



### **Business Report Types**

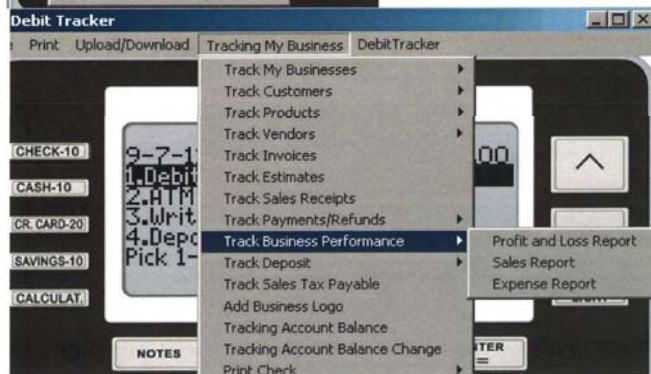
Several types of reports are also available in Tracking My Business

**Business Info** -Business Detail, Customer/ Product/ Vendor List

**Money Due Me** - Invoice List , Invoice Detail

**What I've Spent**-Expense Report, Acct Balance Change Report

**Sales Performance** - Sales Report, Deposit History



# DEBIT+TRACKER®

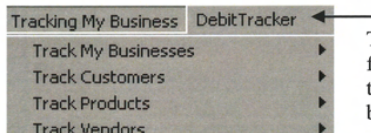


*Quick Start Guide*

[www.debittracker.com](http://www.debittracker.com)

### Sec. 8 Getting Started: Setting up Your Business Accounts

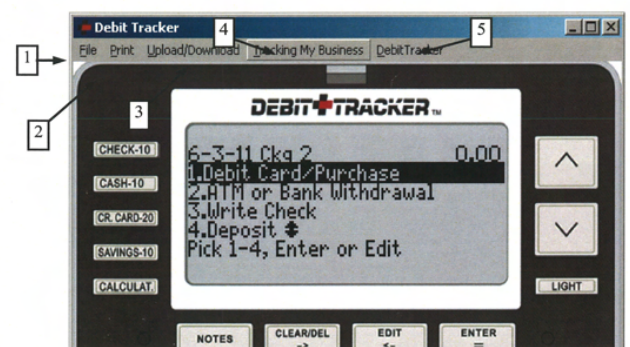
1. **Enter your business information** - Organization, customer and vendor data are entered into the forms under Track My Business. Completing these forms will provide the information needed to quickly and accurately enter business transactions. (Go to Video tutorials for more information on setting up your business.)
2. **Enter current balances in all of your accounts**



These areas are important for entering accurate transaction data for your business.

3. **Input your business data**—(seen below) and there are similar data fields for Customers, Products, Vendors and Vendors products. These data fields are merged into your business transactions.

### Sec: 4 The Debit Tracker Software:Control & Function Keys



The display and keys for the Debit Tracker Software program were designed to look identical to the Debit Tracker Device for convenience and ease of learning. The differences listed above are the drop down menus including:

- #1 - **File** - used to save and export data and exit the program
- #2 - **Print** - generates a large selection of reports designed to give a wide variety of information about the data you have entered into the device and/or software program.
- #3 - **Upload/Download** - initiates the transfer of data to and from the device.
- #4 - **Tracking My Business** - contains an extensive menu of data entry forms and reports for a "solo-preneur". Includes check printing function for personal and business checks.
- #5 - **Debit Tracker** - Has personal financial worksheets.

### Sec: 5 Preparing to Use Your Debit Tracker

Step 1. **Check the package for the complete list of components.** Open the box and check for all components listed in Section 1.

Step 2. **Charge the Debit Tracker Device.** Connect your Debit Tracker to your PC using the USB cable provided in your package to charge the device. Charge for 4 hours before use.

Step 3. **Install the Debit Tracker Software** -Insert the CD into your PC to start the program installation.

### Sec: 6 Setting Up Your Debit Tracker

Step 1. **Set Date/Time** -Pick the Settings Key and follow the prompts to set the date and time on the Device and the PC.



