

QUICK START GUIDE

**The New Dawn Personal Financial
Organizer – Quick Start Guide**

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Table of Contents

1	Introduction	4
2	Getting Started	5
	2.1.1 Operating Systems	5
	2.1.2 Prerequisites	5
	2.1.3 Java Runtime Environment	5
	2.1.4 Micosoft Excel	5
	2.2 Installing NewDawnPFO	5
3	Running the PFO for the First Time	6
	3.1.1 Creating a Data Directory	6
	3.1.2 Selecting a Date Format	7
	3.1.3 Selecting a Local Currency	7
	3.1.4 Entering the Main Cash Account	7
	3.1.5 Saving the Setup Details	8
4	Setting Up Accounts	9
	4.1 Transaction Accounts	9
	4.2 Setting Up Your Cash Accounts	10
5	Managing Transactions	12
	5.1 Modifying the Opening Balances	12
	5.2 Creating Transactions	13

1

Introduction

This document describes how to install, configure and start using the New Dawn Personal Financial Organizer (PFO). The document contains the following chapters:

- Chapter 1, Introduction.
- Chapter 2, Getting Started. Describes how to download and install the PFO.
- Chapter 3, Running the PFO for the First Time. Shows you how to set up configuration parameters the first time you run the PFO.
- Chapter 4, Setting up accounts. How to create transaction accounts, categories and cash accounts..
- Chapter 5, Managing Transactions. How to enter and manage transaction details.

2 Getting Started

2.1.1 Operating Systems

NewDawn PFO is only supported on Microsoft Windows platforms (XP thru Windows 10).

2.1.2 Prerequisites

Before using the PFO, you must have the correct version of the Java Runtime Environment (JRE) installed on your computer. If you wish to print hardcopy reports you will also need to have Microsoft Excel installed.

2.1.3 Java Runtime Environment

If you don't know if you have the JRE environment installed on your computer, or you want to check the version of a JRE that you know you have, open a **cmd** shell and enter the following command at the prompt:

```
java -version
```

If the following types of message are returned, you have JRE installed:

```
java version "1.7.0_07"
Java(TM) SE Runtime Environment (build 1.7.0_07-b06)
Java HotSpot(TM) Client VM (build 10.0-b23, mixed mode,
sharing)
```

Note: NewDawnPFO requires at least JRE version 1.7.0. If you have an earlier version of the JRE (1.6.x or older) or you don't have the JRE at all, the following site provides the latest JRE:

<http://www.oracle.com/technetwork/java/javase/downloads/jre8-downloads-2133155.html>. The JRE is free to download, deploy and use.

2.1.4 Microsoft Excel

The PFO can create documents in Microsoft Excel format. If you wish to open, print and edit these documents, you need to have Microsoft Excel installed on your computer for the print reports feature to work.

2.2 Installing NewDawnPFO

The application is packaged as an executable install file from our website www.newdawnpfo.com/Download.

To download and install the application, perform the following steps:

