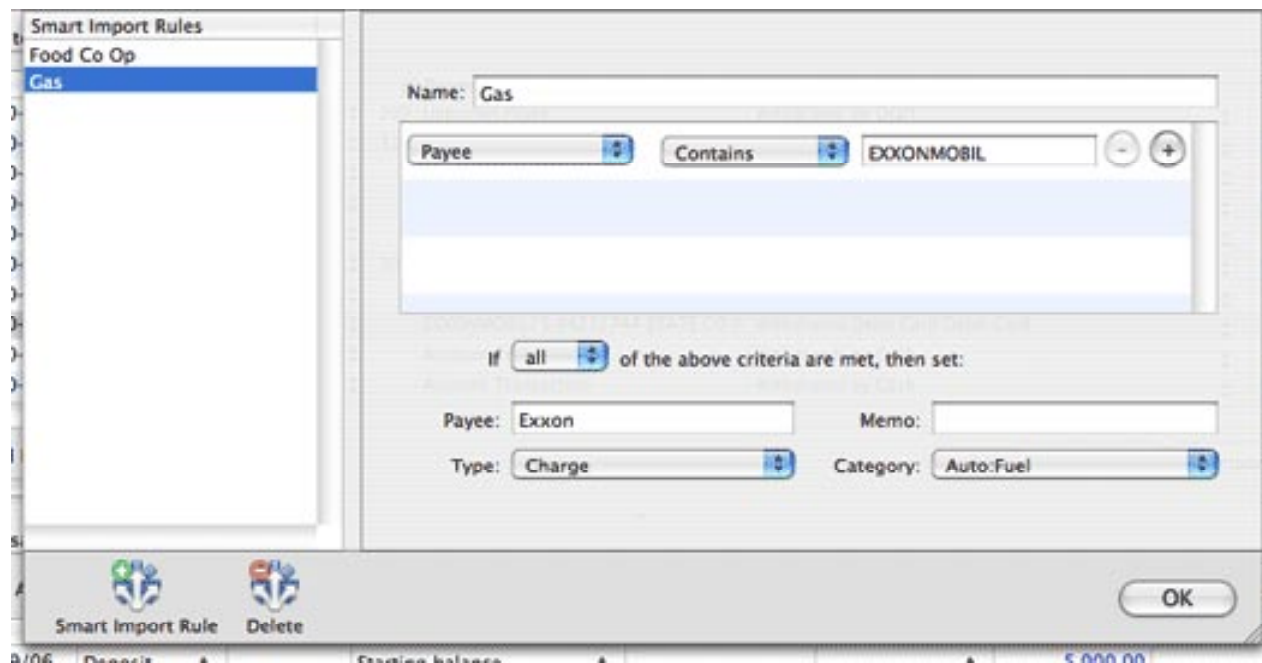
---



The last step is to specify what the rule actually does, that is how it will change those transactions to which it is applied. Use the four fields at the bottom of the window (Payee, Memo, Type, and Category) to specify how you want the transaction to look after the rule has been applied. If you change the payee to “Mr. Rogers,” then any transaction that satisfies the rule's criteria will be given a payee of “Mr. Rogers.” If you don't want the rule to change a particular field, leave it blank or leave the menu set to “No Value.”



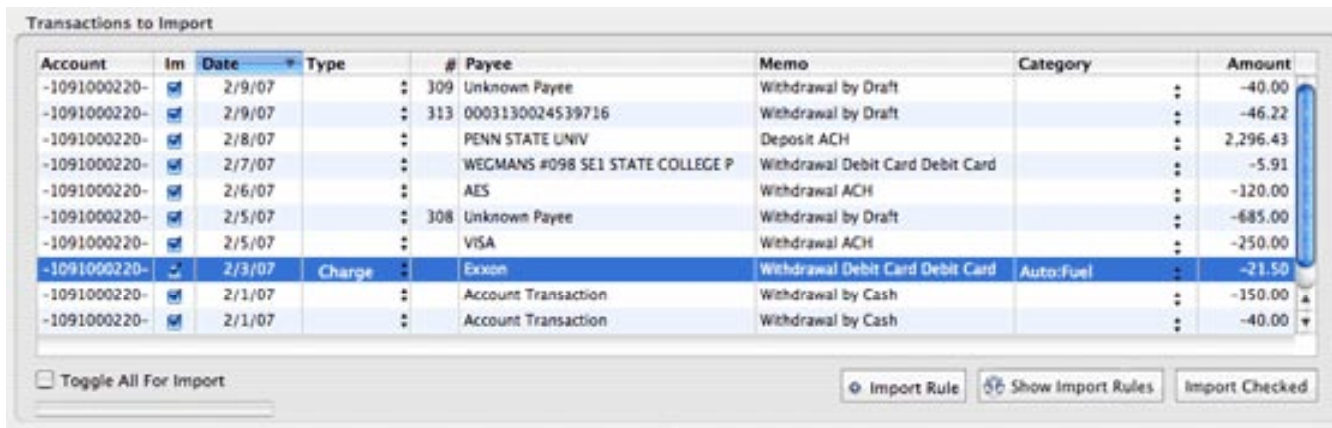
*If you change the Payee or Memo field and then clear it, iBank will note the change and clear that field for any transaction to which the rule is applied. To prevent this from happening, delete the rule and create a new one.*

Here is a cleaned-up version of the example rule we created above. For any imported transaction whose payee contains “EXXONMOBIL,” this rule will change its payee to “Exxon,” set its type to “Charge”, and assign it to the category “Auto:Fuel.”



To add additional smart import rules, click the  **Smart Import Rule** button. A new rule will be added to the list, ready for editing. To delete a rule, select it in the list and click the  **Delete** button.

When you are done adding smart import rules, click “OK” to return to the main import window. Your new rules will be applied automatically to the transactions in the top half of the window, and to all future imports as well (see next page).



Account	Im	Date	Type	#	Payee	Memo	Category	Amount
-1091000220-	<input checked="" type="checkbox"/>	2/9/07		309	Unknown Payee	Withdrawal by Draft		-40.00
-1091000220-	<input checked="" type="checkbox"/>	2/9/07		313	0003130024539716	Withdrawal by Draft		-46.22
-1091000220-	<input checked="" type="checkbox"/>	2/8/07			PENN STATE UNIV	Deposit ACH		2,296.43
-1091000220-	<input checked="" type="checkbox"/>	2/7/07			WEGMANS #098 SE1 STATE COLLEGE P	Withdrawal Debit Card Debit Card		-5.91
-1091000220-	<input checked="" type="checkbox"/>	2/6/07			AES	Withdrawal ACH		-120.00
-1091000220-	<input checked="" type="checkbox"/>	2/5/07		308	Unknown Payee	Withdrawal by Draft		-685.00
-1091000220-	<input checked="" type="checkbox"/>	2/5/07			VISA	Withdrawal ACH		-250.00
-1091000220-	<input checked="" type="checkbox"/>	2/3/07	Charge		Exxon	Withdrawal Debit Card Debit Card	Auto-Fuel	-21.50
-1091000220-	<input checked="" type="checkbox"/>	2/1/07			Account Transaction	Withdrawal by Cash		-150.00
-1091000220-	<input checked="" type="checkbox"/>	2/1/07			Account Transaction	Withdrawal by Cash		-40.00

## To edit smart import rules:

In the main iBank window, select “Smart Import Rules” in the source list. Click on a rule to view its criteria and make any changes necessary. Use the buttons on the lower toolbar to add and delete smart import rules from the list.

# How do I import my data from Quicken?

---

If you are just getting started with iBank and want to transfer your data over from Quicken\*, follow these steps:

1. Launch iBank and [create a new data file](#).
2. Do not add any [accounts](#) yet, but choose File>Save to save the empty data file.
3. Switch to Quicken, choose File>Export, and select the “Full Export” option. Other versions of Quicken may keep the export command elsewhere in the program – consult Quicken’s help files to locate it. The important thing is to export all of your Quicken data to a QIF file.
4. Follow the prompts and save the export file to your Desktop, then quit Quicken.
5. Switch back to iBank, and choose File>Import.
6. Check “Create accounts from this file” and choose the QIF file you just saved to your Desktop.
7. Choose the appropriate date format to use for the import (see the section in this chapter entitled, “[How do I configure the import settings properly?](#)” for more information on configuring QIF import settings).
8. That’s it! Kick back and wait for iBank to finish importing your data. iBank will automatically recreate your Quicken accounts with all of their associated transactions.

If you would prefer to set up the accounts in iBank manually, you can export the transactions from each Quicken account to a separate QIF file and import them one at a time. For more information about standard transaction importing, see the section at the beginning of this chapter entitled, “[How do I import transactions from my bank or other financial software?](#)”

\*Quicken is copyright Intuit, Inc. iBank can not guarantee complete importing of data from Quicken.



# How can I export my data for use in other software?

---

If you want to be able to export [transaction](#) data from your [accounts](#) for archival purposes, or for use in another software package, iBank makes it easy. With just a couple of clicks you can save your data to a QIF file, which can be read by most financial applications.

## To export data from a single account:

Select the account in the [source list](#) and choose File>Export. Enter a name and choose a location in which to save the file, then click “Export” to complete the process.

## To export all of your account data:

Choose File>Export, then check “Export all accounts.” Enter a name and choose a location in which to save the file, then click “Export” to complete the process.

## For additional export options:

The [chart](#) features also provide export capabilities. To read more, check out the section in chapter 8 entitled, “[How do I print or export data from my charts?](#)”









## *Chapter 6: Investments*



# How do I track my investments in iBank?

---

iBank can be used to track activity in your investment accounts (like IRAs, SEPs, etc.). There are two main components that work together to help you track investments in iBank:

-  [Investment accounts](#)
-  [Portfolio](#)

**Investment accounts** are designed to reflect your real-life brokerage accounts and are the place where you enter information about the securities you own. The **Portfolio** provides a quick summary of your gains & losses and the value of your holdings, as well as a place to track watchlist items and stock indices.

This section deals with investment accounts; for more information about the Portfolio, see the section in this chapter entitled, “[How do I use the Portfolio?](#)”


## To add an investment account:

[Create an account](#) like you would any other, but be sure to choose “Investment” from the pop-up menu in the new account creation sheet.




*In order to track your securities in iBank, you must create an investment account. Even if you do not maintain a brokerage account in real life, you must create a “virtual” brokerage account in iBank.*

---



Just like with other iBank [accounts](#), you will see the [account register](#) displayed on the right, where you can enter [transactions](#) pertaining to that account. You can now begin adding investment transactions to track your investment activity.

## To track your investment activity with transactions:

As with any other account, click the  **Transaction** button to [add a new transaction](#). You will notice that the [transaction types](#) available in investment accounts differ from those in other accounts. The following additional types are available for investment transactions:

- **Buy:** Use this type to indicate the purchase of security shares.
- **Sell:** Use this type to indicate the sale of security shares.
- **Move Shares:** Use this type to indicate the transfer of security shares between brokerage accounts, or to track shares received as a gift or inheritance. The [price](#) entered for this transaction will not affect your account balance.
- **Dividend:** Use this type to indicate dividends received. For cash dividends, enter the [amount](#) only. For additional shares received as a dividend, enter the [symbol](#) and number of [shares](#).
- **Split:** Use this type to track stock splits. Enter the number of [shares](#) gained as a result of the split.

Choose the appropriate type for the transaction and enter the trade date into the [date](#) field. Enter a [payee](#) and [memo](#) if desired (these are not required for investment transactions).



Before adding a “Buy” transaction, you will usually need to transfer money into your investment account from another account. Say, for example, that in real life you use \$1,000.00 from your checking account to purchase Apple stock. In iBank, you must create two transactions: first, a “Transfer” from your checking account to your investment account; second, a “Buy” transaction in your investment account to purchase the stock.

You will notice that the transaction properties displayed in investment accounts are different from regular transaction properties. In addition to the standard properties, you will also see these:

Security info:			
Symbol:	<input type="text" value="AAPL"/>	Shares:	<input type="text" value="100.0000"/>
Comm.:	<input type="text" value="-7.00"/>	Price:	<input type="text" value="18.3300"/>

- **Symbol:** The ticker symbol, usually 1 to 5 letters, used to identify the security on an exchange. iBank uses this symbol to retrieve quotes for the security over the Internet. The symbol is required even if the security is a bond or CD – in this case, feel free to use a false symbol, such as “\_BOND1”, “\_CD2”, etc. A suffix may be added to the symbol to specify which exchange should be used to retrieve quotes (for example, “GOOG.SW” will lookup quotes for Google on the Swiss Exchange).



See <http://finance.yahoo.com/exchanges> for a list of supported exchanges and their suffixes. Be aware that each exchange provides quotes in its local currency and that iBank does not automatically convert these to the default currency for your investment account.

