

Making Everything Easier!™

Home Accountz®

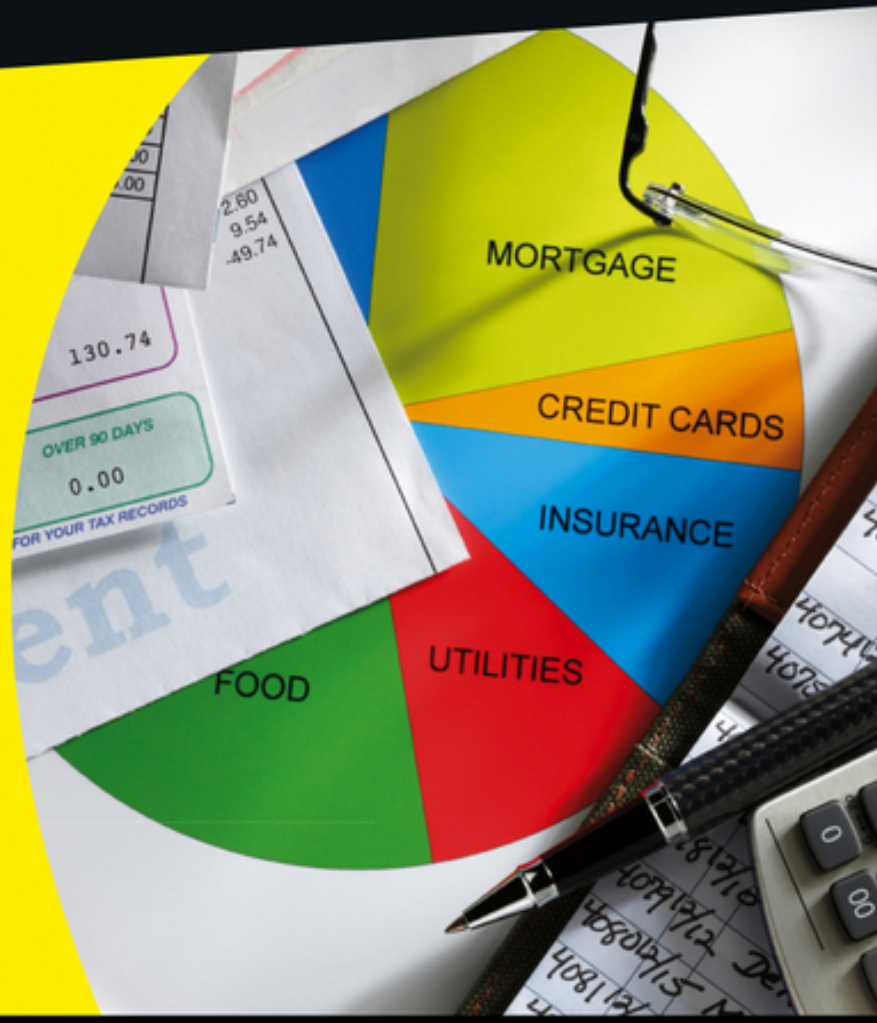
FOR

DUMMIES®

Learn to:

- Take control of your finances and manage your money
- Look after household expenditures and create budgets
- Understand various accounts and set up automatic transactions
- Import your financial data from other software and accounts

Quentin Pain
David Bradforth
John Taylor



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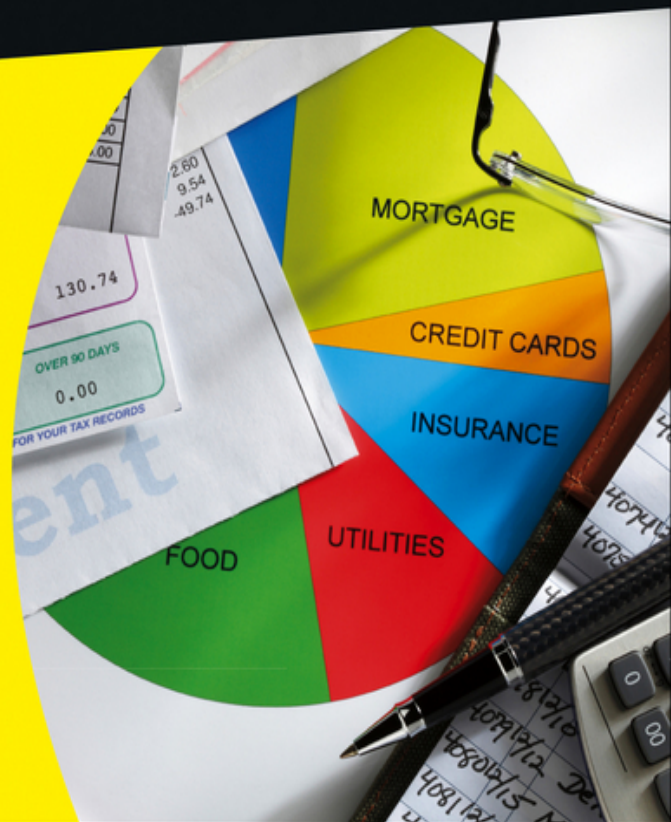
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Home Accountz[®] For Dummies[®]