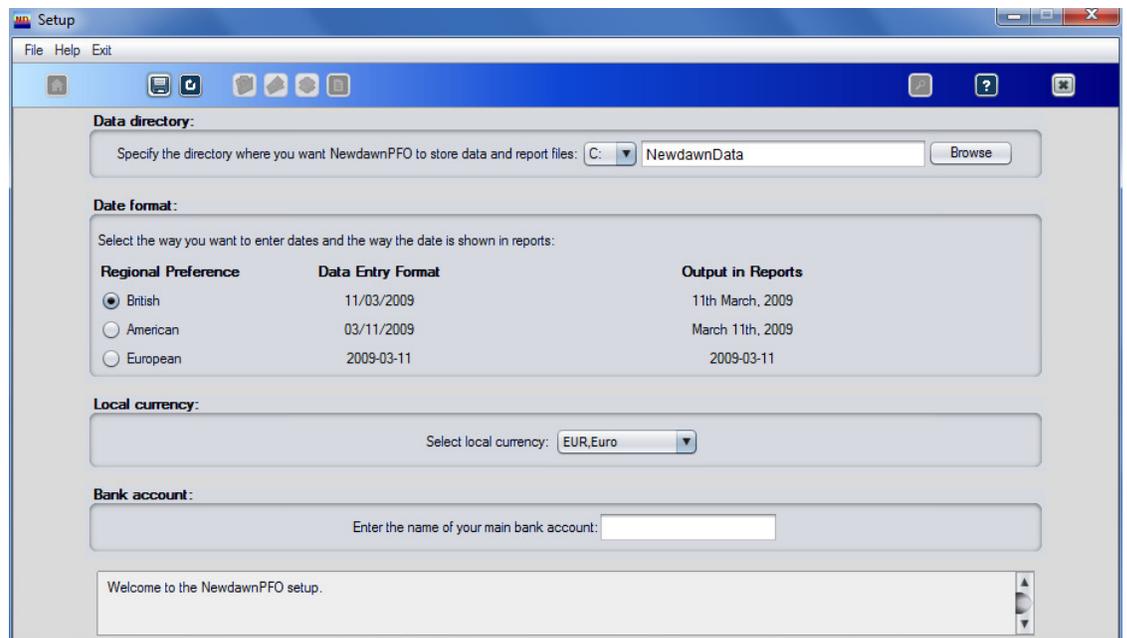
1. From the website download page, click `nd_3.0.20_setup.exe` under Download Link. A message box displays `Opening nd_3.0.20_setup.exe`.
2. In the message box, click Save File button. The download begins.
3. When the download completes, locate the file `nd_3.0.20_setup.exe`.
4. Double-click the `nd_3.0.20_setup.exe` icon. Reply with **Run** if Windows displays any User Access Control warnings.
5. The installation wizard is opened. Follow the prompts displayed by the wizard until the **NewDawn Setup: Completed** wizard is displayed. Click the **Close** button.

3 Running the PFO for the First Time

The first time you run the PFO you must perform a couple of tasks to setup the following information:

- The folder where you want to keep the files that hold your data and Excel reports.
- The date format that you want to be displayed when you enter data and when you print a date on a report.
- The currency in which you want to denominate your accounts and transactions.

When you run the PFO for the first time, the **Settings** panel is displayed. You use the settings panel to create your folder, select the date format to use and your local currency:



3.1.1 Creating a Data Directory

You can either accept the folder that the PFO creates for you, or you can specify a different folder. The PFO will create the folder `C:/NewDawnData` unless you specify something different.

To create a folder for your data files, perform the following procedure:

1. Go to the **Data Directory** panel in **the Settings** panel.
2. Do you want to accept the default location and folder name of `C:/NewDawnData` for storing your data files?
 - Yes:** Go to section 4.3.2, Selecting a Date Format
 - No:** Go to step 3.
3. From the pull-down menu, either keep the default drive `C:` or select a new drive.
4. In the input field next to the drive pull-down menu. Either keep the default

folder name `NewDawnData`, or enter the name of the folder that you would prefer instead.

3.1.2 Selecting a Date Format

You can either accept the UK date format or select a different preference more appropriate to your region. If you accept the UK format, you enter all your dates in the format `dd/mm/yyyy`, for example, `09/01/2011`. The **Date Format** panel in the **Settings** panel shows the alternative formats that you can select, either European format or United States format.

The date formats that are currently available are:

- UK format: `dd/mm/yyyy`, for example `09/01/2016`
- European format: `yyyy-mm-dd`, for example `2016-01-09`
- United States format: `mm/dd/yyyy`, for example `01/09/2016`.

Dates printed in Excel reports have a corresponding regional format:

- UK format: 9th January 2016
- European format: 2016-01-09
- United States format: January 9th 2016.

To select a date format, perform the following procedure:

- Go to the **Date Format** panel in the **Settings** panel.
- Select a radio button under the **Region** header for the date format you want to use.

Note: Once you select a date format, you will not be able to a different regional setting at a later date.

Click the **Save** button. Your selected data directory and regional date settings are now saved and the PFO is ready for use.