Step 2. **Select your default Account** - The default is the account that will appear when the program/device is first turned on . It should be the account you use most frequently. It could be a checking account credit card or even a cash account. To set the default account start by pressing the Settings key



### **Entering Transactions: Personal Accounts**

1. First select the account that you will do transactions in (must always select an account first)
2. Scroll to select the type of transaction (see example for a debit card transaction from a checking account) press enter
3. Pick the category, press enter then follow the prompts on the decision line to enter subcategory details, amount, notes, taxes





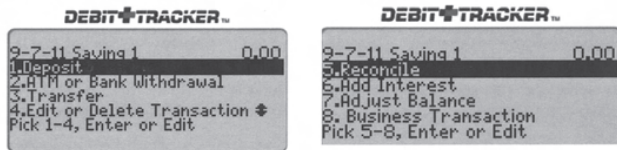
### Getting Started with Your Cash Accounts

**Cash Account Key** - The Cash account key provides access to 10 different cash accounts. Pressing the Cash account key repeatedly will move you from Cash account #1 through Cash account #10. The menu for the Cash account key is similar to the Checking account key menu except for the following differences:

```

9-7-11 Cash 5 0.00
1. Cash Spending
2. Cash Received
3. Transfer to/from Accts
4. Adjust Cash Balance
Pick 1-4, Enter or Edit
    
```

- #1. Cash Spending – This option is used to record cash expenditures. Any cash you spend can now be tracked, categorized and recorded.
- #2. Cash Received – Any cash you receive can be entered into the Debit Tracker by pressing this selection. The Cash Spending option and Cash Received option will be the most used selections of the cash accounts and will help give you *spend* control on how you are spending your money by tracking **all** your money in the Debit Tracker

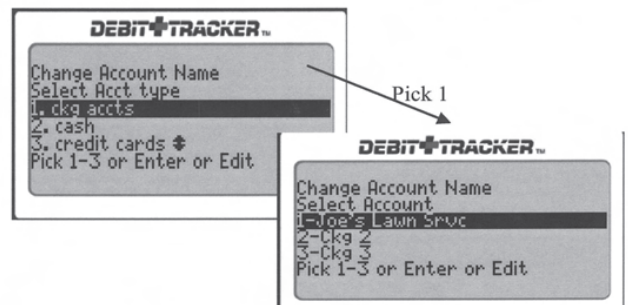


### Getting Started with Your Savings Accounts

**Savings Account Key** - the Savings account key provides access to 10 different savings accounts. Pressing the Savings account key repeatedly will move you from Savings account #1 through Savings account #10. The menu for the Savings account key is similar to the Checking account menu except for the following differences.

**#6. Add Interest** – Pick this selection to update the Debit Tracker balance of your savings account with any interest that has been reported on your bank statement. The Debit Tracker automatically categorizes this transaction so you know your interest income.

**Step 3. Entering Account Names**– Continue the process of customizing your Debit Tracker by changing the generic account names (checking account 1, checking account 2) to names that coincide with your actual account (though maybe in an abbreviated form). We don't recommend using account numbers if possible as a security precaution. The name could coincide with your bank name or the general purpose of the account. What ever your convention it should be easy to remember. The following screen accessed through the Settings key, begins the steps for changing the names of your accounts



**Step 4 - Category Setup: Customizing your Categories** - Categories provide critical information about how you are spending your money that can be used to gain control over your finances. Most types of transactions (checking, savings, credit card, cash) will prompt you when you need to enter a category. The category keys are located on the key pad above the letters. Each Category Key has a predetermined list of subcategories. These may be added to or changed to reflect your own preferences by selecting a category key and following the prompts. On the following page are examples of common areas that are customized and are similar to how account names were customized in the previous step.

