

# MoneyWiz 3 offline guide

Desktop version



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If at any time you have a question regarding MoneyWiz, please do not hesitate to contact us via e-mail at [hello@wiz.money](mailto:hello@wiz.money)

Please consider the environment before printing this guide on paper.

# **Table of Contents**

<b>Chapter 1: Accounts.....</b>	<b>5</b>
Section 1.1: How to create an account?.....	5
Section 1.2: How to edit an account?.....	7
Section 1.3: What account properties can I modify?.....	8
Section 1.4: How to re-order accounts or account groups?.....	11
Section 1.5: How to delete an account?.....	12
Section 1.6: How to archive an old, unused account?.....	13
Section 1.7: How to create an account group?.....	13
Section 1.8: How to put accounts in groups?.....	14
Section 1.9: How to collapse account groups so that they take less space?.....	15
Section 1.10: How to remove an account from a group?.....	17
Section 1.11: How does Online Banking work?.....	18
Section 1.12: How to connect, disconnect or reconnect an account from Online Banking service?.....	20
Section 1.13: How to create transactions in an Online Banking account?.....	24
Section 1.14: How to configure Online Banking automatic transaction categorization?.	25
Section 1.15: How to track loans?.....	27
Section 1.16: How to track traditional investments?.....	33
Section 1.17: How to track assets?.....	42
<b>Chapter 2: Transactions.....</b>	<b>46</b>
Section 2.1: How to create transactions?.....	46
Section 2.2: How to edit transactions?.....	49
Section 2.3: How to delete transactions?.....	50
Section 2.4: How to adjust account balance?.....	51
Section 2.5: How to create transactions with checks?.....	53
Section 2.6: How to duplicate a transaction?.....	55

Section 2.7: How to refund or reimburse transactions?.....	57
Section 2.8: How to reconcile transactions?.....	60
Section 2.9: How to create split transactions?.....	65
Section 2.10: How to bulk-edit transactions?.....	68
<b>Chapter 3: Managing categories.....</b>	<b>71</b>
Section 3.1: What are transaction categories?.....	71
Section 3.2: How to create new transaction categories?.....	71
Section 3.3: How to edit transaction categories?.....	74
Section 3.4: How to delete transaction categories?.....	75
<b>Chapter 4: Payees.....</b>	<b>79</b>
Section 4.1: What are transaction payees?.....	79
Section 4.2: How to create new transaction payees?.....	79
Section 4.3: How to edit transaction payees?.....	81
Section 4.4: How to delete transaction payees?.....	82
<b>Chapter 5: Transaction tags.....</b>	<b>84</b>
Section 5.1: What are transaction tags?.....	84
Section 5.2: How to create new transaction tags?.....	84
Section 5.3: How to edit transaction tags?.....	85
Section 5.4: How to delete transaction tags?.....	86
<b>Chapter 6: Scheduled transactions.....</b>	<b>88</b>
Section 6.1: What are Scheduled transactions? How can I use them?.....	88
Section 6.2: How to create Scheduled transactions?.....	88
Section 6.3: How to edit Scheduled transactions?.....	92
Section 6.4: How to duplicate Scheduled transactions?.....	93
Section 6.5: How to delete Scheduled transactions?.....	94
Section 6.6: Should I create Scheduled transactions if I'm using Online Banking?.....	95
Section 6.7: How does auto-pay work? What does it do?.....	96

Section 6.8: How does auto-skip work? What does it do?.....	96
Section 6.9: How to create pay checks including tax, insurance, etc?.....	97
<b>Chapter 7: Budgets.....</b>	<b>99</b>
Section 7.1: What are budgets? How can I use them?.....	99
Section 7.2: How to create a budget?.....	100
Section 7.3: Budget register: where are my transactions?.....	103
Section 7.4: The budget does not display my transactions.....	108
Section 7.5: How to edit a budget?.....	109
Section 7.6: How to delete a budget?.....	110
Section 7.7: How to transfer money between budgets or envelopes?.....	111
Section 7.8: How to exclude transactions from a budget?.....	112
<b>Chapter 8: Reports.....</b>	<b>114</b>
Section 8.1: Generating reports.....	114
Section 8.2: How to save a report for later use?.....	116
Section 8.3: How to export a report to PDF or CSV?.....	119
Section 8.4: How to review expenses or incomes in a single category over time?.....	120
Section 8.5: How to compare expenses or incomes in two payees?.....	121
Section 8.6: How to perform a detailed yearly financial analysis?.....	122
Section 8.7: How to review the forecast for my savings account?.....	123
Section 8.8: How to check how much I have spent on a holiday?.....	124
<b>Chapter 9: Configuration.....</b>	<b>126</b>
Section 9.1: How to import a CSV, QIF, OFX, QFX or MT940 file from bank or other application?.....	126
Section 9.2: How to enable, disable and manage currencies?.....	129
Section 9.3: What is SYNCbits? Do I have to use it?.....	130
Section 9.4: How to create new SYNCbits account?.....	131
Section 9.5: How to sign in to a SYNCbits account?.....	132

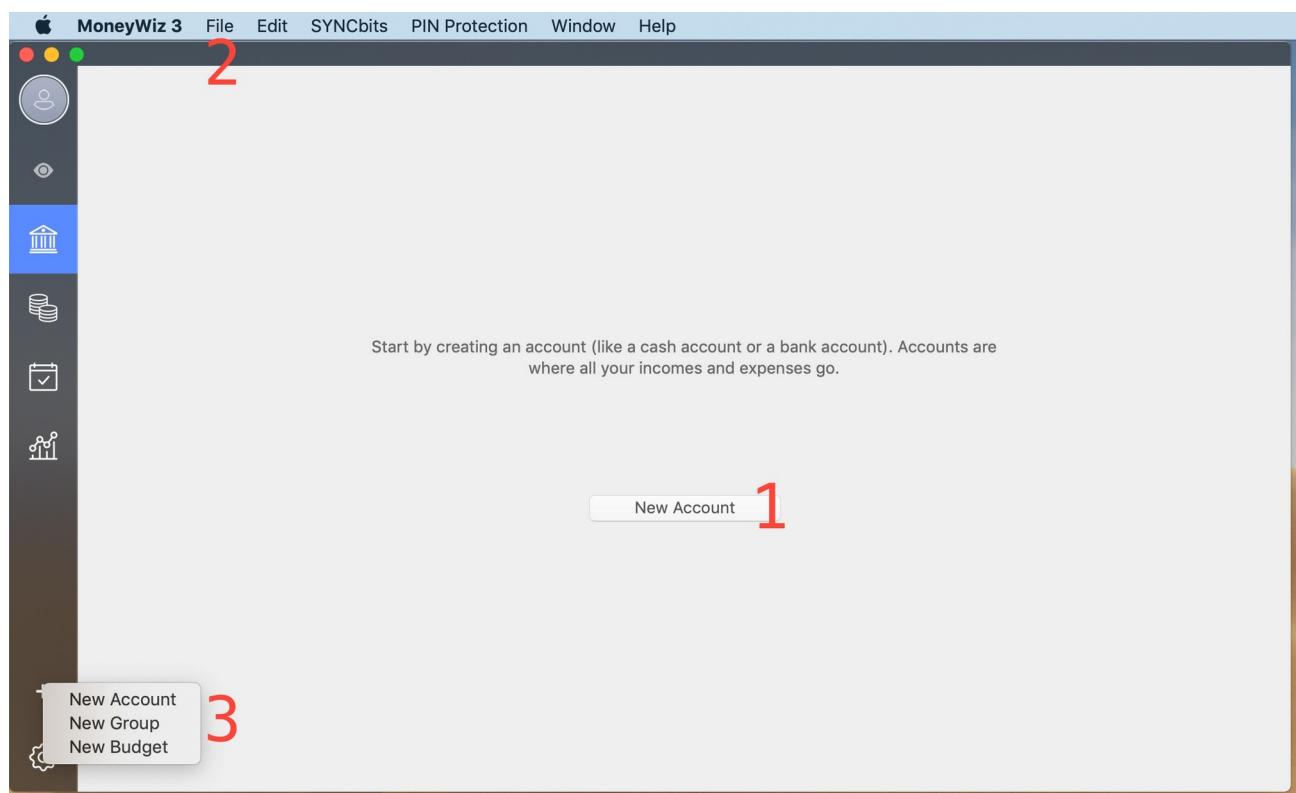
Section 9.6: How to sync transaction attachments (images and PDFs)?.....	133
Section 9.7: How to modify transaction layout settings?.....	134
Section 9.8: How to protect MoneyWiz database with a PIN password code?.....	139
Section 9.9: Desktop keyboard shortcuts.....	140
Section 9.10: How to manually access or back up the desktop database?.....	142
Section 9.11: Enabling automatic database backups on desktop.....	145
Section 9.12: Restoring from a database backup on Mac.....	148
Section 9.13: Restoring from a backup on Windows.....	151

# **Chapter 1: Accounts**

## **Section 1.1: How to create an account?**

This article explains how to create any type of account (checking, banking, credit card, cash, savings, Online Banking, loan, investment and crypto/forex).

### **Invoking the account creation window**



There are few ways to start creating a new account:

1. if you have no accounts in your MoneyWiz database, you'll be greeted with a welcome message, inviting you to "start by creating an account". Clicking on the "New Account" button visible below will allow you to choose the account type.
2. at any time, you can select "File" from the menu bar and navigate to New -> New Account.

## Section 1.1:How to create an account?

3. at any time, you can click on the + button near the bottom-left of the user interface and select New Account,
4. at any time, you can use a keyboard shortcut: Shift + Command + A on Mac and Shift + Control + A on Windows.

You'll then be asked to choose between two account modes:

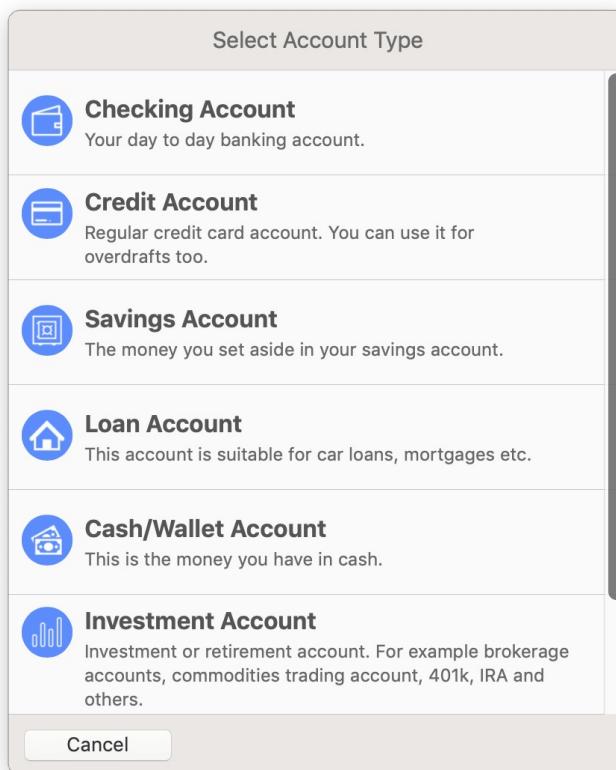
- **Automatic sync with bank/financial institution** – choose this if you wish to create an Online Banking account,
- **Manual transaction entry or import** – choose this if you want to manage your accounts manually or import transactions in form of CSV, QIF, OFX, QFX or MT940 files.

Remember that at any time you can disconnect an Online Banking account to make it manual and connect a manual account to Online Banking.

### **Choosing an account type**

If you have chosen the Online Banking account mode in previous step, you don't need to choose an account type – it'll be selected automatically depending on the accounts you select to connect.

## Section 1.1:How to create an account?



If you have chosen the manual account mode, you'll now be asked to select the account type:

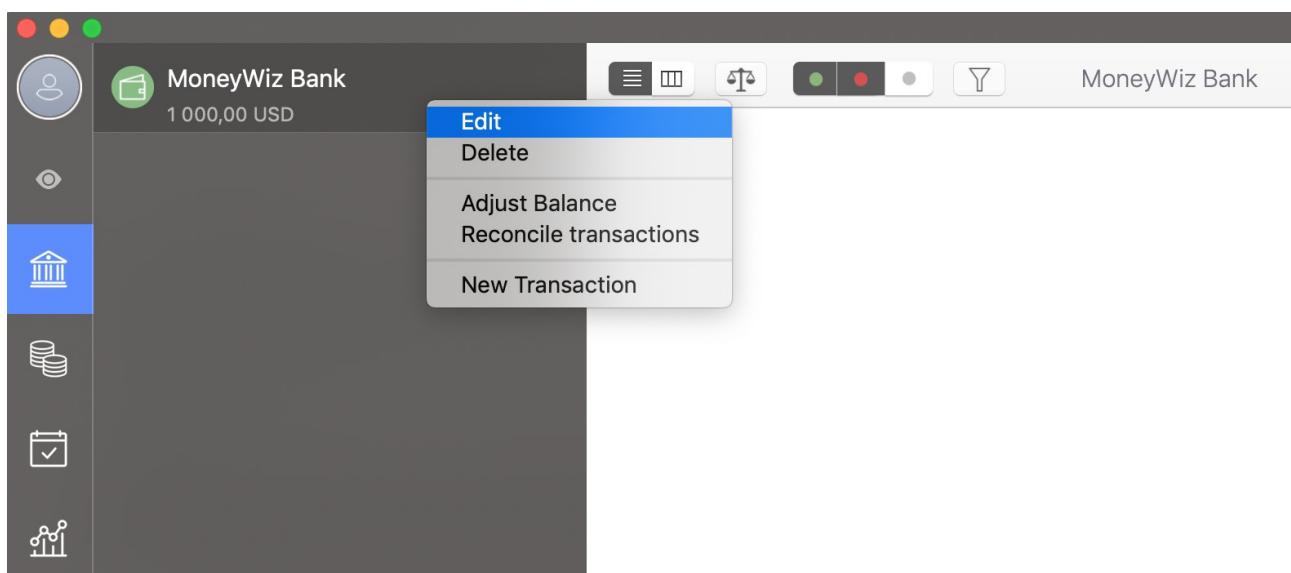
- **Checking account (Banking)** – use this for your daily checking/banking accounts or when in doubt,
- **Credit account** – use this for credit card accounts,
- **Savings account** – use this for regular saving accounts (non-investment),
- **Loan account** – use this for your mortgages, car loans and other accounts with an APR and monthly repayments,
- **Cash/Wallet accounts** – use this for money you carry in your wallet or purse,
- **Investment account** – use this for tracking your holdings and assets,
- **Forex/Crypto account** – use this for tracking your forex and crypto currency holdings and trades.

Some accounts have more detailed overview – see other guide sections to learn more.

## Section 1.2: How to edit an account?

Editing an account allows you to make changes to the account name, opening balance, connect the account to Online Banking, disconnect it from Online Banking, change the icon and more. Please note that it is not possible to change the account type (e.g. it is **not** possible to convert a Savings account to Cash/Wallet account).

### Different ways of editing the account



- the easiest way is to double-click on the account name on the accounts list in the sidebar,
- it's also possible to right-click on the account name on the accounts list in the sidebar (if you're on a Mac and nothing happens on right-click, it means it is disabled. You can try left-click while holding control key instead).

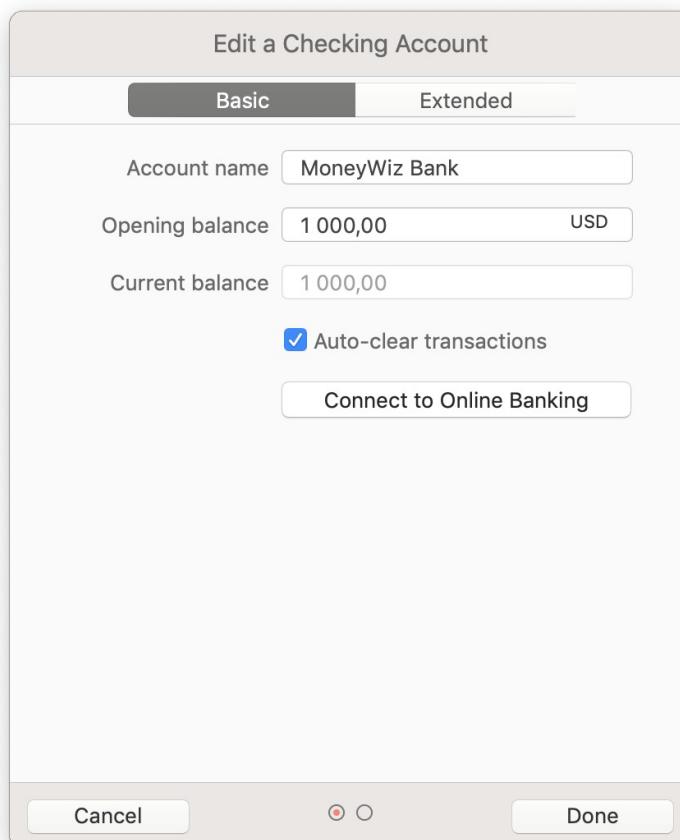
When the account properties window opens, you can modify many of the account original properties.

## Section 1.3:What account properties can I modify?

When creating or editing an account, you can set and change various account properties and settings. This guide will explain what they are and where to find them.

The account properties window has two tabs that you can switch in three ways:

1. click on the tabs on top,
2. swipe your finger to left and right on the track pad,
3. click on the rounded buttons at the bottom.



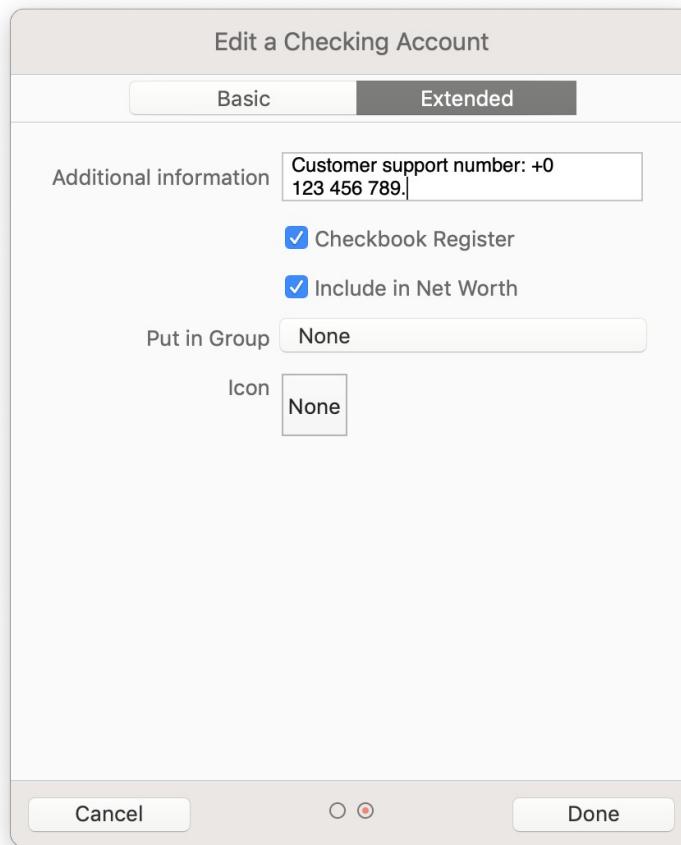
- **Basic tab**

- **Account name** – your name for the account, allowing you to easily distinguish it from other accounts,

## Section 1.3:What account properties can I modify?

- **Opening balance** – the starting balance of the account (before first transaction happened). Your closing balance depends on the opening balance of the account and transaction stored in it.
- **Account currency** (displayed next to Opening balance) – click to pick from enabled currencies. Don't see yours? Make sure to enable your currencies in MoneyWiz Settings -> Currencies before trying to change them here.
- **Auto-clear transactions** – if checked (it is checked by default), new transactions that you create in this account will be cleared automatically. Change this setting if you wish for new transactions to be created (arrive) as pending transactions.
- **Connect to Online Banking or Disconnect from Online Banking** – this button allows you to connect or disconnect an account from Online Banking respectively (it is only visible when editing an existing account).

## Section 1.3:What account properties can I modify?



- **Extended tab**

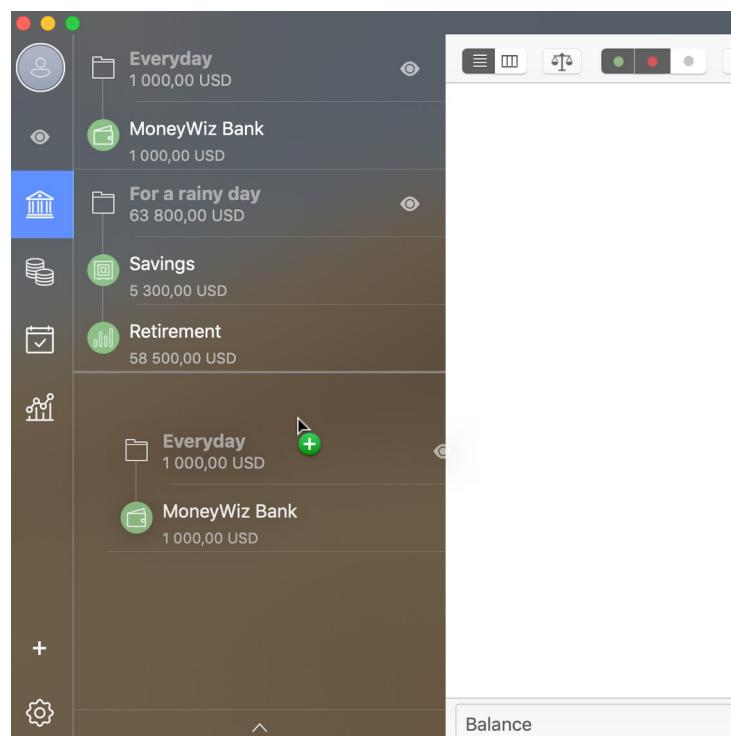
- **Additional information** – any text-based information you might to add, such as the daily or weekly limits, contact information to your bank and so on.
- **Checkbook Register** – enable this if this account is used to write checks.  
More information.
- **Include in Net Worth** – if enabled, this account balance will affect the total Net Worth calculation. If disabled, this account balance will be excluded from Net Worth calculation.
- **Put in Group** – allows you to put your account in an account group, keeping your accounts list organized. More information.
- **Icon** – select from a variety of icons to change the default one.

### Section 1.3:What account properties can I modify?

Some accounts have slightly different properties – they are explained in more detail in their respective guides.

## Section 1.4:How to re-order accounts or account groups?

By default, the accounts list in the sidebar will list the accounts and account groups in the order they were created. However, you can change this if you wish.



To change the order of accounts or account groups, just click on what you want to re-order, hold the mouse button down then drag it to a desired place and release the mouse button. There are a couple of things to note here:

- dragging an account under an account group will put that account into the group,
- account groups cannot be nested – this means that you cannot put an account group within an account group,

## Section 1.4:How to re-order accounts or account groups?

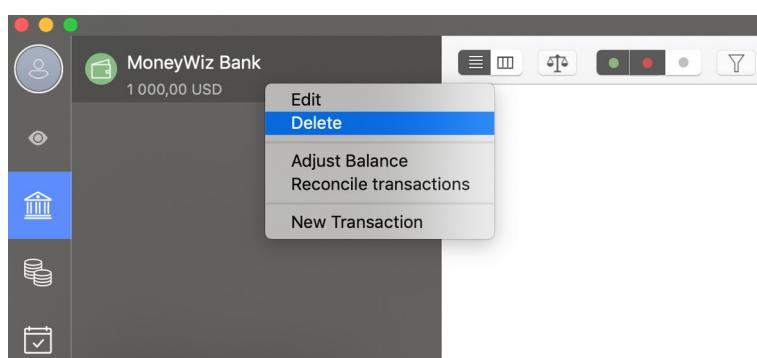
- accounts that do not belong to any group will always be listed at the top, above account groups. This cannot be changed.

## Section 1.5:How to delete an account?

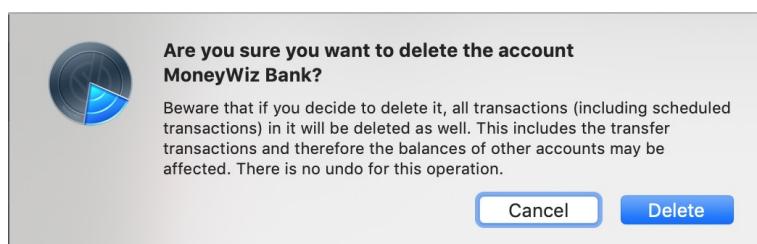
This guide contains instructions on how to delete an account and provides guidance to customers who wish to archive their old, unused accounts.

### Deleting an account

To delete an account, please right-click on the account name in the accounts list in the sidebar. If you are on a Mac and nothing happens on right-click, it means that you have right-click disabled. In that case please left-click while holding control key.



You'll see a small menu appear. Please choose "Delete account". You'll be warned that the action is irreversible.



It is important to remember that deleting an account also deletes all account-related objects, such as transactions (including transfers, which are deleted from **both** accounts) and Scheduled transactions. If you wish to archive an account instead, please do not delete the account and read on.

## **Archiving an account**

You should create an account group for your inactive accounts and put your account in that group. More information can be found later in this guide.

## **Section 1.6: How to archive an old, unused account?**

If you create new bank account, you might want to reflect this in MoneyWiz. Given that the old account is not needed anymore, you might want to delete the old account.

In most cases you **do not** want to delete that old account!

Deleting an account would delete all account-related objects, like transactions stored inside. This includes transfer transactions that would be deleted from both accounts, affecting your other accounts' balances.

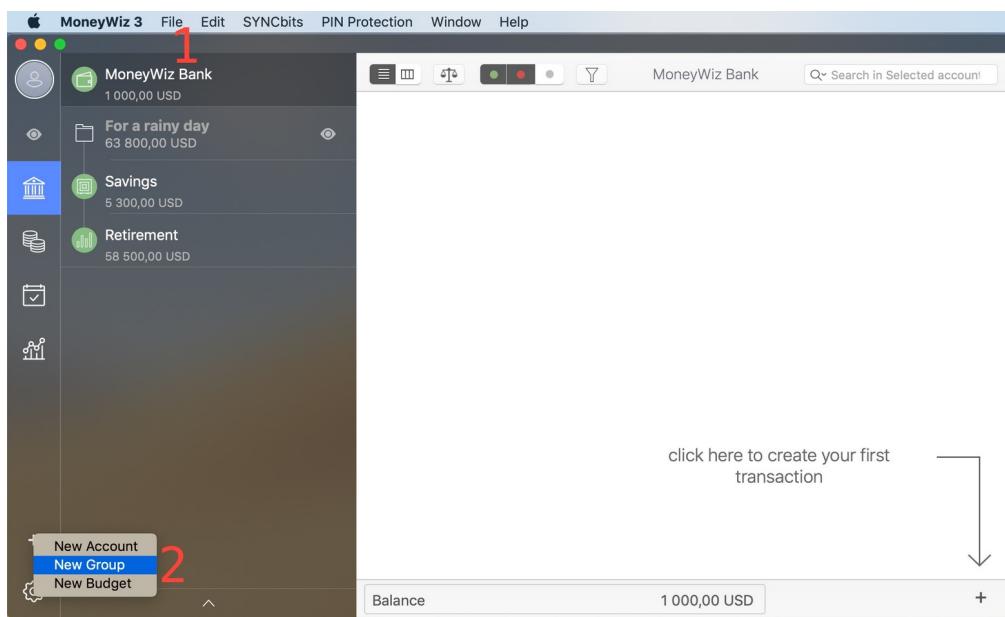
Instead of deleting old accounts, we recommend archiving an account. To archive an account, please create an account group for your inactive accounts (it might be just one group for all inactive accounts or a group per institution) and put your inactive accounts there. The account group name does not matter – you can pick any that you want.

## **Section 1.7: How to create an account group?**

Account groups allow you to organize accounts – you can create groups based on the frequency of use ("Everyday accounts", "Savings – Do not touch!", "Archived accounts"),

## Section 1.7:How to create an account group?

institutions ("Chase accounts", "Lloyds accounts") or any other criteria you might come up with.



To create an account group, you can:

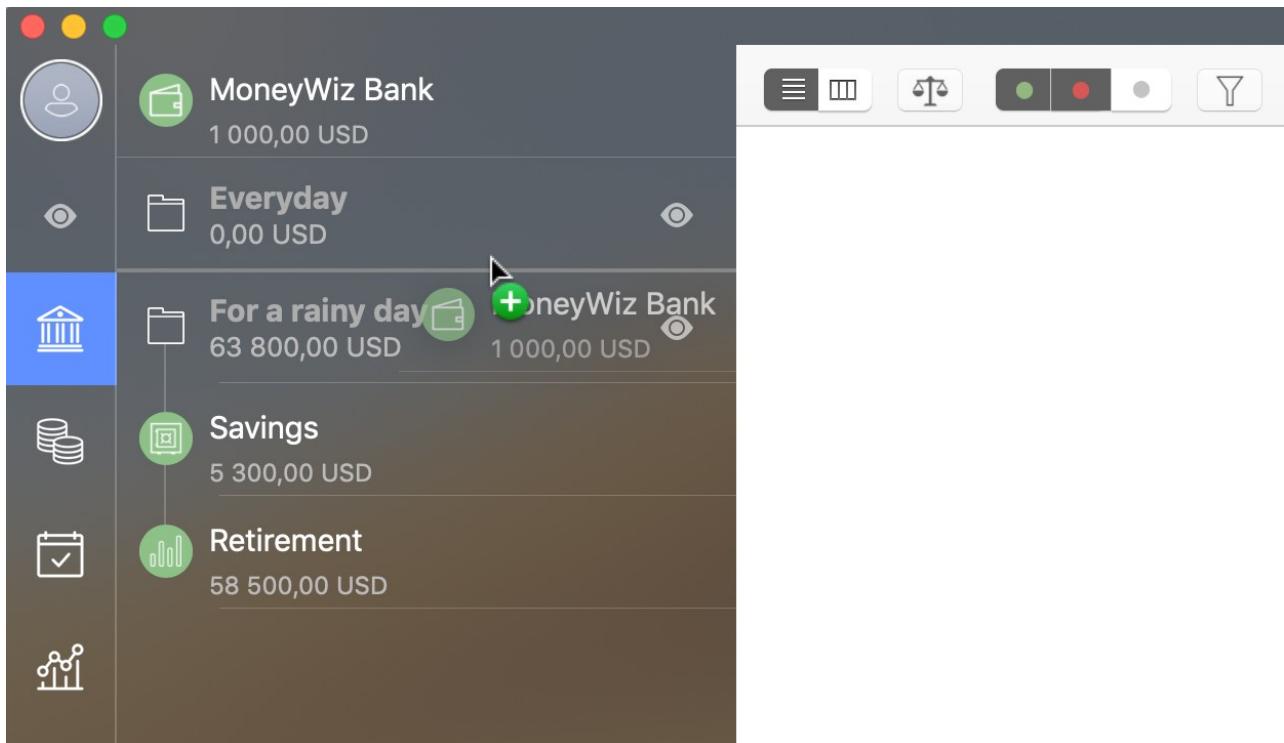
- click on File menu bar then New -> New Group,
- click on + button near the bottom-left and select New Group,
- use a keyboard shortcut. Shift + Command + G on Mac and Shift + Control + G on Windows.

You'll be asked to indicate the group name and the group currency. The group currency will be used to display the group total – the sum of all accounts stored within (only those selected to be included in Net Worth calculation). If you leave the currency to "Local currency", it'll be set to the currency you set in MoneyWiz Settings -> Currencies (and the account group currency will change accordingly whenever you change your local currency).

Once an account group is created, you'll probably want to add some accounts to it.

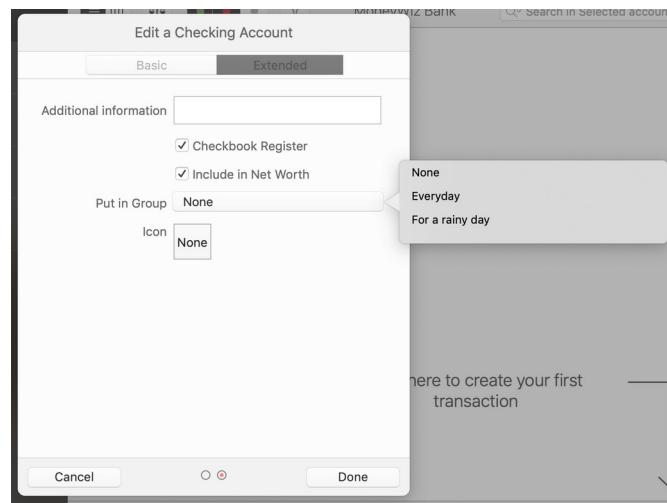
## Section 1.8: How to put accounts in groups?

There are 2 ways of including an account into a group:



1. Click on an account name in the accounts list in the sidebar and drag it slightly below the group heading that you want to put the account in.
2. Double click on an account name in the list of accounts in the sidebar, navigate to Extended tab (using buttons on top) and then use the "Include in groups" picker to choose the target group.

## Section 1.8:How to put accounts in groups?

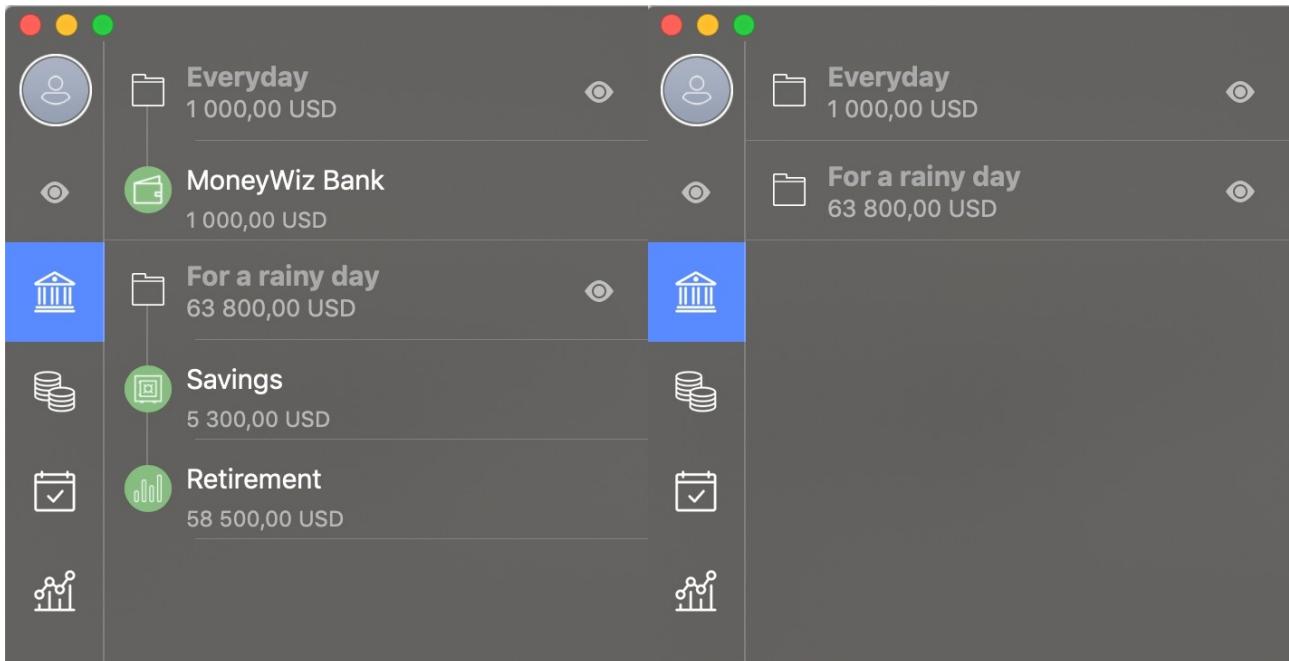


Remember that accounts do not have to belong to a group – it's optional. If you have account groups, accounts that are not part of any group will always be listed at the top of the list.

## Section 1.9: How to collapse account groups so that they take less space?

Collapsing an account group makes it take much less space and hides the accounts that are stored inside.

