Money Matters

User's Manual

Give every dollar a job, and always know
what you can spend. Everything you need,
from your first entry to your files in the cloud.

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CHAPTER 1

Welcome to Money Matters

Money Matters helps you give every dollar a job, so you always know what you can spend. You don't need to know anything about accounting.

What Money Matters does

- **It keeps track of your money:** what is in your bank accounts, what you owe on cards and loans, and what you spend.
- **It splits your money into envelopes** (Rent, Groceries, Fun…) so you can see how much is left for each thing.
- **It plans for your bills.** Each paycheck sets a little aside for each bill, so the money is there when the bill is due.
- **It shows you reports** about where your money went, and saves them for a spreadsheet.

Two ways to use it

On your phone (or any web browser)
Open the Money Matters website. You can put it on your home screen like an app (Chapter 3). Most people use only this.

On a computer (the desktop program)
A program for Windows or Mac with the same features and bigger screens. It can use the same books as your phone (Chapter 14).

Your books are yours

Everything you enter is kept in two small text files that belong to you:

File	What it holds
MM26DATA.txt	Your list of accounts, categories and envelopes (the "account list").
MM26JNL.txt	Everything that happened: every purchase, paycheck and payment (the "journal").
MM26PAYDAY.txt	Your payday plans and your budget. Made for you when you use them.

They are plain text, so any program can open them, now or years from now. Nothing is sent to the Money Matters website. Chapter 4 explains where the files are kept and how to find them.

How this manual is organized

- **Part 1, Getting started** (Chapters 1–4): setting up, and where your files live.
- **Part 2, How money moves** (Chapters 5–6): the most important part. Read it once and everything else makes sense.

- **Part 3, Using Money Matters** (Chapters 7–14): each screen and button.
- **Part 4, Help** (Chapters 15–17 and the Appendices): answers, your free trial and license, using Money Matters without envelopes, examples, and every message explained.

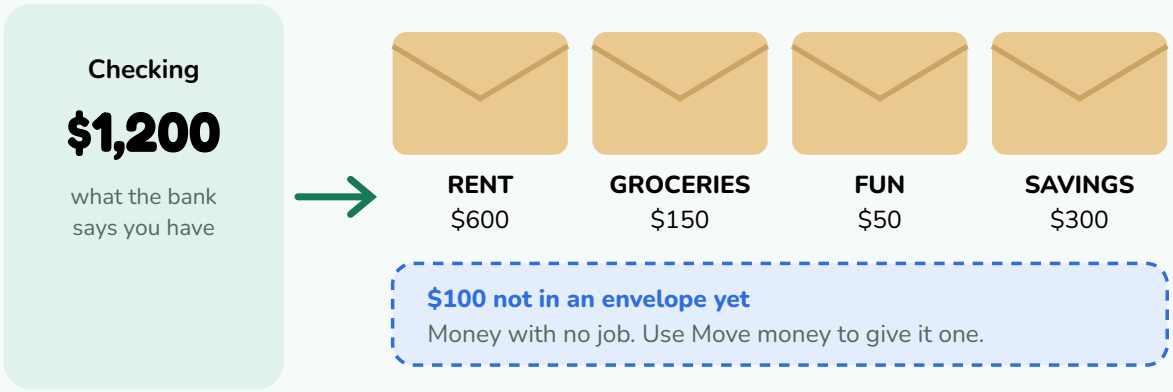
Money Matters is free for 30 days. After that, a license is $35 a year for your household (Chapter 16).

Words in a **shaded box** are buttons or names you will see on the screen.

CHAPTER 2

The big idea: envelopes

Long ago, people kept cash in paper envelopes: one for rent, one for food, one for fun. When the food envelope was empty, food spending stopped. Money Matters does the same thing, without the paper.



The envelopes plus the money with no job always add up to what you have: 600 + 150 + 50 + 300 + 100 = 1,200.

Three simple rules

1. **Give every dollar a job.** When money comes in, split it into envelopes until nothing is left over.
2. **Spend from an envelope.** Every time you buy something, say which envelope paid for it.
3. **Empty? Move money.** If an envelope runs out, move money in from another envelope. That's allowed and normal.

Envelopes are a plan, not a place

Your money really sits in your bank account, your wallet, or your savings. The envelopes don't move any real money. They are labels that say what each dollar is *for*. That is why Money Matters keeps two lists:

Accounts: where the money is
Checking, Savings, Cash, your Visa card, your car loan. These match your bank and card statements.

Envelopes: what the money is for
RENT, GROCERIES, FUN, SAVINGS. These are your plan. Together they add up to the money you have.

Chapter 5 shows how every entry updates both lists at once.

Money that is "not in an envelope yet"

When money arrives and you haven't given it a job, Money Matters shows it as **not in an envelope yet**. Home shows how much, with a **Give it a job** button. Behind the scenes this money is counted in a special envelope called **Z_ENVELOPE-EQUITY**. You'll see that name in your files and reports; Appendix A explains it. You never need to put money into it yourself.

The envelope balance is the number to watch. If GROCERIES says $42, you can spend $42 on groceries. That's the whole trick.

CHAPTER 3

Setting up your books

The first time you open Money Matters, it asks a few easy questions. It takes about two minutes. Guesses are fine; you can change anything later.

The setup questions

1. **Your first name, and how you want to use Money Matters.** Choose **Budget with envelopes** (recommended), or **Just track my accounts** to skip envelopes and keep things simple (Chapter 17). The last two questions below are only for envelopes.

2. **Where you keep money.** Checking, savings, cash, Venmo... and how much is in each one today. Look at your bank app for the numbers.

3. **Cards and loans.** What you owe today on each credit card or loan. Each card gets its own envelope (like CC-VISA) that saves up to pay it.

4. **Where your money comes from.** The name of your job, how often you get paid (every 2 weeks, twice a month...), your next payday and about how much.

5. **What you spend on.** Tap Rent, Groceries, Fun and so on. Each one becomes a spending category *and* an envelope. Type others in the box.

6. **Your bills.** Tap the bills you pay (Rent, Phone, Netflix...), then type how much and when each is due next. You can skip this and add them later in Budget (Chapter 9).

7. **Give your money a job.** Type how much goes in each envelope. **Fill in what my bills need now** fills the bill envelopes for you. A bar counts down what is left; **Put what's left in SAVINGS** finishes the job. When it says **Every dollar has a job ✔**, you're done.

Money Matters then writes your account list and one entry called **Starting balances**, which records what you have and owe today (Appendix C, example 1).

Other ways to start

- **Look around with sample books first**: made-up numbers to try every button safely. Tap **Set up mine** when you're ready.
- **Skip the questions and use a basic list**: a short ready-made account list. Type your balances in later.

- **I already have Money Matters files** : open your MM26DATA.txt and MM26JNL.txt (Chapter 4).

Put Money Matters on your home screen

iPhone (Safari)

1. Tap the **Share** button (the square with an arrow).
2. Scroll down and tap **Add to Home Screen**.
3. Tap **Add**.

Android (Chrome)

1. Tap the **Install** button on Home, or
2. tap the ⋮ menu and choose **Install app**.

It then opens like an app, starts faster and works without internet.