- **Shares:** The number of shares of the security bought, sold, moved, or received in the transaction.
- **Comm.:** The amount of commission paid or earned on the transaction.
- **Price:** The price per share paid or charged in the transaction.

Enter security information as appropriate for the transaction. Each time you type in a new security symbol, the sheet shown to the right will appear.

Enter a name for the security, choose a type (stock, CD, bond, or mutual fund), and enter any notes about it that you want to remember. *Do not check the “Index” box.* For more information about tracking indices, see the [next section](#) in this chapter.



The screenshot shows a dialog box titled "Create New Security". It has the following fields and values:

- Name: Apple, Inc.
- Symbol: AAPL
- Type: Stock
- Notes: formerly Apple Computer, Inc.
- Index:  (e.g. NASDAQ or The Dow Jones)

Buttons: Cancel, Create



*iBank uses the Yahoo! Finance quote service to download security quotes. To ensure that your securities are supported, look them up at <http://finance.yahoo.com/lookup>. This is also a handy way to identify the correct symbol to use for a particular security.*

After you have finished entering security information for the transaction, the transaction's [amount](#) will calculate automatically based on the specified number of shares, price per share, and commission (except for cash dividends, for which you must enter the amount manually). The [balance](#) is then updated accordingly.



## Understanding investment account balances:

You may have noticed a discrepancy between the balance displayed in the [account register](#) and the balance displayed next to your investment account in the [source list](#). There is a very simple explanation for this: the balance in the account register represents the **cash value** of your brokerage account only, while the balance in the source list represents the **total value**, including gains and losses on your holdings.

The screenshot shows a financial software interface with a table of transactions and a transaction form below it. A green arrow points from the 'Total value' of an investment account to the 'Cash value' of a transaction.

Date	Type	Security	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
10/1/05	Deposit			Starting balance	0	0	0	7,112.00	7,112.00
10/1/05	Buy	AAPL	Scottrade		100.000	18.3300	-7.00	-1,840.00	5,272.00
10/3/05	Buy	SBLX	Scottrade		50.0000	28.1200	-7.00	-1,413.00	3,859.00
10/5/05	Buy	CAB	Scottrade		100.000	18.0000	-7.00	-1,807.00	2,052.00
5/8/06	Buy	HANS			10.0000	110.0000	-7.00	-1,107.00	945.00

Transaction Form Fields:

- Payee: [Empty]
- Category: [Empty]
- Memo: [Empty]
- Type: Buy
- Security: [Empty]
- Symbol: HANS
- Comm.: -7.00
- Price: 110.0000
- Amount: -1,107.00
- Check #: [Empty]
- Time: 8:47 AM
- Image: [Image here]
- Ex. rate: 1.0000
- Original amount: 0

Portfolio Pie Chart:

- CAB: 39%
- HANS: 14%
- AAPL: 46%
- Total Value: 4,935.10

- **Cash value:** Since investment accounts in iBank are designed to mirror your real-life brokerage accounts, the balance shown in the account register reflects the cash value of that account. When you transfer money into the brokerage account, you can either use that money to purchase securities, or leave it in the account as cash. The total you see at the top of your register (or bottom, depending on how you have your register sorted) reflects that cash balance. It does not take into account gains or losses, or the current value of the securities you own.
- **Total value:** iBank does, however, track gains, losses, and the current value of your securities (see the Portfolio section for more info). In order to allow you a quick view of how much each of your investment accounts is worth, these gains and losses are added to the cash value of the account and displayed next to the account's name in the source list.




*Keep in mind that the total value amount is just an estimate, as your gains and losses are based on quotes retrieved over the Internet.*

## Need examples?

Even though iBank can help simplify the process, managing investments is often tricky business. To read several examples of how to track various types of investment activity in iBank, [click here](#).




# How do I use the Portfolio?

The  **Portfolio** works together with your [investment accounts](#) to provide a quick summary of your securities. You can use the Portfolio to download quotes, view gains and losses, and track watchlist items and stock indices. To view your Portfolio, select “Portfolio” from the [source list](#):

Name	Symbol	Cost	Shares	Quote	Change	Value	Gain/Loss	% Gain/Loss
Cabela's	CAB	1,807.00	100.0000	17.2600	-0.14	1,726.00	-81.00	-4.48%
Dow Jones	^DJI		0	10,891.9200	-46.90			
Google	GOOG	0	0	386.5700	-6.73	0	0	NA
Middleby	MIDD	0	0	85.4900	-1.05	0	0	NA
NASDAQ	^IXIC		0	2,135.0600	-10.26			
S&P 500	^GSPC		0	1,252.3000	-5.63			
Wild Oats	OATS	0	0	16.3800	0.10	0	0	NA
Starbucks	SBUX	1,413.00	50.0000	35.8900	-0.35	1,794.50	381.50	27.00%
Hansen Natural Drinks	HANS	1,107.00	10.0000	165.7600	4.76	1,657.60	550.60	49.74%
Apple	AAPL	1,840.00	100.0000	59.2400	-1.52	5,924.00	4,084.00	221.96%


  

Followed Indices			Summary as of 2/1/07 2:04 PM	
Dow Jones	10,891.92	-46.90	Avg. % Gain/Loss:	29.42
NASDAQ	2,135.06	-10.26	% Gain/Loss:	44.45
S&P 500	1,252.30	-5.63	Gain/Loss:	4,935.10
			Total cost:	6,167.00
			Market value:	11,102.10

      Actions

Any securities associated with [investment transactions](#) will automatically appear in the Portfolio window. Most securities should not be entered directly into the Portfolio; instead, set up an investment account and use “Buy” transactions to add securities (see the [previous section](#) in this chapter for more information).

## To update your security information:

Make sure you are connected to the Internet, then click  **Get Quotes** on the [main toolbar](#). iBank will automatically retrieve quotes for the stocks and mutual funds in your Portfolio (CDs and bonds are excluded) and update the information displayed onscreen. Be advised that quotes are delayed by at least 15 minutes, depending on the [exchange](#) from which they are downloaded.




*iBank uses the Yahoo! Finance quote service to download security quotes. To ensure that your securities are supported, look them up at <http://finance.yahoo.com/lookup>. This is also a handy way to identify the correct symbol to use for a particular security.*

## To customize the Portfolio display:

There are two types of securities shown in the Portfolio: active securities and watchlist items. Active securities are those for which you actually own shares; these are entered into iBank in your investment accounts. Watchlist items let you track securities that you don't actually own and are entered directly into the Portfolio. Three buttons in the lower toolbar let you choose whether to view "All" securities, "Active" securities only, or "Watch" items only:



There are several columns in the Portfolio that display information about each security. To change which columns are visible, click the  button at the top-right of the Portfolio window

and check the columns you want to see. As with any column view, columns can be arranged by dragging and dropping the column headers. Click a column header to sort the list according to the values in that column (click twice to reverse the direction of the sort).


Here is a description of the available columns:

- **Name:** The security name, as entered when the security was [first added](#). Double-click to edit this field.
- **Notes:** Any notes pertaining to the security, as entered when the security was first added. Double-click to edit this field.
- **Symbol:** The security's ticker symbol, as entered when the security was first added. May also include a suffix to specify which [exchange](#) to use. Double-click to edit this field.
- **Cost:** The cost basis of the security, calculated from the [price](#) and [commission](#) entered in all relevant transactions associated with the security.



*iBank allows you to specify how the cost basis is calculated. Choose iBank>Preferences, click the Portfolio button, and choose whether to calculate the cost basis using the “First In, First Out” or “Average” method.*

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- **Cost/Share:** The cost basis divided by the number of shares owned.
- **Shares:** The total number of shares owned.
- **Quote:** Current estimate of the sale price per share. Update this value automatically by choosing Account>Download Quotes, or by clicking  **Get Quotes** on the main toolbar. Alternatively, you can double-click to enter a value manually.
- **Change:** The difference between the current quote and the security's opening price on the current date.

- **Value:** The current estimated value of your shares, equal to the quote times the number of shares.
- **Gain/Loss:** The difference between the current value of the shares and their purchase value.
- **% Gain/Loss:** The percent change between the current value of the shares and their purchase value.
- **Updated:** The date and time at which the last quote was downloaded.

For columns that display changes, positive changes are shown in **green** while negative changes are shown in **red**.

In addition to the information displayed in columns, iBank also shows summary information for the current Portfolio display (depending on what [filter button](#) is selected) in the lower right corner of the main window:



Summary as of 2/17/07 6:56 PM	
Avg. % Gain/Loss:	34.33
% Gain/Loss:	52.16
Gain/Loss:	6,723.50
Total cost:	6,167.00
Market value:	12,890.50

This information is updated whenever the  **Get Quotes** button is clicked:


- **Avg. % Gain/Loss:** The percent gain/loss of all shares divided by the total number of securities.
- **% Gain/Loss:** The percent change between the current value of all shares and their purchase value.

- **Gain/Loss:** The total difference between the current value of all shares and their purchase value.
- **Total cost:** The total cost basis of all securities.
- **Market value:** The current total estimated value of all securities.

## To view historical information about a security:

Select a security in the Portfolio, or Command-click to select multiple securities. Click the  **Actions** button and choose “Research Selected” to lookup the selected securities on Yahoo! Finance or another online quote service. To choose your preferred quote service for this function, choose iBank>Preferences, click the  **Portfolio** button, and pick an item from the “Research stocks using” pop-up button.

## To edit a security:

Select a security in the list, click the  **Actions** button and choose “Toggle Info Drawer.” The info drawer will appear to one side of the main window.

Here you can edit the security’s name, symbol, type, and notes, as well as change whether or not it is marked as an [index](#). Any changes you make to your securities will be reflected throughout the application (your existing investment transactions will be updated accordingly).

**Selected Security Info**

Name:


Symbol:

Type:  ▾

Notes:

Index:  (e.g. NASDAQ)

## To add a watchlist item or index:

As mentioned above, watchlist items let you track securities of which you don't actually own any shares. To add a watchlist item to the Portfolio, click the  **Add** button. Enter security information as you would when [adding any other security](#), then click "Create." Your watchlist item will appear in the Portfolio and will remain in view when the ["Watch" button](#) is selected. If you add transactions to an investment account and associate them with this security, it will then be considered an active security instead of a watchlist item.

To track stock indices such as NASDAQ or the Dow Jones, add a watchlist item as above. Enter the name of the index, and be sure to enter a '^' symbol in front of the index's ticker symbol (for example, "^IXIC" or "^DJI"). Put a check in the "Index" box before you click "Create." Any indices you add to the Portfolio will be displayed in the Portfolio when the ["All" button](#) is selected, and in the box at the bottom-left of the Portfolio pane:

Followed Indices		
Dow Jones	12,767.57	2.56
NASDAQ	2,496.31	-0.79
S & P 500	1,455.54	-1.27

The first number displayed across from the index name is the current estimated value of the index. The second number is the average change in value per share since the close of the previous day.



## To delete a security:


Select it in the Portfolio and click the  **Delete** button. You can only delete securities that do not have any transactions associated with them (i.e. watchlist or index securities). If you need to delete an active security, first delete all transactions associated with that security from all investment accounts, then delete the security from the Portfolio.

# Examples of investment activity

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## Setting up an IRA:

So you just celebrated your birthday again, and you've decided that you just can't put it off any longer – it's time to start planning for your retirement. So you take that \$2000 you've been saving from your paychecks down to Smith Barney and open an IRA. You want to keep close tabs on your contributions, however, so you come home and want to set up iBank to help you track the account. Here's what you need to do:

1. Click the  **Account** button on the [main toolbar](#) to create a new [account](#).
2. Choose “Investment” as the account type and enter “Smith Barney IRA” as its name.



**Create New Account**

Name:

Starting balance:

Account type:

Currency

Name:

Symbol:  Code:

- Since you opened the account with \$2000, enter that amount as the starting balance and click “Create Account”.
- The new account will appear in the [source list](#). Select it to view its [account register](#):

Account	Balance	Date	Type	Securit	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
Smith Barney IRA	2,000.00										
Liberty Checking	3,800.00	3/29/07	Deposit			Starting balance	0	0	0	2,000.00	2,000.00
Savings	3,024.90										

- You will see your starting balance listed in the register. Each time you make a contribution to the account, add a “Deposit” transaction (or a “Transfer” – see below). When you direct your custodian to buy and sell shares, use “Buy” and “Sell” transactions to track the transactions.
- Sit back and relax, knowing that you’ll be safe and secure when retirement finally arrives (provided you actually make those contributions!).

