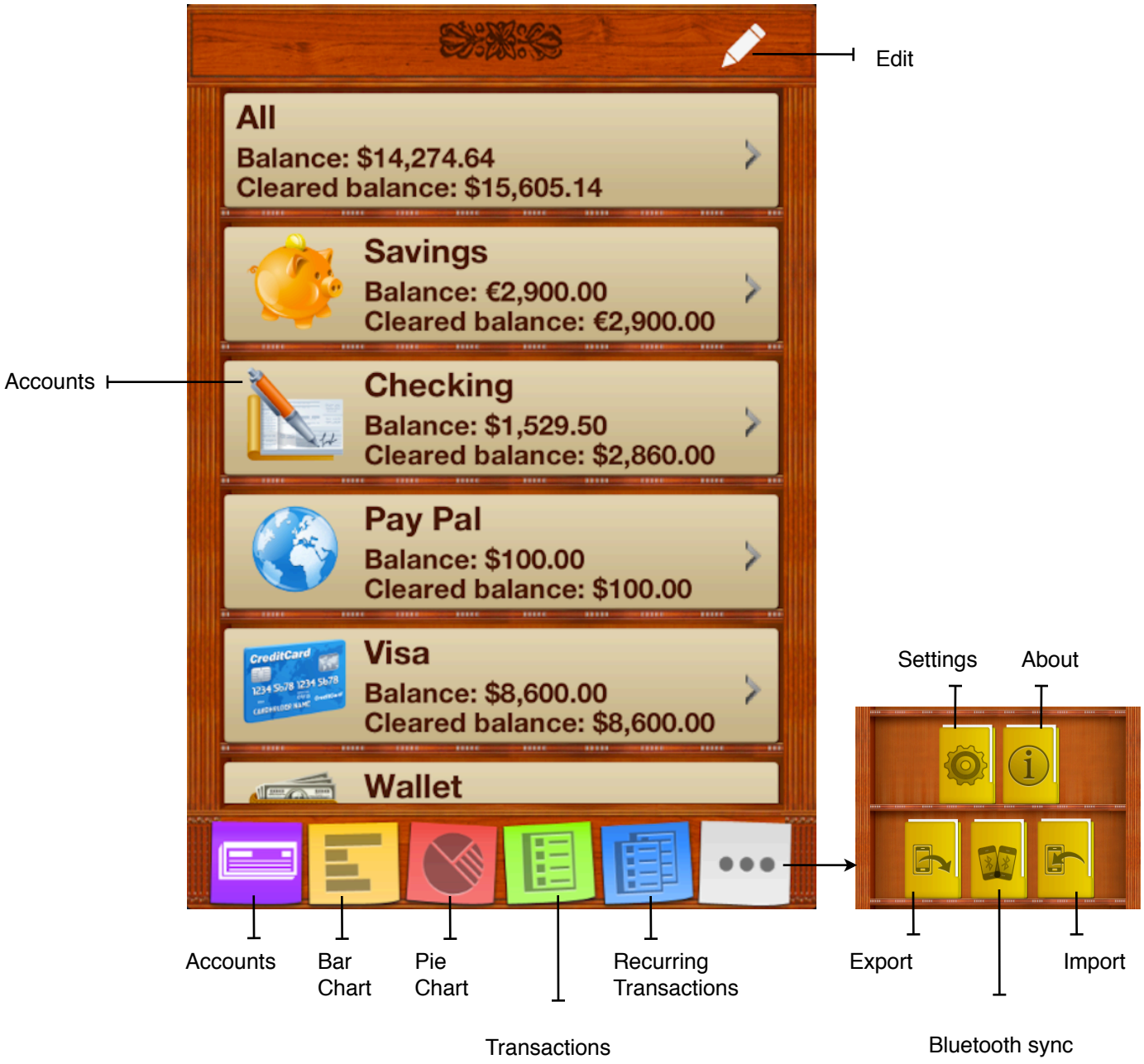
Checkbook HD for iPhone

www.checkbookhd.com

Contents

Overview

Thank you for choosing Checkbook HD and welcome!
Checkbook HD is a quick and easy way to manage your personal finances.
Checkbook HD main screen is presented below.