> ! **iPhone:** the home-screen app keeps its *own* copy of your books, separate from Safari. Connect Dropbox or Google Drive *inside the home-screen app* (Chapter 4) so your books are the same everywhere. Before removing the app from your home screen, make sure your books are in the cloud or saved: removing it also removes its copy.

Updates

When a new version is put on the website, the app shows **A new version of Money Matters is ready** with an **Update** button. Updating never touches your books. The version number is at the bottom of the **Books** screen.

CHAPTER 4

Where are my books? Connecting your files

Your books are two small files, MM26DATA.txt and MM26JNL.txt. This chapter shows where they are kept, how to connect them to Dropbox or Google Drive, and how to find them on your phone or computer.

Choose one way to keep your books

Way	Saves by itself?	Same books on phone and computer?	Best for
A. Dropbox (recommended)	Yes, after every change	Yes	Most people
B. Google Drive (recommended)	Yes, after every change	Yes	People who use Google
C. Only this phone	No: you tap **Save my books**	Only by copying files	Trying it out

To see which one you are using, open **Books** (bottom right). The first box, **Keep your books in the cloud**, says **Connected to Dropbox** or **Connected to Google Drive** when A or B is on.

! Without Dropbox or Google Drive, your books live only inside this phone's browser. If the phone is lost, or the browser's data is cleared, they are gone unless you saved them. Connecting the cloud takes one minute.

A. Connect Dropbox

1. Open **Books** and tap **Connect Dropbox**.
2. Sign in to Dropbox (or create a free account) and tap **Allow**.
3. You come back to Money Matters. It says **Connected to Dropbox**. If your books were already on the phone, they are copied to Dropbox now.

From now on, every change saves by itself, always over the same two files. There is nothing to remember. Each day a dated spare copy also goes in a folder called **MM26 Backups** (the newest 30 are kept).

Where to find the files in Dropbox

- **Dropbox app on a phone:** Files → **Apps** → **Money Matters**.
- **On a computer:** the Dropbox folder → **Apps** → **Money Matters**, or dropbox.com → Apps → Money Matters.

Inside are MM26DATA.txt, MM26JNL.txt, MM26PAYDAY.txt (once you have a budget or payday plan) and the MM26 Backups folder.

B. Connect Google Drive

1. Open **Books** and tap **Connect Google Drive**.
2. Choose your Google account and tap **Allow** (Money Matters may see only the files it makes).
3. It says **Connected to Google Drive**. Your books are copied there and save by themselves after every change.

Where to find the files in Google Drive

- **Google Drive app: My Drive** → **Money Matters**.
- **On a computer:** drive.google.com → My Drive → Money Matters, or the Google Drive folder made by "Google Drive for desktop".

i Google Drive lets Money Matters see only files it made itself. If you drag older books into the Money Matters folder by hand, the app won't see them. Instead, open them on the phone first (C, below), then connect Google Drive: they are uploaded for you.

C. Only this phone: Save my books and Open my files

Without the cloud, your changes are kept inside the browser. The banner at the top says how many are not saved to your files yet. To save them:

1. Open **Books** and tap **Save my books**.
2. **iPhone:** the share sheet opens. Tap **Save to Files**, choose **On My iPhone** (or a folder you made, like *Money Matters*) and tap **Save**.
   Android: the files go to **Downloads** (open the **Files** app → Downloads).
   Computer: they go to your **Downloads** folder.

! **Each save makes new copies.** Phones and browsers are not allowed to replace a file, so the second save is named “MM26JNL 2.txt”, then “MM26JNL 3.txt”, and so on. The newest copy has the highest number. To keep things tidy, delete the older copies in the Files app (press and hold a file → **Delete**). Better still, use A or B: they always save over the same files.

Opening saved files (on a new phone, or after clearing the browser)

1. Open **Books** and tap **Open my files (MM26DATA.txt and MM26JNL.txt)**.
2. Choose **both** files at once (on iPhone tap **Select**, tap both, then **Open**). Add MM26PAYDAY.txt too if you have one.
3. Money Matters checks them and asks before replacing what is on the phone.

Finding the files on your phone

- **iPhone:** open the **Files** app → **Browse** → **On My iPhone** (or the folder you chose).
- **Android:** open **Files** (or Files by Google) → **Downloads**.

Using a phone and a computer together

1. **Connect Dropbox or Google Drive on the phone** (A or B).
2. **On the computer, install the Dropbox app or Google Drive for desktop** and sign in with the same account. A Dropbox (or Google Drive) folder appears on the computer.
3. **Start the desktop program.** It asks **Where are your books?** and finds the Dropbox or Google Drive folder by itself. Choose it and press **OPEN THESE BOOKS**. To change later: **Tools → Where Are My Books?**

While the desktop program is open it notices changes made on the phone. If both change the books before they sync, the phone combines them entry by entry and only asks if the same entry was changed in two different ways.

i Close the desktop program while you use the phone, and let the computer finish syncing before you open it again.

Moving to a new phone

- **With Dropbox or Google Drive:** open Money Matters on the new phone, tap **Books** → **Connect…**. When it asks, choose to **use the books already in Dropbox (or Google Drive)**.
- **Without:** on the old phone tap **Save my books**; send the two files to the new phone (AirDrop, email or a cable); on the new phone tap **Open my files**.

If you don't see the Connect buttons

The Books screen says *Saving automatically to Dropbox or Google Drive is not set up on this website yet*. Automatic saving has to be switched on once by whoever runs the Money Matters website. Until then, use C.

CHAPTER 5

How money moves: the two halves of every entry

Every time something happens with your money, Money Matters writes one entry. This chapter explains what is inside an entry, so the numbers on your screen always make sense.

An entry answers two questions

1. Where did the money really go?
The **Accounts** half. Real places and real things: your checking account, your Visa card, the Groceries you bought, the paycheck you earned.

2. Which envelopes paid for it?
The **Envelopes** half. Your plan: which envelope the money came out of, or went into.

Each half is a short list of lines. Each line names one account (or one envelope) and an amount, with a plus or a minus.

Plus = where the money went. Minus = where it came from.

And in each half, the pluses and minuses add up to exactly 0.00.

That one rule is all of bookkeeping. Money never appears or disappears: if $100 went somewhere, the same $100 came from somewhere. So every half adds up to zero. When it doesn't, Money Matters says **Out by** and the amount, and won't save until you fix it.

Four kinds of accounts

Kind	Examples	A plus (+) means	A minus (–) means
Money you have (Assets)	Checking, Savings, Cash, Venmo	money came **in**	money went **out**
Money you owe (Liabilities)	Visa, Discover, car loan	you owe **less** (you paid it)	you owe **more** (you charged it)
Spending (Expenses / categories)	Groceries, Gas, Rent, Netflix	you **spent** on it	a **refund**
Income	Paycheck, Other Income	money taken back (rare)	you **earned** it

A fifth kind, **Equity**, has one account, **Opening Balance**. It is used once, in the Starting balances entry, to record what you had on day one.

Envelopes

Envelope	A plus (+) means	A minus (–) means
Any of your envelopes (RENT, GROCERIES…)	money **put in**	money **taken out**
A card's envelope (CC-VISA)	money set aside to pay the card	money used to pay the card
Z_ENVELOPE-EQUITY ("not in an envelope yet")	money **leaves** your envelopes for good (spent, or paid to a card)	new money **arrives** to be given a job (a paycheck)

> **i** You'll rarely type any of this yourself. The everyday buttons (Spent money, Got paid, Pay a card…) write both halves for you. But knowing how it works helps you read reports and fix mistakes.