### Purchasing shares from a checking account:

Let’s assume that you already have an [investment account](#) set up in iBank. Your monthly salary comes in (direct deposited into your [checking account](#)), and you determine that you have \$500.00 to invest. After exploring your options, you decide that the best way to spend that money would be to purchase 5.556 shares of Apple stock at \$90.00 each. Here’s how you would track this in iBank:

- Select your  checking account in the [source list](#). [Add a transaction](#) for your paycheck:


2/22/07	Deposit	Cisco	paycheck	Salary	4,500.00	4,500.00
---------	---------	-------	----------	--------	----------	----------

- [Transfer](#) the \$500.00 to your investment account so that you can buy stock with it. Add a transaction to your checking account:

2/22/07	Transfer	Wells Fargo	investment transfer	•Smith Barney	-500.00	4,000.00
---------	----------	-------------	---------------------	---------------	---------	----------

3. Select your  investment account in the source list. Add a transaction to [buy](#) Apple stock:

	2/22/07	Buy	⌵	AAPL	⌵	Smith Barney	more Apple stock	5.5556	90.0000	0	-500.00	-0.00
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4. Switch to the  [Portfolio](#) to view updated information about your holdings (click “Get Quotes” on the [main toolbar](#) to download current quotes):

Name	Symbol	Cost	Shares	Quote	Change	Value	Gain/Loss	% Gain/Loss
Apple	AAPL	30,488.00	362.5556	84.8300	-0.38	30,755.59	267.59	0.88%


5. Think about diversifying your investments a bit!


## Selling shares:


Following the example above, let’s say that you decide to diversify your portfolio a bit. The first step is to sell some of your Apple stock (prices are up anyways, so why not?). Perhaps later you can use that money to buy shares in Microsoft (hey, we’re diversifying, right?). So you decide to sell 150 shares of your Apple stock, and put the money you get into your [savings account](#) for now. Here’s how you would track this in iBank:

1. Select your  [investment account](#) in the [source list](#). Add a [transaction](#) to [sell](#) Apple stock (make sure to enter the correct sale price – iBank will enter the current quote by default):

	2/22/07	Sell	⌵	AAPL	⌵	Smith Barney	bye bye Apple!	-150.00	84.8300	0	12,724.50	-17,263.50
---	---------	------	---	------	---	--------------	----------------	---------	---------	---	-----------	------------

2. Select your  savings account in the source list. Add a [transfer](#) transaction to move the cash you just earned from your investment account into your savings account:


	2/22/07	Transfer	⌵		⌵	Smith Barney	⌵	post-sale transfer		•Smith Barney	⌵	12,724.50	15,749.40
---	---------	----------	---	--	---	--------------	---	--------------------	--	---------------	---	-----------	-----------

- Switch to the  [Portfolio](#) to view updated information about your holdings (click “Get Quotes” on the [main toolbar](#) to download current quotes):

Name	Symbol	Cost	Shares	Quote	Change	Value	Gain/Loss	% Gain/Loss
Apple	AAPL	17,854.67	212.5556	84.8300	-0.38	18,031.09	176.42	0.99%

## Receiving a gift of stock:

You know that rich uncle who amassed a fortune as a day trader? Right, the one who just passed away. Well, it turns out that, even though he never met you, he must have thought well of you, because he left you 500 shares of Google stock. Imagine that! Here’s how you would track this in iBank:

- Assuming that you don’t already have an  [investment account](#) set up, [create a new one](#). It doesn’t matter that you don’t actually have a brokerage account and all you own are those 500 Google shares – as far as iBank is concerned, you are your own brokerage account. Call the investment account “My Investments” and give it a starting balance of 0.
- Add a [“Move Shares” transaction](#) to enter the Google shares. Since you got them for free, leave the price at 0:

✓	Date	Type	Security	Payee/Split Info	Memo	Shares	Price	Comm.	Amount	Balance
☐	2/22/07	Deposit	;	;	Starting balance	0	0	0	0	0
☐	2/22/07	Move Shares	GOOG	Uncle Bob	passing gift	500.000	0	0	0	0

(Notice that your account balance remains at 0, because you haven’t spent or received any *cash*.)

3. Switch to the  [Portfolio](#) to watch yourself get rich and ponder how sweet life really is:

Name	Symbol	Cost	Shares	Quote	Change	Value	Gain/Loss	% Gain/Loss
Google	GOOG	0	500.0000	469.9400	8.47	234,970.00	234,970.00	NA

## Receiving cash dividends:

Now, everybody knows that you're a hard worker. You may have just been gifted a fortune in Google stock, but you're not ready to retire just yet. No! Instead, you're going to let the investment sit and watch it grow as you keep your nose to the grindstone. Lucky for you, Google just decided to start paying out cash dividends, so every month you can get a little bit richer. To track each dividend in iBank:

1. Select your  [investment account](#) in the [source list](#). Add a [transaction](#) and set its [Type](#) to "Dividend."

✓	Date	Type	Security	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
<input type="checkbox"/>	2/22/07	Deposit	:	:	Starting balance	0	0	0	0	0
<input type="checkbox"/>	2/22/07	Move Shares	:	GOOG	Uncle Bob	500.0000	0	0	0	0
<input type="checkbox"/>	2/22/07	Dividend	:	:		0	0	0	0	0

2. Because this is a cash dividend, enter how much you received in the "Amount" field. Do not enter anything in the "Security", "Shares", "Price", or "Comm." fields. Feel free to enter a payee or memo if desired.

✓	Date	Type	Security	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
<input type="checkbox"/>	2/22/07	Deposit	:	:	Starting balance	0	0	0	0	0
<input type="checkbox"/>	2/22/07	Move Shares	:	GOOG	Uncle Bob	500.0000	0	0	0	0
<input type="checkbox"/>	2/22/07	Dividend	:	:	Google Inc.	0	0	0	203.21	203.21

- Now you will see a cash balance in your investment account. Since you got a check in the mail from Google, however, this still doesn't quite represent how you received the dividend. In reality, you took that check and deposited it directly into your checking account. To reflect this in iBank, add a [transfer](#) transaction to move the dividend into your checking account:

✓	Date	Type	Security	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
☐	2/22/07	Deposit	⌵	⌵	Starting balance	0	0	0	0	0
☐	2/22/07	Move Shares	⌵	GOOG	⌵	Uncle Bob	passing gift	500.0000	0	0
☐	2/22/07	Dividend	⌵	⌵	Google Inc.				203.21	203.21
☐	2/22/07	Transfer	⌵	⌵			dividend		0	-203.21

To specify the destination account for the transfer, use the “Category” field in the [transaction editor](#).

- Add another one of these each month, or set up a [scheduled transaction](#) to do it for you. Try to find some time to spend all the extra money in between your work hours!

## Receiving stock dividends:

After all this time, it looks like your hard work has finally paid off. Google just decided to hire you, and they've granted you stock options! Now, instead of receiving cash dividends on your Google stock each month, you'll be getting stock dividends instead. Here's how you track them in iBank:


- Select your  [investment account](#) in the [source list](#). Add a [transaction](#) and set its [Type](#) to “Dividend.”

✓	Date	Type	Security	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
☐	2/22/07	Deposit	⌵	⌵	Starting balance	0	0	0	0	0
☐	2/22/07	Move Shares	⌵	GOOG	⌵	Uncle Bob	passing gift	500.0000	0	0
☐	2/22/07	Dividend	⌵	⌵					0	0

- Because this is a stock dividend, enter the security symbol and number of shares received. Feel free to enter a payee or memo if desired.

✓	Date	Type	Security	Payee/Split	Memo	Shares	Price	Comm.	Amount	Balance
☐	2/22/07	Deposit	:	:	Starting balance	0	0	0	0	0
☐	2/22/07	Move Shares	:	GOOG :	Uncle Bob	500.0000	0	0	0	0
☐	2/22/07	Dividend	:	GOOG :		2.0000	460.9600	0	0	0

(Notice that your account balance remains at 0, because you haven't spent or received any *cash*.)

- Switch to the  [Portfolio](#) to see the gains on your new shares.

## Tracking a stock split:

Now, it just so happens that Google continues to trend upward in the market. The price per share reaches a truly astronomical level, so Google execs decide to do a 3-for-1 split, just for the heck of it. This is what you need to do to enter the split into iBank:

- Select your  [investment account](#) in the [source list](#). Add a [transaction](#) and set its [Type](#) to "Split."

✓	Date	Type	Security	Payee/Split	Memo	Shares	Price	Com	Amount	Balance
☐	2/22/07	Deposit	:	:	Starting balance	0	0	0	0	0
☐	2/22/07	Move Share	:	GOOG :	Uncle Bob	500.0000	0	0	0	0
☐	2/22/07	Dividend	:	GOOG :		2.0000	460.9600	0	0	0
☐	3/29/07	Split	:	:		0	0	0	0	0





- Enter Google's security symbol. iBank will automatically show you the current price per share:

✓	Date	Type	Security	Payee/Split	Memo	Shares	Price	Com	Amount	Balance
☐	2/22/07	Deposit	⌵	Starting balance		0	0	0	0	0
☐	2/22/07	Move Share	GOOG ⌵	Uncle Bob	passing gift	500.0000	0	0	0	0
☐	2/22/07	Dividend	GOOG ⌵			2.0000	460.9600	0	0	0
☐	3/29/07	Split	GOOG ⌵			502.0000	460.9600	0	0	0

- Calculate the number of shares you gained in the split and enter this into the transaction. In a 2:1 split, the number of shares gained is equal to the number you owned prior to the split. In a 3:1, you gain twice the number of shares previously owned, etc. The price in this case is irrelevant, so you can either leave this alone or change it to zero – either way, it will not affect the value of your securities:

✓	Date	Type	Security	Payee/Split Info	Memo	Shares	Price	Com	Amount	Balance
☐	2/22/07	Deposit	⌵	Starting balance		0	0	0	0	0
☐	2/22/07	Move Shares	GOOG ⌵	Uncle Bob	passing gift	500.0000	0	0	0	0
☐	2/22/07	Dividend	GOOG ⌵			2.0000	471.5100	0	0	0
☐	3/29/07	Split	GOOG ⌵		3:1 split	1,004.0000	471.5100	0	0	0

- Click  **Get Quotes** on the [main toolbar](#) to update the price of your stocks, then switch to the  [Portfolio](#) to view your changes. Consider an early retirement as you wait for the price to continue rising!





## *Chapter 7: Check Printing*



# How do I print checks from iBank?

---

iBank offers completely customizable check printing so that you can either print checks on purchased check-stock paper or print checks entirely from scratch, on ordinary paper.

iBank check printing is done with user-editable templates. Before you can print checks from an [account](#), you must first configure the template you will be using. For more information on configuring templates, see the [next section](#) in this chapter.

## To print a check:

Select one or more [transactions](#) (Command-click to select multiple items) for which you want checks to be printed, then choose File>Print Checks for Selected Transactions. Each transaction will be printed to a separate check. Depending on what template you are using, checks will typically print three to a page.

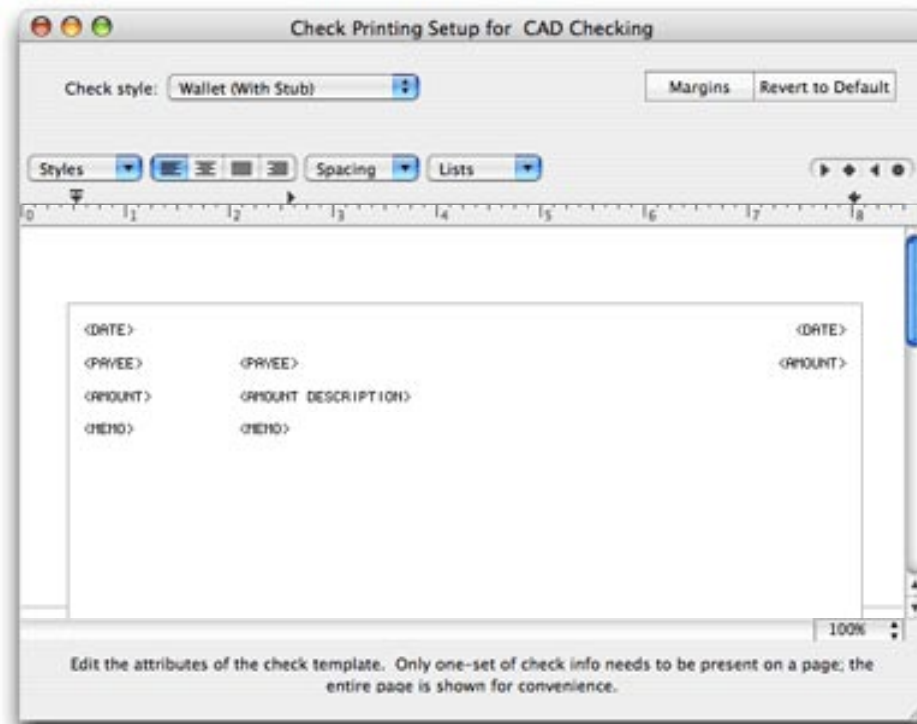


# How do I configure templates for check printing?

In order to print checks from your [transactions](#), you must first configure a check template to tell iBank how you want the checks to look. Each [account](#) stores its own template settings, so that you can print different kinds of checks from different accounts.

