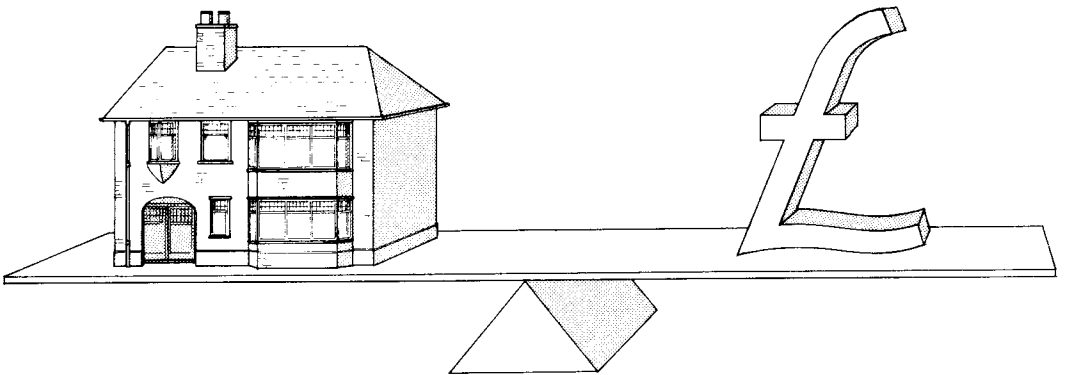


**AMSOF** presents.....

# Home Budget



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First edition 1984

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#### Warranty

*While every effort has been made to verify that this software works as described, it is not possible to test any program of this complexity under all possible conditions. Therefore Home Budget is provided 'as is' without any warranty of any kind, either express or implied.*

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It is assumed that you will have read and digested the operating instructions in the CPC464 user manual. Where a specific knowledge of a programming language and its use and conventions is also required, this will be stated in the introductory notes.

The description of the program operation in this manual will make assumptions (such as the need to terminate input sequences by [ENTER]) that the user should be aware of: and as with all computer program instructions, the best way to learn is to have the computer system running the program as you work through the manual.

The general convention of AMSOFT printed text is to delineate the various types of usage as follows:

Text that is typed at the keyboard and appears on the screen is shown in an **O C R - B** typeface:

**10 FOR N= 1 TO 50**

Keyboard actions that instruct a command sequence but do not necessarily have a corresponding representation on the screen are shown in Helvetica 75 typeface. Non-printing keys are shown enclosed in square brackets:

<b>N</b>	to display the character N on the screen
<b>[Y]</b>	to confirm an action offered in a yes/no option
<b>[P]</b>	to initiate a print sequence, for example
<b>[ESC]</b>	to halt program execution from BASIC

General narrative and descriptive text will be shown in one of a variety of serif typestyles, eg: Century, Palatino, Times etc.

# Home Budgeting

Anyone who has to face the rigours of running a household budget will appreciate that budget control is largely a matter of common sense. The need to equate the income and outgoings of a household is as old as civilisation itself.

The units of currency may have changed, but the principles and consequences are the same.

The 'unexpected expense' may have changed from a demand for another sack of grain by the local Lord of the Manor to an increase in the rent or rates. The result is the same, the money needs to be found from somewhere - and the longer you have to try and see where it can come from the better. This is why forecasting is such an important aspect of the computer's use in the task. The effects of anticipated changes in the patterns of income and outgoing can be included, and the forecast can be used as the basis of financial planning.

Home Budget is, in effect, the baby brother of the financial modelling systems used on business computers to predict the future financial affairs of companies that range from the multi-national conglomerate, to the local plumbing business.

## Pre-planning

A computer operates with information that the operator provides. It can only work within the limits that you set, so it is vital that you get your 'input' correct. Major data processing systems still use 'input forms' to prepare the data prior to entry into the computer system, and you should do the same with Home Budget.

To assist in this, we have provided a batch of input forms that will both prompt you to think of topics that you might otherwise overlook, and to provide you with a convenient means of gathering the data on a day to day basis - rather than trying to sit down and remember everything all at once as you face the screen.

