



P39 Financial

USER MANUAL

*"Honor the Lord with your wealth, with the first fruits of your crops;"
Proverbs 3:9*

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1. About

Thank you for choosing P39 Financial. P39 Financial is designed for use by the average person who wants to track their expenses. P39 Financial was designed around the “envelope method”. This principle or concept is that each month you “deposit” a specified amount of money in to each envelope - this is all the money you have to spend in that category for the month. When the money is out, that’s it, no more spending.

2. System Requirements

Intel Mac - OS X 10.8 or newer.

3. Installation

To install P39 Financial, just copy the program to the folder of your choice.

4. Getting Started

Welcome

The assistant page opens the first time you run P39 Financial. You must have at least one account and one envelope setup in order to proceed.

Balance (all Accounts): \$0.00

ACCOUNTS

ENVELOPES

WELCOME

Thank you for purchasing P39 Financial, we hope you enjoy it. P39 Financial is a financial program designed around the "envelope" method. This is an old concept where money is divided and placed in several physical envelope. When money is needed to purchase something, groceries for example, money is taken from the "grocery" envelope. When an envelope is empty, you've reached the limit and no more spending.

For the method to work electronically, both the account balances and envelope balances must match. There are several checks and balances designed in to the program to help prevent an error in balances, however it can happen. An example of this is when you import data, the imported data will not be assigned to any envelopes and therefore will result in the balances not matching. When balances don't match, a visual indication is given. You will see the "ERROR" in the upper menu and an exclamation point (!) will be next to the transaction with the error. Just edit the transaction and distribute the money to the appropriate envelopes and the message will go away.

To begin, you must have at least one account and one envelope. You can add additional accounts and envelopes at any time.

ACCOUNTS

Account Name	Beginning Balance
--------------	-------------------

Account Total: \$0.00

ENVELOPES

Envelope Name	Beginning Balance
---------------	-------------------

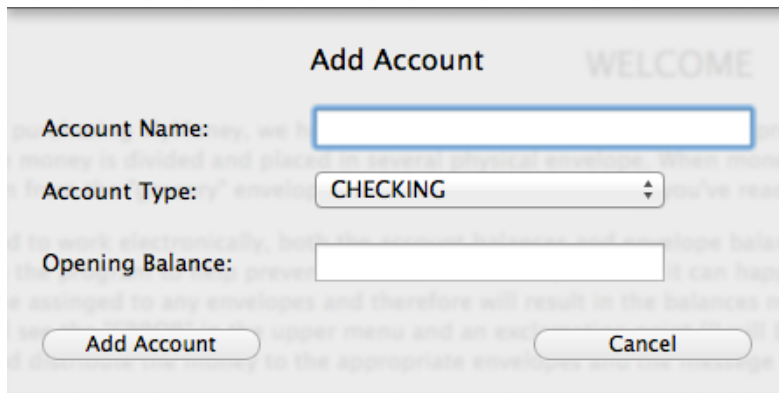
Envelope Total: \$0.00

Balance Delta: \$0.00

NOTE: Credit Cards can be added later from the Account Manager

Add Accounts

To add an account, click the 'Add Account' button. This will open the add account window.

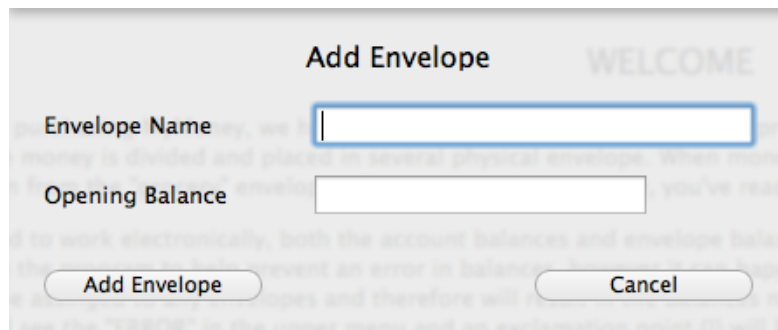
A screenshot of a software window titled "Add Account". The window has a light gray background. At the top right, the word "WELCOME" is faintly visible. The main area contains three labels with corresponding input fields: "Account Name:" followed by a text box, "Account Type:" followed by a dropdown menu showing "CHECKING", and "Opening Balance:" followed by a text box. At the bottom, there are two buttons: "Add Account" on the left and "Cancel" on the right.

Type in the account name, select the account type, enter an opening balance and click 'Add Account' to add the account. You may cancel the window by clicking the 'Cancel' button.