### Customizing your categories cont'd

The Subcategories can be viewed by selecting a category key and then picking the first entry stores/occasion and then follow prompts

**DEBIT+TRACKER™**  
 Category- Eat Out  
 1. My Stores/ Occasion  
 2. Change-Stores  
 3. Change-Occasion  
 4. View-History/Budget  
 Pick 1-4, Enter or Edit

**DEBIT+TRACKER™**  
 Category- Eat Out  
 1. View-My Stores  
 2. View-My Occasion  
 Pick 1-2, Enter or Edit

**DEBIT+TRACKER™**  
 Eat Out- My Stores  
 1>McDonalds  
 2>Burger King  
 3>Wendy's  
 4>Hardees  
 Pick # or Edit or Enter

Some examples of categories that are commonly customized/ personalized are:

<u>Default Category /Subcategory Name</u>	<u>Personalized</u>
Income/Payroll-1	Income-Company Name
Kids/Daughter	Kids/Jackie

**DEBIT+TRACKER™**  
 Income Categories  
 1. Income  
 2. Business Income  
 Pick 1-2,Enter or Edit

Income- My Source  
 1>Employer-1  
 2>Employer-2  
 3>Employer-3  
 4>Federal Government  
 Pick # or Edit or Enter

### Credit Card Account Menu

**DEBIT+TRACKER™**  
 9-7-11 Credit Card-1  
 Avail. Bal. +5.00 0%  
 Limit 0.00 Bal. +5.00  
 1.Charge  
 2.H/M or Bank Withdrawal  
 Pick 1-2, Enter or Edit

**DEBIT+TRACKER™**  
 9-7-11 Credit Card-1  
 3.Payment/Credit  
 4.Add Interest Charges  
 5.Adjust Balance  
 6.Transfer  
 Pick 3-6, Enter or Edit

**DEBIT+TRACKER™**  
 9-7-11 Credit Card-1  
 7>Edit or Delete Transaction  
 8.Reconcile  
 9.Set Credit Limit  
 10. Business Transaction  
 Pick 7-10, Enter or Edit

### Getting Started with Your Credit Card Accounts

The Credit Card account key provides access to 20 different credit card accounts. Pressing the Credit Card account key repeatedly will move you from Credit Card account #1 through Credit Card account #20. The menu for the Credit Card account key is similar to the Checking account key menu except for the following differences:

#8. Set Credit Limit – **Must first pick this option** to set the credit limit for credit card. This information will be used by the Debit Tracker to display your available balance information, allowing you to make informed choices when spending money on your credit cards.

When adjusting the initial balance its is very important to enter the amount as a **negative number**. This is based on the fact that the credit card balance is an amount due, a debt rather than an investment.

#1. Charge - Press this option to record a purchase using your credit card. Use the Debit Tracker to immediately create a record of your transaction. The screens will guide you through the transaction so that an accurate record is made of all credit card expenditures.

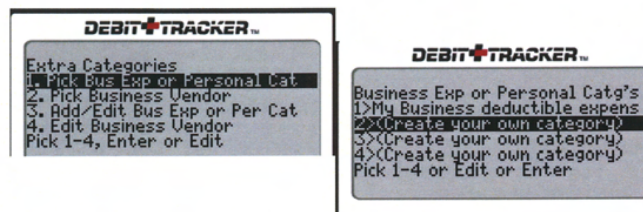
#3. Payment/Credit – Use this selection to record payments to the credit card company. Payments will immediately be reflected on the balance and available balance fields of the credit card screen.

#4. Add Interest Charges- Interest charges and other bank fees can only be recorded when the credit card statement has arrived. If there is an added interest charge you add it here so that your balance is correct. Fees are added by picking charge and the Misc. key/subcategory.

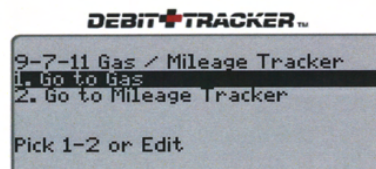
In addition, a field has been created that shows the percentage of your credit card limit that has been borrowed against. Percentage of account usage is an indicator of overall financial strength and can also affect your credit score. The following screens shows the credit card screen menus and the credit card utilization appears as— 0%.

