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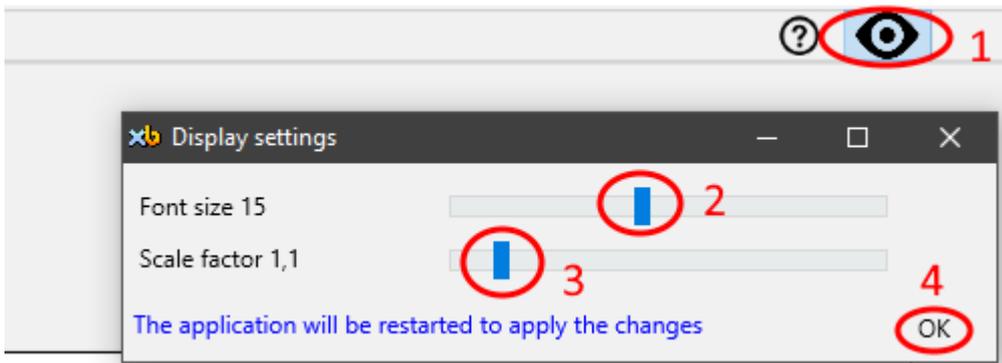
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Why to keep the accounts up to date in parallel with your bank?

Entering your expenditures and your incomes in a software presents several advantages:

- You always know about your financial position, even before having consulted your bank or received bank statements.
- You benefit from an overview of your opened accounts in different banks
- During the bank reconciliation of your new lines with a bank statement or an on-screen statement, you will immediately notice the expenditures that you did not enter and those that deserve a closer look (swindle, excessive expenditures,...)
- You can settle your expenditures and incomes in advance and thus manage an estimated budget for a future plan or simply Christmas gifts. That is why the lines have a status, we will explain it later.
- Plus many others reasons that you will certainly discover with use (analysis of expenditure items, income progression, portfolio monitoring, avoid the bank agios,...).

1. First of all, let's adjust the screen visibility for greater convenience...



- 1 Click on the "eye" button.
- 2 Settle the font size as it suits you best.
- 3 Perhaps, enlarge the vision of the screen.
- 4 Then restart the software to enjoy the result.

The recommended enlargement rates are 1 or 1,15 or 1,2 or 1,25 or 1,33 or 1,4 or 1,5.

An inadequate enlargement rate can lock the scrollbar of some drop-down menus. If you notice this bug, think simply about changing this rate.

Comments :

- The leftwards and rightwards arrows allow a more accurate adjustment than the mouse.
- Those settings are available at any time. Use preferably the screens that you are the most familiar with to better appreciate the result.

2. Let's go, create your own budget



From the Home page :

1. Click on the Create button
2. Indicate the name of the file (for example Test)
3. Click on the « Create » button.

Your new budget opens automatically.

Click on the « Home »  button: your budget closes.

If you create several budgets, for example one per family member, those will be displayed vertically in the “Open” column.



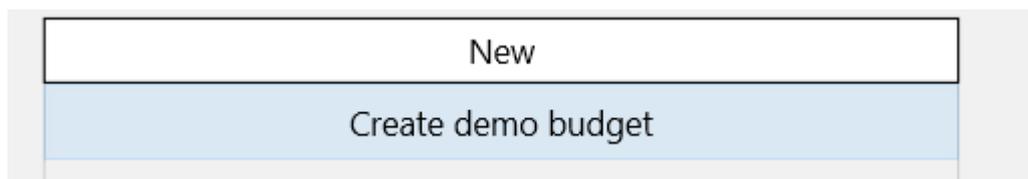
Click on the budget name that you want to open.

Comment : The files are created by default in the directory « xbudget5 » of your documents. You can indicate another directory with the (4) button or cancel the action (5).

If you already have a budget of the 4 version, you can easily pick it up again by consulting the procedure: « [Copier les fichiers de xbudget4 vers xbudget5.pdf](#) » available on this web site

We will now create the demonstration budget on with this user guide is based.

Go to the home screen with the  button and validate « Create demo budget »



The budget is automatically created and shows the account list.

3. Account management

The home screen of the budget shows you the list of your accounts in your budget.

Sel	Account	Note	Reconciliated	Current	Warning	Forecast
<input checked="" type="checkbox"/>	Current		1 550,24	4 645,72	↑	4 645,72

1 account selection: 1 × reconciliated: 1 550,24 current: 4 645,72 forecast: 4 645,72

You can create as many accounts as it is required in a budget.

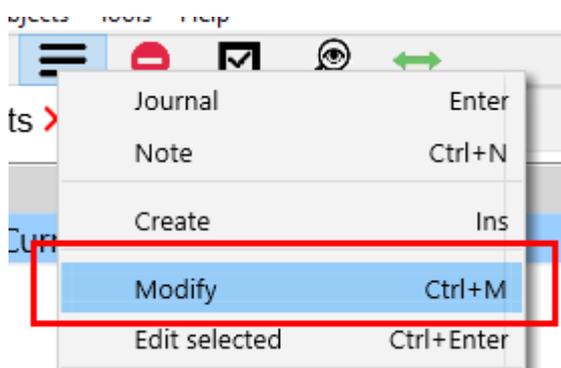
First points to notice :

(1) The line selector. It allows you to do the same action on every selected accounts. You will find this type of selection on every list of the software.

(2) You can input comments on the lines through the menu  + (or with the keyboard)

(3), (4), (5) The reminder of the different balances in your account which we will explain in the next chapter.

Let's begin by customising the current account. To this end, click on  and «Modify»



A screen presents you the definition of your account.

1. Nomination of the account: give an explicit name like “MyBankName.Current” for example
2. Caution : you indicate here the current opening balance, based on your last statement or by consulting your account on Internet
3. Tick this box if you want to be warned when your balance goes below...
4. Tick this box if you want to be warned when your balance goes over...
5. Turn on the hints

Example of the usage of thresholds

When your balance will go below 100, a visual symbol will warn you about your financial position during 3 successive days. Without specifying the duration (0), the warning will remain active as long as the balance will stay below the threshold.

Validate the screen.

To create a second account, click on the button or + or the [Insert] key of your keyboard.

After having created your accounts, you can input your expenditures and your incomes in order to keep the different balances up to date. It is not required to input them every day. A weekly input is a good compromise but you are sole judge.

The incomes and the expenditures are stocked in a table called “account journal”.

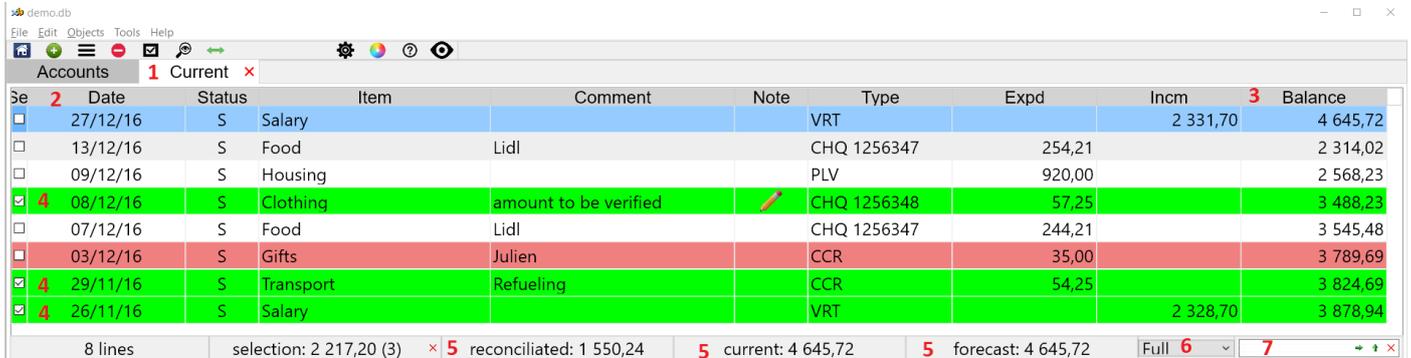
To enter an expenditure, open first the account journal:

- By clicking +
- Or by pressing the [Enter] key on the wanted account.

4. General journal

Certainly the most used screen in the whole software. All your expenses and receipts are entered from this screen.

To add a new line, simply click on the button  or  + « *Créate a new line* » or directly with the [Insert] key on your keyboard



Se	2	Date	Status	Item	Comment	Note	Type	Expd	Incm	3	Balance
<input type="checkbox"/>		27/12/16	S	Salary			VRT		2 331,70		4 645,72
<input type="checkbox"/>		13/12/16	S	Food	Lidl		CHQ 1256347	254,21			2 314,02
<input type="checkbox"/>		09/12/16	S	Housing			PLV	920,00			2 568,23
<input checked="" type="checkbox"/>	4	08/12/16	S	Clothing	amount to be verified		CHQ 1256348	57,25			3 488,23
<input type="checkbox"/>		07/12/16	S	Food	Lidl		CHQ 1256347	244,21			3 545,48
<input checked="" type="checkbox"/>	4	03/12/16	S	Gifts	Julien		CCR	35,00			3 789,69
<input checked="" type="checkbox"/>	4	29/11/16	S	Transport	Refueling		CCR	54,25			3 824,69
<input checked="" type="checkbox"/>	4	26/11/16	S	Salary			VRT		2 328,70		3 878,94

8 lines selection: 2 217,20 (3) 5 reconciliated: 1 550,24 5 current: 4 645,72 5 forecast: 4 645,72 Full 6 7

Several points to note :

- (1) The account name is recalled in the tab name.
- (2) The lines are presented by decreasing date. you can quickly sort the journal by clicking on the column of your choice in both directions.
- (3) The daily balance resulting from each line can be displayed (or hidden) by clicking on  + « *Show daily balance* ».
- (4) The deletion or modification actions can be made on a line or a group of lines. To select several lines, use  + « *Select the line* » or press the backspace key [←] or simply click on the checkbox in the beginning of the line. The checkboxes disappear automatically if no line is selected.
- (5) The different balances are recalled at the bottom of the screen:
 - The re conciliated balance integrate only the re conciliated lines with the bank, in other words that possess the “re conciliated” status.
 - The current balance integrate every lines until today whatever their status is.
 - The forecast balance integrate every lines, even the future ones, whatever their status is.
- (6) You can filter the period to be displayed in 3 modes:
 - "All" to display all the lines.
 - "Entry" to see only the period not reconciled with the bank
 - "Monthly" to display the lines month by month.
- (7) You can search lines by entering an expression in the input zone at the screen bottom. The search will be executed in every column of the lines. The last ten filters entered can be recalled with the key.

For example :

- **12/2016** will display every lines of December, 2016
- **CCR** will display every payment with the credit card
- You can combine several expressions with the & symbol : **12/2016 & CRC** will isolate every payment with the credit card in December, 2016
- **54** will display every expenditures between 54,00 et 54,99 euros
- **/2016 & food** will display the food expenditures of 2016.

To cancel the search, enter an empty text or click on the red cross on the right side of the searching zone.

Hint : To quickly create a line, you can duplicate an existing line: click on  + « *Duplicate the line* » and only change what is necessary.

Hint : the menu  can also be displayed with a right click of your mouse.

Tip : You can perform a search by entering letters or numbers directly on your keyboard without having to click on the search box first. In the same way, validating an empty search clear the filter and give back the focus to the table.

Tip : You can [clear the history of filters](#) from the budget options

5. Graphical user interface

- A. The main menu gathers all the accesses to different screens.
- B. he toolbar gathers the most useful elementary functions shared by all the screens.

	closes the budget tabs, the budget and, finally the software.
	New element
	List of possible actions
	deletes the current element
	Select all elements
	searches in every journal
	Run a user macro-command (export, import,...)
	shows the hints
	settings
	Display settings

- B. The tabs

The data are displayed as tables integrated in the tabs that enable a fluid and ergonomic browsing. The  button allows to close all the tabs at the same time to go back to the account list, by keeping up you come back to the home page and lastly, it enables to close the software.

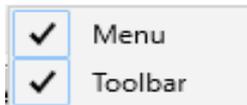
Tip :

Accounts		Current	
Sel	Date	Status	
<input checked="" type="checkbox"/>	27/12/16	S	Salary
<input type="checkbox"/>	12/12/16	S	Food

You can lock the closing of a tab by clicking on the title: a blue padlock indicate that the closing of the tab is locked.

Click the button to unlock the tab.

- C Customisation
 - A right click on the toolbar allows to conceal or display the unwanted components.



- You can change the column width of the tables as you please with the mouse or with the F2 and F3 keys.

6. Enter an expenditure or an income

To add an expenditure or an income from the account journal :

- Click on 
- or  + Create a new line Ins
- or press the [Insert] key of your keyboard.

Hint : in the menus, the keyboard shortcuts of the commands are recalled on the right (here « *Ins* » means the [insert] key of your keyboard)

An input panel opens. You will enter here your expenditure.

- Specify if it's an expenditure or an income (1)
- The item (2) is equivalent to the different types of expenditures or incomes :food, transport, etc... A list is defined by default but you can change it as you please. You can add a new item with the [+] key (3)
- The status (4) allows you to define the situation of the budget line. The lines have an "entered" status by default. When you will reconcile with your bank, trough the « Bank reconciliation » function, the status of

this line will become « accounted », in other words confirmed and validated.

The status are automatically controlled by the software. But you can unlock them with this button (5).
By leaving the padlock open, you can change the status of any line.

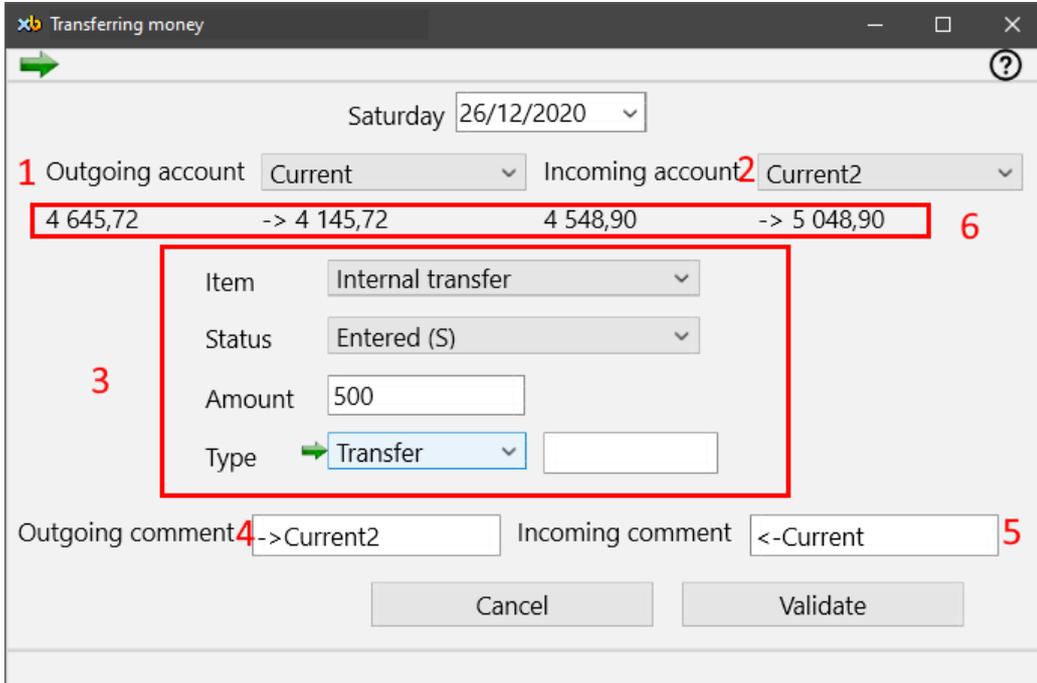
This option is also referenced in the [Budget options](#).

- The C (6) key allow you to display the calculator in order to paste the result of a calculation in the amount zone.
- The type (7) is equivalent to different means of payment : Bank check, credit card... You can add a new type with the [+] key (8)
- A short comment (9) can be written in the « comment » column. The comment allows to enter a short explanation or a reminder that is still visible in the journal. If necessary, you can also enter more sizeable texts through the “Notes function” of the journal.
- The « Look for recent lines» (10) displays the entered lines from less than an hour. It allows to display the movements as the entry progresses.
- The « Enter in a loop » option (11) allows you to input several lines uninterruptedly. You can uncheck it before enter the last movement.
- The green arrow (1) is a cursor that allows you to quickly display the current entry zone. You can hide or display this cursor through the  button (12) at the top of the screen.
- Hints are available via the  button (13).