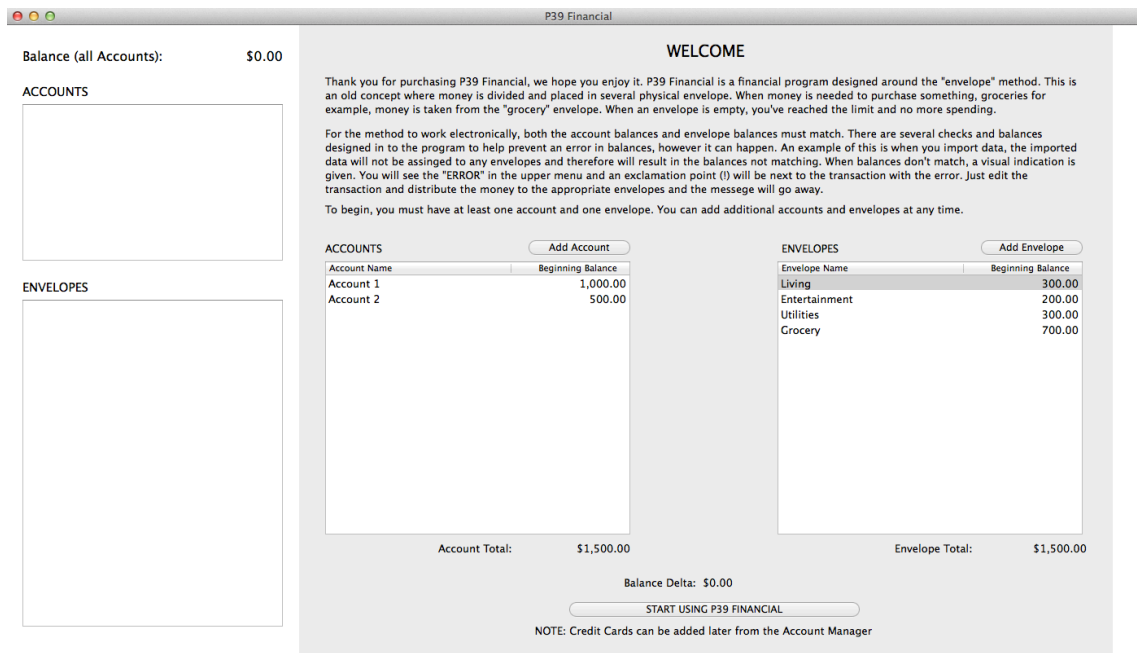
Note: Credit Cards can not be added at this time, they can be added later.

Add Envelopes

To add an Envelope, click 'Add Envelope' button. This will open the add envelope window.

A screenshot of a software window titled "Add Envelope". The window has a light gray background. At the top right, the word "WELCOME" is faintly visible. The main area contains two labels with corresponding input fields: "Envelope Name" followed by a text box, and "Opening Balance" followed by a text box. At the bottom, there are two buttons: "Add Envelope" on the left and "Cancel" on the right.

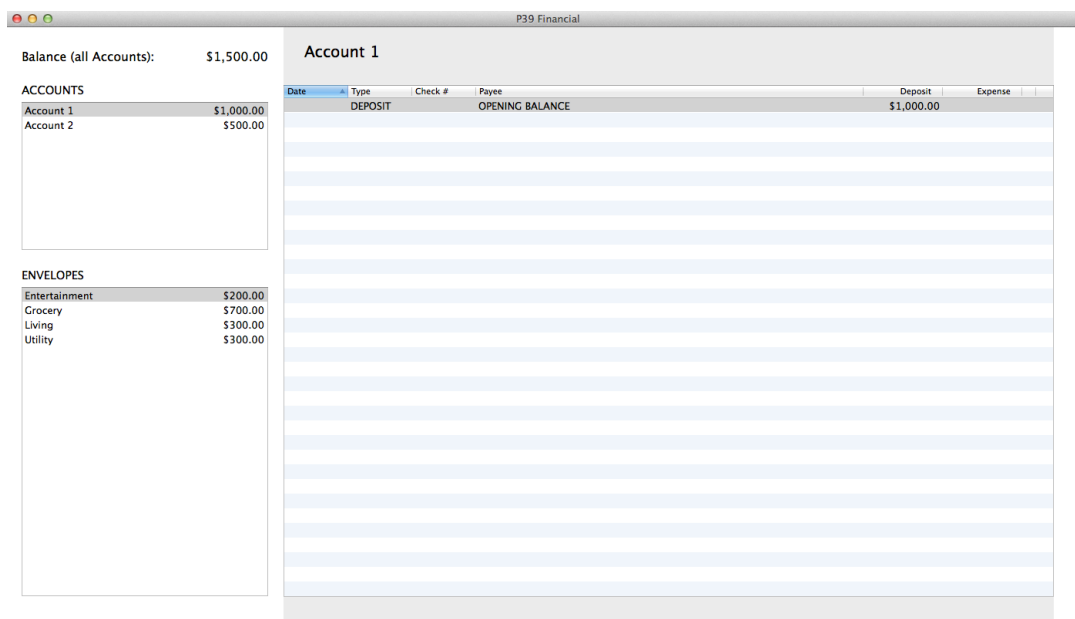
Type in the envelope name, enter an opening balance and click 'Add Envelope' to add the Envelope. You may cancel the window by clicking the 'Cancel' button.