3.1.3 Selecting a Local Currency

Select the local currency in which your cash, transaction accounts, transactions and reports are to be denominated in. The pull-down menu in the **Local Currency** panel contains most of the world's major currencies. Each currency is expressed as a three letter ISO currency code based on the ISO country codes published in the standard ISO 4217:2008, *Codes for the representation of currencies and funds*.

Note: If the currency associated with your particular currency is not shown in the pull-down menu, accept the default code `GBP` and add your desired currency through the Options panel described in Section 8.

To select a your local currency:

- Go to the **Local Currency** panel.
- Accept the default currency of `GBP` currently being displayed, or select your local currency from the pull-down menu.
- In the Function bar, click the **Save** button. The **Home** button will be enabled.

3.1.4 Entering the Main Cash Account

In the **Bank account** panel, enter the name of the account where the majority of your transactions take place. Other cash accounts can be linked to this account later. For example, you can setup a credit card account and link it to your bank account.

3.1.5 Saving the Setup Details

Go to the function bar and click . After a short while a confirmation message is displayed in the message box at the bottom of the Setup panel, and the PFO is ready for use.

4 Setting Up Accounts

You now need to create transaction accounts and categories that record your income and expenditure and perhaps additional cash accounts.

4.1 Transaction Accounts

Transaction accounts and categories record your income and expenditure.

For example, think of the expenses associated with living, such as electricity bills, home insurance, telephony, groceries and provisions, and so on. You might wish to group these under one account called `Household`. To add transaction accounts and categories, perform the following steps:

1. From the function bar, click . The **Account Manager** is displayed.
2. Click  to clear the panels.
3. In the **Transaction Accounts** panel, **Account name** field, enter the name of the new transaction account. For example:

Account name:

4. In the **Categories** panel, **Category name** field, enter the name of a new category. For example:

Category name:

Note: A transaction account must have at least one category. An error message is displayed if you try and save an account without a category.

5. Specify, from the **Category is usually** radio buttons, whether the category is usually a debit or credit transaction.
6. From the function bar, click . The new category is posted to the **Category** table. For example:

Category	Debit or Credit
Groceries & provisions	d

7. To create an additional categories, repeat steps 4 to 6. Eventually you will have a list of all the categories you associate with a transaction account. For example:

Transaction Accounts:

Account:

Account name:

Category	Debit or Credit
Electricity	d
Furniture and appliances	d
Gas	d
Heating oil	d
Home insurance	d
Internet	d
Improvements	d

Category name:

Category is usually a: Debit item Credit item

Similarly you should set up an account and categories for recording your income. Categories for income would include wages & salaries, dividends, interest received, income from rents etc.

4.2 Setting Up Your Cash Accounts

You will already have set up your main cash account during the setup procedure described in [Entering the Main Cash Account](#). However, you may have additional accounts, such as credit card accounts, that are linked to your main account through a payment authorization like a direct debit.

To setup additional cash accounts, perform the following steps:

1. From the function bar, click . The **Account Manager** is displayed.
2. Click  to clear the panels.
3. In the **Account Detail** panel, **Account name** field, enter the name of the new cash account.
4. Is this cash account for a credit or charge card?
 - Yes:** Go to step 5.
 - No:** Go to step 10.
5. Do you want to automatically link the credit or charge card to an existing cash account?
 - Yes:** Go to step 6.
 - No:** Go to step 10.

QUICK START GUIDE

6. From the **Card Detail** panel, **Link to** pull-down menu, select the cash account that you want to link the card to.
7. From the **Payment type** pull-down menu, select the description to be shown when the credit or charge card balance is paid. This description appears in the linked cash account when the card balance is partly or fully paid.
8. In the **Payment day** field, enter the day of the month that your card balance is paid.
Note: You may need to look at your credit or charge card agreement or statement for this information.
9. In the **Credit period start day** field, enter the day of the month that the credit period ends.
Note: You may need to find your credit or charge card card agreement or statement for this information.
10. From the function bar, click . The new cash is posted to the **Cash Accounts** panel, **Account Name** table.

5 Managing Transactions

This section describes:

- How to modify the opening balance of the bank account you setup in [section 3.1.4 Entering the Main Cash Account](#).
- How to enter transactions.