7. Do a money transfer between two accounts

To do a money transfer between two accounts, from an account journal,

- Click  + Money transfer between two accounts



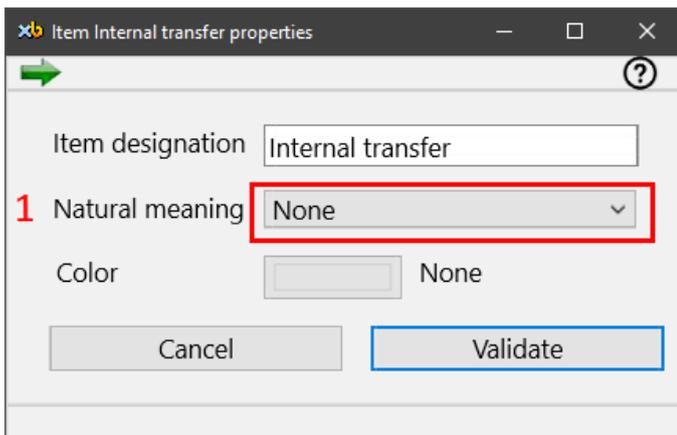
On the transfer screen, you should enter :

- The account on which you will take the money out (1)
- The account that will receive the money (2)
- The pieces of information (3) common to the both lines that will be created
- The potential comment suited to the out-flowing account (4)
- The potential comment suited to the inflowing account (5)
- a reminder of the balances before and after the operation for control (6)

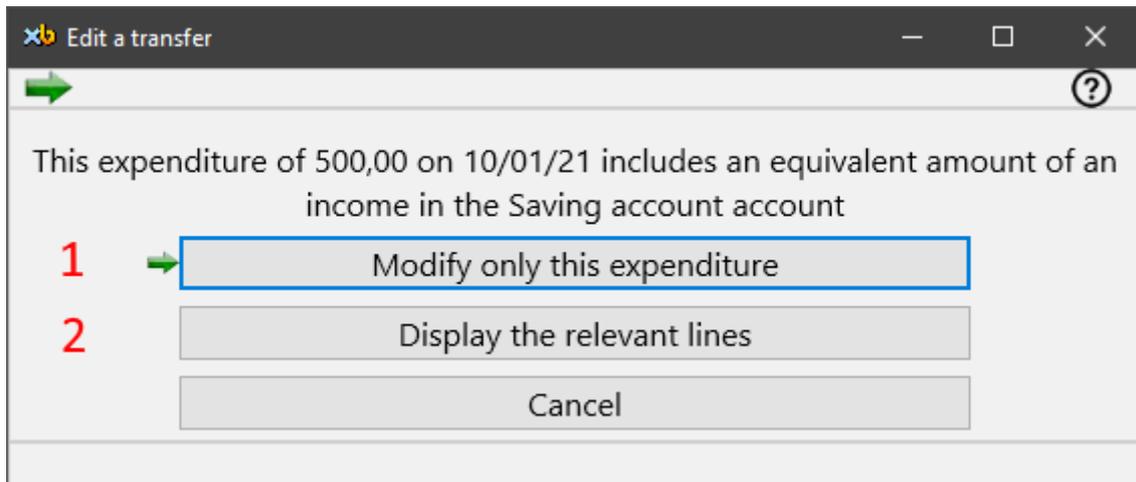
Two lines will be created in this way, in our example:

- An expenditure of 500 euros on the "Current" account (the outflow)
- An income of 500 euros on the "Current2" account (the inflow)

Comment: use the neutral item (1) "internal transfer" so as not to affect the analysis of your items



When you want to modify or delete a line that originate from a transfer, you can either only affect the current line (1) or every lines that shape the transfer (2) (the income and the expenditure)

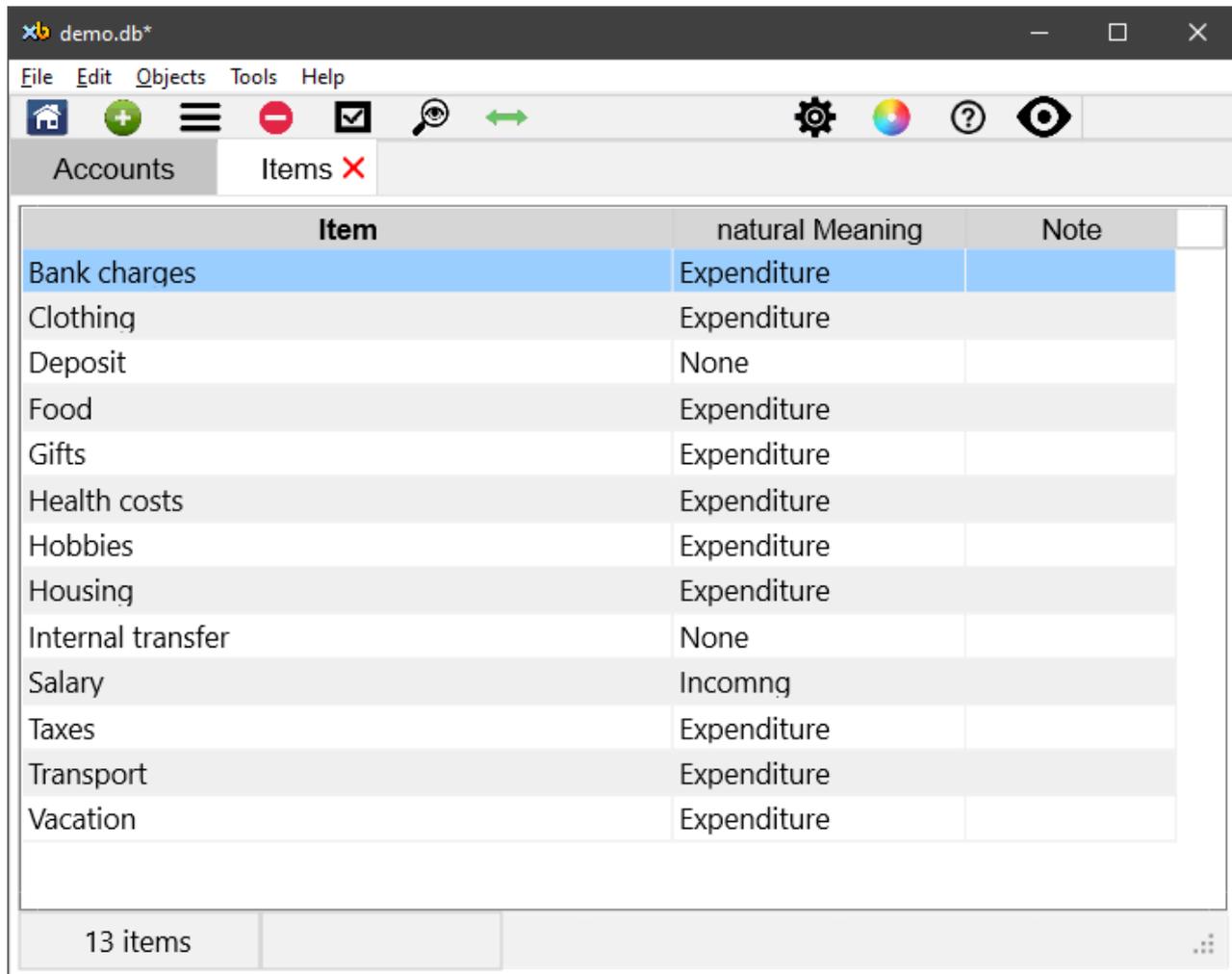


8. Items

Items are boxes where the expenditures are gathered. They foresee the future analyses. A small number of items do not allow to get a sufficient precision (for example: holidays, leisures). On the contrary, too many items may confuse you more than help you (for example: stamps, bread)..

If you hesitate between those two tendencies, prefer a more important number of items. With use, your accounting vision will become more precise and you will easily be able to do reconciliations or, on the contrary, item separations..

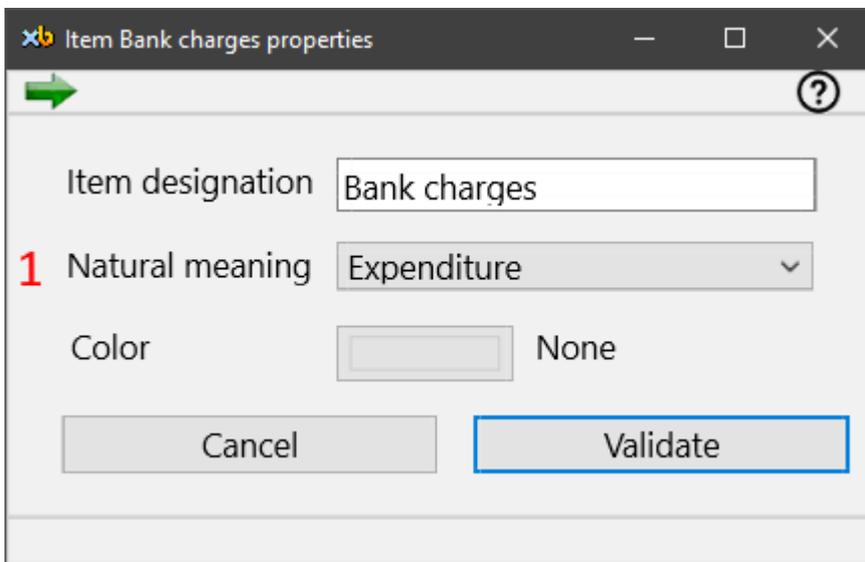
To see the item lists, click on the menu Objects/Items.



Item	natural Meaning	Note
Bank charges	Expenditure	
Clothing	Expenditure	
Deposit	None	
Food	Expenditure	
Gifts	Expenditure	
Health costs	Expenditure	
Hobbies	Expenditure	
Housing	Expenditure	
Internal transfer	None	
Salary	Incomng	
Taxes	Expenditure	
Transport	Expenditure	
Vacation	Expenditure	

Like in all lists, you can add, change or delete items with the    buttons.

Click on  + or the [Enter] key of your keyboard.



Comment: the natural direction (1) allows you to specify the usual use of this item. Indicate “Expenditure” if this item generally involves expenditures (ex: food), “Income” if this items involves incomes (ex: allowance or wages) or “None” if it is a neutral item (ex : internal transfer).

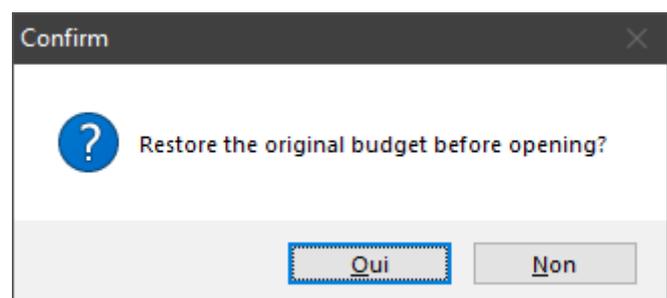
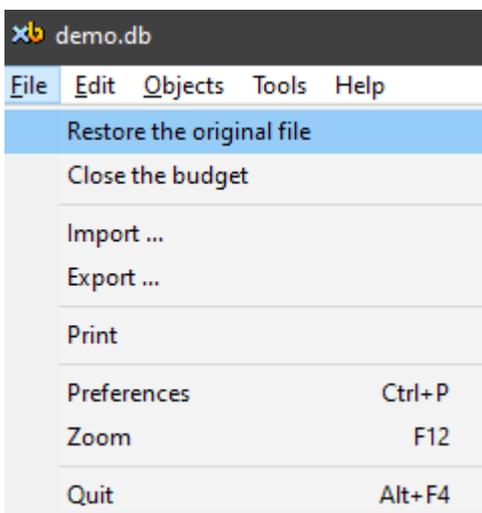
This information will be used on the [graphical analyses by item](#).

Study case 1: merge two items

The process is very easy: tick the two items to be merged (example: Gifts and Hobbies) then

click on + «merge the selected items» : all the lines of two items will be unified in the current item that you can rename to “Gifts and Hobbies” for example.

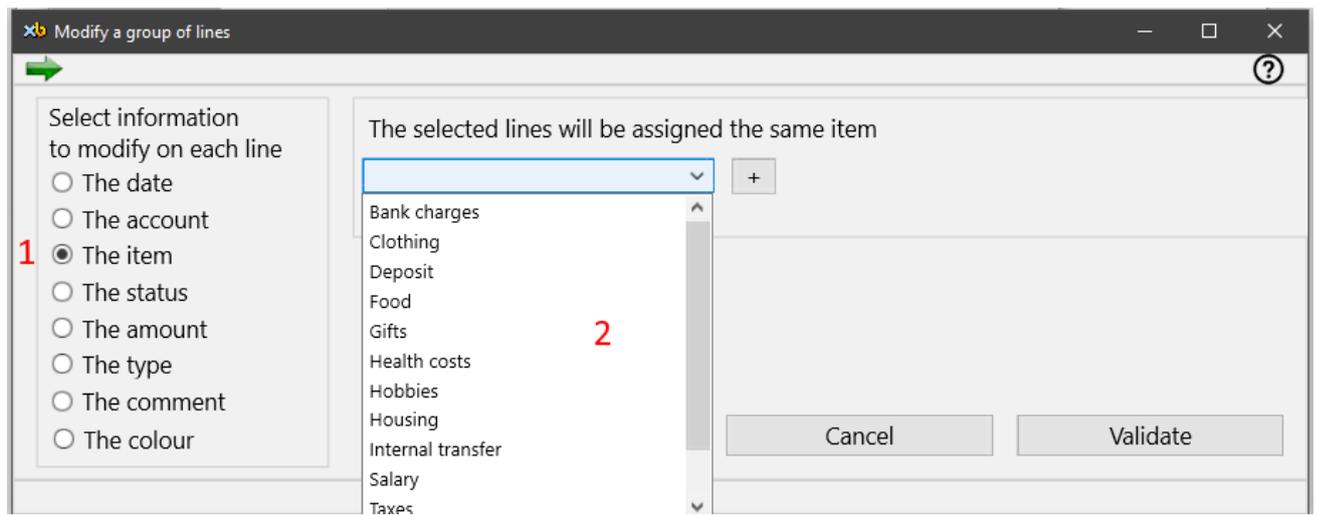
Study case 2 : “Help! I made a mistake”. No need to panic, you can come back to the initial state of your budget. Simply validate the command the File menu” Restore the original file” and confirm.



Study case 3: Reorganise all the lines of an item in 2 distinct posts.