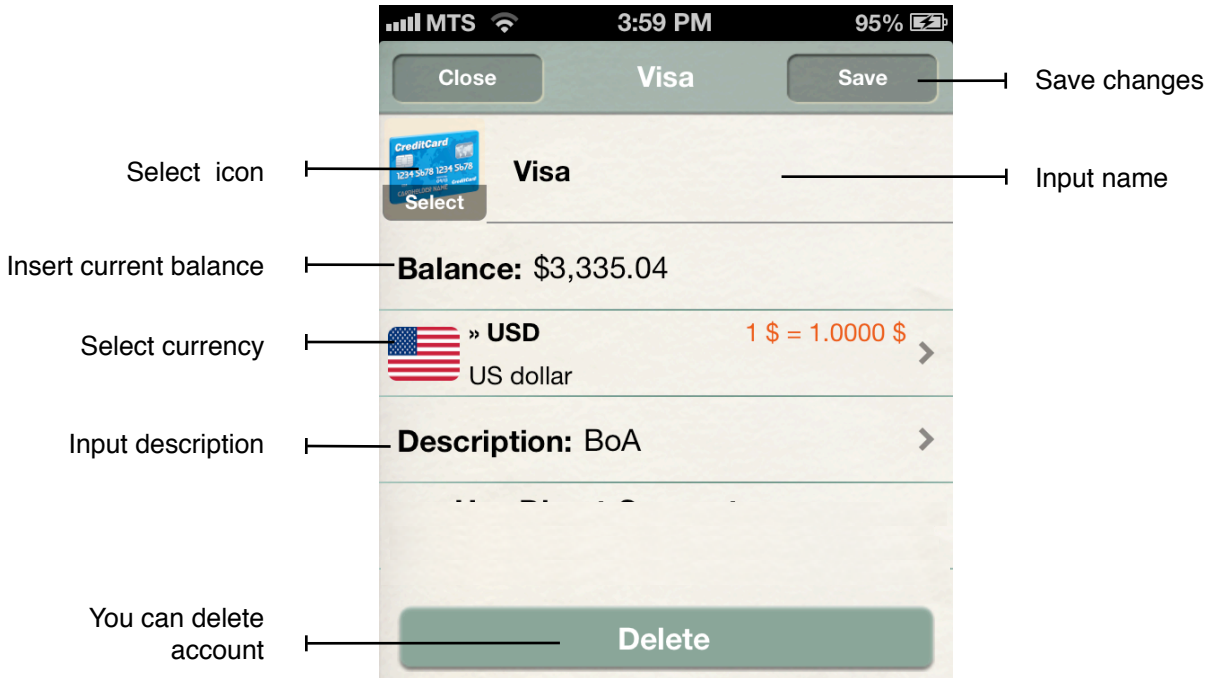
Accounts

The first thing to do with Checkbook HD is to set up accounts. Create a Checkbook account for each financial account you have in real life (e.g. checking, savings, credit card, etc.). If you want to keep track of your cash as well, add a cash account.

Set up a new account

Tap “Edit” (a small pencil icon). Then choose “Add” and fill in the necessary information: name, icon (pick out from the list), balance, currency, description (if necessary).

Tap “Save” to have this new account on the shelf.



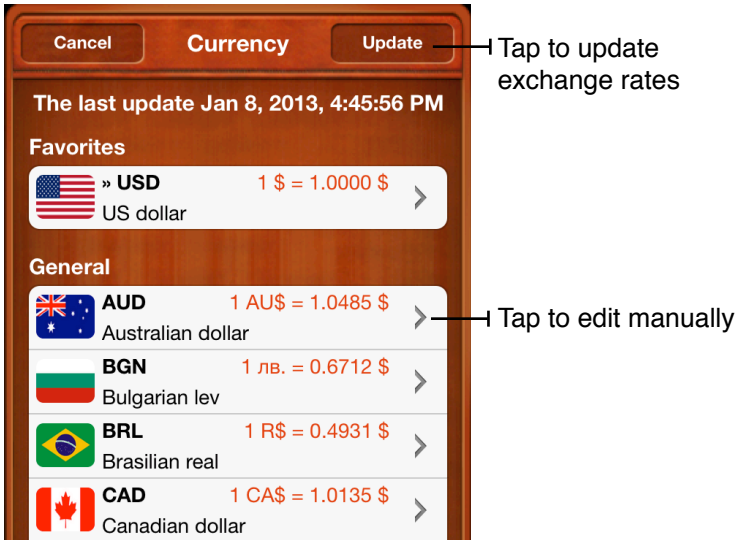
Along with a new account you will see a new transaction “Opening balance” added to the list of transactions, just tap the “Transactions” icon at the bottom of the screen.

The main currency in the app is US dollar, but you can make your own currency settings. Just tap the currency symbol while editing an account. You'll get a list of currencies. In case you want to update the exchange rates tap the "Update" button in the right upper corner.

To change the exchange rate manually, tap an arrow next to the chosen currency. In the opened form tap the field with the rate and enter new figures. In the same form you can:

- add any currency to favorites (put a checkmark for the field "In the favorites"),
- set any currency to be the main one (put a checkmark in the field "Set as the main currency").

When you finish editing, tap "Save" twice: at first in the Currency editing form, then in the Account editing form.

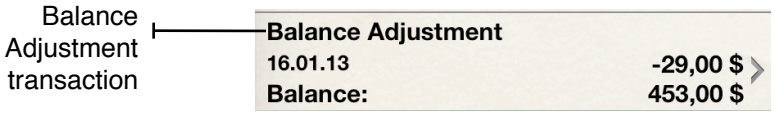


Adjust an account balance

If you need to correct an account balance, tap “Edit” (a small pencil icon). Then select the account and enter a correct amount in the field “Balance”. Tap “Save” to finish.

After that you will have a transaction “Balance Adjustment” added in the register.

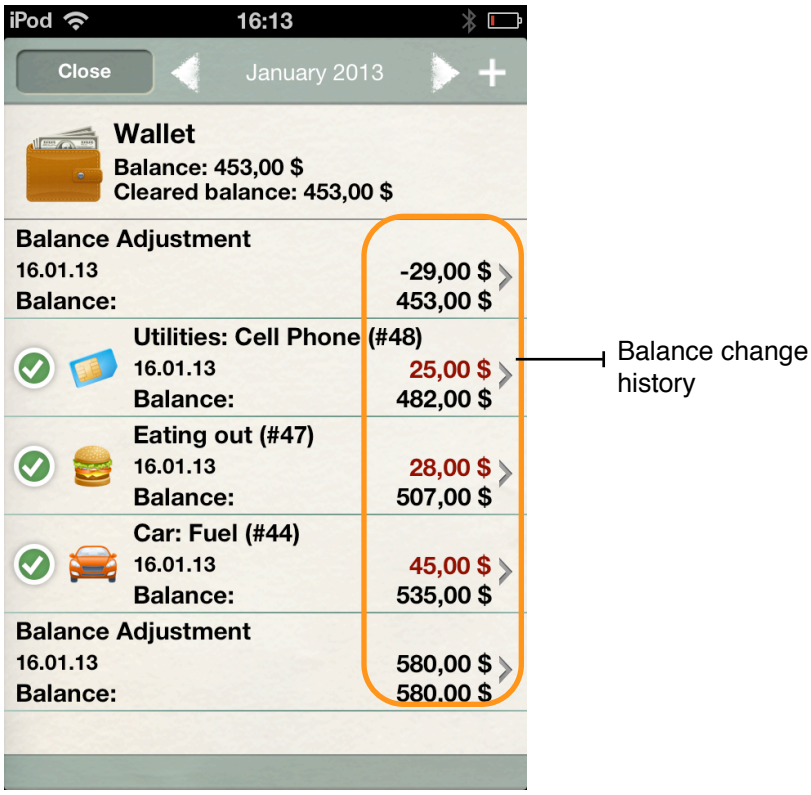
The amount of your balance will be changed.



Keep track of your balance changes

You can monitor your Balance change history. Tap any account on the shelf and you’ll see a list of transactions. The column “Balance” will display your account balance changes after every entered transaction.