You can edit the beginning balances for either the Accounts or Envelopes by double clicking on the amount.

The 'START USING P39 Financial' button will only be enabled when the totals in the Accounts equals the totals in the Envelopes.

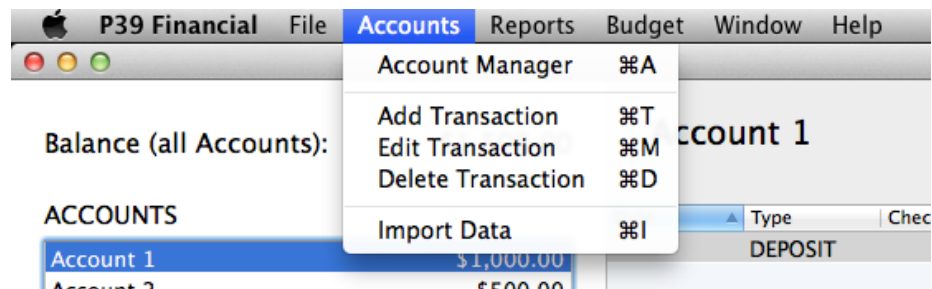
You are now ready to start using P39 Financial. Below is a screen shot of the main window, showing the Accounts and Envelopes on the left side and the register in the middle. Clicking on the account or the envelope will display the appropriate account/envelope transactions.



5. Transactions

Adding a transaction

To add a transaction, be sure you have the account selected, then from the menu bar, select 'Accounts' then 'Add Transaction' - or use the short cut keys: ⌘T.



This will open the Add Transaction window.

A screenshot of the 'Add Transaction' dialog box. It contains the following fields: Date (1/20/2015), Type (DEBIT), Check (empty), Payee (empty), Amount (empty), and Memo (empty). Below these is an 'Envelope' section with a table:

1/20/15	Entertainment	0.0
1/20/15	Groceries	0.0
1/20/15	Living	0.0
1/20/15	Utilities	0.0

At the bottom right, it shows 'Delta: \$0.00'. At the bottom left, there are 'Add Transaction' and 'Cancel' buttons.

The transaction amount and envelope totals must match before the transaction can be added. Double click the envelope amount to edit it. The envelope post date, which is useful when you want transactions to “post” on the 1st of the month but it cleared the bank on the 30th of the previous month. Changing the post date on the envelope transaction does not affect the account dates, which will make tracking and budgeting easier.

Edit a transaction

To edit a transaction, make sure you have the account transaction selected, then select 'Edit Transaction' from the menu - or use the short cut: ⌘M.

Post Date	Envelope	Amount
1/22/15	Entertainment	75.00
1/22/15	Living	45.00
1/20/15	Grocery	0.00
1/20/15	Utilities	0.00

Envelope Total: \$120.00
Delta: \$0.00

Save Cancel

To edit the post date or envelope amounts, double click on the text or amount. The 'Save' button will not be enabled unless the envelope totals equal the expense. The delta value at the bottom will help you know the difference between the two values.

Delete a transaction:

To delete a transaction, be sure the correct account transaction is selected. From the menu bar, select 'Accounts' then 'Delete Transaction' - or use the shot cut: ⌘D. A warning will popup requesting confirmation you wish to delete the transaction.

WARNING: You cannot undo this action!!!

WARNING: This will also delete all associated envelope transactions.

6. Importing Data:

To import data, be sure the correct account is selected. From the the menu bar, select 'Accounts', then 'Import Data' - or use the short cut: ⌘I.

Balance (all Accounts): \$3,993.21

ACCOUNTS

Bank Account	\$2,793.21
Savings Account	\$1,200.00

ENVELOPES

Automobile	\$245.85
Discretionary	\$419.42
Entertainment	\$280.82
Grocery	\$418.19
Housing	\$2,412.29
Medical	\$0.00
Utilities	\$216.64

IMPORT TRANSACTION DATA

☒ QFX Format

Destination Account: Bank Account

Select File

Import Data Remove Selected Transaction

Date	Type	Check	Payee	Deposit	Expenses
------	------	-------	-------	---------	----------

Currently only QFX/OFX format is supported. Select 'Select File' to select the file to be imported. The imported data will be displayed. When ready the import, click the 'Import Data' button.