Visit

www.dummies.com/cheatsheet/homeaccountz to view this book's cheat sheet.

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Home Accountz[®] For Dummies[®]

**by Quentin Pain, David Bradforth, and
John Taylor**



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About the Authors

Quentin Pain is the founder of Accountz.com Limited, developers and publishers of Home Accountz and the Business Accountz range of software. He started his first company at the

age of 23 when it dawned on him that he was practically unemployable after a series of failed jobs.

Having started his adult life determined to be a rock star, it quickly turned to stone as his interest in another kind of rock (the Jurassic type) took over. His interest in accounting was born out of a simple need to ease the burden of bookkeeping for his first business. How accounting, palaeontology, and music fit together is still a complete mystery to him.

David Bradforth has been a writer for longer than he can remember. He was first published at the age of 15 in a magazine called *Acorn Computing*. He describes that first experience of being published as exhilarating and as the main reason why he looked to get published further.

In his time, he's written for various magazines; has edited *eBay Advisor*, *Essential Website Creator*, *Essential OpenOffice.org*, and *Essential PC First Aid*; and has published a magazine that lost so much money he decided never to do it again.

John Taylor has assumed many roles in publishing over the years. With a background largely in computer magazines, he's been responsible for the launch of the award-winning Made Easy brand and has edited magazines such as *Windows Made Easy*, *PC Home*, *PC Basics*, and *Essential Website Creator*.

Dedication

I dedicate this book to all those who have ever struggled to make ends meet. Quentin.

To Michelle — you've changed my world in a way I never before believed possible. I love you. David.

Authors' Acknowledgments

We're deeply grateful to everyone at John Wiley & Sons, Ltd., without whom this book would not have been published.

This began for David with a call from Accountz.com, asking if he'd be interested in writing a book about Home Accountz. He thought about it for a short while, then said yes, as the experience would prove to be second to none.

We'd like to thank Laura Miller, our project editor. Her experience with the *For Dummies* style has helped us to produce this end product.

Publisher's Acknowledgments

We're proud of this book; please send us your comments at <http://dummies.custhelp.com>. For other comments, please contact our Customer Care Department within the U.S. at 877-762-2974, outside the U.S. at 317-572-3993, or fax 317-572-4002.

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Introduction

You can choose from many ways to manage your home finances. One way is to take a sheet of paper, write down all your income, take note of your expenditure, and then compare the difference between the two to see whether you're down or up at the end of the month. The other option is to buy a personal accounting package that's dedicated to the task.

Unlike Quicken or Microsoft Money, Home Accountz (published by Accountz.com Limited) is developed within the U.K. and is supported by PCs running Windows or Linux, or Mac OS X computers. If you have a technical query, the company has a lively forum available at www.accountz.com, where you'll quickly get assistance to resolve all major issues; and if you have a query about whether it will meet your needs, you can always telephone and ask. You'll get an honest answer, too.

About This Book

Home Accountz For Dummies addresses each of the different sections within Home Accountz and illustrates how you can use the program to meet your personal financial-management needs. The chapters have been logically divided up; you can dig into the book at any point if you want to better understand only certain parts of the package — there's no requirement to read from cover to cover.



The figures throughout this book contain fictional account and finance information. (We decided it wouldn't be wise to give out information about our personal finances in print.)

Although we essentially cover accounting as it relates to using Home Accountz in this book, we put the information together in a way that hopefully allows you to understand the subject matter easily, without using a lot of confusing terminology. If you need to know a particular term to understand a concept, we explain that term and how it relates to using Home Accountz, but we don't swamp you with jargon.

