



P39 Financial

Version 1.7

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 applications folder or to a folder of your choice - then run it.

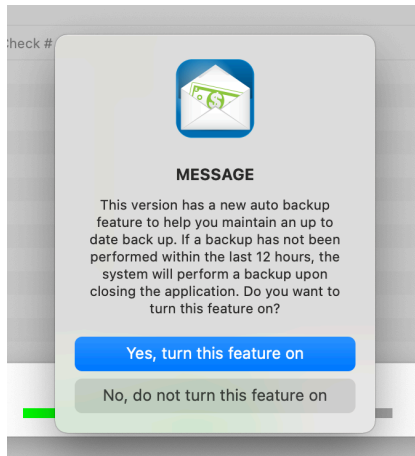
4. Upgrading

If you are upgrading to a newer version, the database file will be automatically upgraded to the newer format.

5. Getting Started

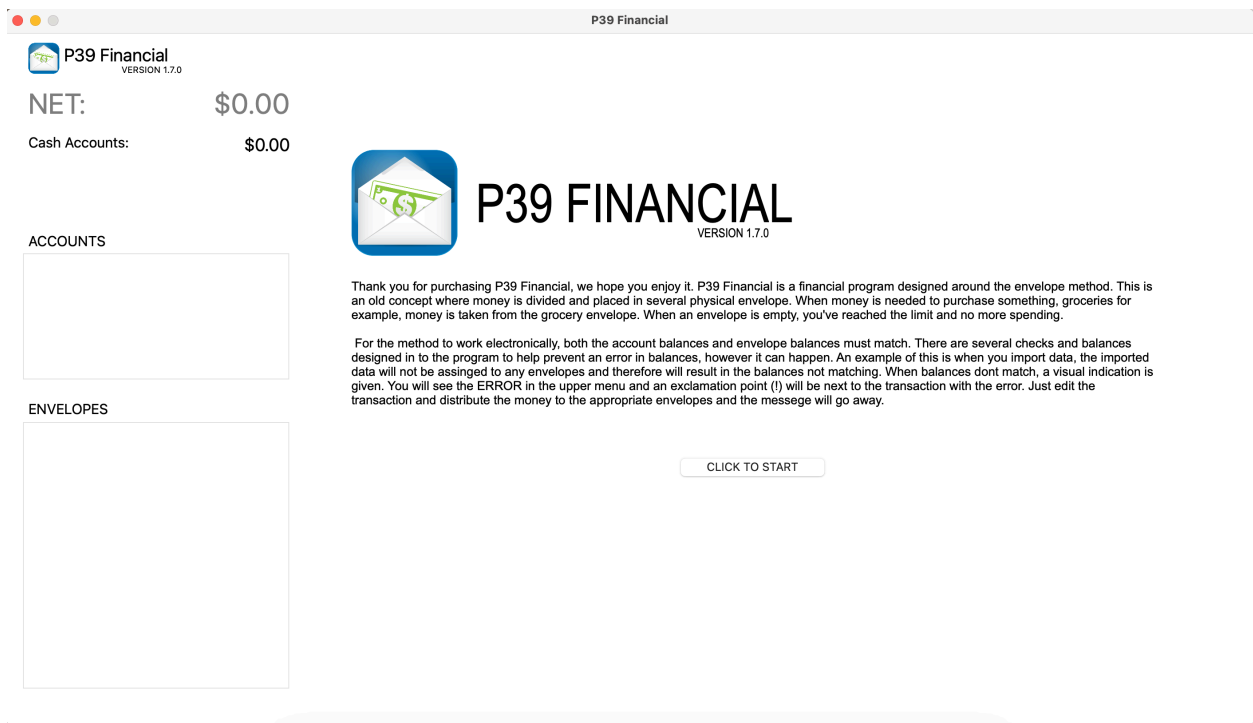
Backup Option

With version 1.7 you have an option to auto-backup. When first starting the app, a pop up will appear asking if you would like this feature enabled.



Welcome

The application opens to the welcome page, click start to continue. P39 Financial will create one Account and one Envelope for you so you can begin using P39 Financial right away. You can edit the initial Account and Envelope in the Account Manager window.



Account Manager

P39 Financial

VERSION 1.7.0

NET: \$0.00

Cash Accounts: \$0.00

ACCOUNTS

Bank Account	\$0.00
--------------	--------

ENVELOPES

Tithe	\$0.00
-------	--------

ACCOUNT MANAGER

Add New Account

Edit Account

Transfer Funds

Account Name	Account Type	Current Balance	Status
Bank Account	CHECKING	\$0.00	Active

Add New Envelope

Edit Envelope

Transfer Funds

Envelope Name	Current Balance	Status
Tithe	\$0.00	Active

Add Envelopes

To Add an Envelope, click “Add New Envelope”.

Add Envelope

Envelope Name:

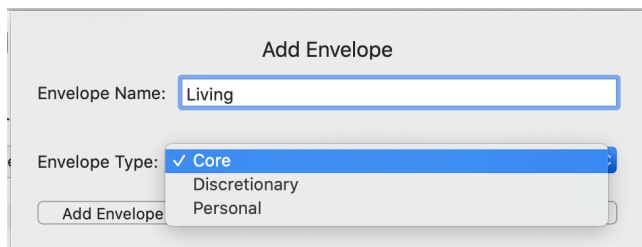
Envelope Type:

Core

Add Envelope

Cancel

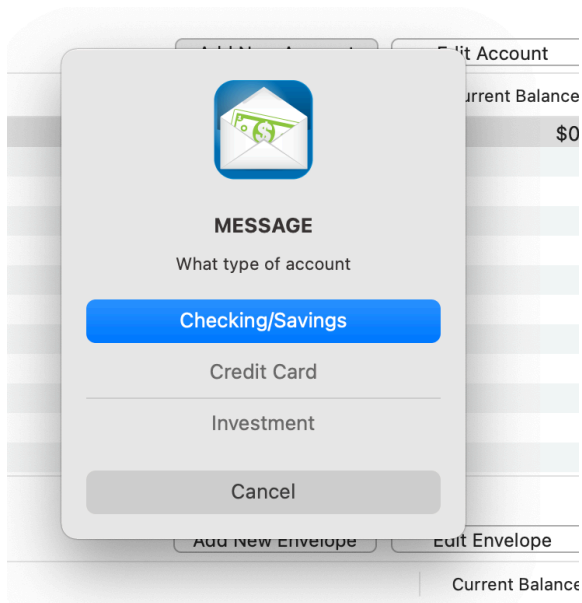
There are three account types - Core, Discretionary and Personal.



The screenshot shows a dialog box titled "Add Envelope". It has two input fields: "Envelope Name:" with the text "Living" entered, and "Envelope Type:" with a dropdown menu. The dropdown menu is open, showing three options: "Core" (selected with a checkmark), "Discretionary", and "Personal". At the bottom left of the dialog is a button labeled "Add Envelope".

Add Accounts

To add an account, click the 'Add Account' button. A popup will open for you to select the type of account you wish to create.



The screenshot shows a popup dialog box titled "MESSAGE" with the subtitle "What type of account". It features an icon of a house with a dollar sign and a green envelope. There are four buttons: "Checking/Savings" (highlighted in blue), "Credit Card", "Investment", and "Cancel" (disabled). The background shows a blurred view of the application interface with labels like "Add New Envelope", "Edit Envelope", and "Current Balance".

Select the type of Account you wish to add, this will open up the appropriate add Account window. Complete the information and click add account to add the account.

6. Account Manager

Open Account Manager

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

Net Balance: \$1,500.00
Cash Accounts: \$1,500.00
Credit Card Accounts: \$0.00

ACCOUNTS

Account Name	Account Type	Current Balance	Status
Checking	CHECKING	\$1,500.00	Active

ENVELOPES

Envelope Name	Current Balance	Status
Entertainment	\$200.00	Active
Groceries	\$350.00	Active
Living	\$600.00	Active
Utilities	\$350.00	Active

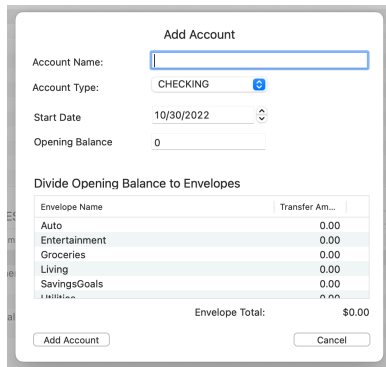
Add Account

To add a new account, navigate to the account manager and click 'Add New Account'. This opens a popup, select the account type you wish to create.