Balance (all Accounts): \$3,993.21

ACCOUNTS

Bank Account	\$2,793.21
Savings Account	\$1,200.00

ENVELOPES

Automobile	\$245.85
Discretionary	\$419.42
Entertainment	\$280.82
Grocery	\$418.19
Housing	\$2,412.29
Medical	\$0.00
Utilities	\$216.64

IMPORT TRANSACTION DATA

☒ QFX Format

Destination Account: Bank Account

Select File

Import Data Remove Selected Transaction

Date	Type	Check	Payee	Deposit	Expenses
12/31/14	CREDIT	0	Paycheck	\$1,414.31	\$0.00
12/31/14	DEBIT	0	FOOD STORE	\$0.00	\$12.47
12/31/14	DEBIT	0	Gas Station	\$0.00	\$38.19

7. Budgets

Create a Budget

P39 Financial's budgeting is setup to do an annual budget, one budget per calendar year. However, you can revise a budget several times through out the year as your budget needs change. To create a budget, go to the Budget Manager by selecting 'Budget' from the menu bar and then 'Budget Manager' - or use the short cut: ⌘B.

The screenshot shows the P39 Financial Budget Manager window. On the left, there's a sidebar with account balances and a list of envelopes. The main area is titled 'Budget Manager' and contains a table for budgeting.

Balance (all Accounts): \$1,500.00

ACCOUNTS

Account 1	\$1,000.00
Account 2	\$500.00

ENVELOPES

Entertainment	\$200.00
Grocery	\$700.00
Living	\$300.00
Utility	\$300.00

Budget Manager

Budget Year	Revision	From	To																				
<div>Income: No Selection</div> <div>Envelope: Amount</div> <table><tr><td></td><td></td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr><tr><td></td><td></td></tr></table>																							

Buttons: Create New Budget, Edit Budget, Delete Budget

From the Budget Manager window, select 'create new Budget' - which will bring up the add a budget window.

Create Budget

Budget Year: 2016
Budget begins on January 1

Income	0.0
Entertainment	0.0
Groceries	0.0
Living	0.0
Utilities	0.0

Income: \$0.00
Expense: \$0.00

Save Budget Cancel

Select the Budget year and enter the values by double clicking the amounts in the table. Click the 'Save Budget' button to save the budget.

Edit a Budget

To edit a budget, from the Budget Manager, highlight the budget and click 'Edit Budget'.

Edit Budget

Budget Year: 2015
Revision: 1
Starting Month: January
Ending Month: December

Create new revision

Income	2,200
Entertainment	250
Groceries	650
Living	1,000
Utilities	300

Income: \$2,200.00
Expense: \$2,200.00

Save Cancel

Double click the amounts to edit them.

Revision: 1

Created a new Revision of a Budget

To revise a budget, first go in the edit window, then click the 'Create a Revision' button. This will increase the Revision number and allow you to edit the start month for the new revision.

Edit Budget																					
Budget Year	2015																				
Revision	2 Create new revision																				
Starting Month	February																				
Ending Month	December																				
<table><tr><td>Income</td><td>2,200</td></tr><tr><td>Entertainment</td><td>250</td></tr><tr><td>Groceries</td><td>650</td></tr><tr><td>Living</td><td>1,000</td></tr><tr><td>Utilities</td><td>300</td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr><tr><td> </td><td> </td></tr></table>		Income	2,200	Entertainment	250	Groceries	650	Living	1,000	Utilities	300										
Income	2,200																				
Entertainment	250																				
Groceries	650																				
Living	1,000																				
Utilities	300																				
<table><tr><td>Income</td><td>\$2,200.00</td></tr><tr><td>Expense</td><td>\$2,200.00</td></tr></table>		Income	\$2,200.00	Expense	\$2,200.00																
Income	\$2,200.00																				
Expense	\$2,200.00																				
Save Cancel																					

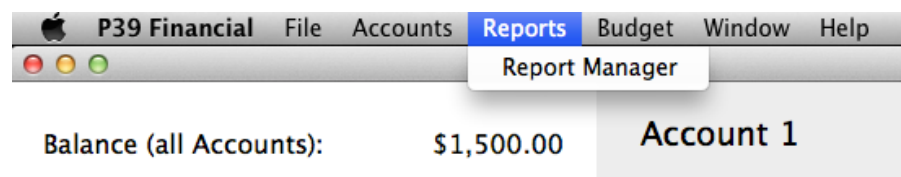
Delete a Budget

From the Budget Manager, select the Budget you wish delete and click the 'Delete Budget' button. You will be promoted with a confirmation dialog box.

WARNING: You cannot undo this action!!!

8. Reports

To get to the report manager, select 'Reports' from the menu bar and then 'Report Manager' or use the short cut: ⌘R.



P39 Financial

Balance (all Accounts): \$3,525.39

ACCOUNTS

Bank Account	\$2,325.39
Savings Account	\$1,200.00

ENVELOPES

Automobile	\$44.87
Discretionary	\$245.62
Entertainment	\$171.73
Grocery	\$346.42
Housing	\$2,447.29
Medical	\$96.48
Utilities	\$172.98

Report Manager

Envelope Summary Report Options

Select Year: 2015

Select Month: January

☒ Monthly Budget Report
☐ Annual Budget Report

Run Report

Running a report

To run a report, select the year and the month (for monthly reports only), select which report you wish to run and then click 'Run report'.