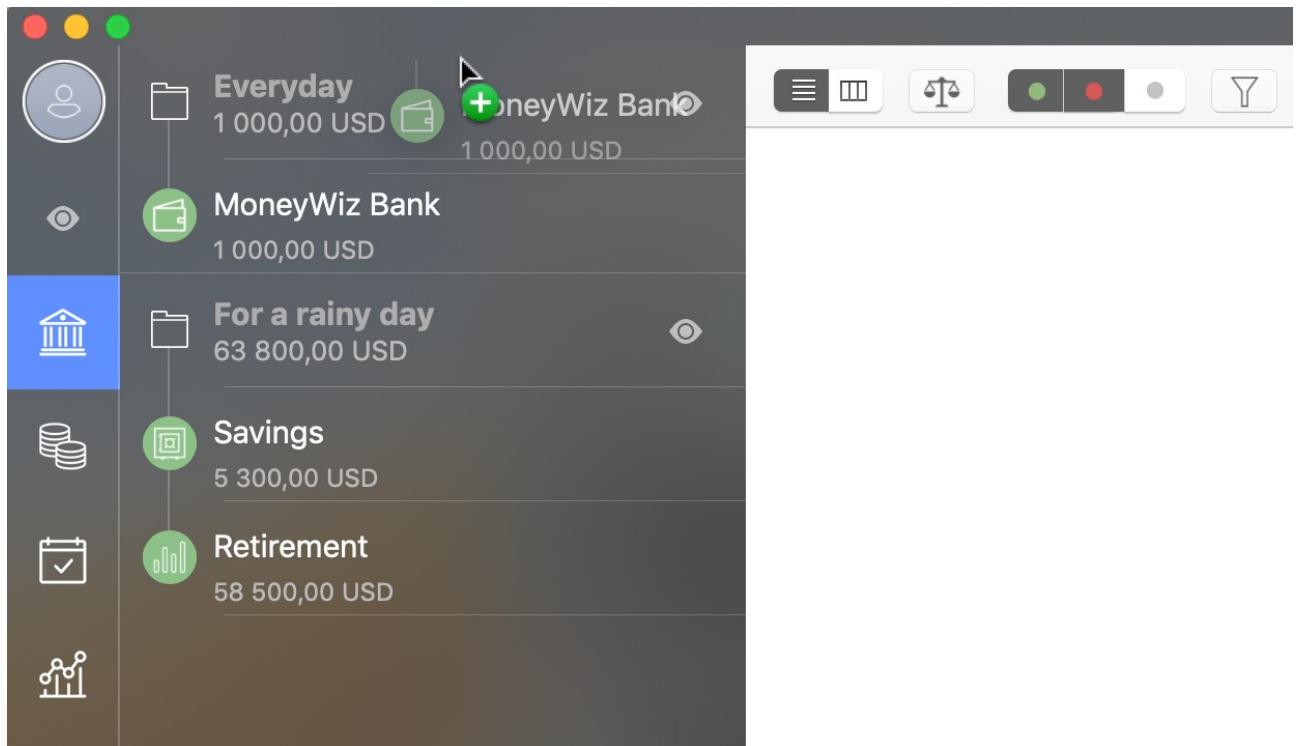
## Section 1.9: How to collapse account groups so that they take less space?



It's easy to collapse or expand an account group – just click on the account group heading or icon (in the sidebar). That's it!

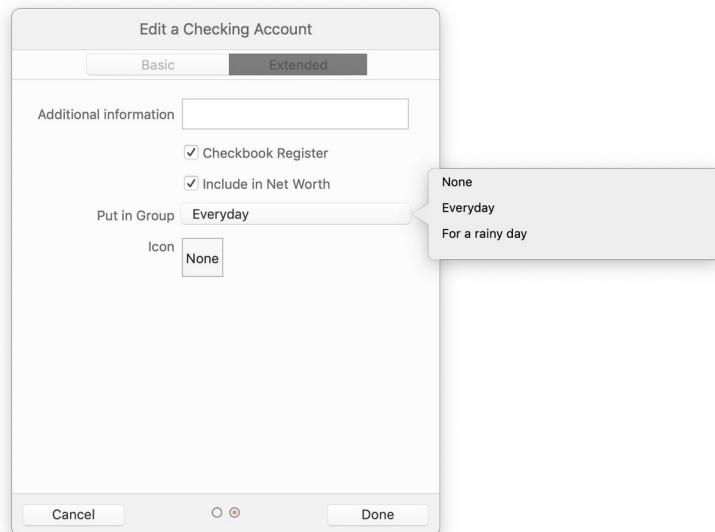
## Section 1.10: How to remove an account from a group?

Removing an account from a group will place it back into the top of the accounts list. There are two ways to remove an account from a group:



1. Click on the account name in the accounts list in the sidebar, hold the mouse button down and drag it out of the account group, place it in the desired location and release the mouse button. You can use this to remove an account from a group or move it to different one.
2. Click twice on the account name in the list of accounts in the sidebar, switch to Extended tab (using buttons on top) and then use the "Include in group" picker to either move or remove the account from a group.

## Section 1.10: How to remove an account from a group?



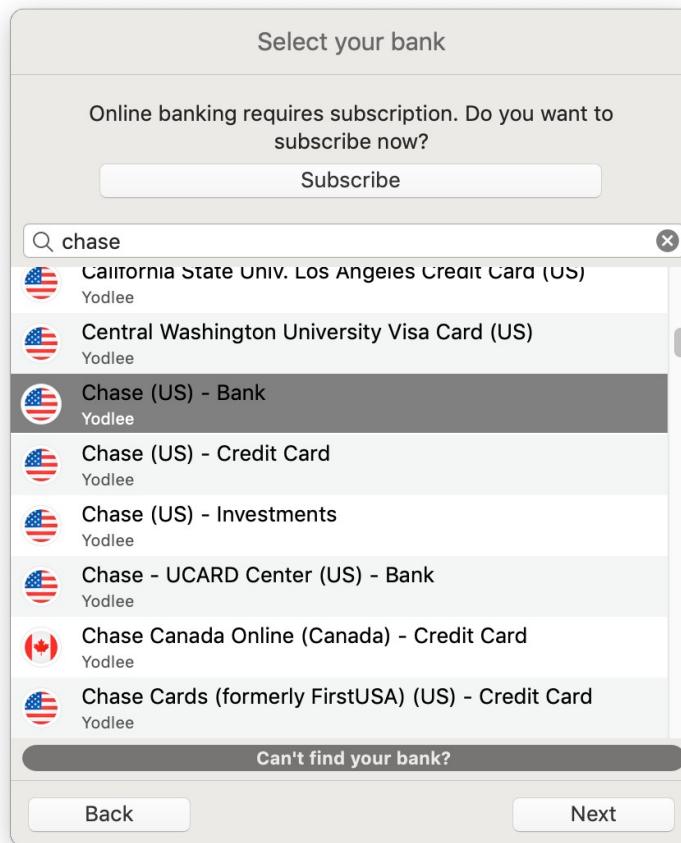
## Section 1.11: How does Online Banking work?

Online Banking feature can download your banking transactions and investment trades automatically from the supported banks and institutions. We support not only regular banks like Chase or Lloyds but also investment platforms like E\*Trade, crypto trading platforms like Bittrex and miscellaneous platforms such as PayPal. Overall we support thousands of banks worldwide. To see the complete list, please check out this guide.

Using Online Banking requires to have an ongoing and active MoneyWiz Premium subscription (monthly or yearly).

To begin using Online Banking, simply start creating new account and select Online Banking account type. Alternatively, if you have accounts created already with existing transactions, you can connect an existing account to Online Banking instead.

## Section 1.11: How does Online Banking work?



You'll be shown a list of banks with a search bar. Once a bank is selected, you'll be asked to authenticate (provide banking credentials) for your bank. If all goes well, you will see the list of accounts that you can import. Select those that you wish to sync in MoneyWiz and proceed. Upon first connection MoneyWiz will download your historical transactions for a given account.

As you refresh your accounts, MoneyWiz will download newer transactions you've made recently (read all about automatic, background and manual syncing here). MoneyWiz will attempt to automatically categorize your transactions – but you can easily change the choices it makes and the algorithm will learn from your changes to improve over time. Please continue reading to learn more about Online Banking and available configuration.

Section 1.12: How to connect, disconnect or reconnect an account from Online Banking service?

## **Section 1.12: How to connect, disconnect or reconnect an account from Online Banking service?**

If you have created an account as a local (manually managed) account, you can easily connect that account to Online Banking service now. Similarly, if your account is already connected to Online Banking but you wish to disconnect (or reconnect) it from that service (while preserving or deleting transactions downloaded already), you can do so with just a few clicks.

### **Connecting an existing account to Online Banking service**

Edit a Checking Account

Basic Extended

Account name: MoneyWiz Bank

Opening balance: 1 280,23 USD

Current balance: 1 290,64

Auto-clear transactions

Connect to Online Banking

Cancel Done

## Section 1.12:How to connect, disconnect or reconnect an account from Online Banking service?

To connect an account to Online Banking, you need to access the account properties window. You can do this in two ways:

1. Double click on the account name in the list of accounts in the sidebar.
2. Right-click on the account name in the list of accounts in the sidebar. If you're on a Mac and nothing happens on right-click, it means you have this function disabled. Try left-clicking while holding control key on your keyboard. From the menu that appears, select Edit.

When the account properties window opens, you should see a "Connect to Online Banking" button. Please click it – you'll be shown a list of banks and institutions we support. You should then search for yours and in the next window, select the account you wish to edit.

Please note that even though we might support more than one account for your institution, when following this process you'll be able to select just one account for import. That's because you're connecting an existing account to Online Banking – and you can obviously connect just one Online Banking account to one MoneyWiz account. If you wanted to add more Online Banking accounts, you'll need to either repeat this process for each existing account or create the Online Banking accounts from scratch.

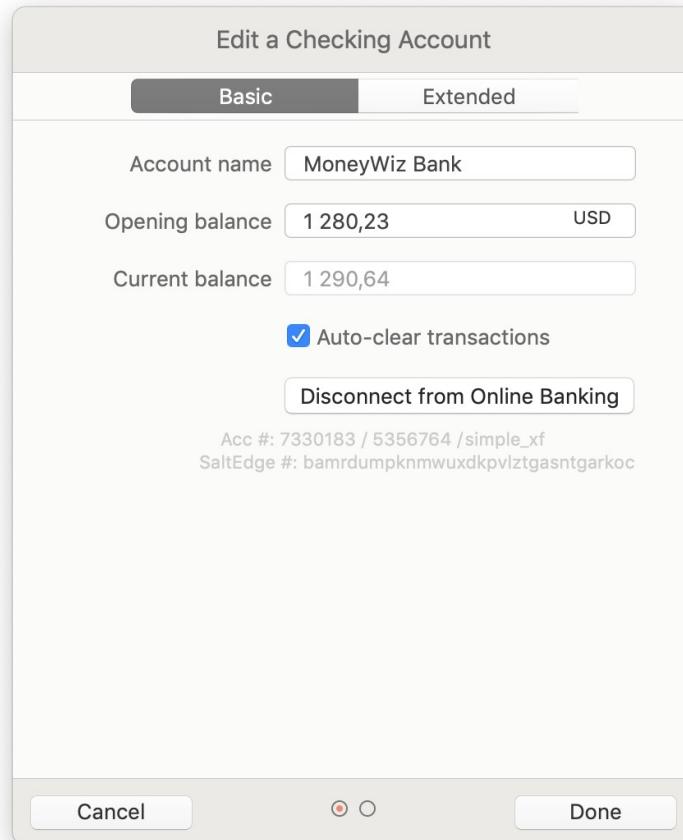
### **How will connecting an existing account to Online Banking affect my existing transactions?**

When connecting an existing account to Online Banking, your existing transactions will not be affected in any way (they will not be deleted or modified).

MoneyWiz will look for the most recent transaction in your account (if there are any transactions) and download transactions from that transaction onward. This means if your most recent transaction is from today, most likely no transactions will be downloaded upon connection (but newer transactions made tomorrow and in the future will download).

Section 1.12:How to connect, disconnect or reconnect an account from Online Banking service?

## Disconnecting an existing account from Online Banking service



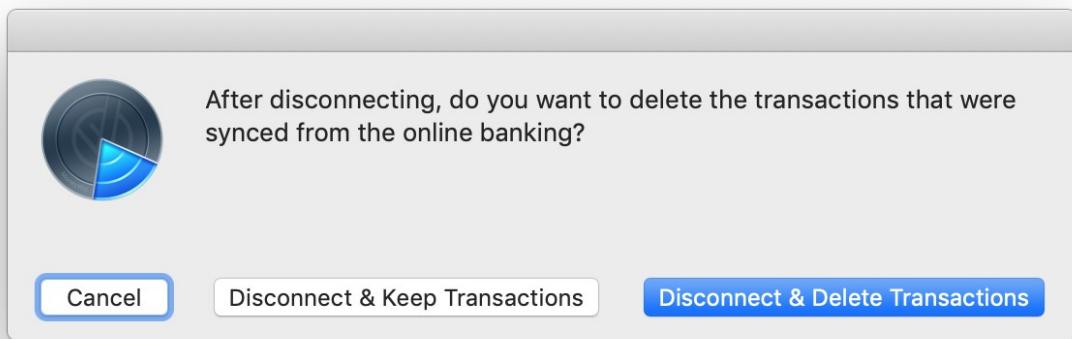
To disconnect an account from Online Banking, you need to access the account properties window. You can do this in two ways:

1. Double click on the account name in the list of accounts in the sidebar.
2. Right-click on the account name in the list of accounts in the sidebar. If you're on a Mac and nothing happens on right-click, it means you have this function disabled.  
Try left-clicking while holding control key on your keyboard. From the menu that appears, select Edit.

When the account properties window opens, you should see a "Disconnect from Online Banking" button. When you click it, you'll be asked whether to keep or delete transactions

## Section 1.12:How to connect, disconnect or reconnect an account from Online Banking service?

downloaded from Online Banking so far. If you click keep, your account will be disconnected from Online Banking but there would be no changes made to transactions. If you click delete, your account will be disconnected from Online Banking and any transactions that were downloaded automatically would be deleted.



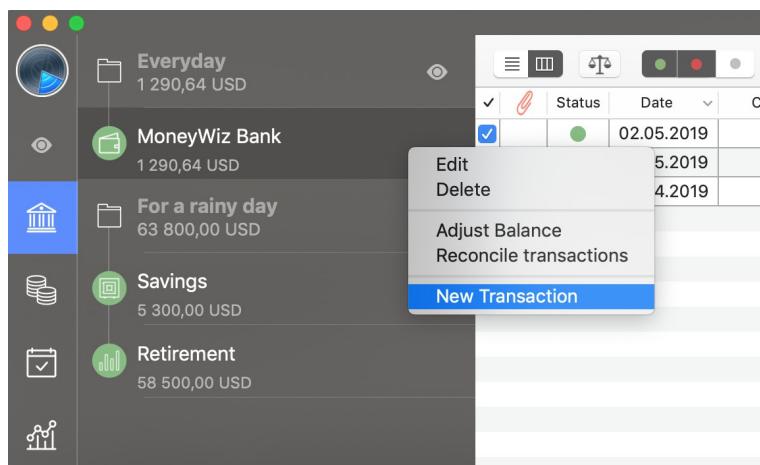
## **Reconnecting an existing account with Online Banking service**

Reconnecting an account from Online Banking might help in some cases, for example when your banking password got changed and you need to supply a new one. To reconnect an account with Online Banking, please first follow the instructions above for disconnecting, then connecting the account.

Please note that in some cases it makes a difference whether you reconnect accounts one by one or whether you first disconnect all accounts from a particular bank and then connect them again one by one. If you're not sure which approach is better or were linked here by our support team and we did not mention a specific approach, it's always better to reconnect accounts one by one (fully disconnect one account, fully connect that account back and only then move to another account).

## Section 1.13: How to create transactions in an Online Banking account?

Accounts connected to Online Banking will regularly sync transactions automatically from your bank or institution. However, there might be a time when you wish to create transactions manually. Because the + button you'd normally use is not available in Online Banking accounts (it is replaced with refresh button), you need to do this differently. You can do this in two ways:



1. Use keyboard shortcuts to invoke transaction entry window. It's **Command + E** on Mac/**Control + E** on Windows for expense, **Command + I** on Mac/**Control + I** on Windows for income and **Command + T** on Mac/**Control + T** on Windows for transfer.
2. Right-click on the account name in the list of accounts in the sidebar. If you're on a Mac and nothing happens on right-click, it means you have this function disabled. Try left-clicking while holding control key on your keyboard. From the menu that appears, select New Transaction.

## **What happens if I manually create a transaction and it arrives via Online Banking later?**

When downloading transactions from Online Banking, MoneyWiz looks for possible duplicates. It does that by searching for transactions that meet **both** of the following conditions:

1. transaction amount is \*exactly\* the same,
2. transaction date is within 3 days range (either way, to account for weekends).

If MoneyWiz finds a match, it will not download the transaction from Online Banking but instead update the existing transaction with missing information (if there is any). If MoneyWiz does not find a match, it'll download the transaction coming from your bank.

## **Section 1.14: How to configure Online Banking automatic transaction categorization?**

MoneyWiz is designed to categorize transactions coming from online banking automatically, but it may require some help from you.

There are several sources where MoneyWiz is trying to get information about what the proper category of a transaction should be, and in this topic we will discuss the most popular ones.

### **Category from online banking service provider (Salt Edge or Yodlee)**

Both providers have their own private algorithms for trying to detect the category of every transactions. With some banks, especially in the United States, they do better; with some banks it's not so great. With this source MoneyWiz does not expect you to do anything – it just takes the category from the service provider and converts it to a MoneyWiz category. If you don't already have this category, MoneyWiz will automatically create one for you.

## Section 1.14:How to configure Online Banking automatic transaction categorization?

This may be annoying if MoneyWiz is constantly creating for you categories that are needed. If you want you can disable automatic creation of new categories by editing your account and changing the Extended settings.

### **Category from payee**

You may already be aware that MoneyWiz is able to learn how you categorize transactions based on your descriptions and payees. This is valid for manually created transactions as well. So if you go to Starbucks, when creating a transaction if you select the Starbucks payee, MoneyWiz automatically pre-fills your category with the category you usually use with this payee. The same is valid for transactions downloaded from online banking.

So make sure that:

- your list of payees is clean and tidy, meaning there are no duplicates with different spelling and no unused payees, especially if they have weird numbers.
- when a transaction is downloaded with a correct payee and wrong category, do edit the transaction selecting the proper category and do not delete the payee, as MoneyWiz will use it the next time you shop at this place.

### **Category from description**

In many cases, payee information is not available for online banking transactions. In this case MoneyWiz scans the transaction description and tries to find a match with your list of payees. If it finds a match it will use this payee to find a category. It is important that you help this algorithm by setting up proper payees in MoneyWiz. Here is a list of tips, that may be helpful:

- the comparison is not case sensitive. If the descriptions of your transactions are all capital letters, you don't have to create your payees with just capital letters.
- it can be a partial match, meaning that your payee doesn't have to be the entire description of the online banking transaction.

## Section 1.14: How to configure Online Banking automatic transaction categorization?

- it's a strict comparison, meaning that the description of the transaction has to contain the payee name in its entirety.

### Examples

Transaction Description	Payee in MoneyWiz	Match
STARBUCKS	Starbucks	Yes
xxxxxx *9283 STARBUCKS *2382 xxxx	Starbucks	Yes
xxx*9283STARBUCKS*23 82	Starbucks	Yes
xxx*9283O2*2382	O2	No, because the payee needs to be at least 3 letters
xxx*9283 O2 *2382	O2	Yes – the payee is still just 2 letters but the spaces help MoneyWiz locate it
McDonalds	McDonald's	No
HotelHilton	Hotel Hilton	No
Appl*	Apple	No
Amazon Prime	Amazon, Prime (2 separate payees)	Amazon, because it's a longer match
Cafe Golden Books	Cafe Books	No
Cafe Golden Books	Golden Book	Yes

Note, that is it not sufficient to just have the payee in your list of payees. That will help MoneyWiz match the payee, indeed. But if you need MoneyWiz to recognize the category, you will have to have an existing transaction with proper payee and category, so MoneyWiz can read from it. For this reason, it's common to have to set the proper payee and category at least 2 times before algorithm kicks in.

## Section 1.15: How to track loans?

Because we aim to make MoneyWiz the complete finance-management suite, we've also introduced the feature to track loans inside the application. You can track your mortgage,

car loan and any other loan with APR automatically applied, as well as smaller, more personal loans.

## Creating a loan with APR

To begin, start creating an account, select manual type and proceed with Loan account from the picker. Please note that loan accounts are not supported for Online Banking feature at this time.

You'll be asked to provide some information about your loan:

Create a Loan Account

Basic      Extended

Account name	Auto loan	
Principal amount	26 620,51	EUR
APR %	3,19	
Duration	36 months	
Start date	15.04.2019	
First due date	1.05.2019	

Back             Create

- **Name:** this is the name of the Loan account. You can type in whatever feels descriptive enough. For example "Auto Loan".

- **Principal amount:** that is the amount of loan which you signed a contract for with your banking or other financial institution; it doesn't include any interests or down payments.
- **APR %:** APR stands for "Annual percentage rate", it usually includes both the interest and all additional bank fees around your loan (if you wish to create an interest-free loan please see this guide).
- **Duration:** most loans are paid off on a monthly basis, so set the duration with number of months.
- **Start date:** this is the date when you signed the contract.
- **First due date:** this is the date when you are required to make your first payment towards this loan; note that it's important to set those correctly as even if you start date and first due date are different, you will be accountable for interests during the time between these two dates and that later affects your entire payment schedule.

Notice that at the top, there are Basic and Extended tabs. In the Extended tab, all options are the same as for the other types of accounts, but there is one additional option called "Payment Plan". **Without filling out the properties of your payment plan you will not be able to complete the Loan account creation.**

## **Payment plan**

Here you will be required to fill out:

## Section 1.15: How to track loans?

Payment plan

Account used for pay...	Checking
Category for principal	Other
Category for interest	Loans
Payee	Auto Loan Company +
Plan type	Equal payments
Payment Schedule	Payment Schedule

Back      Done

- **Account used for payments:** this is necessary so that MoneyWiz can automatically create for you a scheduled transfer and register your past payments towards this loan.
- **Category for principal:** based on the transaction amounts towards the principal category, the app will calculate the balance of your loan account; this is needed because you make payments consisted of principal and interest, but only the principal part is affecting your remaining balance.
- **Category for interest:** this is needed so that app can make reports regarding your interest payments – this can help you make important decisions about your finances. Please note that it cannot be the same as the category for Principal.
- **Payee:** this is an optional field; you may want to select as payee your banking institution.

- **Plan type:** there are 2 options here – Equal payments and Custom plan, these will be explained later in this guide.
- **Payment schedule:** with the information that you've entered so far MoneyWiz can make a good prediction of what your payments should look like. The payments are calculated as an amortizing loan – more on this particular type of loan will be explained later in this guide.

The monthly payments are calculated as an Amortizing loan. You can refer to Wikipedia to find out what exactly that means if you are not already familiar with the term. Please, note this algorithm takes your principal amount, annual rate and number of monthly payments and additionally we include the extra interest that you pay for the period between the start date and the first due date.

Please, contact us in case you have a loan that is not an amortizing loan – we are open to providing more algorithms for calculating the loan payments.

## **Monthly payments**

Notice the **Payment schedule** button. Click on it to see the entire payment schedule for your loan. You can click on each monthly payment and it will be opened in a new page and allow you to change it. If you selected "Equal payments" for plan type, you will not be able to change the Payment amount of any monthly payment. If you selected "Custom plan" you are allowed to change everything about all of your payments.

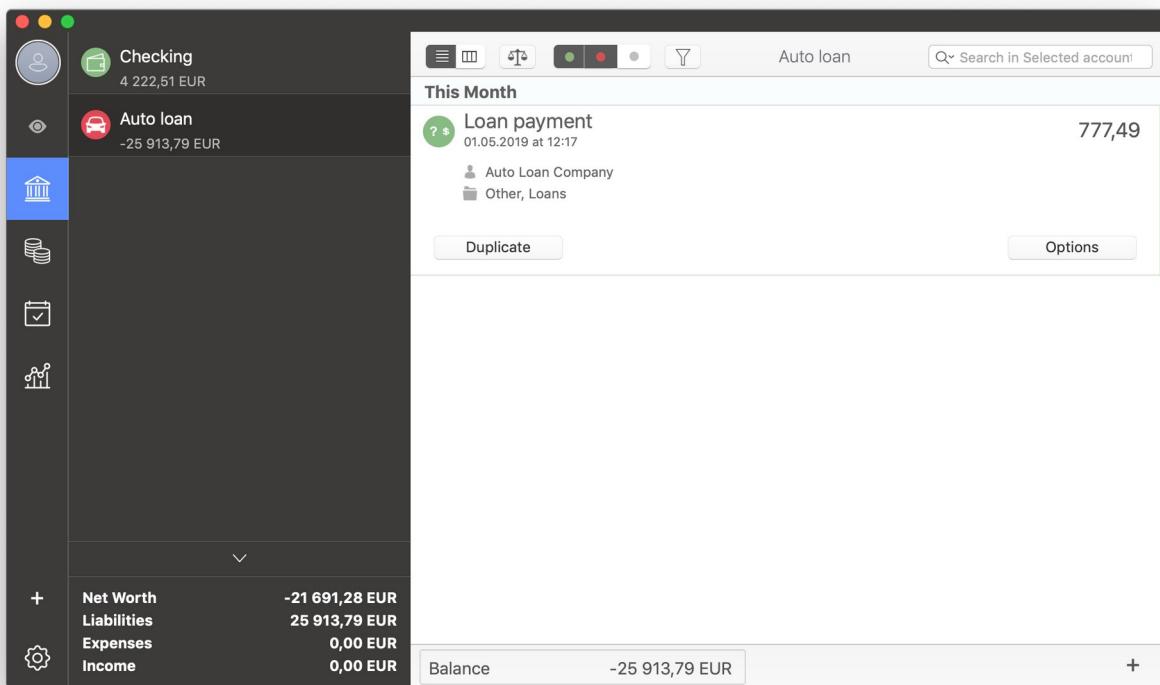
## Section 1.15: How to track loans?

Payment Schedule			
Date	Interest	Principal amount	Payment amount
01.05.2019	70,77	706,72	777,49 >
01.06.2019	68,89	708,60	777,49
01.07.2019	67,00	710,49	777,49 >
01.08.2019	65,12	712,37	777,49 >
01.09.2019	63,22	714,27	777,49 >
01.10.2019	61,32	716,17	777,49 >
01.11.2019	59,42	718,07	777,49 >
01.12.2019	57,51	719,98	777,49 >
01.01.2020	55,60	721,89	777,49 >
01.02.2020	53,68	723,81	777,49 >
Total	1 369,13	26 620,51	27 989,64

In both cases in order to save the entire payment schedule, please make sure the total principal amount on the bottom of the list is equal to the principal amount that you initially entered.

To create the account, just save your changes in the Payment plan and use the Create buttons. MoneyWiz will ask you whether to register past payments for the loan account – but only if your first payment date is in the past. If you agree, MoneyWiz will create past transactions for you:

## Section 1.15: How to track loans?



**Please note** that the balance of the Loan account is affected only by the amounts in the principal category, while the balance of the account used for payments is affected by the full amount of the payments.

### I can't create loan account – the payment plan button is flashing!

As we've noted earlier, your interest and principal categories need to be different.

Otherwise reports would not be meaningful.

### The loan formula

You can find sample spreadsheets (in Excel .xlsx and Open Document Spreadsheet .ods formats) for the formula MoneyWiz uses in calculating your loan in our knowledge base.

The thing that those spreadsheets don't account for, but MoneyWiz does, is that the lender may give you a longer period between signing of the loan and the first due date. If that

number is more than 30 days, the app will adjust the entire payment schedule to account for the increased interest in the beginning. If the difference between start date and first due date is exactly 30 days, then the calculations would be exactly as on the spreadsheet.

## **Transactions toward loan accounts**

The transactions towards Loan accounts are a special type of transactions – these are transfers which allow you to enter category and payee and be split by categories to handle separately principal and interest.

You can manually create transactions towards Loan accounts and enter principal only or interest only payments. Additionally you can create more scheduled transactions towards your loan account (in case you and your spouse are paying off a loan together, but from separate accounts).

## **Paying off a loan**

Once you are done paying off your loan the balance of the Loan account in MoneyWiz will reach 0. Please, note that deleting the Loan account at this point is not a good option since it contains transfer transactions and deleting those will affect the balances of your other accounts. A better option is moving the account to a group where you keep your retired accounts (old and no longer used accounts). This way the paid off loan will not get in the way of your daily operations, but you will get to keep the history of your transactions.

## **Section 1.16: How to track traditional investments?**

This guide explains how to create an investment account, where you can track investments or retirement accounts such as brokerage accounts, commodities trading, 401k, IRA and others – basically any account that trades (Buy or Sell) any type of securities. You can track your investments manually (entering the buys and sells yourself) or connect it to the powerful Online Banking feature to sync that information automatically.

## **Disclaimer**

MoneyWiz is not meant to be a trading platform – it doesn't allow you to trade, it doesn't give you advice what to trade. It's a monitoring tool, meaning it just monitors your balances and helps you understand how they change and how they affect your overall Net Worth.

MoneyWiz support team is happy to help you with any questions you might have regarding this feature but we are not allowed to give advice on what or when to trade and will not provide guidance on that. Any investment decisions you make are entirely yours – so are both the gains and losses that your decisions result in. We take no responsibility for those.

## **Two ways of tracking your portfolio**

There are two ways to track an investment account in MoneyWiz:

### **Automatic tracking (via Online Banking)**

We support over 3500 trading institutions. If your institution is supported, you can connect to it to automatically retrieve current balance, current holdings and past transactions. The full list of supported institutions is only available in the application itself – download [the free version](#) of MoneyWiz and search the list for yours!

### **Manual tracking**

In case your institution is not supported or you prefer not to connect to it via our Online Banking feature, you can manage your investments manually. You'll be able to add buy, sell and other types of operations manually and still track the current worth of your capital.

For manual trading tracking we support accounts in any currency and any stock exchange and trading symbol that you can find on the [Yahoo! Finance](#) service – not just the New York Stock Exchange. This means that if you can find information on your stock exchange and stock symbols in [Yahoo! Finance](#) service, you will be able to manage it manually in MoneyWiz. Once you download MoneyWiz, be sure to search the list of Online Banking

## Section 1.16:How to track traditional investments?

accounts for your trading platform though – perhaps it is supported for automatic tracking too!

### **What if neither my institution, nor my symbol is available?**

If you cannot find your investment institution on the Online Banking services list and [Yahoo! Finance](#) does not have a record for the stock exchange and symbols you're interested in you can still add the investment account to MoneyWiz, filling out all of the details about the stock manually. However, because MoneyWiz cannot download the current share prices from [Yahoo! Finance](#), it will not be able to automatically update the value of your stock and generate the historical graph for you.

You can also place a request for your institution to be added to the Online Banking platform from [here](#). Please note that while Salt Edge is our partner, they are a separate company so we have no knowledge or control over which banks are being added next so we cannot estimate when the integration with your institution might be completed.

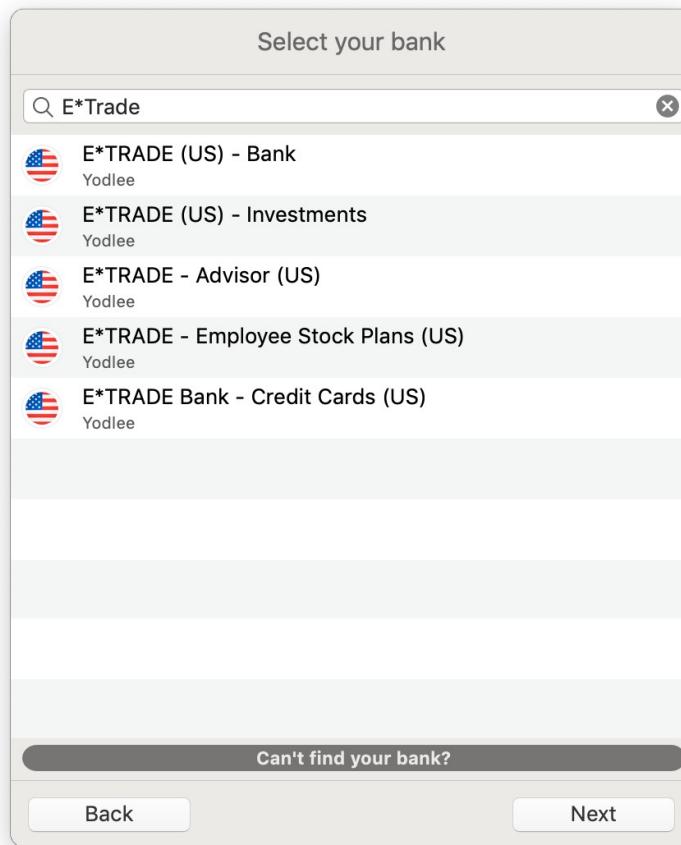
### **Creating an investment account**

You can add multiple investment accounts to your MoneyWiz database – you are not limited to just one. This allows you to track your brokerage account separately from your retirement account for example.

### **Using Online Banking**

To add an Investment account for automatic tracking, start adding new account in MoneyWiz then choose Online Banking account type. Search the list for your trading institution to see if it's available:

## Section 1.16:How to track traditional investments?



After you authenticate MoneyWiz will start downloading your current holdings. Once it finishes, you'll be able to see all that data in MoneyWiz and have it contribute to your total Net Worth in the application.

### For manual tracking

To add an account for manual tracking start adding new manual account, scroll to the bottom and find "Investment" type. Tap on it and start filling out the details.

## Section 1.16: How to track traditional investments?

Create an Investment Account

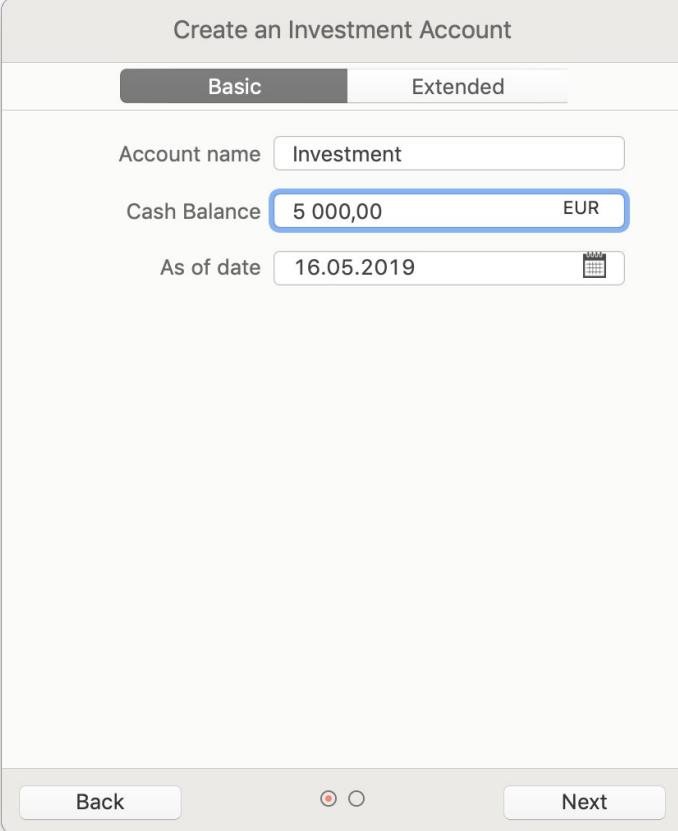
Basic      Extended

Account name

Cash Balance  EUR

As of date  

Back            Next

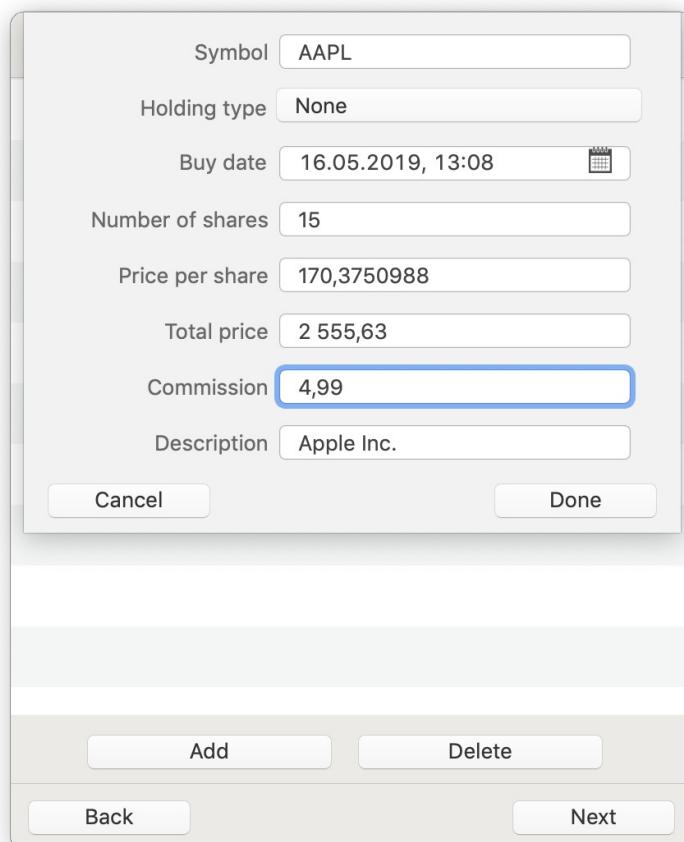


- **Account name:** a name for this account that will help you identify it on the list.  
For example "E\*Trade" or "401k".
- **Cash Balance as of date:** in the next field you need to enter your cash balance. Here you allocate the date to which your cash balance will be tied.
- **Cash Balance:** enter your cash balance as of the date selected above (if you leave the date as today then enter your cash balance as of today). Tapping on the currency code would also allow you to choose a currency (we support investments in various currencies; if you don't see your currency make sure it's enabled in Settings -> Currencies).

If you switch to Extended section, you can edit other details of the account – just like described in account properties guide.

## Section 1.16: How to track traditional investments?

After you confirm those details, you'll be asked to add your positions to the account. For the purpose of this tutorial, we'll populate a fictional portfolio. From the buttons at the bottom choose Add – a new screen will appear.



You'll be asked to enter some information about your security. Note that only the first three on top and Buy date are required – the rest is optional.

- **Symbol:** the symbol of your security. As you begin to type, MoneyWiz automatically searches the [Yahoo! Finance](#) database for the entered query and tries to pull the data for you. In order for MoneyWiz to be able to automatically refresh the stock price your symbol must be present in the [Yahoo! Finance](#) database.
- **Holding type:** the type of the security.
- **Buy date:** enter the date of this buy operation (defaults to today).