## To edit check printing templates:

First, select the account from which you will be printing checks. Choose Account>Show Check Printing Setup to view the check printing setup window:



Select the appropriate “Check style” to match the type of check you want to print. If you want to print checks using ordinary paper, choose the “Custom” style (more on custom checks below).

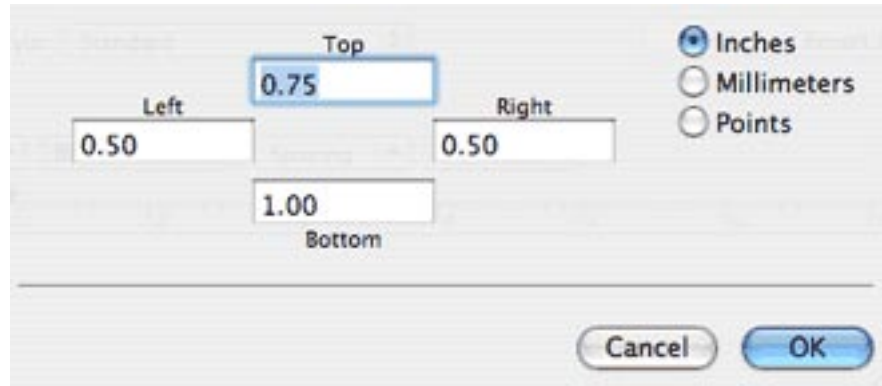
If you select the Standard, Wallet, or Voucher check style, you will be presented with a regular text editor–type document. On that document you will see several tags (e.g. <PAYEE>, <AMOUNT>, etc.), which iBank replaces with transaction data whenever you use the template to print a check. You can add and remove tags as needed to display the appropriate information for your checks. For a complete list of tags and their functions, see the [next section](#) in this chapter.

Use the text layout tools to position the tags appropriately for your specific check stock – the editor works just like TextEdit, Microsoft Word, or any other word processing application. Apply any text attributes (e.g. **bold**, *italics*, font, font size) you want to the tags, and the filled-in values will take on those attributes. A complete set of text editing tools can be found under Edit>Font.



*The default wallet style template contains a table. To see the table borders, Control-click on one of the tags and choose “Table...” from the contextual menu. In the window that appears, change the table cell border to 1. You can edit the table using the other options in this window.*

Specify margins for the printed page by clicking the **Margins** button, then entering a margin for each edge:



The screenshot shows a 'Margins' dialog box with four input fields: 'Left' (0.50), 'Top' (0.75), 'Right' (0.50), and 'Bottom' (1.00). The units are set to 'Inches', which is selected with a radio button. There are 'Cancel' and 'OK' buttons at the bottom right.

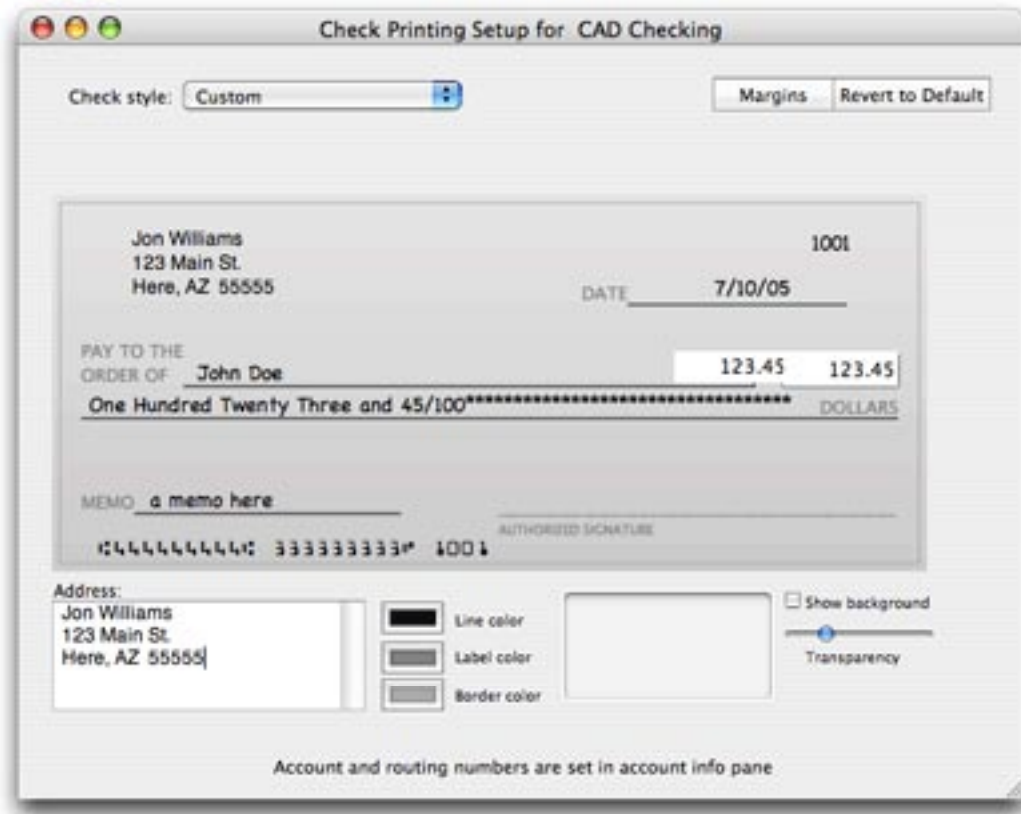
### About printing multiple checks:

By default, checks printed with the Standard, Wallet, or Custom template will print three to a page. The setup window provides a guide to show you where the first check ends – be sure to keep your tags within this guide, or your checks may not print correctly. Add blank lines to your check layout to control the spacing between checks.


### To configure custom checks:

Choose “Custom” next to “Check style.” The check printing setup window will display a sample check (see next page):





By default, the name and address displayed in the upper-left are taken from the card marked as “My Card” in the Address Book application. To specify a different name or address, type it into the “Address” box at the lower-right corner of the window. Click the box next to “Line color,” “Label color”, or “Border color” to change the color used to draw the specified item.



To specify a custom background image for your checks, check “Show background” and drag an image file onto the image well (the blank rectangle below the signature line on the preview check). Drag the “Transparency” slider to fade the image in and out – choose the best transparency for the readability of the check.

When printing checks using the custom template, you do not need to use check stock. Just add regular paper to your printer and [print away!](#) Check with your bank for any rules or regulations regarding printed checks; in some case, special MICR ink may be required. IGG Software does not guarantee that all banks will accept checks that you print yourself.

### **To reset a template to the default setup:**

Click the  button. The original tag layout will be restored to all templates for that account.

# What tags are available for check printing?

---

iBank [check printing](#) is done with user-editable [templates](#). The following tags are available to display [transaction](#) data on your checks:

## <ACCOUNT NO.>

Displays the [account](#) number for the account to which the transaction belongs. This number can be edited in the [account info pane](#).

## <AMOUNT>

Displays the [amount](#) of the transaction as a number.

## <AMOUNT DESCRIPTION>

Displays the [amount](#) of the transaction as descriptive text.

## <CATEGORY>

Displays the [category](#) assigned to the transaction.



## <CHECK NO.>

Displays the transaction's [check number](#).

## <DATE>

Displays the [date](#) of the transaction.

## <MEMO>

Displays the transaction's [memo](#).

## <PAYEE>

Displays the transaction's [payee](#).

## <PAYEE ADDRESS>

Displays the address of the transaction's payee. iBank looks up [payee](#) addresses in the Address Book application. To specify a payee's address, create an entry in Address Book with the payee's name and enter the address information there.

## <ROUTING NO.>

Displays the routing number for the account to which the transaction belongs. This number can be edited in the [account info pane](#).

## MICR font tags:

The following tags are converted to the MICR font when printed. This font is used as a standard for printing the numbers you see across the bottom of checks: <ROUTING NO. MICR>, <ACCOUNT NO. MICR>, <CHECK NO. MICR>






## *Chapter 8: Charts & Reports*





# What are charts & reports all about?

 **Charts** and reports are where iBank really begins to demonstrate its value. After putting in the time and effort to set up your [accounts](#), enter [transactions](#), and [categorize](#) everything, you can use charts to make sense out of all that information quickly and easily. Charts are based on categories, so the key to generating effective charts is to assign appropriate categories to each of your transactions.

With very little setup, you can view breakdowns of your spending habits, track the changes in a particular expense from month to month, list all the transactions assigned to a particular category, and more. iBank also allows you to [export](#) your chart data for further analysis with other software or archival purposes.

Each chart you create is saved and displayed under the “Charts” item in the lower half of the [source list](#):



## To view a summary of your charts:

Click “Charts” in the source list. Summary information about all of your saved charts will be displayed to the right:

Overview of 2 Charts  
Total amount of charts: 2,200.33

Common Expenses	2,493.58
Car vs. Dining	-293.25

## To view a specific chart:


Click the small disclosure triangle next to “Charts” to reveal your saved charts. Select one to view that chart in the right side of the [main window](#). If you don’t see the “Charts” item in your source list at all, you probably haven’t [created any charts](#) yet!

# How do I add, delete, and edit charts?

---

Creating [charts](#) allows you to analyze your spending for specified [categories](#) and [accounts](#) over a given period of time.

## To add a new chart:

Click the  **Chart** button on the [main toolbar](#), or choose Manage>Add New Chart. A blank chart will appear in the [source list](#); type in a name for the new chart.



## To delete a chart:




Select it in the source list, then press the ‘Delete’ key on your keyboard. iBank will ask for confirmation before deleting the chart.

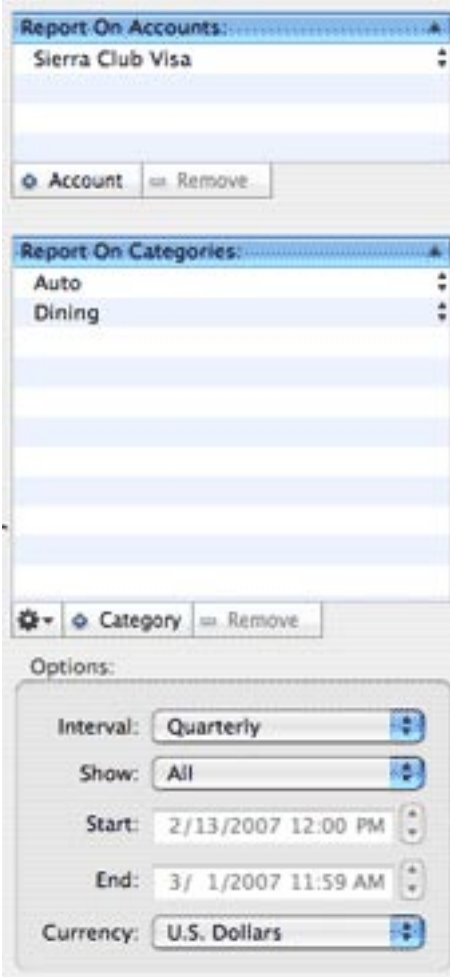
## To edit a chart’s properties:

Select the chart you want to edit in the source list. To change the chart’s name, double-click it. Immediately to the right of the source list you will see a number of properties which are used to configure the chart (see next page).

Any changes made to the chart settings will update the chart automatically. Because charts are generated on-the-fly, you don't need to wait to see your changes take effect.

**Accounts:** Start by choosing which accounts you want to include in the chart. Click the  **Account** button to add a blank account item to the list. Click the blank item to show a pop-up menu from which you can choose the account you want to include. To remove an account from the list, select it and click the  **Remove** button. If you want the chart to include all of your accounts, leave the "Report On Accounts" list empty.

**Categories:** Next, choose which categories to include in the chart. Click the  **Category** button to add a blank category item to the list. Just as you did with accounts, click the blank item to show a pop-up menu from which you can select the category you want to include. To remove a category from the list, select it and click the  **Remove** button. To quickly add active or taxable categories to your chart, click the  button and choose the appropriate item from the pop-up menu.



The screenshot shows a software interface with two main sections: "Report On Accounts" and "Report On Categories".