MESSAGE
What type of account

Checking/Savings
Credit Card
Investment
Cancel

Depending on the Account type selected, a different window will appear - enter the information and click add account.

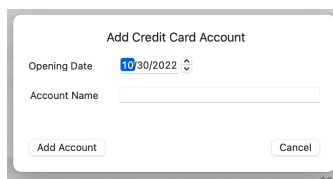


The 'Add Account' window for Checking or Savings accounts includes the following fields and sections:

- Account Name:** A text input field.
- Account Type:** A dropdown menu currently set to 'CHECKING'.
- Start Date:** A date picker set to '10/30/2022'.
- Opening Balance:** A text input field with '0' entered.
- Divide Opening Balance to Envelopes:** A table with two columns: 'Envelope Name' and 'Transfer Am...'.

Envelope Name	Transfer Am...
Auto	0.00
Entertainment	0.00
Groceries	0.00
Living	0.00
SavingsGoals	0.00
- Envelope Total:** A label showing '\$0.00'.
- Buttons:** 'Add Account' and 'Cancel' at the bottom.

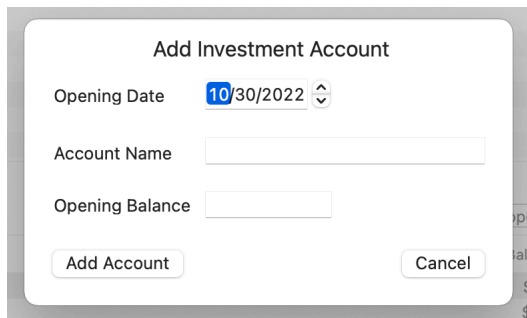
When adding a new Checking or Savings Account, you must distribute the beginning balance to the appropriate envelopes.



The 'Add Credit Card Account' window includes the following fields and buttons:

- Opening Date:** A date picker set to '10/30/2022'.
- Account Name:** A text input field.
- Buttons:** 'Add Account' and 'Cancel' at the bottom.

When adding a new Credit Card Account, you can add the beginning balance as a transaction.

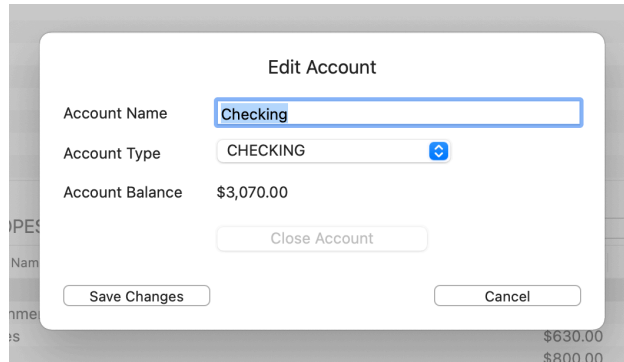


The 'Add Investment Account' window includes the following fields and buttons:

- Opening Date:** A date picker set to '10/30/2022'.
- Account Name:** A text input field.
- Opening Balance:** A text input field.
- Buttons:** 'Add Account' and 'Cancel' at the bottom.

Edit Account

To edit an account, navigate to the Account Manager, select the Account and click 'Edit Selected Account'. Depending on the Account type selected, a different window will appear.



The 'Edit Account' dialog box is shown. It contains the following fields and buttons:

- Account Name:** A text input field containing 'Checking'.
- Account Type:** A dropdown menu showing 'CHECKING'.
- Account Balance:** A text input field showing '\$3,070.00'.
- Buttons:** 'Save Changes', 'Close Account', and 'Cancel'.

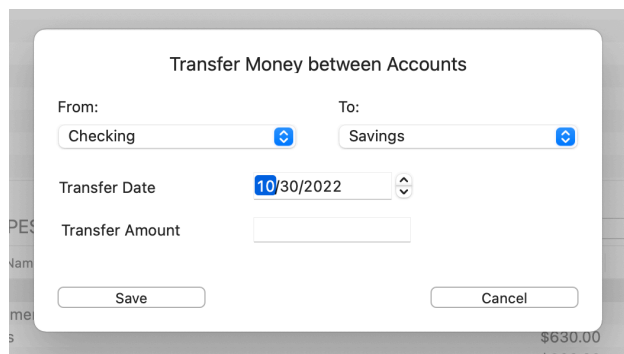
Close Account

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 accounts, navigate to the Account Manager and click 'Transfer Funds'.

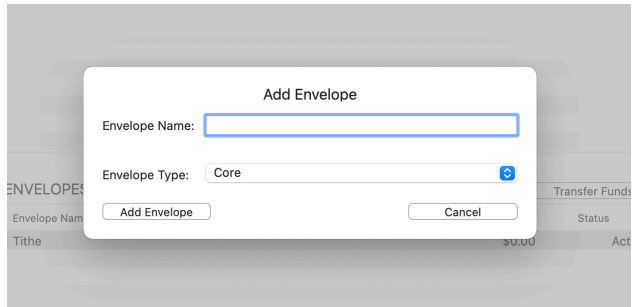


The 'Transfer Money between Accounts' dialog box is shown. It contains the following fields and buttons:

- From:** A dropdown menu showing 'Checking'.
- To:** A dropdown menu showing 'Savings'.
- Transfer Date:** A date picker showing '10/30/2022'.
- Transfer Amount:** A text input field.
- Buttons:** 'Save' and 'Cancel'.

Add an Envelope

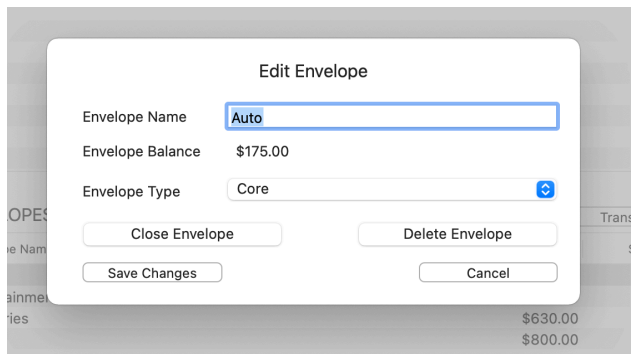
To add a new envelope, navigate to the Account Manager and select 'Add New Envelope'.

A screenshot of a web application showing a modal dialog box titled "Add Envelope". The dialog has two input fields: "Envelope Name:" with an empty text box, and "Envelope Type:" with a dropdown menu currently set to "Core". At the bottom of the dialog are two buttons: "Add Envelope" and "Cancel". The background is a blurred view of the account manager interface.

The Envelope type is used to sort envelope types reports, you can select 'Core', 'Discretionary' and 'Personal'.

Edit an Envelope

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

A screenshot of a web application showing a modal dialog box titled "Edit Envelope". The dialog contains three fields: "Envelope Name" with the value "Auto", "Envelope Balance" with the value "\$175.00", and "Envelope Type" with a dropdown menu set to "Core". At the bottom are four buttons: "Close Envelope", "Delete Envelope", "Save Changes", and "Cancel". The background shows a blurred list of envelopes.

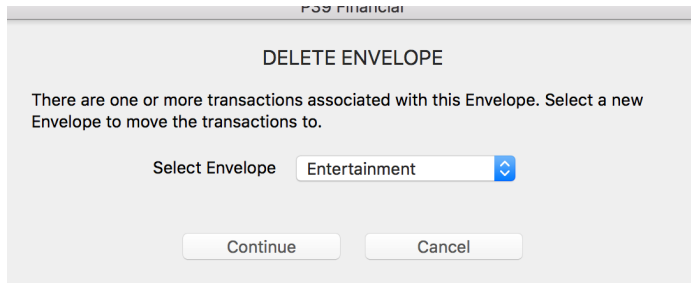
Close an Envelope

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.

Delete an Envelope

You can delete an envelope, if there are transactions associated with the account, you will be prompted to select an envelope to move them to.