## Section 1.16: How to track traditional investments?

- **Number of shares:** the number of securities you've purchased. Note that it can be a negative number in case of borrowed shares or a fractional number if the Holding type is "Mutual Fund".
- **Price per share:** will be downloaded from Yahoo! Finance database if your symbol is recognized. You might to adjust it however as MoneyWiz presents you the current stock price: you are likely to have purchased it at a different price.
- **Total price:** is calculated dynamically (Number of shares x Price per share).
- **Commission:** here you can enter the commission you've paid when performing this buy operation.
- **Description:** description of this operation. By default it pulls the name of the stock from the symbol.

After you add the details you want, your security is ready to be added to your portfolio. In our fictional portfolio, we've added several more stocks. Before you confirm account creation you can preview the securities you've added and their total value.

## Section 1.16: How to track traditional investments?

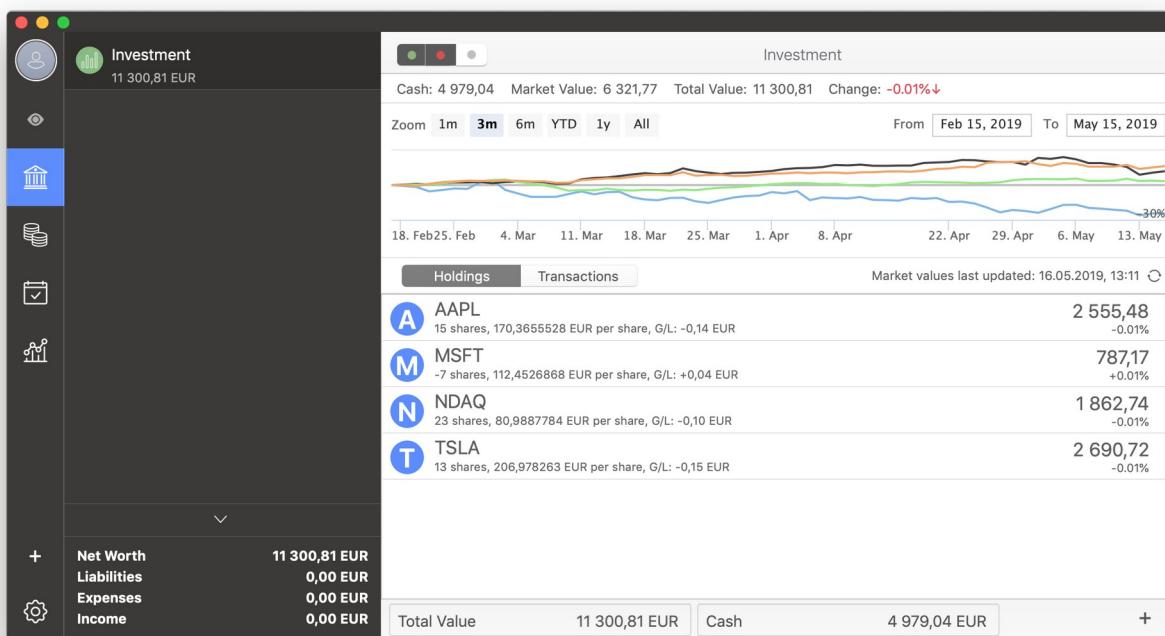
Describe your current portfolio if you do not plan to add your historical transactions.		
AAPL		2 560,62 EUR
15 shares x 170,3750988 EUR, commission: 4,99 EUR		
MSFT		-782,22 EUR
-7 shares x 112,4589878 EUR, commission: 4,99 EUR		
NDAQ		1 868,84 EUR
23 shares x 80,9933164 EUR, commission: 5,99 EUR		
TSLA		2 695,86 EUR
13 shares x 206,9898605 EUR, commission: 4,99 EUR		
Add		Delete
Back		Next

Once your investment account is created you can modify, change its position on the accounts list and delete just like any other account – see the other account guides for more information.

### Working with Investment accounts

Now that our account is created we can see a beautiful chart of our portfolio:

## Section 1.16: How to track traditional investments?



### Finding your way around the account

The Investment account has a different layout from most other accounts. It features 3 major areas:

1. **Investment chart:** showing you how your top holdings are performing.
2. **Holdings view:** displaying all of your holdings in one clear list, displaying basic information about them and their performance.
3. **Trades view:** listing all trades and transactions for this account.

In MoneyWiz for Desktop, you always see the **Investment chart** but you can switch between **Portfolio (Holdings)** view and **Trades (Transactions)** view using the buttons below the chart.

You can also see some detailed information about your holdings just above the

**Investment chart:**

- **Cash:** how much cash you have in your portfolio.
- **Market Value:** the combined market value of all your securities.
- **Total Value:** Cash + Market Value.
- **Change:** represents the difference between price when the position was opened and the current price.

## **Creating new transactions and trades**

Creating a new trade or transaction is as simple as adding a regular transaction. That's why you begin by simply clicking the + button in the bottom-right of the account. You can choose from:

- **Buy**—allows you to buy more stock. Note that Buy to open and Buy to close are all the same in MoneyWiz.
- **Sell**—allows you to sell some stock. Note that Sell to open and Sell to close are all the same in MoneyWiz.
- **regular transaction types** (expense, income, transfer, adjust balance) that are covered in Transaction basics tutorial.

To illustrate how you can add an operation to your portfolio, let's purchase more stock to our fictional portfolio. To begin we click on the + button at the bottom and choose Buy. You'll be presented with the view very much like the one we saw when adding stocks to our investment account when we were creating it. Once again you need to enter the symbol, number of shares and price per share. Other fields are optional. Adding a Sell operation works exactly the same way.

A couple of notes:

- it is possible to have a negative holding value (e.g. **-7 MSFT**),

## Section 1.16: How to track traditional investments?

- if at any time your holding reaches 0 value, it'll disappear from your Portfolio but the transactions will remain in Trades view. In order for the holding to reappear in Portfolio, its value needs to become different than zero,
- you can hover your mouse or finger over the Investments chart to display holding values for a particular date,
- you can use the buttons above the investment chart to quickly change the period the chart will cover or use the fields to the right to set the period more precisely to your liking,
- you can refresh the exchange rates (coming from [Yahoo! Finance](#)) by clicking on the refresh rates button: in MoneyWiz for Desktop, it's below the chart (next to Last refreshed information) and in MoneyWiz for Mobile it's in the top-right corner of the screen.

## Section 1.17: How to track assets?

While MoneyWiz does not have a direct support for assets, you can use our investment account to track them. Please read the investment accounts guide for details on how to use the tool overall – this guide will provide you with guidance on how to tweak it to track custom assets (like your house, car, etc).

You'll have to create a manually managed investment account. The cash balance should be 0.00 – if it's anything else, it'd mean that there's any non-asset money laying around somewhere. You might wonder how you'll register all of the assets value with 0.00 cash value – don't worry! When creating your investment account for the first time, you're presented with an opportunity to describe your portfolio – entering holdings "for free". Please think carefully what assets you wish to track and how much are they worth as you won't get this chance anymore. Should you wish to log another asset at later date to this

## Section 1.17:How to track assets?

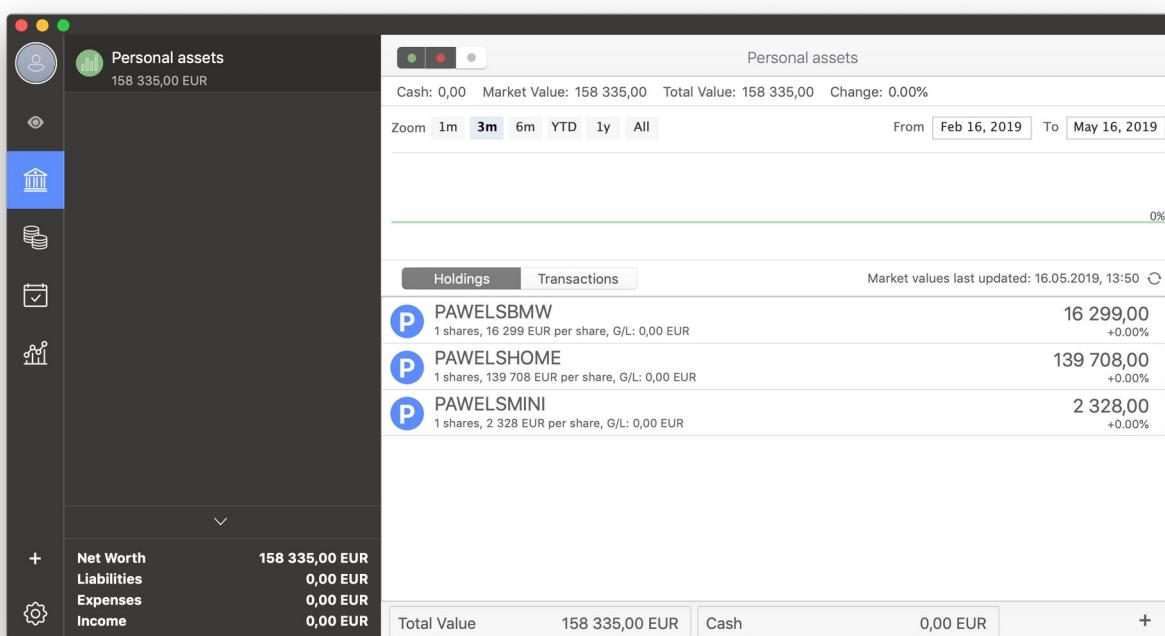
account, you'll need to use the Buy transaction, which will reduce the cash amount value (but we'll get to that later).

When trying to find share prices for you, MoneyWiz looks up [Yahoo! Finance](#) database. So in order to prevent Yahoo! Finance from interfering with your custom asset prices, just enter a holding that is not present in their database:

- **PAWELSHOME** for your home,
- **PAWELSCAR** for your car,
- and so on.

This will allow you to set a custom price for each asset. If you wish to register an asset such as a house, you want to enter price per share to the overall value of your house and set the quantity to 1. If you own multiple assets of the same type, you can enter a different quantity but only if the assets are all of the same value and depreciate at the same rate – otherwise you should use different symbols (**PAWELSBMW**, **PAWELSMINI**).

Once you describe your portfolio, go ahead and finish creating your account.



## Updating the asset value

Once it's time to re-evaluate your assets value, just head over to Holdings tab, click on an asset and use the Update price button.

Asset	Price	Change
PAWELSBMW	16 299,00	+0.00%
PAWELSHOME	139 708,00	+0.00%
PAWELSMINI	2 328,00	+0.00%

Total Value: 158 335,00 EUR | Cash: 0,00 EUR

As you use the Update price button, you'll see that the chart above gets more and more detailed, instead of remaining flat.

Category	Value
Net Worth	158 335,00 EUR
Liabilities	0,00 EUR
Expenses	0,00 EUR
Income	0,00 EUR

## Purchasing a new asset

If you bought a new asset or simply want to register another one, you'll have to use the Buy feature to buy a new holding. This will reduce your cash value by the value of the asset. For accuracy, you'll want to bring the cash value back to 0. Probably the easiest way to do this is to right-click on the account name in the sidebar (or left-click holding control key if you have right-click disabled) and select Adjust balance. Set it to 0.00 and save.

Alternatively, you can of course transfer the missing money from your other account (the one that was actually used to purchase the asset). But since transfer transactions cannot have a category, you might want to keep that purchase logged as an expense in the original account and use the Adjust balance trick in your asset account.

## Selling an existing asset

It's pretty much the opposite of the above. Use the Sell feature to sell your asset. It'll disappear from the portfolio but raise your cash value accordingly. Again, you can make a decision whether to transfer that value to your regular account or use the Adjust balance function and track the income separately with an income transaction.

## **Chapter 2: Transactions**

### **Section 2.1:How to create transactions?**

Creating transactions in MoneyWiz is very important as those are the building blocks for your financial forecast overview. Online Banking feature allows you to import transactions automatically from your banks but even in those accounts you can create transactions manually.

First, let's talk about the transaction types that MoneyWiz supports:

1. **expenses** – reduce the balance of an account,
2. **incomes** – increase the balance of an account,
3. **transfers** – reduce the balance of the origin account, while increase the balance of another account,
4. **balance adjustments** – when you want to simply adjust your account balance to a particular amount with a single transaction.
5. **refunds** – reduce the amount of an expense by a given amount (e.g. when you are partially or completely refunded for an item at the shop).
6. **reimbursements** – reduce the amount spent in a particular expense category (e.g. when you are reimbursed in bulk for some type of fee at the end of the year).

This guide focuses on the first 4 types of transactions.

You can start creating new transactions manually in 4 ways:

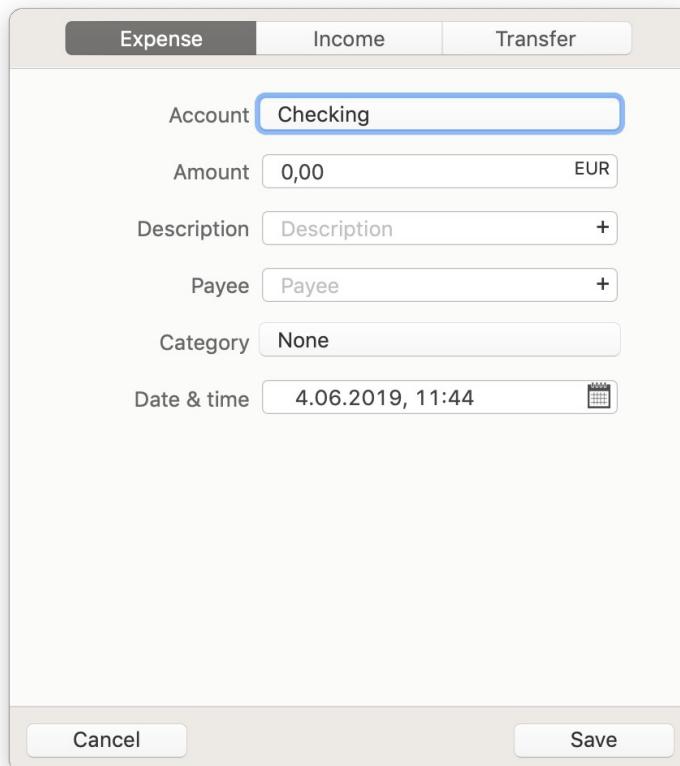
1. click on the + button in the bottom-right corner and select the transaction type,
2. use one of the keyboard shortcuts:
  - ⌘ cmd + E on Mac or Control + E on Windows for expense,
  - ⌘ cmd + I on Mac or Control + I on Windows for income,

## Section 2.1:How to create transactions?

- ⌘ cmd + T on Mac or Control + T on Windows for transfer,
3. right-click (or left-click while holding control key if you have right-click disabled) on the account name in the sidebar and select New Transaction.
4. go to File menu bar at the top of the screen -> New -> and select the transaction type.

If your account is connected to Online Banking, the first option will not be available for you (the + button is replaced with a refresh button) but the remaining 3 options are still valid.

When you start creating an expense or an income, you'll be presented with the following window:



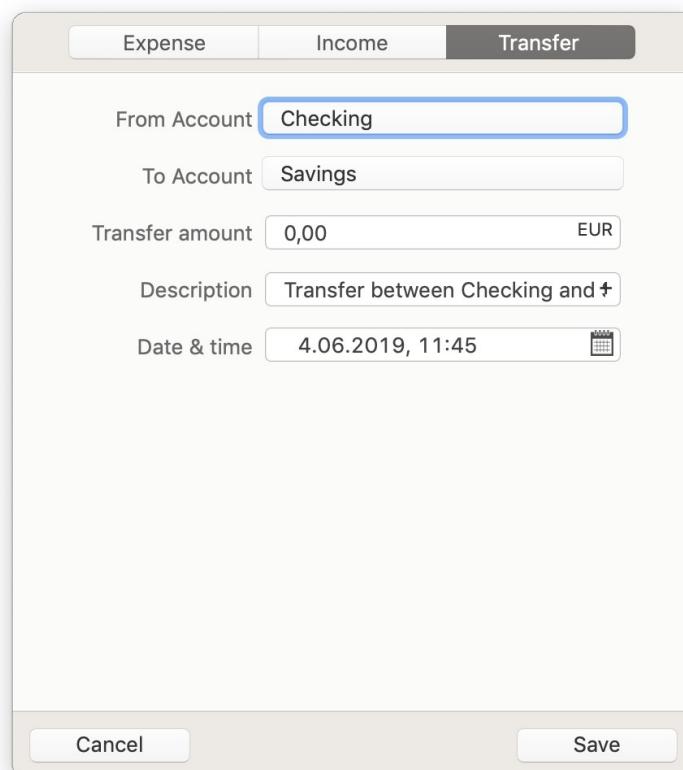
Please note that you can easily customize which fields you see here and their order. See this guide for more information.

- **Account:** which account the transaction originates from.

## Section 2.1:How to create transactions?

- **Amount:** the transaction amount. By clicking on the currency code (in this case EUR) you can select a different currency from the enabled ones.
- **Description:** something to help you identify what transaction is this or what it was for.
- **Payee:** the merchant/person participating in the transaction.
- **Category:** which expense/income category to assign this transaction to. Please remember that MoneyWiz uses separate list for expense and income categories.
- **Date and time:** of this transaction. Click on the calendar icon to select the date with your mouse.

When you start to create a transfer transaction, you'll see a window like this:



- **From Account:** the origin account – where the money is drawn from.

## Section 2.1:How to create transactions?

- **To Account:** the target account – where the money goes.
- **Transfer amount:** how much money to transfer. Currency cannot be changed – the transfer will always be in currencies of the transfer accounts (if one of the accounts is in different currency, you will be able to change the exchange rate).
- **Description:** something to help you identify what transfer is this or what it was for.
- **Date and time:** of the transfer. Click on the calendar icon to select the date using a mouse.

Please note that it is not currently possible to select a category for a transfer transaction. If it was possible, in reports you'd see the sum of a category as zero (equal money going out and in, resulting in net zero).

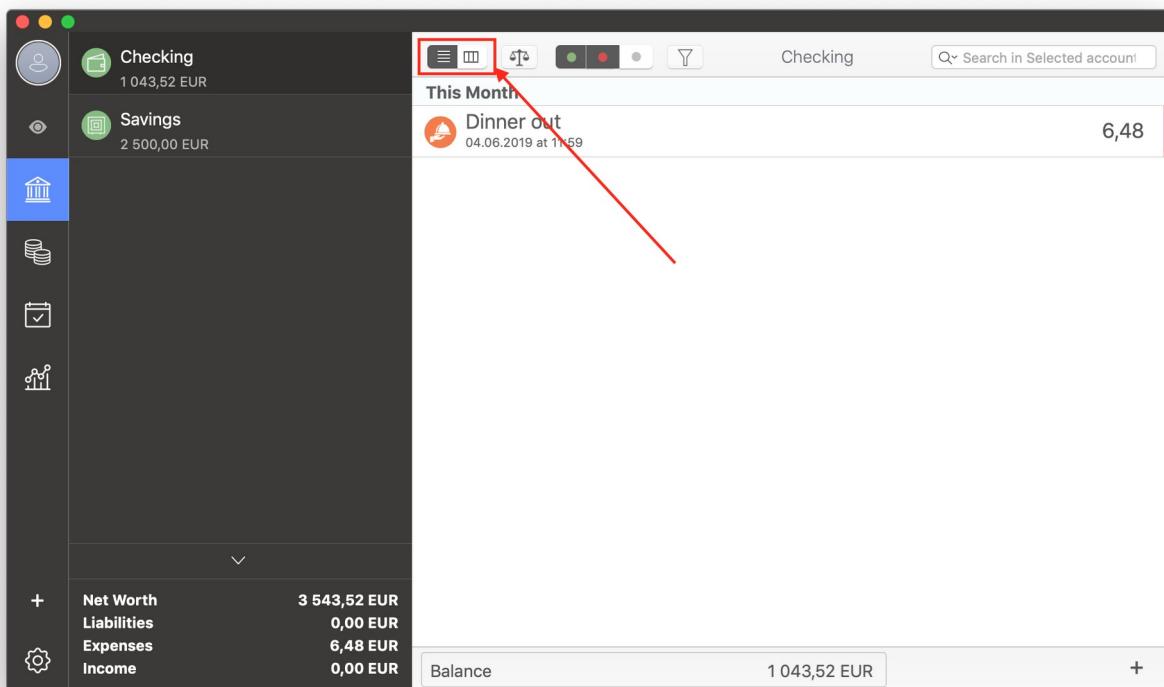
## Section 2.2:How to edit transactions?

Once created, transactions can be easily edited.

MoneyWiz for Desktop (Mac and Windows) feature two view options: Fancy and Expert.

You can switch between them using the button on the left-hand side:

## Section 2.2:How to edit transactions?



## Section 2.2:How to edit transactions?

If the left button is selected, you are in **Fancy view**. In this view, you can edit transactions in two ways:

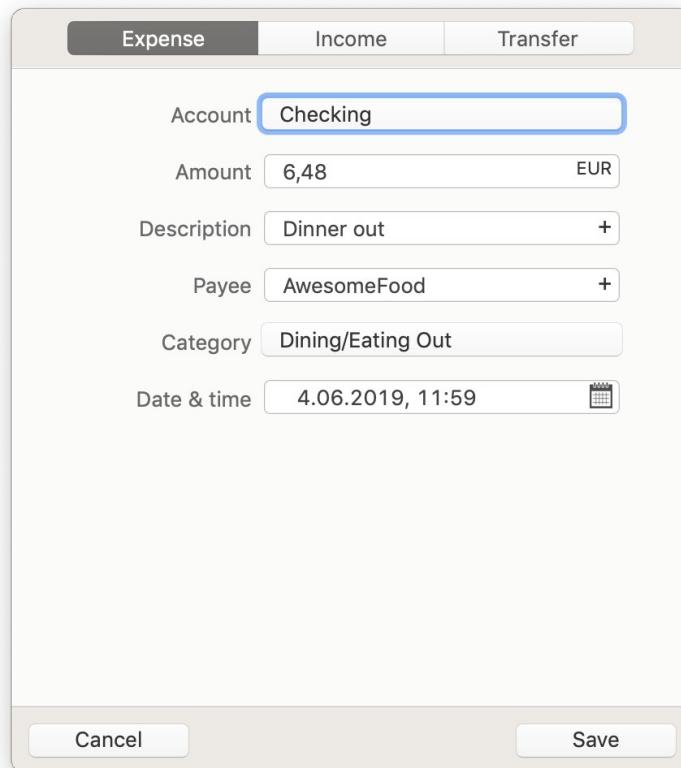
- single-click on a transaction row so it can expand and then click Options -> Edit,
- double-click on a transaction row.

If the right button is selected, you are in **Expert view**. In this view, you can edit transactions in two ways:

- right-click (or left-click while holding control key on your keyboard if you have right-click disabled) on a transaction row and click Edit,
- double-click on a transaction row.

A transaction window will open where you can modify all aspects of the existing transaction:

## Section 2.3:How to delete transactions?

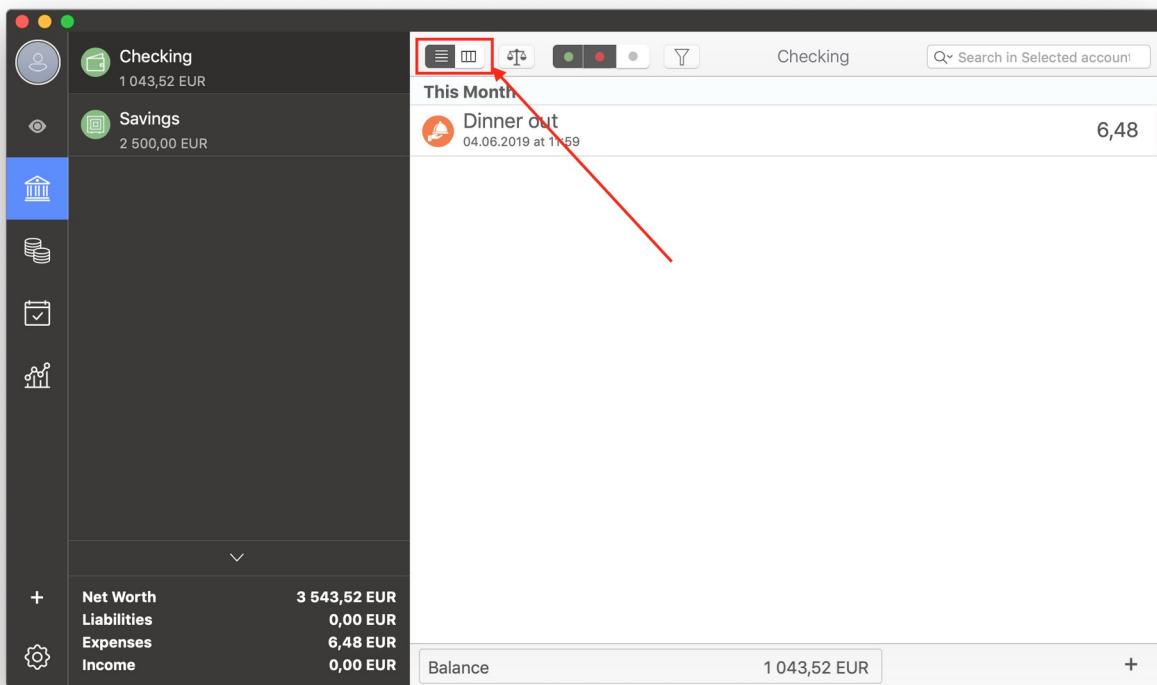


### **Section 2.3: How to delete transactions?**

If you decide that a transaction is no longer needed, you can delete it. Please note that it will change your account balance!

MoneyWiz for Desktop (Mac and Windows) feature two view options: Fancy and Expert. You can switch between them using the button on the left-hand side:

## Section 2.3: How to delete transactions?



If the left button is selected, you are in **Fancy view**. In this view, you can delete a transaction by single-clicking on the transaction row to expand it and then click on Options -> Delete.

If the right button is selected, you are in **Expert view**. In this view, you can delete transactions in two ways:

- right-click (or left-click while holding control key on your keyboard if you have right-click disabled) on a transaction row and click Delete,
- single-click on a transaction row to select a transaction then use a keyboard shortcut: ⌘ cmd + Backspace (on Mac) or Control + Backspace (on Windows).

## Section 2.4: How to adjust account balance?

Adjusting account balance will add an expense or an income to your account, depending on what amount you wish to adjust the balance for. This means that if the desired account

## Section 2.4:How to adjust account balance?

balance is lower than your current balance, MoneyWiz will add an expense to compensate the difference. The adjust balance transaction that will appear cannot be categorized, tagged or modified (although it can be deleted at any time) so whenever possible, you might want to add regular transactions instead.

There are 3 ways of adjusting your account balance:

- click on the + button in the bottom-right and then select Adjust balance,
- go to File menu bar item on top of the screen -> New -> Adjust balance,
- right-click (or left-click while holding control key on your keyboard if you have right-click disabled) on the account name in the sidebar and select Adjust balance.

If this account is connected to Online Banking, the first option will not be available (the button will be changed to a refresh button) but the remaining two will still be accessible.

In the window that opens, enter the desired account balance that MoneyWiz should set for this account – remember that the new balance can be either positive or negative. If needed, you can also add some description to the adjustment. Please note that it is not currently possible to set a date and time for the adjustment – it will always be created with the current date and time.

## Section 2.4:How to adjust account balance?

The screenshot shows a 'Adjust Balance' dialog box. At the top, it says 'Adjust Balance'. Below that, there are three input fields: 'Account' with 'Checking' selected, 'Balance' with '0,00' and 'EUR' currency code, and 'Description' with 'New balance' and a '+' button. At the bottom of the dialog are two buttons: 'Cancel' on the left and 'Save' on the right.

Once created, adjust balance transactions cannot be modified or moved to a different account – but they can be deleted, just like any transaction.

## Section 2.5: How to create transactions with checks?

If you have a checkbook that you use to issue checks, you might want to record the check numbers in MoneyWiz. In order to do this, you first need to enable this feature.

### Enabling the checkbook for your accounts

The checkbook register has to be enabled per account. This means that you might enable it for one account but not for the other.

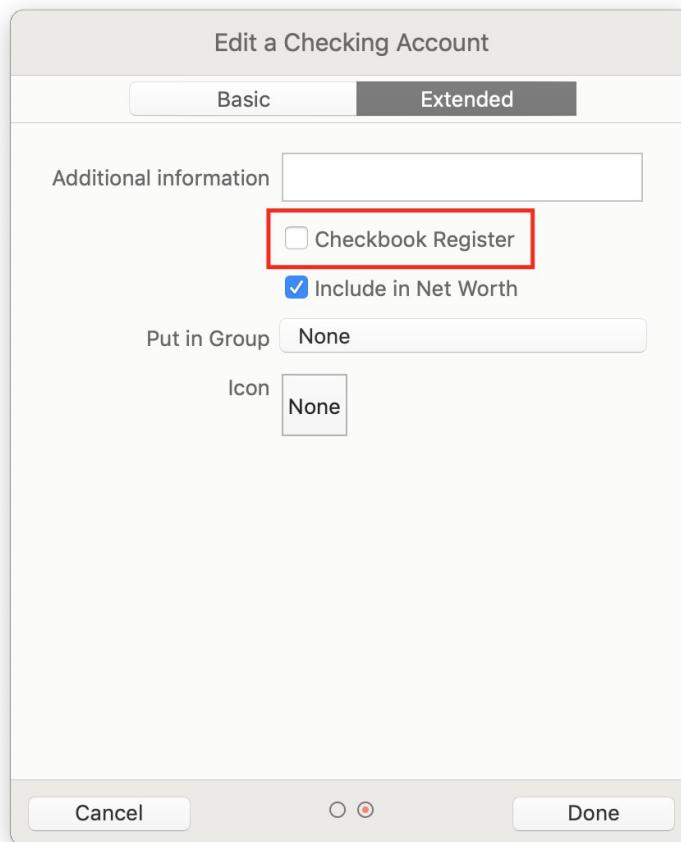
Please note that it is enabled by default for newly created accounts if your local currency is set to USD.

## Section 2.5:How to create transactions with checks?

In order to verify that the checkbook register is enabled for your account or enable it, start editing your account. There are two ways of doing this:

- double click on the account name in the sidebar,
- right-click (or left-click while holding control key on your keyboard if you have right-click disabled) on the account name in the sidebar and select Edit.

Once the account properties window opens, either swipe to the left on your track pad or use the tabs on top to switch to Extended tab (you can also click on the small circles at the bottom).



In order to make it possible to enter checks in this particular account, this check box needs to be checked. In order to disable the feature, remove the check. Once you make your changes, click Done.

## Entering checks when entering transactions

Start creating new transaction or open an existing one for editing. Depending on your Transaction layout settings, you might see the check number field immediately or you might need to click on the Show all label to reveal hidden fields.

The screenshot shows a software interface for creating a new transaction. At the top, there are three tabs: 'Expense' (which is selected), 'Income', and 'Transfer'. Below the tabs are several input fields: 'Account' (set to 'Checking'), 'Amount' (set to '0,00' with 'EUR' as the currency), 'Description' (with a '+' button to add more), 'Payee' (with a '+' button to add more), 'Category' (set to 'None'), 'Date & time' (set to '5.06.2019, 13:59' with a calendar icon), and 'Tags' (with a '+' button to add more). A 'Hide ↑' link is located below the date/time field. At the bottom, there are 'Cancel' and 'Save' buttons. The 'Check #' field is highlighted with a blue border, indicating it is the active field.

You can type the check number here or click the + button to have MoneyWiz automatically issue the next check number for you.

Please note that it is currently **not** possible to reset check number count.

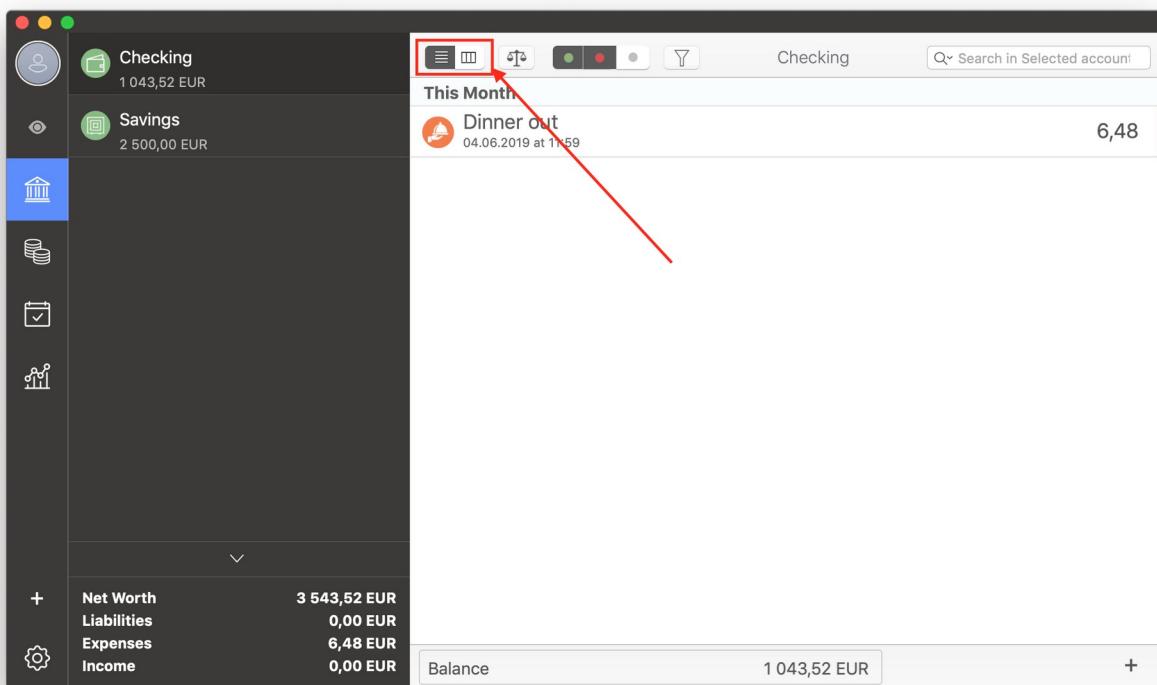
## Section 2.6: How to duplicate a transaction?

Duplicating a transaction allows you to create a duplicate of an existing transaction that you can then either leave as an exact duplicate or modify to change some elements of it.

## Section 2.6:How to duplicate a transaction?

This guide explains how to duplicate transactions and also why the transaction date sometimes gets changed while duplicating transactions.

MoneyWiz for Desktop (Mac and Windows) feature two view options for transactions: Fancy and Expert. You can switch between them using the button on the left-hand side:



If the left button is selected, you are in **Fancy view**. In this view, you can duplicate transactions by single-clicking on a transaction row to expand it and then click on the Duplicate button.

If the right button is selected, you are in **Expert view**. In this view, you can duplicate transactions by right-clicking (or left-clicking while holding control key on your keyboard if you have right-click disabled) on a transaction row and click Duplicate.

You'll then be presented with a new transaction window, pre-filled with details of the original transaction. You can either leave it as it is and save the transaction or change some details of it before saving.

## **Why is the duplicate transaction date sometimes the same and sometimes different compared to the original transaction?**

If the most recent transaction in your account is older than 14 days, we consider that the entire account is not up to-date and we show the date of the original transactions when duplicating.

If the most recent transaction is less than 14 days in the past (or today, or in the future – it doesn't matter how far in the future though) we consider the account up to-date. So when you duplicate, by default we use today's date.

## **Section 2.7: How to refund or reimburse transactions?**

If you were partially or fully refunded for something, you should log it in MoneyWiz to properly display your account balance. In MoneyWiz, we differentiate between two types of such operations:

- **refund** – full or partial refund for a single, particular transaction (e.g. when you return an item to a store for a refund),
- **reimbursement** – a full or partial reimbursement for a series of transactions for a particular expense category (e.g. you use your company car and use your own money to fuel it up but every once in a while your company issues you a reimbursement for that cost).

This guide explains how to enter each of those into MoneyWiz and how to convert an existing income transaction to a refund.

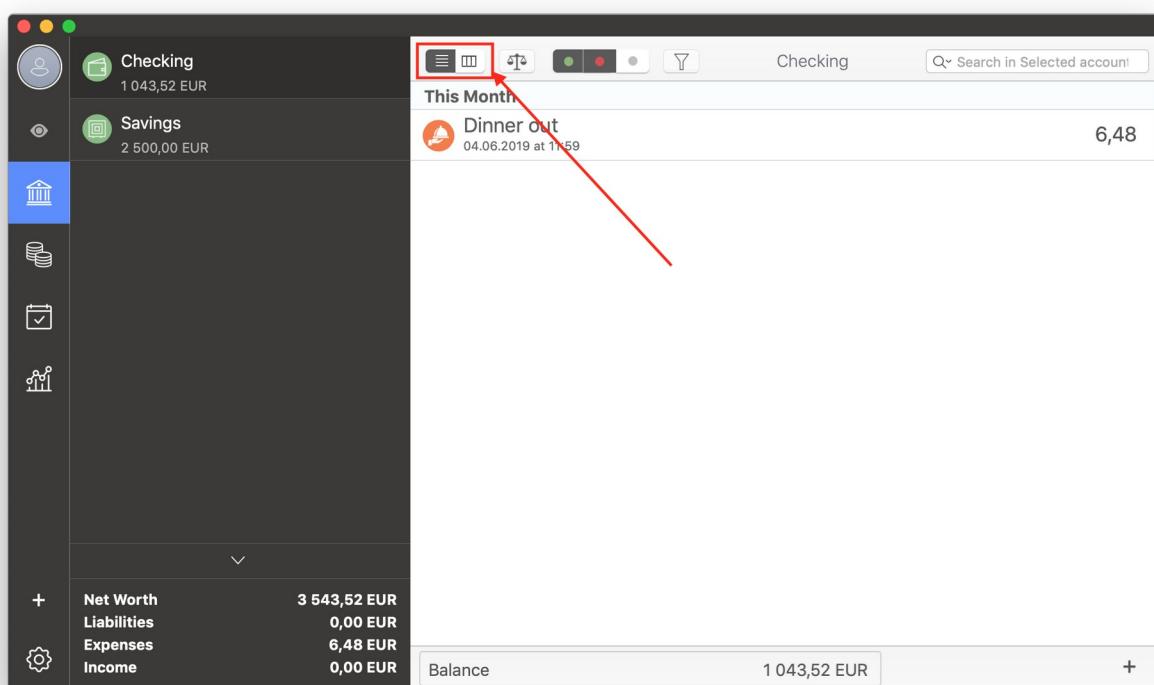
## Creating refunds

In order to create a refund, you need to have an existing expense that the refund is for. If you were refunded for multiple transactions in one go, you need to create a *reimbursement* instead (see below).