### Special Categories: X-Category, Mileage Tracker

The **Xcategory**, which is located at letter X on your keyboard is a unique category key. The very name suggests that there are extra categories. This key allows you to do three things: Create 3 of your own categories and each new category will be very similar to all of the categories in that it will have two subcategory 'legs' such as Store/Source and Product/Service. In addition, the very first Category under the Xcategory, is "My Business Deductible Expenses." This a business function that will be discussed in greater detail later.



The **Mileage Tracker** allows you to record the distance of a trip as well as the purpose of the trip. It is an excellent tool for those who have to keep track of mileage as part of their work responsibility. The mileage tracker is found under the Gas category.





## Sec: 7 Getting Started: Using Your Debit Tracker Accounts

### Getting Started with Your Checking Accounts

The Checking account key provides access to 10 different checking accounts. Pressing the Checking account key repeatedly will move you from checking account #1 through checking account #10.

The first step is to **adjust your balance** to reflect your current balance. Below is a description of selection options for the account:

**Debit Card/Purchase** – Press this option to record a purchase using your debit card. transaction.

**ATM or Bank Withdrawal** – Select this option to record cash withdrawn from ATM machines and bank tellers. Funds from this transaction will automatically go to the cash account you select.

**Write Check** – Pick this selection to record checks written from your account. Information can be entered just as you would record a check in your old paper checkbook register.

**Deposit** – How to deposit income. The screens have been designed to prompt you for information about the source and/or type of income (such as payroll, pension, social security, gifts, child support).

**Transfer** – Pressing this highlighted item allows you to record amounts transferred to and from your checking accounts.

**Edit or Delete Entry** – This selection provides an easy method to correct previous entries. This is where you edit or delete transactions.

**Reconcile** – Pressing this selection takes you through the process of reconciling the checking account balance of the Debit Tracker with your bank balance.

**Adjust Balance** – This menu item allows you to make quick corrections to your bank balance and to record your initial balance.

**Business Transaction** - Enter Business Sales transactions

**Online/ACH/Wire** - This records how and where you paid a debit.

**Debit Card Usage Total** - Monthly totals-great for rewards programs.

### Checking Account Menu

#### DEBIT+TRACKER™

```
9-7-11 Ckg 2 0.00
1. Debit Card/Purchase
2. ATM or Bank Withdrawal
3. Write Check
4. Deposit
Pick 1-4, Enter or Edit
```

#### DEBIT+TRACKER™

```
9-7-11 Ckg 2 0.00
5. Transfer
6. Edit or Delete Entry
7. Reconcile
8. Other Checking Accts
Pick 5-8, Enter or Edit
```

#### DEBIT+TRACKER™

```
6-3-11 Ckg 2 0.00
9. Adjust Balance
10. Business Transaction
11. Online/ACH/Wire
12. Debit Card Usage Total
Pick 9, 0-2, Enter or Edit
```

# DEBIT+TRACKER®

## Quick Start Guide

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\*\*Go to [www.debittracker.com](http://www.debittracker.com) for tutorials and additional information.

Congratulations on your purchase of the Debit Tracker, the first smart register! This guide will get you started so that you can build positive financial habits and achieve your financial goals!!

### Sec: 1 The Debit Tracker System Components

**Debit Tracker Device**—Used to record financial information.

**Leather Holster** – Carrying case for the DT device, a cell phone, and a credit card holder with identification.

**Receipt Tracker**—Travel size vinyl folder case to store receipts.

**Bill Tracker** – Customized folder that allows for the filing of all your bills.

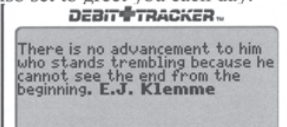
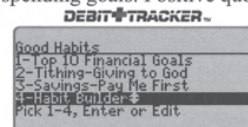
**Life Tracker**— Folder for filing and storing of important documents.

**Compact Disc (CD)** –Contains the Debit Tracker software program

**USB Cable** – Recharges the DT device by connecting to a PC and allows for uploading and downloading of data. (AC adapter not included).