Be aware of your balance fluctuation!

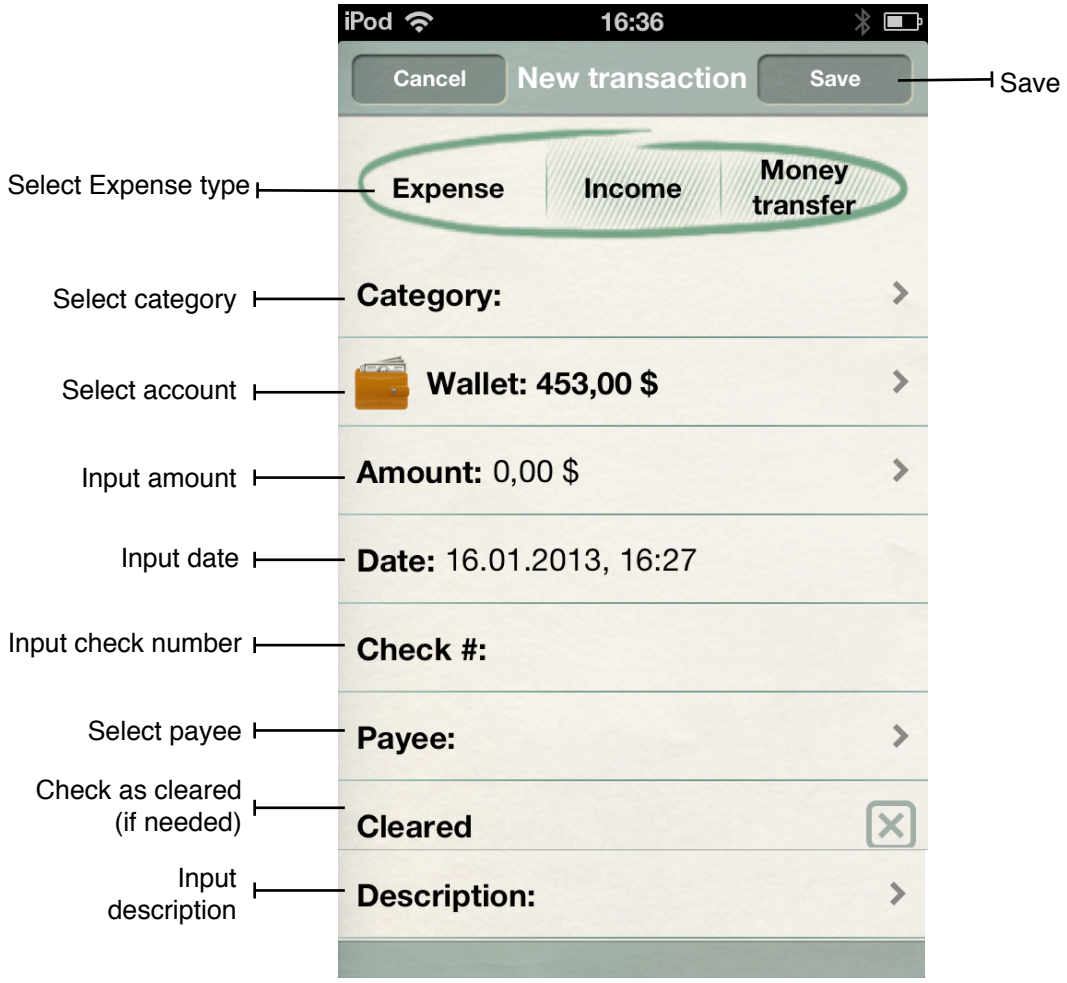


Transactions

Transactions are kept under each account you set up, and serve to represent withdrawals (expenses), deposits (income), transfers that take place in real life and would normally appear on a bank statement.

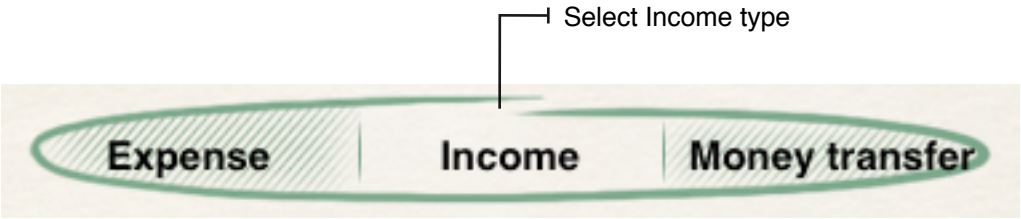
Add an expense

First, tap the “Transactions” icon on the bottom. Then tap the “New transaction” button (“+” in the right upper corner), choose the “Expense” type and fill in all the fields. Save the changes.



Add an income

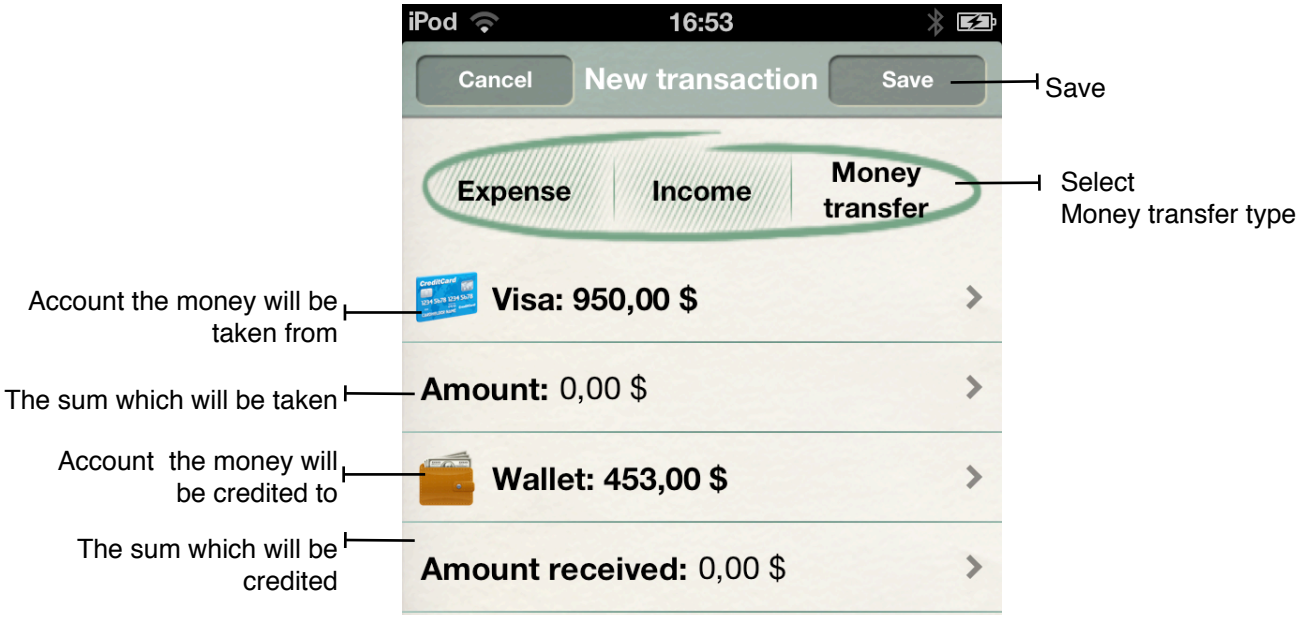
Tap the “New transaction” button (“+” in the right upper corner), choose the “Income” type and fill in the necessary information as you did for an expense. Tap the “Save” button.