- Report On Accounts:** A list containing "Sierra Club Visa". Below the list are two buttons: "Account" (with a plus icon) and "Remove" (with a minus icon).
- Report On Categories:** A list containing "Auto" and "Dining". Below the list are a gear icon, a "Category" button (with a plus icon), and a "Remove" button (with a minus icon).
- Options:** A section with several dropdown menus:
  - Interval: Quarterly
  - Show: All
  - Start: 2/13/2007 12:00 PM
  - End: 3/ 1/2007 11:59 AM
  - Currency: U.S. Dollars



*Another way to add categories to a chart is to switch to the category view by clicking "Categories" in the source list, then dragging and dropping the desired categories onto the chart's name in the source list.*

**Other options:** Set the following options to determine which transactions are used and how the charts will be displayed.

- **Interval:** Choose a frequency to be used for the “Through Time” and “Category & Date” charts (for a description of chart types, turn to the next page).
- **Show:** Choose whether to include all of the transactions in the specified accounts and categories, only those transactions with a [date](#) in the current year, or only transactions within a specified date range.
- **Start/End:** If you have selected “Show: Range of Dates,” enter the desired range. Unless you want to specify start and end times as well, leave these at 12:00 AM and 11:59 PM, respectively – this will ensure that all transactions on the start and end dates specified are included in the chart.
- **Currency:** If you have iBank set up to use [multiple currencies](#), choose which one to use for the chart. Only transactions in accounts that use the specified currency will be included.

Once you have finished configuring your chart, you have a number of options for viewing the chart (see next page).



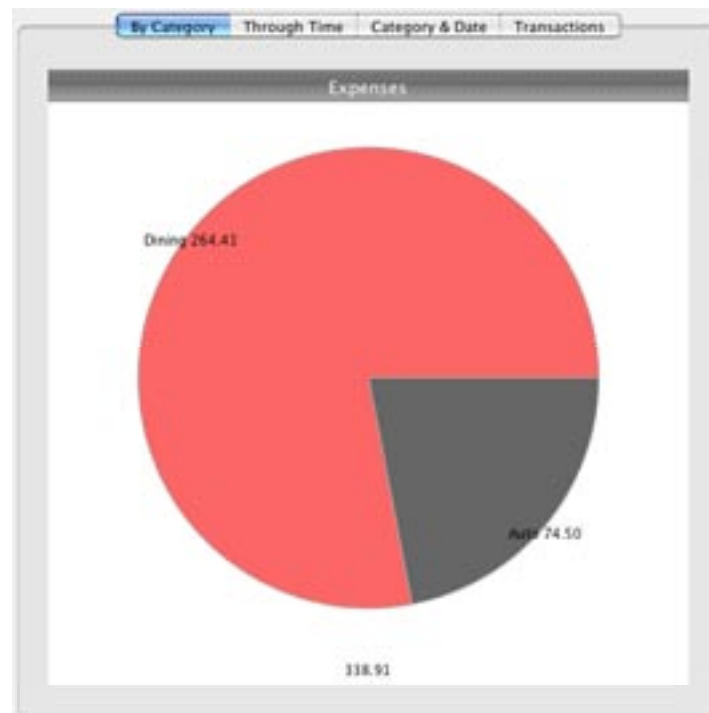
# What types of charts are available?

Once you have your [chart settings](#) configured the way you want them, iBank provides four different ways of viewing the [chart](#). Switching between views is as easy as clicking the tabs across the top of the chart pane:



## By Category:

Click this tab to view a pie chart showing a breakdown of the [categories](#) you selected for inclusion in the chart. If you selected expense categories, the chart will show “Expenses;” if you selected income categories, the chart will show “Income.” If you selected both types of categories, the chart will only display the expense categories (after all, it doesn’t make sense to compare income to expenses on a pie graph).



Each pie slice represents the total amount of transactions assigned to a particular category. The slices are drawn proportionally so that you can quickly get a sense of how your categories compare. The name of each category and the total amount of the transactions assigned to that category are displayed with each slice. If you assigned custom colors to your categories, they will be used to color the pie slices; otherwise, iBank will assign colors automatically to differentiate them. To highlight a particular slice and view its category information more clearly, click on the slice you want to see.

Below the pie chart is a figure representing the total amount of all transactions included in the chart, regardless of category. If you have included both income and expense categories in the chart, this total will include the income amounts even though the income categories are not displayed in the pie graph.



*Both main (“parent”) categories and sub-categories can be included in charts, but it is a good idea not to mix and match them (e.g. including both “Auto” and “Auto:Fuel” on the same chart). Parent categories will include transactions assigned to all sub-categories as well as those assigned directly to the parent category itself. Thus, if you put “Auto” and “Auto:Fuel” on the same chart, the proportions of those pie slices will appear incorrect because the “Auto:Fuel” transactions are included in both slices. Regardless of how the pie slices are drawn, the total value below the chart will still calculate correctly; the transactions will not be double-counted in that total.*

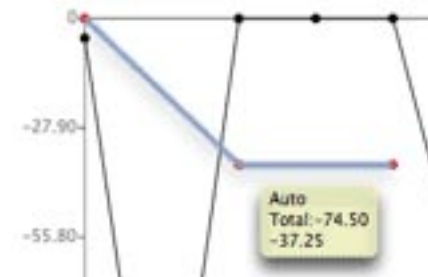
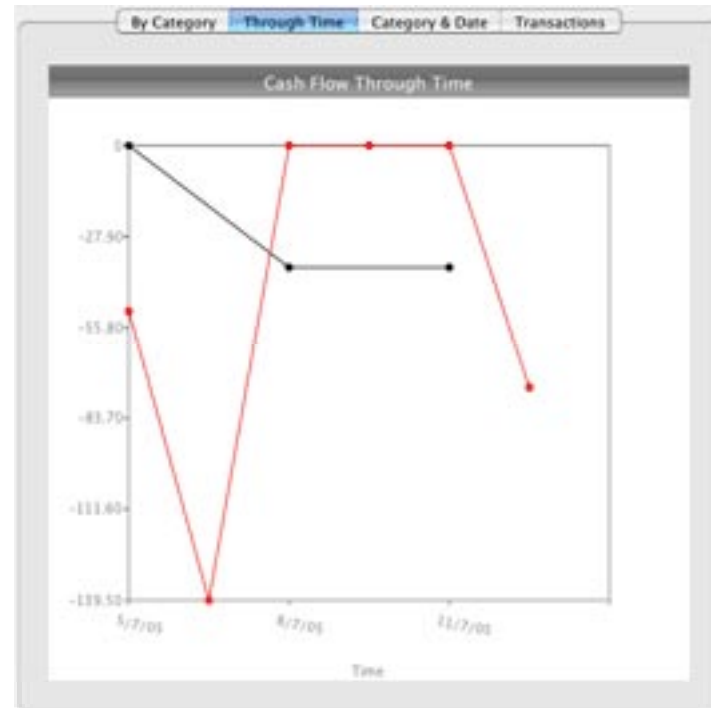
## Through Time:

Click this tab to view a line graph showing the cash flow for each [category](#) over time. The lines show the changes in income or expenditure during the period of time you specified. Time is plotted on the horizontal axis; amounts are plotted on the vertical axis.

Each line represents one of the categories included in the chart. Each point on the line represents the total [amount](#) of the transactions in that category during the [interval](#) you specified for the chart. Selecting a shorter interval will result in more points appearing on the chart and thus more accurate line graphs.

If you assigned [custom colors](#) to your categories, they will be used to color the lines; otherwise, iBank will assign colors automatically to differentiate them. Click any point on the graph to view more detailed information about it:

The category name will be displayed along with the total amount of all transactions in that category and the amount which falls in that interval (used to draw the data point).

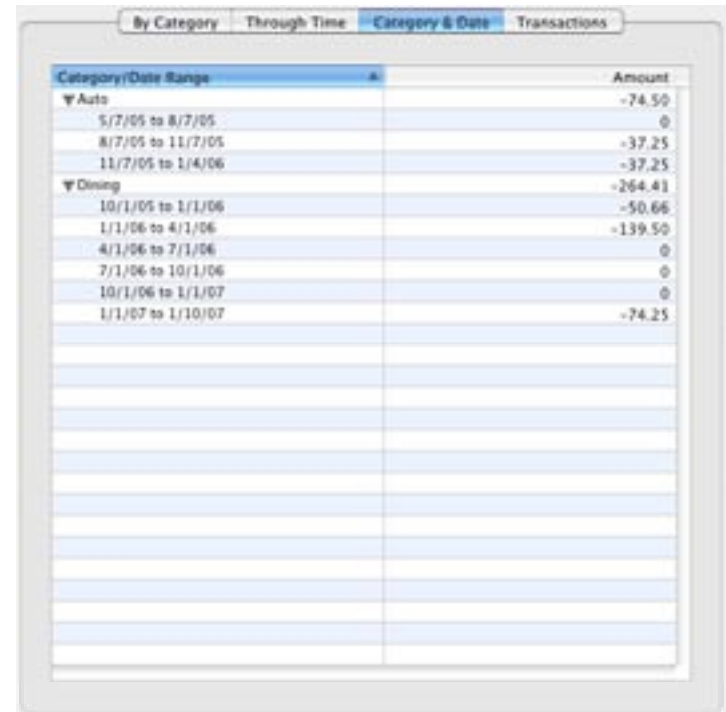




## Category & Date:

Click this tab to view a table showing a breakdown of [categories](#) and their [amounts](#) over time. Next to each category name is the total amount of all transactions in that category for the period of time you specified for the chart. Click the small disclosure triangle next to each category to view a breakdown by [date](#) according to the specified [interval](#).

As with any table in iBank, you can click any of the column headers to sort the list according to the values in that column. Click twice to reverse the direction of the sort. To resize the columns, click and drag the dividers between column headers. Columns can be repositioned by clicking and dragging the column headers.



The screenshot shows a window with four tabs: 'By Category', 'Through Time', 'Category & Date', and 'Transactions'. The 'Category & Date' tab is active, displaying a table with two columns: 'Category/Date Range' and 'Amount'. The table is expanded to show two categories: 'Auto' and 'Dining'. Each category has a disclosure triangle to its left. The 'Auto' category is expanded to show three date ranges: 5/7/05 to 8/7/05, 8/7/05 to 11/7/05, and 11/7/05 to 1/4/06. The 'Dining' category is expanded to show six date ranges: 10/1/05 to 1/1/06, 1/1/06 to 4/1/06, 4/1/06 to 7/1/06, 7/1/06 to 10/1/06, 10/1/06 to 1/1/07, and 1/1/07 to 1/10/07. The table has a light blue background and a white border.

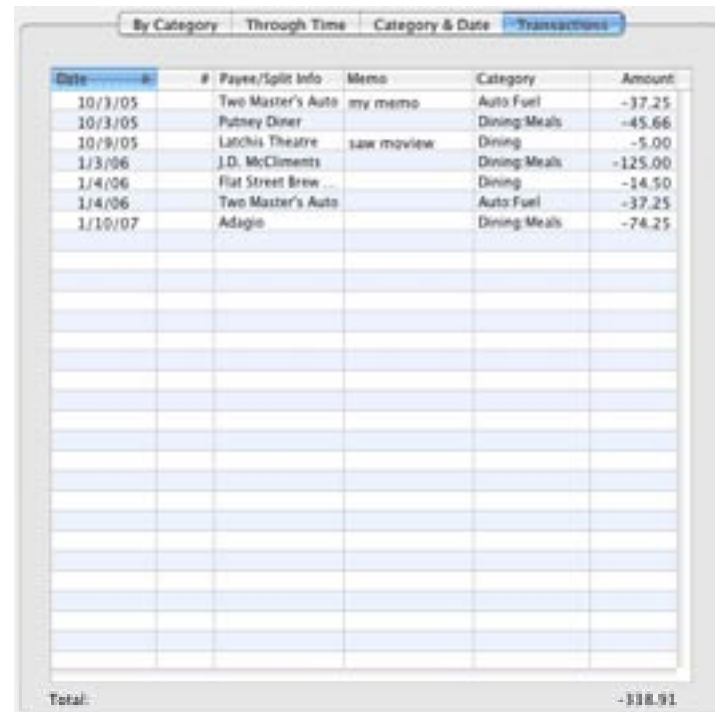
Category/Date Range	Amount
▼ Auto	-74.50
5/7/05 to 8/7/05	0
8/7/05 to 11/7/05	-37.25
11/7/05 to 1/4/06	-37.25
▼ Dining	-264.41
10/1/05 to 1/1/06	-50.66
1/1/06 to 4/1/06	-139.50
4/1/06 to 7/1/06	0
7/1/06 to 10/1/06	0
10/1/06 to 1/1/07	0
1/1/07 to 1/10/07	-74.25

## Transactions:

Click this tab to view a table showing detailed information about the [transactions](#) assigned to the [categories](#) included in the chart. [Split transaction](#) items are counted and displayed individually in the transaction table, but they will show the [payee](#) and [memo](#) information from the main transactions to which they belong.

At the bottom-right corner of the chart pane is a figure representing the total [amount](#) of all transactions included in the chart, regardless of category.