To create a refund, find the expense you were issued a refund for. Once you locate it, you need to select it and select the refund option.

MoneyWiz for Desktop (Mac and Windows) feature two view options: Fancy and Expert.

You can switch between them using the button on the left-hand side:

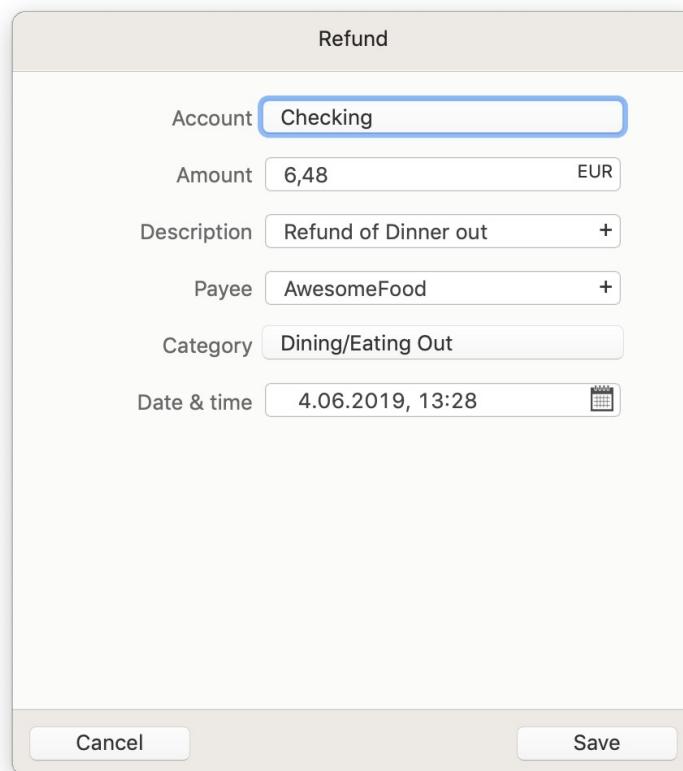


## Section 2.7:How to refund or reimburse transactions?

If the left button is selected, you are in **Fancy view**. In this view, you should click on a transaction row once to expand it and then click Options -> Refund to refund a transaction.

If the right button is selected, you are in **Expert view**. In this view, you should right-click (or left-click while holding control key on your keyboard if you have right-click disabled) on the transaction row and select Refund.

A transaction window will open:



If you were refunded full amount, leave the amount as it is (it defaults to 100% refund). If you were refunded a partial amount, change the amount to the value you've been issued a refund for.

### ***Converting existing incomes to refunds***

In case your refund has already been imported into MoneyWiz (either via Online Banking or manual bank statement import), you can use "Convert to refund" feature in MoneyWiz to properly log it inside the application.

To begin locate your income and then – using the tips above for your view setting (Fancy or Expert):

if using Fancy view: click once on the transaction row to expand it and then click Options - > Convert to Refund,

- if using Expert view: right-click once on the transaction row and select Convert to Refund.

You'll be presented with a window with a list of your expenses – please locate the expense that this is a refund for.

### ***Creating reimbursements***

When you create a reimbursement, it's like you are creating a refund for the entire expense category. For this reason, you don't refund one particular transaction – if that's what you need to do, you should create a refund instead (see above).

To create a reimbursement, please start creating an expense transaction. Select the expense category you want to reimburse, the reimbursement date and so on. The major difference between creating a reimbursement (and not a regular expense) is the amount – you need to enter it with a minus sign (a negative expense). So if you were reimbursed for \$50, you should enter the amount as -50 USD.

### ***Converting existing incomes to reimbursements***

To convert an existing income transaction to a reimbursement, open the transaction for edit and use the tabs on top to convert it to an expense. You'll notice that most of the fields remained the same but you'll need to adjust two of them:

## Section 2.7:How to refund or reimburse transactions?

- click on the amount field to add a minus (so \$50 becomes -\$50),
- set the expense category to reimburse.

Save the modified expense transaction and your reimbursement is created.

## **Section 2.8:How to reconcile transactions?**

What is reconciliation? What does it mean to reconcile a transaction? When you reconcile transactions, you double-check that the transactions you have in MoneyWiz match the ones you see on your bank. This can help you find accounting errors or fraud. This guide will teach you how to reconcile transactions.

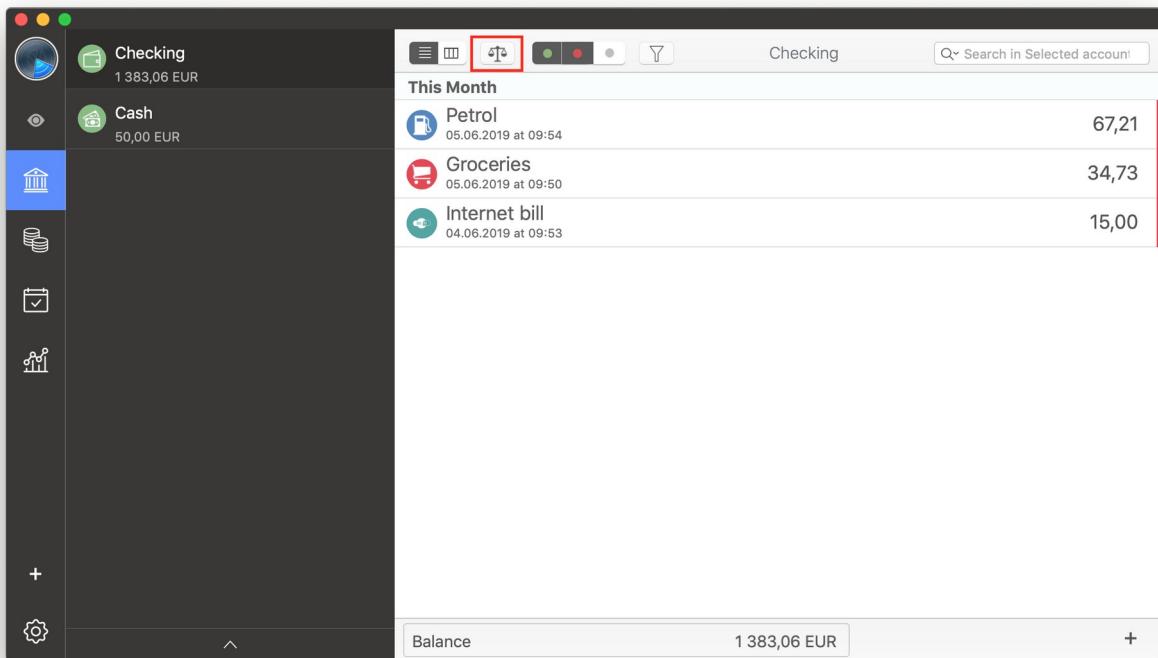
There are two ways of reconciling your transactions.

### **Advanced reconcile (recommended)**

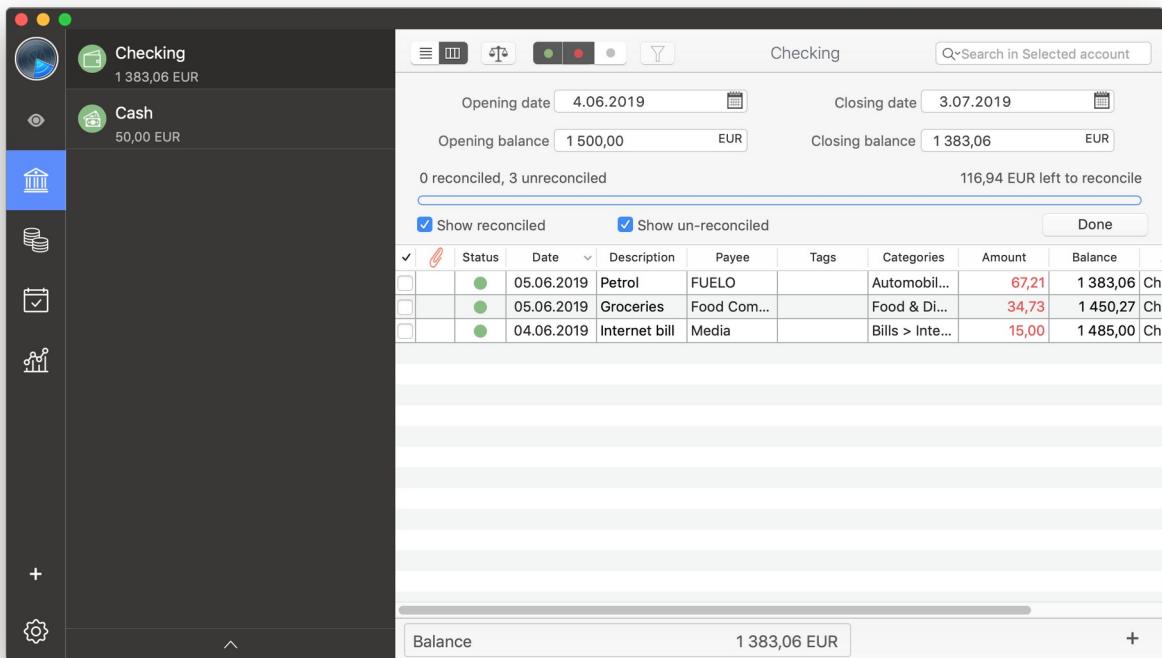
This feature is available only in MoneyWiz for Desktop (Mac and Windows).

To enter Advanced reconcile, click on the scales button in the top-right:

## Section 2.8: How to reconcile transactions?



Regardless of what view you were in, you'll be switched to Expert spreadsheet mode that features a special bar on top:



## Section 2.8:How to reconcile transactions?

As for the fields you see:

- **Opening date:** in this field you set the start date of your bank statement.
- **Closing date:** this is where you should enter the end date of your bank statement.
- **Opening balance:** here you enter the starting balance of your statement.
- **Closing balance:** is the place for ending balance of your bank statement.

MoneyWiz will try to populate all those fields for you but you can change them at any time. For example, when you enter Reconcile mode MoneyWiz by default sets the Opening date as the date of the last reconciled transaction + 1 day, while the Closing date is 30 days later. This means that if the date of your last reconciled transaction in this account is January 5, MoneyWiz will automatically set the Opening date of reconciling as January 6 (a day after last reconciled transaction) and the Closing date as February 4 (30 days after the last reconciled transaction).

MoneyWiz also tries to identify the correct balances for opening and closing balance. If you are reconciling regularly, this should always be a match. If it's not, you should carefully check what is the reason for the difference.

Please also note that MoneyWiz will show unreconciled transactions from the previous statement periods as you may find it useful to make sure there are no missed transactions between the current and the previous statement.

At the bottom of the box, you have two check boxes that allow you to control the visibility of transactions of certain types. By default, MoneyWiz will display any transactions within the specified range (Opening date – Closing date) but you can control it here.

Now let's talk about the small progress bar and values around it:

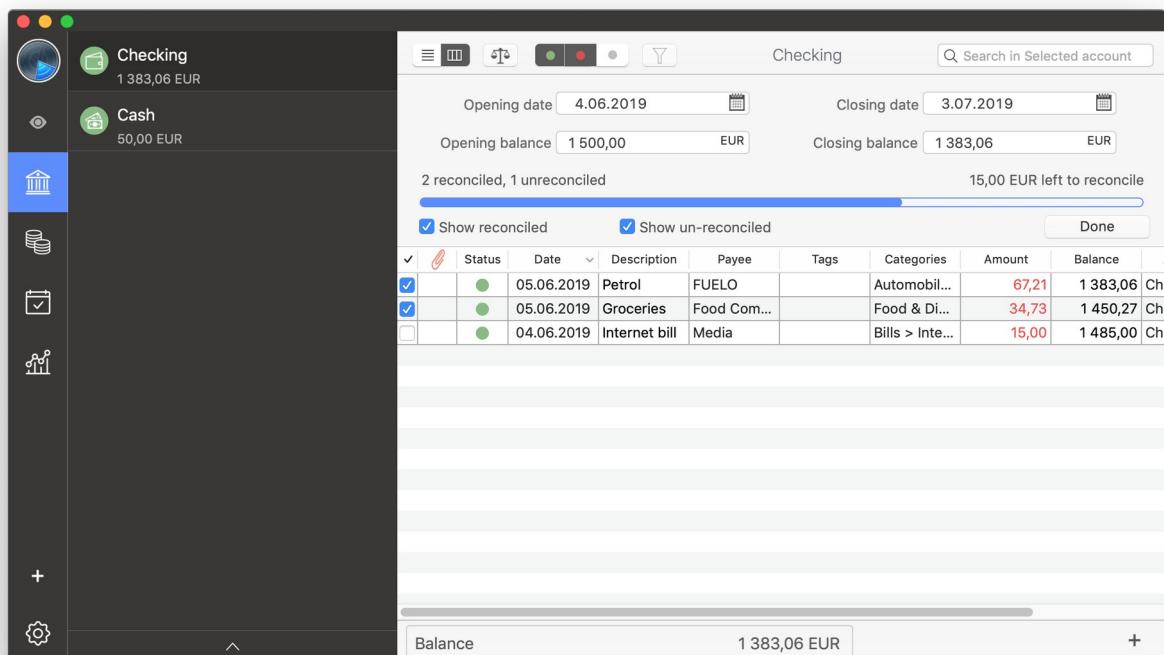


## Section 2.8: How to reconcile transactions?

- **0 reconciled:** this means that no transactions have been reconciled so far. If I were to reconcile one transaction, this number would change to 1.
- **3 unreconciled:** this is how many transactions remain unreconciled within the given period.
- **116,94 EUR left to reconcile:** similar to above, this tells me how much money in general I still have to reconcile.

Clicking **Done** closes Advanced reconcile but it doesn't really save your changes – that's because **changes are saved immediately**, as you reconcile each transaction.

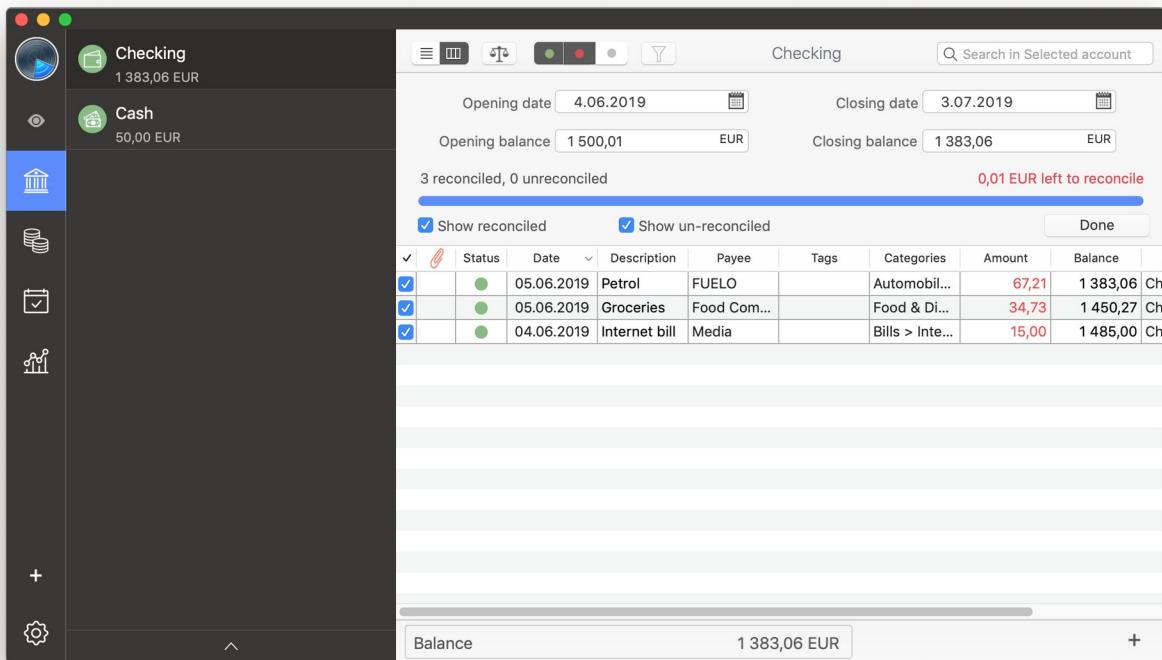
In order to reconcile, all you need to do is simply place a tick next to transactions that you were able to locate on your bank statement. You'll notice that as you do this, the values change:



I have 1 unreconciled transaction for 15 EUR and MoneyWiz tells me that there is 15 EUR in total left to reconcile. Looks like yet another seamless reconciling session!

## Section 2.8: How to reconcile transactions?

It is possible however that at some point you'll see a red "n left to reconcile" label:



This means that there's a problem somewhere. You should begin by double-checking:

1. Whether the Opening date is correct.
2. Whether the Closing date is correct.
3. Whether the Opening balance is correct.
4. Whether the Closing balance is correct.
5. If the above fails, try unreconciling all transactions and start again, carefully looking for possible problems within transactions themselves.

In this particular case, Opening balance was off by 0,01 EUR. Ah, silly me! Changing Opening balance back to 1 500,00 EUR fixed the problem. Naturally, it might be worth checking why the Opening balance was incorrect. In this case, I was entering it manually so I assume human error.

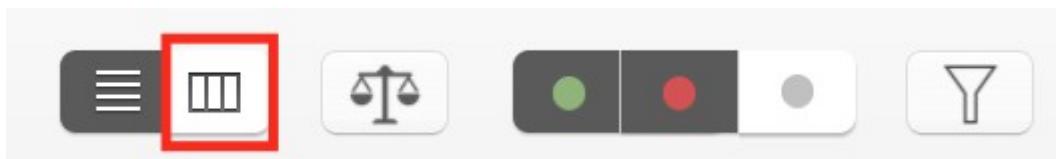
**Please note** that your reconciling Closing balance **does not** have to be equal to your current account balance. If your reconciling Closing date is today and you have no future

## Section 2.8:How to reconcile transactions?

transactions in the register then indeed those figures should be equal. But if you're reconciling older transactions month by month then remember that the Closing balance will be automatically set to account balance on the date of Closing date.

### **Regular reconcile method**

We highly recommend using the Advanced Reconcile (Reconcile Assistant) in MoneyWiz for Desktop. However, you might prefer simpler method. To begin, switch to Expert view:



You should see a column with check boxes on the far left side. If not, try changing your column layout by right-clicking (or left-clicking while holding control key on your keyboard if you have right-click disabled) on the column headers and enabling Reconcile column.

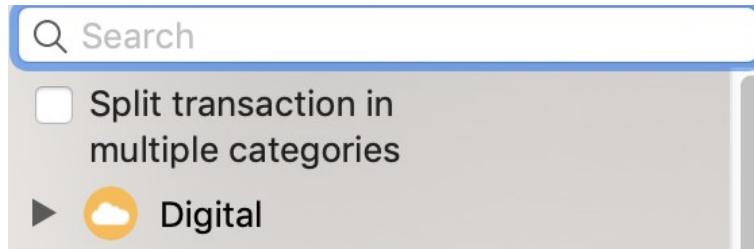
To reconcile in this mode, simply put a tick next to transactions you see on your bank statement. There's no period to set and MoneyWiz won't verify the opening or closing statement balance for you.

## **Section 2.9: How to create split transactions?**

Split transactions allow you to split the amount among different categories and/or accounts. Please note that advanced split feature – where you can split the amount among different transaction types (e.g. paycheck where you have an income and tax deductions) is not yet supported but we're working on bringing this feature to MoneyWiz.

## Splitting transactions among different categories

To begin, either start creating new transaction or modify an existing one. Then click on Categories field to bring up the list of categories. At the very top of the list, you should see the following:



With this check box empty, selecting one category will de-select the previous one so you'll be able to keep just one selected at a time. If you wish to select multiple categories to participate in your split, please put a check in this box and then proceed to click on transactions you want to add to the split.

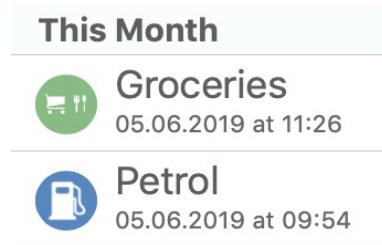
Once all categories are selected, fill out the remaining details of the transaction and click Next (notice that the Save button that's usually placed in the bottom-right corner was changed to Next). When you proceed, you'll be asked to assign specific amounts to each split:

## Section 2.9: How to create split transactions?

The screenshot shows a mobile application interface for managing expenses. At the top, there are three tabs: 'Expense' (selected), 'Income', and 'Transfer'. Below the tabs, a 'Total amount' field displays '7,50'. A note below the field reads: 'You are making a split payment. Please specify what amount goes for each category.' Two categories are listed with sliders: 'Other' (amount 2,13, red lock icon) and 'Groceries' (amount 5,37, green lock icon). At the bottom of the screen are 'Back' and 'Save' buttons.

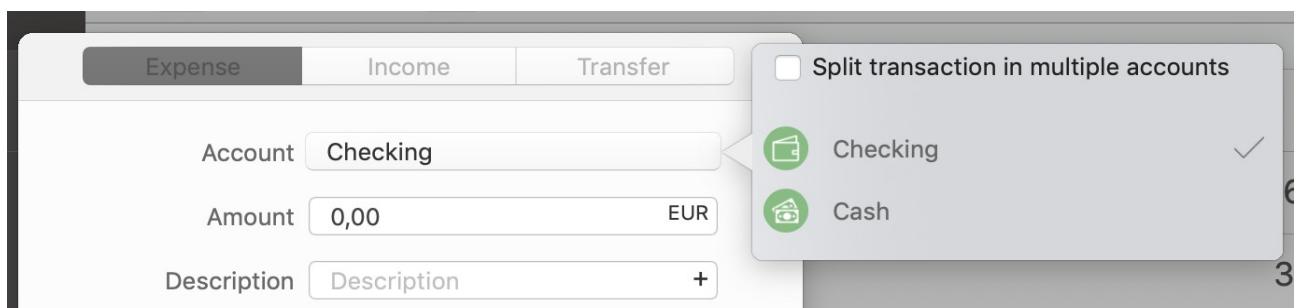
The sliders on the left allow you to change the amounts (without detailed control). To control the amounts precisely, type them in the amount boxes. Once you modify an amount, the padlock icon on the right will change to red, signaling that the amount is now locked – it won't be modified again as you're changing the amounts of other splits. You can always unlock it by clicking on the padlock icon but this might cause the current amount to be lost.

If needed, you can also change the total amount without going back using the box on top. Once you set everything as you need, click Save and the category icon for this transaction will change to highlight that it's a split transaction:



## Splitting transactions among different accounts

You can also split transactions among different accounts. When creating a transaction, just click on the accounts field and tick the check box – it works just like when splitting transaction among different categories:



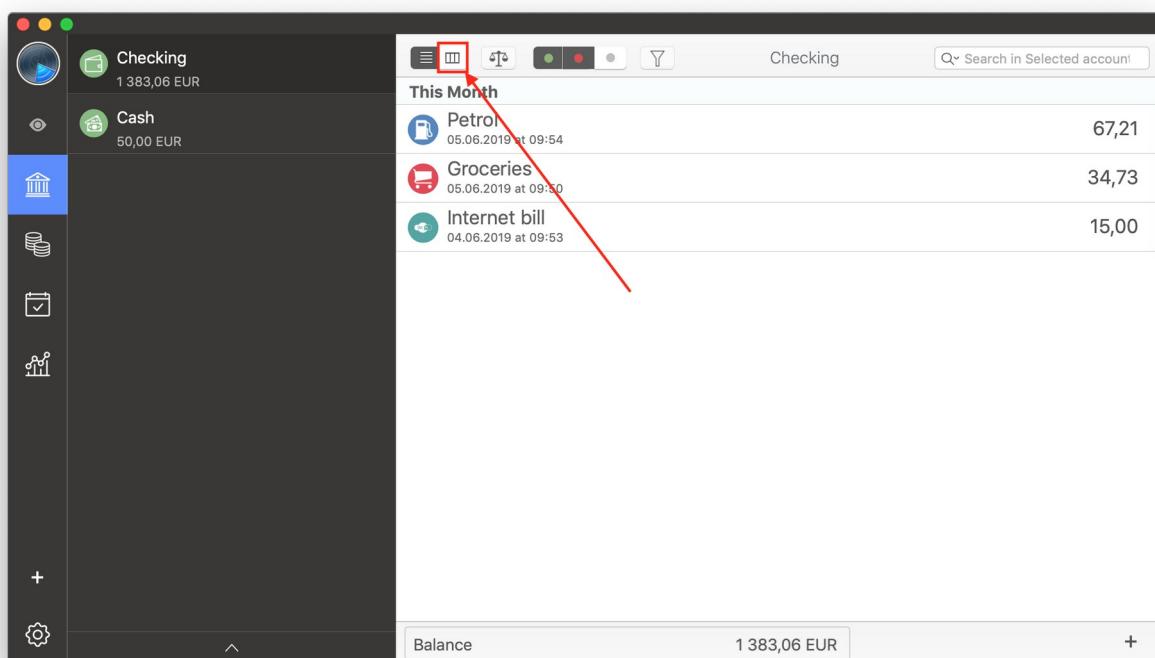
## Additional notes:

- It is not currently possible to split transactions among expense and income categories at the same time.
- It is not currently possible to split transactions among different payees or tags.
- When splitting transactions among different accounts and categories at the same time, you cannot decide which part of the category split goes to which account. You simply split the amounts between the accounts and categories separately.

## Section 2.10: How to bulk-edit transactions?

Bulk-edit of transactions allows you to modify multiple transactions at the same time, saving a lot of time changing the details of many transactions. This feature is currently only available in MoneyWiz for Desktop (Mac or Windows).

To begin, you need to switch to Expert view, where transactions are listed in rows and columns:



Once you switch to Expert view, you can start selecting multiple transactions. There are few ways of doing this:

### Selecting a single transaction

Click once on a transaction row to select it. If you click on another transaction row, the previous one will get deselected.

## Selecting multiple transactions

If you need to select multiple transactions that are scattered around your account register, click once on them while holding ⌘ cmd key on Mac or control key on Windows.

If you hold this key while clicking on a transaction row once, MoneyWiz will add the transaction you're clicking on to the previous selection.

## Selecting multiple transactions in a range

If the transactions you need to select are next to each other, do the following:

1. Click on the first transaction in a group (could be the first or last) without holding anything.
2. Press and hold ↑ Shift key on your keyboard and click on the transaction row in the opposite location (if you first selected the first transaction in a group, select the last one now).
3. Release the ↑ Shift key.

What this will do is select the first transaction you clicked on, the second transaction you clicked on and all transactions in between the two.

You can do a similar thing using your keyboard:

1. Click on a transaction.
2. Press and hold ↑ Shift on your keyboard and keep pressing the up or down arrow on your keyboard until you select all transactions you need.
3. Release the ↑ Shift key.

## Select all visible transactions

You can also select all visible transactions. This is especially powerful if you've just searched for some transactions (e.g. for a particular payee) and you need to modify them all.

## Section 2.10:How to bulk-edit transactions?

1. Click on one of the visible transactions (doesn't matter if it's first, last or in the middle).
2. Press this combination of keys on your keyboard: ⌘ cmd + A on Mac or control + A on Windows.

That's it! All visible transactions have been selected.

### **Editing selected transactions**

To edit all selected transactions, you need to right-click on one of them (or left click while holding control key on your keyboard if you have right click disabled). You can then choose to Edit the transactions, Delete them and more.

You can also left-click on them once, hold the mouse button down and drag them – for example, to move them to a different account.

### **Bulk-edit limitations**

- This feature is currently only available in MoneyWiz for Desktop (Mac and Windows).
- It is not possible to bulk-edit transactions of different type (e.g. modify an expense and income at the same time – you need to first edit the expenses and then edit the incomes).
- It is not possible to bulk-edit these types of transactions: adjust balance, transfers, refunds and investment/forex/crypto trades.

## **Chapter 3: Managing categories**

### **Section 3.1:What are transaction categories?**

Transaction categories are one of the transaction properties that you can set. There is a separate list of categories for expenses and a separate list for incomes. On first use, MoneyWiz creates a default list of categories for you but you can easily create new ones, modify existing or delete the ones you don't need.

If you go to two shops – let's say Tesco and Walmart – to buy groceries, you will have different payees for each of those transactions but the same category: groceries. This allows you to generate category-based reports to see how much you're spending on groceries overall, regardless of the shop you're buying in (of course, it is possible to customize the report to filter some things out).

### **Section 3.2:How to create new transaction categories?**

There are two ways to create transaction categories: while creating transactions and inside MoneyWiz Settings.

#### **During transaction creation**

This method is quick and easy but you can't choose too many details of the category (but you can easily modify it later). To begin, start creating new transaction or modifying an existing one and then click on Category field. Type in the search bar the name of the category – if it doesn't exist, MoneyWiz will present you with an option to create it. It'll be created with default icon and placed as the main category. You can change the details of it later.

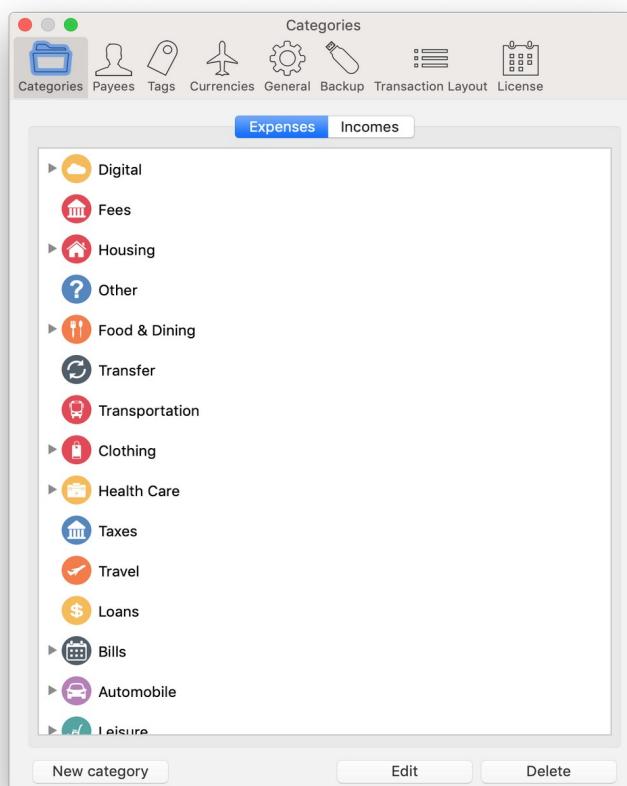
## Section 3.2:How to create new transaction categories?

### In MoneyWiz Settings

This allows you more control over all the small details. To create new transaction categories, first go to MoneyWiz Settings. You can get there using one of the three ways:

- click on the gear icon in the bottom-left corner of the screen,
- press this combination of keys on your keyboard: ⌘ cmd + , on Mac or control + , on Windows (that's a comma),
- on Mac, click on MoneyWiz menu bar item in the top-left and then Settings.

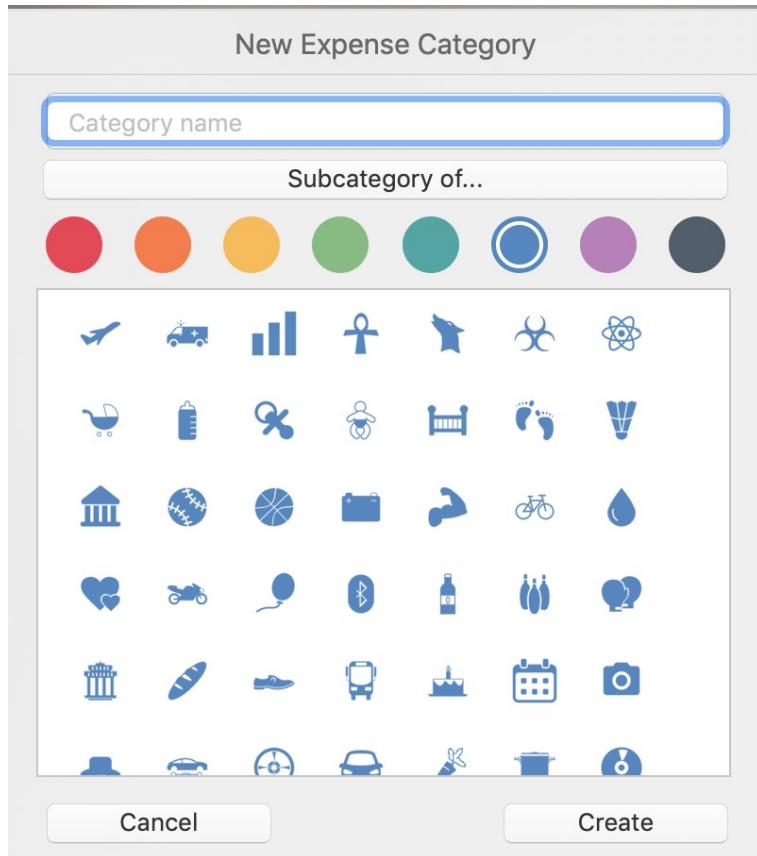
Once you're in Settings view, click on Categories tab. You'll see something like this:



To start creating a new category, use the New category button in the bottom-left.

Remember, expense and income categories are separate so if you need to create an income category, first use the tabs on top to switch to income categories.

## Section 3.2:How to create new transaction categories?



## Section 3.2:How to create new transaction categories?

You'll be asked for:

- The **category name**: anything that is useful for you in recognizing the transaction.
- Whether it's **a subcategory of something**: if no (if it should be a main category), leave this empty. But if this should be a sub-(or sub-sub-sub?) category of something, click on this button and select the main category. If while clicking New category you had some category selected on the list, MoneyWiz would automatically select that category as the main one for you.
- **Category color**: only if you have colorful categories enabled in transaction layout settings.
- **Category icon**: pick one from the available ones. It is not currently possible to use custom icons for categories.

The category will be created when you click Create.

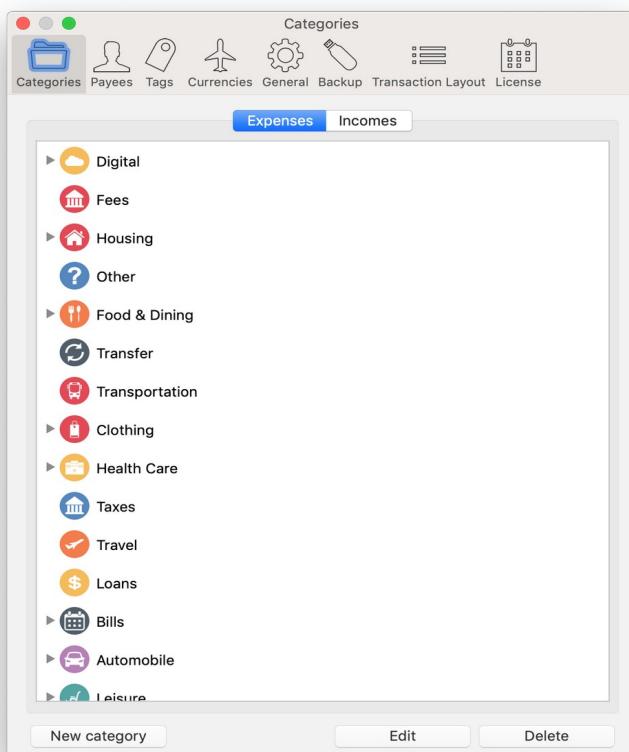
## Section 3.3:How to edit transaction categories?

To edit existing transaction categories, first go to MoneyWiz Settings. You can get there using one of the three ways:

- click on the gear icon in the bottom-left corner of the screen,
- press this combination of keys on your keyboard: ⌘ cmd + , on Mac or control + , on Windows (that's a comma),
- on Mac, click on MoneyWiz menu bar item in the top-left and then Settings.

Once you're in Settings view, click on Categories tab. You'll see something like this:

### Section 3.3: How to edit transaction categories?



Double-click on the category you wish to edit or click on it once and then click Edit button. If you need to edit a sub-category, please click on the little triangle to the left to expand the sub-category list to be able to view it.

Remember that if you wish to change the category colors, you need to first ensure that colorful categories are enabled in Transaction layout settings.