Why the Accounts half is "real" and the Envelopes half is "the plan"

The Accounts half matches your bank and card statements: when you reconcile (Chapter 11), you compare these lines with the bank. The Envelopes half is your own plan, so the bank never sees it. Keeping them apart lets Money Matters tell you two different things:

- "You have $1,200 in Checking" comes from the Accounts half.
- "You can still spend $42 on groceries" comes from the Envelopes half.

The two halves stay connected by one rule: **all your envelopes together (including "not in an envelope yet") always equal the money you have.** Money owed on a card is covered by that card's envelope.

The simplest entry: buying something with your debit card

Groceries, $70, paid with your debit card

Kroger · paid from Checking · out of the GROCERIES envelope

Line	Amount	What it means
Accounts — where the money really is		
Groceries	+70.00	the money went to groceries (spent)
Checking	−70.00	it came from Checking
Envelopes — what the money is for		
GROCERIES	−70.00	it came out of the groceries envelope
Z_ENVELOPE-EQUITY	+70.00	it left your envelopes for good

Both halves add up to zero: 70 − 70 = 0, and −70 + 70 = 0. Checking went down by $70 and so did the GROCERIES envelope, so your envelopes still equal your money.

CHAPTER 6

Your Walmart purchase, step by step

You buy $100 of things at Walmart and pay with your Visa card. One purchase changes six numbers. Here they are, one at a time.

What you bought

$70 of food and $30 of household things (paper towels, soap). You paid the whole $100 with your Visa card. Before the trip, your books looked like this:

Account or envelope	Before
Visa (what you owe)	200.00
Groceries (spent this month)	250.00
Household (spent this month)	40.00
GROCERIES envelope	150.00
HOUSEHOLD envelope	50.00
CC-VISA envelope (saving up to pay Visa)	200.00

The entry

Walmart, $100, on your Visa card

Spent $70 on Groceries and $30 on Household, out of the GROCERIES and HOUSEHOLD envelopes

Line	Amount	What it means
Accounts — where the money really is		
Groceries	+70.00	$70 was spent on groceries
Household	+30.00	$30 was spent on household things
Visa	−100.00	it came from your Visa card: you owe $100 more
Envelopes — what the money is for		
GROCERIES	−70.00	$70 came out of the groceries envelope
HOUSEHOLD	−30.00	$30 came out of the household envelope
CC-VISA	+100.00	$100 went into Visa's envelope, ready to pay the bill

Accounts: 70 + 30 − 100 = 0. Envelopes: −70 − 30 + 100 = 0.

What changed, line by line

Line	Before	This entry	After	So...
Accounts — where the money really is				
Visa (you owe)	200.00	**−100.00**	**300.00**	you owe Visa $100 more
Groceries	250.00	**+70.00**	**320.00**	this month's grocery spending went up
Household	40.00	**+30.00**	**70.00**	this month's household spending went up
Envelopes — what the money is for				
GROCERIES	150.00	**−70.00**	**80.00**	$80 left to spend on groceries
HOUSEHOLD	50.00	**−30.00**	**20.00**	$20 left for household things
CC-VISA	200.00	**+100.00**	**300.00**	Visa's envelope now holds exactly what you owe

Why the card's envelope goes *up*

When you pay with a card, no money leaves your bank yet. You only promised to pay Visa later. So the $100 doesn't leave your envelopes; it **moves** from GROCERIES and HOUSEHOLD into **CC-VISA**, where it waits for the bill. Your total in envelopes is the same as before, and so is your checking account.

> **i** Look at the last row: CC-VISA holds $300 and you owe Visa $300. As long as you always spend from an envelope, the card's envelope will always hold what you owe, and paying the bill costs your budget nothing new.

Later: paying the Visa bill

Paying the Visa bill, $300, from Checking

Pay a card · Visa · from Checking · out of CC-VISA

Line	Amount	What it means
Accounts — where the money really is		
Visa	+300.00	$300 went to Visa: you owe $300 less (now 0.00)
Checking	−300.00	it came from Checking
Envelopes — what the money is for		
CC-VISA	−300.00	the money saved for Visa is used
Z_ENVELOPE-EQUITY	+300.00	it left your envelopes for good

Checking and the CC-VISA envelope both go down by $300, so your envelopes still equal your money.

The same purchase, paid three other ways

With a debit card

Line	Amount	What it means
Accounts — where the money really is		
Groceries	+70.00	spent
Household	+30.00	spent
Checking	−100.00	came from Checking now
Envelopes — what the money is for		
GROCERIES	−70.00	taken out
HOUSEHOLD	−30.00	taken out
Z_ENVELOPE-EQUITY	+100.00	left your envelopes

With cash

Line	Amount	What it means
Accounts — where the money really is		
Groceries	+70.00	spent
Household	+30.00	spent
Cash	−100.00	came from your wallet
Envelopes — what the money is for		
GROCERIES	−70.00	taken out
HOUSEHOLD	−30.00	taken out
Z_ENVELOPE-EQUITY	+100.00	left your envelopes

On a card that has no envelope linked

Line	Amount	What it means
Accounts — where the money really is		
Groceries	**+70.00**	spent
Household	**+30.00**	spent
Store Card	**−100.00**	you owe more
Envelopes — what the money is for		
GROCERIES	**−70.00**	taken out
HOUSEHOLD	**−30.00**	taken out
Z_ENVELOPE-EQUITY	**+100.00**	left your envelopes

Nothing is set aside for this card's bill. Money Matters warns you and suggests linking an envelope in Your Accounts (Chapter 10).

How to enter the Walmart purchase

Easiest, if it was all one kind of thing: tap **Add** → **Spent money**, type 100, choose the category, **Paid with: Visa**, and the envelope. Money Matters writes all the lines above.

To split it ($70 groceries and $30 household), use **Full entry**:

1. Tap **Add** → **Full entry**. Type the date, **Walmart** as the description, and a memo if you like.
2. **Accounts:** line 1 **Groceries** 70.00, line 2 **Household** 30.00, line 3 **Visa** −100.00 (tap **±** for the minus). The section says **In balance** ✔.
3. **Envelopes:** line 1 **GROCERIES** −70.00, line 2 **HOUSEHOLD** −30.00, line 3 **CC-VISA**; tap **Balance it** to fill in +100.00.
4. Tap **Save**.

i Tick **Use this memo on every line** to copy the entry's memo onto each line you fill in. A line where you type your own memo keeps it.

CHAPTER 7

The everyday buttons

Tap Add (the big + at the bottom). It asks “What happened?” Pick the button that matches, fill in a few boxes and save. Each button writes both halves of the entry for you. Here is what each one writes.

Spent money You bought something

Type how much, what it was (the store), the **category**, what you **paid with**, and the **envelope** it came out of. If you bought at the same store before, Money Matters offers to fill it in like last time.