As with any table in iBank, you can click any of the column headers to sort the list according to the values in that column. Click twice to reverse the direction of the sort. To resize the columns, click and drag the dividers between column headers. Columns can be repositioned by clicking and dragging the column headers.




Date	#	Payee/Split Info	Memo	Category	Amount
10/3/05		Two Master's Auto	my memo	Auto Fuel	-37.25
10/3/05		Putney Diner		Dining Meals	-45.66
10/9/05		Latchis Theatre	saw movie	Dining	-5.00
1/3/06		J.D. McCliments		Dining Meals	-125.00
1/4/06		Flat Street Brew		Dining	-14.50
1/4/06		Two Master's Auto		Auto Fuel	-37.25
1/10/07		Adagio		Dining Meals	-74.25
Total:					-318.91

# How do I print or export data from my charts?

---

Once you have [created charts](#) to help you make sense out of your financial data, you can easily print the information from your charts or export it for use in other software.

## To print a chart:

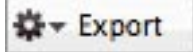
Select the [chart](#) in the [source list](#), choose which [view](#) you would like to print, then click the  **Print** button on the [lower toolbar](#). Configure your printer settings as you would in any other application, then click “Print.” iBank will print out a copy of the chart pane exactly as it appears onscreen. iBank will also respect your page orientation (portrait or landscape) and paper settings as specified under File>Page Setup.




*As with any Mac OS X application that allows printing, you can easily generate a PDF file from the print dialog box. After clicking the “Print” button, click “PDF” and choose “Save as PDF” to save a PDF version of the chart.*

---

## To export a chart to a file:

Select the chart in the source list, then click the  **Export** button on the lower toolbar (it doesn't matter which view you have selected). Choose an option from the pop-up menu:

- **Category & Date as PDF File:** This option will let you save a PDF version of the information from the [“Category & Date”](#) chart. Regardless of your view settings, this option will



always generate a PDF file with summary information at the top, [categories](#) organized alphabetically, and detailed [amounts](#) listed for each interval within the categories.

- **Category & Date as CSV File:** This option will let you save a CSV (comma-separated value) file containing the information from the “Category & Date” chart (no header information is included). CSV files can be easily imported into Excel and most other financial and statistical programs.
- **Transactions as PDF File:** This option will let you save a PDF version of the information from the “[Transactions](#)” chart. Regardless of your view settings, this option will always generate a PDF file with summary information at the top and transactions listed in chronological order.
- **Transactions as CSV File:** This option will let you save a CSV (comma-separated value) file containing the information from the “Transactions” chart (no header information is included). CSV files can be easily imported into Excel and most other financial and statistical programs.

Regardless of which option you choose, iBank will prompt you to enter a name and choose a location in which to save the file. Click “Save” to complete the export process.

# How do I generate reports from my data?

In iBank, the only standard report that can be generated is a cash flow report. Many common report functions (including detailed [transaction lists](#)) can be achieved using the built-in [charts](#) and [exported](#) as “ad-hoc” reports.

Cash flow reports are generated from your existing charts. They provide a summary of your income and expenses over a 12-month period beginning with the [start date](#) specified for the chart:

Wednesday, March 21, 2007		Common Expenses Cash Flow Analysis						iBank 2.0
Income	Jul 2005	Aug 2005	Sep 2005	Oct 2005	Nov 2005	Dec 2005	Sub total	
Salary	0	0	900.00	0	0	0	900.00	
Income Total	0	0	900.00	0	0	0	900.00	
Expenses	Jul 2005	Aug 2005	Sep 2005	Oct 2005	Nov 2005	Dec 2005	Sub total	
Auto Fuel	0	0	0	-37.25	0	0	-37.25	
Clothing	0	0	0	-75.28	0	0	-75.28	
Dining/Coffee	0	0	0	0	0	0	0	
Dining/Meals	0	0	0	-45.46	0	0	-45.46	
Entertainment	0	0	0	-10.00	0	0	-10.00	
Gift Given	0	0	0	-6.00	0	0	-6.00	
Home Repair	0	0	0	0	0	0	0	
IRA Contribution	0	0	0	0	0	0	0	
Medical/Health Insurance	0	0	0	0	0	0	0	
Mortgage	0	0	0	0	0	0	0	
Pet/Veterinarian	0	0	0	0	0	0	0	
Pet/Supplies	0	0	0	0	0	0	0	
Recreation	0	0	0	-45.00	0	0	-45.00	
Taxes	0	0	0	0	0	0	0	
Utilities/Cell Phone	0	0	0	0	0	0	0	
Utilities/Firewood	0	0	0	0	0	0	0	
Expense Total	0	0	0	-219.17	0	0	-219.17	
Grand Total	0	0	900.00	-219.17	0	0	280.83	


The chart’s end date is irrelevant as the cash flow report always covers a 12-month period. Only [categories](#) included in the [chart setup](#) will be used in the report.

## To generate a cash flow report:

Select the chart you want to use in the [source list](#) (or [create a new chart](#)) and then click the



**Generate Report** button on the [lower toolbar](#). iBank will generate a PDF document of the

report and open it using the  Preview application. From there, you can save or print your report as needed.



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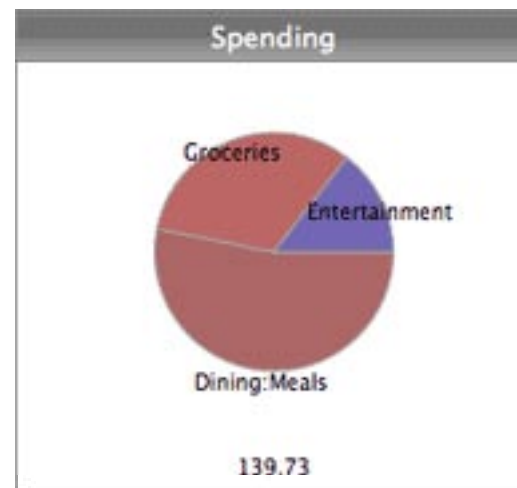
*Both main (“parent”) categories and [sub-categories](#) can be included in the same report (e.g. “Auto” and “Auto:Fuel”). Parent categories (and the resulting totals) will display two amounts, one in parentheses and one not. The amount in parentheses indicates the total amount of all transactions assigned directly to the parent category as well as those assigned to its sub-categories. The amount without parentheses indicates the total amount of transactions assigned directly to the parent category only (not counting those assigned to its sub-categories).*

---

# How do I use the mini-graph?

The mini-graph appears in the lower left corner of the [main window](#). It is designed to provide a summary of your overall spending habits at a glance.

Similar to the [“By Category” chart](#), the mini-graph shows a breakdown of [expense categories](#) in which activity has occurred within a specified time period (see mini-graph settings, below). [Transactions](#) from all [accounts](#) are included in the mini-graph. Each pie slice represents the total [amount](#) of the transactions assigned to a particular [category](#). The slices are drawn proportionally so that you can quickly get a sense of how your categories compare.



Click on a slice to highlight it and view the category name and total amount of the transactions assigned to it. If you chose [custom colors](#) for your categories, they will be used to color the pie slices; otherwise, iBank will assign colors automatically to differentiate them. Below the pie chart is a figure representing the total amount of all transactions included in the mini-graph, regardless of category.

## To change the mini-graph settings:

Choose iBank>Preferences and click the  **Mini-Graph** button.

Drag the slider to set the maximum number of categories displayed on the mini-graph. All categories beyond the number specified will be merged and displayed as a single category named “Other.”

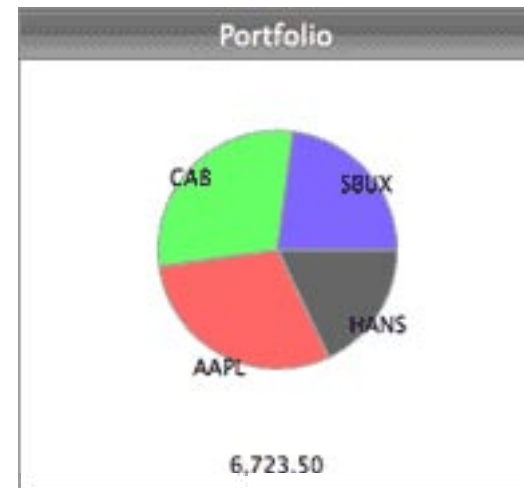
You can also select the range of dates to be displayed, ranging from the past week to the last two months. Any transactions with [dates](#) in the specified range will be included in the mini-graph.

### To view a summary of your portfolio:

If you select an [investment account](#) or the [Portfolio](#) in the [source list](#), The mini-graph will change to show you a summary of the securities you currently own.

Each pie slice represents the total cost of a particular security. The slices are drawn proportionally so that you can quickly get a sense of how your portfolio is balanced. Each one is labeled with the appropriate [security symbol](#).

Click on a slice to highlight it and view the security’s [name](#), [gain/loss](#), and [cost](#). Below the pie chart is a figure representing the total gain/loss for all of your securities.












## *Chapter 9: Planning Ahead*



# How do I set up and track a budget?

 **Budgets** can be set up in iBank to help you keep a better eye on your spending habits. iBank allows for the creation of multiple budgets so that you could, for example, track both a household and a personal budget at the same time. Budgeting is based on [categories](#), so the key to budgeting effectively is to assign appropriate categories to each of your [transactions](#).

Each budget you create is saved and displayed under the “Budgets” item in the lower half of the [source list](#).

Click the small disclosure triangle next to “Budgets” to reveal your saved budgets. If you don’t see the “Budgets” item in your source list at all, you probably haven’t created any budgets yet!



## To view an overview of your budgets:


Click “Budgets” in the source list. Summary information about all of your saved budgets will be displayed to the right (see next page):

Overview of 1 Budget  
Total amount of budgets: 0

Total budgeted expenses:	541.67
Actual expenses:	542.50
<hr/>	
Total budgeted income:	2,000.00
Actual income:	2,043.00
<hr/>	

For more information about how to interpret the information displayed here, read about the [Budget Monitor](#) below.

### To add a new budget:

Click the  **Budget** button on the [main toolbar](#), or choose Manage>Add New Budget. A blank budget item will appear in the source list; type in a name for the new budget.


### To delete a budget:

Select it in the source list, then press the 'Delete' key on your keyboard. iBank will ask for confirmation before deleting the budget.

## To configure a budget:

To change the budget's name, double-click it in the source list. Click once to select a budget and view its configuration settings in the right side of the [main window](#):

Income Category	Frequency	Amount	Average
Salary	Monthly	2,000.00	2,000.00
+			
Expense Category	Frequency	Amount	Average
Groceries	Two Weeks	200.00	433.33
Entertainment	One Week	25.00	108.33
Total Expenses:			541.67
Total Income:			2,000.00
Difference:			1,458.33
Display Average: Monthly			

Decide which categories you want to track using this budget, then add each one to the budget setup. Click the  button in the top half of the window to add income categories; click the one in the bottom half to add expense categories. Each time you click either button, a new category item will be added to the list above it.

To change the category used, click the item's category name and choose a new category from the drop-down list. Click the double-arrows in the "Frequency" column to choose a budget period for that item. Double-click in the "Amount" column and enter the amount you expect to spend or receive during the time period selected in the "Frequency" column. The "Average"

column will display an estimate of how much is expected to be spent or received in the time frame selected next to “Display Average” on the [lower toolbar](#).



*If you are unable to add income categories, you may have forgotten to designate some of your categories for income. To read more about differentiating income from expense categories, see the section in chapter 4 entitled, “How do I categorize transactions?”*

To remove a budget item, select it and click the  button below the list.

Below the category lists are three figures that you can use to help balance your budget:


- **Total Expenses:** Displays the total amount budgeted for all included expense categories for the time period selected next to “Display Average” on the lower toolbar.
- **Total Income:** Displays the total amount budgeted for all included income categories for the time period selected next to “Display Average” on the lower toolbar.
- **Difference:** Displays the total budgeted income minus total budgeted expenses. A difference of 0 indicates a balanced budget, a positive difference indicates a budget surplus, and a negative difference indicates a budget deficit.

**Example budget configuration:** If your monthly paycheck is \$4,000.00, you would add an income budget item to the top table, set its category to “Salary,” set its frequency to “Monthly,” and enter 4000 in the amount column. If you spend approximately \$200 every two weeks on groceries, you would add an expense budget item for \$200.00, set its category to “Groceries,” and set its frequency to “Two Weeks.” To view the estimated monthly amounts for both items, set “Display Average” to “Monthly” and look at the amounts in the “Average” column.



## To monitor your budgets:


Once you have finished [setting up](#) a budget (or several), continue [adding](#) and categorizing transactions in your [accounts](#) so that iBank can track your financial activity. Then, use the Budget Monitor window to check your progress against your budgets.