### Section 3.4: How to delete transaction categories?

MoneyWiz allows you to easily delete existing transactions. What's even better, MoneyWiz will first check if that category is completely unused (in that case, it'll just ask you if you are sure you wish to delete the category) or if perhaps it's already used in some transactions

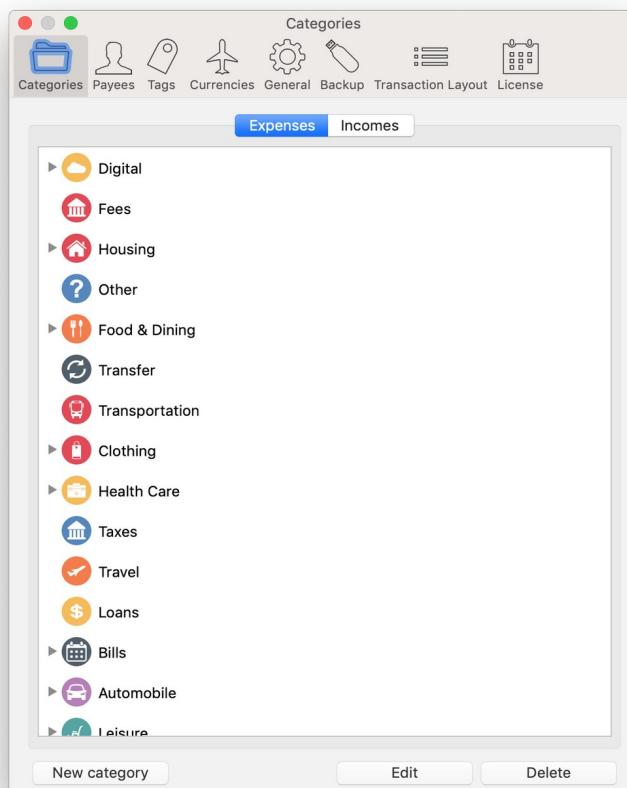
### Section 3.4:How to delete transaction categories?

(in that case, it'll offer you to merge the category with another one before deletion). Read on to learn how to do this.

To delete transaction categories, first go to MoneyWiz Settings. You can get there using one of the three ways:

- click on the gear icon in the bottom-left corner of the screen,
- press this combination of keys on your keyboard:  $\text{⌘ cmd} + ,$  on Mac or  $\text{control} + ,$  on Windows (that's a comma),
- on Mac, click on MoneyWiz menu bar item in the top-left and then Settings.

Once you're in Settings view, click on Categories tab. You'll see something like this:

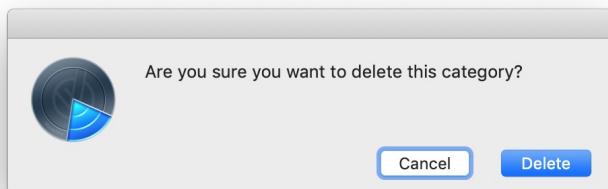


### Section 3.4:How to delete transaction categories?

To delete a category, click once on it to select it and click on the Delete button. If you need to delete a sub-category, click on the little triangle to the left to expand the sub-categories list.

Depending on whether the category is used in at least one transaction (at least one transaction has been assigned this category), MoneyWiz will do one of the following:

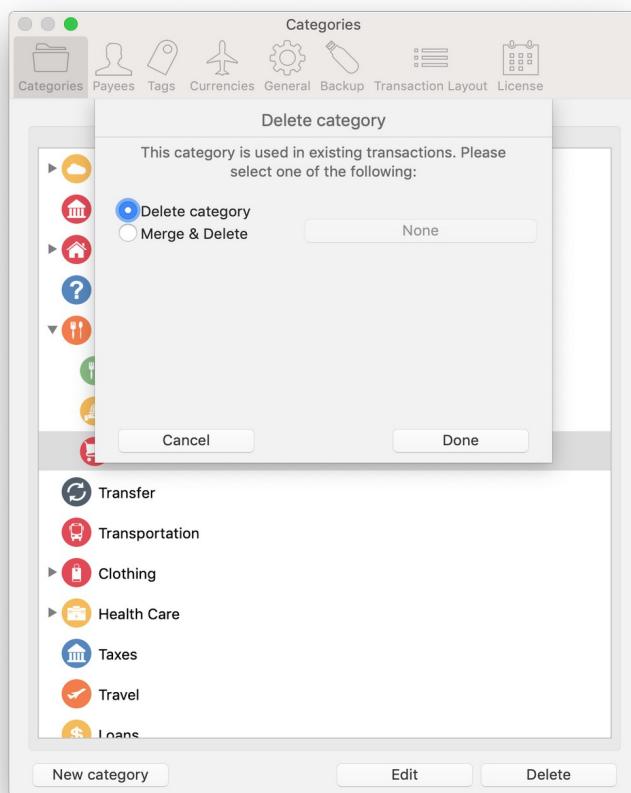
- ask you whether you are sure to delete you wish to delete it:



If you see this, this category does not have any transactions associated with it and it's safe to delete.

- offer you to merge it before deletion:

## Section 3.4:How to delete transaction categories?



If you see this, there is at least one transaction that is using this category.

If you keep "Delete category" selected and click Done, MoneyWiz delete the category and remove this category from the transactions it's being used at (making them uncategorized).

If you select "Merge & Delete", MoneyWiz allow you to pick another category from the list. Any transactions that are using the category you're about to delete will be re-categorized to the category you've selected before the category is deleted.

If you need to merge the category you're deleting with a category that does not yet exist, don't delete it! Simply edit the existing category to change its name, icon and more.

## **Chapter 4: Payees**

### **Section 4.1:What are transaction payees?**

Payees are one of the transaction properties that you can modify. They are used to denote the merchant/institution/person participating in the transaction. So if you make a purchase at Whole Foods, you'd enter the payee as "Whole Foods" each time you buy something there. This would allow you to later generate a report to see how much you've spent in total in that shop (or combine it with other transaction properties, such as categories, to generate even more meaningful reports).

Please note that for simplicity, we are calling this transaction property Payee both for expenses and incomes. However, in both of those cases, you should use the Payee to denote the *other* party: the one you're paying to for expenses and the one that's paying you in incomes.

### **Section 4.2:How to create new transaction payees?**

There are three ways of creating transaction payees that we'll go through here.

#### **Creating Payees via Settings**

This is probably the method you'll use least often. To create new transaction categories, first go to MoneyWiz Settings. You can get there using one of the three ways:

- click on the gear icon in the bottom-left corner of the screen,
- press this combination of keys on your keyboard: ⌘ cmd + on Mac or control + , on Windows (that's a comma),
- on Mac, click on MoneyWiz menu bar item in the top-left and then Settings.

## Section 4.2:How to create new transaction payees?

Once you're in Settings view, click on Payees tab. You'll see something like this:



To create new payee using this window, click on New button and enter the payee name.

You'll then be able to choose it from the list during transaction creation.

### **Creating Payees while creating transactions**

Far easier and quicker method is to create payees right from the transaction creation window. When creating or modifying a transaction, just type in the Payee field. Once you click Save, if the payee you've typed does not exist, it will be created.

## **Creating Payees while importing transactions**

Both manual statement import as well as automatic Online Banking import feature have the capacity to create new payees for you. It is discussed in more details in other guides that relate to those features in detail.

## **Section 4.3: How to edit transaction payees?**

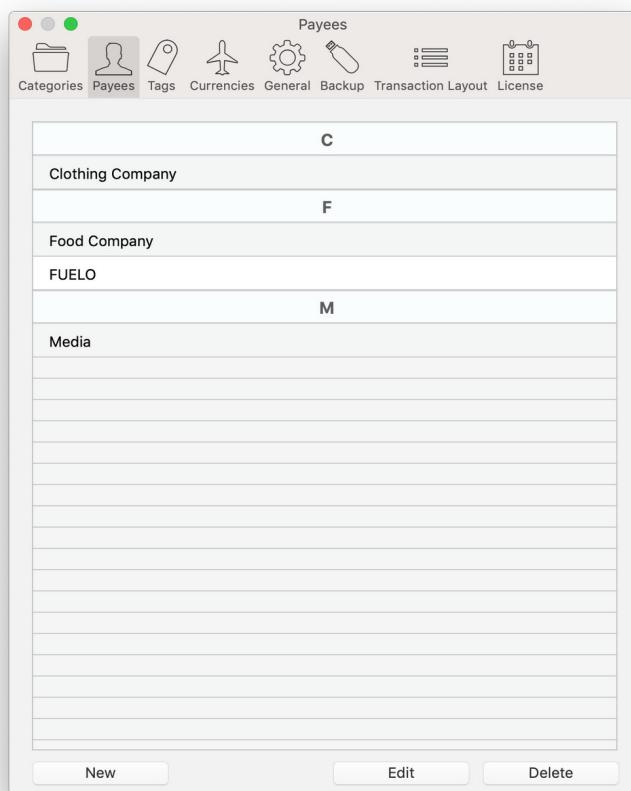
If you've decided to change the name of the payee in MoneyWiz, you don't need to go through each individual transaction to change the payee name there. You can just change the name in one place and all transactions will update automatically.

To create new transaction categories, first go to MoneyWiz Settings. You can get there using one of the three ways:

- click on the gear icon in the bottom-left corner of the screen,
- press this combination of keys on your keyboard:  $\text{⌘ cmd} + \text{,}$  on Mac or  $\text{control} + \text{,}$  on Windows (that's a comma),
- on Mac, click on MoneyWiz menu bar item in the top-left and then Settings.

Once you're in Settings view, click on Payees tab. You'll see something like this:

### Section 4.3:How to edit transaction payees?



To modify a payee either double-click on it or click once to select it and then click on Edit button.

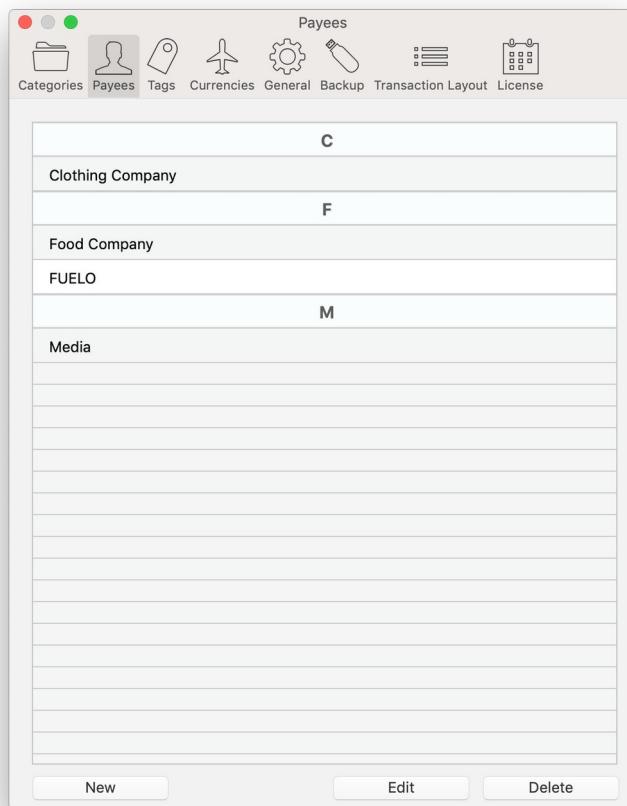
### Section 4.4: How to delete transaction payees?

To delete existing transaction payees, first go to MoneyWiz Settings. You can get there using one of the three ways:

- click on the gear icon in the bottom-left corner of the screen,
- press this combination of keys on your keyboard: ⌘ cmd + , on Mac or control + , on Windows (that's a comma),
- on Mac, click on MoneyWiz menu bar item in the top-left and then Settings.

## Section 4.4:How to delete transaction payees?

Once you're in Settings view, click on Payees tab. You'll see something like this:



To delete a payee, click on it and click Delete button. MoneyWiz will ask you if you are sure. If you proceed, the payee will be deleted and removed from any transactions that might be using it. **MoneyWiz does not check whether the payee is used or not** so please check this yourself before deleting the payee (for example by generating a payee report for all time period).

## **Chapter 5: Transaction tags**

### **Section 5.1: What are transaction tags?**

Tags are one of the transaction properties that you can modify. Tags need to be enabled via transaction layout settings before they can be used. Each transaction can have more than one tag assigned.

Tags become useful when you are tracking transactions related to a single project: a wedding, a trip or something like home-improvement. For example, you might eat at McDonald's while at home (transaction has McDonald's payee and Eating out category) but also during your trip to Paris. In the first case, you'll most likely not assign any tag but for the second case, you might want to assign some tag like "Trip to Paris" to bring all trip-related expenses together – allowing you to generate a report at the end of the trip, reviewing how much you've spent overall.

### **Section 5.2: How to create new transaction tags?**

There are two ways of creating transactions: during transaction entry and via MoneyWiz Settings. Please remember that in order to use tags, you need to have them enabled in Transaction layout settings.

#### **Creating tags during transaction creation**

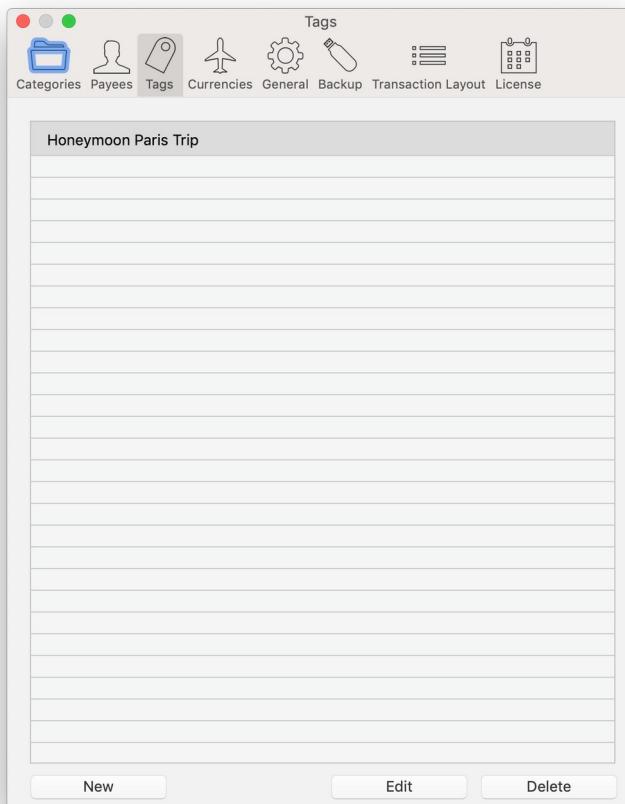
To create tags during transaction creation, start creating a new transaction or modify an existing one and then type in the transaction tags field. If the tag you've typed does not exist, it will be created.

## Creating tags via MoneyWiz Settings

To create new transaction tags, first go to MoneyWiz Settings. You can get there using one of the three ways:

- click on the gear icon in the bottom-left corner of the screen,
- press this combination of keys on your keyboard: ⌘ cmd + , on Mac or control + , on Windows (that's a comma),
- on Mac, click on MoneyWiz menu bar item in the top-left and then Settings.

Once you're in Settings view, click on Tags tab. You'll see something like this:



To create a new tag, click the New button and enter a name.

## Section 5.3: How to edit transaction tags?

To edit existing transaction tags, first go to MoneyWiz Settings. You can get there using one of the three ways:

- click on the gear icon in the bottom-left corner of the screen,
- press this combination of keys on your keyboard: ⌘ cmd + on Mac or control + , on Windows (that's a comma),
- on Mac, click on MoneyWiz menu bar item in the top-left and then Settings.

Once you're in Settings view, click on Tags tab. You'll see something like this:



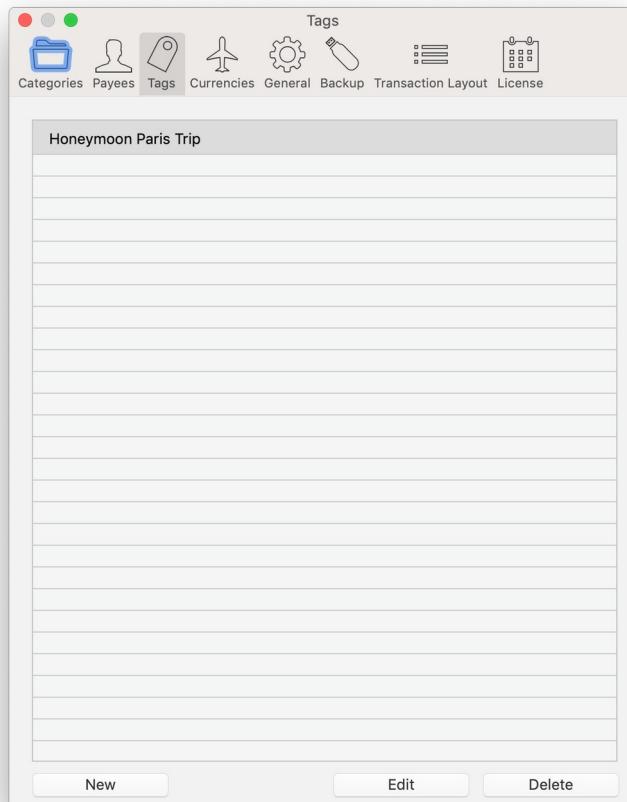
To modify a transaction tag, double-click on the tag or click once to select it and then click on Edit button.

## Section 5.4: How to delete transaction tags?

To delete existing transaction tags, first go to MoneyWiz Settings. You can get there using one of the three ways:

- click on the gear icon in the bottom-left corner of the screen,
- press this combination of keys on your keyboard: ⌘ cmd + , on Mac or control + , on Windows (that's a comma),
- on Mac, click on MoneyWiz menu bar item in the top-left and then Settings.

Once you're in Settings view, click on Tags tab. You'll see something like this:



To delete a tag, click on it and click Delete button. MoneyWiz will ask you if you are sure. If you proceed, the tag will be deleted and removed from any transactions that might be

#### Section 5.4:How to delete transaction tags?

using it. **MoneyWiz does not check whether the tag is used or not** so please check this yourself before deleting the tag (for example by generating a tag report for all time period).

## **Chapter 6: Scheduled transactions**

### **Section 6.1:What are Scheduled transactions? How can I use them?**

Scheduled transactions are basically transaction templates that can either be executed when you click on them or be executed automatically on a given date and time. These allow you to stop worrying about recurring transactions such as your income, bills, rent or even transfers to saving accounts.

They are extremely useful if you don't use our automatic Online Banking feature and are entering transactions manually—if those transactions happen regularly, you can schedule them and have MoneyWiz enter them for you! Remember that Scheduled transactions do not need to be recurring—you can also use them to schedule one-off transactions or transactions that do repeat, but only for a finite amount of time.

But even if you're using Online Banking feature to automatically download transactions you can benefit from setting up your Scheduled transactions. They will provide you with great forecasting insights and allow you to see how your balance would look like if all Scheduled transactions were executed today.

### **Section 6.2:How to create Scheduled transactions?**

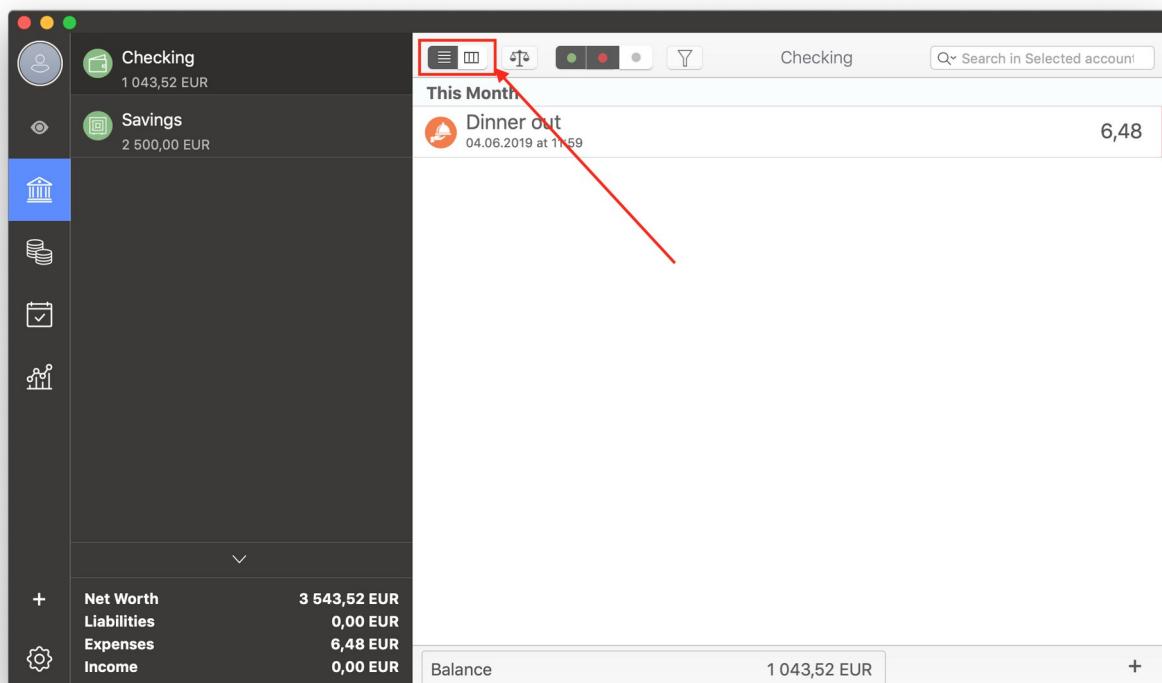
To create a new Scheduled transaction (which can be an expense, an income or a transfer), please first switch to Scheduled transactions section (using the buttons in the sidebar on the far left). Once you're in this view, you can create Scheduled transactions in three ways:

- click on the + button in the bottom-right corner and select transaction type,

## Section 6.2: How to create Scheduled transactions?

- use the keyboard shortcut (you need to be in Scheduled section in order for this to work),
  - ⌘ cmd + E on Mac or control + E on Windows for an expense,
  - ⌘ cmd + I on Mac or control + I on Windows for an income,
  - ⌘ cmd + T on Mac or control + T on Windows for a transfer,
- go to File menu bar item on Mac and select New -> and select transaction type.

This will present you with a window where you can fill out the Scheduled transaction details. If you wish to use an existing transaction as a template, please find that transaction first. MoneyWiz for Desktop (Mac and Windows) feature two view options for transactions: Fancy and Expert. You can switch between them using the button on the left-hand side:



## Section 6.2:How to create Scheduled transactions?

If the left button is selected, you are in **Fancy view**. In this view, you can set transactions as scheduled by single-clicking on a transaction row to expand it and then click on the Options button and finally Make Scheduled.

If the right button is selected, you are in **Expert view**. In this view, you can set transactions as scheduled by right-clicking (or left-clicking while holding control key on your keyboard if you have right-click disabled) on a transaction row and click Make Scheduled.

You'll then be presented with a new transaction window, pre-filled with details of the original transaction. You can either leave it as it is and save the transaction or change some details of it before saving.

Let's now review the possible options that are visible when creating a scheduled transaction:

The screenshot shows a software interface for creating a new transaction. At the top, there are three tabs: 'Expense' (selected), 'Income', and 'Transfer'. Below the tabs, the transaction details are listed in a grid-like form:

Account	Checking
Amount	25,00 EUR
Description	Monthly ticket
Payee	Transportooo +
Category	Transportation
Date & time	6.06.2019, 12:10
Auto-pay	<input type="checkbox"/>
Repeat	<input checked="" type="checkbox"/>
Frequency	1
End	Month Never

At the bottom of the dialog are two buttons: 'Cancel' and 'Save'.

## Section 6.2:How to create Scheduled transactions?

- Using the tabs on top you can change the transaction type: expense, income or a transfer.
- **Account:** select the account participating in the transaction.
- **Amount:** set the value for the transaction. Click on the currency code if you need a different currency.
- **Description:** some text to go with your transaction, reminding you what it is for.
- **Payee:** the merchant/institution/person participating in the transaction.
- **Category:** the category to go with this transaction.
- **Date and time:** the date and time that this transaction is scheduled for.
- **Auto-pay:** (only visible in accounts that are not connected to Online Banking) the transaction will be automatically created once the date and time set above is due.
- **Auto-skip:** (only visible in accounts that are connected to Online Banking) on the due date, MoneyWiz will check if a similar transaction is already present in your account. If not—it will post it. If yes, it'll skip the scheduled instance in order not to post a duplicate.
- **Repeat:** whether the transaction should repeat regularly or not.
- **Frequency:** (only visible for repeating transactions) how often the transaction should repeat. You can type in the text box to change how often and you can click on the "Months" button to change the period: choose from days, weeks, months and years.
- **End:** when (and whether) the transaction should eventually stop repeating. Select "Never" for transactions you don't foresee to end anytime soon (e.g. your internet bill) because you can always delete them later if needed. For transactions that you know the duration of, select the number of repeats. The number of repeats you set will be the total number of transactions this Scheduled transaction will produce before ending.

## Section 6.2:How to create Scheduled transactions?

Click on Save to close the transaction creation window and save the transaction. If the transaction date and time you've selected was in the past, MoneyWiz will immediately act on the transaction (e.g. paying it, if the "auto-pay" setting was enabled).

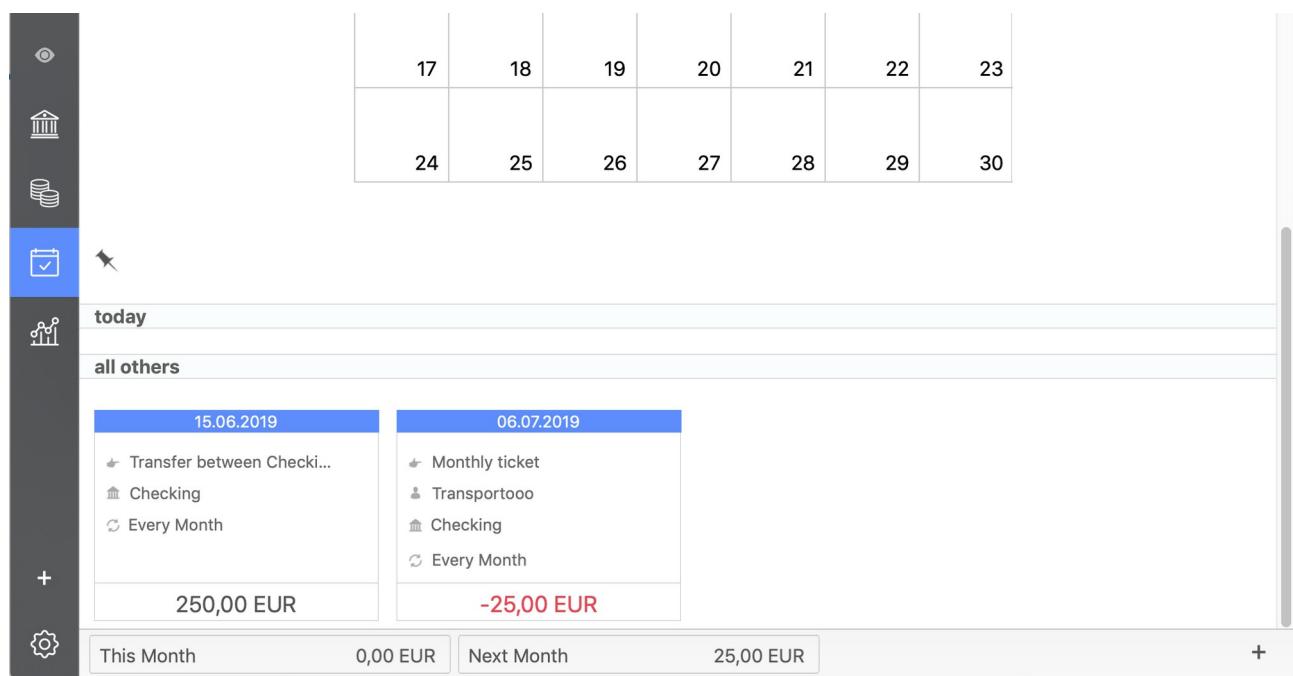
A couple of notes:

- if the transaction is repeating, it will repeat regularly on the date and time set in the date and time field (e.g. 5th July -> 5th August),
- at this time it is not possible to schedule a transaction other than specific date and time. This means that it is not possible to schedule it for 3rd Wednesday of the month for example.

## Section 6.3: How to edit Scheduled transactions?

In order to edit Scheduled transactions, please first switch to Scheduled transactions section using the buttons on the far left side of the sidebar. Please note that it is not possible to edit a Scheduled transaction simply by editing the transaction it produces. Scheduled transactions are like templates that create a copy of themselves when the time is due. Once the copy is produced, the created transaction is not aware that it was created by a Scheduled transaction and therefore is completely separate from it.

Once you've switched to Scheduled transactions section, notice that your transactions are listed as little squares below the calendar:



To edit one of the scheduled transactions, left-click on it once so that the contextual menu can appear, from which choose Edit. You'll be presented with a transaction window, where you can edit the properties of this transaction.

## Section 6.3:How to edit Scheduled transactions?

There is one important thing to note changes you make here will apply to the next and all future occurrences of the transaction. If you want to make changes to just the next occurrence only, please click on the Scheduled transaction box and select Pay instead. Please note that the transaction will be executed after you save your changes so you might want to wait until the transaction is actually due before you do this.

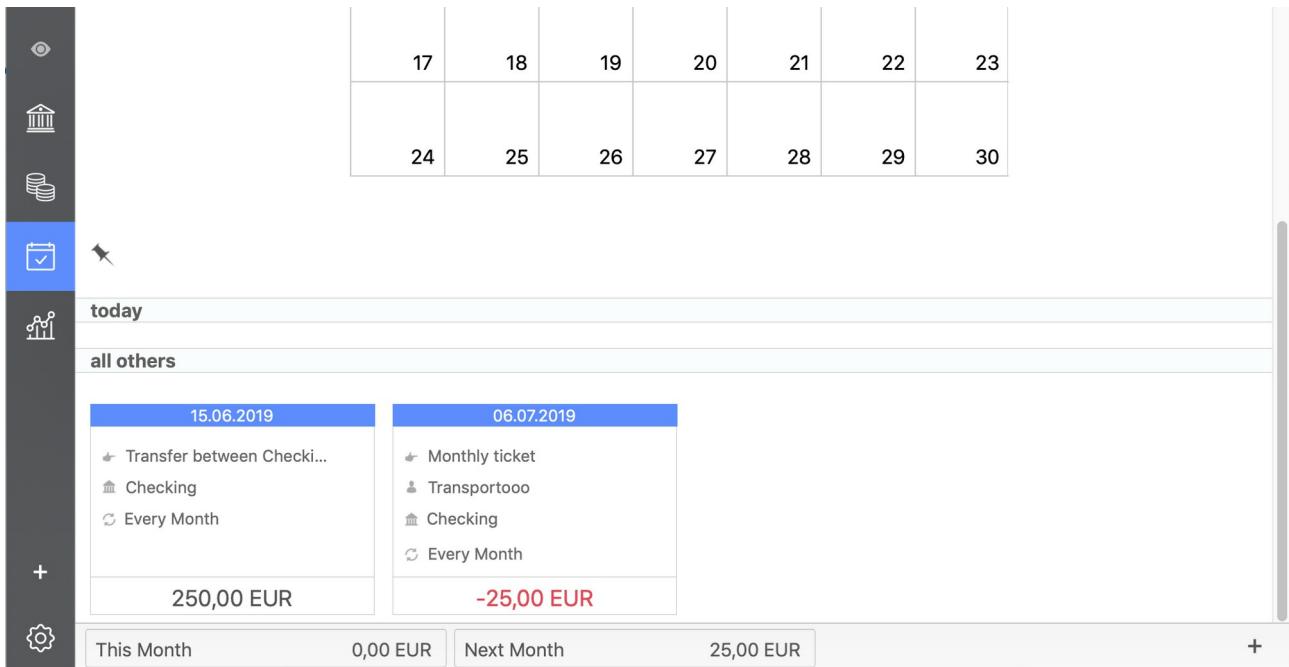
## **Section 6.4: How to duplicate Scheduled transactions?**

Duplicating Scheduled transactions allow you to quickly create a copy of what you're looking at and either leave it as an identical copy or introduce some small changes.

In order to duplicate Scheduled transactions, please first switch to Scheduled transactions section using the buttons on the far left side of the sidebar. Please note that it is not possible to duplicate a Scheduled transaction simply by duplicating the transaction it produces. Scheduled transactions are like templates that create a copy of themselves when the time is due. Once the copy is produced, the created transaction is not aware that it was created by a Scheduled transaction and therefore is completely separate from it.

Once you've switched to Scheduled transactions section, notice that your transactions are listed as little squares below the calendar:

## Section 6.4:How to duplicate Scheduled transactions?



To duplicate one of the Scheduled transactions you see, left-click on the box once and select Duplicate from the contextual menu that appears.

You'll see a transaction entry window with details already filled out from the original. You can make some changes or leave it as it is. Remember—because this is a brand new transaction, the Start date will be the real start date of this new transaction so make sure to set it to the *next occurrence* of this duplicate.

## Section 6.5: How to delete Scheduled transactions?

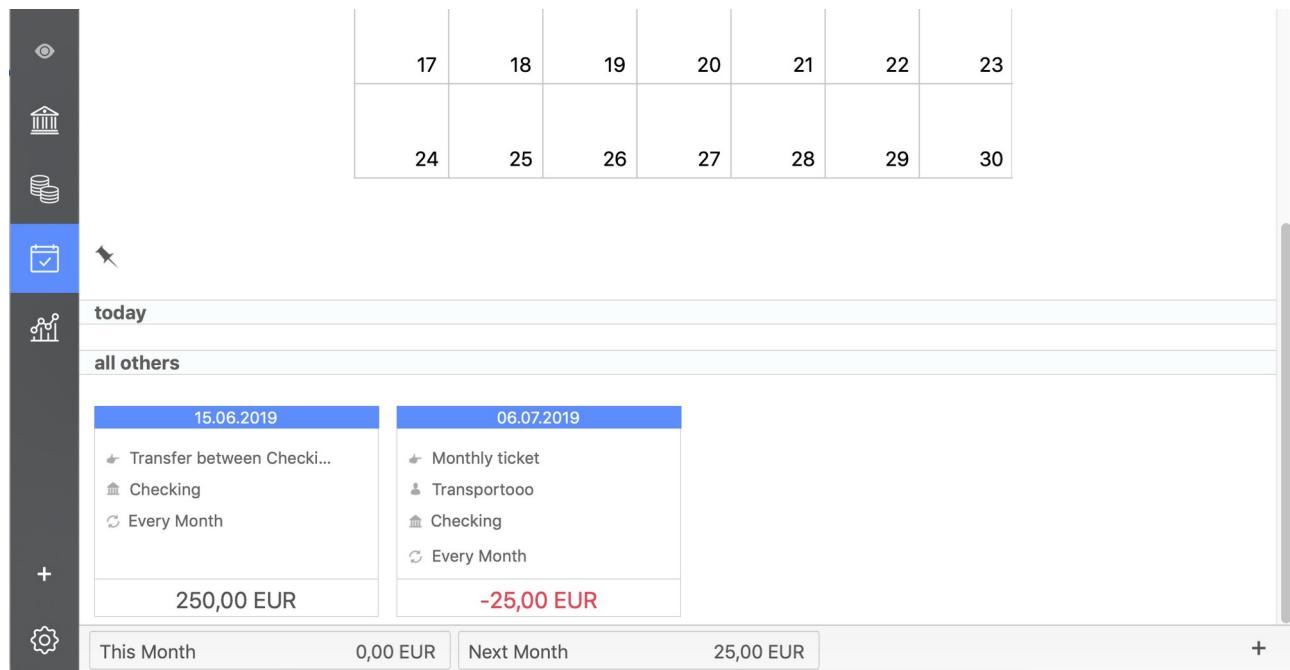
Deleting a Scheduled transaction will stop any further occurrences of it but it will not delete the transactions that were created by it.

In order to delete Scheduled transactions, please first switch to Scheduled transactions section using the buttons on the far left side of the sidebar. Please note that it is not possible to delete a Scheduled transaction simply by deleting the transaction it produces. Scheduled transactions are like templates that create a copy of themselves when the time

## Section 6.5:How to delete Scheduled transactions?

is due. Once the copy is produced, the created transaction is not aware that it was created by a Scheduled transaction and therefore is completely separate from it.

Once you've switched to Scheduled transactions section, notice that your transactions are listed as little squares below the calendar:



To delete a Scheduled transaction, click on the box that you wish to delete and select Delete from the contextual menu.

## Section 6.6: Should I create Scheduled transactions if I'm using Online Banking?

Short answer: **yes!**

Scheduled transactions make Forecast reports meaningful. For example, if you have a scheduled transfer from your checking account to savings, Forecast report would allow you to see how much money you'll have in 6 months.

## Section 6.6:Should I create Scheduled transactions if I'm using Online Banking?

Our suggestion is to create Scheduled transactions for all transactions that are recurring and simply enable auto-skip if the transaction is happening in an Online Banking-enabled account. This will take care of the duplicates for you.

## Section 6.7:How does auto-pay work? What does it do?

Auto-pay is one of the options you will see when creating Scheduled transactions. **Please note** that you will only see this option if the account you've picked for your Scheduled transaction is not connected to Online Banking.

Auto-pay should not be confused with auto-skip (explained below).

If you have some transactions that occur regularly, with same amount each time (e.g. rent or salary), you might want to automate those transactions so they get posted into your Account register automatically as they become due.

In order to do this, simply enable "auto-pay" when creating Scheduled transactions. This will cause that particular Scheduled transaction to get posted to your Account register automatically, if MoneyWiz is running or launched while the transaction became overdue (the due date of the transaction arrived).

## Section 6.8:How does auto-skip work? What does it do?

Auto-skip is one of the options you will see when creating Scheduled transactions.

**Please note** that you will only see this option if the account you've picked for your Scheduled transaction is connected to Online Banking.

Auto-skip should not be confused with auto-pay (explained above).

## Section 6.8:How does auto-skip work? What does it do?

Creating Scheduled transactions makes sense even if you have connected the account to Online Banking. It's explained in more detail here.

But with transactions coming to your Account register from Online Banking sync and Scheduled transactions creating transactions automatically as they become due, how does MoneyWiz prevent duplicates from appearing? The answer is auto-skip.