## Hidden Benefits

Apart from the very obvious advantage of understanding just where and when the finances come from and go - use of the Home Budget program will frequently assist in negotiations with your building society or bank manager when a loan is required.

It's as well to bear in mind that the only thing that concerns an institution that lends money is the ability of its customers to repay the interest and principle sum - preferably without resorting to calling on the collateral. By demonstrating that you have thought the request through and can show exactly how the repayments will affect your budget, the bank will probably be happier to assist - assuming the answer at the far bottom right is not preceded by a minus sign!

# HOME BUDGET

(With Printer Option)

## For the Amstrad CPC464 Microcomputer

*A program to help you keep track of income and expenditure in the home*

### INTRODUCTION

This program is designed to enable you to create and maintain annual files containing estimated monthly expenditures and incomes. The file is saved on tape for later retrieval each month to allow replacement of forecast amounts with actual amounts.

You may choose the starting month of the budget year, and a 'Rolling Budget' can be produced to allow you to 'see' 12 months ahead at any time. Individual inputs cannot exceed £9999.99.

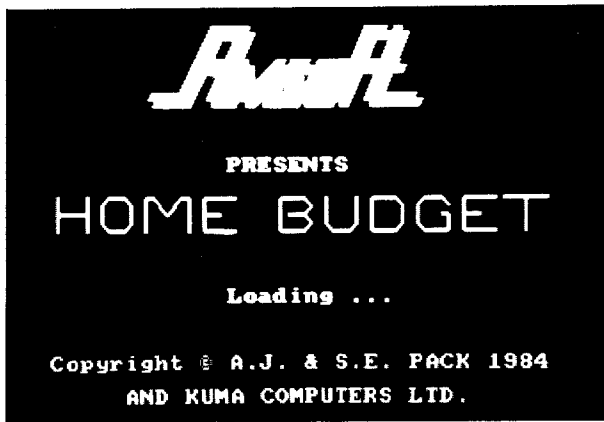
At the outset of the program you are given the extra option of using a printer, since printed displays can be obtained of monthly results and year-end totals. However, the addition of a printer is not essential as monthly displays can be easily viewed on the screen. Similarly, for rapid visual checks of your estimated annual household budget a 'barchart' option can be chosen. This option is attainable for viewing **only** and can not be used in conjunction with a printer.

A number of 'help pages' are available throughout the course of the program. To obtain access to the information that they offer, you must key **[H]**. Return to the main program from these 'Help' pages pages by pressing any key.

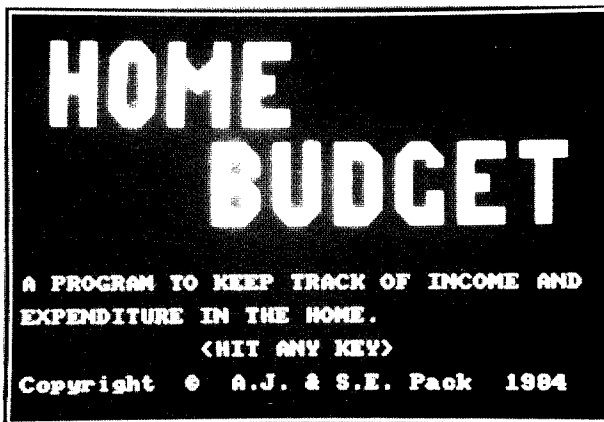
To load and run the program proceed as follows:

1. Switch on your CPC464. If it is already switched on, reset it, by pressing **[CTRL]**, **[SHIFT]** and **[ESCAPE]** to completely clear the memory.
2. Insert the cassette into the *Datacorder* and rewind if necessary.
3. Type **RUN"** and then press either of the two **[ENTER]** keys. Press the **[PLAY]** key followed by any printing key. When the title is displayed press any key to proceed. You may also use the usual **[CTRL][ENTER]** sequence shorthand form of loading and running a cassette program.
4. The loading (or 'title') screen will display after 30 seconds or so, and after a few minutes the program will load and you are ready to create your first file.