To open the Budget Monitor window, click the  **Budget Monitor** button on the main toolbar, or choose Manage>Show Budget Monitor.




Choose which budget to display from the pop-up button in the top left corner of the window. In the top right corner of the window, choose a time period to view. The following columns are displayed for each budget:

- **Category:** The name of the budget category.
- **Expense:** If the category is used to track expenses, this column displays a colored bar to represent the proportion of actual vs. budgeted expenditures in that category. For expense categories, **green** indicates that you are currently **under** the budgeted amount, **yellow** indi-




cates that you are **approaching** the budgeted amount, and **red** indicates that you are **over** the budgeted amount. A blue checkmark  appears when you meet your budget exactly.

- **Income:** If the category is used to track income, this column displays a colored bar to represent the proportion of actual vs. budgeted income in that category. For income categories, **red** indicates that you are currently **under** the budgeted amount, **yellow** indicates that you are **approaching** the budgeted amount, and **green** indicates that you are **over** the budgeted amount. A blue checkmark  appears when you meet your budget exactly.
- **Actual:** The total amount of all transactions assigned to the category (across all accounts) during the time period specified.
- **Budgeted:** The amount budgeted for the category during the time period specified.

As with any table in iBank, you can click any of the column headers to sort the list according to the values in that column. Click twice to reverse the direction of the sort. To resize the columns, click and drag the dividers between column headers. Columns can be repositioned by clicking and dragging the column headers.

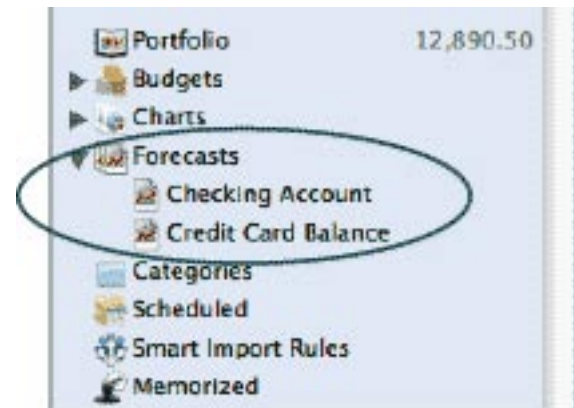
The “Summary” section displays two colored bars: one representing the proportion of actual spending for all expense categories to the total budgeted expenses, and another representing the proportion of actual earnings for all income categories to the total budgeted income. Actual amounts are displayed at the left side of each bar; budgeted amounts are displayed at the right side.

# How can I predict future account balances?

 **Forecasts** help you to estimate, based on current trends and upcoming financial activity, how much money you can expect to have in your [accounts](#) a little further down the road. iBank allows you to create and save forecasts for one or more accounts at a time.

Each forecast you create is saved and displayed under the “Forecasts” item in the lower half of the [source list](#).

Click the small disclosure triangle next to “Forecasts” to reveal your saved forecasts. If you don’t see the “Forecasts” item in your source list at all, you probably haven’t created any forecasts yet!




## To view an overview of your forecasts:

Click “Forecasts” in the source list. Summary information about all of your saved forecasts will be displayed to the right:

Overview of 2 Forecasts  
Total amount of forecasts: -2,626.28

Name	Ending Date
Checking Account	04/22/07
Credit Card Balance	11/11/06

## To add a new forecast:

Click the  **Forecast** button on the [main toolbar](#), or choose Manage>Add New Forecast. A blank forecast item will appear in the source list; type in a name for the new forecast.

## To delete a forecast:

Select it in the source list, then press the 'Delete' key on your keyboard. iBank will ask for confirmation before deleting the forecast.

## To configure a forecast:

To change the forecast's name, double-click it in the source list. Click once to select a forecast and view its configuration settings in the right side of the [main window](#) (see next page).

Any changes made to the forecast settings will update the forecast automatically. Because forecasts are generated on-the-fly, you don't need to wait to see your changes take effect.



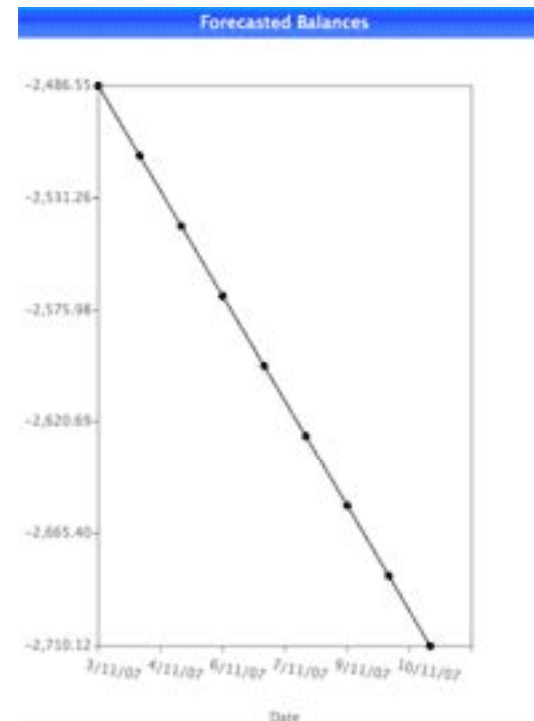
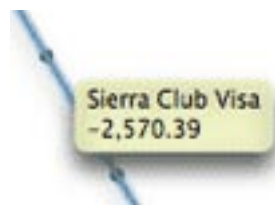
- **Interval:** Choose a frequency to be used for the forecast graph. The interval selected here will also control what interval is used to calculate the average of previous balances (if you chose a method that uses previous balances).
- **Forecast to:** Enter the date and time for which iBank should predict the balance of your account(s).

## Understanding the forecast graph:

Once you have added accounts to your forecast and configured the various options, you will see a line graph drawn in the right side of the main window.


The lines show how your account balances are expected to change from the present to the date and time specified. Time is plotted on the horizontal axis; amounts are plotted on the vertical axis.

Each line represents one of the accounts included in the forecast. Each point on the line represents the predicted account balance at the interval you specified. Selecting a shorter interval will result in more points appearing on the graph and possibly more accurate forecasts. Click any point on the graph to view more detailed information about it:



The account name is displayed along with the predicted balance for the date represented by that point.

## To print a forecast:

Select the forecast in the source list, then click the  **Print** button on the [lower toolbar](#). Configure your printer settings as you would in any other application, then click “Print.” iBank will print out a copy of the forecast graph exactly as it appears onscreen. iBank will also respect your page orientation (portrait or landscape) and paper settings as specified under File>Page Setup.



*As with any Mac OS X application that allows printing, you can easily generate a PDF file from the print dialog box. After clicking the “Print” button, click “PDF” and choose “Save as PDF” to save a PDF version of the forecast.*







## *Chapter 10: Security*



# How do I prevent other users from accessing my data?

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If you share your computer with other users, you may be concerned about them accessing your financial records. You'll be pleased to know that iBank provides simple password protection to lock your sensitive data away from prying eyes.

## To enable password protection:

Open the [iBank data file](#) you want to lock (if it is not already open) and choose File>Password Protection. The sheet shown to the right will appear.

Check "Password protect my account data", enter your desired password (twice for verification), and click "OK". Your data file is now password protected!

The next time you try to open the data file with iBank, the window shown on the next page will appear.



Enter your password and click “Unlock” to open the file, or click “Cancel” to leave it closed. The password lock stays with your data file, so even if you open it on another computer you will be required to enter your password before opening it.



*A password-protected data file copied from a PowerPC Mac to an Intel Mac (or vice-versa) will not unlock. Due to the two processors interpreting iBank's password algorithm differently, even the correct password will not be accepted. To unlock the data file, copy it back to a computer with the same processor originally used to enable password protection.*

## To disable password protection:

Open the data file and choose File>Password Protection. Uncheck “Password protect my account data” and click “OK”. iBank will no longer ask for a password before opening the file.

# How do I backup my data to .Mac?

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One of the best ways to protect your iBank data is to back it up regularly. iBank makes it very easy to backup your data to a .Mac account. If you do not have a .Mac account, we highly recommend getting one! You can learn more about it [here](#).

## To backup your iBank data to .Mac:

First, make sure you are connected to the Internet. Open the [iBank document](#) that you want to backup (if it is not already open) and choose File>Backup to .Mac. iBank will automatically connect to your iDisk using the account information specified in the .Mac pane of System Preferences. If iBank has a problem connecting to .Mac during the backup process, check your configuration settings there.

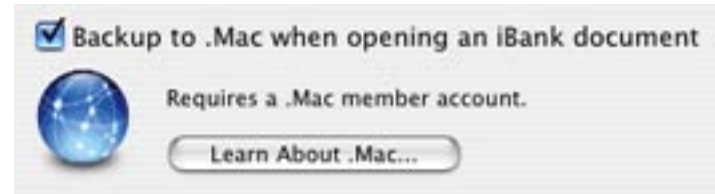
During the backup, iBank saves a copy of your data file to the following location: iDisk/Documents/iBank Backup. The word “Backup” and the current date will be appended to its file name (e.g. “iBank data-Backup 1-2-07.ibank”). A progress bar will appear in the lower-left corner of the [main iBank window](#) as the backup is taking place:



## To enable automatic backup:

Choose iBank>Preferences and click the  **General** button. Check “Backup to .Mac when opening an iBank document.”

Every time you launch iBank or open a data file, iBank will automatically backup the file to your iDisk as described above.



## To restore your data from .Mac:

In the Finder, connect to your iDisk by choosing Go>iDisk>My iDisk, then navigate to this folder: iDisk/Documents/iBank Backups. Choose the file you want to restore, then drag and drop it from your iDisk to your Desktop (or whatever location you prefer to keep the data file in).



*Occasionally iBank will not recognize the backup file when you copy it to your hard drive (particularly if you restored from a backup in the past and backed up that file again). If that happens, all you need to do is rename the file so that it ends with the “.ibank” extension.*

Double-click the file to open it in iBank. The next time you launch iBank, it will automatically remember the location of your data file and open it at startup.

# How do I backup my iBank data manually?

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One of the best ways to protect your iBank data is to back it up regularly. If you do not have a .Mac account or don't want to take advantage of the [automatic backup feature](#), you can still backup your iBank data easily.

## To backup your iBank data:

In the Finder, locate your [data file](#). You chose a name and a save location for this file in the [Setup Assistant](#) the first time you launched iBank 2. If you don't remember where you saved the file, check in your Documents folder, or search for files with the “.ibank” extension. The name of the file is displayed in the title bar of the main iBank window:



Once you have located the data file, simply drag and drop to copy the file to a backup location. For better security, choose a location outside your local hard drive, such as a flash drive or a

shared folder on a network. Feel free to rename the backup file to indicate that it is a copy of the original, if you like.



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*If you are handy with Automator, you can easily create a workflow to backup your iBank data. You can then attach the workflow to a repeating iCal event to have your Mac run the backup automatically at specified intervals!*

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## **To restore your data from a backup file:**

In the Finder, browse to the folder containing the backup file you want to restore. Drag and drop the file to your Desktop (or whatever location you prefer to keep the data file in).

Double-click the file to open it in iBank. The next time you launch iBank, it will automatically remember the location of your data file and open it at startup.









## ***Chapter 11: Frequently Asked Questions (FAQ)***



# Frequently Asked Questions (FAQ)


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iBank users often write to us with the following questions. Check here first to see if someone else has already asked your question! If you still can't find an answer, try using the search box at the top right of this window, [contact us](#).

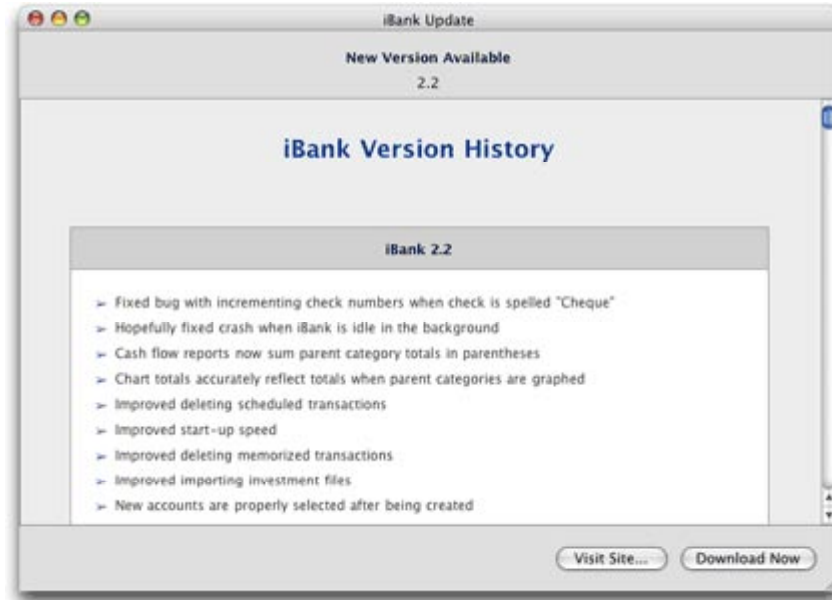
## How do I update iBank?