- 1 Create the new item: + «Create»
- 2 Click on the Item to be reorganised then + « *details of the item* »
- 3 Select the lines to be moved to the new item
- 4 + « *Edit the lines* »

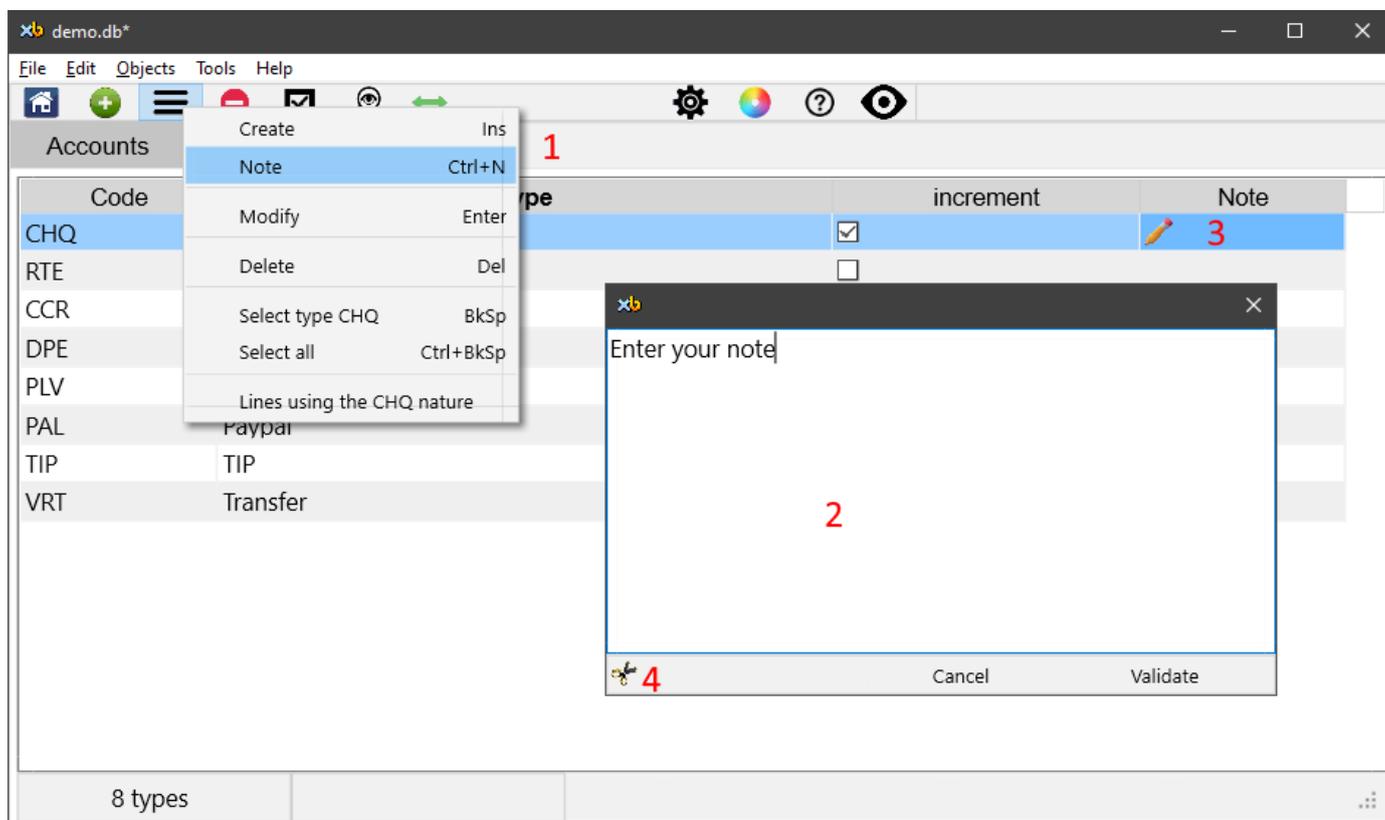
- 5 Select “the item” (1) and assign to them the new item (2)



This dialogue allows you to modify any field in a group of rows

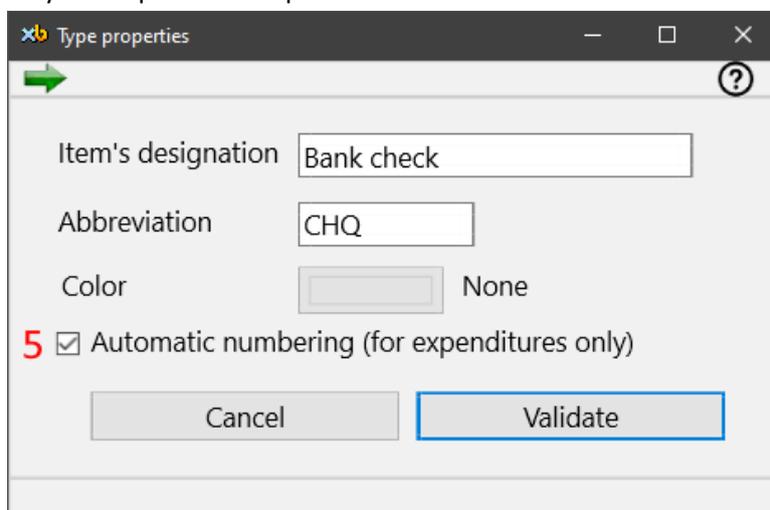
9. Types of transactions

The types of transactions indicate the used means of payment. The list by default can also be changed. To display the list of the types of transactions, click on the menu « *Objects / Types* ».



Comments:

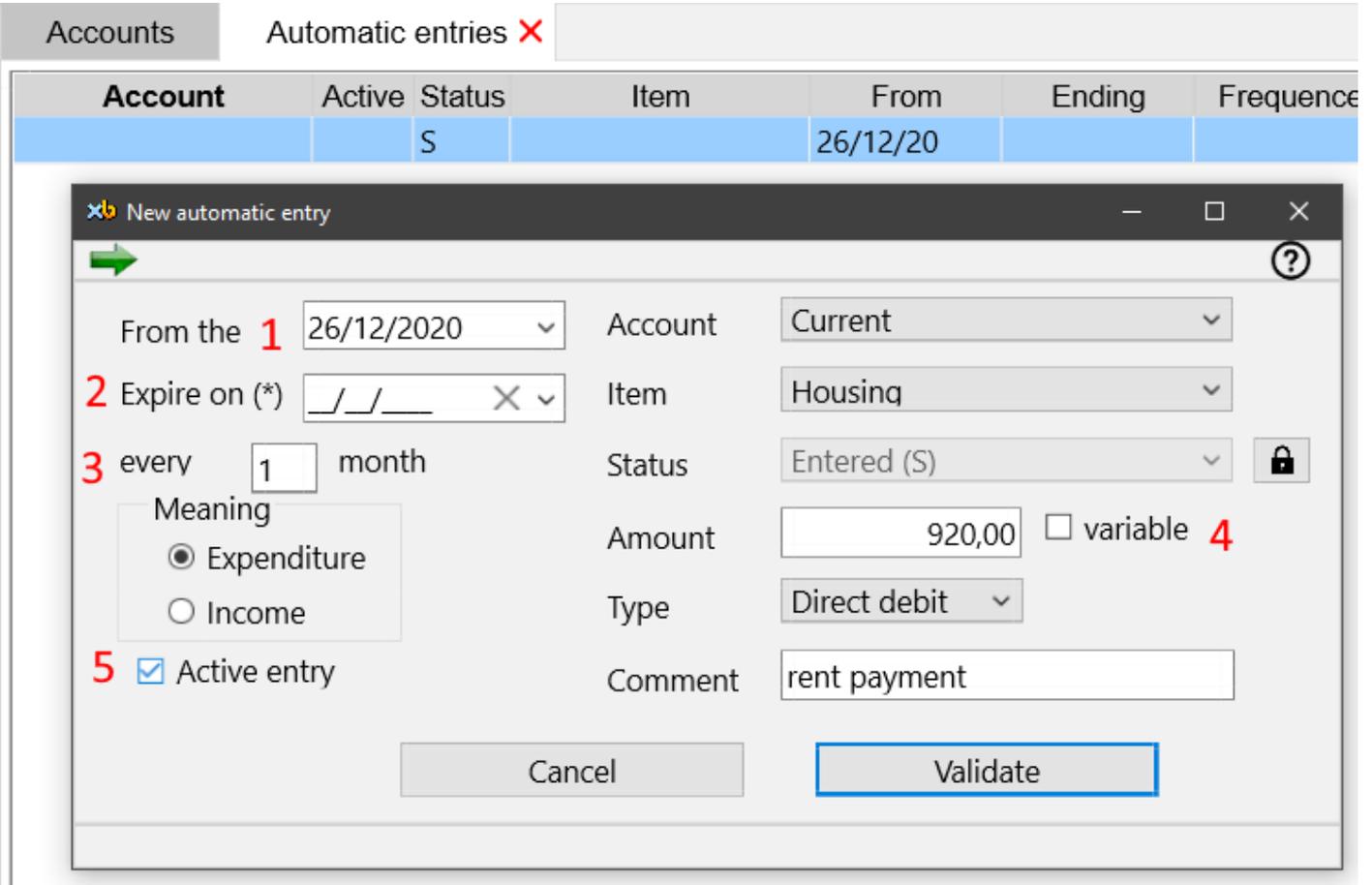
- As on every list (accounts, journals, items...), you can enter notes.
To enter a note :  + « Note » (1), input your note and validate (2).
The presence of the note is reminded in the “note” column by the pencil symbol  (3).
To delete the note click on the scissors (4) and validate.
- The « *auto dial* » option (5) on the cheques allows you to fill in beforehand automatically the cheque number, to make easy the expenditure input.



10. Automatic entries

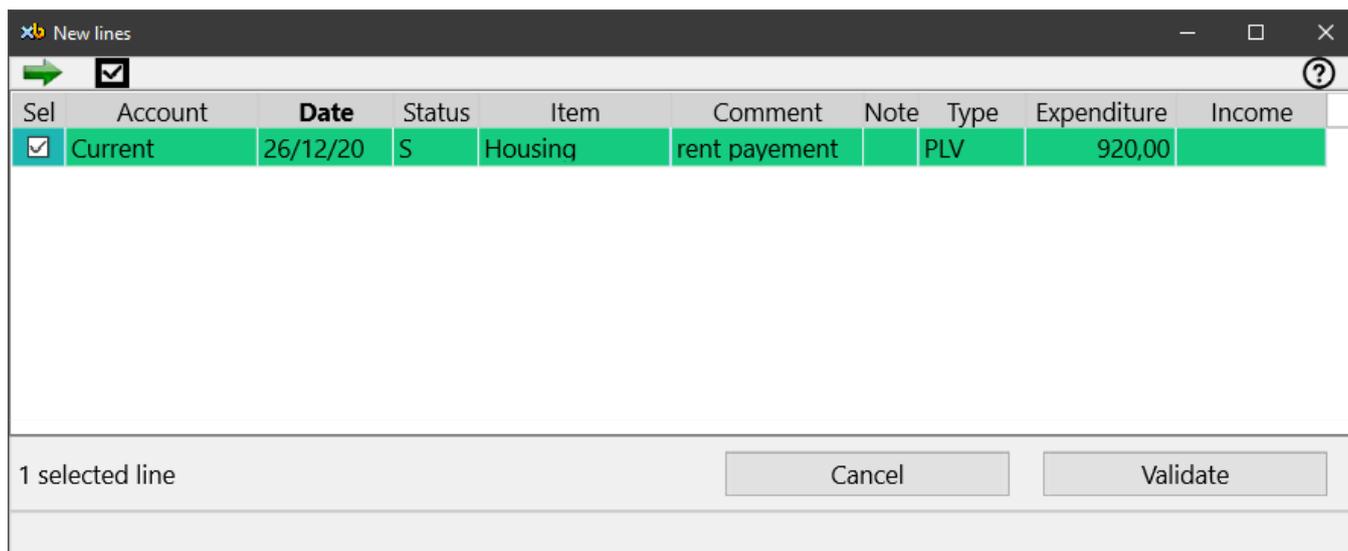
The automatic entries allows you to create automatically recurring expenditures or incomes, like a credit repayment or a rent for instance, without having to enter them each month.

To display them, click on the menu « *Objects / Automatic entries* » and press  & “Create”



- (1) Enter the date of the entry starting. This one will be then repeated each month at the same time (on the 12th of each month from the 12/26/2020, in our example).
- Possibly an expiry date of the entry (2)
- The frequency can be monthly, twice-monthly, thrice-monthly, ... (3)
- If the amount can slightly varies from month to month, tick this setting (4) so that the software do not create a second line if you have to adjust the amount of the created line (up to 25% difference with the original amount).
- You can turn off an automatic entry by unticking this box (5).

When you open your budget, the automatic entries are examined and the potential new lines are suggested to you.



Sel	Account	Date	Status	Item	Comment	Note	Type	Expenditure	Income
<input checked="" type="checkbox"/>	Current	26/12/20	S	Housing	rent payment		PLV	920,00	

1 selected line

Cancel Validate

Click on « **Validate** » to include the new lines in the forecast accounts. You can deny their inclusion. In that case, they will be suggested again to you the next day.

If you change the date, the item or the amount of a journal line from an automatic entry, think of modifying the starting date of the automatic entry on the next deadline too. Otherwise, the lines will not be found and will be resubmitted to you.

you can also execute the automatic entry through the context menu by running the command “Run this entry”.

11. Queries

From the account journal, we have just seen that it was possible to search lines by entering a word, a date, a number or a combination that you have chosen.

But you also can create much more sophisticated filters on the entirety of your budget lines. Those “super filters” are also known as queries. They will be automatically updates when you open them.

The queries allow you to do management or analysis tasks that are more complex than just running an account.

Here are some application examples:

- 1. See the evolution of the variable costs represented by the expenditures of the gift, clothing, Vacation and Transport items. Open the screen of the request management through the See / Queries menu.

Click on  to create a new request that you will name “Variables charges” (1)

Name of the query						
<input type="text" value="Variable charges"/>						
1	<input type="text" value="Item"/>	<input "="" type="text" value="="/>	<input type="text" value="Gifts"/>	<input type="text" value="Test"/>		
2	<input type="text" value="Or"/>	<input type="text" value="Item"/>	<input "="" type="text" value="="/>	<input type="text" value="Clothing"/>		
3	<input type="text" value="Or"/>	<input type="text" value="Item"/>	<input "="" type="text" value="="/>	<input type="text" value="Vacation"/>		
4	<input type="text" value="Or"/>	<input type="text" value="Item"/>	<input "="" type="text" value="="/>	<input type="text" value="Transport"/>	 	

Enter the first line by indicating:

« Item is equal to Gifts” then click on  (2) to create a second condition:

« Or Item is equal to Clothing » then click on  (2) to create the last condition :

« Or Item is equal to Holiday ».

“Or” allows you to write lines that satisfy at least one of the 4 conditions.

Click on  Execute in the screen bottom to do your request. The definition of the request is saved and the fitting lines are displayed.

The  and  buttons allow you to move the fitting clause of the request to the top or the bottom.

The "Test" button is used to test a single clause.

The  button allows you to delete a clause.

- 2. Isolate the 2016 lines

Name of the query
 < 2016 >

1	Date	>=	01/01/2016	Test	↓	×
2	And	Date	<=	31/12/2016	Test	↑ + ×

Here we specify “And” because the lines to be remembered must respect 2 criteria.

- 3. Isolate the lines that contain a note.

Name of the query
 < Notes >

1	Note	=	True	Test	+ ×
---	------	---	------	------	-----

- 4. See the selected lines.

Name of the query
 < Selected lines >

1	Check	=	True	Test	+ ×
---	-------	---	------	------	-----

- 5. The lines whose the comment contains “To be verified”

Name of the query
 < To be verified >

1	Comment	like	%to be verified%	Test	+ ×
---	---------	------	------------------	------	-----

The “%” and “_” symbols possess a particular meaning :

“%” represents any group of letters or none.

“_” represents any letter.

Here are some expression example of searching :

- verif% : all lines whose remark start with verif
- %fication : all lines whose remark that end by fication
- %verification% : all lines whose remark contains verification
- %verif%22% : all lines whose remark contains verif and 22

- 6. Lines on which you have assigned a color

Name of the query
 < Colored lines >

1	Color	<>	None	Test	+ ×
---	-------	----	------	------	-----

- 7. You can also cross (And) or join (Or) two queries with the operator "Line in".

Name of the query
 < To be verified in 2016 >

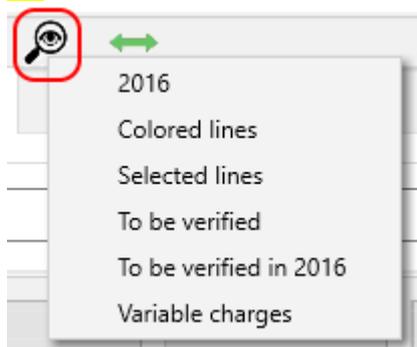
1	Line	in	2016	Test	↓	×
2	And	Line	To be verified	Test	↑	+

Here we will get all the lines that belong to both queries: their intersection.

By replacing the "And" operator with "Or", we will obtain the lines that belong to one or the other of these two queries: their union.

All the information contained in the budget lines can be tested making the query system very powerful.

Tip : you can open a query directly by right-clicking on the icon 



Tip : Queries such as accounts can be represented graphically.