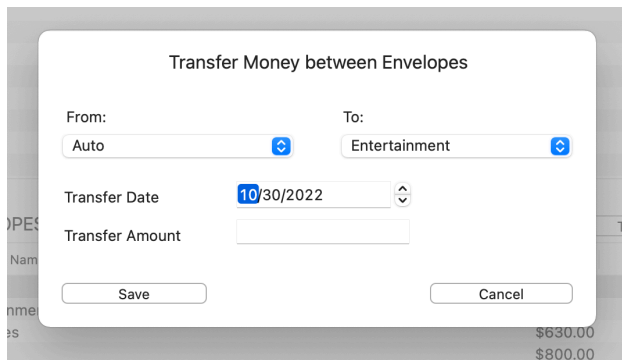
DELETE ENVELOPE

There are one or more transactions associated with this Envelope. Select a new Envelope to move the transactions to.

Select Envelope

Transfer funds between Envelopes

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



Transfer Money between Envelopes

From: To:

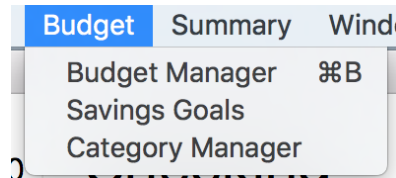
Transfer Date

Transfer Amount

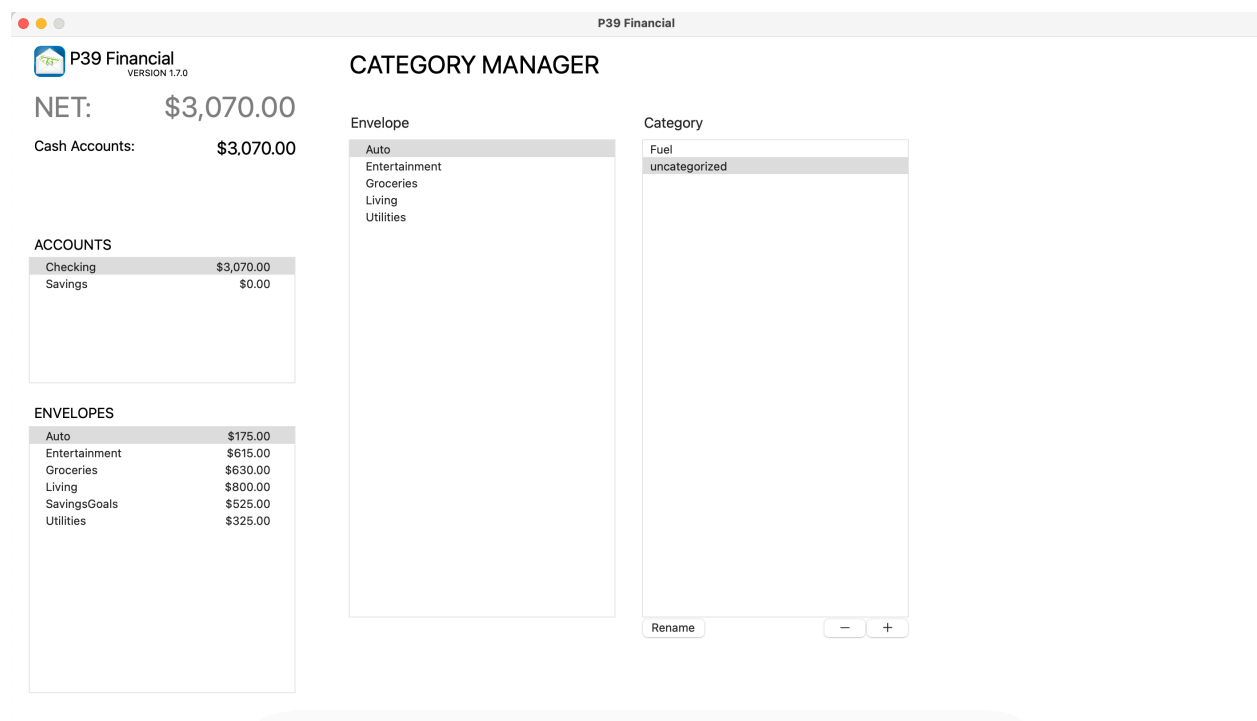
7. Categories

Adding a Category

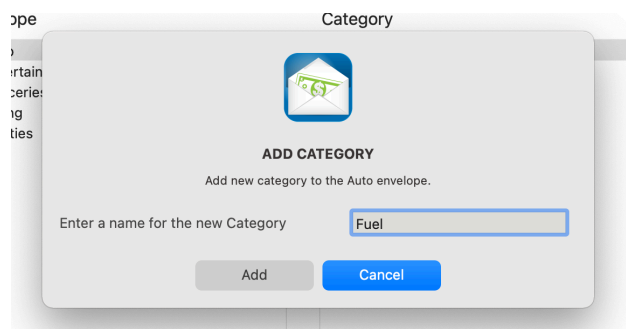
To add categories to your envelopes, open the Category Manager.



By default P39 assigns an “uncategorized” category to all envelopes.

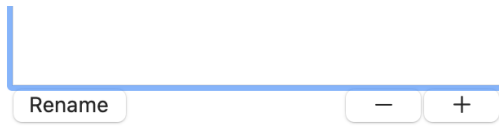


Select (highlight) the Envelope you want to add a category too, then click the ‘+’ button in the lower right corner. Enter the name of the Category and click ‘Add’.

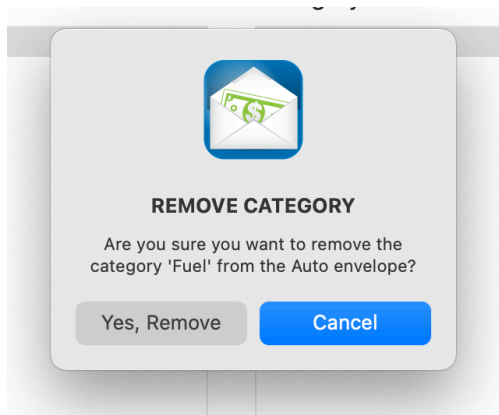


Remove Category

To remove a Category, highlight the Category and click the '-' button.

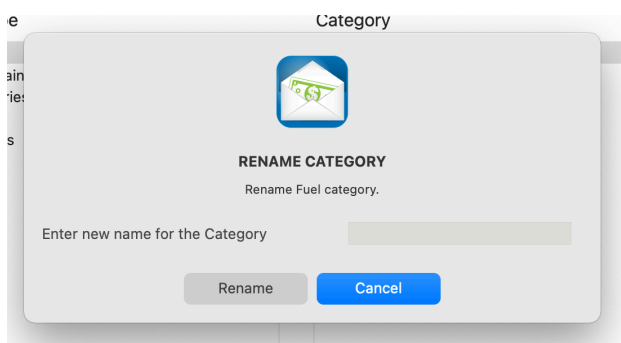


A popup box will appear and ask to confirm, click 'Yes, Remove' or 'No, Cancel'.



Rename Category

To rename a category, highlight the desired category and click 'Rename'.



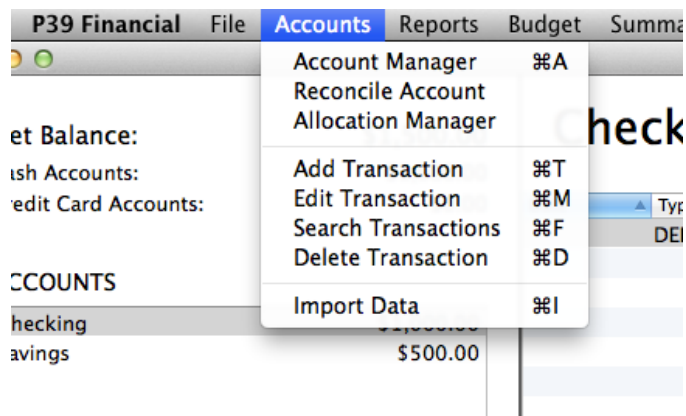
Enter the new name and click 'Rename'

Note: You cannot rename an uncategorized category.

8. 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.

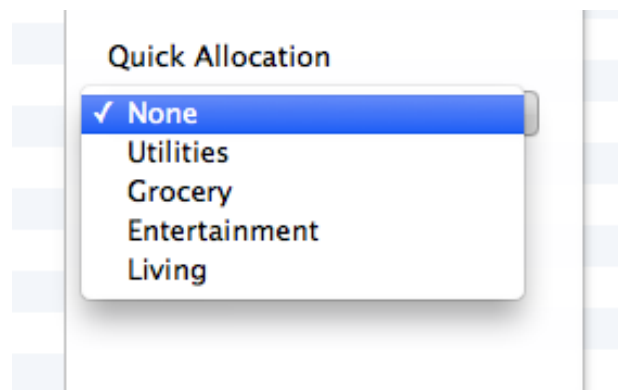


This will open the Add Transaction window.