Conventions Used in This Book

Although we do talk about the foreign currency features of Home Accountz, this book focuses on U.K. currency (pounds sterling). Where we use British pounds, you can use other currency, such as U.S. dollars or Euros, in nearly the same way. If we address a feature of Home Accountz that differs in other countries, we highlight this difference.

The Home Accountz software is available for PC, Mac, and Linux computers, and the actual interface for the program is the same across all three platforms. Most of the figures in this book use Mac OS X, but the principals apply equally to each platform.

Home Accountz For Dummies offers many step-by-step guides, so if you don't already own Home Accountz, we recommend downloading the current trial from www.accountz.com/dummies so that you can follow along. This special 90-day trial allows you to make the most of the book, get a taste of the functionality available and (by inputting a code) turn your trial version into an unrestricted copy.

Foolish Assumptions

We assume that if you're reading this book, you're one of the following:

- ✓ A student preparing to go to university or college, with full control over your finances for the first time. You're looking to keep track of money coming in and payments going out for rent, bills, food, and so on.
- ✓ An individual who needs better control over your household finances. Perhaps you have to pay school fees in addition to rent or mortgage, car payments, food, and so on.
- ✓ A pensioner looking to better manage a limited income while still ensuring that you have enough money for essentials.
- ✓ Someone from any walk of life who is looking for control over your finances.

We don't assume that you have

- ✓ Any prior knowledge of accounting or accounts terminology
- ✓ An understanding of computer terminology

What You Need Not Read

There's no need to read this book from cover to cover. Each chapter is pretty self-contained, so if you want to dive straight into a particular chapter, you may do so. We include references to other chapters within the text to make navigation as easy as possible.

How This Book Is Organized

This book is divided into parts; and each part is further divided into chapters. The following sections describe what you can find in each part.

Part I: The Big Picture

This part introduces accounting and the Home Accountz software. We explain why you should account for your money and walk you through the first steps with Home Accountz. This part also covers some of the tools available within Home Accountz, as well as backing up and filing your data.

Part II: Setting Up Your Accounts

This part discusses setting up and altering the structure of your accounts, including importing data from Quicken, Microsoft Money, and bank and credit card online statements.

Part III: Exploring Transactions

In this part, we explore the various ways in which you can apply transactions, both template and automated, to your accounts, as well as how to deal with foreign currencies.

Part IV: Managing Your Money

In this part, we take a look at the different ways in which you can present and report your data from within Home Accountz. We discuss tables and views, how you can see your data with

graphs and charts, and ways in which you can get the data out of Home Accountz itself. Also, you can find out how to customize the design of your reports by using the Documents Editor.

Part V: The Part of Tens

The Part of Tens appears in every *For Dummies* book. In this part, we take a look at ten of the most confusing accounting terms and explain them. This part also gives you amazing accounting and budgeting tips that Home Accountz can help you use, as well as advice for setting up accounts in Home Accountz.

Icons Used in This Book

We use these icons to highlight different essential subjects throughout the book:



This icon is used to draw your attention to important and practical points throughout the text, so you don't need to shade in large paragraphs of the book with a highlighter.



This icon is a cautionary sign that warns about potential issues that could complicate your financial management through Home Accountz. Taking note of this material can ensure that you don't run into such issues on a regular basis — or at all. And we always try to offer ways to recover if you can't avoid these slippery situations.



This icon points out especially important ideas and concepts related to Home Accountz. Material marked by this icon covers the foundations of working with Home Accountz, so pay particular attention.



The Technical Stuff icon points out content that examines parts of accounting or the Home Accountz software that you don't need to know but might find interesting.

Where to Go From Here

You have two possible directions when leaving here. You can either download and install Home Accountz right away, making the most of the tutorials available within the program and using this book as a quick-guide reference if and when you get stuck or want more information. Alternatively, you can follow this book from the beginning, making your way through each component of Home Accountz.

Part I

The Big Picture

The 5th Wave

By Rich Tennant



"You know kids – you can't buy them just any accounting software."

In this part . . .

In this first part, we give you a basic understanding of the principles of accounting. We highlight a few sources from which you can get help to manage your money better, and then we go a little bit techie by showing you the procedure to follow to install Home Accountz on your computer.

We also take a look at the Home Accountz Desk Diary and Calculator, which you can use to help manage your money with Home Accountz.

Finally, we explain how you can customize and configure different aspects of the Home Accountz software to better suit your needs.