Add a money transfer transaction

When you want to move money from one account to another, use a money transfer transaction.

Tap the “New transaction” button (“+” in the right upper corner), set its type to “Money transfer”, select the account the money will be taken from and enter the amount, select the account the money will be credited to and enter the amount (in case the amount is different), fill in other fields and tap the “Save” button.

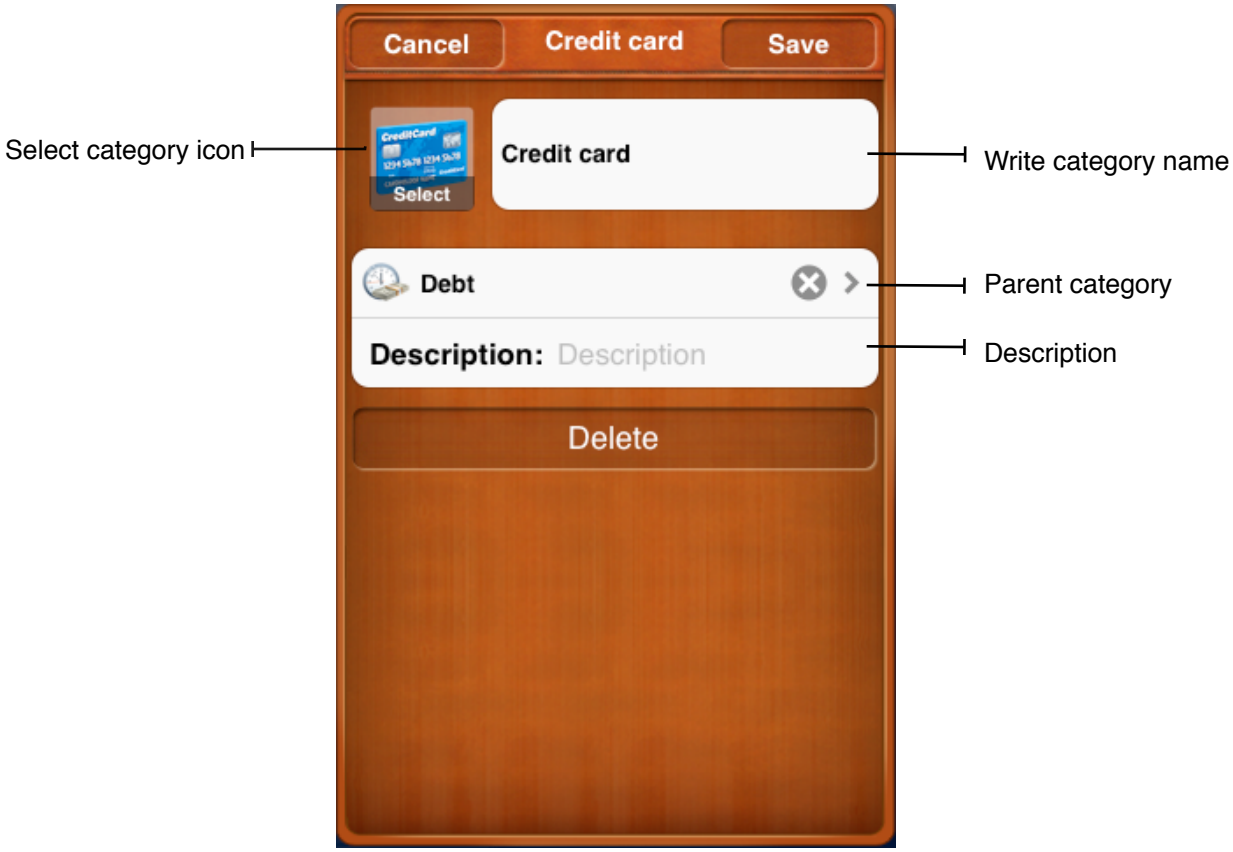


Pay attention to transaction categories

Categorizing your transactions accurately helps you receive complete and effective analysis of your spending habits. Checkbook HD offers a whole number of specific categories, which are organized in a double hierarchical structure. So you'll find there "parent" and "subsidiary" categories. To give you more freedom, the application allows to set up your own categories.

To add a new category or modify an existing one, go to the transaction list (icon), tap the "New Transaction" button ("+" in the right upper corner) and then the field "Category". You will see a list of categories. To add a new one, tap "+" in the right upper corner.