A screenshot of the 'Add Transaction' window in P39 Financial software. The window is titled 'Add Transaction' and shows the 'Account: Checking' selected. The 'Date' is set to 8/14/2017, 'Type' is DEBIT, and 'Check' is empty. The 'Payee' and 'Amount' fields are empty. The 'Memo' field is empty. Below these fields is a table with the header 'Adjust Post Date to match Transaction Date'. The table has four columns: Post Date, Envelope, Amount, and Category. It contains four rows of data, all with a post date of 8/14/17 and an amount of 0. To the right of the table are two dropdown menus: 'Load Allocation Template:' and 'Quick Allocation', both set to 'None'. At the bottom right, there is a checkbox 'Save allocation as template'. At the bottom of the window, there are two buttons: 'Add Transaction' and 'Cancel'. The bottom status bar shows 'Transaction Amount: \$0.00', 'Envelope Totals: \$0.00', and 'Delta: \$0.00'.

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.

To quickly allocate the expense/deposit, you can select an envelop from combo box and P39 Financial will allocate the entire transaction amount to the selected envelope.



If you have categories setup, you can select the category.

Adjust Post Date to match Transaction Date				
Post Date	Envelope	Amount	Category	
8/14/17	Entertainment	35	Movies	⬆ ⬇ ⬆
8/14/17	Groceries	0	uncategorized	⬆ ⬇ ⬆
8/14/17	Living	0	uncategorized	⬆ ⬇ ⬆
8/14/17	Utilities	0	uncategorized	⬆ ⬇ ⬆

You can also setup an allocation template to be used on future transactions, simple check the box "Save Allocation as Template".

A screenshot of a software interface showing a 'Load Allocation Template' dialog box. On the left, there is a vertical list of four items, each with a 'Amount' column showing '0.0'. The dialog box has a title 'Load Allocation Template:' and a dropdown menu currently set to 'None'. Below the dropdown is a checkbox labeled 'Save allocation as template' which is currently unchecked. The background shows a blurred view of a window with horizontal bars.

When you add the transaction, you will be prompted to enter a name for the allocation.

Enter the Name of the Template

Cancel Save

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.

Edit Transaction

Account: Checking

Date: 8/14/2017 Type: DEBIT Check:

Payee: On-line Store Expense: 35

Memo:

Post Date	Envelope	Amount	Category
8/14/17	Entertainment	35.00	Movies
8/14/17	Groceries	0.00	uncategorized
8/14/17	Living	0.00	uncategorized
8/14/17	Utilities	0.00	uncategorized

Load Allocation Template: None

Quick Allocate: None

Other Options:

Combine Payee and Memo

Link to Credit Card Payment

Transaction Amount: \$35.00

Envelope Totals: \$35.00

Delta: \$0.00

Save VOID this transaction Cancel

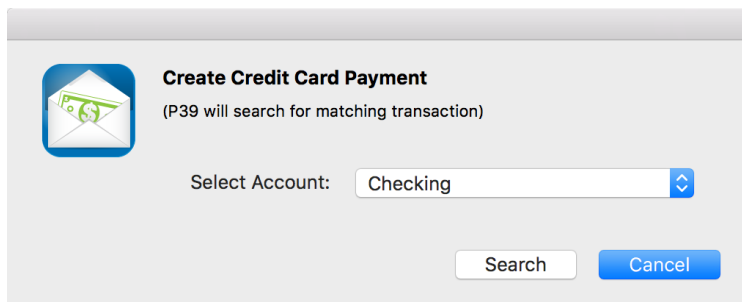
To edit the post date or envelope amounts, double click on the text or amount. The 'Save' button will not be enabled unless the envelope totals equal the expense. The delta value at the bottom will help you know the difference between the two values.

Combine Payee and Memo

Sometimes a QFX file will put some of the payee information in the memo. To fix this, just click the combine payee and memo button.

Link to Credit Card Payment

You can use this button to link a Credit Card payment to an Account transaction. You will first be prompted to select the Account to search.



Select the Account and click 'Search' - P39 will search for a matching transaction. If it finds a match P39 will display the result.

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.

Searching transactions

From the 'Accounts' pull down, select 'Search Transaction' or use the short cut: ⌘F.

P39 Financial

Search Transactions

Date Range: From 10/1/2017 To 10/31/2017

Type: all

Check No. Payee Amount

Memo

Search Account Search Envelopes Cancel

☐ Undistributed

Set the search dates (to and from) and select what to search by - then click 'Search'.

Transaction Search Results						TTL Deposits:	\$5,602.59
						TTL Expenses:	\$265.00
Edit Envelope on Selected Items							
Date	Type	Check #	Account	Payee	Deposit	Expense	R
1/3/17	CREDIT		Checking	DEPOSIT ID NUMBER 734201	\$5,602.59		!
1/3/17	CHECK	1017	Checking	CHECK 1017		\$165.00	!
1/5/17	DEBIT		Checking	ATM WITHDRAWAL		\$100.00	!

Voiding a Transaction

To void a transaction, edit the transaction by highlighting it and selecting edit transaction from the pull down menu (or use the shortcut ⌘M). At the bottom of the window, check the void transaction checkbox and click save.

Delta:

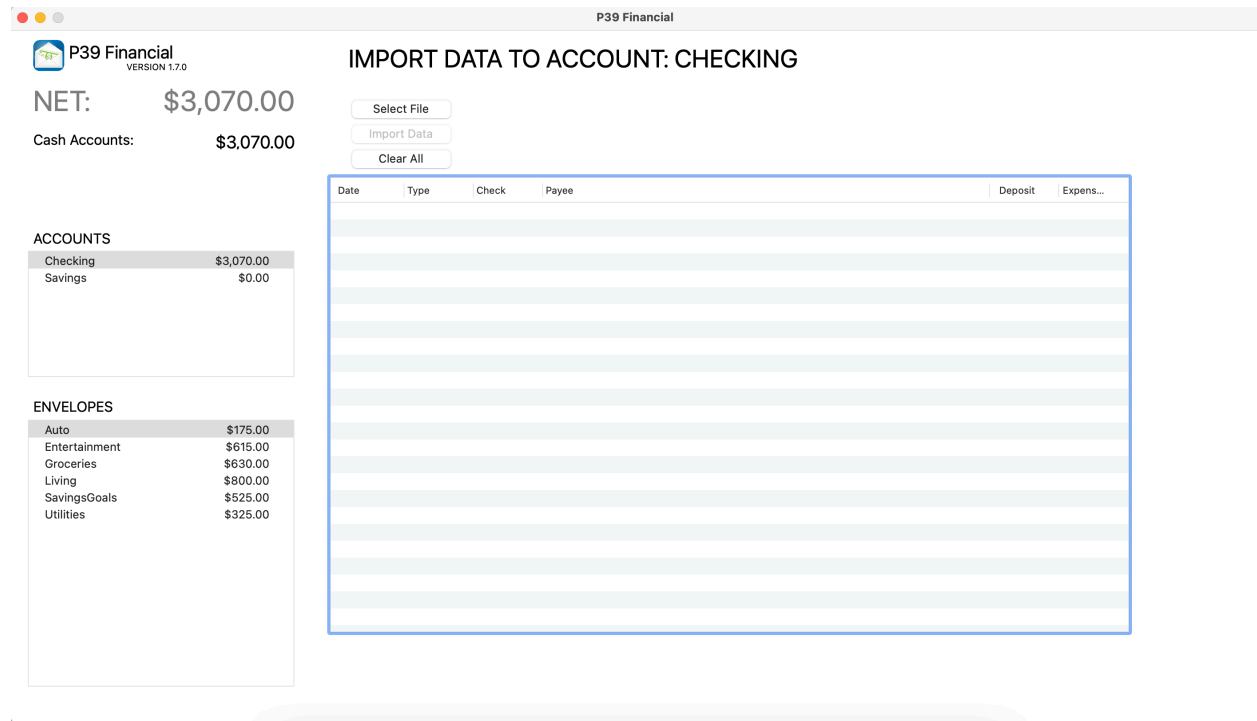
☐ VOID this transaction

Voided transactions will be grayed out in the register.