Open the Transaction Manager (TM) from the main menu by clicking  from the Function bar. **The Transaction Manager** is opened.

5.1 Modifying the Opening Balances

The first modification you will probably need to make is to the first entry that is always displayed for a new cash account. This entry has the value Brought forward in the **To or From** column, and is posted to the **Account** Cash and **Category** Opening Balance. The default **Actual** and Budget amounts are 0.00.

To modify the opening balance amount, perform the following steps:

1. From a statement from the bank or financial institution, obtain the latest balance on the account.
2. From the **Transaction Summary** panel table, select the row displaying the Opening balance:

Date	To or From	Account	Category	Budget	Actual	Sub
01/01/2015	Brought forward	Cash	Opening balance	0.00	0.00	

The details of the transaction are displayed in the **Transaction Detail** panel fields, for example:

Date:	<input type="text" value="01/01/2015"/>		<input type="checkbox"/> Clone Txn	To or From:	<input type="text" value="Brought forward"/>
Detail:	<input type="text"/>			<input checked="" type="radio"/> Debit	<input type="radio"/> Credit
Account:	<input type="text" value="<Select>"/>			Budget Amount:	<input type="text" value="0.00"/>
Category:	<input type="text" value="<Select>"/>			Actual Amount:	<input type="text" value="0.00"/>

3. To modify the opening balance date, either enter the new date in the **Date** field, or use the Date Picker to select a date.
4. If the opening balance is a debit amount, for example an overdraft, make sure the **Debit** radio button is selected. If the account is in credit, make sure the **Credit** radio button is selected.
5. In the **Actual Amount** field enter the opening balance shown on your statement from step 1.
6. From the function bar, click . The modified opening balance is displayed in the **Transaction Summary** table:

Date	To or From	Account	Category	Budget	Actual	Sub total
03/01/2016	Brought forward	Cash	Opening balance	0.00	1762.79	1762.7

5.2 Creating Transactions

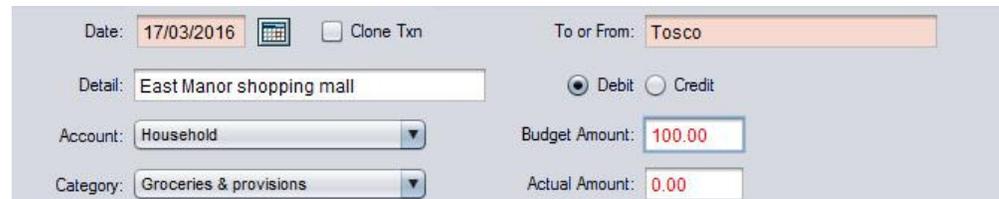
To create a new transaction, perform the following steps:

Open Transaction Manager

1. In the Function bar, click  from the Function bar. **The Transaction Manager** is opened.
2. Click  to clear the panels.

Enter Transaction Detail

3. In the **Transaction Detail** panel, **Date** field, either enter the transaction date or select a date from the Date Picker.
4. In the **To or From** field, enter the name or identity of the party you are making a payment to or receiving income from.
5. In the **Detail** field, enter any freeform text you like.
6. From the **Account** pull-down menu, select the account containing the category of expense or income that you wish to enter.
7. From the **Category** pull-down menu, select the category that applies to the transaction.



The screenshot shows the Transaction Manager form with the following values:

- Date: 17/03/2016
- To or From: Tosco
- Detail: East Manor shopping mall
- Account: Household
- Category: Groceries & provisions
- Budget Amount: 100.00
- Actual Amount: 0.00
- Debit radio button is selected.

8. Make sure that the transaction will be correctly posted as a credit or debit transaction by checking that the appropriate **Debit** or **Credit** radio button is selected.
9. In the **Budgeted Amount** field, enter the amount that you estimate the income or expenditure amount that is expected when the transaction actually falls due. The completed detail panel will look something like this:

Save Transaction

10. From the Function bar, click . The **Transaction Summary** table is updated immediately with the new transaction.
11. To enter another transaction, repeat steps 2 to 10.