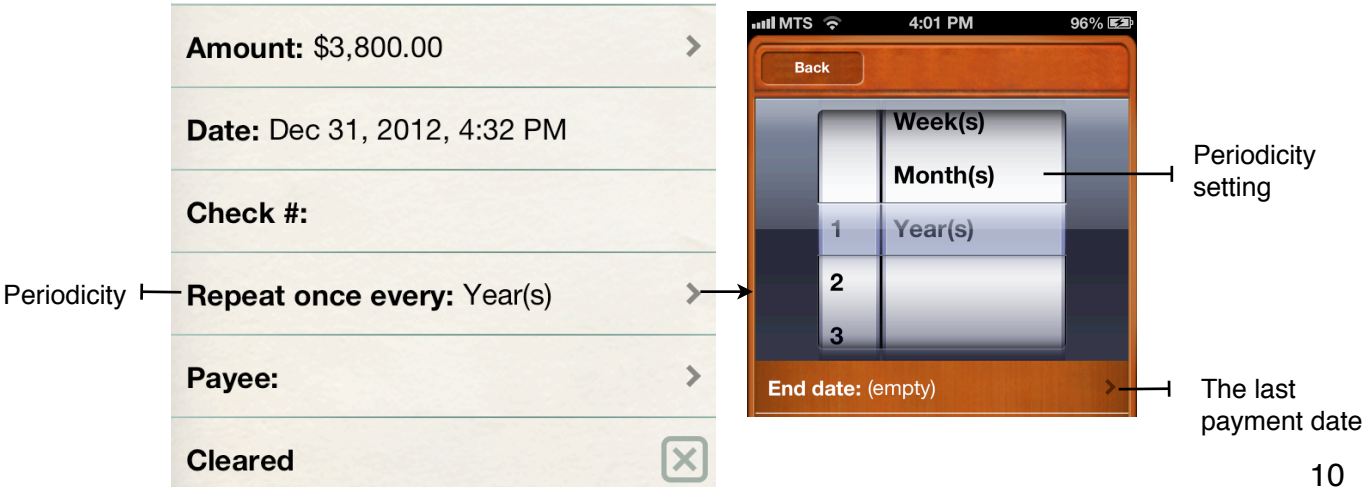
If you want to edit an existing category, tap its icon and hold it down for a few seconds. In the pop-up menu go to "Edit", then choose a new icon, enter a new name, select the parent category (if needed), write a description and tap the "Save" button.



Set up recurring transactions

You can set up transactions that will be automatically generated on a regular basis. It helps in case you have regular payments with the same amount of money (rent, mortgage, insurance and etc.).

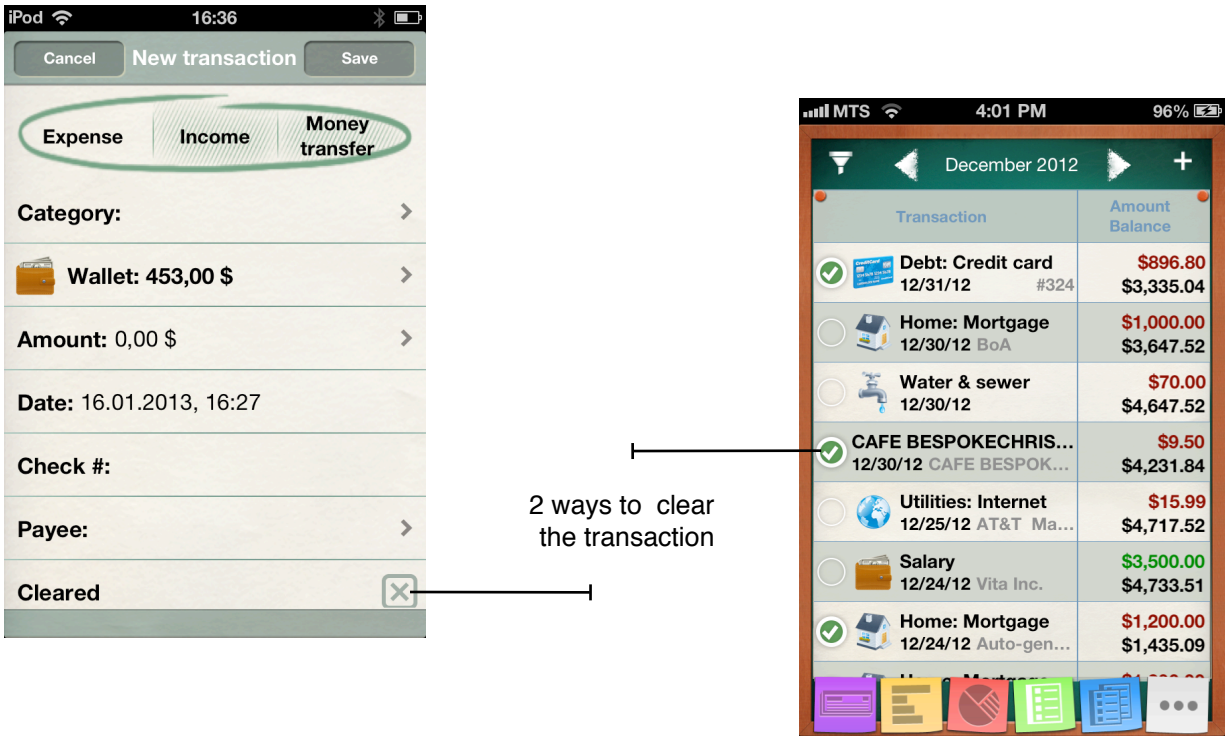
To add a recurring transaction, go to the “Recurring transactions” icon and tap the (+) button in the right upper corner, choose the “Expense” category. Fill in the required fields the same way you did while adding expense/income transactions.

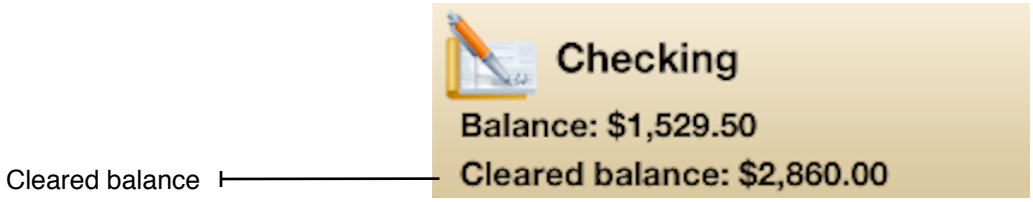


The main difference you'll find will be a periodicity field ("Repeat once every"). The period you enter will determine the frequency with which the transaction will be repeated. It can be done once every 2 weeks (choose "Week(s)" in the right column, and figure "2" in the left), once a month (choose "Month(s)" in the right column, and figure "1" in the left), etc.
The first transaction will be created on the date, which you enter in the "Date" field. You can also set up the "End date", after which the transactions will stop being generated.
Recurring transactions will be automatically created on their respective dates the same time your launch the application.