Lunch at Wendy's, $11.40, paid from Checking

Line	Amount	What it means
Accounts — where the money really is		
Eating Out	+11.40	spent
Checking	−11.40	came from Checking
Envelopes — what the money is for		
EATING OUT	−11.40	taken out of the envelope
Z_ENVELOPE-EQUITY	+11.40	left your envelopes

Paid with a card instead? The second envelope line is that card's envelope (CC-...), as in Chapter 6.

Got paid Your paycheck came in

Type the amount that landed in the bank. If you have a budget (Chapter 9), Money Matters fills your envelopes from it: bills due soonest first, then spending money, then goals. Otherwise it uses your **payday plan**: fixed amounts for each envelope, which it remembers for next time.

Paycheck, $800, into Checking

Line	Amount	What it means
Accounts — where the money really is		
Checking	+800.00	the money went into Checking
Paycheck	−800.00	it came from your job (earned)
Envelopes — what the money is for		
RENT	+325.00	put in
GROCERIES	+120.00	put in
GAS	+50.00	put in
FUN	+40.00	put in
SAVINGS	+265.00	the rest
Z_ENVELOPE-EQUITY	−800.00	new money given jobs

Move money

An envelope needs more

Move money from one envelope to another. No real money moves; you are changing the plan. Choose **Not in an envelope yet** as the From to give new money a job.

Move $30 from SAVINGS to FUN

Line	Amount	What it means
Envelopes — what the money is for		
FUN	+30.00	put in
SAVINGS	−30.00	taken out

Only the Envelopes half: your accounts don't change.

Pay a card

You paid your credit card bill

Pick the card. Money Matters shows what you owe and what its envelope holds, and fills in the amount. Choose the account you paid from (usually Checking).

Pay Visa $300 from Checking

Line	Amount	What it means
Accounts — where the money really is		
Visa	+300.00	you owe less
Checking	−300.00	came from Checking
Envelopes — what the money is for		
CC-VISA	−300.00	the saved money is used
Z_ENVELOPE-EQUITY	+300.00	left your envelopes

Transfer Money moved between your own accounts

Checking to savings, cash into the bank, Venmo to checking. Your envelopes don't change, because it's still your money.

Move $100 from Checking to Savings

Line	Amount	What it means
Accounts — where the money really is		
Savings	+100.00	went into Savings
Checking	−100.00	came from Checking

Full entry

For anything else: a split purchase, a refund, a loan payment with interest. You fill in each line yourself (Chapter 8). Appendix C has 20 ready-made examples to copy.

On the computer

The desktop program has the same buttons on Home under **Quick start** (Spent money..., Got paid (Payday)..., Move money..., Pay a card..., Transfer...) and on the New Entry tab. Each opens a window that shows the journal lines before you save.

CHAPTER 8

Full entries, and fixing an entry

A full entry lets you write every line yourself. Find & Edit lets you change or delete an entry later.

Writing a full entry

1. Tap **Add** → **Full entry** (computer: the **New Entry** tab).
2. Fill in the **Date**, a **Description** (the store or what happened, up to 30 letters) and an optional **Memo**.
3. In **Accounts**, add a line for each account: choose it, type the amount. Use **±** to make an amount negative (the iPhone keypad has no minus key).
4. In **Envelopes**, do the same for the envelopes.
5. Watch the line under each section: **In balance ✔** (green) or **Out by 25.00** (red). When both are in balance, tap **Save** (computer: **SUBMIT**).

Balance it

Fill in every line except one amount, then tap **Balance it**. It types the amount that brings the section to zero into the empty line. If a line has no account yet, choose one. If the section is already in balance it says **In balance ✔ Nothing to fill in.**

Use this memo on every line

Tick **Use this memo on every line** (it starts off) to copy the entry's memo onto every line you fill in. If you change the memo, the lines follow. A line where you type a different memo keeps yours.

If it won't save

A red box lists what to fix, for example *Accounts: Out of balance by 63.00*. As soon as you change a line, the box clears and the check runs again on the next save. Appendix F lists every message.

> **i** Typing 07 instead of 70 is the most common mistake. The **Out by** amount tells you how far off you are: a difference of 63.00 is 70 – 7.

Find & Edit

1. Tap **Find** (computer: the **Find & Edit** tab).
2. Type a store, an amount, an account, a date or an ID#. Matching entries appear, newest first.
3. Tap an entry to open it. Change anything and tap **Save changes**, or tap **Delete this entry**.

Lines marked ✔ are reconciled (Chapter 11). Changing a reconciled line's account or amount removes its ✓, because it no longer matches the statement.

Transaction report

In an open entry, tap **Transaction report** (computer: **Transaction Report...**). It explains the entry in plain words ("Spent 13.45 on Eating Out, paid with Visa, out of the EATING OUT envelope"), lists each line with what happened, and shows what each account or envelope held right after it. Save it as .txt or CSV.

Every entry has an ID#

The ID# (like 261031152504) is made from the date and time the entry was created: year, month, day, hour, minute, second. It never changes, so you can always find an entry by it, and the phone and computer use it to combine changes made on both.

CHAPTER 9

Your budget

List your real bills once. Money Matters works out how much each paycheck sets aside for each one, so the money is there when the bill is due.

Setting it up

1. Open **Budget** on Home (computer: the **Budget** tab).
2. **Add each bill** with **+ Bill**: what it is, how much, how often (weekly to yearly) and when it's due next. Tap a suggestion such as Rent or Netflix to fill in most of it. Tick **Must pay first** for rent, utilities and insurance, and **The amount changes** for bills like electric.
3. **Add spending money** with **+ Spending**: groceries, gas, fun, an amount each paycheck or each month.
4. **Add saving goals** with **+ Goal**: an amount by a date, like $1,200 for a trip by July.
5. Under **Your paychecks**, choose how often you are paid, your next payday and about how much.

Each bill has its own envelope with the same name. If the envelope doesn't exist yet, Money Matters makes it, with a spending category to match.

How much each paycheck sets aside

Each bill is paid for a little at a time by the paychecks before it is due.

Bill	You're paid	Math	Each paycheck
Car insurance, $600 every 6 months	every 2 weeks (26 a year)	600 × 2 ÷ 26	46.15
Rent, $1,000 monthly	every 2 weeks	1,000 × 12 ÷ 26	461.54
Netflix, $15.49 monthly	every 2 weeks	15.49 × 12 ÷ 26	7.15

If an envelope is behind (for example, you started your budget halfway to the due date), Money Matters spreads what's missing over the paychecks left, so no single paycheck takes a giant hit.

On payday

Tap **Got paid** and type the amount. With a budget, the envelopes are filled in this order:

1. whatever is due **before your next paycheck** (must-pay bills first);
2. each bill's share of its next payment, soonest due first;
3. spending money;
4. saving goals;
5. anything left goes to SAVINGS (or stays "not in an envelope yet").

If the paycheck runs out, it says what is still needed. You can change any amount before saving, or switch to **My own plan**.

Reading the envelopes

Status	Means	Do
Ready ✓	The full amount for the next payment is there.	Nothing.
On track	Not full yet, but right where it should be today.	Nothing. This is normal.
Catching up	Behind; the next paychecks put in a little more.	Nothing, or move money in.
Short	Due before your next paycheck and not enough.	Tap **Move money** on Home.
Overdue	The due date passed and no payment was found.	Record the payment, or **Paid some other way**.