8/30/15	DEBIT	Utilities	\$0.00	\$25.00	\$853.10
9/11/15	DEBIT	Movie Theator	\$0.00	\$39.06	\$814.04
9/15/15	DEBIT	Hardware Store	\$0.00	\$25.00	\$814.04
9/17/15	DEBIT	Grocery Store	\$0.00	\$115.96	\$698.08

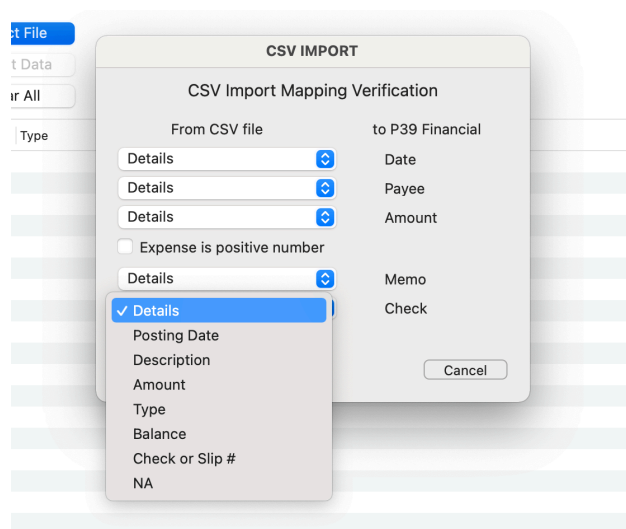
9. Importing Data

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

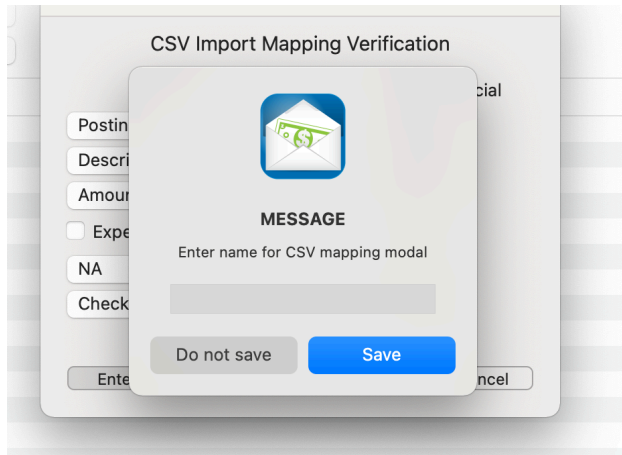


Click 'Select File' to select either a OFX/OFX or CSV file to import.

For a CSV file type, a popup will appear for you to map to the CSV file to P39 Financial.



After mapping the CSV file, you can save the mapping to be used for future imports.

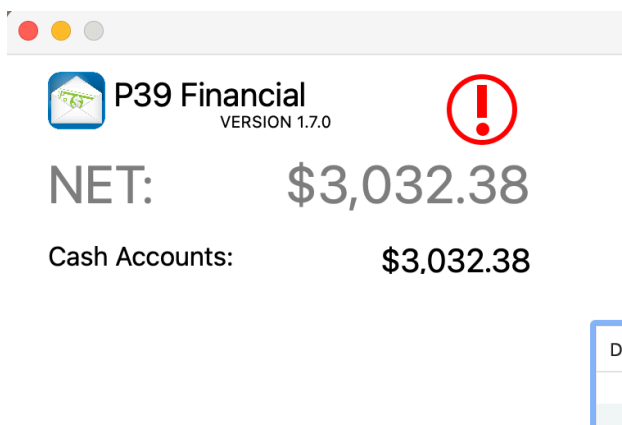


You can remove any transaction before importing the data by selecting it and using the keyboard shortcut CNTL+D.

When ready, click the 'Import Data' button. If you have Import Rules, P39 will search for matching transactions and set the Envelope and Category for any matches found, otherwise the transaction will be marked as unallocated. Unallocated transactions are marked with an exclamation mark "!" in the register.

8/2/15	CHECK	45	Grocery Store	\$0.00	\$75.00	\$925.00
8/5/15	CREDIT		On-Line Store	\$6.98	\$0.00	\$931.98 !
8/27/15	DEBIT		Hardware Store	\$0.00	\$39.92	\$892.06 !
8/28/15	DEBIT		Utilities	\$0.00	\$75.00	\$967.06

When you have unallocated transactions, P39 will display a warning on the main screen.



10.Import Rules

Create a rule

To create an Import Rule, open the Import Rule Manager by selected 'Accounts' from the menu and then 'Import Rules'.

Accounts	Reports	Budget
Account Manager	⌘A	
Reconcile Account		
Allocation Manager		
Add Transaction	⌘T	
Edit Transaction	⌘M	
Search Transactions	⌘F	
Delete Transaction	⌘D	
Import Data	⌘I	
Import Rule Manager		

Next, click the '+' at the bottom of the table.



Enter in the information you want and click 'Save Rule'

Create Import Rule

If payee contains...

set Envelope to... Entertainment

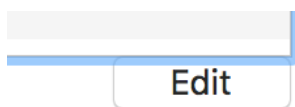
set Category to... uncategorized

Save Rule Cancel

When importing a transaction, P39 will look for any part of the text and automatically set the Envelope and Category.

Edit an Import Rule

Open the Import Rule Manager, highlight the Rule you want to edit and click the 'Edit' button at the bottom of the table.



Enter in the information and click 'Save Rule'.

Delete Import Rule

Open the Import Rule Manager, select the Import Rule you wish to delete, then click the '-' at the bottom of the table.



Warning, there is no undo or confirmation for this action.

11. 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.

P39 Financial
VERSION 1.7.0

BUDGET MANAGER

NET: \$3,070.00

Cash Accounts: \$3,070.00

ACCOUNTS

Account	Amount
Checking	\$3,070.00
Savings	\$0.00

ENVELOPES

Envelope	Monthly Budget
Groceries	\$0.00
Auto	\$0.00
Entertainment	\$0.00
Living	\$0.00
SavingsGoals	\$0.00
Utilities	\$0.00

EXPENSES

Expense	Monthly Amount
Entertainment	\$0.00

BUDGET MANAGER SUMMARY

Budget Year	Revision	From	To
2023	1	Jan	Dec

NET: \$3,400.00

Income: \$3,400.00

Expense: \$0.00

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

Create Budget

Budget Year: 2023

Budget Income: (Monthly)

Budget begins on January 1

☐ Use Previous Budget

Edit a Budget

To edit a budget, highlight the Budget, then highlight the Envelope and add (+), remove (-) or edit the budget Item.

The screenshot shows the P39 Financial BUDGET MANAGER interface. At the top, there's a summary section with 'NET: \$3,070.00' and 'Cash Accounts: \$3,070.00'. Below this, there are three main panels: 'ACCOUNTS', 'ENVELOPES', and a central 'BUDGET MANAGER' section. The 'ACCOUNTS' panel lists 'Checking' at \$3,070.00 and 'Savings' at \$0.00. The 'ENVELOPES' panel lists various categories with their respective amounts: Auto (\$175.00), Entertainment (\$615.00), Groceries (\$630.00), Living (\$800.00), SavingsGoals (\$525.00), and Utilities (\$325.00). The central 'BUDGET MANAGER' section has a table for 'Budget Year', 'Revision', 'From', and 'To'. Below this, there's a table for 'Envelope' and 'Monthly Budget' with categories like Auto, Entertainment, Groceries, Living, SavingsGoals, and Utilities. To the right, there's a section for 'Expense' and 'Monthly Amount' with categories like Auto and Fuel. At the bottom, there's a 'Create Allocation Template' button and an 'Edit' button.

Budget Year	Revision	From	To
2023	1	Jan	Dec

Envelope	Monthly Budget
Auto	\$250.00
Entertainment	\$0.00
Groceries	\$0.00
Living	\$0.00
SavingsGoals	\$0.00
Utilities	\$0.00

Expense	Monthly Amount
Auto	\$0.00
Fuel	\$250.00

Income: \$3,400.00
Expense: \$250.00
NET: \$3,150.00

Created a new Revision of a Budget

Open the Budget Manager, select the Budget and click 'Edit'. On the edit window, select 'Create New Version'

The screenshot shows the 'Edit Budget' dialog box. It has fields for 'Budget Year' (2023), 'Revision' (1), 'Starting Month' (January), and 'Ending Month' (December). There's a 'Create new revision' button. The 'Income' field is set to 3,400. At the bottom, there are 'Cancel' and 'Save' buttons.