P39 Financial

Balance (all Accounts): \$2,326.24

ACCOUNTS

Account 1	\$1,826.24
Account 2	\$500.00

ENVELOPES

Entertainment	\$344.69
Grocery	\$700.00
Living	\$981.55
Utilities	\$300.00

Print Report

January, 2015 MONTHLY ENVELOPE BUDGET REPORT

Report Date: 1/29/15

Total Deposits	\$1200.00
Total Expenses	\$377.76
Monthly Net	\$826.24

	BUDGET	DEPOSITS	DELTA
INCOME	\$2200.00	\$1200.00	\$ -1000.00

ENVELOPE NAME	BUDGET	EXPENSES	DELTA
Entertainment	\$250.00	\$395.31	\$ -55.31
Grocery	\$650.00	\$0.00	\$650.00
Living	\$1000.00	\$68.45	\$931.55
Utilities	\$300.00	\$0.00	\$300.00

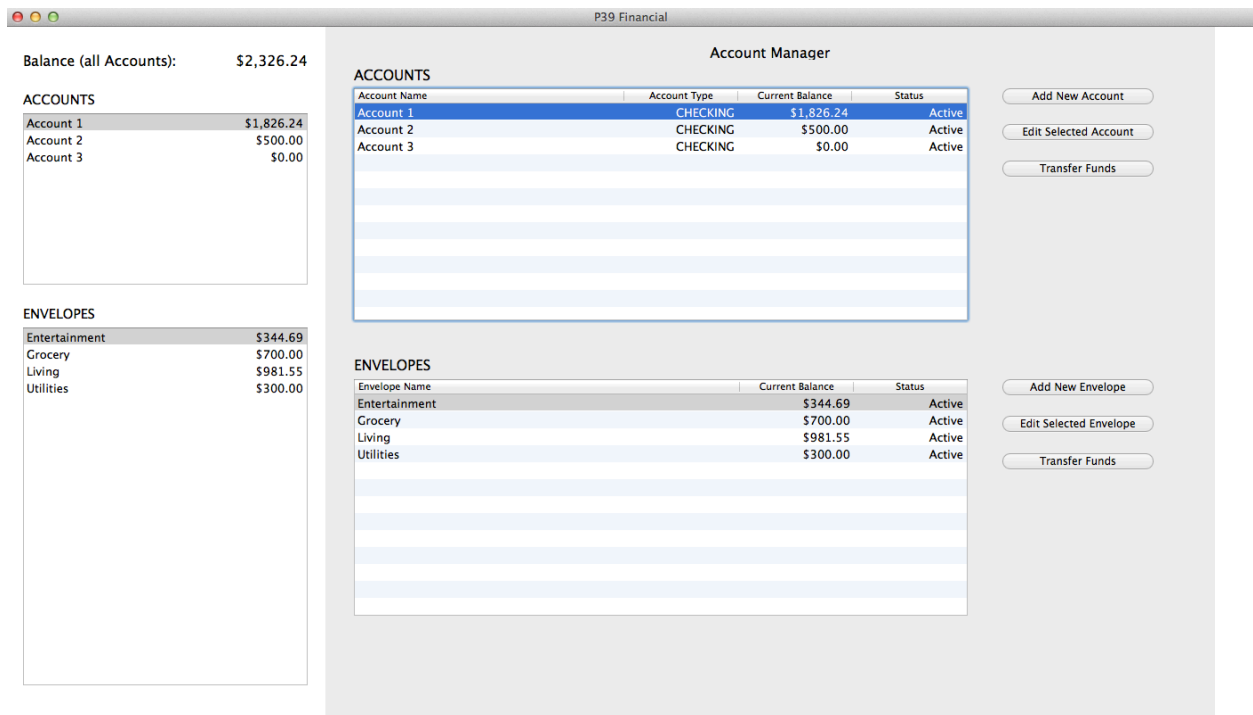
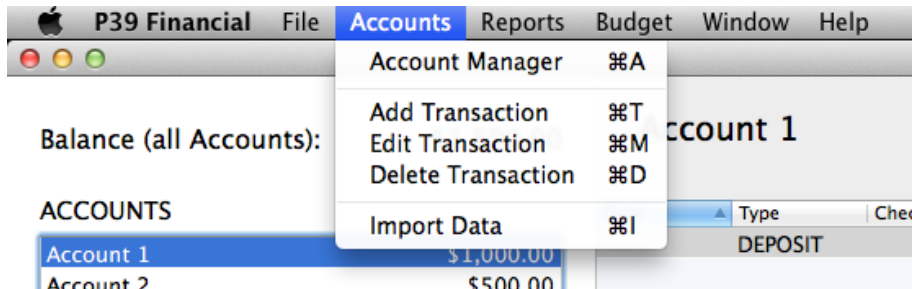
Printing a Report

To print the report, click the 'Print Report' button.