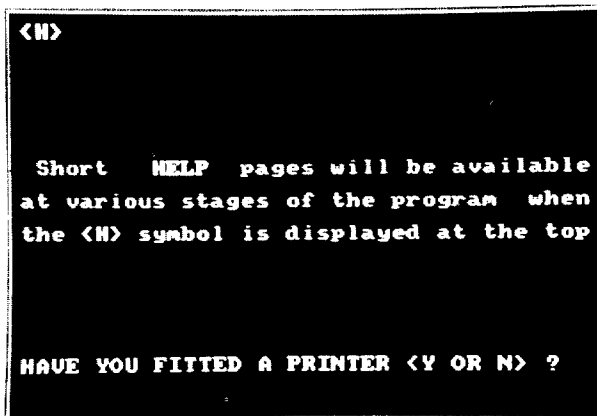
**NB:** The Home Budget program files are saved in protected format, and cannot be run by first using the **LOAD** command, followed by **RUN**. Data files generated from within the program are saved in unprotected format.



The 'Welcome' or 'Loading' Screen



Screen after program has 'loaded'.



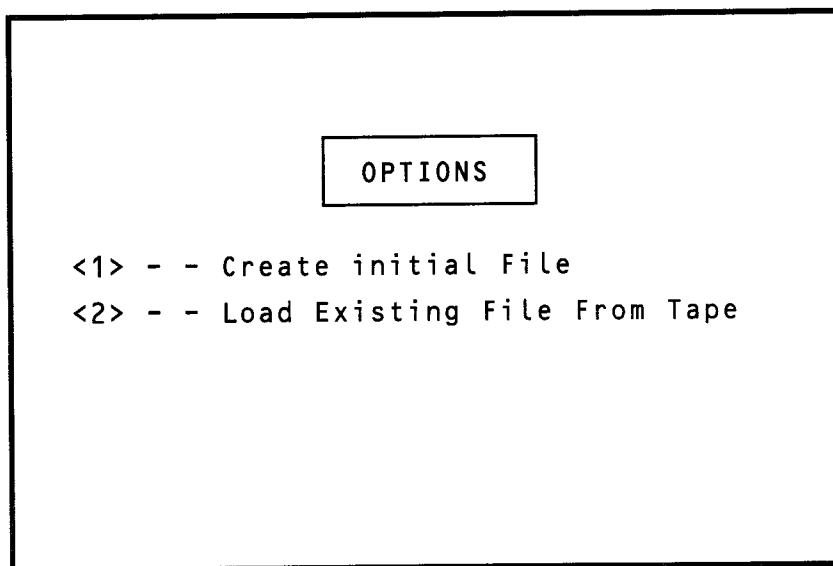
The 'Opening Option Menu'

If you have decided to attach a printer you must inform the program at this stage.

# STAGE ONE

## CREATING A NEW FILE

The program is 'option driven' through two routines 'First Options' and 'Main Options'. They will appear on the screen as shown in Figures 1 and 2.



**Fig. 1**  
'First Options'

## OPTIONS

```
<1> - - WRITE INTO FILE  
<2> - - OPEN SUBSEQUENT FILE  
<3> - - LOAD AN EXISTING FILE  
<4> - - SAVE AND VERIFY FILE  
<5> - - DISPLAY MONTHLY RESULTS  
<6> - - DISPLAY YEAR END TOTALS  
<7> - - DISPLAY BAR CHARTS  
<E> - - END PROGRAM
```

**Fig. 2**  
**'Main Options'**

To create a 'new file' select option <1> of the first options (See **Fig 1**). If at a later date you wish to load in an existing file you would select option <2>.

The computer will then display 12 categories of expenditure. See **Fig. 3**. These may be used or amended to suit personal requirements. Key **[Y]** to change any of the descriptions and type the preferred alternative up to a maximum of 12 letters.

When you have finishing altering the descriptions, press **[N]** followed by **[ENTER]** to continue to the 'incomes' page. There are 6 standard income categories to which a similar amendment operation may be performed.

Initially, the income descriptions will appear on the screen as shown in **Fig. 4**.