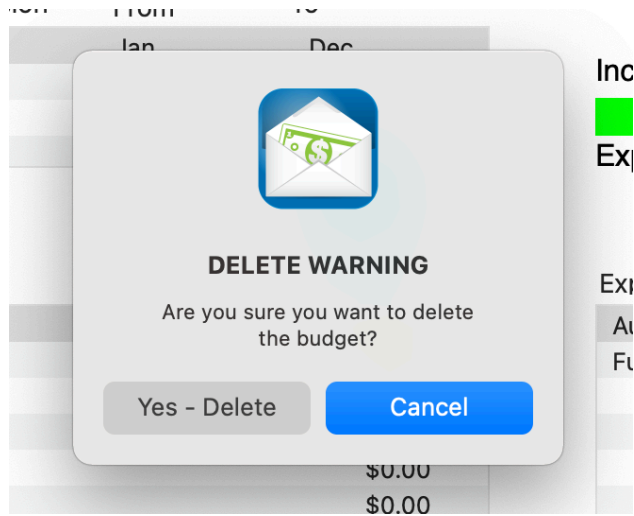
Edit Budget	
Budget Year	2023
Revision	1
Starting Month	January
Ending Month	December
Income	3,400

Revision: 1

Delete a Budget

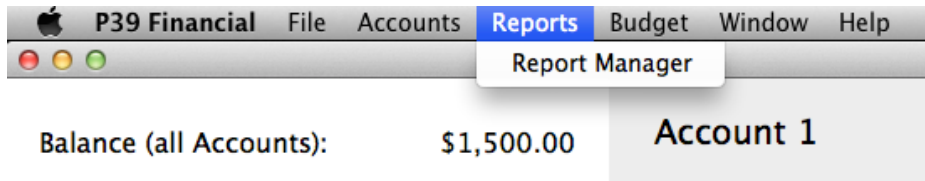
From the Budget Manager, select the Budget you wish delete and click the '-' button. You will be prompted with a confirmation dialog box.

WARNING: You cannot undo this action!!!



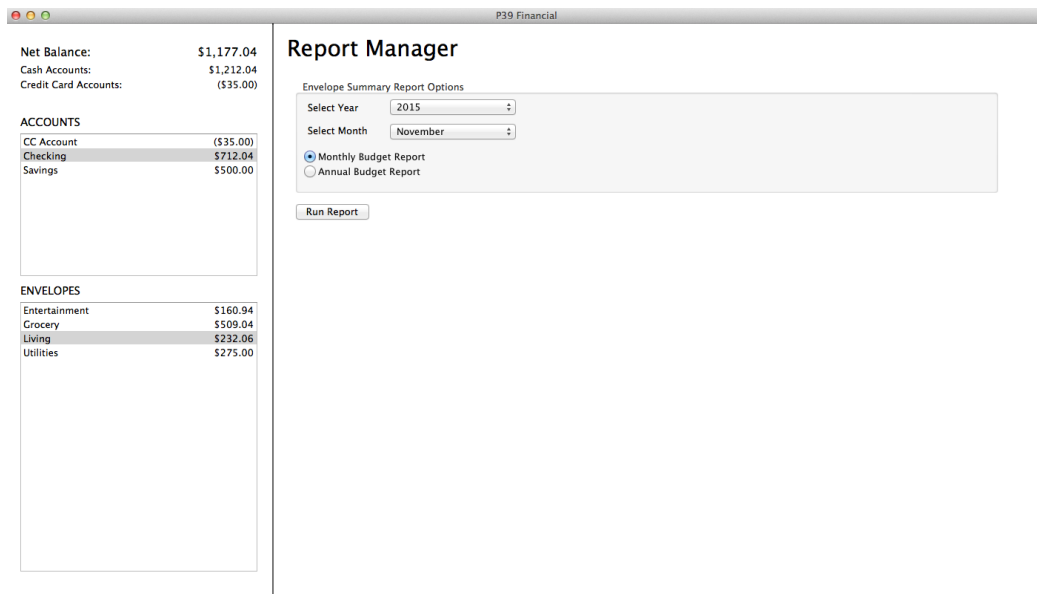
12.Reports

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



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'.



Printing a Report

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

P39 Financial

Print Report

2015 ANNUAL ENVELOPE EXPENSE REPORT

Report Date: 11/6/15

TOTAL DEPOSITS	\$6.98	
TOTAL EXPENSES	\$329.94	
TOTAL NET	(\$322.96)	

ENVELOPE NAME	Deposits	Expenses
Entertainment	\$0.00	\$39.06
Grocery	\$0.00	\$190.96
Living	\$6.98	\$74.92
Utilities	\$0.00	\$25.00
TOTALS:	\$6.98	\$329.94

13.Credit Cards

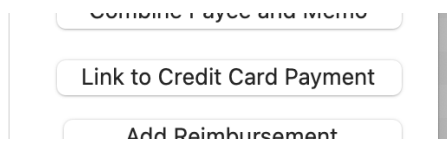
Currently P39 Financial is not directly setup to manage existing debt on a credit card, P39 Financial is designed around the concept of spending within your means - ***not*** building up debt. When used properly, credit cards can be convenience and safe - especially for on-line purchases. However, P39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

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.

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. You can accomplish this by using the “Link to CreditCard Payment” button on the edit transaction window.



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.

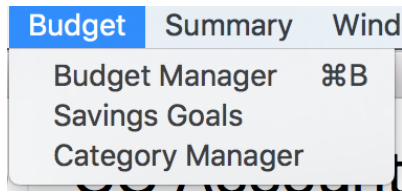
- 1) \$60 would be a transfer, accounting for the latest purchases - so you don't incur more debt.
- 2) \$40 would be added as a transaction and pulled from the 'debt' Envelope.

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

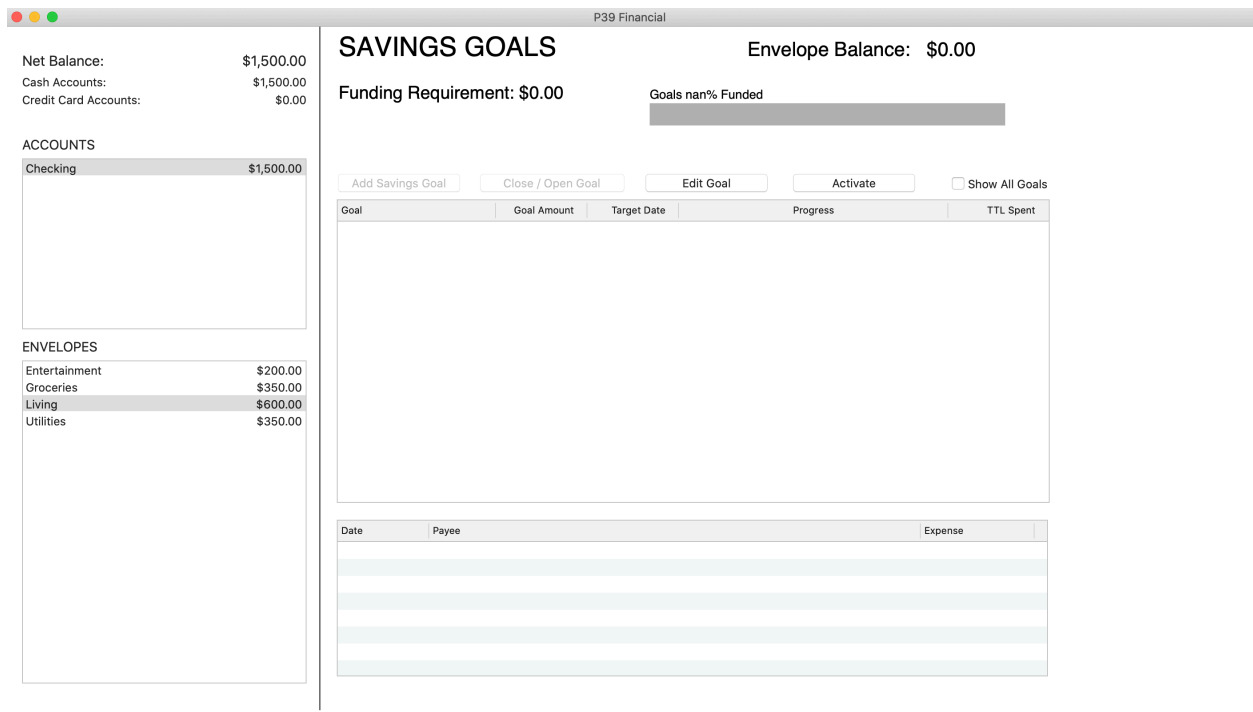
14.Savings Goals

Activate the Savings Goals Feature

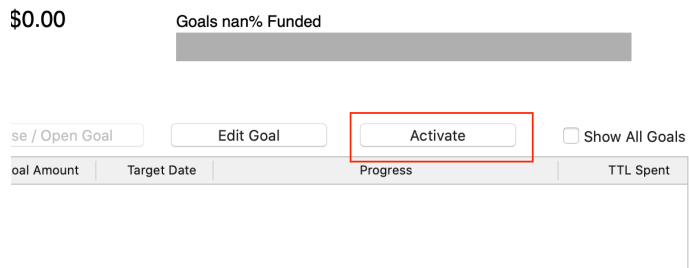
To start you must activate the savings goals, go to the Budget menu and select 'Savings Goals'.