9. Account Manager

Open Account Manager

To access the account manager, click 'Accounts' from the menu bar, then click 'Account Manager'.



Add Account

To add an account, navigate to the account manager and click 'Add New Account'.

The 'Add Account' dialog box is shown with the following fields and options:

- Account Name:** A text input field.
- Account Type:** A dropdown menu set to 'CHECKING'.
- Start Date:** A date picker set to '1/20/2015'.
- Beginning Balance:** A text input field set to '0'.

Below these fields is a section titled 'Divide Opening Balance to Envelopes' containing a table:

Envelope Name	Transfer Amount
Entertainment	0.00
Groceries	0.00
Living	0.00
Utilities	0.00

At the bottom of the table, it says 'Envelope Total: \$0.00'. At the very bottom of the dialog are two buttons: 'Add Account' and 'Cancel'.

When adding a new account, you must distribute the beginning balance to the appropriate envelopes.

Edit Account

To edit an account, navigate to the Account Manager, select the Account and click 'Edit Selected Account'.

The 'Edit Account' dialog box is shown with the following fields and options:

- Account Name:** A text input field containing 'Account 1'.
- Account Type:** A dropdown menu set to 'CHECKING'.
- Account Balance:** A text input field showing '\$1,826.24'.

Below these fields is a 'Close Account' button. At the bottom of the dialog are two buttons: 'Save Changes' and 'Cancel'.

NOTE: The beginning balance on an account can not be edited.

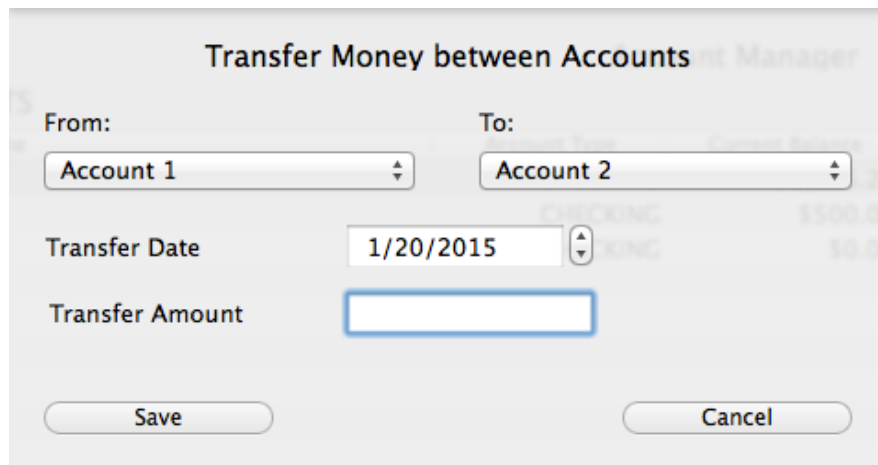
Close Account

To close an account, navigate to the Account Manager, select the Account and click 'Edit Selected Account'. Click the 'Close Account' button to close the account.

NOTE: To close an Account, the Account Balance must equal \$0.00.

Transfer Funds between Accounts

To transfer funds between account, navigate to the Account Manger and click 'Transfer Funds'.

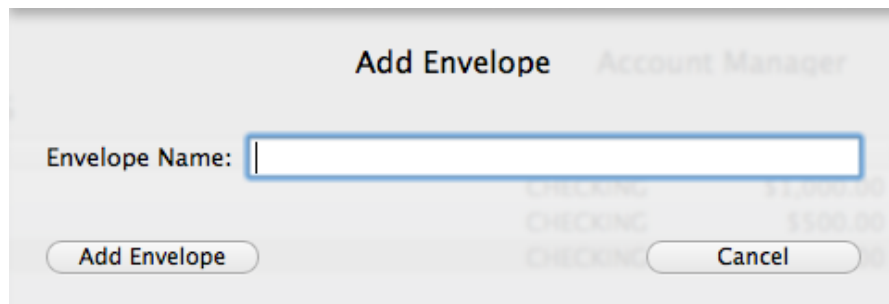


The screenshot shows a dialog box titled "Transfer Money between Accounts". It contains the following fields and controls:

- From:** A dropdown menu with "Account 1" selected.
- To:** A dropdown menu with "Account 2" selected.
- Transfer Date:** A date input field showing "1/20/2015" with a calendar icon.
- Transfer Amount:** An empty text input field.
- Buttons:** "Save" and "Cancel" buttons at the bottom.

Add an Envelope

To add a new envelope, navigate to the Account Manger and select 'Add New Envelope'.