We are constantly working to improve our software. Every so often, we will release updates with bug fixes, security enhancements, and feature additions. As long as the main version number matches the one you purchased, it is free to install – your original registration code will be automatically recognized. That means if you purchased iBank 2, v2.01, v2.1, v2.52, etc. are all free to you! Check the [iBank page](#) on our website frequently to stay up-to-date, or have iBank check automatically and notify you when a new version is available. To read our policy on paid upgrades, see the next question in this section.

### *To enable automatic version checking:*

Choose iBank>Preferences and click the  **General** button. Check “Notify me when an update is available”. The next time you launch iBank, it will connect to our website and check the number of the latest version available (don't worry – no information is transmitted to us in the process). If the latest version is newer than the one you have installed, iBank will show you the “iBank Update” window (see next page).

The latest iBank version number is displayed along with a list of changes made in that update (you can view this same version history information on our website at [http://www.iggsoftware.com/ibank/version\\_changes.html](http://www.iggsoftware.com/ibank/version_changes.html)). For more information about iBank, click “Visit Site”. To download the update using your default web browser, click “Download Now”.



***To install the update once it has been downloaded:***

Quit iBank if it is currently open. Regardless of whether you downloaded the update manually from our website or by clicking “Download Now” in the update window, you should have a file called “iBank.dmg” on your Desktop. Double-click it to mount the “iBank” disk image. A window should automatically appear containing the iBank application:



Drag the iBank application to your Applications folder, and allow the Finder to overwrite the existing iBank program. Drag both the “iBank” disk and the “iBank.dmg” file from your Desktop to the Trash, and double-click the iBank application in your Applications folder to open it. Your update is now complete!

## When will I have to upgrade?

Each major version of iBank released is considered to be a paid upgrade; that is, if you purchased iBank 2 and we release iBank 3, you will have to pay an additional fee to upgrade. Our promise to you is that we will not release major versions less than one year apart. Additionally, we frequently offer reduced pricing for upgrading users of previous versions. Visit our [online order page](#) for more details.

## Can iBank download transactions directly from my bank?

Currently iBank cannot do this, but we are investigating the possibility of adding direct-connect features in a future version. Updating your records is a two-step process: you must first download [transactions](#) from your bank’s website manually, then [import](#) them into iBank. To read more about importing transaction data into iBank, see the section in chapter 5 entitled, “[How do I import transactions from my bank or other financial software?](#)”

You can also set iBank to be the default application to open QIF, QFX, OFX, and/or CSV files, so that when you download these files from your web browser they will open in iBank automatically. For more information, see the question in this section, “[How do I associate QIF, QFX, OFX, or CSV files with iBank?](#)”

## Why are dates missing/incorrect when I import transactions?

The date is probably missing/incorrect because the wrong date format was supplied for parsing the [imported](#) file. You can change the date format on a per-[account](#) basis by selecting an account and then choosing Account>Edit Import Settings.

Use the custom date format field to match your exact format if one is not available in the pop-up button. See the examples below:

- Example 1: To match a date format of mm/dd/yyyy you would enter %m/%d/%Y
- Example 2: To match a date format of d.m.yy you would enter %e.%m.%y
- Example 3: To match a date format of d-m-yy you would enter %e-%m-%y

For more information about configuring your import settings, see the section in chapter 5 entitled, "[How do I configure the import settings properly?](#)"

## Why won't iBank accept my registration?

First, make sure you [installed](#) the correct version of the software. If you [purchased](#) a license for iBank 1 and installed version 2, it will not accept your code. Once you are sure you have the correct version of iBank installed, read on.

iBank is very picky about how you enter your registration information. You must type your name, email address, and license code exactly as they appear in the confirmation email you received from Kagi at the time of purchase. iBank uses your name and email address to verify the license code, so be precise.



- Pay attention to uppercase/lowercase letters, spaces, punctuation, and special characters.
- If you only entered one name at the time of purchase, type that name into the “First name” field and then type a single blank space into the “Last name” field.
- If you have a middle name or initial in your registration, such as “John Q. Smith”, enter the first and middle name(s) in the “First name” field (e.g. “John Q.”). The “Last name” field should only contain one name (e.g. “Smith”).
- Be careful to distinguish between the capital letter ‘O’ and the number ‘0’.
- Some special characters cause problems with iBank’s registration algorithm. If you have accented characters, umlauts, etc. in your name or email address then please [contact us](#).

## Why won’t iBank upgrade my data from version 1.x?

If you are upgrading to iBank 2 from an earlier version, but the [Setup Assistant](#) won’t recognize your old data, follow these steps:

1. Quit iBank 2.
2. Make sure your old iBank data is located here: ~/Library/Application Support/IGG Software/iBank/ (the ‘~’ character indicates your user folder). If you had your iBank 1.x data stored somewhere other than this default location, move it back.
3. Launch iBank 2 and run the Setup Assistant again.

If the “Upgrade” button in the Setup Assistant is still grayed out, try this next:

1. Quit iBank 2.
2. Download and (re-) install iBank 1.5 from [our website](#).
3. Launch iBank 1.5. Make sure your data is accessible.
4. Quit iBank 1.5.
5. Launch iBank 2 and try again.



If that still doesn't work, try one more thing:

1. Quit iBank 2.
2. Delete your preferences file, located here: ~/Library/Preferences/com.iggsoftware.iBank.plist
3. Launch iBank 2 and try again.

One of these steps should fix the problem. If you try all these things and are still unable to upgrade your data from iBank 1.x, [contact us](#) and we can try to help.

## Why are my transactions bold?

[Transactions](#) appear in **bold** if they have not been marked as [cleared/reconciled](#). To mark a transaction, check it off in in the [account register](#).

## Why are my account balances gray?

[Account](#) balances appear in gray for accounts that are not included in the “total value” figure displayed at the bottom of the [source list](#). To change whether or not a particular account balance is included in the total, select that account, choose View>Show Account Info, and check “Include in total.” For more information, see [Chapter 3: Accounts](#).

## Can I rename items in the source list?

Yes – any item in the [source list](#) can be renamed by double-clicking it. This includes your [accounts](#) as well as the [Portfolio](#), [Budgets](#), [Memorized Transactions](#)...anything you see listed there.

## Why does my account show a warning badge?

This occurs if your [account](#) is overdrawn, that is to say the current balance is less than the minimum balance. You can set the minimum balance by selecting the account in the [source list](#), choosing View>Show Account Info and entering the appropriate minimum balance for the selected account. For more information, see [Chapter 3: Accounts](#).

## How do I see all transactions in a category for specific dates?

Create a new [chart](#). Add the [category or categories](#) you want to report on, select “Show: Range of Dates,” and enter a start and end date. Click the “Transactions” tab to view a list of transactions in the specified categories and dates. For more information about generating charts and reports, see [Chapter 8: Charts & Reports](#).

## Can I download quotes for non-U.S. securities?

iBank uses the [Yahoo! Finance](#) quote service for downloading security prices. Any security that Yahoo! can download, iBank should be able to download; you just need to enter the same [symbol](#) in your [investment transactions](#) or [Portfolio](#).

Quotes can be downloaded from non-US stock exchanges by adding the appropriate suffix to each of your security symbols. For a list of supported exchange suffixes, visit <http://finance.yahoo.com/exchanges>.

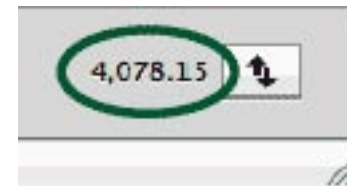
For more information about investment accounts, see [Chapter 6: Investments](#).

## Does iBank save my data automatically?

Yes, iBank saves your data every three minutes, as well as when you close your data file or quit iBank. For more information about iBank data files, see the section in chapter 2 entitled, “[How do I manage data files in iBank?](#)”

## What is that number at the bottom-right side of the screen?

The number displayed at the right side of the [lower toolbar](#) is the total [amount](#) of all [transactions](#) currently displayed in the [account register](#).



This will update automatically based on the [account](#) you have selected (or accounts, if you have an [account group](#) selected) and the [filter option](#) you have chosen. If you are currently performing a [search](#), the number reflects the total of the transactions displayed as your search results.

## Do you recommend a particular check stock?

No, we designed the [check printing template system](#) to be flexible enough to work with just about any check stock you might find. So feel free to pick whichever one catches your fancy!

## Why don't transfers show up in my charts or budgets?

[Charts](#) and [budgets](#) are based on [categories](#) and thus can only utilize [transactions](#) that are categorized. Because [transfer](#) transactions have their destination [accounts](#) specified in place of categories, transfers cannot be included in charts or budgets.

## Why don't my account transfers import properly?

iBank can [import transfer transactions](#), but they are not linked in the same way as transfers that are created in iBank. Instead, two separate [transactions](#) are imported – one in the sending [account](#) and one in the receiving account. These two transactions are distinct; changing one of them will not affect the other. Both transactions have their [Type](#) fields set to “Transfer” and the name of their destination accounts specified in their [Category](#) fields, but you will notice that the syntax is different (e.g. instead of “•Checking” it will read “[Checking]”).

You can re-link the transfers manually by choosing the appropriate destination account in one transaction's Category field, then deleting the other imported transaction (iBank will automatically create a linked match to the original transaction when you change its category – leave this transaction in place).

## How do I associate QIF, QFX, OFX, or CSV files with iBank?

The Finder has the ability to associate certain types of files with applications of your choosing. If you want iBank to automatically recognize the files you download from your bank's website, you can tell the Finder to associate them with iBank:

1. In the Finder, select a QIF, QFX, OFX, or CSV file and choose File>Get Info.
2. In the window that appears, click the small disclosure triangle next to "Open With" to view the options in that section.
3. Click the pop-up button and select iBank from the list to set it as the default application for that file.
4. Click "Change All" to associate all files of that type with iBank.

From that point forward, any time you double-click a file with the same type, it will automatically open iBank and begin an [import](#).



*After associating the file type using the steps above, you can set your web browser to automatically open files of that type after they are downloaded. This will allow you to download and begin importing new transactions into iBank with one click from your bank's website!*

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## Can I install iBank on more than one computer?

Yes, technically the iBank license agreement allows you to [install](#) the software on two separate computers and [register](#) them both using the same license code. This is intended mainly for

backup purposes and is considered acceptable on the condition that both copies of the software are not run at the same time.

Installing one copy of iBank at the office and one copy at home so that you can work on your finances from both locations is perfectly fine. If two different people will be using the software for their own purposes, or both copies of iBank need to be used at the same time, then we ask that you purchase an additional license.

## Can two or more people share the same iBank data?

Yes, multiple users with their own copies of iBank installed can access the same [data file](#), but it is important that more than one user does not make changes to the file at the same time (doing so can result in corruption of the data).

To share a data file over a network, just place the file in a shared location accessible to all users. To share your data using a .Mac account, save the data file to your iDisk, then enable iDisk syncing on all computers you want to be able to access it. You do not need to have the [.Mac backup](#) feature enabled. Be sure to perform a synchronization just before opening the file on any given computer, to ensure that the latest changes are available.

Please note that iBank is intended for single-user operation; sharing data over a network is an untested use of the software. In many cases, it will work just fine, but IGG Software cannot guarantee that the data file will necessarily be viewable or allow changes to be saved across all network protocols.



## Why does iBank attempt to contact “crunchy.itsamac.com” at startup?

That’s the name of the server where our website is hosted. If you have [automatic version checking](#) enabled, iBank will automatically connect to our website every time it is launched to find out if any new updates are available. Don’t worry – it is our policy that iBank never transmits any information about you or your computer back to IGG Software.









## *Chapter 12: Contact Us*



# Where can I find help or get additional support?

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In addition to this manual, we offer free technical assistance via email and an interactive Web user forum. Please feel free to contact us at any time; we will be sure to respond to your inquiry in a timely and effective manner.

Please direct your email inquiries to the appropriate address:

- Technical support: [support@iggsoftware.com](mailto:support@iggsoftware.com)
- General inquiries: [info@iggsoftware.com](mailto:info@iggsoftware.com)
- Bug reports: [ibank\\_bugs@iggsoftware.com](mailto:ibank_bugs@iggsoftware.com)
- Feature requests: [feature\\_requests@iggsoftware.com](mailto:feature_requests@iggsoftware.com)

Or visit our online discussion forums: <http://www.iggsoftware.com/forums/>





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