This will bring you to the Savings Goals management page.



Click the 'Activate' button to activate the Savings Goals function.



This will add the Savings Goals Envelope and enable all the features.

Net Balance: \$1,500.00
Cash Accounts: \$1,500.00
Credit Card Accounts: \$0.00

ACCOUNTS
 Checking \$1,500.00

ENVELOPES
 Entertainment \$200.00
 Groceries \$350.00
 Living \$600.00
 SavingsGoals \$0.00
 Utilities \$350.00

SAVINGS GOALS Envelope Balance: \$0.00
 Funding Requirement: \$0.00 Goals nan% Funded

Buttons: Add Savings Goal, Close / Open Goal, Edit Goal, Activate, Show All Goals

Goal	Goal Amount	Target Date	Progress	TTL Spent

Date	Payee	Expense

Add a Savings Goal

Navigate to the Savings Goals Manager Page and click 'Add Savings Goal'.

Required Funds: \$0.00
 Available Funds: \$0.00

Buttons: Add Savings Goal, Close / Open Goal, Edit Goal, Show All Goals

Goal	Goal Amount	Target Date	Progress	TTL Spent

This will open the popup window, enter all the information and click 'Add Goal'.

Add Savings Goal

Goal Name: Downpayment on House

Target Amount: 20,000

Target Date: 5/31/2018

Buttons: Add Goal, Cancel

When done, goal will appear in list. The Target date is used to sort your goals.

SAVINGS GOALS

Funding Requirement: \$20,000.00

Envelope Balance: \$0.00

Goals 0.0% Funded

Target

\$0.00 spent

Add Savings Goal

Close / Open Goal

Edit Goal

Activate

☐ Show All Goals

Goal	Goal Amount	Target Date	Progress	TTL Spent
Down Payment on House	\$20,000.00	7/1/21		\$0.00

Adding Money to your savings Goals

Adding money to your savings goals envelope is the same as any other envelope - when adding a deposit, allocate the desired amount to the Savings Goals envelope. In addition, you can transfer money from another envelope to the savings goals envelope.

Add Transaction

Account: Checking

Date: 5/25/2021 Type: DEPOSIT Check:

Payee: Tax Return Amount: 1,200

Memo:

Post Date	Envelope	Amount
11/16/20	Entertainment	0
11/16/20	Groceries	0
11/16/20	Living	0
11/16/20	SavingsGoals	1,200
11/16/20	Utilities	0

Transaction Amount: \$1,200.00
Envelope Totals: \$1,200.00
Delta: \$0.00

Load Allocation Template: None
☐ Save allocation as template
Quick Allocation: SavingsGoals

In the Savings Goals Manager you can see the allocation. Money is placed in a single 'fund', and distributed based on target date.

P39 Financial

SAVINGS GOALS Envelope Balance: \$1,200.00

Net Balance: \$2,700.00
Cash Accounts: \$2,700.00
Credit Card Accounts: \$0.00

Funding Requirement: \$20,000.00 Goals 6.0% Funded
\$0.00 spent

ACCOUNTS
Checking \$2,700.00

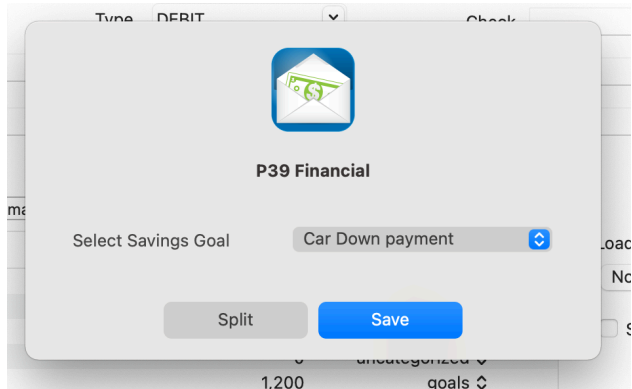
ENVELOPES

☐ Show All Goals

Goal	Goal Amount	Target Date	Progress	TTL Spent
Down Payment on House	\$20,000.00	7/1/21	<div></div>	\$0.00

Adding Transactions

When you spend money on a goal, you allocate the money to the savings goals envelope using either the add transaction or edit transaction. When you allocate money and click add transaction a window appears for you to select which savings goal to add to.



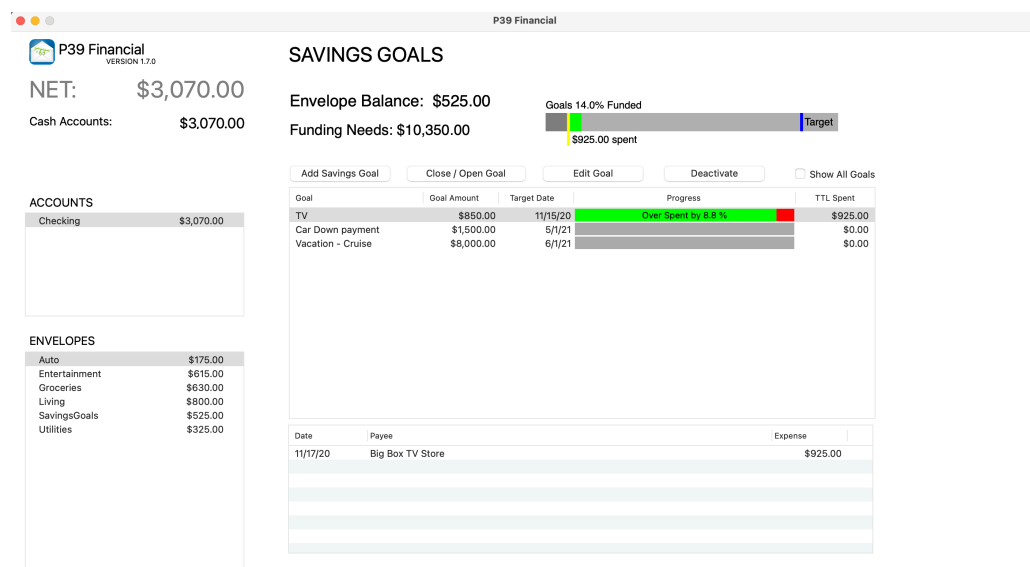
You can also split the money across multiple goals by selecting 'Split' - this opens the split allocation window.

A screenshot of a "Savings Goals Allocation" window. At the top, it says "Savings Goals Allocation". Below that, it displays "Amount to Allocate: \$1,200.00". The main part of the window is a table with two columns: "Goals" and "Allocation".

Goals	Allocation
TV	0
Car Down payment	0
Vacation - Cruise	0

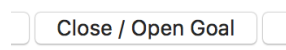
Below the table, it shows "Allocated Amount: \$0.00" and "Delta \$1,200.00". At the bottom left is a "SAVE" button.

As you spend money on a goal, P39 will graphically display the results.

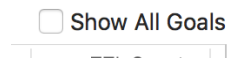


Closing Goals

You can close a goal by clicking the 'Close/Open Goal' button.



You can see all closed goals by selected 'Show all Goals' checkbox.



This will display all the goals, first all open goals are displayed, then all closed goals. You can reopen a closed goal if needed by selecting the closed goal and clicking 'Close/Open Goal'.