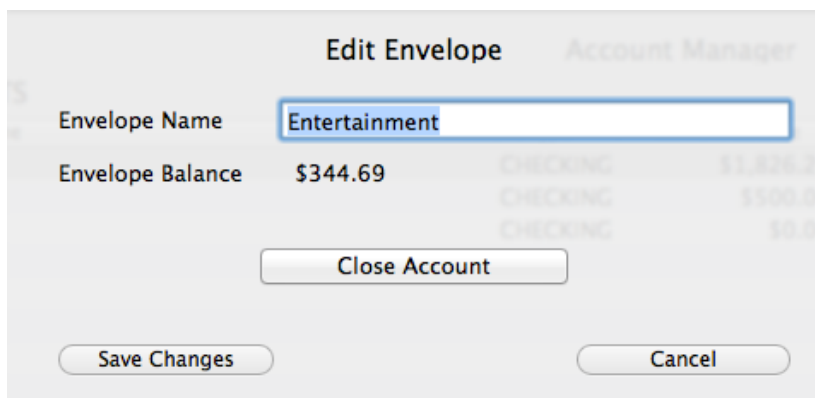


The screenshot shows a dialog box titled "Add Envelope". It contains the following fields and controls:

- Envelope Name:** An empty text input field.
- Buttons:** "Add Envelope" and "Cancel" buttons at the bottom.

Edit an Envelope

To edit an envelope, navigate to the Account Manager, select an envelope and click 'Edit Selected Account'.



The screenshot shows a dialog box titled "Edit Envelope" with a background of the "Account Manager" interface. The dialog contains the following elements:

- Envelope Name:** A text input field containing the word "Entertainment".
- Envelope Balance:** A label with the value "\$344.69".
- Buttons:** Three buttons are located at the bottom: "Close Account" (centered), "Save Changes" (bottom left), and "Cancel" (bottom right).

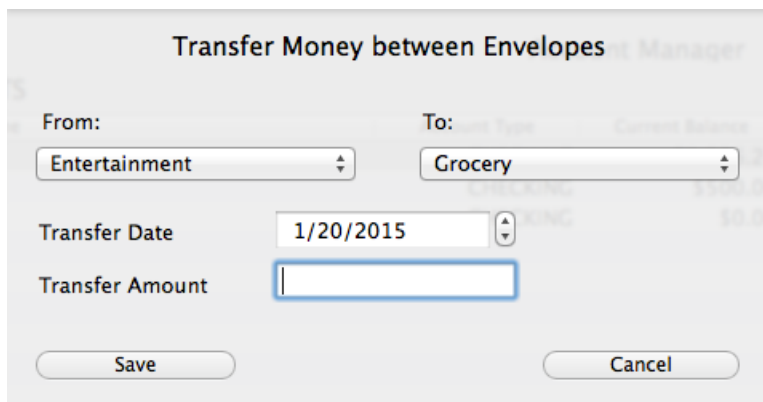
Close an Envelope

To close an envelope, navigate to the Account Manager, select the envelope and click 'Edit Selected Envelope'. Then click the 'Close Envelope' button.

NOTE: The Envelope Balance must equal \$0.00 to close.

Transfer funds between Envelopes

To transfer funds between envelopes, navigate to the Account Manager and click 'Transfer Funds'.



The screenshot shows a dialog box titled "Transfer Money between Envelopes" with a background of the "Account Manager" interface. The dialog contains the following elements:

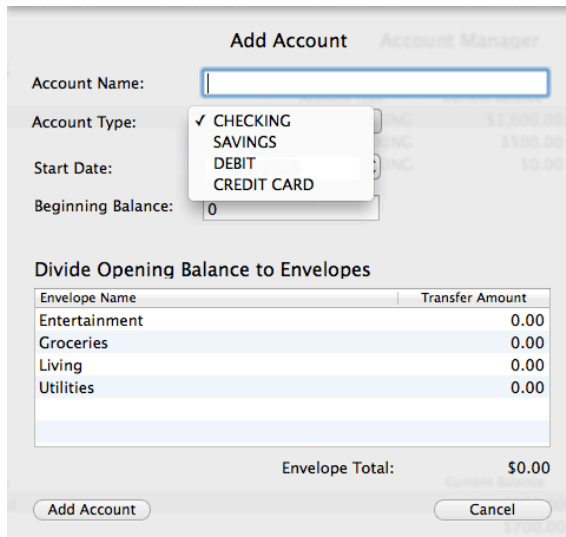
- From:** A dropdown menu with "Entertainment" selected.
- To:** A dropdown menu with "Grocery" selected.
- Transfer Date:** A date input field containing "1/20/2015".
- Transfer Amount:** An empty text input field.
- Buttons:** Two buttons are located at the bottom: "Save" (bottom left) and "Cancel" (bottom right).