Reconcile your accounts with bank statements

You can reconcile your accounts balances with a bank statement. Compare the transactions on your list to those on the printed statement from your financial institution. When a transaction matches, tap the circle next to it (right in the transaction list) to mark it with a green check, or you can put a checkmark in the field "Cleared" when editing a transaction (in the editing form).





There's a “Cleared balance” parameter in the “Balance” field which reflects the balance based on the transactions approved by your financial institution. Thus you can monitor the difference between the current balance and the cleared balance.

Transactions import and sync

OFX import

You can download OFX file from your bank's website. Connect your device to a computer and open iTunes. Click an icon with your device picture. Go to the tab "Apps" at the top. Scroll down the page to the section “File sharing”. Select Checkbook HD app. Click the button “Add”. Select OFX file.

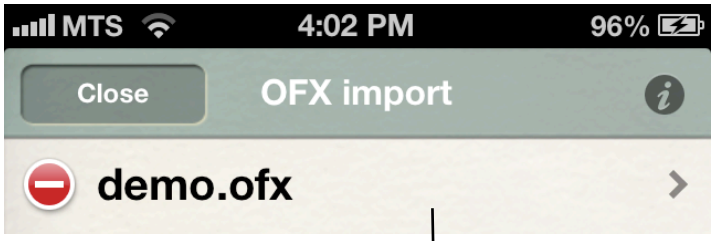
Go to “Apps” tab

Select your device

Select Checkbook HD app

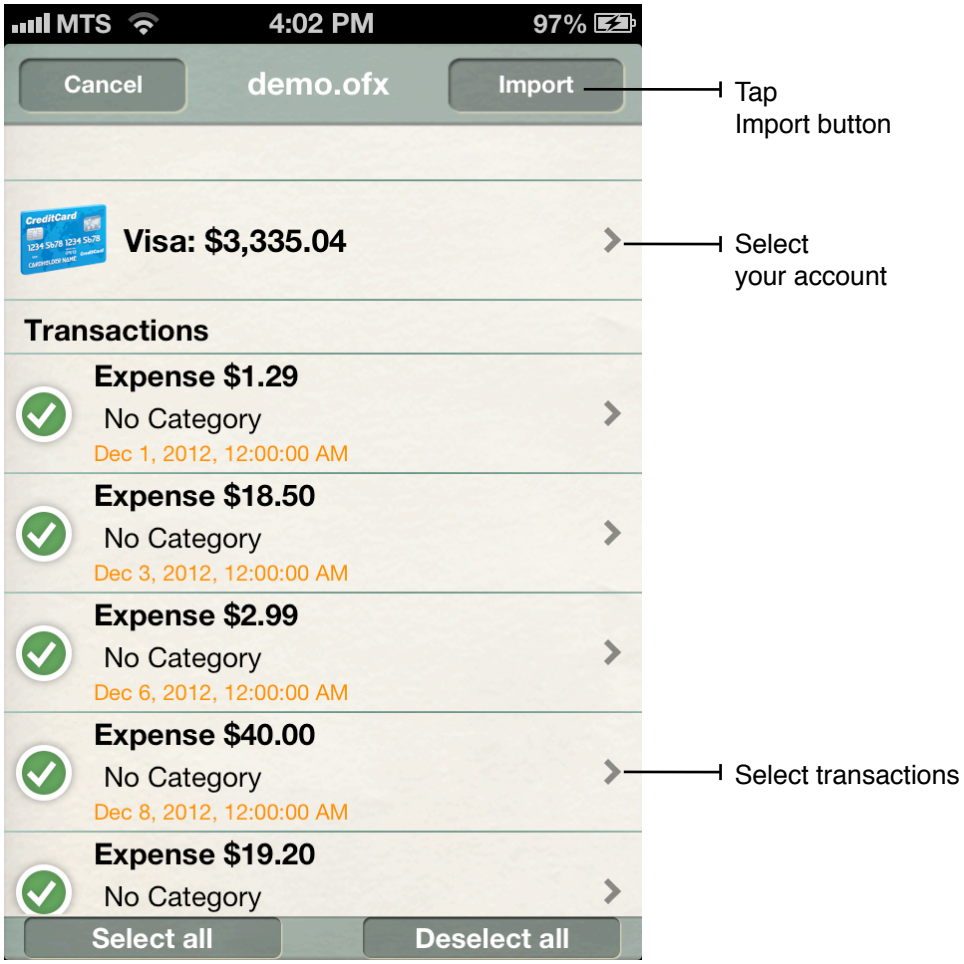
Click “Add”

Return to the application and go to the “Import” form. Tap a certain file. 



Select OFX file

Select the account the information will be imported to and the transactions which will be downloaded. Configure the transactions parameters (if needed). Tap the button “Import” .



iCloud

For efficiency increase and for your comfort Checkbook HD is available on all the devices: iPad, iPhone, Mac. iCloud allows to sync your data with all of them.

To use Checkbook HD for iPad (Mac), you will first need to purchase a copy of the app from the iTunes App Store and install it on your iPad (Mac).

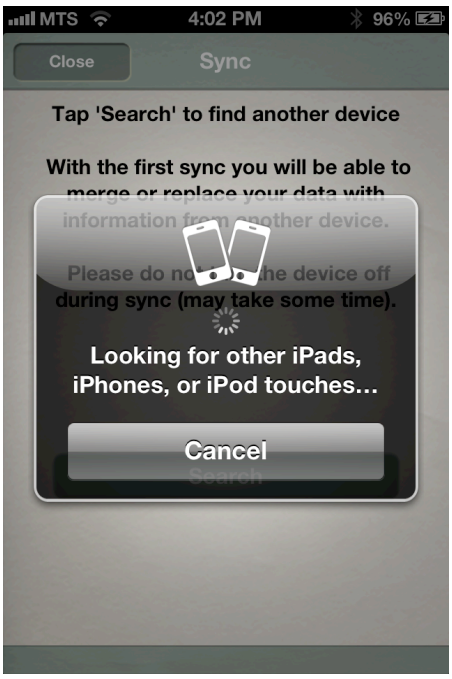
Before you start syncing, please, make sure, that iCloud is set up and turned on on all your devices.