When a Scheduled transaction with auto-skip enabled becomes due it'll check if the transaction is downloaded already. It checks it by looking for a transaction with **exactly** the same amount and transaction date **within 3 days** (either way—to account for weekends).

If it finds one, it will not post the duplicate transaction but will update the downloaded one with information from Scheduled transaction if necessary.

If it does not find one, it will post the Scheduled transaction in order to make your balance correct. Later, when MoneyWiz will be downloading Online Banking transaction, it'll look for duplicates using the same rules as above.

Therefore the only way a duplicate might appear as a result of this is if your date is not within 3 days period or the amount is not exactly the same. If you are frequently seeing duplicates as a result of auto-skip feature, your transactions probably miss the conditions specified above. In that case, you might be better off with auto-skip disabled. In this setup, MoneyWiz will not pay or skip the transaction automatically—it'll just leave it with a red badge when it becomes due. You can then skip the transaction manually.

## Section 6.9: How to create pay checks including tax, insurance, etc?

When you get paid by your employer, the amount of money you receive is less than what you are paid due to social/institutional deductions such as tax, insurance, health and other

## Section 6.9:How to create pay checks including tax, insurance, etc?

benefits, retirement (401k) contributions and so on. You might be wondering how to properly record this in MoneyWiz. This guide deals with this problem.

Sadly, at this time MoneyWiz does not support splits among different types of transactions. This means that you'd need to record your income and deductions separately. Here's how you could do this:

1. Record a Scheduled income for the date you're usually paid. For the amount enter the full amount that your employer pays out.
2. Record a separate Scheduled expense for all the deductions you're paying. This could either be a single expense for all deductions (a split transaction) or you could record a separate expense for each deduction. The date of those scheduled deductions should be the date of your income.

If you're not using Online Banking, the transactions can be automatically paid to immediately reflect your account balance after you've been paid. If you are using Online Banking, we recommend that you disable auto-skip and just manually skip the transactions once the transactions download from Online Banking (because the income amounts won't match, MoneyWiz will not know that it is the same transaction).

## **Chapter 7: Budgets**

### **Section 7.1:What are budgets? How can I use them?**

Budgets allow you to keep your spending in control. You could create one major budget and just stick with it, or you could create individual budgets for each spending type (Groceries, Transport, Kids, Entertainment, etc). You might have seen us referring to accounts as containers for transactions and account groups as containers for accounts. Continuing with this notion, budgets can be described as containers for transactions that meet a certain criteria.

Let's say that you want to start controlling your spending in various areas. To achieve this, think about how you could organize your spending in envelopes. In some envelopes, you might want to go into more detail, whereas in others, an umbrella term will suffice. For example:

- Food
- Regular bills
  - Rent
  - Household bills (electricity, heating, water)
  - Internet and TV
  - Mobile phone
- Transportation
- Entertainment

Notice how we got into details when it comes to regular bills but for other categories, we were pretty generic. Of course, the final look of the envelope (budgets) layout is up to you.

Now that we have it all laid out, we can start creating budgets. Because budgets in MoneyWiz cannot have a hierarchy or be grouped, we'll end up with the following budgets:

## Section 7.1:What are budgets? How can I use them?

- Food
- Rent
- Household bills
- Internet and TV
- Mobile phone
- Transportation
- Entertainment

The order naturally can be adjusted to your liking. When creating budgets, you'll have to select categories that the budget will monitor. Any expense that meets the budget criteria will appear in the budget, reducing the budget allowance for the current period. If needed, you can transfer available funds from one budget to another—which comes in handy if one of your household bills gets unexpectedly big this month and you need to cover for the deficit using your Entertainment funds for example.

Budgets can be repeating regularly if you wish or be one-offs (a wedding budget).

Categories and accounts are the main filters that allow you to decide which transaction goes to which budget, but you can also use tags to classify them further (e.g. a taxi category expense with "Wedding" tag could get classified to your Wedding budget only, while a taxi category expense with "Personal" tag would not get assigned there).

Moreover, you can either have the budgets remember the closing balance on their ending day (e.g. you had \$15 left in your Entertainment budget that you didn't spend on anything) and include it in the next budget occurrence (+\$15 to Entertainment allowance, on top of what you normally receive).

## Section 7.2: How to create a budget?

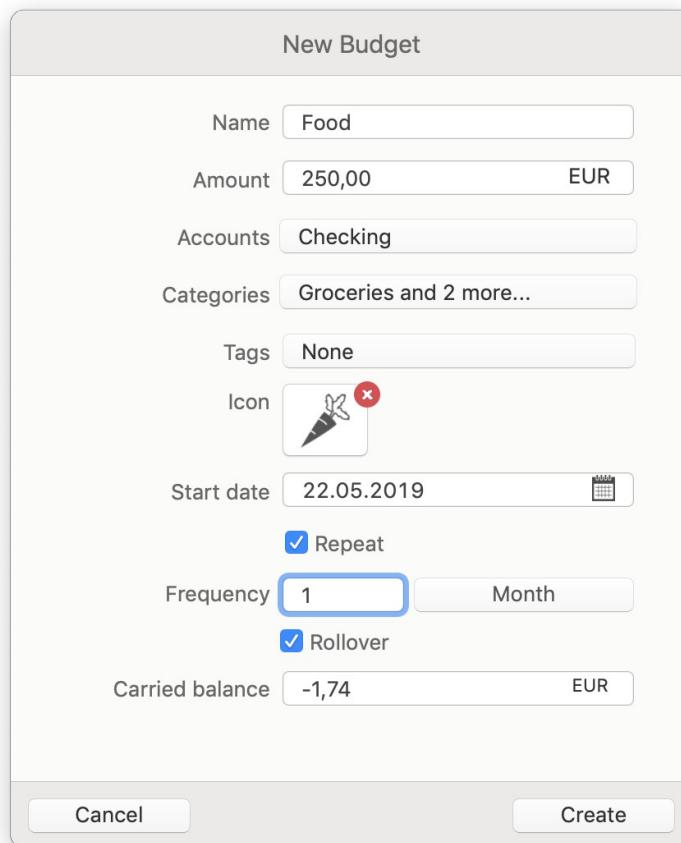
You can create a budget in 4 ways:

- using menu bar on top, go to File -> New... -> New Budget...

## Section 7.2:How to create a budget?

- select the Budgets section from the sidebar and use the "New Budget" button in the middle (it'll be visible only if there are no budgets in your database at the time)
- use the + button in the bottom-left corner of MoneyWiz window, at the bottom of the sidebar and select New Budget
- use the following keyboard shortcut: ⌘ Shift + ⌘ cmd + B on Mac or ⌘ Shift + Control + B on Windows.

You'll see the following window asking you to fill out the budget details:



- **Name:** the name for your budget, helping you to identify the budget.
- **Amount:** the allowance for the budget. If the budget is non-repeating (e.g. wedding), this amount is the total budget allowance. If the budget is repeating (e.g.

## Section 7.2:How to create a budget?

monthly bill allowance), this is the budget allowance until the budget renews (for monthly budget, this is the monthly allowance).

- **Accounts:** accounts to monitor. In order for transaction to appear in the budget, the expense must be originating from one of the accounts you select here. You need to select at least one account.
- **Categories:** categories to monitor. Just like with accounts, in order for the transaction to appear in the budget, the expense must be allocated to one of the categories you select here. You need to select at least one category.
- **Tags:** tags to monitor. You can leave this field empty if needed. If you specify any tags here, the budget will only display transactions that contain **at least one** of the specified tags. If you enter multiple tags here, MoneyWiz will **not** require that your transactions contain **all** of them—just one will suffice. In other words, the condition for multiple tags is OR, not AND.
- **Icon:** in addition to the name, you can choose an icon for the budget to make it easier to identify.
- **Start date:** when the budget should start analyzing transactions. You can set this date to be in the past and MoneyWiz will automatically populate earlier budget periods as needed.
- **Repeat:** whether the budget should repeat. For one-off budgets, keep this unchecked.
- **End date:** if the budget is non-repeating, you need to specify when it ends.
- **Frequency:** if the budget is repeating, you can specify how often it repeats since the Start date. By default it's set to 1 Month. You can modify the "1" part by typing in the field. To change the "Month" part, click on that button to choose from days, weeks, months and years.
- **Rollover:** if the budget is repeating, you can decide whether outstanding balance at the end of the budget period (positive or negative) will be included in the next

budget period's balance. If disabled, on each budget renewal date, the budget allowance will be equal to "Amount".

- **Carried balance:** sometimes you might want to note that you've already spent some amount of the budget allowance (or have bit more). If you leave this at zero, the budget will be created with the "Amount" field in mind. If you enter here a positive or negative amount, MoneyWiz will sum it with the "Amount" field. This setting requires the rollover to be enabled.

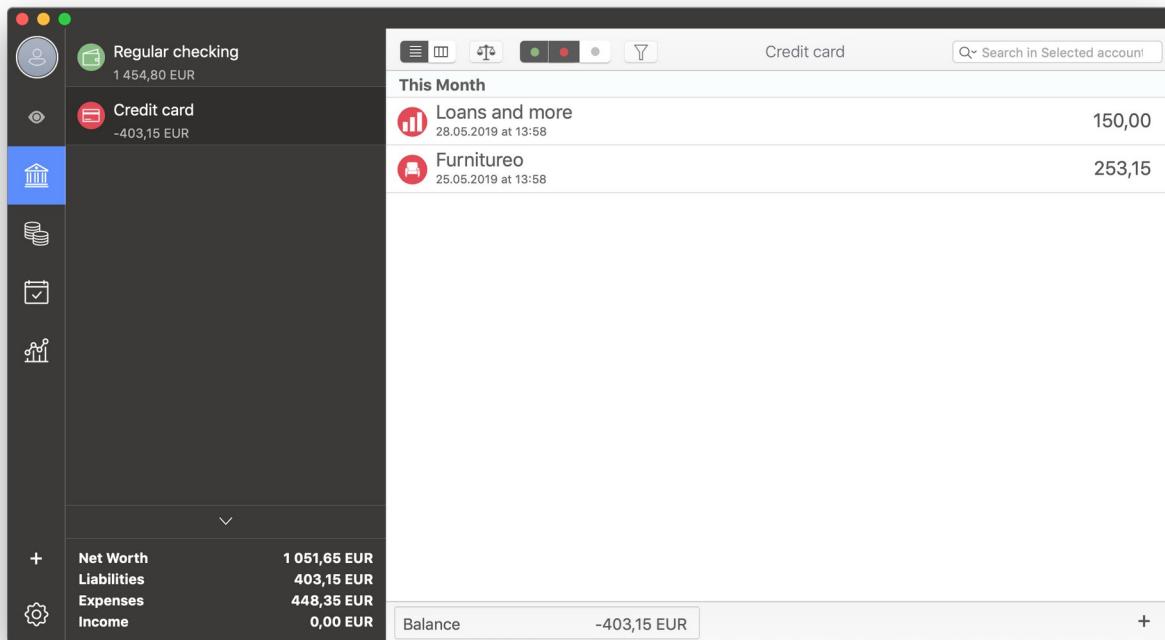
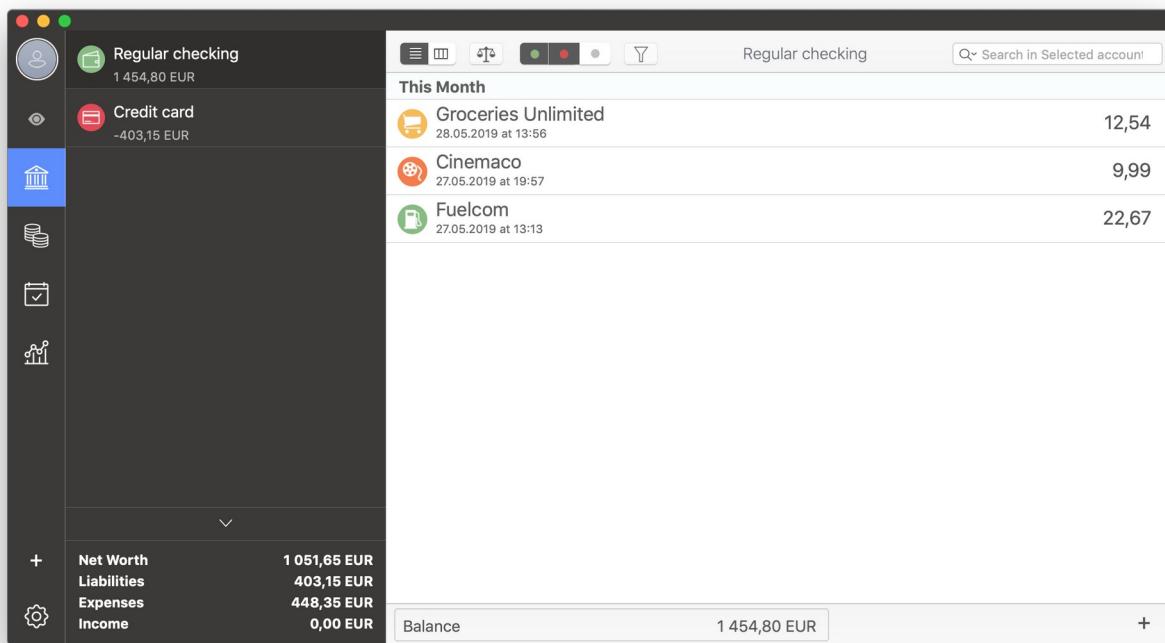
Once you create a budget, MoneyWiz will scan existing transactions if they fit the budget criteria (start date, account, category, tags, etc). If yes, it'll apply them to the budget.

## **Section 7.3:Budget register: where are my transactions?**

Once you create a budget and some transactions, you might be wondering how exactly does the budget register work (where your transactions are displayed). This guide aims to clarify this!

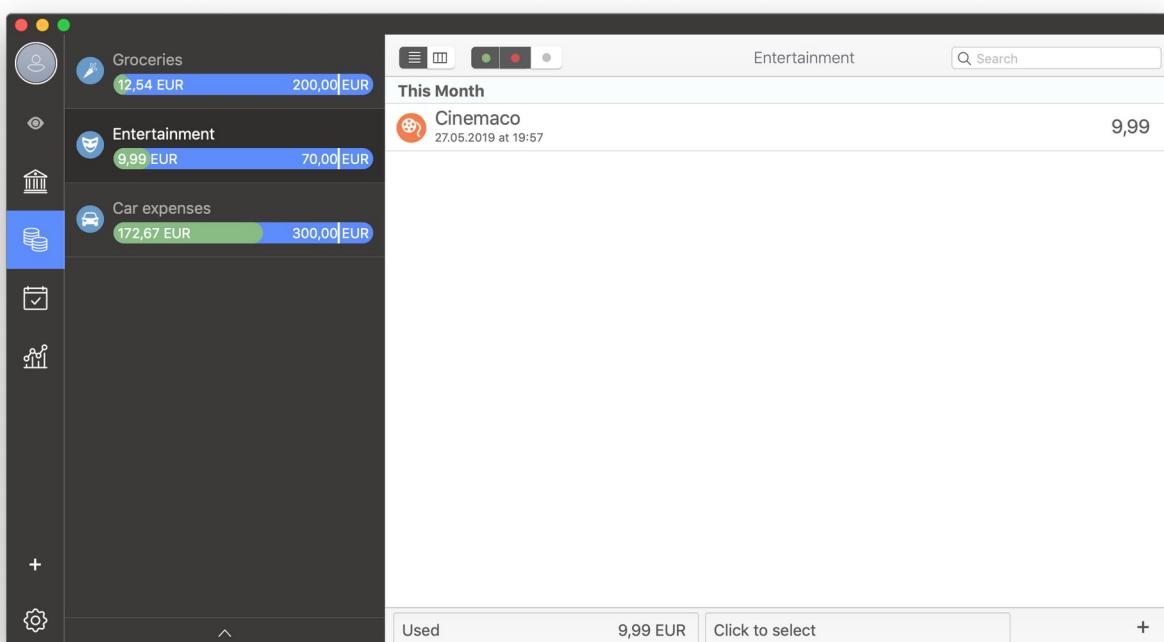
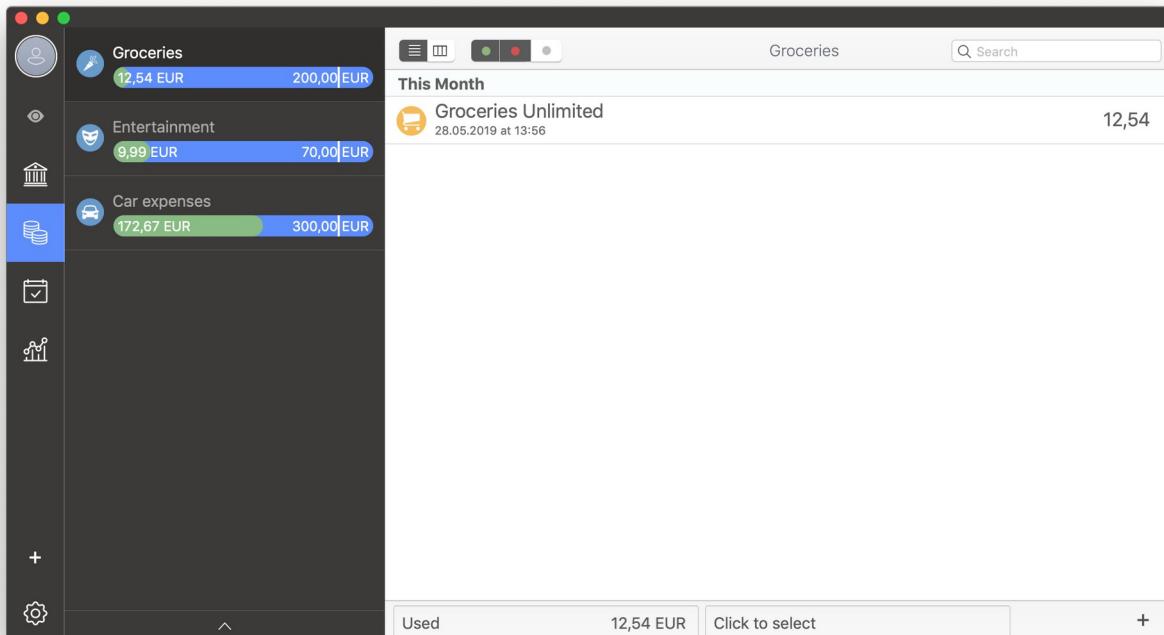
First, let's say that we have 2 accounts with a couple of transactions inside:

## Section 7.3: Budget register: where are my transactions?

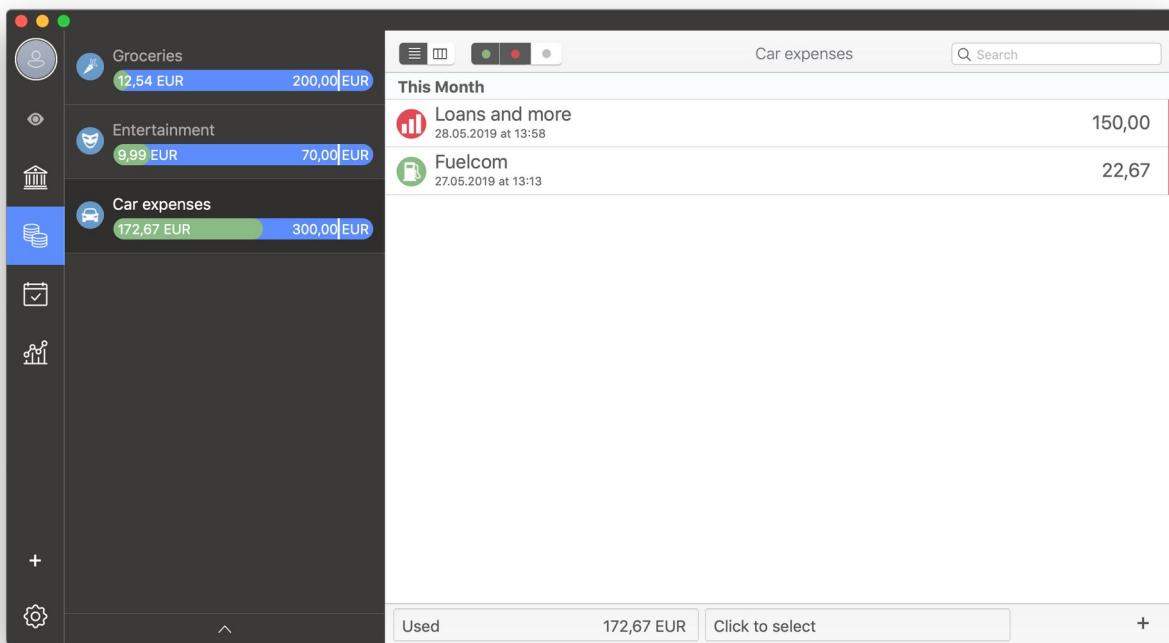


## Section 7.3: Budget register: where are my transactions?

And that we have created the following budgets, each restarting on the 1st day of each month, monitoring relevant expense categories:



## Section 7.3: Budget register: where are my transactions?



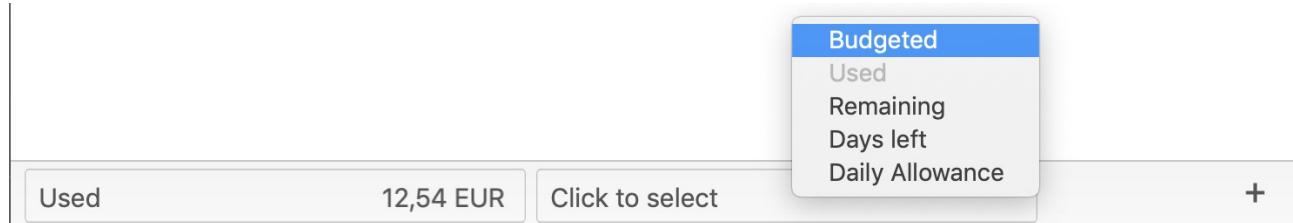
Just as a reminder, the place where your account transactions are listed is called an account register and the place where your budget transactions are located is called your budget register. Depending on your setup, your account register might be the same as your budget register but since we have two separate accounts and three separate budgets, the transactions do not appear in just one single budgets but are divided into several.

What might strike you as unusual is that you might not see transactions from previous month in your budget register. Why is this? The budget register will always display transactions from current budget period only. If you need to review historical budget transactions, please go to Reports section and generate one of the budget-related reports.

If you don't see the transactions you were expecting to see, please see [this](#) guide.

## Customizing budget register view

In the center of the budget register we can see the transactions that belong to this budget. As mentioned above, you will only see transactions from the current budget period. What's nice about budget register view is that you can customize the bottom part:



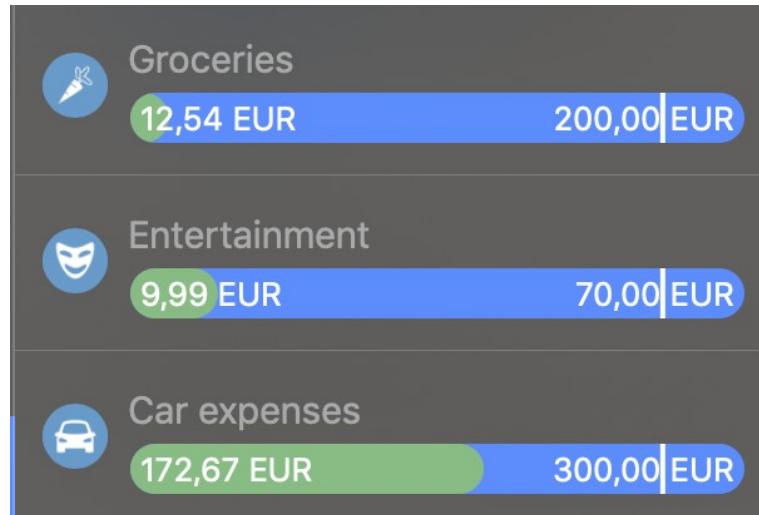
Just click on the bar to change what it shows. In MoneyWiz for Desktop, you can see 2 tabs and customize each one to show one of the following:

- **Budgeted**—how much money has been assigned to this budget in the current budget period.
- **Used**—how much of the above money has been already spent.
- **Remaining**—how much of Budgeted money is still remaining to spend.
- **Days left**—how much longer (in days) until the budget renews.
- **Daily Allowance**—how much can you spend daily in order not to exceed your budget allowance for this period.

## Explanation of the budget colorful bars and indicators

What's also unique to budget registers is the information you can gather from looking at the budgets list:

## Section 7.3: Budget register: where are my transactions?



This view tells us that:

- Groceries budget has still a lot of remaining budget allowance (a lot of money available to spend). We know this because the green bar is very far to the left. We also can see that the allowance is 200,00 EUR (amount on the right side) and that the current spending is 12,54 EUR (amount on the left side).
- Entertainment budget—like the Groceries budget—still has some money to spare. We'll use it to talk about a different feature of this view. The white line separating 70,00 and EUR is not a glitch—this white line moves along the blue progress bar to demonstrate how much longer until the next budget reset. All those 3 budgets repeat on 1st of each month and this guide is written near the end of the month so those budget period indicators for each budget are in the same place, near the end.

This tells us something valuable:

- if the green bar is ahead of the white line, you need to slow down your spending otherwise you risk running out of money before the budget renews,
- if the green bar is behind the white line, you might consider transferring the unused money to a different budget or savings account as it's possible you'll have some unspent money in that budget by the end of the month,
- if the green bar roughly matches the white line, you're on track!

## Section 7.3: Budget register: where are my transactions?

- Car expenses budget received much more spending than the other two—which we can see by looking at the green bar around the middle and also by comparing 300 EUR and 172,67 EUR.

## Section 7.4: The budget does not display my transactions

Sometimes you might be surprised that some transactions you expected to see in your Budget register are not visible. There might be a couple of reasons for it.

Please go through the list below carefully, even if it sounds obvious. We have helped a lot of customers with this list and they were all equally surprised as to how basic the problem was.

Please double-check the following:

1. Is the transaction you've expected to see within the budget period? Usually budgets are setup on monthly basis, e.g. from 1st day of the month to the last. The transaction you expected to see could be, for example, with a date of *n*th day of the **previous** month. If your budget started in the past, that transaction might still affect the budget allowance (if Rollover is enabled), but it won't be visible in the Budget register as it only displays transactions from **current** budget period. You can find older transactions using budget reports.
2. Does the transaction you've expected to see have a proper category assigned? Only transactions that have the category you set the budget to monitor will appear in the budget register.
3. Is the transaction you've expected to see created inside the account you've set the budget to monitor?
4. Did you set the budget to require one or more transaction tags? If yes, your transactions needs to have *at least one* of those tags.

## Section 7.4:The budget does not display my transactions

If the above does not help, try the following:

1. Try changing the budget filters a little to see if your transaction appears.
2. Try creating the transaction right from the Budget register. It's no different than creating the transaction in the usual way (from the Account register) apart from the fact that you're offered only the accounts and categories that the budget monitors. Remember to add a tag if your budget requires one! Now check if *this* transaction appears in the budget. If yes—please go back to your Account register and compare the two transactions.

If none of the above help, please let us know as the reason might lie somewhere else. But those steps have helped a lot of customers so there are high chances it'll help you as well.

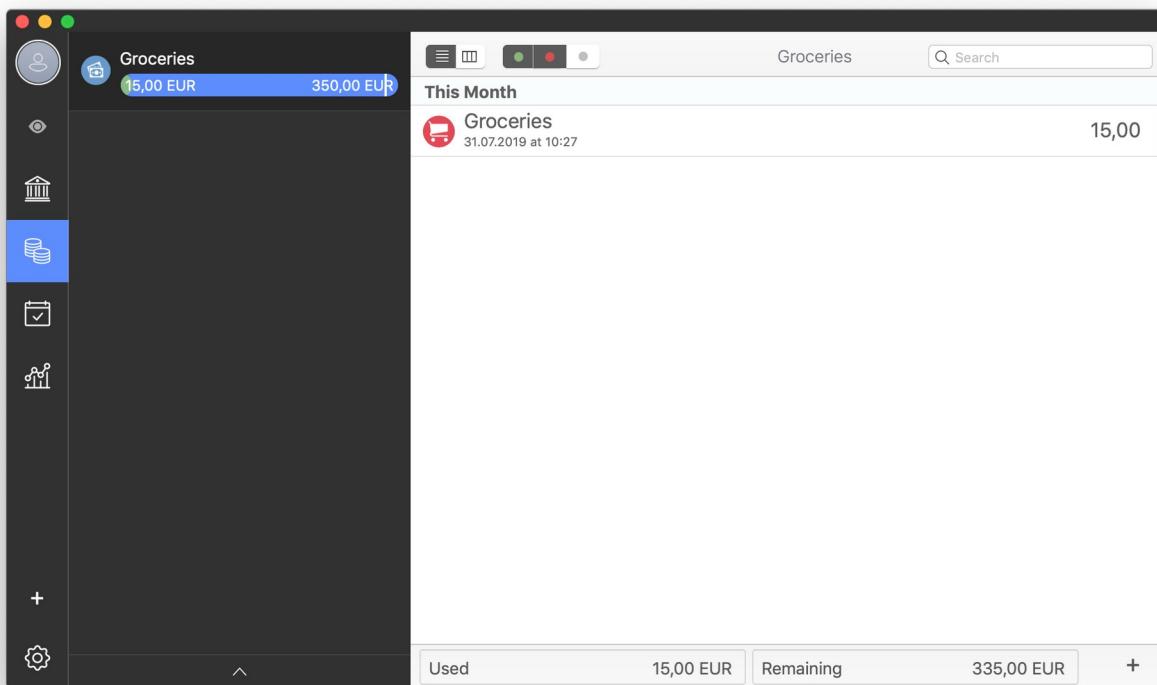
## Section 7.5: How to edit a budget?

Editing a budget allows you to modify all of the budget properties you've set when creating it. What's important to remember is that when modifying a budget, the changes you make are applied to all budget periods—past, current and future. There is currently no way of editing a budget to prevent historical budgets from being affected.

To begin modifying a budget, switch to the Budget section of the application from the sidebar and then do one of the following:

- double-click on the budget name in the sidebar,
- right-click (or left-click while holding Control key if you have right-click disabled) on the budget name in the sidebar and select Edit.

## Section 7.5:How to edit a budget?

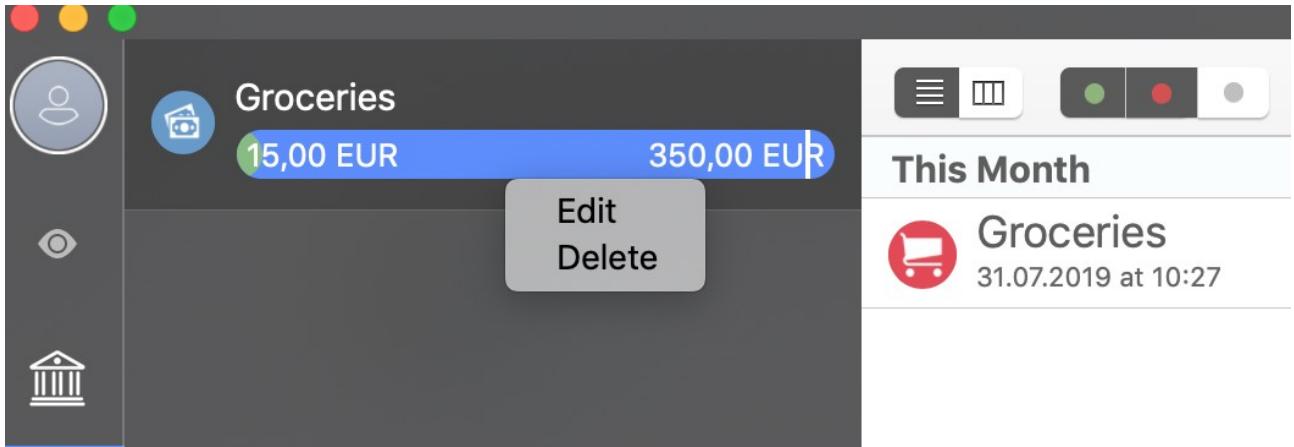


In the window that opens, you'll see all the account properties that you saw when creating the budget in the first place.

Remember! Changing anything—for example the budget balance—would cause it to be modified to all budget periods—not only the current and the future ones but to the past ones too.

## Section 7.6:How to delete a budget?

Deleting a budget is very easy. What's important to remember is that deleting a budget **does not** delete transactions visible inside. It's also very easy to re-create a budget.



To delete a budget, please first switch to the Budgets section of MoneyWiz and then right-click on the budget you wish to delete (or left-click while holding Control key on your keyboard if you have right-click disabled) and choose Delete.

Deleting a budget **does not** mean deleting transactions stored inside. If you wish to do that, please delete the transactions separately or consider deleting the entire account.

## **Section 7.7:How to transfer money between budgets or envelopes?**

Transferring money between budgets or envelopes allows you to re-allocate funds from an over-performing budget to an under-performing one, covering the deficit. This is useful, for example, if it's end of the month and your Entertainment budget still has some money left. Instead of looking for a way to quickly spend that money, you could re-allocate it to your Emergency Fund for example.

To create a budget transfer, click on the + button in the bottom-right corner of the budget screen (while viewing a budget you want to make the transfer from). A window will open:

## Section 7.7:How to transfer money between budgets or envelopes?

Register a Transfer

From Budget	Entertainment
To Budget	Food
Transfer amount	0,00 EUR
Description	Transfer between Entertainment+
Date & time	4.06.2019, 10:33 <input type="button" value=""/>

- **From and To Budget:** if needed, you can change where the transfer will draw from and where it'll arrive.
- **Transfer amount:** how much money to transfer from one budget to another.
- **Description:** the text to go with the transfer.
- **Date and time:** the date and time of the transaction.

Once you save the changes, the source budget will see its budget allowance drained by the specified amount and the target budget will be replenished by the same amount.

## Section 7.8: How to exclude transactions from a budget?

By default, budgets will display any transaction that:

## Section 7.8:How to exclude transactions from a budget?

- falls within the budget period,
- originates from an account that budget monitors,
- is assigned a category that the budget monitors.

Sometimes, however, you might need more fine-tuned control over which transactions arrive in a budget. That's where transaction tags can come in handy. You can create a budget that requires some transaction tags to be present—transactions without those tags would not be displayed in the budget. This allows you to have Personal and Business transactions (tagged accordingly) and separate budgets, while using the same accounts and/or categories.

Please check the How to create a budget? and How to edit a budget? for more information on the transaction tags property in budgets and how they work.

## Chapter 8: Reports

### Section 8.1: Generating reports

MoneyWiz features many ready-to-use templates that you can use to quickly gain more detailed insight into your finances. This guide describes how to generate a report.



To begin, switch to Reports section of the application. Once there, you'll notice that there are a couple of report-categories:

- Accounts
  - Net Worth—evolution of balance of all your accounts combined (unless some were manually excluded from Net Worth) over time.
  - Balance Over Time—evolution of balance of selected accounts over time.

- Cashflow—report separating money going in and out for selected accounts combined for a specified period.
- Budgets
  - Compare Budgets—puts two or more budgets in a pie chart to compare the budget allowances of each for a single point in time.
  - Balance Over Time—the balance of a single budget over time (budgeted balance, spent and remaining).
- Categories
  - Compare Expense/Income Categories—puts two or more categories of the same type (expense/income) in a pie chart to compare them for a single point in time.
  - Expense/Income Category Over Time—the balance of one or more categories of the same type (expense/income) over time for a selected period.
  - Breakdown Expenses/Incomes Over Time—a spreadsheet report for a selected period, where your categories are listed in rows and the period is listed in columns.
- Payees
  - Compare Expense/Income Payees—puts two or more payees of the same type (expense/income) in a pie chart to compare them for a single point in time.
  - Expense/Income Payee Over Time—the balance of one or more payee of the same type (expense/income) over time for a selected period.
  - Breakdown Expenses/Incomes Over Time—a spreadsheet report for a selected period, where your payees are listed in rows and the period is listed in columns.
- Tags

## Section 8.1:Generating reports

- Compare Expense/Income Tags—puts two or more tags of the same type (expense/income) in a pie chart to compare them for a single point in time.
- Expense/Income Tag Over Time—the balance of one or more tag of the same type (expense/income) over time for a selected period.
- Breakdown Expenses/Incomes Over Time—a spreadsheet report for a selected period, where your tags are listed in rows and the period is listed in columns.
- Spreadsheets
  - Breakdown Payees over Categories—a spreadsheet report for a selected period, where your payees are listed in rows and categories as columns.
  - Breakdown Categories over Tags—a spreadsheet report for a selected period, where your categories are listed in rows and tags as columns.
  - Breakdown Payees over Tags—a spreadsheet report for a selected period, where your payees are listed in rows and tags as columns.
- Other
  - Statistics—an unique text-only report where we display various statistical information for selected accounts and period, such as total average expense amount, top expense categories, top income payees, number of transactions ,etc.
  - Profit & Loss—powerful report, allowing you to display expense and income categories in a single report, summing up a period of time.
  - Spreadsheet—allowing you to generate a custom spreadsheet report (you get to choose what's displayed in rows and what's displayed in columns).
  - Custom report—allowing you to generate a custom pie/chart/line report.