Paying a bill

Under **Coming up** (the next 2 weeks), tap **I paid it**. It opens Spent money already filled in. When you save, Money Matters sees the payment (from that envelope, near the due date, at least half the bill) and moves the bill on to its next due date by itself. If you paid it some other way and don't want an entry, tap **Paid some other way**.

Each paycheck, at a glance

The top of Budget shows what your bills, spending money and goals take from each paycheck, and what is left over. If the plan needs more than a paycheck, it says so in red.

> The budget is kept in MM26PAYDAY.txt, one plain line per bill. It is saved to Dropbox or Google Drive with your other files.

CHAPTER 10

Credit cards and loans

A card is a promise to pay later. Money Matters makes sure the money for that promise is always set aside.

Each card has its own envelope

When you add a card, Money Matters makes an envelope for it, named CC- and the card's name (CC-VISA). Every purchase on the card moves money from a spending envelope into the card's envelope (Chapter 6). When the bill comes, **Pay a card** uses that money.

To link a card to an envelope, or change the link: **Books → Your accounts** (computer: **Tools → Your Accounts...**), open the card and choose **Envelope that saves up to pay this card**.

> ! If you owe more on a card than its envelope holds, Money Matters tells you (on Home and in Check My Books). It usually means something was bought without an envelope behind it. Use **Move money** to fill the card's envelope back up.

Interest and fees

Card interest is spending too. Make a category called **Interest** (and an envelope if you like) and record it like a purchase on the card:

Visa interest, $4.12

Line	Amount	What it means
Accounts — where the money really is		
Interest	+4.12	spent on interest
Visa	−4.12	you owe more
Envelopes — what the money is for		
FUN	−4.12	the envelope you choose to pay for it
CC-VISA	+4.12	set aside to pay Visa

Loans

A loan (car, student) is like a card you can't spend on. The payment is part **principal** (lowers what you owe) and part **interest** (spending). Your loan statement shows the split.

Car payment $300: $250 principal, $50 interest

Line	Amount	What it means
Accounts — where the money really is		
Car Loan	+250.00	you owe $250 less
Interest	+50.00	spent on interest
Checking	−300.00	came from Checking
Envelopes — what the money is for		
CAR PAYMENT	−300.00	the envelope that saved for it
Z_ENVELOPE-EQUITY	+300.00	left your envelopes

Put the car payment in your budget (Chapter 9) as a monthly bill so the envelope fills itself.

Refunds on a card

Returned a $25 shirt bought on Visa

Line	Amount	What it means
Accounts — where the money really is		
Visa	+25.00	you owe $25 less
Clothes	−25.00	a refund: spending goes down
Envelopes — what the money is for		
CLOTHES	+25.00	the money is back in its envelope
CC-VISA	−25.00	less to set aside for Visa

CHAPTER 11

Checking against your bank (Reconcile)

Once a week or once a month, make sure Money Matters and your bank agree. It takes about five minutes.

1. Open **Reconcile** on Home (computer: the **Reconcile** tab). Choose the account, like Checking or Visa.
2. Type the **statement ending date** and the **ending balance** your bank shows (for a card, what you owe, as a minus: tap **±**).
3. Tap **Start**. Tick each line that is also on the statement.
4. When the **Difference** is 0.00, tap **Finish**. The ticked lines are marked ✔ **reconciled** and are skipped next time.

If the difference isn't 0.00

- Something on the statement isn't in Money Matters: add it, then come back.
- Something was typed twice: delete one in Find & Edit.
- An amount is wrong (07 instead of 70): fix it in Find & Edit.
- The difference is exactly one line's amount: that line is ticked when it shouldn't be, or not ticked when it should.

> **i** Use **Reports → Account history** with **Only lines not yet reconciled** to see just the lines still waiting for the bank.

Made a mistake? The Reconcile screen can **undo the last reconciliation** of an account.

CHAPTER 12

Reports

Reports show where your money went. Every report can be saved as a text file or as a spreadsheet (CSV) that opens in Excel or Google Sheets.

Report	Answers
Envelopes	What went into and out of each envelope, and what is left.
Profit & Loss	What you earned and spent, by category, for a period.
Balance Sheet	What you have, what you owe, and your net worth on a date.
Trial Balance	Every account's balance; a check that the books add up.
Account history	Every line of one account, card, envelope or category.
Transaction report	Everything one entry did (open it from Find & Edit).

Choose the period with **This month**, **Last month**, **This year** or **All dates** (computer: type From and To, or use the buttons).

Account history

Pick any account, card, envelope or category. The columns use plain words:

For	Columns
Bank accounts and cash	Money in · Money out · Balance
Cards and loans	Paid · Charged · You owe
Envelopes	Added · Spent · Left
Spending categories	Spent · Refunds · Total, with an average per month
Income	Received · Taken back · Total

Each line says what it was for or where it came from ("Groceries", "paid with Visa", "Coffee Shop"). Type in **Only lines with...** to search for a store or amount, or tick **Only lines not yet reconciled**. Tap a line to open that entry.

Shortcuts: tap an envelope on Home, an account in any other report, or **See this envelope's history** in Budget.

Saving a report

Tap **Save as .txt** or **Save as CSV** (computer: **Save as Text…**, **Save as CSV (spreadsheet)…**, **Print…**). The file is named after your books, the report and the date. On a phone the share sheet opens: choose **Save to Files**, Dropbox, or email.

CHAPTER 13

Home, your accounts, and Check My Books

Home answers one question: how am I doing right now?

On Home	Means
Net worth	What you have minus what you owe.
You have / You owe	All your accounts added up; all your cards and loans added up.
This month	Money in minus money out so far this month.
Your envelopes	Bill envelopes show what's saved for the next payment ("$430 of $800 · due Nov 1"). Others show what's left of what went in this month. Tap one to see its history.
Not in an envelope yet	Money with no job. Tap **Give it a job**.

Your accounts

Books → Your accounts (computer: **Tools → Your Accounts...**) lets you:

- **Add** an account, card, category or envelope.
- **Rename** one. Old entries keep working, because entries use the account's number (Appendix E).
- **Close** one you no longer use. It disappears from the choices but stays in old entries and reports.
- **Delete** one, only if it was never used.
- Link a card to the envelope that pays it.

Check My Books

Books → Check my books (computer: **Tools → CHECK NOW**) looks over everything and explains in plain words anything that needs attention: an entry that doesn't add up, an overspent envelope, a card whose envelope holds less than you owe, accounts not reconciled for a while, and more.

Your details

Your name, the name of your books and an address line go at the top of every report. Change them in **Books → Your details** (computer: **Tools → Your Name & Books...**).

CHAPTER 14

The desktop program

The desktop program runs on Windows or Mac with the same features as the phone, on a bigger screen.

Installing it

1. Install **Python** (free) from python.org. On Windows, tick **Add python.exe to PATH** on the first screen of the installer.

2. Make a folder, for example **Documents\\Money Matters Program**, and copy the two program files into it: **MM26JNLGUI.py** and **mm26core.py** (from the *desktop* folder of the download).

3. Double-click **MM26JNLGUI.py**. (If it opens in a text editor instead, right-click it → **Open with** → **Python**.)

4. The first time, it asks **Where are your books?** Choose Dropbox, Google Drive, this computer, or another folder (Chapter 4), and press **OPEN THESE BOOKS**. An empty folder starts new books with the setup questions.