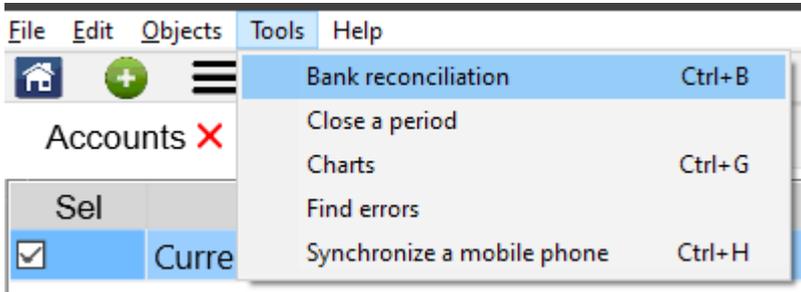
Tip : The result of the queries can also be exported to files or to the clipboard..

Tip : rename a query to duplicate it while keeping the old one.

12. Bank reconciliation.

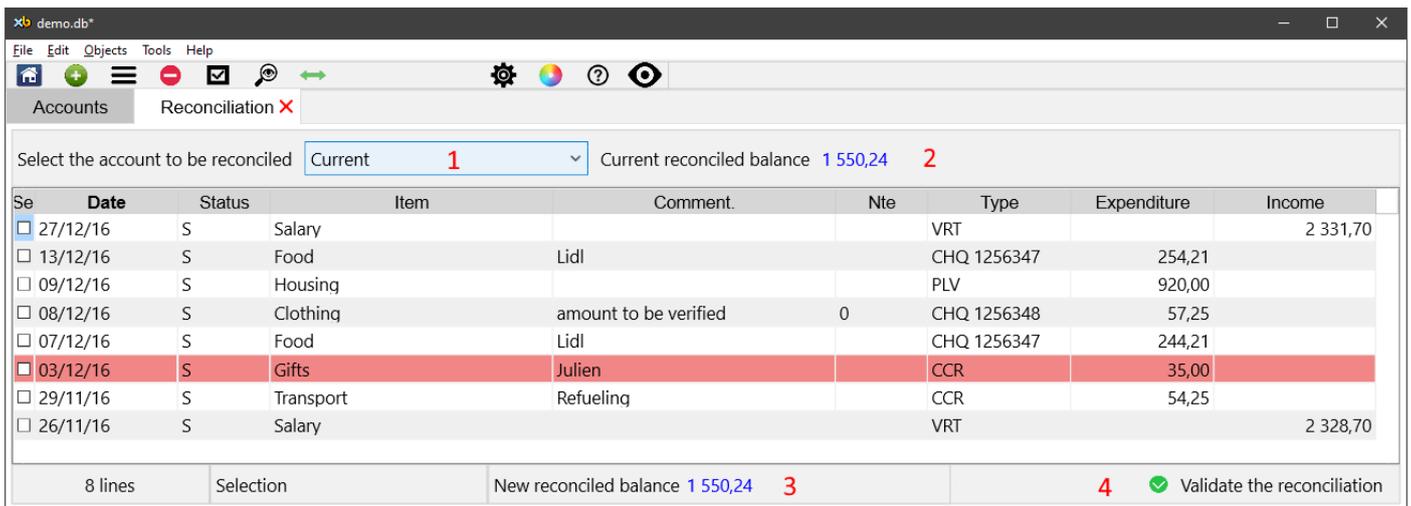
You should regularly check your new lines (containing the status entered) with your bank statement to make sure that you have not forgotten to enter transactions. This check, called a bank reconciliation, also helps to detect fraudulent or inappropriate lines that are not your fault.

To perform a bank reconciliation, click on the menu Tools / Bank Reconciliation (or press Ctrl and B simultaneously).



Select the account to be reconciled (1).

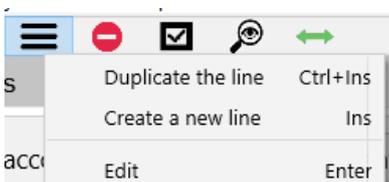
Beforehand, the posted balance of your journal (2) must imperatively correspond to the starting balance indicated on the statement.



Mark the lines of your journal that are present on the statement. After pointing the lines, you will see the new reconciled balance (3). It must correspond to the final balance indicated on the statement. If lines are missing, you can create them if you agree and mark them.

Balance matches, validate the reconciliation (4). The lines will then adopt the status C (accounted) and the "reconciled" balance of your account is now in line with your bank.

The bank statement can be either in paper format or visible from the internet. In the second case, the lines must be able to be ticked off as "covered" in order to distinguish them from the new lines.



Note: You can create or modify rows in the same way as from the journal with the usual commands.

13. The search for discrepancies

If you find a discrepancy between your lines and your bank statement, it is not always easy to find the cause. The first reason is that you forget to enter lines, which you notice immediately when you point to your statement. The other causes are therefore incorrectly entered lines:

- 1. Expenditure (or income) entered twice
- 2. a correct amount but ticked expenditure instead of income (or vice versa)
- 3. an incorrect amount
- 4. correct lines but prematurely accounted

To quickly find a discrepancy, enter the amount of the discrepancy in the [input zone](#) of the journal. This can help you detect causes 1 and 4.

In the same way, you can also look for half of your deviation to detect cause 2. Both of these searches only work if the discrepancy is only caused by a single line.

If you rely on the search for discrepancies, you have more powerful search tools via the menu command Tools / Find Errors which we will detail:

You have three search tools at your disposal :

- search for duplicates (1): allows you to identify rows entered twice, possibly extending the search (2) to duplicates with dates 1, 2 or 3 days later.

- if your difference is a few cents, you can search by "termination" (3). Enter the amount in cents (4) to view all the lines ending with the numbers shown.

- Difference (5). Specify the account (6), the amount of the discrepancy (7), possibly restricting the period (8) to the last X months. You will isolate all the groups of rows representing the indicated variance. The search will combine the rows together (up to 4 rows) to find the amount indicated. If two rows have the same amount, the most recent will be used.

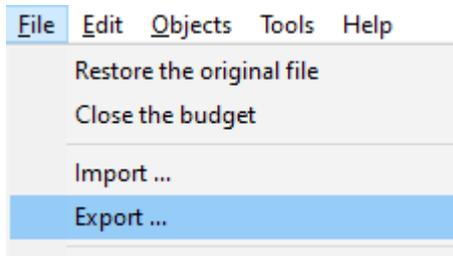
If, despite all your efforts, you are unable to recover your gap, there is still the possibility to restore your budget to a previous situation either via the recovery procedure of one of the last three versions ([restore](#)) or via a personal backup.

Before any restoration, remember to make a copy of your current budget under another name ([save as](#)) to possibly take it back afterwards or consult it during the error search..

14. Export the lines to another software

To create a command to export log lines to a file or the clipboard, click :

- in the menu " **File & Export** "



- or from the icon bar  &  Exporter ... Ctrl+X

In our example, we will create a command that will copy the entire current account journal to the clipboard and then paste it into Excel.

Enter the following parameters on your screen :

Accounts Export ✕

Macro designation
< copy current to excel 1 >

Select the source of the data to be exported
 The account 2 The query The budget Current

Selected lines
 All lines 3 Only the selected lines

select the format
 CSV format 4 QIF format TXT format

select the destination
 Clipboard 5 File

Definition of columns (click on the headers to specify the content of each column)
 First line of column titles 7
 Exports the initial balance of the account in a separate line 8

Account	Status	Date	Item	Comment	Type	Number	Expenditure	Income	
Account	Status	Date	Item	Comment	Type	Number	Expenditure	Income	
Current	S	26/11/16	Salary		VRT		0,00	2 328,70	
Current	S	29/11/16	Transport	Refueling	CCR		54,25	0,00	
Current	S	03/12/16	Gifts	Julien	CCR		35,00	0,00	
Current	S	07/12/16	Food	Idl	CHO	1256347	244,21	0,00	

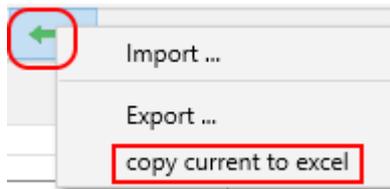
Run  9 Export

- 1 Give your new macro an explicit name
- 2 Indicate the source of the data: the choice "**budget**" will export all the lines of your budget unlike the choice "**account**" or "**query**" which will only export the lines concerned.
- 3 Indicate all the lines or only the marked lines
- 4 Specify the format to produce : CSV for Excel or compatible software, QIF for financial software.
The TXT format allows you to export all your budget data (accounts, journals, items, types and queries) to another version of xbudget.
- 5 The destination of the data. This can be the clipboard to make a copy-paste to the final software (Excel or other) or a file.
- 6 Click on each column header (the grey bar) to specify its content.
- 7 The "first row of column headings" option allows you to recall the titles on the first row of the output.

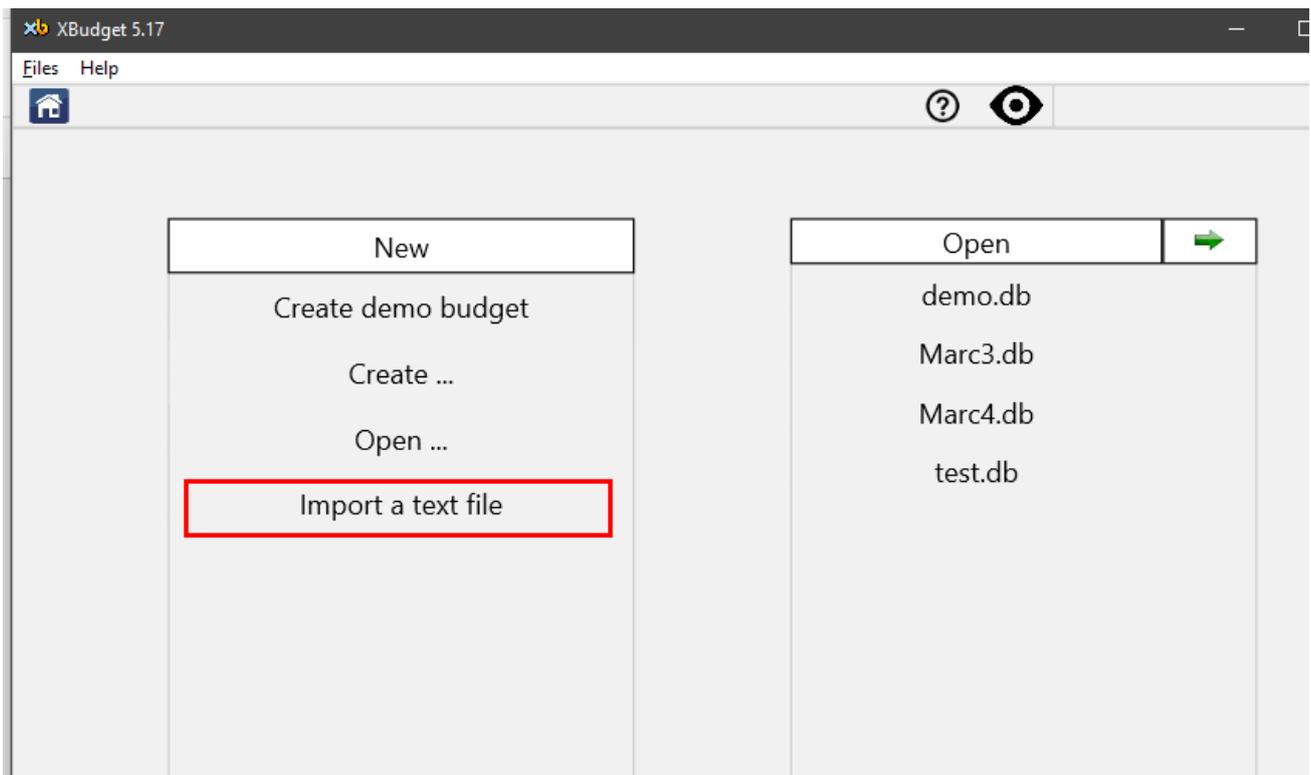
- 8 The option "Export initial balance in a row" allows you to integrate the starting balance of the account necessary to recalculate the final balances.
- 9 Click "Export" to execute the command that will copy all the lines of the current account to the clipboard.

Notes :

- In our example, you can then paste your data directly into Excel or other related software.
- To erase a macro, click on the button 
- The created macros can then be directly called up via the button  : click on the command to execute it.



- Renaming a procedure allows you to duplicate it while keeping the old one.
- Exporting the budget in TXT format allows you to copy your budget to older generations of the software or possible future generations. You can import an entire budget into a new budget by using the "Import Text File" command on the home screen.

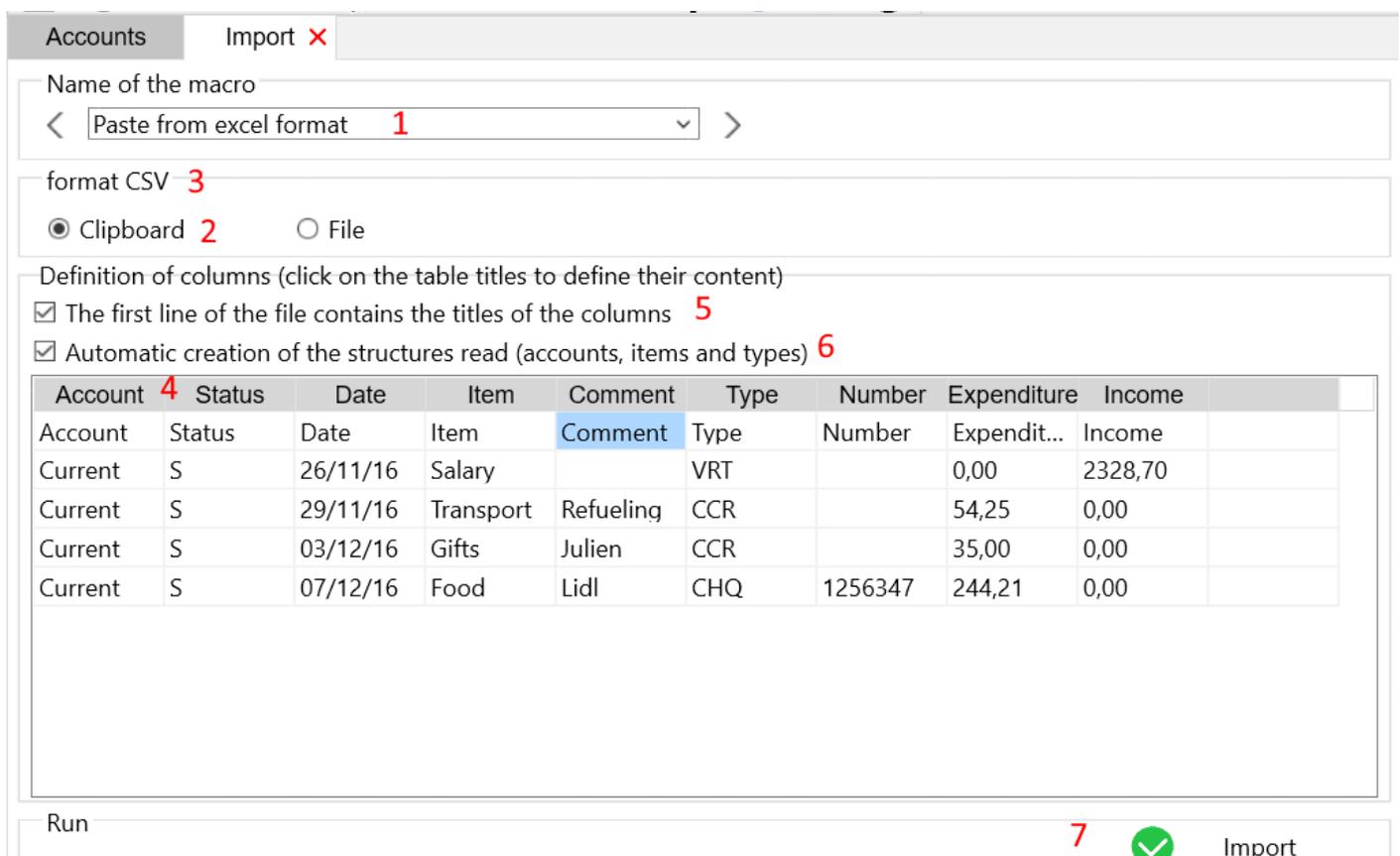
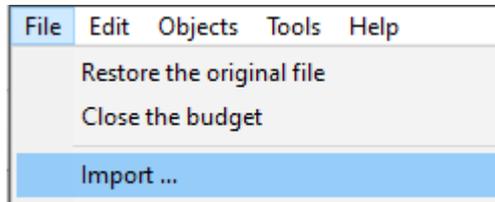


It is also possible to duplicate a budget through the file management commands.