### Sec. 13 Using the Good Habits Key

Keep your *Top 10 Financial Goals* with you at all times. Help achieve your goals by using the *Tithing*(personal) and *Pay Yourself First* functions, both easy to set up and outstanding tools. Turn on the *Habit Builder* function to act as a constant reminder about your spending goals. Positive quotes are also set to greet you each day.



### Sec. 14 Printing: Personal and Business Reports

The Debit Tracker has many different reports. This allows you to see your financial transactions in many different reports. These print reports are under the Print Tab at the top of your PC software and they are also under “Tracking My Business” tab and “Debit Tracker” tab. The master print report file is the Transaction History report, this file lists all transactions both personal and business transactions (however, business transaction details are under Tracking My Business reports). The Transaction History report is the only report that allows you to create a report 3 ways, by; 1. Account. 2. Category. 3. Subcategory. The convention for printing is simple. First you select which report you want to create under the Print tab, or Tracking My Business and then select the time interval you wish to see and then select the account(s). Some reports will allow you to select more than one account while others will only allow you to select one account. In the case of being able to select more than one account you will have to hold down the control key on your computer while you select more than one account.

The Debit Tracker tab is slightly different in that it allows you only to select certain worksheets that you can print.



### Sec. 10 Setting Up Bill Alerts

The Bill Alerts key reminds you of automatic withdrawals, direct deposits and upcoming bills. Simply enter information about the transaction and the device will alert you when it is time to make and record the transaction. Prompts guide you quickly through the set up process. Bill Alert reminders appear when the device is opened on the scheduled alert dates. There is a Bill Alerts report with calendar-per account to help in keeping up-to-date on several accounts.

### Sec. 11 Creating a Budget

The budget is an important tool for gaining financial control. To create a budget just select a name for the budget, the accounts to be included in the budget, the categories to be tracked and the budget limits. Your progress will be tracked and can be viewed with the view budget command or the budget report under the Print Reports drop down menu on the PC. By turning on the Alert function and the Habit Builder function you will develop even more financial control over your spending.

### Sec. 12 The Account Reconciliation Tool

Now it's much easier to balance your account. The process of reconciling your account is similar to the process used to balance your checking account when receiving your monthly statement and can be performed at any time. The Debit Tracker will help you identify any transactions that have not been entered such as check or debit card transactions you may have forgotten to enter into the unit. It will also give you a chance to enter any bank fees or interest that may have been subtracted or added to your account.

The DebitTracker makes reconciling your account an easy step-by-step process, directing you through each stage from establishing the time frame that you are reconciling to determining which items have cleared and entering transactions that have not been recorded.

### Sec. 2 Debit Tracker Software: System Requirements

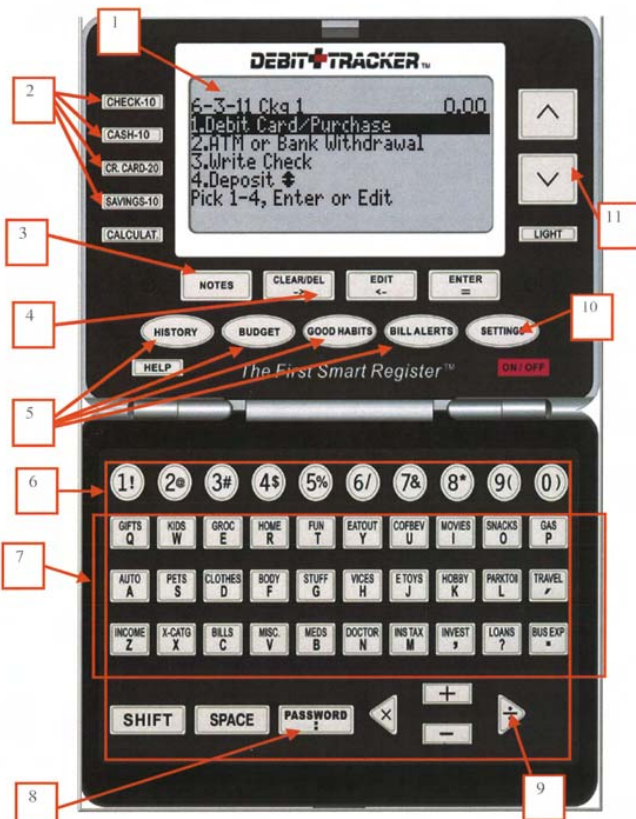
<i>Compatible with Windows Operating Systems</i>	
2000   ME   2003   XP   Vista   7	
System Component	Minimum Resources
Computer Processor (CPU)	233 MHz or higher
Memory (RAM)	128 MB or higher
Hard Disk	50 MB available disk space
Display ( <i>at least 11.6" screens</i> )	1024 by 768 or higher
Other:	USB Port (1.1 or higher) CD-ROM Optical Disk Drive (to install software) Internet Browser (product updates)
* DEBIT TRACKER® will export user-specified data files -standard CSV ("Comma Separated Value") for importing into most spreadsheet applications	
NOTE: Product functionality and graphics may vary based on system configuration.	