10.Credit Cards

Currently P39 Financial is not directly setup to manage existing debt on a credit card, P39 Financial is designed around the concept of spending within your means - ***not*** building up debt. When used properly, credit cards can be convenience and safe - especially for on-line purchases. However, P39 Financial can be used indirectly with a credit card that has an existing balance - see below.

Add a Credit Card Account

To add a credit card account, navigate to the Account Manager and click 'Add New Account'. In the Account type, select 'Credit Card'.

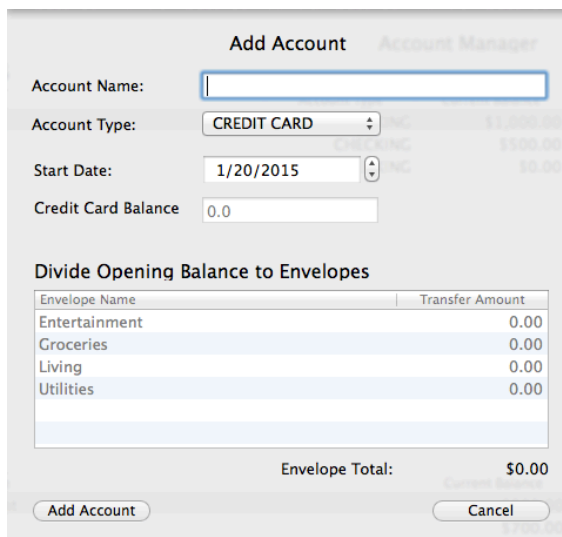


The screenshot shows the 'Add Account' dialog box. The 'Account Type' dropdown menu is open, displaying four options: 'CHECKING' (selected with a checkmark), 'SAVINGS', 'DEBIT', and 'CREDIT CARD'. The 'Account Name' field is empty. The 'Start Date' field is empty. The 'Beginning Balance' field is set to '0'. Below the dropdown menu, there is a section titled 'Divide Opening Balance to Envelopes' with a table. The table has two columns: 'Envelope Name' and 'Transfer Amount'. The rows are 'Entertainment', 'Groceries', 'Living', and 'Utilities', all with a 'Transfer Amount' of '0.00'. At the bottom of the table, the 'Envelope Total' is '\$0.00'. There are 'Add Account' and 'Cancel' buttons at the bottom of the dialog box.

Envelope Name	Transfer Amount
Entertainment	0.00
Groceries	0.00
Living	0.00
Utilities	0.00

Envelope Total: \$0.00

After selecting the 'Credit Card' type, you will notice the Beginning Balance is set to \$0 and the Envelope table is disabled.



The screenshot shows the 'Add Account' dialog box with 'CREDIT CARD' selected in the 'Account Type' dropdown. The 'Account Name' field is empty. The 'Start Date' field is set to '1/20/2015'. The 'Credit Card Balance' field is set to '0.0'. The 'Divide Opening Balance to Envelopes' section is disabled, indicated by a light gray background. The table has two columns: 'Envelope Name' and 'Transfer Amount'. The rows are 'Entertainment', 'Groceries', 'Living', and 'Utilities', all with a 'Transfer Amount' of '0.00'. At the bottom of the table, the 'Envelope Total' is '\$0.00'. There are 'Add Account' and 'Cancel' buttons at the bottom of the dialog box.

Envelope Name	Transfer Amount
Entertainment	0.00
Groceries	0.00
Living	0.00
Utilities	0.00

Envelope Total: \$0.00

How to use a Credit Card in P39 Financial

Transactions should be entered manually or imported as you would for a Checking Account. P39 Financial considers a credit card purchase as any other purchase (i.e. not on credit) and the money is pulled out of the account on the Transaction Date. As a result, you will notice that the account balances are adjusted accordingly. A negative Credit Card Account balance (i.e. debt) will subtract from the overall account balance.

Balance (all Accounts): \$2,126.24

ACCOUNTS

Account 1	\$1,826.24
Account 2	\$500.00
Credit Card	(\$200.00)

Credit Card Payments

To make a credit card payment, you transfer funds between Accounts - as an example from your regular bank account to the credit card account.

Dealing with existing credit card debt

Even though not fully support, P39 Financial can be used with a Credit Card account with a current balance. First, you create a 'Debt' envelope. Second, the transactions must be entered (Imported) into the Credit Card account. Third, your credit card payments must be split in to two transactions.

- 1) For current purchases, Transfer the correct amount of funds between accounts.
- 2) For existing debt, Add a transaction, the money should come out of the 'Debt' envelope.

The total of both of these should equal your credit card payment.

Example:

You have a credit card with a balance. Several purchases are made this month on the credit card in the amount of \$60.00. A payment is made to the credit card for \$100.00.

- 1) \$60 would be a transfer, accounting for the latest purchases - so you don't incur more debt.
- 2) \$40 would be added as a transaction and pulled from the 'debt' Envelope.

This method allows you to properly track current and future expenses and allows you to work on debt elimination.