15. Import rows from an external source

On the same principle as exporting lines, it is possible to import lines from an external file or text pasted into the clipboard. To illustrate this feature, we will use the export command from our previous example .

Run the "Copy Current to Excel" command as described on the previous page. We can now import the clipboard lines. To do so, click on the "File & Import" menu



A screenshot of the 'Import' dialog box in a software application. The dialog has a title bar with 'Accounts' and 'Import x'. It contains several sections:

- Name of the macro:** A dropdown menu showing 'Paste from excel format' with a red '1' next to it.
- format CSV:** A section with a red '3' next to it, containing two radio buttons: 'Clipboard' (selected, with a red '2' next to it) and 'File'.
- Definition of columns (click on the table titles to define their content):** A section with two checked checkboxes: 'The first line of the file contains the titles of the columns' (with a red '5' next to it) and 'Automatic creation of the structures read (accounts, items and types)' (with a red '6' next to it).
- Table:** A table with 10 columns: 'Account', 'Status', 'Date', 'Item', 'Comment', 'Type', 'Number', 'Expenditure', 'Income', and an empty column. The 'Comment' column header is highlighted in blue, with a red '4' next to it. The table contains four rows of data.
- Run:** A section at the bottom with a red '7' next to it, a green checkmark icon, and the text 'Import'.

Account	Status	Date	Item	Comment	Type	Number	Expenditure	Income	
Account	Status	Date	Item	Comment	Type	Number	Expendit...	Income	
Current	S	26/11/16	Salary		VRT		0,00	2328,70	
Current	S	29/11/16	Transport	Refueling	CCR		54,25	0,00	
Current	S	03/12/16	Gifts	Julien	CCR		35,00	0,00	
Current	S	07/12/16	Food	Lidl	CHQ	1256347	244,21	0,00	

1. Give your new macro an explicit name
2. Indicate the source of the data: here, the clipboard
3. The input format (CSV) was automatically detected..
4. If necessary, indicate the meaning of the columns by clicking on the headers. In our example, some columns were automatically detected.
5. Check "First row of column title" to ignore the first row.
6. Check "Automatically create read structures" to automatically create the account,item and types.
7. Import the lines.

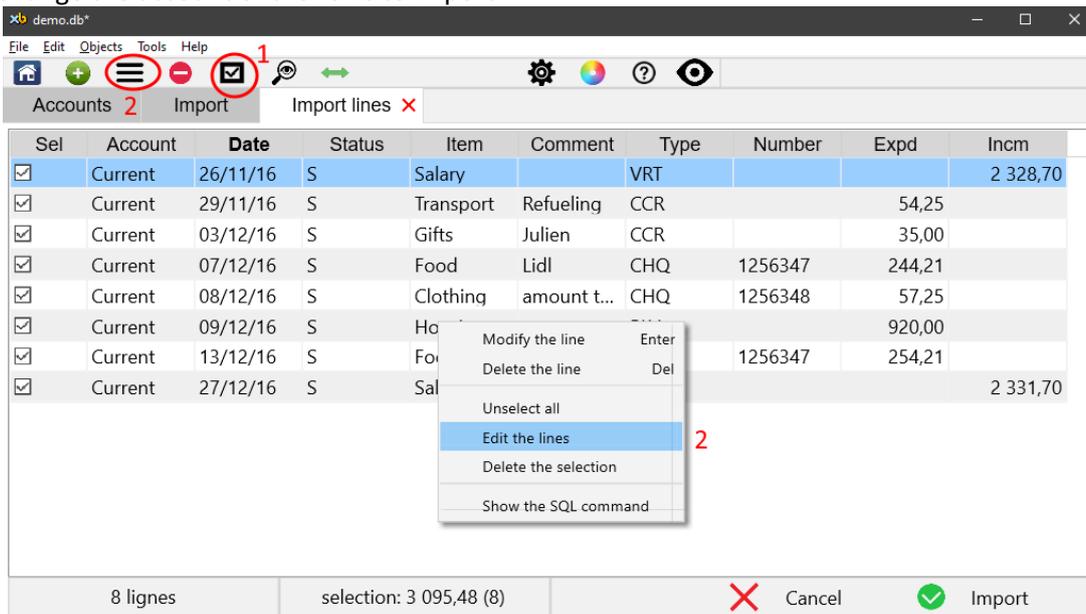
The lines are not directly integrated into the account journals.

They are presented beforehand on a validation screen so that you can check them,.

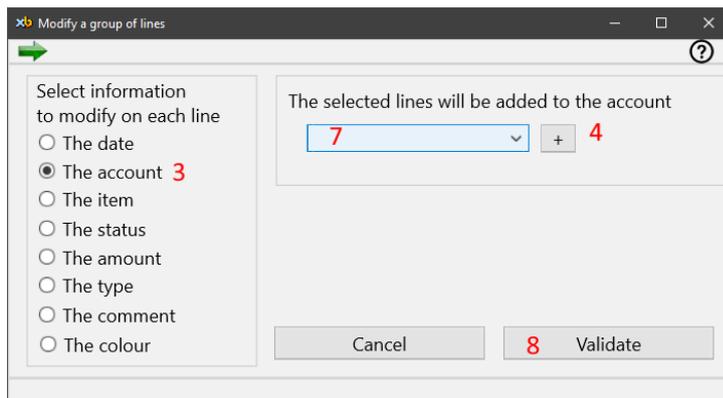
Before importing the rows, we will make two modifications :

- A). Change the account of the rows to import
- B). Complete the missing item on the first line (the initial balance of our starting account)

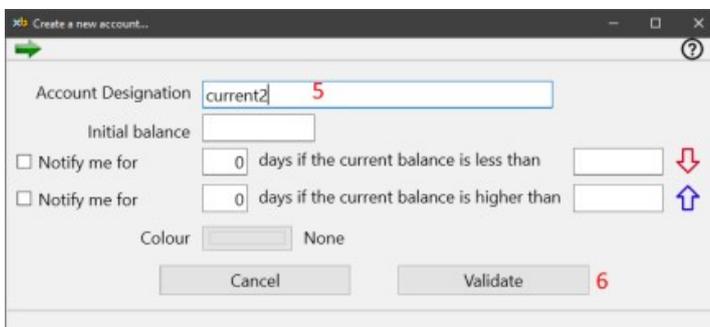
A). Change the account of the rows to import



- 1 Select all rows via the menu Edit/Select all or the button 
- 2 Validate the command " Edit the lines"



- 3 Select modify "the account"
- 4 Click "+" to create the new account



- 5 Enter the name of the new account: "current2"
- 6 Validate the creation of the account
- 7 Select the account we just created: "current2"
- 8 Validate.

The lines to be imported will be assigned to the account "Current2"

Sel	Account	Date	Status	Item	Comment	Type	Number	Expd	Incm
<input checked="" type="checkbox"/>	current2	25/11/16	C		Initial bala...				1 550,24
<input checked="" type="checkbox"/>	current2	26/11/16	S	Salary		VRT			2 328,70
<input checked="" type="checkbox"/>	current2	29/11/16	S	Transport	Refueling	CCR		54,25	
<input checked="" type="checkbox"/>	current2	03/12/16	S	Gifts	Julien	CCR		35,00	
<input checked="" type="checkbox"/>	current2	07/12/16	S	Food	Lidl	CHQ	1256347	244,21	
<input checked="" type="checkbox"/>	current2	08/12/16	S	Clothing	amount to...	CHQ	1256348	57,25	
<input checked="" type="checkbox"/>	current2	09/12/16	S	Housing		PLV		920,00	
<input checked="" type="checkbox"/>	current2	13/12/16	S	Food	Lidl	CHQ	1256347	254,21	
<input checked="" type="checkbox"/>	current2	27/12/16	S	Salary		VRT			2 331,70

B). Fill in the missing item on the first line (the initial balance of our starting account)

Sel	Account	Date	Status	Item	Comment	Type	Number	Expd	Incm
<input checked="" type="checkbox"/>	current2	25/11/16	C		Initial bala...				1 550,24
<input checked="" type="checkbox"/>	current2	26/11/16	S	Salary		VRT			2 328,70
<input checked="" type="checkbox"/>	current2	29/11/16	S	Transport	Refueling	CCR			
<input checked="" type="checkbox"/>	current2	03/12/16	S	Gifts	Julien	CCR			
<input checked="" type="checkbox"/>	current2	07/12/16	S	Food	Lidl	CHQ	1256347		
<input checked="" type="checkbox"/>	current2	08/12/16	S	Clothing	amount to...	CHQ	1256348		
<input checked="" type="checkbox"/>	current2	09/12/16	S	Housing		PLV			
<input checked="" type="checkbox"/>	current2	13/12/16	S	Food	Lidl	CHQ	1256347	254,21	
<input checked="" type="checkbox"/>	current2	27/12/16	S	Salary		VRT			2 331,70

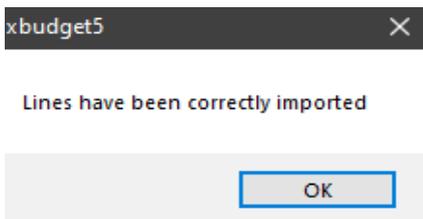
1+2 go on the first line and edit the line

3+4 : select an item, "Deposit" for example and validate

Sel	Account	Date	Status	Item	Comment	Type	Number	Expd	Incm
<input checked="" type="checkbox"/>	current2	25/11/16	C	Deposit	Initial bala...				1 550,24
<input checked="" type="checkbox"/>	current2	26/11/16	S	Salary		VRT			2 328,70
<input checked="" type="checkbox"/>	current2	29/11/16	S					54,25	
<input checked="" type="checkbox"/>	current2	03/12/16	S					35,00	
<input checked="" type="checkbox"/>	current2	07/12/16	S				256347	244,21	
<input checked="" type="checkbox"/>	current2	08/12/16	S				256348	57,25	
<input checked="" type="checkbox"/>	current2	09/12/16	S					920,00	
<input checked="" type="checkbox"/>	current2	13/12/16	S	Food	Lidl	CHQ	1256347	254,21	
<input checked="" type="checkbox"/>	current2	27/12/16	S	Salary		VRT			2 331,70

9 lines selection: 4 645,72 (9) Lines verified ✗ Cancel ✔ Import **5**

We can now import the lines (5) and confirm their integration (6)



To verify this, click on the account tab. We find the account "Current2" that we have just created. Open the log of the account "Current 2"

Account	Note	Reconciliated	Current	Warning	Forecast
Current		1 550,24	4 645,72 ↑		4 645,72
current2		1 550,24	4 645,72		4 645,72

We find there the lines that we have just imported.

Date	Status	Item	Comment	Note	Type	Expd	Incm
27/12/16	S	Salary			VRT		2 331,70
13/12/16	S	Food	Lidl		CHQ 1256347	254,21	
09/12/16	S	Housing			PLV	920,00	
08/12/16	S	Clothing	amount to be verified		CHQ 1256348	57,25	
07/12/16	S	Food	Lidl		CHQ 1256347	244,21	
03/12/16	S	Gifts	Julien		CCR	35,00	
29/11/16	S	Transport	Refueling		CCR	54,25	
26/11/16	S	Salary			VRT		2 328,70
25/11/16	C	Deposit	Initial balance				1 550,24

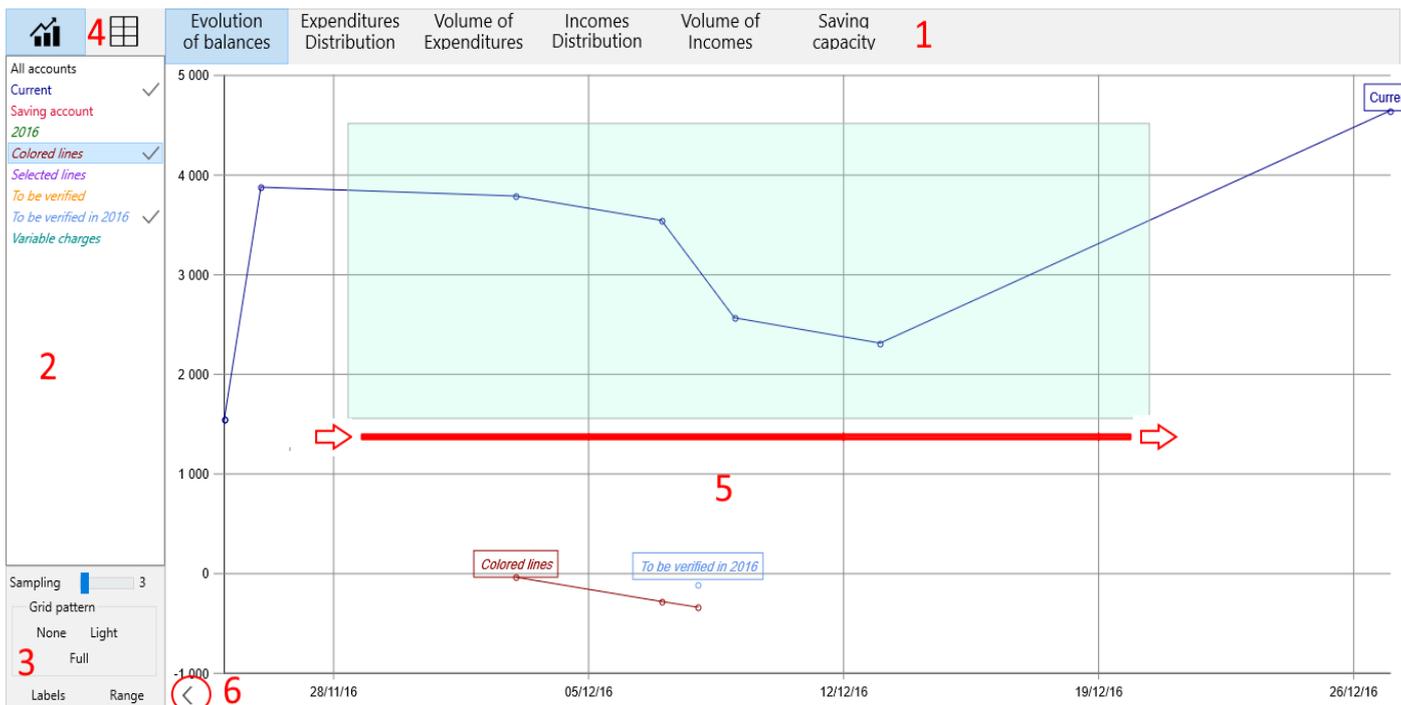
9 lines reconciliated: 1 550,24 current: 4 645,72 forecast: 4 645,72 ➔ ↑ ✗

Tip : renaming an existing procedure allows you to duplicate it while keeping the old one.

16. Charts

A graphic module allows you to perform various analyses of your budget in the form of graphs or tables..

Click on « **Tools & Charts** » menu to open the module.



- 1 Select the desired graphic
- 2 Select the data to analyse.
You can select accounts as well as queries (written in italics).
- 3 Miscellaneous options of the selected graph
- 4 Toggles between graphic and tabular presentation
- 5 On all charts, you can zoom in on a period of your choice by drawing a rectangle with the mouse from left to right on the desired period.
- 6 To cancel the zoom, draw any rectangle from right to left or use the cancel zoom button.

Let's take a look at each of the proposed graphs:

A) Evolution of balances

This analysis isolates the minimum and maximum intermediate balances by successive periods. This makes it possible to identify the trends of an account but also the critical thresholds. You can vary the sampling of the periods via the "sampling" picker from 3 to 36. The range of the period will be divided into as many segments as the specified value.

A small sampling allows to simplify the curves to highlight significant inflections at the expense of realism.

The grid can be more or less pronounced among none, light or complete.