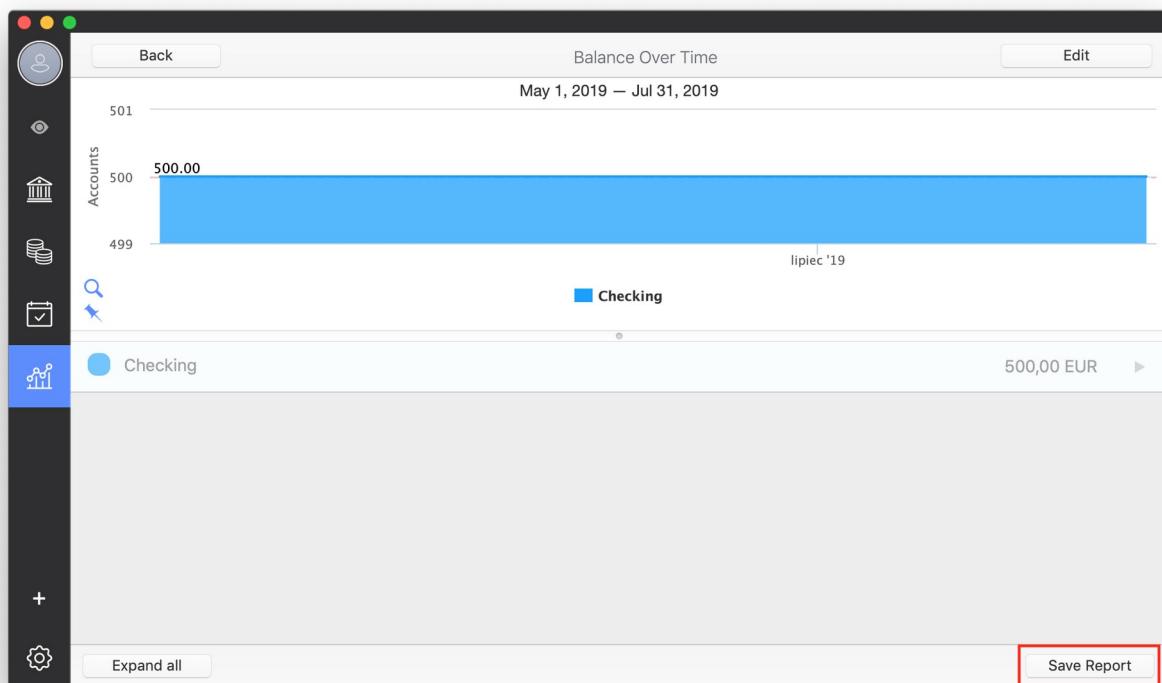
To generate a report, just click on one of the icons described above. You'll be asked for some additional information, such as the accounts or categories to be included.

Generating one of the custom report is really no different than using one of the templates– you simply choose what to include in the report and how to represent it on the screen.

## Section 8.2: How to save a report for later use?

There might be some reports that you like to generate regularly. Choosing the same report configuration over and over might become inconvenient quickly, which is why MoneyWiz allows you to save reports so that you can re-generate them later with a single click.

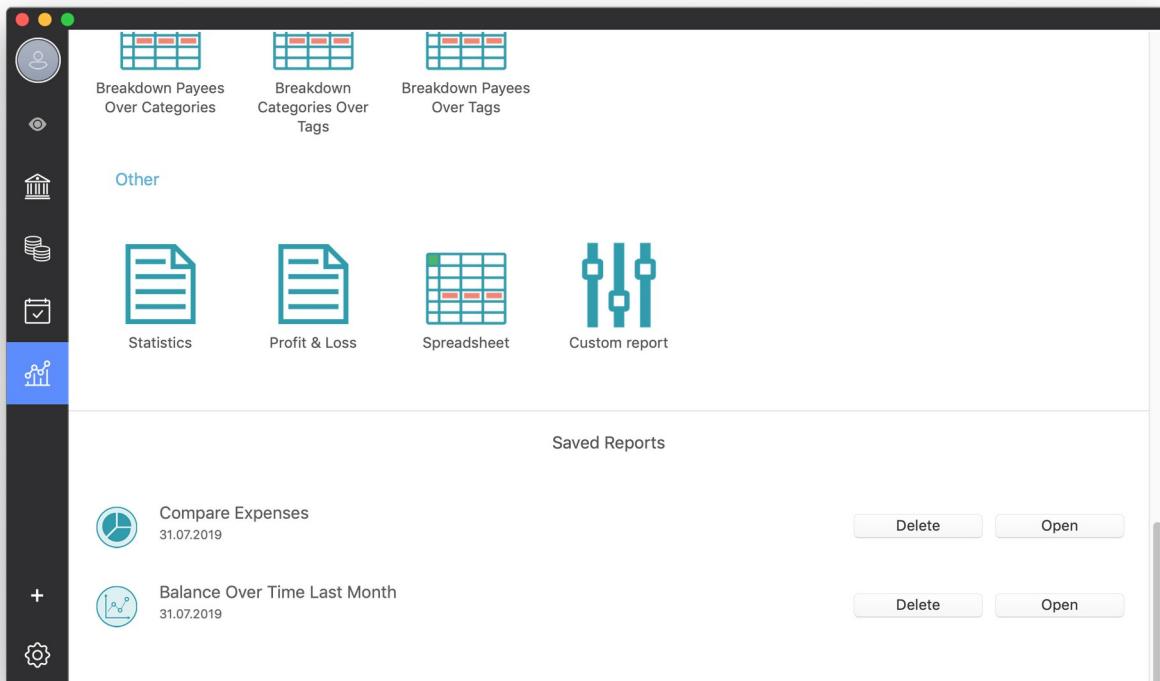
Once you've generated a report you want to save for later, look for the Save report button in the bottom-right corner and then click Save locally. You will be asked to give a name for that report.



Once a report is saved locally, it'll sync to other devices as well via SYNCbits, allowing you to re-generate it from any other device. Saved reports are listed at the bottom of the

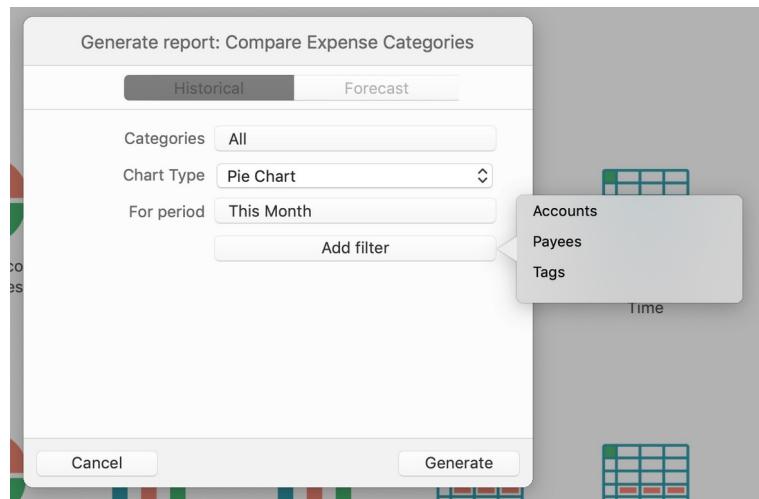
## Section 8.2: How to save a report for later use?

Reports section. Please note that it is not currently possible to edit saved reports or re-arrange them. To do that, you'd need to save the report again and delete the old one.



An important note about the report periods. When generating a report, you're being offered a couple of periods such as Last Month. If you save a report with such period, each time you generate it, it'll be generated for literally *last* month—if you first created the report in February, it'd show January. But if you'd later re-generate it in May, it'd show you April. If you don't want this to happen and prefer that this report constantly shows the same period over and over, use the Custom period and set specific date range.

## Section 8.2: How to save a report for later use?

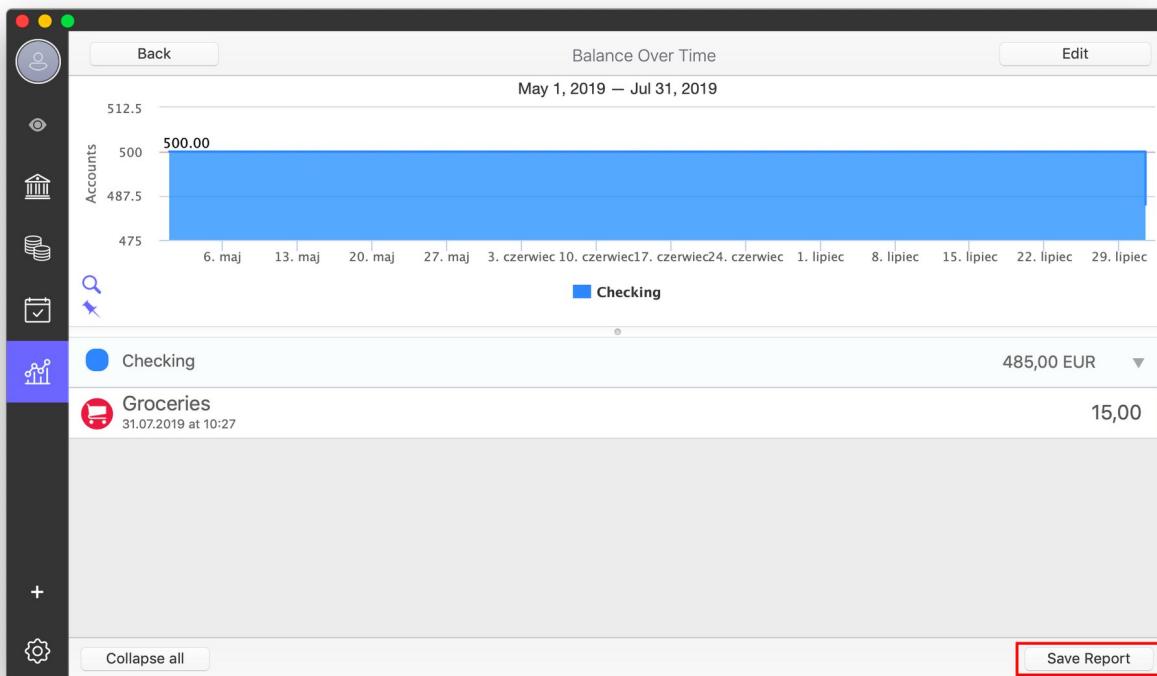


## Section 8.3: How to export a report to PDF or CSV?

Sometimes you need to manipulate the report generated in MoneyWiz further than what MoneyWiz allows—that's where the versatile CSV export comes in. You'll be able to manipulate it in Excel or Numbers or OpenOffice/LibreOffice package. There are also times when you need to show a report to someone or print it out—that's when PDF export comes in!

To export a report into one of those formats, click on Save report in the bottom-right of a generated report. From the list of options select Export and then choose a format—CSV or PDF. CSV allows some modifications regarding the date format and encoding—when in doubt, just leave it as it is.

## Section 8.3: How to export a report to PDF or CSV?



Remember—the exported report will look like the report in MoneyWiz. If you have some rows collapsed (i.e. transactions are collapsed and not visible), you won't see them in the exported report. To see all transactions, make sure to click on Expand all button.

*Please note:* it's not currently possible to export Spreadsheet-type reports to PDF.

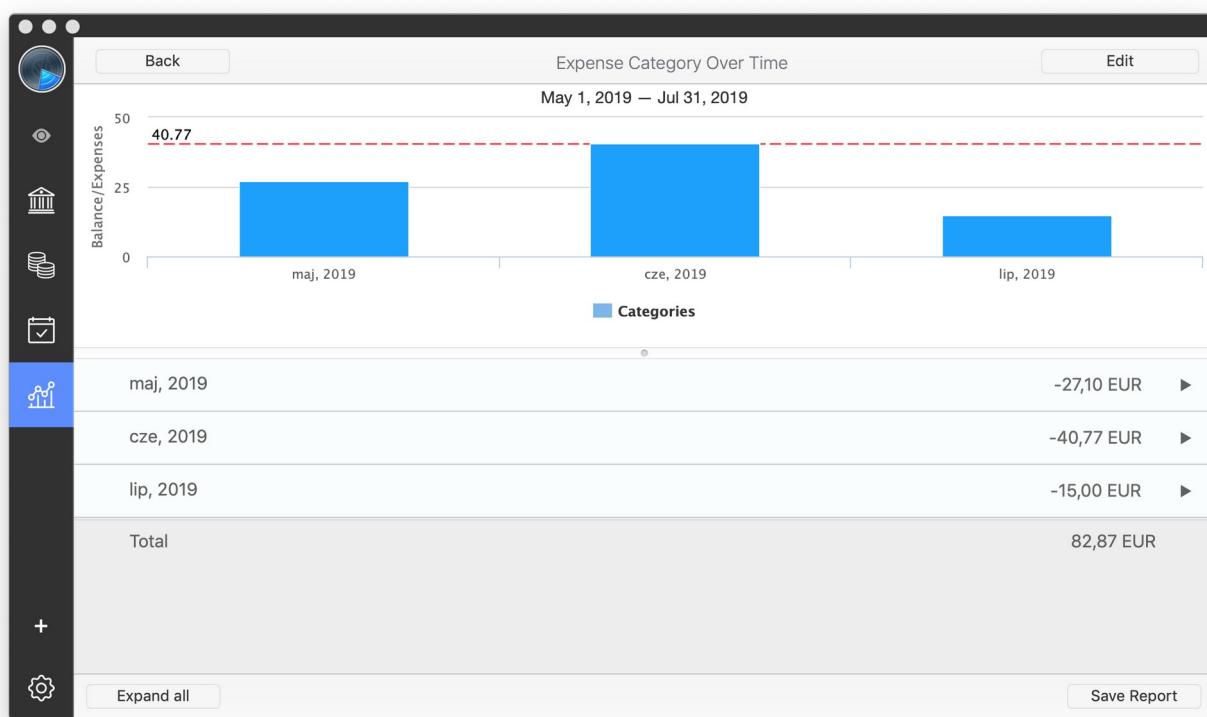
## Section 8.4:How to review expenses or incomes in a single category over time?

### **Section 8.4: How to review expenses or incomes in a single category over time?**

You might be wondering how much you're spending on groceries over the course of few months for example. Maybe you've switched to a new store recently and want to check if your spending has changed? You can easily check it with MoneyWiz!

To generate the report, go to Reports section, scroll down to Categories section and find Expense Category Over Time report. Select the category you wish to generate it for and the period. You'll also be asked how to break the report down—if you're looking at a year of data, monthly breakdown probably makes sense. If you're looking at a period of one month, you might prefer to select weekly breakdown and so on.

Once generated, you'll be able to view the chart on top to see how has your spending in those categories changed over time.

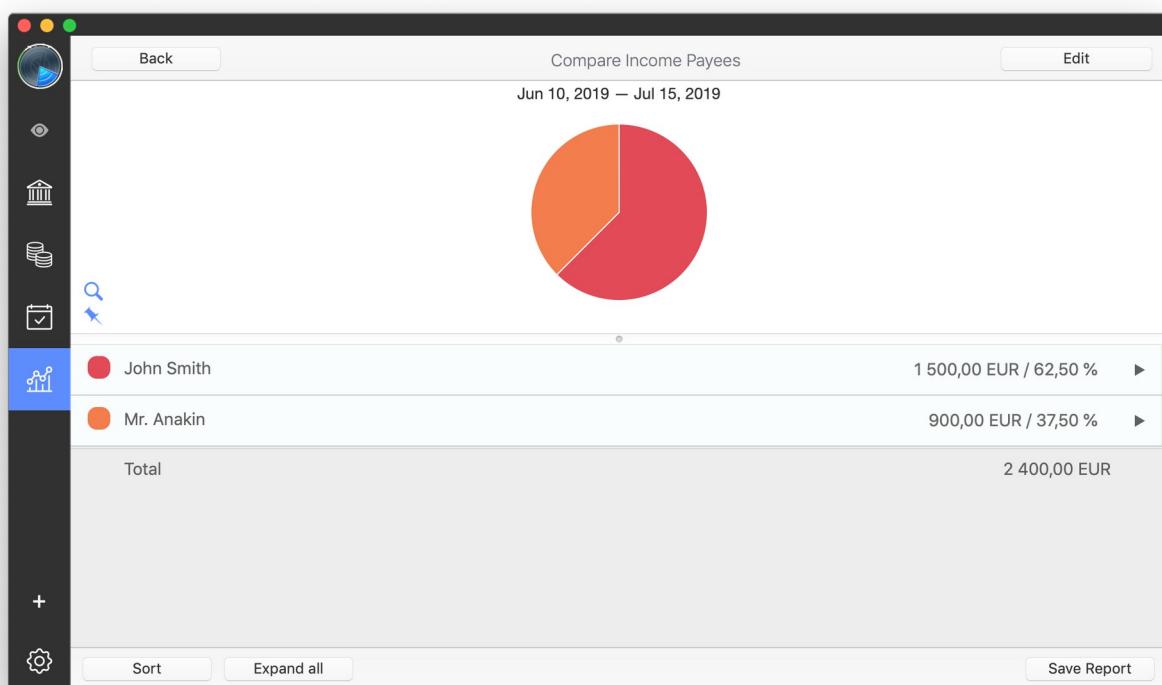


## Section 8.4:How to review expenses or incomes in a single category over time?

## **Section 8.5:How to compare expenses or incomes in two payees?**

You might be interested how do your expenses or incomes with two or more certain payees compare. For example, which client has paid you more overall in invoices.

To learn this, go to Reports section and search for Compare Income Payees report in the Payees section. Select two or more payees to compare and the time period. MoneyWiz will sum all incomes with that particular payee and display the results as a pie chart for you to compare.

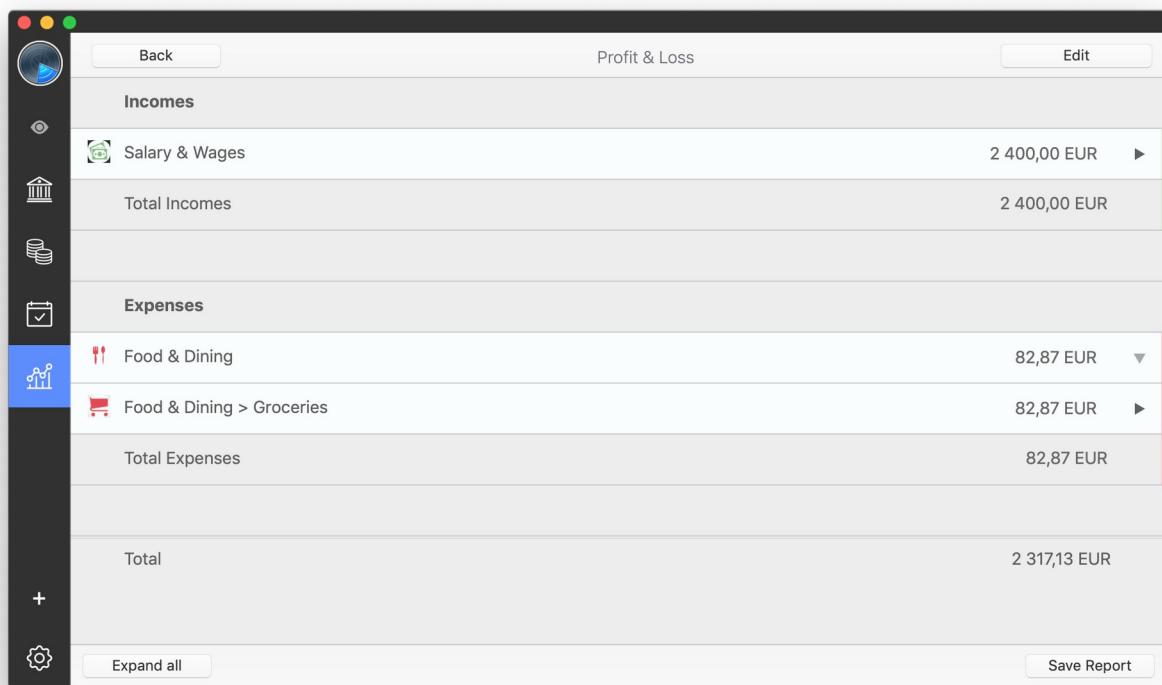


## Section 8.6:How to perform a detailed yearly financial analysis?

If you need to perform some year-end analysis of your finances—perhaps to share with your accountant—don't worry. MoneyWiz can help!

To begin, switch to Reports section and navigate to the bottom, to the "Other" section.

From there, pick the Profit & Loss report. Fill out the necessary information—do you wish to generate the report for specific categories only (perhaps business-related) or all? If you wish to exclude some accounts from the report, you can use the "Add filter" button.



The screenshot shows the MoneyWiz software interface with the 'Profit & Loss' report open. The left sidebar has icons for Home, Categories, Reports, and Settings, with 'Reports' currently selected. The main area displays the report details:

Incomes	
Salary & Wages	2 400,00 EUR
Total Incomes	2 400,00 EUR
Expenses	
Food & Dining	82,87 EUR
Food & Dining > Groceries	82,87 EUR
Total Expenses	82,87 EUR
Total	2 317,13 EUR

At the bottom right are 'Save Report' and 'Expand all' buttons.

Once generated, you'll see a sum of all expense categories and a sum of all income categories as well as a grand total below. You can then export this report to show it to your accountant if needed.

## **Section 8.7:How to review the forecast for my savings account?**

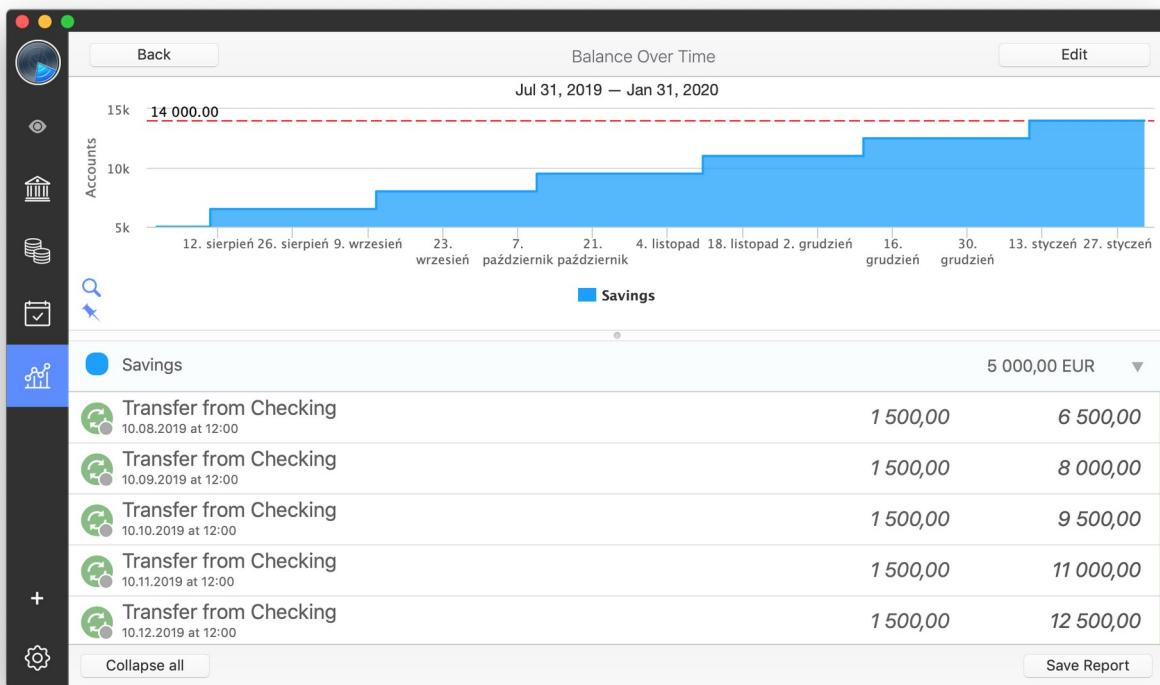
If you have set up your Scheduled transactions to reflect your regular cash flow transactions (salaries, bills, transfers to saving account), you can use reports to see how your balance would look like in the future. Let's see it with a savings account example!

This guide assumes that you have already set up a scheduled transaction to reflect a transfer from your checking account to your savings account.

To begin, go to Reports section and generate Account Balance Over Time report from the Accounts group. In the window that opens, select Forecast tab to be able to look into the future. Make sure to select your saving(s) account only—we'll cover why in a moment.

Once the report is generated, you'll see a visual representation on top, showing you how much your savings account will grow. Using your mouse, you can check what the exact balance will be on any given day.

## Section 8.7: How to review the forecast for my savings account?



If you have generated the report for multiple savings accounts, use the + button in the bottom-left of the chart to combine all accounts into one line and see combined balance. That's why it was important to select savings account only—it would potentially make the results less meaningful if you were to select checking accounts as well.

## Section 8.8: How to check how much I have spent on a holiday?

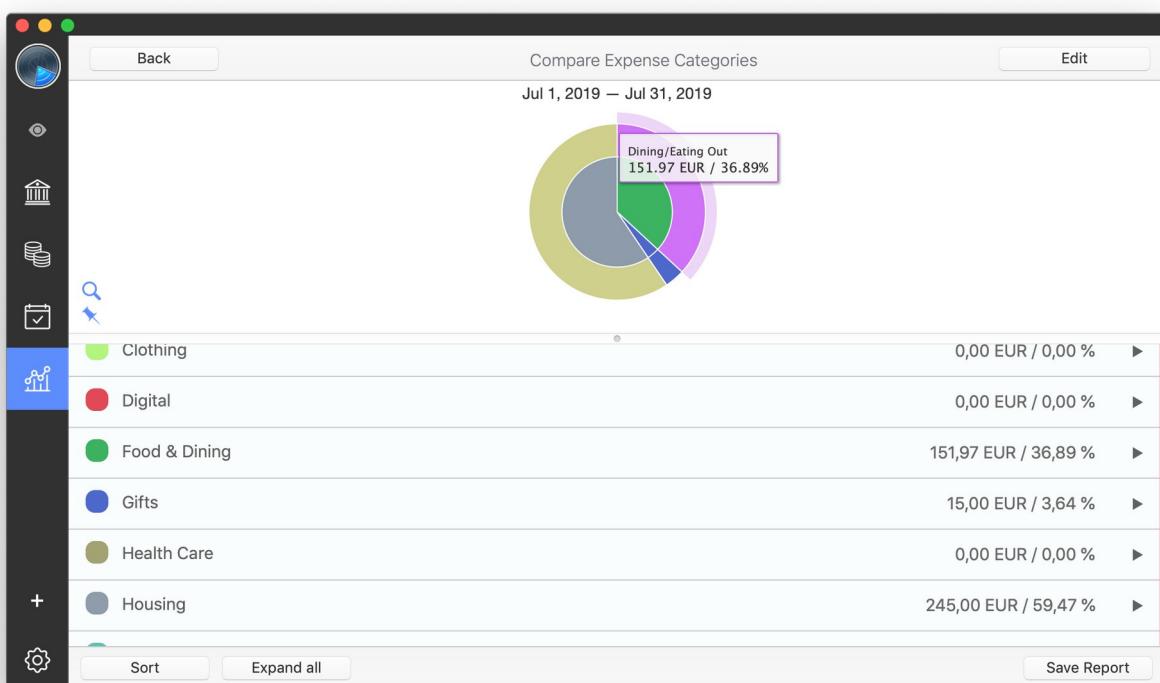
Using tags you can easily check how much you've spent on a holiday in total. The same is also possible without the use of tags but we recommend using them as it is not difficult and will increase your overall MoneyWiz expertise.

## Section 8.8: How to check how much I have spent on a holiday?

As you make expenses for your trip (even for those in advance), make sure to enable tags and use them. Pick one tag for the trip—for example "Honeymoon in Paris"—and use it consistently for all transactions.

Once you've tagged all transactions, just head over to Reports section, scroll down to Categories group and generate "Compare Expense Categories" report. You can select all categories. The trick is to use the Add filter button and add a tags filter—select your "Honeymoon in Paris" tag and generate the report.

Now you can see how much you've spent during the trip overall and also how do your expense categories compare. For example, maybe you'll be surprised to see that "Eating out" category accounted to around 40% of all your expenses! But that's a honeymoon after all...



## **Chapter 9: Configuration**

### **Section 9.1: How to enable Dark Mode?**

Enabling Dark mode in MoneyWiz will change MoneyWiz color scheme to darker colors, making it easier to work with – especially at night. You can enable it from MoneyWiz Settings > General > Theme. There are three options to choose from:

- Automatic – MoneyWiz will adapt to the device-wide setting (set in System Preferences > General),
- Light – force light mode.
- Dark – force dark mode.

Please note that using Dark scheme requires an active license (Standard or Premium) and is only available in MoneyWiz for Mac at this time. This feature requires macOS 10.14 (Mojave) or newer.

### **Section 9.2: How to import a CSV, QIF, OFX, QFX or MT940 file from bank or other application?**

Whether you're switching from another application to MoneyWiz or importing your historical data from banks, you might end up with a file in one of those formats: CSV (comma-separated values), QIF (Quicken Interchange Format), OFX (Open Financial Exchange), QFX, (Quicken Financial Exchange) or MT940 (SWIFT). MoneyWiz can handle importing those so read on to learn how!

Please note that Windows version cannot currently import MT940 files. In order to import those types of files on Mac, you might need to change the file extension to **.txt**

## Section 9.2:How to import a CSV, QIF, OFX, QFX or MT940 file from bank or other application?

In order to begin importing a file, you need to "feed" it into the application. There are several ways of doing this:

- Mac:
  - click on go to File menu bar item at the top -> Import and point to the file,
  - drag and drop the file into MoneyWiz window or the icon.
- Windows:
  - click on the icon representing a square with an arrow pointing inwards from the sidebar,
  - drag and drop the file into MoneyWiz window or the icon.

Once the file is loaded, you'll be presented with an Import Wizard that will guide you through the import process.

### **Match CSV fields**

When importing a CSV file, MoneyWiz will also ask you to determine how the fields in the CSV file would relate to the transaction properties in MoneyWiz. You should be careful with that part as many banks would export all kinds of information like codes you don't use, or numbers that have no meaning for you. In any case you should not link those, but make sure you have mapped at least the Date, the Amount and the Payee or Description.

If you are having trouble with this part, you might want to check if you can reformat your CSV file according to our guidelines.

### **Select Date format**

MoneyWiz recognizes many date formats but sometimes it might need some help. For example, with dates like 6/6/2019, is this mm/dd/yyyy or dd/mm/yyyy? If MoneyWiz cannot figure out the date format without your help, it'll show you a couple of transactions and ask you to select the correct date format used throughout the file.

Section 9.2:How to import a CSV, QIF, OFX, QFX or MT940 file from bank or other application?

## **Link Accounts**

MoneyWiz will list all the accounts it has found transactions for inside the file and ask you to link those accounts with accounts in your MoneyWiz database. **Please note** that you need to create those accounts before importing.

During this stage simply link the accounts on the left with respective accounts on the right.

## **Link Payees**

In most cases bank statements contain the name of the payee and other information which describes the person or company which you were paid by or you paid to. You can link the payees found in the bank statement file to your MoneyWiz payees or you can create new payees.

Once you link these payees, the next time you import a file which contains information for some or all of them, by default MoneyWiz will have them pre-selected the same way you configured the last time. It will ask you how to link only for newly found payees.

If there are no payees found in the bank statement file, this phase will not appear.

## **Link Categories**

It is rarely the case for banking institutions to include categorization in the exported bank statement file, but if you exported your data using a financial software it is very likely that categorization will be included. In that case you will be asked to link the categories found in the file you are importing to already existing categories in MoneyWiz. You will be given the option to create new categories as well.

Note that if you select the Create New Category option, the category will be created with a question ? mark icon. It may be worth going through all new categories to change their icons to something more meaningful. See Managing Categories guide.

## Section 9.2:How to import a CSV, QIF, OFX, QFX or MT940 file from bank or other application?

Once you link these categories, the next time you import a file which contains information for some or all of them, by default MoneyWiz will have them pre-selected the same way you configured the last time. It will ask you how to link only for newly found categories.

If there is no categorization in the bank statement file, on this phase you will be asked to link the payees to your existing categories. This will help you have your transactions properly categorized right after you import them.

You can select a proper category for all payees found in the file you are importing or you can leave them Not Linked. If you select the latter, the imported transactions will not be categorized.

These links are also saved so the next time you import a bank statement, the app will automatically suggest you to use the same categorization.

### **Transaction duplicates detection**

MoneyWiz checks all transactions you wish to import against already existing transactions and in case it finds possible duplicates it will ask you what to do. This can happen for a number of reasons, for example:

- you are trying to import the same bank statement file for the second time or,
- you have imported all transactions for September and you are trying to import a bank statement which includes transaction from 25 Sep to 25 Oct for example. In this case transactions that appear between 25 and 30 Sep can be duplicated or you can skip them or,
- you are importing the two accounts which participate in the same transfer transaction.

These phases will not appear if MoneyWiz can recognize the format of the dates and there are no duplicate transactions. After you set everything MoneyWiz will start importing all transactions that are listed in the file you selected for import.

## **Section 9.3: How to enable, disable and manage currencies?**

MoneyWiz has support for all world currencies and a hundreds of crypto-currencies like Bitcoin. By default only a few currencies are enabled so that you do not go through a pile of them when registering a transaction. However, you can enable additional ones at any time. This guide contains guidance on how to enable additional currencies for you to use.

To begin, go to MoneyWiz Settings:

- On Mac:
  - go to MoneyWiz menu bar in the top-left and click on Settings,
  - click on the gear icon in the bottom-left of the window,
  - use this keyboard combination:  $\text{⌘ cmd} + ,$  (comma).
- On Windows:
  - click on the gear icon in the bottom-left of the window,
  - use this keyboard combination: control + , (comma).

Once you've opened the Settings window, navigate to Currencies tab.

The first thing you might notice is the setting for "Show currency sign, instead of currency code". What it does is that in places where currency is displayed, you might decide between \$ and USD.

Further down you can switch between Fiat currencies (national currencies) and Crypto currencies (only traded online). The search bar allows you to search for a particular currency. Put a tick in a check box to enable a currency or remove it to disable it.

If you wish to change your local currency (the currency that your Net Worth is displayed in and multi-currency reports are generated in), just click on a currency to select it and then click Select Local Currency near the bottom of the window.

## **Section 9.4:What is SYNCbits? Do I have to use it?**

SYNCbits allows you to sync your MoneyWiz and [MileWiz](#)-related data across other devices. It is a service that we (creators of MoneyWiz) have created. In early MoneyWiz days, the service was called SyncEverything! but in version 1.5 we have done a huge overhaul of the service, rebranding it to SYNCbits. The service even has its [own website!](#)

### **Do you read my data?**

As you can see in our [Privacy Policy](#), we are *not* in the business of harvesting, processing and selling your finance information. If you pay the subscription fee or make the one-time purchase, we make money. But we don't make any extra coin by selling your data to advertisers. Your data is yours—that's a commitment we've had even since our sync service was called SyncEverything!. Name might have changed but our commitment to data privacy and security did not.

Your data is secured in heavily encrypted form on our servers. If we don't have your account password, we cannot access the information. This means that if you forget your SYNCbits password *and* security answers, we can only hope to help you retrieve the data from a local database file on one of your devices. If no such copy exists, there is no way to decrypt your account. We just technically can't access your data.

### **Why not use Dropbox, iCloud, Microsoft OneDrive or Google Drive instead?**

We do use Dropbox but only for syncing your transaction attachments. As for the general sync, we did not want to tie ourselves with an external company. SYNCbits holds your sensitive financial information. You're willing to trust us with it so we want to build on this trust and keep your data secured at all times. If we were to use an external service for general sync, we'd be asking to not only put your trust in us but also in an external company.

## Section 9.4:What is SYNCbits? Do I have to use it?

Working on our custom syncing service also makes sense from a business standpoint.

SYNCbits is crucial for MoneyWiz operations so we do not wish to outsource such an important part of our business to someone else.

What's also important is that some syncing platforms—like Apple's iCloud—are restricted to some platforms, while we want MoneyWiz to be as universally accessible as possible.

Designing our own syncing service allows us to spread to new platforms easier.

Those three reasons were behind our decision to develop and maintain our custom-built syncing service. We are committed to keep it private and secure.

### **Do I have to use SYNCbits?**

Having a SYNCbits account is only mandatory if you plan to use Online Banking feature.

Other than that, it is optional so if you prefer, you can keep your data on just one device.

Please note that in such case, you should make regular backups of your database as your device is the only location of your MoneyWiz database.

## **Section 9.5: How to create new SYNCbits account?**

**Please note** that you should always create your SYNCbits account from a device where you already have some data present. MoneyWiz will create your account and automatically upload your existing data to this account.

To create a SYNCbits account:

- On Mac:
  - click on the round avatar icon in the top-left corner. If you are not currently signed in, a sign up form will appear,
  - find the menu bar at the top of the screen, locate SYNCbits and select Sign Up.

## Section 9.5:How to create new SYNCbits account?

- On Windows:
  - click on the round avatar icon in the top-left corner. If you are not currently signed in, a sign up form will appear,
  - go to MoneyWiz Settings and then switch to SYNCbits section to select Sign Up.

You'll be asked to accept our [Privacy Policy](#). Then a form will appear, asking your to enter some information:

- **E-mail:** this will be your SYNCbits login. This should be a real e-mail as this is also the e-mail we'll be sending important information regarding your account if necessary.
  - **Password:** any password you wish. Make sure to remember this password!
  - **Security question 1:** pick from the list of questions and provide an answer.
  - **Security question 2:** select second security question and provide a password.  
You'll be asked to provide both security answers in case you forget your password.
- Please note** that answers are case-sensitive!
- **Join our newsletter:** put a check if you wish to subscribe to our low-volume e-mail newsletter. You can change your subscription settings at any time.

**Tip:** if you create a [Gravatar account](#) and associate your SYNCbits e-mail with some avatar, we'll display that avatar in MoneyWiz!

## Section 9.6: How to sign in to a SYNCbits account?

Once you've created your SYNCbits account from one device, you should now sign into it using all other devices:

- On Mac:

## Section 9.6:How to sign in to a SYNCbits account?

- click on the round avatar icon in the top-left. If you have an empty database, you'll be presented with signing in form,
- click on SYNCbits in the top menu bar.
- On Windows:
  - click on the round avatar icon in the top-left. If you have an empty database, you'll be presented with signing in form,
  - go to MoneyWiz Settings, then SYNCbits and then Sign In.