<H> ITEM VERIFICATION

EXPENDITURE

- 1 MORTGAGE
- 2 RATES
- 3 INSURANCE
- 4 RENTAL/H.P.
- 5 HEAT & LIGHT
- 6 H'SEKEEPING
- 7 CAR/TRAVEL
- 8 CLOTHES
- 9 ENTERTAINMENT
- 10 HOLIDAYS
- 11 CREDIT CARD
- 12 SUNDRIES

DO YOU WISH TO ALTER ITEM DESIGNATIONS  
<Y> or <N>

**Fig. 3**  
Expenditure Descriptions

<H> ITEM VERIFICATION

INCOME

- 1 SALARY
- 2 EXPENSES
- 3 FEES
- 4 SALES
- 5 TAX REBATE
- 6 SUNDRIES

DO YOU WISH TO ALTER ITEM DESIGNATIONS  
<Y> or <N>

**Fig. 4**  
Income Descriptions



To open a new file you must decide from which month you would like to start your budget year. Choose an appropriate month and the year in which that month falls. The month chosen should be the starting month for writing to the file and the ending month should be 11 months later.

*For Example*

For a file starting in January 1984 type:

1 [ENTER]

followed by 1984 for the starting month.

If you have started a new file the computer will ask you for the first month from which you wish to start writing into a new file.

You are given the opportunity to introduce a negative or positive amount into the opening month of the file as a brought forward figure. Simply type **[Y]** if you wish to enter an amount or **[N]** if not.

The expenditure descriptions will now be displayed and you are asked which item numbers you would like to enter information. Type the first and last numbers of the list to write to the whole file.

You are now ready to enter your expected household expenditures under the first month of your file.

## STAGE TWO

# WRITING INTO THE FILE

Input your forecast figures as appropriate by typing them opposite the correct expenditure designation. Press **[ENTER]** to retain the forecast and to continue to the next item description.

The page will automatically change to the next month once all the entries have been made. However, if you wish to proceed to another month before this point press **[C]** and the file will continue to the next month.

To correct a typing error use key **[B]** to back-up to the figure for correction and simply type in the new figure over the old. This key can also be used to return to previous months entries.

Once all the entries have been inserted under each month of the expenditure descriptions a similar operation must be performed on the income categories.

As before use the back-up facility to correct any typing errors and key **[C]** to continue to the next months display.

NOTE: All incomes are assumed to be available at the end of the month in which they are placed. Individual inputs cannot exceed £9999.99.

See **Figs. 5 and 6** for sample pages of monthly expenses and incomes forecasts.

ITEM	FORECAST	INPUT
JANUARY	EXPENSES	
1 MORTGAGE	£ 200.00	
2 RATES	£ 175.00	
3 INSURANCE	£ 125.00	
4 RENTAL/H.P.	£ 5.00	
5 HEAT AND LIGHT	£ 35.00	
6 H'SEKEEPING	£ 80.00	
7 CAR/TRAVEL	£ 35.00	
8 CLOTHES	£ 25.00	
9 ENTERTAINMENT	£ 50.00	
10 HOLIDAYS	£ 0.00	
11 CREDIT CARD	£ 20.00	
12 SUNDRIES	£ 10.00	
<ENTER>	TO RETAIN FORECAST	
<NUMBERS>	TO CHANGE FORECAST	
<C>	TO CONTINUE TO NEXT MONTH	
<B>	TO BACK UP	<E> TO EXIT
<V>	TO VIEW 3 MONTHS DISPLAY	

**Fig. 5**  
Sample page of a months predicted expenditures

ITEM	FORECAST	INPUT
JANUARY	INCOMES	
1 SALARY	£ 550.00	
2 EXPENSES	£ 25.00	
3 FEES	£ 15.00	
4 SALES	£ 0.00	
5 TAX REBATE	£ 0.00	
6 SUNDRIES	£ 0.00	
<ENTER>	TO RETAIN FORECAST	
<NUMBERS>	TO CHANGE FORECAST	
<C>	TO CONTINUE TO NEXT MONTH	
<B>	TO BACK UP	<E> TO EXIT
<V>	TO VIEW 3 MONTHS DISPLAY	

**Fig. 6**  
Sample page of a months predicted incomes

# STAGE THREE

## SAVING A FILE

Before saving a file onto tape double-check its validity using the various display routines available from the Main Options Table. Use Option <5> to obtain a 3 monthly display and Option <6> to obtain a yearly display indicating year-end totals. Remember that these particular options can provide a printout if a printer has been fitted. See **Figs. 7 and 8** for sample three monthly and yearly displays.