The evolution of a query is also possible but takes a completely different meaning. In this case, we will not study the evolution of the balance of an account but the behaviour of the particularity of the lines over time.

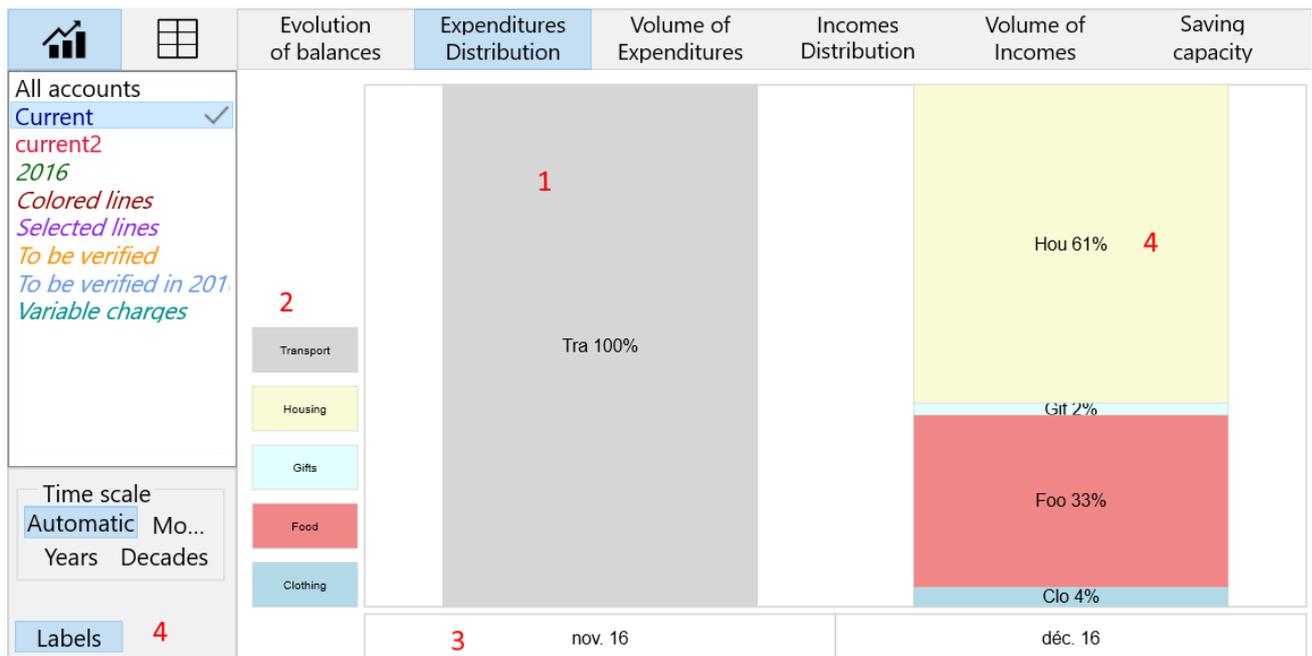
Example: the evolution of the "Variable costs" query allows us to appreciate how our variable costs evolve in relation to the current account.

Many evolution confrontations are imaginable :

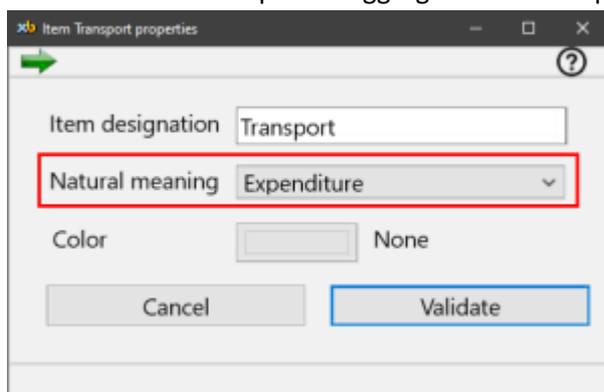
- Variable charges / Fixed charges (by creating a "Variable charges and a "Fixed charges" query)
- All expenses / revenues (by creating an "Expenses" query and a "Revenues" query)
- The individual evolution of main items (by creating a query per items)

The only difficulty consists in establishing queries adapted to the desired analyses.

B) Expenditures distribution



The breakdown of expenses aggregates all the expenditures of the items deemed to be "Expenditures"



and establishes for each of them its respective share in each time interval, here the months (3) . This makes it possible to determine the importance of each item at a given period of time and how that importance changes over time. Each column will always be 100%.

The legend (2) allows you to recall the color selected for each item if you disable the labels.

The "Labels" option (4) allows you to designate the items and to recall the % obtained on each of them.

Click on the "table" button to display the analysis in table format.

	Evolution of balances	Expenditures Distribution			Volume of Expenditures		Incomes Distribution	Volume Incom
All accounts	Date	Clothing	Food	Gifts	Housing	Transport		
Current ✓	nov. 16					100,00	100%	
current2	déc. 16	3,79	32,99	2,32	60,90		100%	
2016	Monthly %	1,89	16,50	1,16	30,45	50,00	100%	
Colored lines	Absolute %	3,66	31,85	2,24	58,79	3,47	100%	
Selected lines								
To be verified								
To be verified in 201								
Variable charges								

if we look at the December 2016 line, food represents 32,99 of the total expenses for that month and gifts 2,32% (which is not much ☺).

The line "monthly %" corresponds to the average % of each position for the month.
example: the gift item represents an average of 2,24% of your monthly expenses.

The line "absolute %" corresponds to the % of the item for all periods combined.
example: the gift item represents an average of 2.56% of your total expenses.

Click on the "year" button (3) to obtain an analysis of the complete year :

Time scale

Automatic Mo...

Years Decades

Font A A A A

	Evolution of balances	Expenditures Distribution			Volume of Expenditures		Incomes Distribution	V
	Date	Clothing	Food	Gifts	Housing	Transport		
2016		3,66	31,85	2,24	58,79	3,47	100%	
Annual %		3,66	31,85	2,24	58,79	3,47		
Absolute %		3,66	31,85	2,24	58,79	3,47		

here the annual % and the average % are the same because the scope of our budget is less than one year.

The analysis is not very relevant because of the few lines present in this demo file. It will make sense as soon as your budget has 6 months of activity..

Tip: you can right-click on the cell of your choice (1) to display the corresponding expenditures.

Accounts Charts x

Accounts Charts 1 Food déc. 16 x

	Evolution of balances	Expenditures Distribution			Volume of Expenditures		Account	Date	Status	Item
All accounts	Date	Clothing	Food	Gifts	Housing	Transport				
Current ✓	nov. 16					100,00	Current	13/12/16	S	Food
current2	déc. 16	3,79	32,99	2,32	60,90		Current	07/12/16	S	Food
2016	Monthly %	1,89	16,50	1,16	30,45	50,00				
Colored lines	Absolute %	3,66	31,85	2,24	58,79	3,47				
Selected lines										
To be verified										
To be verified in 201										
Variable charges										

Tip: The results table can also be copied in Excel format for use in a spreadsheet program using the "copy the table" command.

C) Volume of expenditures

Click on the "Volume of Expenditures" button and on the "Monthly" Time Scale.



On this analysis, we no longer reason in percentage but in amount. The graph can be read both vertically (as before) and horizontally. It allows to appreciate the expenses between them (vertical reading) as well as their evolution throughout the year (horizontal reading).

Click on the "Table" button

	Evolution of balances	Expenditures Distribution		Volume of Expenditures		Incomes Distribution
All accounts	Date	Clothing	Food	Gifts	Housing	Transport
Current ✓	nov. 16					54,25
current2	déc. 16	57,25	498,42	35,00	920,00	
2016	Total	57,25	498,42	35,00	920,00	54,25
Colored lines	Average	28,63	249,21	17,50	460,00	27,13
Selected lines						
To be verified						
To be verified in 201...						

We obtain two additional pieces of information:

- Total expenses for all periods combined (498,42 for the food item)
- and its average arrhythmic rate per month (249,21 for the food item)

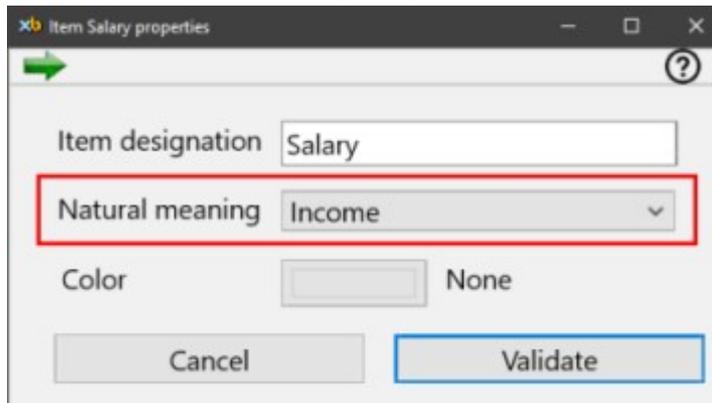
By clicking on the "Year" button, you will get the total per year and the annual average.

Tip : as on all the presented tables, you can right-click on any cell to display the details of the represented lines or simply double click on the cell.

Tip: You can reduce/widen the widths of all the columns by simply clicking on the title of a column.

D) Incomes distribution

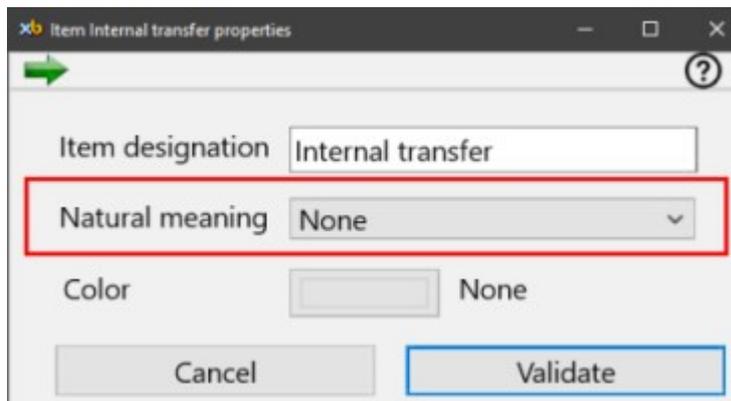
This is the same calculation principle as the allocation of expenses but applied to items deemed "income".



The screenshot shows a dialog box titled "Item Salary properties". It contains the following fields and controls:

- Item designation: Salary
- Natural meaning: Income (highlighted with a red box)
- Color: None
- Buttons: Cancel and Validate

It is therefore very important to properly initialize the natural meaning of each of your items.



The screenshot shows a dialog box titled "Item Internal transfer properties". It contains the following fields and controls:

- Item designation: Internal transfer
- Natural meaning: None (highlighted with a red box)
- Color: None
- Buttons: Cancel and Validate

Transit items that you may need to create, such as internal transfers or deposits, should be initialized with "none" to avoid distorting the relevance of the item analysis.

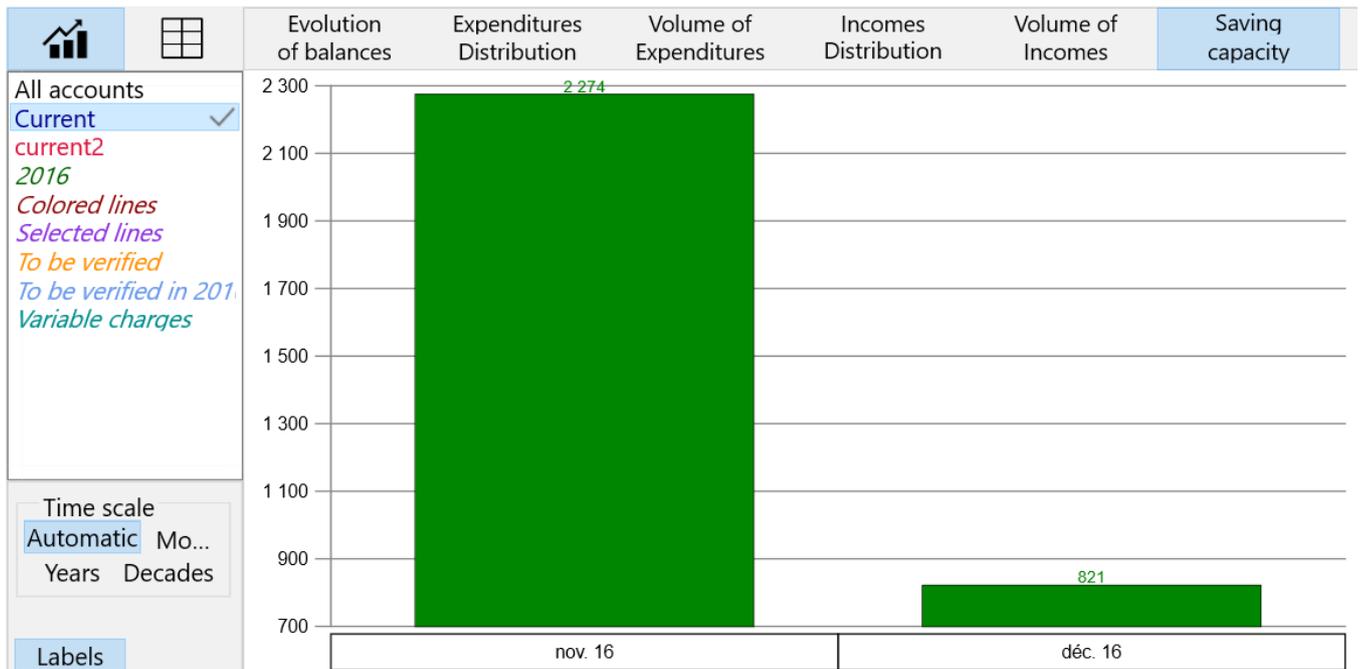
E) Volumes of incomes

This is the same principle of calculation as the volume of expenditure but applied to incomes.

This analysis can be useful if you are fortunate enough to have several sources of income (rental income, scholarship income or other). You will then be able to appreciate the gains of each source between them and over time..

Tip : by clicking on the " decades " button, you get an instantaneous situation all periods combined.

F) Saving capacity



This analysis simply differentiates between revenues and expenditures in order to determine the savings capacity of your accounts.

The display in "Table" mode will give you the average monthly savings capacity (here 1547,74) which will allow you to make short, medium or long term projections.

	Evolution of balances	Expenditures Distribution	Volume of Expenditures	Incomes Distribution	Volume of Incomes	Saving capacity
All accounts	Date	Expenditure	Income	Capacity	Monthly average	
Current	nov. 16	54,25	2 328,70	2 274,45	2 274,45	
current2	déc. 16	1 510,67	2 331,70	821,03	821,03	
2016	Total	1 564,92	4 660,40	3 095,48	1 547,74	

17. Close a period

click on the menu « *Tools / Close a period* ».

You can close part of an account's journal by deleting the old lines. Select the account **(1)** and the closing date **(2)** :
The old lines are deleted and the initial balance of the account is readjusted.

If you nevertheless wish to keep a backup of the logs, you can make a copy of your budget in Mybudget2016.db for example. See the [Save as](#) in chapter 19.