**FCC Caution:** Any Changes or modifications not expressly approved by the party responsible for compliance could void the user's authority to operate the equipment.

This device complies with part 15 of the FCC Rules. Operation is subject to the following two conditions: (1) This device may not cause harmful interference, and (2) this device must accept any interference received, including interference that may cause undesired operation.

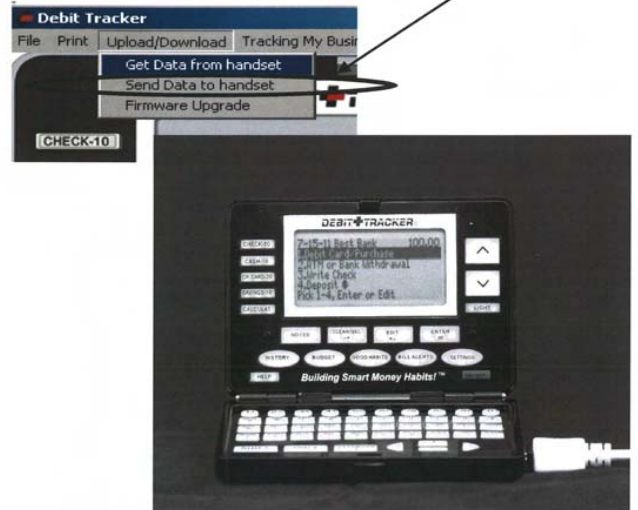
Note: This equipment has been tested and found to comply with the limits for a Class B digital device, pursuant to part 15 of the FCC Rules. These limits are designed to provide reasonable protection against harmful interference in a residential installation. This equipment generates, uses and can radiate radio frequency energy and, if not installed and used in accordance with the instructions, may cause harmful interference to radio communications. However, there is no guarantee that interference will not occur in a particular installation. If this equipment does cause harmful interference to radio or television reception, which can be determined by turning the equipment off and on, the user is encouraged to try to correct the interference by one or more of the following measures:

- Reorient or relocate the receiving antenna.
- Increase the separation between the equipment and receiver.
- Connect the equipment into an outlet on a circuit different from that to which the receiver is connected.
- Consult the dealer or an experienced radio/TV technician for help



### Sec.9 Transferring Data Between Your Device and Your PC (After Entering Personal and/or Business Account Balances)

Connect the device and PC with the USB, on the device select Settings, and -PC Communications. Then on the PC select Send Data to the handset. The screen will show the data transfer progress.



Now the information and balances on the Device and the PC will agree. Data can also be sent from the Device to the PC. Data Transfer should happen regularly so that both the PC and the Device have the same information. Also keep a data file saved on PC with your customized account names and categories.

### Entering Transactions: Business Accounts

After the Track My Business information has been entered for your business(es), the business account has been named and initial balances have been entered, business sales or expense transactions may be entered into the Debit Tracker. These steps should be completed before entering transactions.