If you require a rapid visual check Option <7> will illustrate in the form of a bar chart a total yearly representation of each expenditure and income category.

Amend any part of the file via Option <1> from the Main Options Table. Follow the screen instructions carefully and when the month for correction is found use the 'back-up' facility to correct the error.

## Routine to save the file

1. Select Option <4> from the Main Options Table and place an empty tape in the Datacoder. Rewind if necessary.
2. Record time and date if required. Press **[Y]** followed by the appropriate details.
3. Type in a 6 figure personal security code then the name of the file. Press **[REC/PLAY]** then any key to save file.
4. Press **[STOP/EJECT]** followed by the **[PLAY]** key to verify the file

Remember, it is always a good idea to save your data on more than one cassette. This will ensure that if one does get damaged you will not have lost your file completely.

Always make a mental note of your personal security code - nothing can be more infuriating than forgetting it!

1984 FILE	JAN.	FEB.	MAR.
1 MORTGAGE	200.00	200.00	200.00
2 RATES	175.00	0.00	0.00
3 INSURANCE	125.00	0.00	0.00
4 RENTAL/H.P.	5.00	5.00	5.00
5 HEAT AND LIGHT	35.00	35.00	30.00
6 H'SEKEEPING	80.00	75.00	78.00
7 CAR/TRAVEL	35.00	90.00	40.00
8 CLOTHES	25.00	18.00	30.00
9 ENTERTAINMENT	50.00	45.00	60.00
10 HOLIDAYS	0.00	0.00	0.00
11 CREDIT CARD	20.00	10.00	10.00
12 SUNDRIES	10.00	10.00	10.00
13 TOTAL COSTS	-----		
14 b/f	760.00	488.00	463.00
	2000.00	1830.00	1927.00
15 IN HAND	1240.00	1342.00	1464.00
TOTAL INCOME			
c/f	590.00	585.00	585.00
	1830.00	1927.00	2049.00
<R> RETURN	<I> INCOME	<M> MORE	

Fig. 7 Sample 3 monthly display

TOTALS FOR 1984		
EXPENDITURE		
1 MORTGAGE	£ 2400.00	
2 RATES	£ 350.00	
3 INSURANCE	£ 200.00	
4 RENTAL/H.P.	£ 60.00	
5 HEAT AND LIGHT	£ 341.00	
6 H'SEKEEPING	£ 994.00	
7 CAR/TRAVEL	£ 672.00	
8 CLOTHES	£ 263.00	
9 ENTERTAINMENT	£ 647.00	TOTAL
10 HOLIDAYS	£ 250.00	EXPENDITURE
11 CREDIT CARD	£ 240.00	£ 6612.00
INCOME		
1 SALARY	£ 6650.00	
2 EXPENSES	£ 310.00	
3 FEES	£ 140.00	TOTAL
4 SALES	£ 0.00	INCOME
5 TAX REBATE	£ 80.00	
6 SUNDRIES	£ 0.00	£ 7180.00
<R> TO RETURN		

Fig. 8 Sample 'yearly display' indicating year-end totals.

# STAGE FOUR

## MONTHLY UPGRADE

At the end of each month, load the saved file into the computer and replace the forecast amounts with actual amounts.

To load an existing file use Option <2> from the 'First Options' and Option <1> from the 'Main Options'.

Type the number of the month you wish to write into bearing in mind that this month should represent both the opening and closing months for writing to the file.

### *For Example*

If the month you wish to amend is Jan then type [1] twice to represent both the opening and closing month.

There are two optional methods of updating the file:

TYPE [1] To revise the whole of (month) from your Bank Statement or cheque book record.

TYPE [2] To revise one or two entries only.

## METHOD ONE

In the event that Method One is chosen this display will appear on the screen:

```
<H> UPDATE FOR THE MONTH OF JANUARY
-----
<E> TO EXIT   <R> TO RETURN TO OPTIONS
ITEM NO.?
```

The request for an item number, refers to the expenditure descriptions as pre-determined on the 'saved' file. Update EACH item in turn according to the figures on your bank statement and/or cheque book records.