The tabs

Tab	What it's for
Home	The summary, your envelopes, Things to do and the Quick start buttons.
Budget	Your bills, spending money and goals (Chapter 9).
Reconcile	Checking against a statement (Chapter 11).
New Entry	A full entry, Payday... and the one-tap buttons. **↻ Fill in like last time** copies an earlier entry with the same description.
Find & Edit	Search, change or delete entries; **Transaction Report...**.
Reports	All reports; Save as Text, CSV, Print.
Tools	Check My Books, change history, backups, Your Accounts, Where Are My Books?, Start a New Year, Credits & License.

Saving on the computer

The desktop program saves **every change straight into your existing files** the moment you press SUBMIT or SAVE. There is nothing to save when you close it. Before each change it puts a spare copy in the **MM26 Backups** folder (inside your books folder), so **Tools → Restore a Backup...** can undo almost anything.

Start a New Year

Tools → Start a New Year... carries this year's balances into a new journal (MM27JNL.txt) and keeps the old one. Switch between years with **Which year?** on the Tools tab.

CHAPTER 15

When something looks wrong

Don't worry: almost everything can be fixed in a minute.

I typed the wrong amount.
Find it in **Find** (search the store or amount), open it, fix it, **Save changes**.

It says "Out by" and won't save.
One half doesn't add up to zero. The amount shown is how far off it is. Check each line's amount and sign, or use **Balance it**.

An envelope shows a minus number.
You spent more than it held. Use **Move money** to cover it from another envelope.

"Your envelopes promise more than you have."
More is in envelopes than in your accounts. Move money from an envelope to **Not in an envelope yet**, or check your account balances with Reconcile.

A card's envelope holds less than I owe.
Something was bought on the card without an envelope behind it. Move money into the card's envelope (Chapter 10).

I need a new category or envelope, or a name is wrong.
Books → Your accounts: add, rename or close anything (Chapter 13).

Where did my money go?
Reports → Account history, or tap an envelope on Home (Chapter 12).

My Dropbox has "MM26JNL 2.txt", "MM26JNL 3.txt"...
Those came from **Save my books** through the phone's share sheet, which can't replace files. Connect Dropbox inside the app instead (Chapter 4, A); then it always saves over the same files. You can delete the numbered copies; keep the newest one if you're not connected yet.

My books are different on my phone and my computer.
Make sure both use the same Dropbox or Google Drive account, and let the computer finish syncing. On the phone, **Books** shows when it last saved.

The app says a new version is ready.
Tap **Update**. Your books are not touched.

I made a big mess.
With Dropbox or Google Drive there is a dated copy for each day in **MM26 Backups**. On a computer, **Tools → Restore a Backup...** brings one back. On a phone, open the backup files with

Open my files.

Something else.

Run **Check my books**. It explains most problems and what to do. Appendix F lists every message.

CHAPTER 16

Your free trial and your license

Try everything free for 30 days. After that, a license is $35 a year for your whole household, and your books are always safe.

The free trial

Money Matters is free for **30 days**, with every feature. The Home screen shows how many days are left:

> **Free trial:** 23 days left. **Buy**

The trial starts the first time you use Money Matters on a phone or computer, or the day your books are first changed, whichever comes first.

What a license gives you

Price	**$35 a year**. You pay once for each year; nothing renews by itself, and you are never charged without buying.
Who it covers	Your **household**: the people at your address who share your books, on all of your own phones and computers.
Updates	**Free.** When the app says a new version is ready, tap **Update**.
Help	A **30-minute consult** each year (by phone or video) to help you set up or answer your questions. More time is $69.95 an hour.

Buying a license

1. Tap **Buy** on the Home screen, or go to **Books → Your Money Matters license → Buy a license**. On the computer: **Tools → Your License… → Buy a License**.
2. The Money Matters page at **armchairworks.com** opens. Pay there, through Payhip, our payment provider.
3. Your **license key** arrives by email with your receipt. It is one long line that starts with **MM-**, like **MM-aVYPR…**

ⓘ Buying during your trial loses nothing: your year starts when the trial ends.

Entering your key

1. On your phone: open the receipt email, press and hold the key, and choose **Copy**. Make sure you copy the whole line, from **MM-** to the end.
2. In Money Matters, go to **Books → Your Money Matters license**. On the computer: **Tools → Your License...**
3. Paste the key into the box (press and hold, then **Paste**; on the computer, the **Paste** button) and tap **Use this key**.
4. You see **Thank you! Licensed through** and the date your year ends.

You enter the key **only once**. It is saved inside your books (in MM26DATA.txt), so every phone and computer that opens the same books is licensed too. If your books are in Dropbox or Google Drive, your computer picks it up by itself.

> ! Enter your key in **your own books**, not the sample books. If you are still in the sample books, set up your own books first (Chapter 3).

"That key did not check out"

- Part of the key is missing. Copy it again from the email; the whole key is about 95 letters and numbers.
- Spaces and line breaks don't matter, so pasting it in two pieces is fine.
- Still stuck? Email **hello@armchairworks.com** with your receipt.

When your trial or your year ends

Nothing is lost. Money Matters still opens your books. You can look at everything, run and save reports, and save copies of your files. Only **adding and changing** entries waits until you buy or renew. A red note on Home says so, with a button to buy or enter a key.

Renewing

In the last 30 days of your year, Home shows when your license ends. Buy another year the same way and enter the new key. The new year starts when the old one ends, so renewing early never wastes days. **Books → Your Money Matters license** lists each key and its dates.

Booking your consult

Email **hello@armchairworks.com** with “Money Matters consult” in the subject and a few times that suit you. Include your receipt or your key's number (shown under **Your keys**, like #1042). The consult is help with using Money Matters, not financial advice.

> Before your consult, run **Check my books** and write down your questions. Thirty minutes goes a long way that way.

CHAPTER 17

Using Money Matters without envelopes

Envelopes are what make Money Matters a budget. If you only want to keep track of your accounts, spending and reports, you can turn them off.

Two ways to use Money Matters

Budget with envelopes (recommended)
Every dollar gets a job: rent, groceries, savings. You always know what you can spend. This is how most of this manual is written.

Just track my accounts
A simple, private checkbook. Record what you spend and earn, check against your bank, and run reports. No envelopes to fill.

Turning envelopes off (or back on)

1. On your phone: **Books → Envelopes**. On the computer: **Tools → Envelopes**.
2. Untick **Use envelopes** to turn them off. Tick it to turn them back on.

The choice is saved in your books (MM26DATA.txt), so your phone and your computer always agree. You can also choose it in the first setup question (Chapter 3).

What changes when envelopes are off

Home	Shows **Your accounts** with each balance, instead of your envelopes. Tap (or double-click) one to see its history.
Spent money	Asks how much, what it was, the category and what you paid with. No envelope question.
Got paid	Records the paycheck into your account. Nothing to plan.
Pay a card	Records the payment from your account to the card.
Full entry	Only the **Accounts** half. It must still add up to zero (Chapter 5).
Hidden	**Move money**, **Budget**, the Envelope Report and the envelope checks in Check My Books.
Still here	Transfers, Reconcile, Find & Edit, Profit & Loss, Balance Sheet, Trial Balance, Account History and saving reports.