MoneyWiz will begin to download your data from SYNCbits. You should keep MoneyWiz running during this process—it will go from stages 1/5 to 5/5, with 3/5 stage being most time-consuming on large databases. If your database contains a lot of data, it might go faster if you plug your device to a charger so the device can assign more computing power to MoneyWiz process.

## Section 9.7: How to sync transaction attachments (images and PDFs)?

MoneyWiz uses SYNCbits to sync your accounts, transactions and other MoneyWiz data among other devices. By default, it does not sync your transaction attachments (images and PDF files). If you wish to sync them as well, you'll need to connect MoneyWiz to [Dropbox](#).

To sync your attachments, please do the following on all devices you wish to keep in sync:

- **Mac:** find SYNCbits menu bar item at the top of the screen and make sure you're signed in. Then select Receipt sync and click on Dropbox to link your account.
- **Windows:** go to MoneyWiz Settings -> SYNCbits and make sure you're signed in. Then click on Receipt sync and link MoneyWiz to Dropbox.

Your images will be placed in the following location: **Dropbox root folder/MoneyWiz**.

## Section 9.7:How to sync transaction attachments (images and PDFs)?

You can now start adding attachments to your transactions (if you haven't done so already—MoneyWiz will sync previous attachments too). To begin, make sure that you've adjusted your Transaction layout settings to allow attaching images and just either edit existing transactions or create new ones with attached images.

If your transaction attachments are not syncing:

1. Double-check that **all** devices are linked to your Dropbox account (see above).
2. Check if you did not run out of free space on your Dropbox account or reached the device limit (Dropbox Free tier imposes [a 3 device limit](#)).
3. Check if your Dropbox images folder contains the images you are looking for.
4. Open MoneyWiz on all devices and let them run for 2-5 minutes and check for any changes. If you did notice improvement, it means MoneyWiz is still uploading/downloading your images so please keep MoneyWiz open for bit longer.

A couple of notes:

- it can take some time to upload all your attachments at first so please be patient,
- there is currently no progress indicator as to how many attachments did MoneyWiz download or upload so please keep MoneyWiz open as long as you can see it actively uses Internet connection,
- there is currently no way to change the location of the folder that MoneyWiz creates in your Dropbox,
- when attaching PDFs only the first page of the document is attached as JPEG,
- you can only add images using MoneyWiz application—placing the photos inside "MoneyWiz" folder in Dropbox using macOS's Finder or Windows' Explorer or Dropbox website will **not** attach them to any transactions in MoneyWiz.

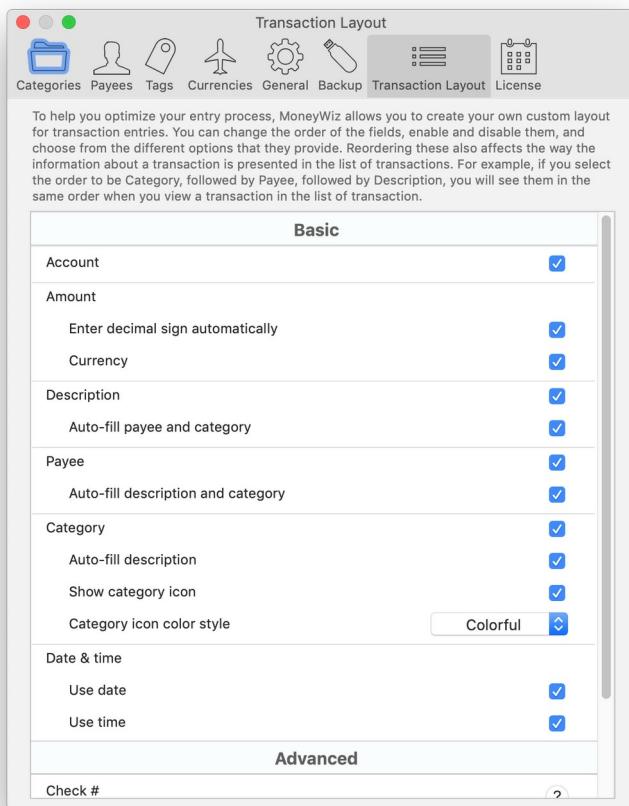
## **Section 9.8:How to modify transaction layout settings?**

MoneyWiz allows you to modify the window that appears when you begin adding new transaction. For example, you can hide the Currency switcher if all your accounts are in the same currency. This also allows you to enable check field, tags, attach image button and more. You can also re-order the fields to better match the order you're entering the data in.

In order to access Transaction layout settings, go to MoneyWiz Settings and find Transaction layout tab:

- Mac:
  - click on the gear icon in the bottom-left,
  - click on MoneyWiz menu bar item in the top-left -> Settings,
  - use this keyboard combination:  $\text{⌘ cmd} + ,$  (comma).
- Windows:
  - click on the gear icon in the bottom-left,
  - use this keyboard combination:  $\text{control} + ,$  (comma).

## Section 9.8:How to modify transaction layout settings?



### Re-ordering fields

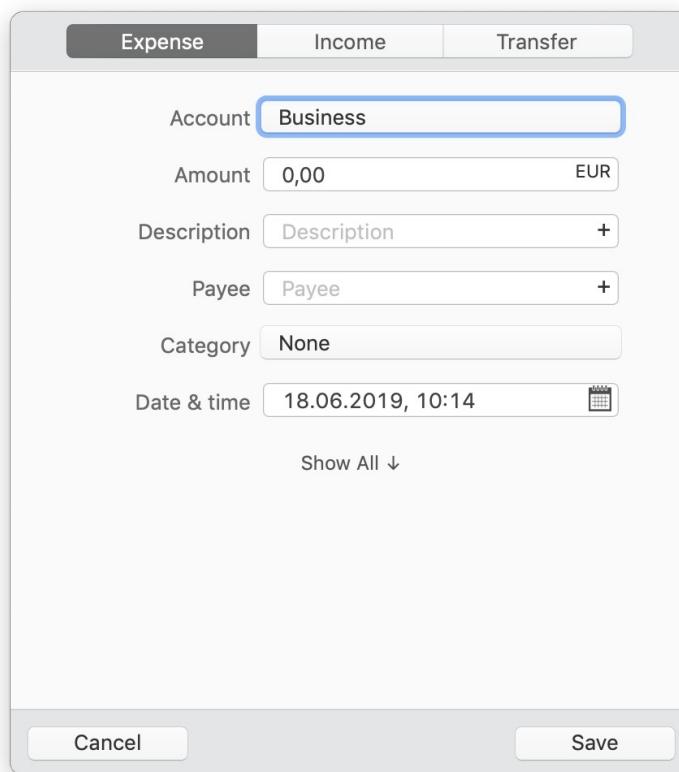
In order to re-order transaction entry fields, you need to use the "Custom" template on Mobile. Simply tap and hold on the three-lines handle to the right then drag it to desired position.

On Desktop, just click anywhere on the transaction entry list and drag the field to a desired position.

**Please note** that the text-based field you place on top of other text-based fields (not necessarily on top) will control what information is displayed on transaction listings. More information can be found [here](#).

## What do Basic and Extended headings mean?

On the Transaction layout fields list, you'll notice that there are two headings: Basic and Extended. Any field dragged into Basic group will appear during transaction entry as you'd expect. On the other hand, any field dragged into the Extended group will be hidden until you reveal it using a button. It's very useful for fields that you don't use in every transactions (e.g. Memo field or Check number).



## Description of each setting

Let's now review each setting individually and how you can change it.

### **Account**

Controls whether the account picker is visible. If you have just one account, you can disable it but keep it in case you have more than one account.

## **Amount**

While you cannot hide the amount field (it's quite important one!), you can control its behavior. For example:

- **Enter decimal sign automatically:** if enabled, if you type 1234, MoneyWiz will enter 12.34 so you don't have to worry about decimals. Disable it if you don't like this behavior (you'll need to enter the decimal separator yourself).
- **Currency:** allows you to disable the currency picker. If all your accounts are in the same currency, it's safe to disable this.
- **Use calculator keyboard:** (present in MoneyWiz for Mobile only) disabled will give you a standard num pad for entering amounts. Entering this will switch it to a calculator-type num pad which you can use not only to enter amounts but also to calculate them (e.g. if you bought 5 packs of cookies for the party, €1.47 each).

## **Description**

Description is a single-line text that describes what the transaction is about. You can disable it here. If you enable it though, you can control it using those settings:

- **Auto-fill payee and category:** if you enable this, picking a Description from the list of suggestions MoneyWiz gives you during transaction entry will cause it to automatically fill payee and category fields with the ones that were used last time you used this description.

## **Payee**

Payee is the person or institution participating in your transaction. Using this setting you can disable it or configure it:

- **Auto-fill description and category:** if you enable this, picking a Payee from the list of suggestions MoneyWiz gives you during transaction entry will cause it to automatically fill description and category fields with the ones that were used last time you used this payee.

## **Category**

During transaction entry, you can categorize your transactions by giving it a relevant category, like Groceries or Gas/Petrol. This setting allows you to disable the category field completely or heavily modify it to your preferences:

- **Auto-fill description:** if enabled, MoneyWiz will automatically fill your Description field with the category name in case you leave the Description field empty (will do nothing if your Description field is not empty). Disabling this disables this feature.
- **Show category icon:** when enabled, MoneyWiz will show the category icon (that you can modify in Settings -> Categories, more on this here) alongside each category in all places: category lists, transaction lists, etc. If you do not like the category icons, you can hide them using this setting.
- **Category icon color style:** category icons in MoneyWiz can either have just 2 colors (red and green), depending on the transaction type (expense/income), helping you to identify certain types of transactions faster, or MoneyWiz can use a wide variety of colors to describe your category icons. If you set this to Colorful, MoneyWiz will randomly colorize your category icons. You can make changes in Settings -> Categories (see more here).

## **Date & time**

Controls whether during transaction entry you'll see the date and/or time.

## **Check # (Check number)**

Check number cannot be enabled here. Instead, you need to enable Check book register in an account. You can use Transaction layout to reposition this field though.

### **Memo**

Memo is similar to Description—it's for storing text-based information about a transaction. However, Description can only fit a single line of text. Memo can fit up to 8 lines. Here you can control how many lines can Memo field fit.

### **Attach images**

Transactions in MoneyWiz can have images attached (e.g. photos of receipts or the items you've bought). You can read more about this here. This setting controls whether to display "Add image" button.

### **Tags**

Whether to display tags field during transaction entry and if yes—what should be the tag separator. It can be either semicolon or comma:

tag1;tag2

tag1,tag2

You can read more about working with tags in the Tags guide.

## **Section 9.9: How to protect MoneyWiz database with a PIN password code?**

MoneyWiz allows you to set up a 4-digit PIN password code that prevents other people from launching MoneyWiz while using your device. You can also use Touch and Face ID to speed up the process.

A PIN is a 4-digit code that you enter every time you start MoneyWiz or depending on your settings after a certain time has passed. The options you have to choose from are:

- Immediately
- After 1 minute
- After 5 minutes

## Section 9.9:How to protect MoneyWiz database with a PIN password code?

- After 10 minutes
- After 15 minutes
- After 30 minutes
- After 60 minutes

By default the app is set to request PIN immediately, which is the most protective option.

### **Enabling PIN protection**

If you are using MoneyWiz on multiple devices, you need to enable your PIN code on just one – the new protection setting will sync to other devices automatically. Read below on how to enable the PIN code from a particular device and then read on to see more specific information regarding each platform and PIN protection.

- **On Mac** find PIN Protection menu bar at the top of the screen -> Enable PIN protection and enter 4-digit code.
- **On Windows** go to MoneyWiz Settings -> General -> Enable PIN protection and enter 4-digit code.

You can also set MoneyWiz to erase your local data if the PIN has been entered incorrectly a couple of times. Please note that if incorrect PIN is entered a specified number of times and the data is erased, **only the local data is deleted and your SYNCbits data** (if you have an account) **is still available for you to use**.

### **macOS and Windows**

Please, note that the *timeout* option that you set from a Desktop device **does not** sync across your devices – it's kept only as a local setting. This way you can have your mobile devices set to request PIN immediately and your Mac set to request it after 15 minutes of inactivity as your desktop computers might be less likely to be accidentally accessed by someone.

## Section 9.9:How to protect MoneyWiz database with a PIN password code?

As soon as the MoneyWiz window loses focus it starts counting down the time and it will request PIN if you return to the app after the timeout has passed.

If you quit the app, the next time you start it, it will request PIN immediately, regardless of what the timeout is.

The timeout is only relevant when you keep the app running (also minimized or on another desktop).

### **Changing the PIN**

You can always change your PIN and this will affect all of your other devices. If your device is lost or stolen, change the PIN from any other device. This way your data will stay protected as the app will start requesting the new PIN.

## **Section 9.10: Desktop keyboard shortcuts**

Keyboard shortcuts allow you to quickly perform some common operations, speeding up your use of MoneyWiz. They might appear complicated and difficult to remember at first but with enough practice you'll start intuitively recalling them!

## Mac

- ⌘ Shift + ⌘ cmd (command) and click arrows up/down to go through MoneyWiz sections such as Accounts, Dashboard, Budgets, Reports, etc.
- ⌘ cmd + ⌘ Shift + D show/hide Net Worth balance
- ⌘ cmd + ⌘ Shift + B add Budget
- ⌘ cmd + ⌘ Shift + G add Group
- ⌘ cmd + ⌘ Shift + A add Account
- ⌘ cmd + E add expense
- ⌘ cmd + I add income
- ⌘ cmd+ T add transfer
- ⌘ cmd + ⌘ Shift + Z add exchange transaction (Forex accounts only)
- Tab switch between transaction's fields such as account, category, amount, payee, description etc.
- Space bar to open the list of Categories
- Enter to select a Category
- Esc to go back

If the Tab key skips some fields on Mac, you need to enable “Use keyboard navigation to move focus between controls” in your Mac System Preferences > Keyboard > Shortcuts.

## Windows

- Shift + Control and click arrows up/down to go through MoneyWiz sections such as Accounts, Dashboard, Budgets, Reports, etc.
- Control + Shift + D show/hide Net Worth balance
- Control + Shift + B add Budget
- Control + Shift + G add Group
- Control + Shift + A add Account
- Control + E add expense

- Control + I add income
- Control + T add transfer
- Control + Shift + Z add exchange transaction (Forex accounts only)
- Tab switch between transaction's fields such as account, category, amount, payee, description etc.
- Space bar or Enter to open the list of Categories
- Space bar or Enter to select a Category
- Esc to go back

## **Section 9.11: How to manually access or back up the desktop database?**

If you wish to completely remove MoneyWiz from your device or sync your data cleanly from SYNCbits, you will need to remove the local database file. This guide will also be useful if you need to access the database file for other reasons, such as sending it to us for debugging or making a manual backup of it.

### **If you can still launch MoneyWiz**

Remember – if you want to prevent MoneyWiz from syncing some changes via SYNCbits you might not want to launch MoneyWiz during the restore process.

If launching MoneyWiz is not a problem (remember that it'll also sync latest changes from SYNCbits as soon as you launch unless you completely disconnect from Internet), simply launch the application, go to MoneyWiz Settings > Backup > Locate data folder. This will open a new window with your database files visible. Before you proceed, it's best to completely close MoneyWiz.

- If you're on a Mac, your database file consists of 3 files: ipadMoneyWiz.sqlite, ipadMoneyWiz.sqlite-shm and ipadMoneyWiz.sqlite-wal

## Section 9.11:How to manually access or back up the desktop database?

- If you're on Windows, your database is just one file: moneywiz-release.db
- On both platforms, your images are stored in "Images" folder.

Select the file(s) you wish to copy and perform the operation you wanted to perform.

### **If you can't launch MoneyWiz for Mac anymore**

Your MoneyWiz data lives in the following folder:

~/Library/Containers/XXX

The “~/Library/Containers” part is common for majority of the applications on your Mac.

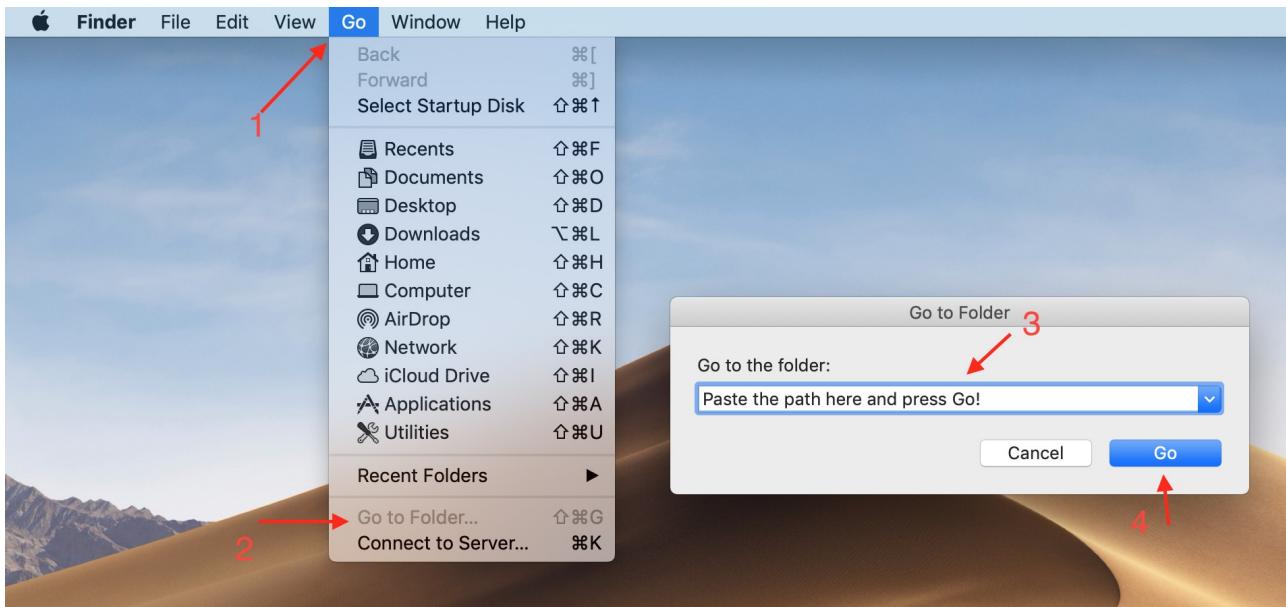
The “XXX” is different depending on which version of MoneyWiz you’re using. Please see below for detailed instructions tailored to your MoneyWiz version. Not sure which version you have? Just try locating the folder from each of the sections and if you installed just one version of MoneyWiz, you’ll only find one of the folders.

If you can find multiple folders, you’ve had multiple versions of MoneyWiz installed – please contact us so we can help clear this out.

**Please note that the Library folder in your User folder is hidden.** You cannot simply click on it in Finder or search for it. You need to use a special function to get there.

With MoneyWiz quit, please open Finder on your Mac and from the menu bar at the top choose Go -> Go to Folder... (alternatively you can press this shortcut: ⌘ + ⌥ + G). Delete any contents that are in the text box that appears and paste the path that you need and then press Enter – the following screenshot explains how to do this:

## Section 9.11: How to manually access or back up the desktop database?



### **MoneyWiz 3 from our website**

- **To access database files** (remember that MoneyWiz database files consist of 3 files in SQLite format):

~/Library/Containers/com.moneywiz.mac.off-mas.free/Data/Library/Containers/com.moneywiz.mac.off-mas.free/Data/

- **To access Images folder:**

~/Library/Containers/com.moneywiz.mac.off-mas.free/Data/Library/Containers/com.moneywiz.mac.off-mas.free/Data/Images/

- **To access automatic backups** (those are files with name in format similar to MoneyWizBackup\_2018-02-09 14/11/51 +0100):

~/Library/Containers/com.moneywiz.mac.off-mas.free/Data/MoneyWizBackups/

### **MoneyWiz 3 from Mac App Store**

- **To access database files** (remember that MoneyWiz database files consist of 3 files in SQLite format):

~/Library/Containers/com.moneywiz.mac.free/Data/Library/Containers/com.moneywiz.mac.free/Data/

## Section 9.11:How to manually access or back up the desktop database?

- **To access Images folder:**

~/Library/Containers/com.moneywiz.mac.free/Data/Library/Containers/com.moneywiz.mac.free/Data/Images/

- **To access automatic backups** (those are files with name in format similar to MoneyWizBackup\_2018-02-09 14/11/51 +0100):

~/Library/Containers/com.moneywiz.mac.free/Data/MoneyWizBackups/

### **MoneyWiz 3 from Setapp**

- **To access database files** (remember that MoneyWiz database files consist of 3 files in SQLite format):

~/Library/Containers/com.moneywiz.mac-setapp/Data/Library/Containers/com.moneywiz.mac-setapp/Data/

- **To access Images folder:**

~/Library/Containers/com.moneywiz.mac-setapp/Data/Library/Containers/com.moneywiz.mac-setapp/Data/Images/

- **To access automatic backups** (those are files with name in format similar to MoneyWizBackup\_2018-02-09 14/11/51 +0100):

~/Library/Containers/com.moneywiz.mac-setapp/Data/MoneyWizBackups/

## If you can't launch MoneyWiz for Windows anymore

Open Windows Explorer folder browser and click on the address bar. In there, type:

%APPDATA%

and press Enter. This should get you to the following path:

C:\Users\YourUserName\AppData\

However, it is possible that you've been placed in a variation of that folder, for example "Roaming". If that's the case, just click on "AppData" in your address bar to get out of Roaming folder (which is inside AppData). Then please navigate to Local -> SilverWiz -> MoneyWiz. Your final path should be the following:

C:\Users\YourUserName\AppData\Local\SilverWiz\MoneyWiz\

Inside, you'll find various files and folders. The database file is the **moneywiz-release.db** file, while your images will be stored in the **Images** folder.

## Section 9.12: Enabling automatic database backups on desktop

Both MoneyWiz for Mac and Windows allow you to enable automatic backups feature which will automatically backup your MoneyWiz database at certain points. In this guide, we'll show you how to enable it.

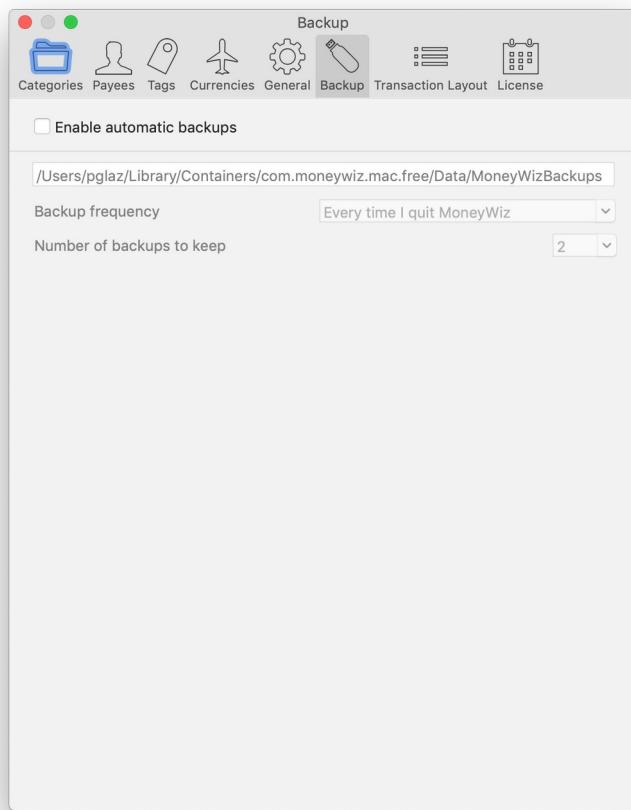
Do you have both MoneyWiz for Mac and MoneyWiz for Windows? It's not a problem to enable automatic backups on both.

### Enabling automatic backups on Mac

To begin, please click on MoneyWiz menu bar item in the top left (next to the Apple logo) and choose Settings. Alternatively, click on the small Settings button at the bottom of the sidebar.

## Section 9.12:Enabling automatic database backups on desktop

Once the Settings window appears, please switch to Backups tab:



To enable the automatic backups, simply put a checkbox next to “Enable automatic backups”. On top of that, there are two things that you can configure:

- Backup frequency: when should MoneyWiz create the backups. You can choose from:
  - Every time I quit MoneyWiz: pretty self-explanatory
  - Once a day – MoneyWiz will create a backup only once a day (but you need to launch MoneyWiz for that to happen)
  - Once a week – MoneyWiz will create a backup only once a week (but you need to launch MoneyWiz for that to happen)

## Section 9.12:Enabling automatic database backups on desktop

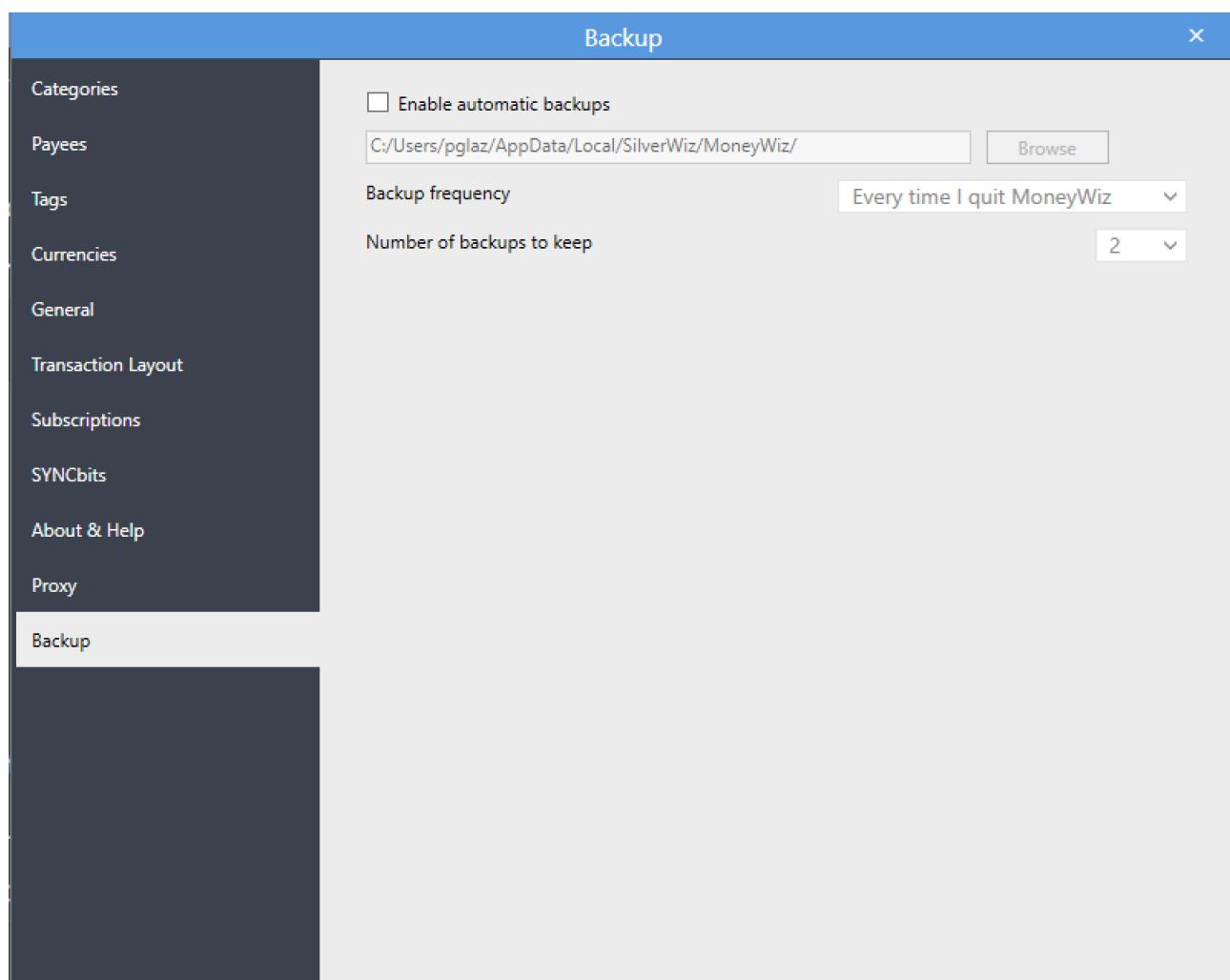
- Once a month – MoneyWiz will create a backup only once a month (but you need to launch MoneyWiz for that to happen)
- Number of backups to keep: you might not want to keep 100 backups as those would in time start affecting your disk space. You can choose any value between 1 and 5.

Please note that the backup path is **not** configurable.

## Enabling automatic backups on Windows

To begin, please click on the small Settings button at the bottom of the sidebar.

Once the Settings window appears, please switch to Backup tab:



## Section 9.12:Enabling automatic database backups on desktop

To enable the automatic backups, simply put a checkbox next to “Enable automatic backups”. On top of that, there are two things that you can configure:

- Backup folder: using the Browse button, you can choose where the backups should be made.
- Backup frequency: when should MoneyWiz create the backups. You can choose from:
  - Every time I quit MoneyWiz: pretty self-explanatory
  - Once a day – MoneyWiz will create a backup only once a day (but you need to launch MoneyWiz for that to happen)
  - Once a week – MoneyWiz will create a backup only once a week (but you need to launch MoneyWiz for that to happen)
  - Once a month – MoneyWiz will create a backup only once a month (but you need to launch MoneyWiz for that to happen)
- Number of backups to keep: you might not want to keep 100 backups as those would in time start affecting your disk space. You can choose any value between 1 and 5.

## **Section 9.13: Restoring from a database backup on Mac**

There will be 3 steps we'll need to take (4 if you're using SYNCbits to sync your data). Feel free to contact us at any time. If in your e-mail you'll mention that you've seen this guide and tell us which step you got stuck on, this will eliminate the need for us to ask questions, improving the case resolution time.

## **Step 1: Access your MoneyWiz for Mac backups**

We have a separate guide that explains how to access various MoneyWiz database files, including how to access the backups folder. Please proceed only if you have obtained the backup file dated to the date you need.

In that guide, you need to access the folder we describe as “automatic backups” folder.

## **Step 2: Change the backup file name**

Once you obtain the backup file, you might think that it does not look like anything that MoneyWiz – or any other application on your computer – can open. But here’s the secret: the file is actually a ZIP archive that you can decompress to reveal the files stored within.

Suggestion: duplicate the backup file before you begin. In case anything goes wrong, you still have an intact version of the backup.

To begin, please click once on the name of the backup file you’ve chosen and macOS Finder should allow you to rename the file. If that does not happen, right-click and choose “Rename”. You can rename it to anything you wish – including leaving the name as it is – but what you do need to do is to add a “.zip” at the end. So something like this:

MoneyWizBackup\_2018-02-09 14/11/51 +0100

needs to become this:

MoneyWizBackup\_2018-02-09 14/11/51 +0100**.zip**

Notice the bold part. That’s a period and “zip”. When you confirm the choice, Finder might ask you if you are sure – confirm again.

Now it should be recognized as a regular ZIP file – just click twice on it and it’ll unpack the archive for you. It’ll create a new folder with the contents of the file.

### **Step 3: Replace the database backup**

Please navigate into the folder that the ZIP archive created for you and notice that there are various files and folders inside. Leave it be for now and then access MoneyWiz's database folder again. Please note that previously you had to access the backups folder for your MoneyWiz version – this time you need to access the database folder. It's the first path that ends with ".../Data/".

Once you have navigated to your MoneyWiz database folder, you should see similar files and folders as the ones you've found in your backup. Now, please select all of the files you see in your database folder and place them to Trash (but perhaps don't empty the Trash just yet). Then drag (or copy and paste) the files and folders found in your backup archive folder into the real database folder. That's it – you have now successfully restored from backup. If you do not use our SYNCbits syncing service, you are done. **If you do use SYNCbits syncing service, there is one more step.** If you are not sure, just follow the step below as well.

### **Step 4: Re-creating your SYNCbits account**

If you have a SYNCbits account, all of your account changes are securely stored on our SYNCbits server. You have restored your local database but if you simply launch the application, MoneyWiz will notice that newer changes are present on the server and will just overwrite the earlier backup you wanted to restore.

To prevent this from happening, we need to re-create your SYNCbits account with the backup data you have. To do so:

1. Disable all forms of internet connectivity on your Mac: WiFi, Ethernet, LTE shared from your phone – everything. Your Mac must not be able to connect to the Internet.
2. Launch MoneyWiz for Mac and verify that the data you've restored is OK.
3. Double-check that you are using SYNCbits service – look at the MoneyWiz sidebar to the left. Do you see your e-mail there? If yes – proceed to step 4. If not, this

## Section 9.13: Restoring from a database backup on Mac

means you are not using SYNCbits and you can skip this step. In that case, it's safe to re-enable Internet on your Mac.

4. If you do see your e-mail in the sidebar, please hold  $\text{⌘ alt}$  key on your keyboard and click on SYNCbits menu bar item at the top of the screen. You can release alt key now but navigate to Force sync -> Desync.
5. Click on that option and wait for your e-mail to disappear from the sidebar. The SYNCbits menu bar should also stop showing your e-mail and start showing Sign Up/Sign In options instead. If this happens, it's safe to re-enable your Internet connectivity.
6. Please e-mail us (contact information can be found here) pointing to this article, explaining that you are trying to restore from Mac backup and that you have successfully completed all 4 steps and wish to re-create your SYNCbits account. If you do not include that, we'll need to ask questions to make sure that all steps were completed as we don't want to risk your data getting lost. When writing your message, please:
  1. make sure you're writing from the e-mail address that is your SYNCbits account,
  2. tell us on which other devices you're using MoneyWiz on as well.
7. Wait for us to get back to you. In the meantime, it's safe to use MoneyWiz on *this* Mac but please do not launch or use MoneyWiz on other devices – we'll tell you what to do about them.

## Section 9.14: Restoring from a backup on Windows

There will be 3 steps we'll need to take (4 if you're using SYNCbits to sync your data). Feel free to contact us at any time. If in your e-mail you'll mention that you've seen this guide and tell us which step you got stuck on, this will eliminate the need for us to ask questions, improving the case resolution time.

## **Step 1: Access your MoneyWiz for Windows backups**

Please navigate to your backups folder. If while setting it up, you've set a different path, please access that now. In this guide, we'll use the default one.

Open Windows Explorer folder browser and click on the address bar. In there, type:

%APPDATA%

and press Enter. This should get you to the following path:

C:\Users\YourUserName\AppData\

However, it is possible that you've been placed in a variation of that folder, for example "Roaming". If that's the case, just click on "AppData" in your address bar to get out of Roaming folder (which is inside AppData). Then please navigate to Local -> SilverWiz -> MoneyWiz. Your final path should be the following:

C:\Users\YourUserName\AppData\Local\SilverWiz\MoneyWiz\

The backup file will have a name like this:

2018-02-09\_02\_57\_46-moneywiz-backup.zip

## **Step 2: Open the backup file**

Suggestion: duplicate the backup file before you begin. In case anything goes wrong, you still have an intact version of the backup.

Your backup file is a regular ZIP archive. Just click twice on it or right-click and open in your favorite ZIP archive application to access the backup. Inside, you'll find a "moneywiz-release.db" file – that is your database.

## **Step 3: Replace the database backup**

In order to restore from backup, you simply need to replace the "moneywiz-release.db" file from your MoneyWiz database folder (C:\Users\YourUserName\AppData\Local\SilverWiz\MoneyWiz\moneywiz-release.db) with the one from your backup.

That's it – you have now successfully restored from backup. If you do not use our SYNCbits syncing service, you are done. **If you do use SYNCbits syncing service, there is one more step.** If you are not sure, just follow the step below as well.

## **Step 4: Re-creating your SYNCbits account**

If you have a SYNCbits account, all of your account changes are securely stored on our SYNCbits server. You have restored your local database but if you simply launch the application, MoneyWiz will notice that newer changes are present on the server and will just overwrite the earlier backup you wanted to restore.

To prevent this from happening, we need to re-create your SYNCbits account with the backup data you have. To do so:

1. Disable all forms of internet connectivity on your computer: WiFi, Ethernet, LTE shared from your phone – everything. Your PC must not be able to connect to the Internet.
2. Launch MoneyWiz for Windows and verify that the data you've restored is OK.
3. Double-check that you are using SYNCbits service – look at the MoneyWiz sidebar to the left. Do you see your e-mail there? If yes – proceed to step 4. If not, this means you are not using SYNCbits and you can skip this step. In that case, it's safe to re-enable Internet on your PC.
4. If you do see your e-mail in the sidebar, please go to Settings (access it by clicking on the little cog icon at the bottom of the sidebar) -> SYNCbits and click 10 times on your e-mail until a hidden menu appears. Find one called Desync.
5. Click on that option and wait for your e-mail to disappear from the sidebar. If this happens, it's safe to re-enable your Internet connectivity.
6. Please e-mail us (contact information can be found here) pointing to this article, explaining that you are trying to restore from Windows backup and that you have successfully completed all 4 steps and wish to re-create your SYNCbits account. If

## Section 9.14:Restoring from a backup on Windows

you do not include that, we'll need to ask questions to make sure that all steps were completed as we don't want to risk your data getting lost. When writing your message, please:

1. make sure you're writing from the e-mail address that is your SYNCbits account,
  2. tell us on which other devices you're using MoneyWiz on as well.
7. Wait for us to get back to you. In the meantime, it's safe to use MoneyWiz on *this* PC but please do not launch or use MoneyWiz on other devices – we'll tell you what to do about them.