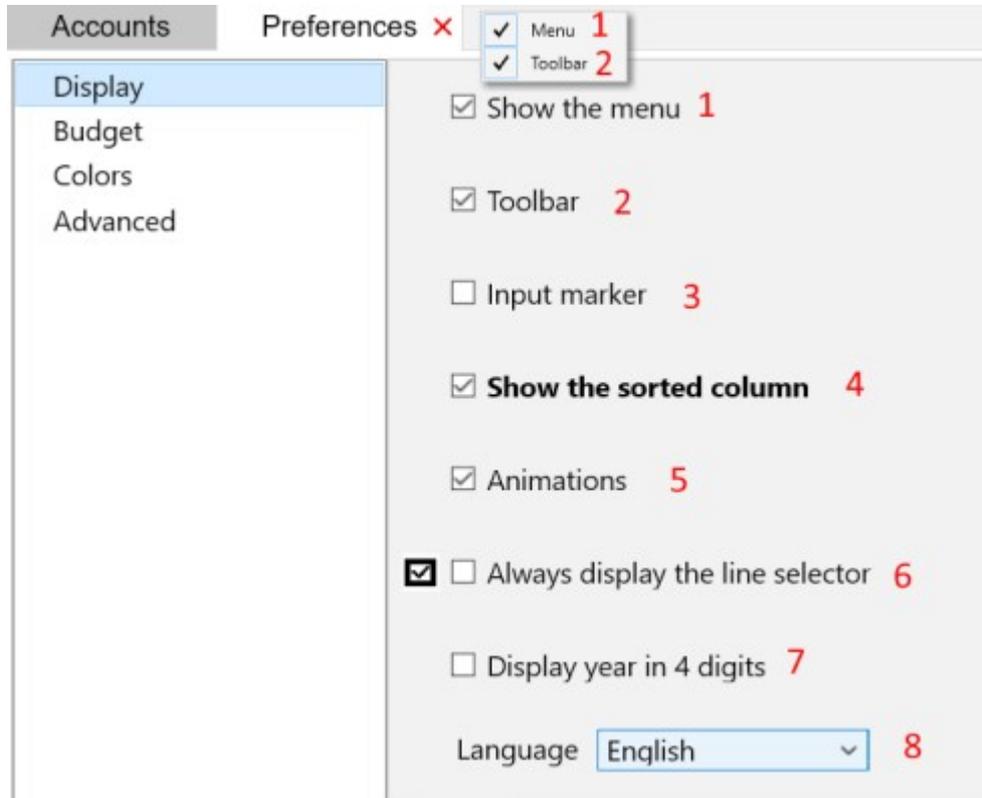
Accounts	Closure ✕
Parameters	
Select the account to be purged	<input type="text" value="current2"/> 1
Clear the journal from 25/11/16 to	<input type="text" value="25/11/16"/> 2 (possible up to 25/11/16)
Accounting for 0 lines out of a total of 9 lines	
Reminder: this command permanently deletes the designated lines.	
Execution	
	✓ Close the period

18. Settings

Click on the "*Files & preferences*" menu or on the button

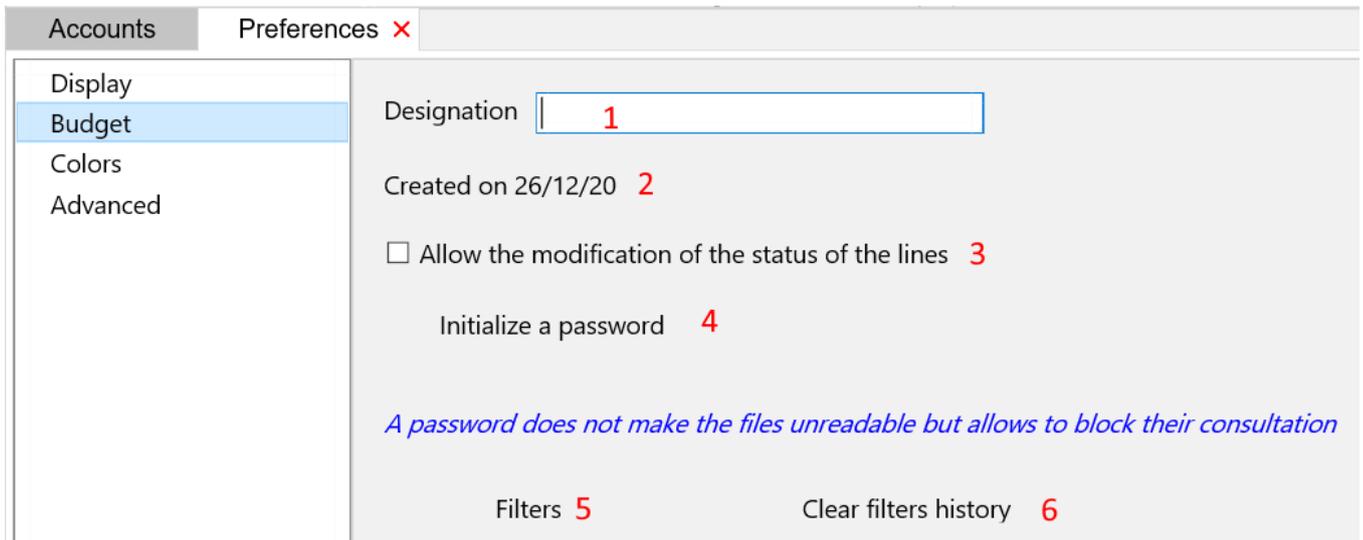


- A) Display

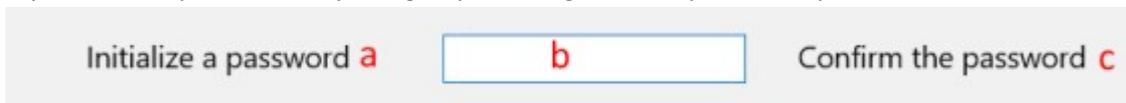


- **1** Displays or hides the menu (or right click on the icon bar)
- **2** Displays or hides the icon bar (or right click on the icon bar)
- **3** Shows or hides the default green cursor on dialogues
- **4** Indicates the sort column on the tables
- **5** Activates or deactivates various animations (typing errors,...)
- **6** Systematically display the selectors on the tables even if no line is marked
- **7** Display the year in 2 or 4 digits. This option allows you to solve input problems of dates on some versions of Windows.
- **8** specifies the language used

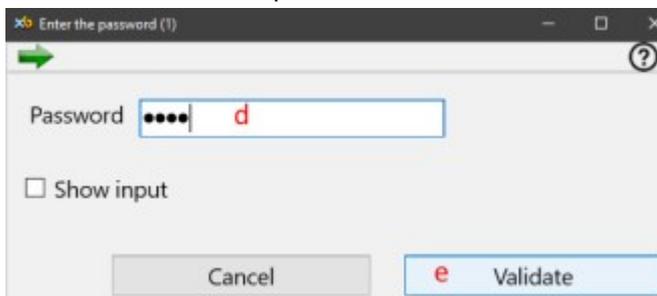
- B) Budget options



- **1** Allows you to give a meaningful name to your budget (for future use)
- **2** Reminder of the creation date of your database
- **3** By default, the status of the rows (entered, accounted) is managed automatically via the bank reconciliation function. By checking this option, you can force the status of the rows if necessary. This option is also accessible directly from the Line Entry.
- **4** Requires a password to open the file.
If you want to protect the opening of your budget with a password, proceed as follows :



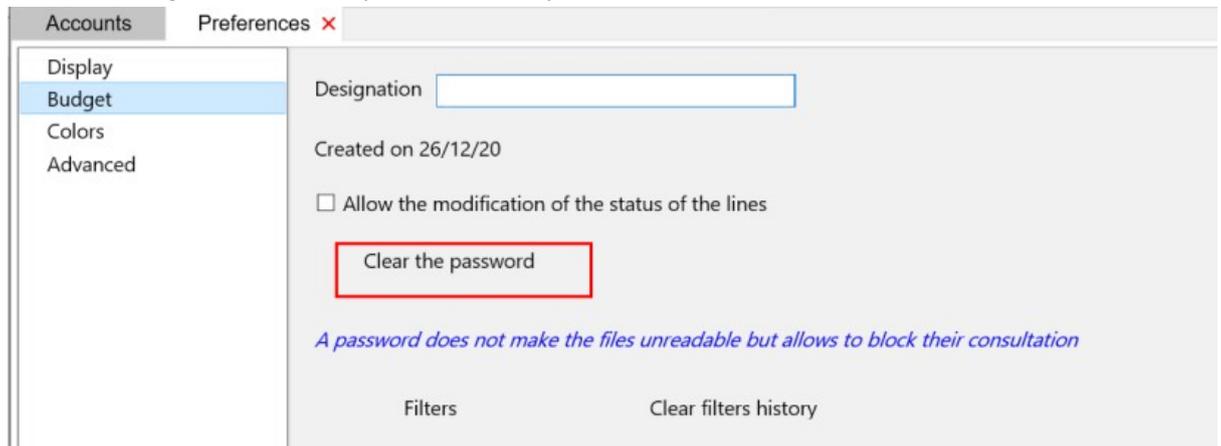
- (a) Click on " Initialize a password »
- (b) Enter the password of your choice (case sensitive)
- (c) Click on " Confirm the password".



- (d) Enter again the password in the control dialogue
- (e) Validate. If the password matches, it becomes active for the next budget opening.

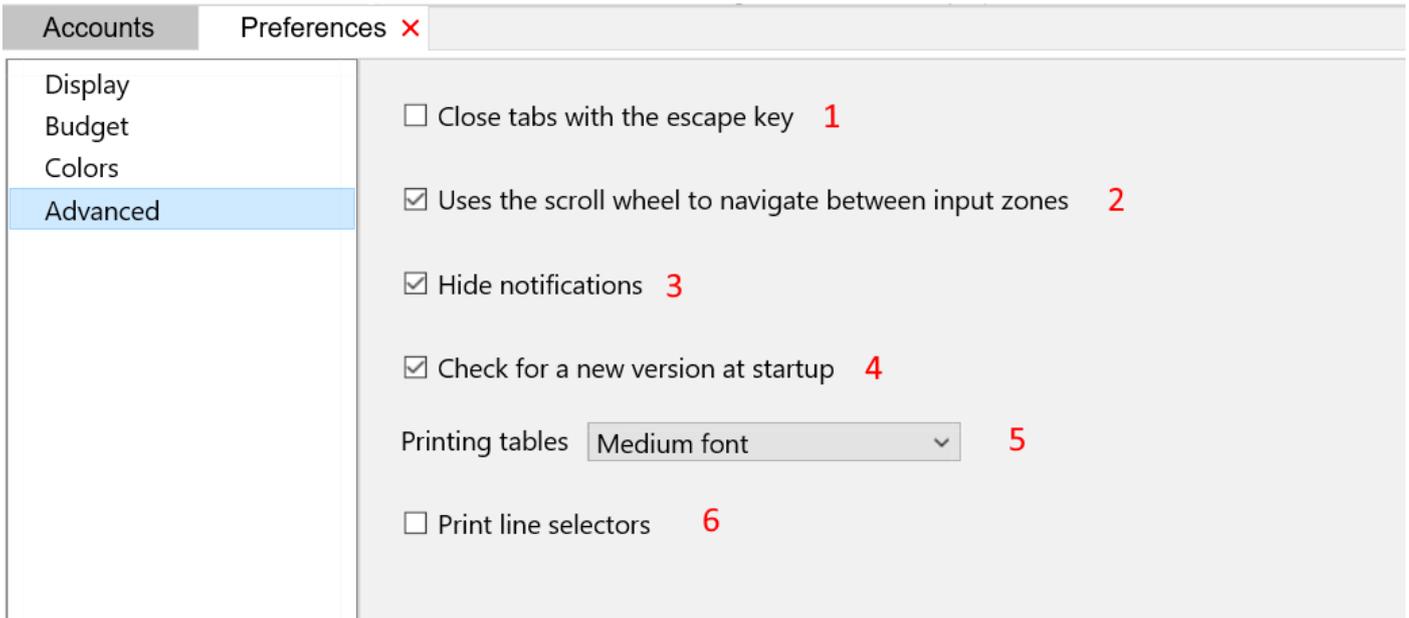
Comments : be careful when changing passwords, automatic backups contain the historical password.

You can change or delete the password at any time.



- **5** "Filters" is a reminder of the last filters used in the logs.
- **6** The filters can eventually be removed if you no longer need them.
The history contains the last ten filters.

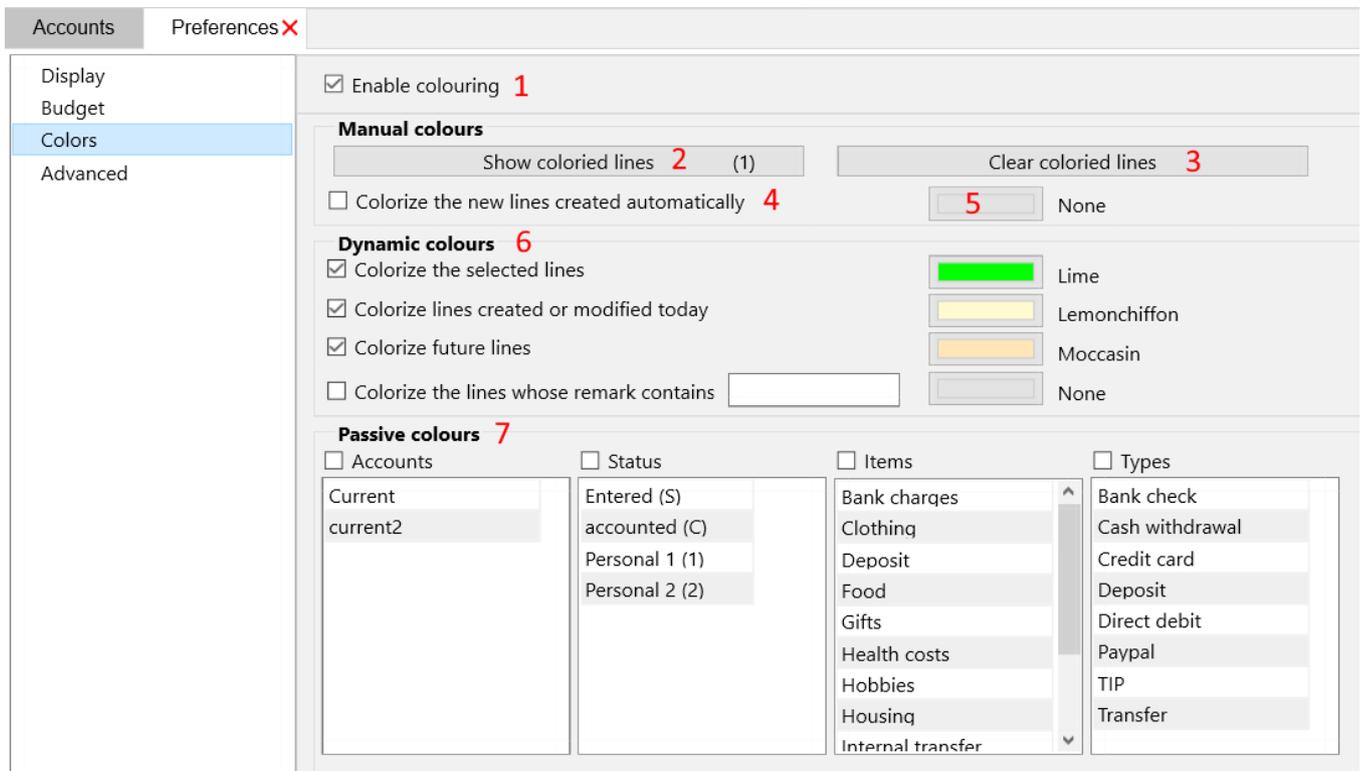
- C) Advanced



- **1** Allows you to close the tabs with the Esc key (Ctrl-F4 always remains operational)
- **2** Move from field to field with the mouse wheel in the same way as the [Tab] key.
- **3** Block notifications appearing in the bottom right corner of your screen if you find them intrusive
- **4** At startup, the software connects to the site to check the existence of a new version. You can also launch this function from the "About" information screen in the Help menu. This option also allows you to automatically download small information messages from the home page
- **5** Set the font size for table printouts. A small size reduces the number of pages at the expense of reading comfort.
- **6** Select this option if you want to print the checkboxes of tables when these are visible

19. Colors

Click in the menu " *Files & preferences* " then " *Colors* " or directly on the button



The first checkbox "Enable coloring" enables or disables all possible types of coloring. There are three kinds of coloring: manual colours, dynamic colours and passive colours, which we will now describe in more detail.

A Manual colours

From an account journal or the result of a query, you can assign a color of your choice to a row (or a group of rows). This allows you to highlight lines that deserve special attention (lines to be watched at the bank, contested, to be reviewed, etc.).

To assign a color of your choice to a line, from the journal (or a query),



The "Show colored lines" button (2) allows to visualize directly these colored lines.

The "Clear colored lines" button (3) allows to standardize them by removing their color.