Your categories still show where your money goes: run **Reports → Profit & Loss** for the month.

Nothing is lost

Turning envelopes off does not change a single entry. Envelope lines already in old entries stay in your journal, just out of sight. When you turn envelopes back on, everything you have shows as **Not in an envelope yet**. Use **Move money** to give it jobs (Chapter 7), and you are budgeting.

APPENDIX A

Glossary

Plain English for every word you might see.

Account	A real place money is (Checking, Savings, Cash) or is owed (Visa, Car Loan). Also, in the Accounts half of an entry, a spending category or income source.
Account list	The file MM26DATA.txt: every account, category and envelope, with its number.
Assets	Money you have: bank accounts, cash, Venmo, PayPal.
Balance	What is in an account or envelope right now. For a card: what you owe.
Balance it	The button that fills in the amount needed to make a section add up to zero.
Budget	Your list of bills, spending money and saving goals, and how much each paycheck sets aside for them.
Category	What you spent on (Groceries, Gas). Called Expenses in the account list. Used by the Profit & Loss report.
CC- envelope	A card's envelope, like CC-VISA. It holds the money set aside to pay that card.
Cleared / reconciled ✓	A line that matched your bank or card statement.
CSV	A simple spreadsheet file that opens in Excel, Numbers or Google Sheets.
Entry	One thing that happened: one purchase, one paycheck, one payment. It has a date, a description, and two halves (Accounts and Envelopes).
Envelope	A job for your money: RENT, GROCERIES, FUN. A plan, not a place.
Equity / Opening Balance	The account that records what you had on day one, in the Starting balances entry.
Expenses	See Category.
ID#	Each entry's permanent number, made from the date and time it was created.
Income	Where money comes from: Paycheck, Other Income. Written as a minus (money came *from* there).
Journal	The file MM26JNL.txt: the list of all your entries.
Liabilities	Money you owe: credit cards and loans.
Memo	An optional short note on an entry or on one line.

Net worth	What you have minus what you owe.
Not in an envelope yet	Money with no job. Counted in Z_ENVELOPE-EQUITY.
Payday plan	Fixed amounts for each envelope, used by Got paid when you don't have a budget.
Reconcile	Checking Money Matters against a bank or card statement.
Section	One half of an entry: Accounts or Envelopes. Each must add up to 0.00.
Starting balances	The first entry: what you had and owed on the day you started.
Z_ENVELOPE-EQUITY	Money Matters' balancing envelope. Money arriving (a paycheck) comes out of it into your envelopes; money leaving for good (spent with cash or debit, paid to a card) goes back into it. The app calls it "Not in an envelope yet". You never need to choose it yourself.

APPENDIX B

Plus and minus, all in one table

Remember one rule: plus is where the money went, minus is where it came from. This table spells it out for each kind of line.

Kind of line	Examples	+ (plus)	– (minus)
Accounts half			
Money you have (Assets)	Checking, Savings, Cash	money in	money out
Money you owe (Liabilities)	Visa, Car Loan	you paid, owe less	you charged, owe more
Spending (Expenses)	Groceries, Rent	spent	refund
Income	Paycheck	taken back (rare)	earned
Equity	Opening Balance	(rare)	your starting money
Envelopes half			
Your envelopes	RENT, GROCERIES	put in	taken out
A card's envelope	CC-VISA	set aside for the card	used to pay the card
Balancing envelope	Z_ENVELOPE-EQUITY	money left the envelopes	new money to give jobs

Quick checks

- Each half adds up to **0.00**.
- Spending with cash or debit: the account goes **–**, the category **+**; the envelope **–**, Z_ENVELOPE-EQUITY **+**.
- Spending on a card: the card goes **–**, the category **+**; the envelope **–**, the card's envelope **+**.
- A paycheck: the bank **+**, the income **–**; envelopes **+**, Z_ENVELOPE-EQUITY **–**.
- Moving between your own accounts or between envelopes: one **+**, one **–**, nothing else.

APPENDIX C

20 common entries, ready to copy

Each example shows both halves. Use Full entry with the same lines, changing the names and amounts to yours. The one-tap buttons (Chapter 7) write examples 2, 3, 5, 9, 10 and 11 for you.

1. Starting balances

Your first day: $1,200 in Checking, $300 in Savings, $150 owed on Visa

Line	Amount	What it means
Accounts — where the money really is		
Checking	+1,200.00	what you have
Savings	+300.00	what you have
Visa	−150.00	what you owe
Opening Balance	−1,350.00	your starting money
Envelopes — what the money is for		
CC-VISA	+150.00	to pay what you owe
RENT	+600.00	a job
GROCERIES	+150.00	a job
SAVINGS	+300.00	a job
Z_ENVELOPE-EQUITY	−1,200.00	the money given jobs

2. Purchase with debit card

Gas, $40, from Checking

Line	Amount	What it means
Accounts — where the money really is		
Gas	+40.00	spent
Checking	−40.00	money out
Envelopes — what the money is for		
GAS	−40.00	taken out
Z_ENVELOPE-EQUITY	+40.00	left the envelopes

3. Purchase on a credit card

Gas, $40, on Visa

Line	Amount	What it means
Accounts — where the money really is		
Gas	+40.00	spent
Visa	−40.00	owe more
Envelopes — what the money is for		
GAS	−40.00	taken out
CC-VISA	+40.00	set aside for Visa

4. Split purchase

Target, $60: $45 groceries, $15 fun, from Checking

Line	Amount	What it means
Accounts — where the money really is		
Groceries	+45.00	spent
Fun	+15.00	spent
Checking	−60.00	money out
Envelopes — what the money is for		
GROCERIES	−45.00	taken out
FUN	−15.00	taken out
Z_ENVELOPE-EQUITY	+60.00	left the envelopes

5. Paycheck

$800 into Checking, envelopes filled

Line	Amount	What it means
Accounts — where the money really is		
Checking	+800.00	money in
Paycheck	−800.00	earned
Envelopes — what the money is for		
RENT	+400.00	put in
GROCERIES	+200.00	put in
SAVINGS	+200.00	put in
Z_ENVELOPE-EQUITY	−800.00	new money

6. Paycheck split between two accounts

$800: $700 to Checking, $100 to Savings

Line	Amount	What it means
Accounts — where the money really is		
Checking	+700.00	money in
Savings	+100.00	money in
Paycheck	−800.00	earned
Envelopes — what the money is for		
RENT	+400.00	put in
SAVINGS	+400.00	put in
Z_ENVELOPE-EQUITY	−800.00	new money

7. Money received, no job yet

A $50 birthday gift into Checking

Line	Amount	What it means
Accounts — where the money really is		
Checking	+50.00	money in
Other Income	−50.00	received

8. Giving that money a job

Move $50 from Not in an envelope yet to FUN

Line	Amount	What it means
Envelopes — what the money is for		
FUN	+50.00	put in
Z_ENVELOPE-EQUITY	−50.00	out of 'not in an envelope yet'

9. Moving money between envelopes

$30 from SAVINGS to FUN

Line	Amount	What it means
Envelopes — what the money is for		
FUN	+30.00	put in
SAVINGS	−30.00	taken out