Each item description will appear on the screen like this:

```
1 MORTGAGE £    0.00 +£
```

When you have typed in the 'actual' figure it will be shown in the right-hand column like so:

```
1 MORTGAGE £    0.00 +£200.00
ITEM NO. ?
```

Continue to update the remaining items in this way then press [E] to exit to the next screen. The new figures will now be presented against the forecast figures as shown in Fig. 9.

JANUARY	1984	FORECAST	ACTUAL
-----			
EXPENDITURE			
		£	£
1	MORTGAGE	200.00	200.00
2	RATES	175.00	176.50
3	INSURANCE	125.00	130.00
4	RENTAL/H.P.	5.00	5.00
5	HEAT AND LIGHT	35.00	39.50
6	H'SEKEEPING	80.00	76.00
7	CAR/TRAVEL	35.00	40.00
8	CLOTHES	25.00	20.00
9	ENTERTAINMENT	50.00	55.00
10	HOLIDAYS	---	---
11	CREDIT CARD	20.00	20.00
12	SUNDRIES	10.00	15.00
ARE ACTUAL AMOUNTS CORRECT (Y OR N)			

Fig. 9  
Sample display of an amended monthly forecast.

Once you are satisfied with the 'new' entries delete the forecast figures by pressing [Y]. The 'actual' monthly budget will then be presented like that in Fig. 10.

JANUARY	1984	ACTUAL	COLUMN 2
-----			
EXPENDITURE			
		£	£
1	MORTGAGE	200.00	---
2	RATES	176.50	---
3	INSURANCE	130.00	---
4	RENTAL/H.P.	5.00	---
5	HEAT AND LIGHT	39.50	---
6	H'SEKEEPING	76.00	4.00
7	CAR/TRAVEL	40.00	---
8	CLOTHES	20.00	5.00
9	ENTERTAINMENT	55.00	---
10	HOLIDAYS	---	---
11	CREDIT CARD	20.00	---
12	SUNDRIES	15.00	---

.....

COLUMN 2 DISPLAYS ITEMS FORECAST BUT  
NOT ACCOUNTED FOR IN JANUARY  
DO YOU WISH TO TRANSFER ANY OF THESE  
AMOUNTS TO FEBRUARY (Y OR N)

**Fig. 10** (continuation)  
Presentation of a new monthly budget.

If, after choosing to substitute the new entries there are any forecast items unaccounted for, they can be transferred to the following month. Similarly, in the situation of any forecast figures which exceed the new 'actual' figures the difference will be held in a buffer from which all, or some, of these may be carried forward.

On completion of the expenditures update a similar process can be performed on the income categories. Once again when you are satisfied with the results, substitute the forecast figures for the new entries.

## **METHOD TWO**

Method Two may be used to revise one or two entries only.

The expenditure and income descriptions will appear on the screen just as they would if you were using Option <1> of the Main Options to write to the file.

Submit the new entries by typing the 'actual' figure against the corresponding item description; and press **[ENTER]** to retain the figure. The 'back-up' facilities of key **[B]** may also be used.

On completion of either Method One or Two check and view the displays via Options <5>, <6> and <7> before saving the file.

If any further alteration of the file is required use Option <1> of the Main Options and proceed to alter as in Stage Two.

## **STAGE FIVE**

# **OPENING SUBSEQUENT FILE**

At six monthly intervals or longer if desired, load the file and call Option <2> of the Main Options in order to open a subsequent file.

Enter a new month number ahead of the first month of the existing file and this will be the first month of the new file.

*For example*

In the case of an existing file starting in March, to type **[1]** will open a new file commencing in January of the following year.

All data before the new opening month will be lost, and an equivalent number of new months will be available for writing forecast amounts to, as in Stage One.

Use the facility to amend any of the item descriptions as required and continue to input your new forecast figures as in Stage Two.

# APPENDIX A

Sample printout of a half-yearly budget from the beginning of January to the end of December using Option <5> from the main options table.