Add Savings Goal	Close / Open Goal	Edit Goal	Show All Goals		
Goal	Goal Amount	Target Date	Progress	TTL Spent	
Downpayment on House	\$20,000.00	5/31/18	0.0% Spent, 13.8% Funded	\$0.00	
Cruise to Bahamas	\$8,000.00	2/1/19		\$0.00	
New TV	\$800.00	12/17/17	Closed - spent 93.8 % of goal	\$750.00	

Uncheck the 'Shall All Goals' box to hide the closed goals.

Exceeding Target Goal Amount

If you exceed your target goal amount, this will be displayed on the table in red and will display how much you exceeded the goal.

SAVINGS GOALS

Envelope Balance: -\$250.00

Funding Requirement: \$20,800.00

Negative Envelope Balance



Add Savings Goal

Close / Open Goal

Edit Goal

☐ Show All Goals

Goal	Goal Amount	Target Date	Progress	TTL Spent
New TV	\$800.00	2/18/21	Over Spent by 81.2 %	\$1,450.00
Down Payment on House	\$20,000.00	7/1/21		\$0.00

Overspending

If you overspend and you have a negative balance in your Saving Goals Envelope, this can be seen in the graph at the top of the Savings Goals Manager page.

SAVINGS GOALS

Envelope Balance: -\$250.00

Funding Requirement: \$4,800.00

Negative Envelope Balance



Add Savings Goal

Close / Open Goal

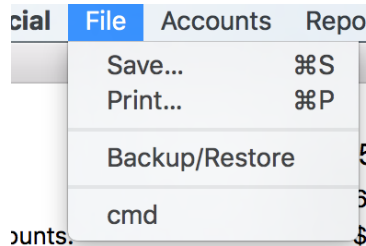
Edit Goal

☐ Show All Goals

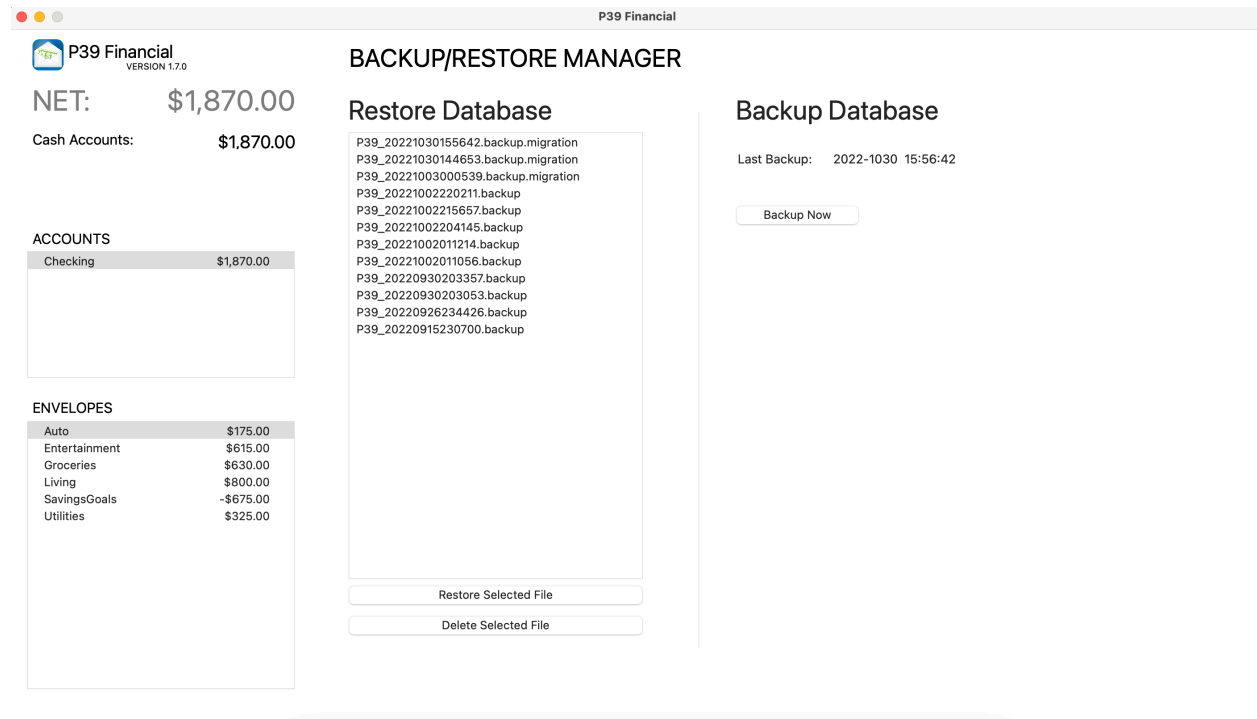
15.Backup and Restore

How to create a backup

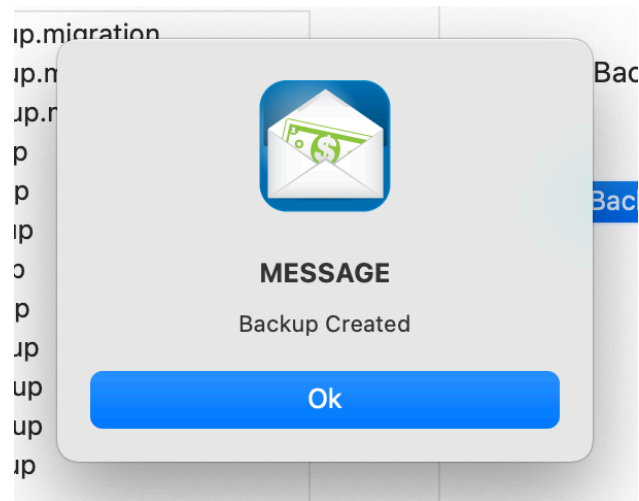
Backing up your datafile is easy, from the file menu select “Backup/Restore” menu item to open the Backup/Restore Manager.



Then select “Backup Now” to create a new backup.



A backup will be created and you'll be notified when it's complete.



How to restore a backup file

Restoring a file is just as easy as creating a backup, navigate to the Backup/Restore Manager, highlight the file to be restored and click 'Restore Selected File'.

NOTE: The Backup file format is YEARMONTHDAYHOURSMINUTSSECONDS (ex. 201501019122528).

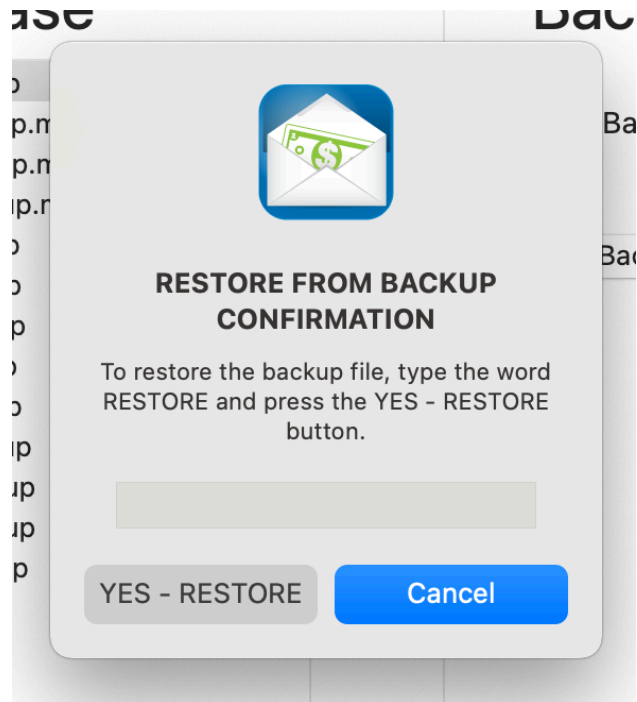
Restore Database

P39_20221030160713.backup
P39_20221030155642.backup.migration
P39_20221030144653.backup.migration
P39_20221003000539.backup.migration
P39_20221002220211.backup
P39_20221002215657.backup
P39_20221002204145.backup
P39_20221002011214.backup
P39_20221002011056.backup
P39_20220930203357.backup
P39_20220930203053.backup
P39_20220926234426.backup
P39_20220915230700.backup

Restore Selected File

Delete Selected File

You will be prompted to verify you want to restore the file, you must type in “RESTORE” in cap’s and click restore.



When complete, you will receive a message. Click OK and the system will reset with the restored database.