The option "colorize the new lines created automatically" (4) allows you to automatically assign a particular color to the new lines generated by automatic entries. Check this option to activate it and use the button (5) to select the color to assign. You can " clear " them at any time with the button (3)

B Dynamic colors

Unlike manual colors, dynamic colors (6) change automatically based on context or certain events. They facilitate the visibility of the journal.

- « *Colorize the selected lines* » allows you to highlight the marked lines
- « *Colorize lines created or modified today* » is useful during line input to check your work..
- « *Colorize the lines whose the date posterior to now* » allows you to highlight the forecast lines.
- « *Colorize the lines whose remark contains ...* » allows you to quickly view annotated lines according to your choice.

These options are all independent. You can instantly see the result on a journal opened in an adjacent tab.

C Passive colours

You can color the rows (7) according to the data they contain.

Passive colours			
<input type="checkbox"/> Accounts	<input checked="" type="checkbox"/> Status	<input checked="" type="checkbox"/> Items	<input type="checkbox"/> Types
Current	Entered (S) 1	Clothing	Bank check
current2	accounted (C)	Deposit	Cash withdrawal
	Personal 1 (1)	Food 2	Credit card

Example (1) : To display lines with the status entered on a Pale Goldenrod background, check « *Status* » then click on the « Entered » line and select color « *Pale Goldenrod* ». you will instantly see the result on an open journal.

Example (2): To display the lines of the *Food* item on a Cyan background, check « *Items* », then click on the « *Food* » item and select the « *Cyan* » colour.

You can choose to color only one type of data, for example, only the items or only some of the items from different types of data.

Colors have no effect on the data content. They are only used to highlight certain types of information according to your current needs.

Color priority: if the same row contains different coloring criteria, XBudget will first color the passive colors of the corresponding columns and then complete the other columns with checked row, manual color, modified today, future rows and note containing, failing that, end with passive colors..

From experience, don't check more than two or three coloring modes among the different types of colorization offered because your journals can quickly become an incomprehensible canvas.

Tip : You can program a series of colors on each type of data and activate them only when you want. Simply check or uncheck the type of data to be highlighted.

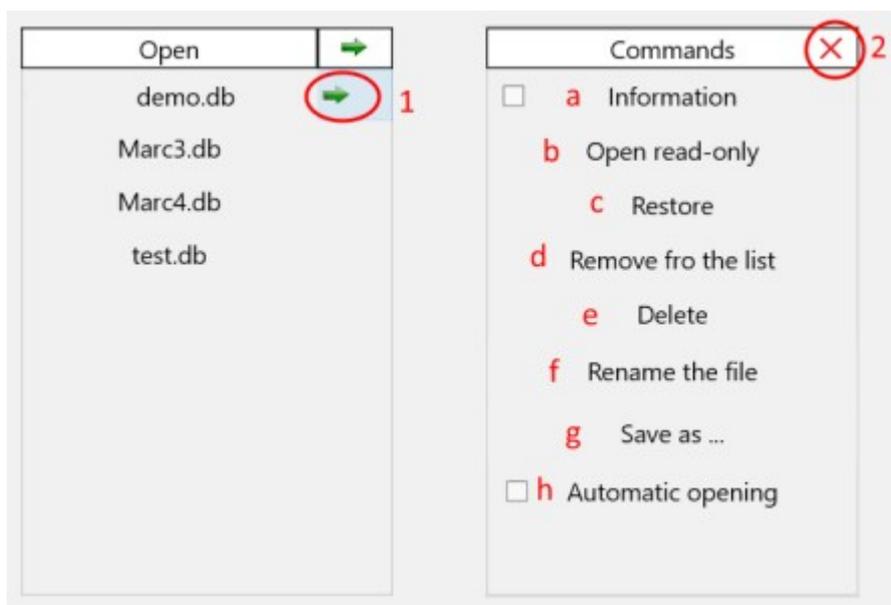
Tip : you can create queries that test the manual colors of the lines ([query](#))

20. Home page

The home page allows you to create and open budgets. It also includes a number of additional functions such as file management, software updates and the display of information messages.

A . File management

You may have already noticed an empty column to the right of the budgets with a green arrow. Click on this arrow to display the different commands panel.



A list of commands is displayed. You can select another file from the list on the left.

You close the commands with the red cross.

let's take a look at the different commands :

- (a) Information

This command opens a panel at the base of the screen on which we find :

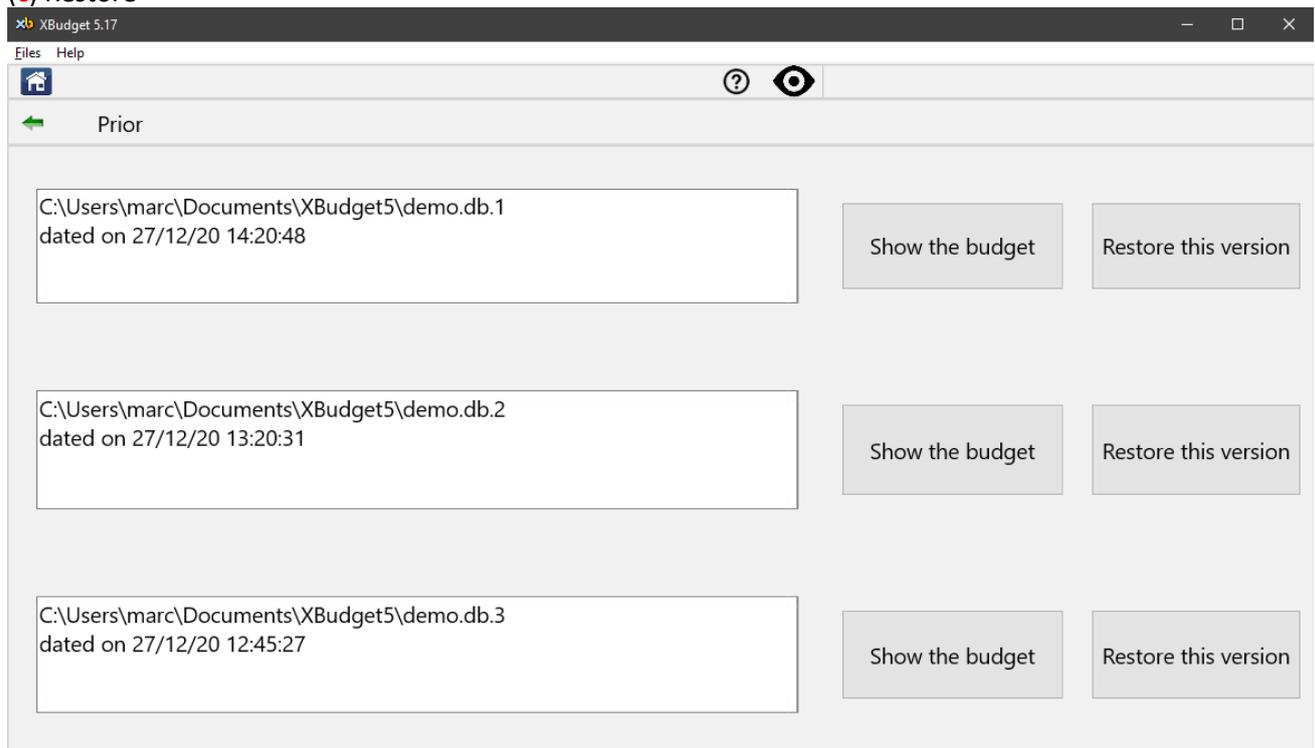
File C:\Users\marc\Documents\XBudget5\demo.db	2 Check file
Size 65 536 bytes, modified on 27/12/20 22:11:15	1
16 pages of 4096 bytes	3 File compression

- (1) Display additional information: location, size and modification date of the file..
- (2) A file verification function. For information, your budgets are "sqlite" files, known for their ruggedness. This function is only really useful in case of a big problem such as power failure, machine crash, disk problem, etc.

Normally, this function should display "integrity_check ok". Otherwise, I invite you to restore a previous version of your budget via the "Restore" function (c) or by a copy made by yourself.

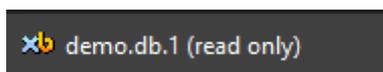
- A compression function (3). Compression allows to reduce the size of the files. You can use it after important deletions of lines such as the closing of a period..

- (b) Open read-only
In this mode, access to the file is limited to consultation. No modification is possible. This function can be used to read files on a protected support (USB key, CD or network access).
- (c) Restore



The most important feature: xbudget automatically keeps the last three versions of each budget. In case of misuse, you can go back to a previous version.

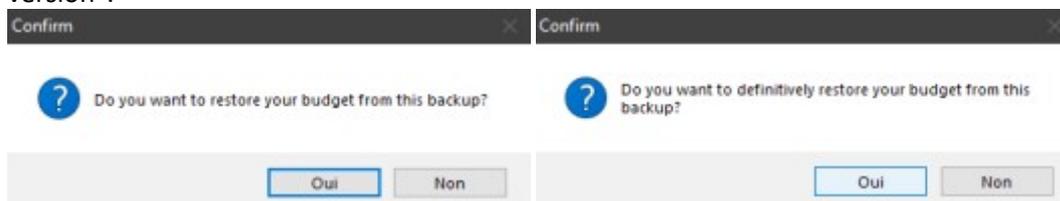
Before restoring one of the three versions, the "Show the budget" button allows you to check the contents of the backup you have decided to restore.



The budget is then open for consultation only ([Open read-only](#)).

The "read-only" mode is recalled in the window title.

If the version suits you, you close the consultation with the button  and you click on "Restore this version".



You can confirm the restoration of your budget. The double confirmation avoids false manipulation.

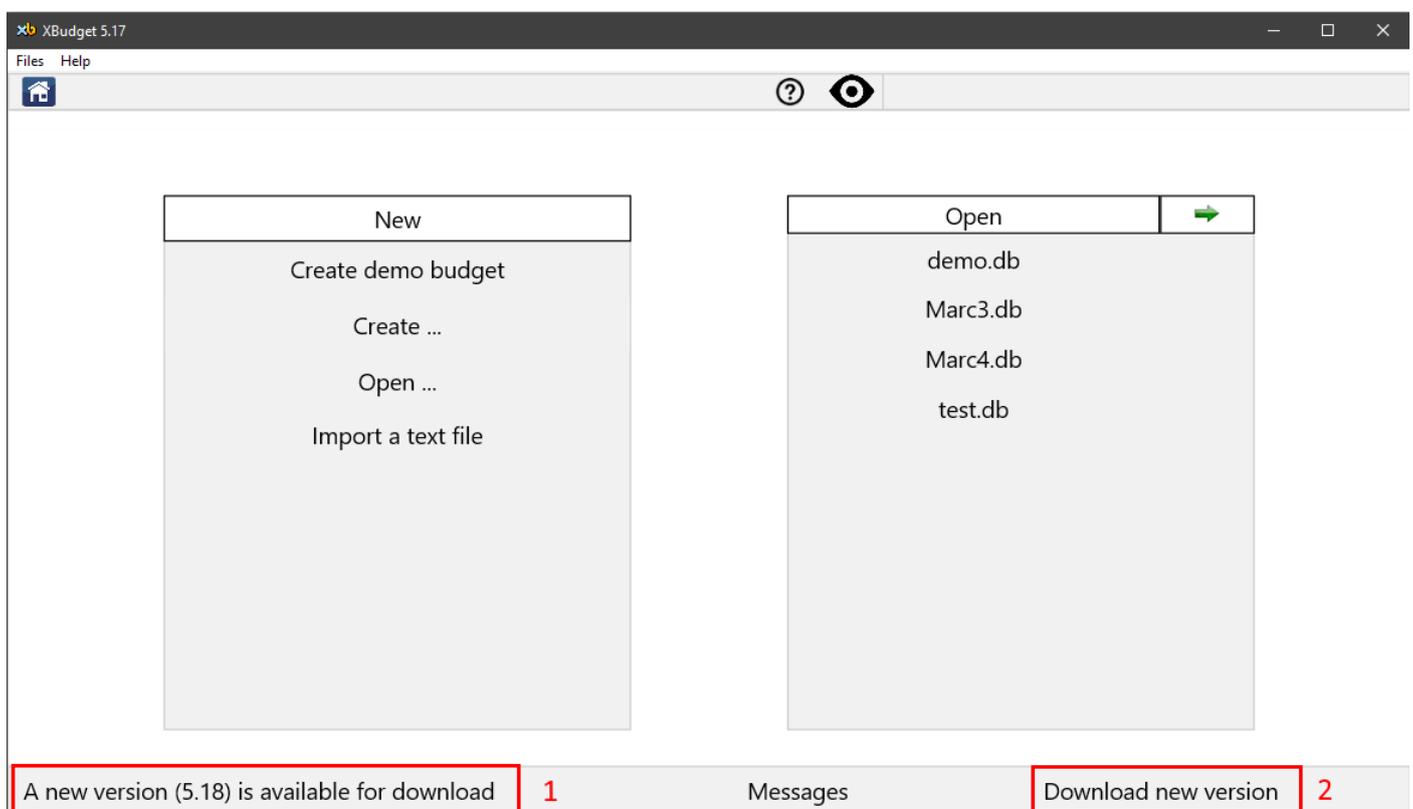
- (d) Remove from the list
Allows you to remove a budget without deleting it. You can then open it with the "Open ..." function, which will put it back in the proposed choices.

- (e) Delete
Allows you to definitively erase a budget
- (f) Rename
Changing the name of a budget
- (g) Save as ...
Makes a copy of the Budget

Note : the « Delete », « Rename » et «Save as ... » functions also manage the three budget backups.

- (h) Automatic opening
The checked budget will be automatically opened the next time you start the software: to be used if you always work on the same budget.

B. The software update

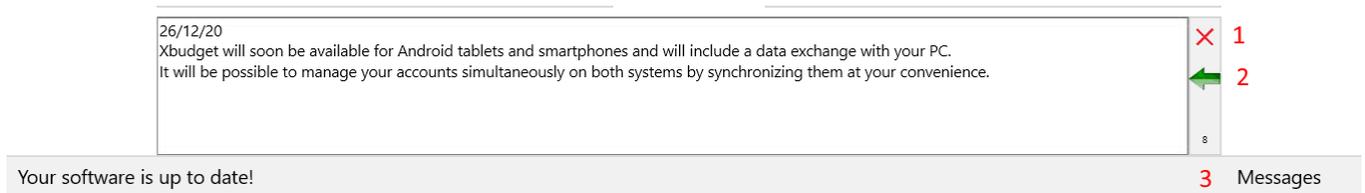


- (1) a reminder at the bottom of the home screen informs you that a new version is available .
- (2) the “download new version” button allows you to directly install the new version.

This function is only available if you enable the [check for a new version at startup](#).

C. Information messages

Information messages are occasionally posted on the home page..



- (1) Click on the cross to remove the message and move on to the next one.
- (2) If you wish to view old messages, click on the green arrow.
- (3) You can recall already read messages by clicking on the "messages" button.

This function is only available if you enable the [check for a new version at startup](#).

21. Save time with keyboard shortcuts

Being familiar with the keys associated with the functions of the software will bring you more comfort and efficiency..

On all lists in the software : [Inser] : adds a new element [Enter] : edits the current item (except for the list of accounts that opens the journal) [Delete] or [Suppr] : deletes the current element [Ctrl]+[N] : edits the note of the current item [Backspace] marks the current item [Ctrl]+[F4] : closes the current tab [Ctrl]+[F5] : Lock active tab [Ctrl]+[F6] : go to the next tab [Echap] : closes the current tab (if option Escape key active) [Tabulation] : the tab key moves you from field to field in the input screens ; look Option scroll wheel

For keyboards without a numeric keypad, the top row of numbers can be accessed with or without the shift key on.. Likewise, the decimal point is accessible with the keys [,] or [.]

[Alt]+[Début] Activate the «[Home](#) » function 

[Ctrl]+[F11] : reduces font size

[Ctrl]+[F12] : increases font size

[Ctrl]+[1] : displays the list of accounts.

[F2] : reduces the width of the current column

[F3] : increases the width of the current column

Conclusion

If this software doesn't make you win money, prevents you from losing money, it will already be a first victory.

This document benefits from updates as the software's functionalities evolve. Do not hesitate to use the menu command " [Help & User Manual](#) " which will allow you to consult an updated version.