## 1984 BUDGET FOR HALF-YEAR TO END OF JUNE

	JAN.	FEB.	MAR.	APR.	MAY.	JUN.
	£	£	£	£	£	£
1 MORTGAGE	200.00	200.00	200.00	200.00	200.00	200.00
2 RATES	175.00	0.00	0.00	0.00	0.00	0.00
3 INSURANCE	125.00	0.00	0.00	0.00	0.00	0.00
4 RENTAL/H.P.	5.00	5.00	5.00	5.00	5.00	5.00
5 HEAT & LIGHT	35.00	35.00	30.00	29.00	28.00	24.00
6 H'SEKEEPING	80.00	75.00	78.00	75.00	72.00	76.00
7 CAR/TRAVEL	35.00	90.00	40.00	140.00	44.00	40.00
8 CLOTHES	25.00	18.00	30.00	20.00	20.00	20.00
9 ENTERTAINM'T	50.00	45.00	60.00	45.00	55.00	45.00
10 HOLIDAYS	0.00	0.00	0.00	0.00	0.00	0.00
11 CREDIT CARD	20.00	10.00	10.00	10.00	10.00	10.00
12 SUNDRIES	10.00	10.00	10.00	10.00	5.00	10.00
13 TOTAL COSTS	760.00	488.00	463.00	534.00	439.00	430.00
14 b/f	2000.00	1830.00	1927.00	2049.00	2175.00	2321.00
15 IN HAND	1240.00	1342.00	1464.00	1515.00	1736.00	1891.00
TOTAL INCOME	590.00	585.00	585.00	660.00	585.00	580.00
c/f	1830.00	1927.00	2049.00	2175.00	2321.00	2471.00

### ANALYSIS OF INCOME :-

	£	£	£	£	£	£
1 SALARY	550.00	550.00	550.00	550.00	550.00	550.00
2 EXPENSES	25.00	25.00	25.00	20.00	25.00	20.00
3 FEES	15.00	10.00	10.00	10.00	10.00	10.00
4 SALES	0.00	0.00	0.00	0.00	0.00	0.00
5 TAX REBATE	0.00	0.00	0.00	80.00	0.00	0.00
6 SUNDRIES	0.00	0.00	0.00	0.00	0.00	0.00
TOTAL INCOME	590.00	585.00	585.00	660.00	585.00	580.00



# APPENDIX B

Sample printout of the year end totals using Option <6> from the Main Options Table.