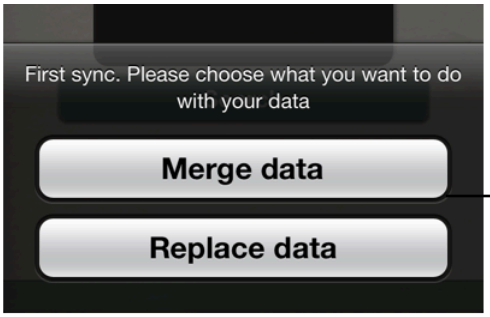
Then open the “Settings” folder  . Turn on iCloud (tick the field “iCloud Sync”). Wait till your data is sent to the cloud – please note, that it may take some time.

Turn on iCloud sync

Bluetooth sync

In order to start Bluetooth Sync, tap the “Sync” button on both of your devices. If it is your first sync, you will be asked to merge or replace your data. During the next sync the data will be combined.





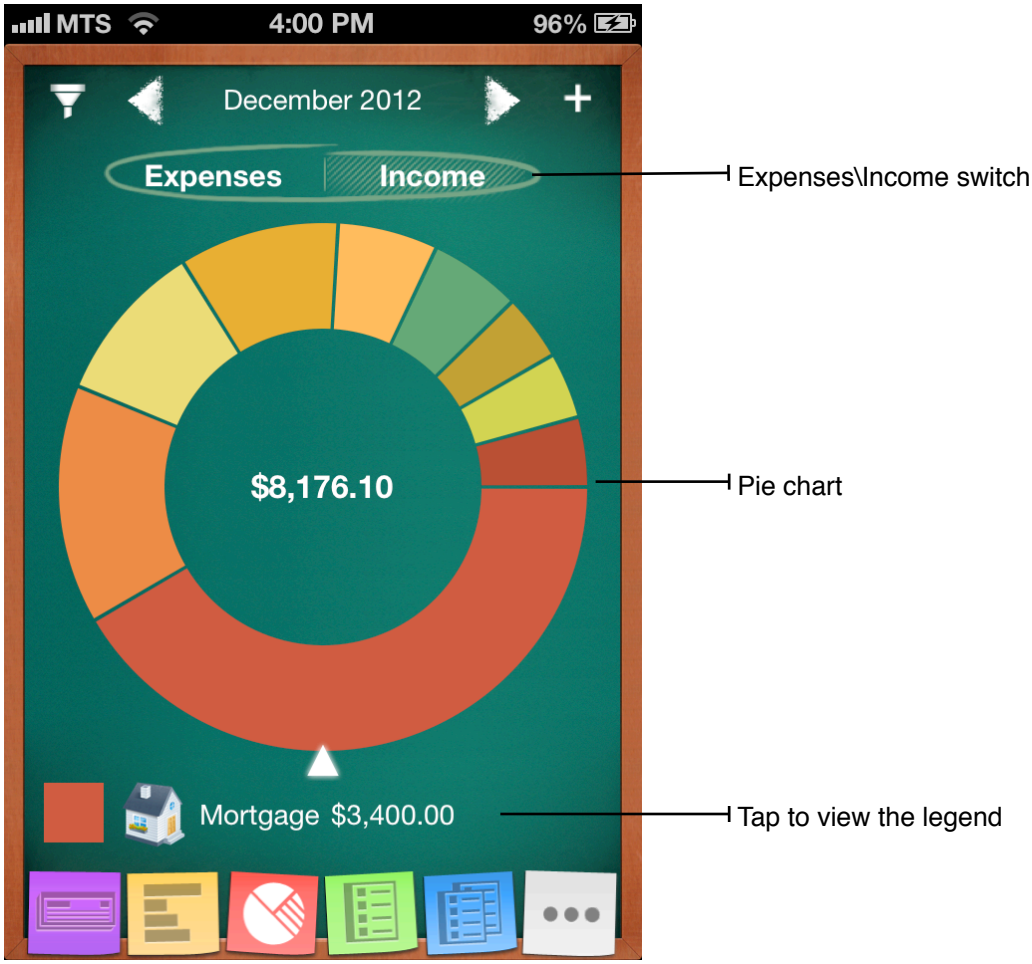
Merge or replace your data

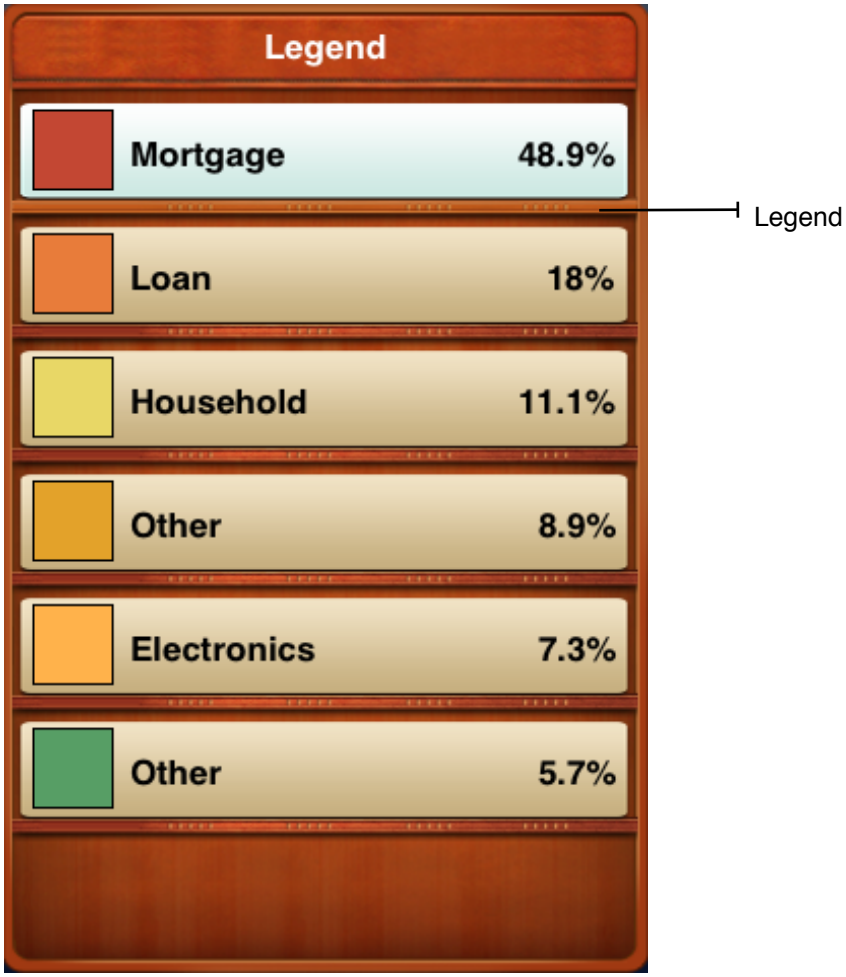
Reports

Pie chart

After putting in the time and effort to set up your accounts, enter transactions, update and confirm the figures, you can use reports to make sense out of all that information quickly and easily. The more precisely you record and categorize your transactions, the more useful Checkbook HD's reports will be in helping you analyze your finances.

To view the Pie chart report, tap a red icon with a pie chart . The report reflects each category share in your total income or expenses. You can generate reports to track either your income or your expenses. You can also view the legend by tapping on the detailed information of a selected category.




Legend
Mortgage 48.9%
Loan 18%
Household 11.1%
Other 8.9%
Electronics 7.3%
Other 5.7%
Legend

Bar chart

To generate the “Bar Chart” report, tap a yellow note  at the bottom.

Filter

If you want to analyze specific data, you can use a special filter to depict the picture you need.

To open “Filter”, first go to any of the charts (tap either  or ), there tap the funnel icon  in the left upper corner. Now you can set up the filtration by accounts and payees or choose to group information either by categories or by subcategories.


Filter
Accounts: All
Payee: All