**Business Sales transactions and edits or deletions** are entered in the Business Transactions, under the menu for Checking, Cash, Credit Card and Savings accounts. Please be careful to only enter business transactions in accounts that are business accounts.

**Business Expenses** are entered in three ways;

- 1 Using the general category keys (E.g., Gas, Auto)
- 2 Under the X-category key (My Deductible Expenses)
- 3 Under the X category key (Business Vendor-Cost of Goods Sold).

(We strongly advise watching the video-tutorials on this section.)

#### Sub-Category Restrictions (Do Not Change or Delete)

Do not change the **Sales Tax Payable** subcategory under Income Type, letter Z, which is the second subcategory leg under Income Key. This is tied to your businesses and holds sales tax payable data and so under no circumstances should you delete, edit, change, or move this subcategory.

Do not change the **Sales Tax Payable** subcategory under Insurance Tax key, letter M, which is the second subcategory leg under the Insurance Tax Key. Again, this is tied to your businesses and holds sales tax payable data and so you should not delete, edit, change, or move this subcategory. **Do not change the Business Type of expenses under the XCategory Key**, letter X which is the Business Expense Type under the second subcategory leg of "My Business Deductible expenses." This is a list of general deductible expenses that commonly appear under the IRS Schedule C form and therefore you will need for tax purposes. So you should not delete, these subcategories. Do not change the **Expense Type (Exp Report) which is under the Bus Exp Key**, with the period mark. This is under the first subcategory leg under Bus Exp Key. This report is based on standard business expense reports and therefore should not be changed.

### Sec: 3 Debit Tracker Device:Control & Function Keys

The diagram shows the Debit Tracker hand held device with the keys labeled for easy identification. The Debit Tracker Software screens are similar and will be described later.

**#1 - Display Screen** – provides account info, data entry and selection information to guide you through transactions.

**#2 - Account Keys**- allows you to set up and enter data into several types of accounts including checking accounts(10), savings accounts (10), cash accounts(10) and credit cards (20).

**#3 - Notes Key** - lets you record and track Personal Notes, Transaction Notes, To do List and Appointments.

**#4 - Transaction Entry Keys**- including:

Clear/Del Key -to delete information

Edit Key - used to erase character or navigate screens.

Enter Key - completes the current selection.

**#5 - Function Keys** - each key provides a specific type of financial control tool including:

**History Key** - see your Transaction History by account or by category over selected time periods.

**Budget Key** - allows you to Set Up, View and Edit a budget.

**Good Habits Key** - helps in building good financial habits such as a savings plan, having clear financial goals, maintaining a positive attitude towards your financial future and building habits that keep you on track of the financial goals you set.

**Bill Alerts Key** - gives you reminders for auto-withdrawals, direct deposits and monthly bills.

**#6 - Qwerty Keyboard** - for notes and data entry.



**#7 - Category Keys** - each letter on the keyboard defaults to a category function name with a separate submenu when a transaction is being entered into an account. The category (and subcategory) keys provide critical spending and income data used to develop control over your spending habits.

**#8 - Password Key** - assures that if lost or stolen, your confidential information can not be accessed.

**#9 - Side Scroll Button/Calculator function Keys** - serves as navigation keys in text mode and as math function keys in calculator mode.

**#10 - Settings Key** - contains several functions needed to set up and maintain device operation such as:

*Default Account* (the account that appears on the screen when the Debit Tracker is first turned on);

*Change Account Name* - to customize account names;

*Date/Time* -to set the time and date to accurately record transactions;

*PC Communication* - this must be selected for Data to be sent to and from the device to the DT Software using a USB cable provided with the unit;

*Battery, Memory*

*Key Beep Tone.*

**#11 - Scroll Buttons** - used for screen navigation.

#### Other Keys/Functions

*Help Key* - on-the-device help for every function;

*Calculator Key* - includes basic calculator functions;

*Backlight* also - for operation in all light conditions;

*On/Off* - used to control the power to the device when not using the auto turn on and turn off.

#### Entering Transactions: Business Accounts Sample transaction (condensed)