## TOTALS FOR 1984

---

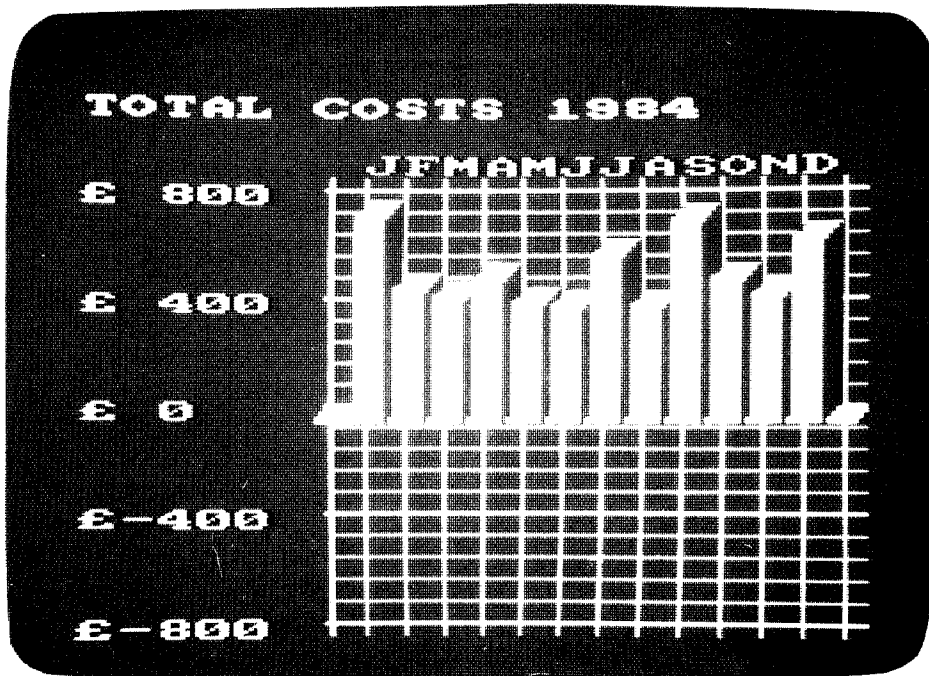
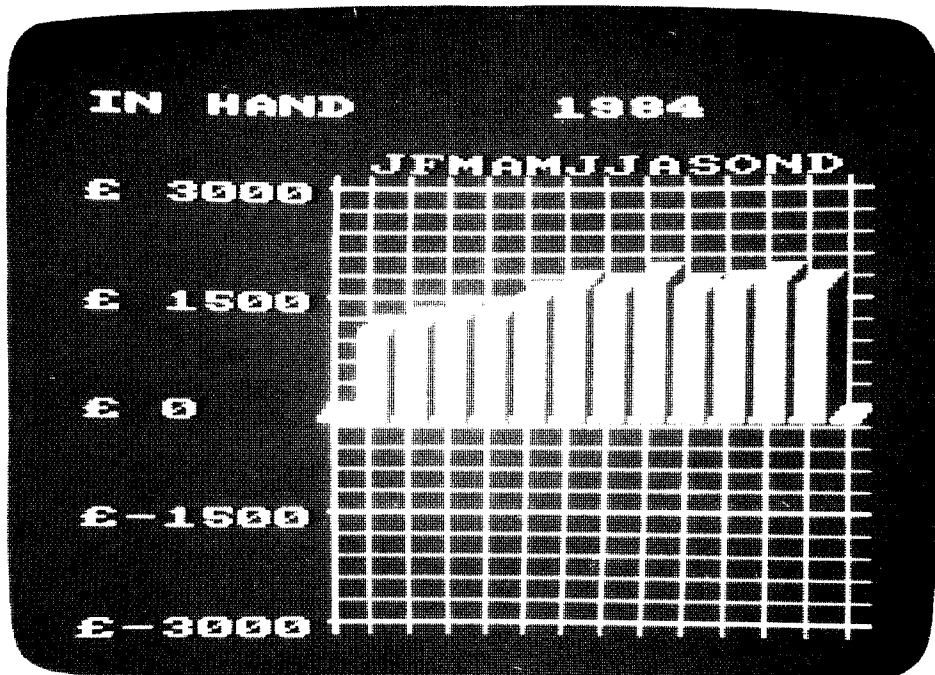
1 MORTGAGE	£	2400.00
2 RATES	£	350.00
3 INSURANCE	£	200.00
4 RENTAL/H.P.	£	60.00
5 HEAT & LIGHT	£	341.00
6 H'SEKEEPING	£	994.00
7 CAR/TRAVEL	£	672.00
8 CLOTHES	£	263.00
9 ENTERTAINM'T	£	647.00
10 HOLIDAYS	£	250.00
11 CREDIT CARD	£	240.00
12 SUNDRIES	£	195.00
13 TOTAL COSTS	£	6612.00
TOTAL INCOME	£	7180.00

## ANALYSIS OF INCOME :-

1 SALARY	£	6650.00
2 EXPENSES	£	310.00
3 FEES	£	140.00
4 SALES	£	0.00
5 TAX REBATE	£	80.00
6 SUNDRIES	£	0.00

# APPENDIX C

Sample screen displays of 'Bar Charts' covering a complete year using Option 7 from the main options table.



# AMSOFT

# Home Budget Input Planner

## Expenses

MONTH

MONTH

MONTH

.....						
	Budget	Actual	Budget	Actual	Budget	Actual
Mortgage						
Rent						
Rates						
Insurance						
Personal						
Household						
Car						
Other						
Hire Purchase    Rental						
TV						
Video						
Heat and Light						
Water						
Gas						
Electricity						
Household						
Food						
Repairs						
Travel						
Car						
Train						
Other						
Clothes						
Entertainment						
Club subs						
Birthdays						
Holidays						
Credit card charges						
Sundries						