Group by: Subcategories
Accounts filter
Payee filter
Group settings

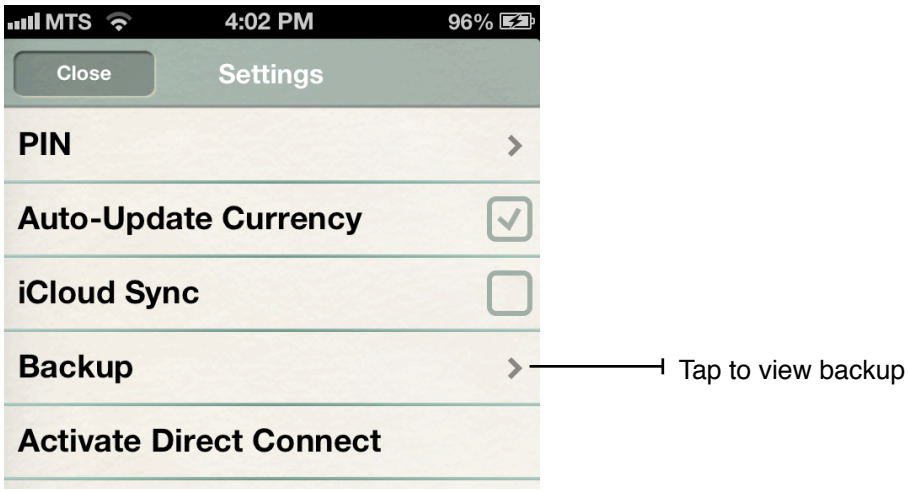
Tools

Export

You can export your data in CSV or HTML formats. To do it, open the “Export” folder , select the period for which you want to export your data, choose the export type (CSV or HTML) and tap the button “Export”.

Backups

The best way to protect the data you entered is to back it up regularly.
To make a backup of your data, open “Settings” and tap “Backup”. In order to add a new backup, tap the button “Add”.
To restore from a backup, simply tap the file and confirm restoration.
To delete a backup, tap the red minus button next to it.
Your backups will be available for downloading in iTunes in the “File sharing” section.

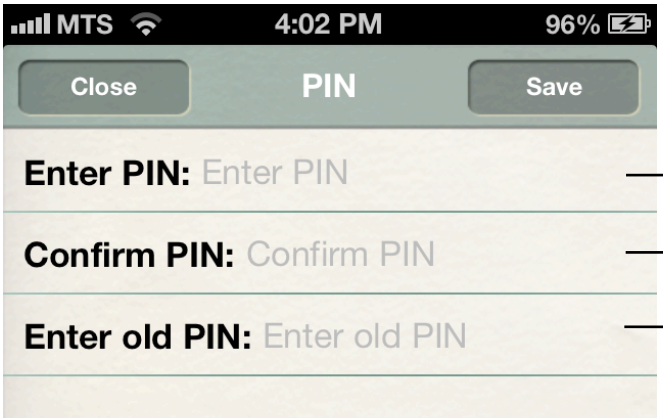


PIN

If you don't want anyone to have an access to your Checkbook HD records, protect the app by setting up PIN.

To do it, launch open "Settings" and tap "PIN". Enter PIN and confirm it, after that tap the "Save" button. In order to change PIN, enter your current PIN in the corresponding field, set a new one and confirm it.

Tap to set PIN



New PIN

PIN confirmation

Current PIN

Contact us

If you need more help and support or maybe you've got ideas to be shared, please, tap the "About" folder and go for "Feedback and support".
Have got improvement ideas? - Tap "Give feedback". Running into trouble? - Contact us directly by tapping "Contact support".

All your requests will be worked out, all your questions will be answered. We appreciate any information you give us about the work of the app.

Get more efficiency with **Checkbook HD for Mac and Checkbook HD for iPad!**

Learn more: www.checkbookhd.com

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~ last updated December 18, 2017 ~