10. Paying a credit card

$300 to Visa from Checking

Line	Amount	What it means
Accounts — where the money really is		
Visa	+300.00	owe less
Checking	−300.00	money out
Envelopes — what the money is for		
CC-VISA	−300.00	used
Z_ENVELOPE-EQUITY	+300.00	left the envelopes

11. Transfer

$100 from Checking to Savings

Line	Amount	What it means
Accounts — where the money really is		
Savings	+100.00	money in
Checking	−100.00	money out

12. ATM cash

$60 from Checking into your wallet

Line	Amount	What it means
Accounts — where the money really is		
Cash	+60.00	money in
Checking	−60.00	money out

13. Refund to your bank

Returned $40 of groceries, refunded to Checking

Line	Amount	What it means
Accounts — where the money really is		
Checking	+40.00	money back
Groceries	−40.00	refund
Envelopes — what the money is for		
GROCERIES	+40.00	back in
Z_ENVELOPE-EQUITY	−40.00	money returned to the envelopes

14. Refund to a card

Returned a $25 shirt bought on Visa

Line	Amount	What it means
Accounts — where the money really is		
Visa	+25.00	owe less
Clothes	−25.00	refund
Envelopes — what the money is for		
CLOTHES	+25.00	back in
CC-VISA	−25.00	less to set aside

15. Loan payment with interest

Car payment $300: $250 principal, $50 interest

Line	Amount	What it means
Accounts — where the money really is		
Car Loan	+250.00	owe less
Interest	+50.00	spent
Checking	−300.00	money out
Envelopes — what the money is for		
CAR PAYMENT	−300.00	used
Z_ENVELOPE-EQUITY	+300.00	left the envelopes

16. Card interest charged

Visa charged $4.12 interest

Line	Amount	What it means
Accounts — where the money really is		
Interest	+4.12	spent
Visa	−4.12	owe more
Envelopes — what the money is for		
FUN	−4.12	taken out
CC-VISA	+4.12	set aside

17. Bank interest earned

Savings earned $2.30

Line	Amount	What it means
Accounts — where the money really is		
Savings	+2.30	money in
Other Income	−2.30	earned
Envelopes — what the money is for		
SAVINGS	+2.30	put in
Z_ENVELOPE-EQUITY	−2.30	new money

18. Paying someone with Venmo

Pizza with friends, $18 from Venmo

Line	Amount	What it means
Accounts — where the money really is		
Eating Out	+18.00	spent
Venmo	−18.00	money out
Envelopes — what the money is for		
EATING OUT	−18.00	taken out
Z_ENVELOPE-EQUITY	+18.00	left the envelopes

19. A friend pays you back

$18 from a friend into Venmo, for the pizza

Line	Amount	What it means
Accounts — where the money really is		
Venmo	**+18.00**	money in
Eating Out	**−18.00**	your share was less
Envelopes — what the money is for		
EATING OUT	**+18.00**	back in
Z_ENVELOPE-EQUITY	**−18.00**	money returned to the envelopes

20. Overspent: covering it

GROCERIES went to −12; move $12 in from FUN

Line	Amount	What it means
Envelopes — what the money is for		
GROCERIES	**+12.00**	back to 0.00
FUN	**−12.00**	taken out

APPENDIX D

The journal file, line by line

MM26JNL.txt is plain text. You never need to edit it by hand, but here is how to read it.

```
; My ledger                                  ← lines starting with ; are notes

;261031152504                               ← the entry's ID#
2026-10-31      Walmart ;Oct shopping                ← date · description · memo
        ;ACCT SECTION                               ← the Accounts half
        5002 Groceries  70.00   ;Oct shopping         ← number · name · amount · memo
        5009 Household  30.00
        2001 Visa       -100.00 ;CLEARED 2026-11-15     ← reconciled on that date
        ;ENVELOPE SECTION                           ← the Envelopes half
        6002 GROCERIES  -70.00
        6010 HOUSEHOLD  -30.00
        6009 CC-VISA    100.00
```

- Fields are separated by tabs. Each line in a section starts with a tab.
- The **4-digit number** is what counts; the name after it is for people. Renaming an account changes the names but never the numbers, so old entries keep working.
- Amounts have two decimals, with a minus for "came from".
- **;CLEARED** and a date mark a reconciled line.
- Each section adds up to 0.00.

Other files

File	What it is
MM26PAYDAY.txt	Payday plans (one [Paycheck] block each) and the [Budget] section: one line per bill, spending line and goal.
MM26 Backups/	Dated copies: MM26JNL_20261031_152504.txt.
MM26LOG.txt	(Desktop) the change history: every entry added, changed, deleted or reconciled.
MM27JNL.txt...	(Desktop) next year's journal after Start a New Year.

```
[Budget]
pay=every 2 weeks
next payday=2026-10-23
paycheck=900.00
bill=6001 RENT | 800.00 | monthly | 2026-11-01 | must
bill=6008 NETFLIX | 15.49 | monthly | 2026-11-28
spend=6002 GROCERIES | 120.00 | each paycheck
goal=6013 VACATION | 1200.00 | by 2027-07-01
```

APPENDIX E

The account list and its numbers

MM26DATA.txt lists every account. Each has a permanent 4-digit number: the group's digit plus three digits.

```
**Owner:
*Name="Riley"
*Books="Riley's Books"

**Assets:1                      ← group heading and its digit
*001"Checking"                  ← account 1001
*002"Savings"                   ← account 1002
**Liabilities:2
*001"Visa" ;envelope 6009       ← card 2001, paid by envelope 6009
*002"Old Card" ;closed          ← hidden from choices, kept for history
**Equity:3
*001"Opening Balance"
**Income:4
*001"Paycheck"
**Expenses:5
*001"Rent"
*002"Groceries"
**Envelope:6
*001"RENT"
*002"GROCERIES"
*009"CC-VISA"
*010"Z_ENVELOPE-EQUITY" ;equity  ← the balancing envelope
```

Digit	Group	Holds
1	Assets	Money you have
2	Liabilities	Money you owe
3	Equity	Opening Balance
4	Income	Where money comes from
5	Expenses	Spending categories
6	Envelope	Your envelopes

Change accounts with **Your accounts** rather than by hand. An account can be deleted only if no entry uses it; otherwise close it.

APPENDIX F

Messages and what to do

Every message Money Matters shows, what it means, and what to do about it.

Message	Means	Do
Out by 25.00 (under a section)	That half doesn't add up to zero yet.	Check the amounts and signs; or tap Balance it.
In balance ✔	That half adds up to zero.	Nothing.
Not saved yet. Accounts: Out of balance by…	Save was tapped while a half didn't add up.	Fix the line; the message clears when you change it.
Line 2: choose an account.	A line has an amount but no account.	Choose one, or remove the line (✕).
Line 2: enter a valid amount.	The amount isn't a number.	Type it like 12.50.
Line 2: amount cannot be 0.00.	A line with zero does nothing.	Type the amount or remove the line.
Line 2: amount is over 1,000,000.00.	Amounts are limited to one million.	Split it into two lines.
A single line cannot balance…	A half has only one line.	Add the line it came from or went to.
Nothing to save: fill in at least two lines.	The entry is empty.	Fill in the lines.
Date: must be a real date…	The date is missing or impossible.	Pick the date.
Description: required.	Every entry needs a description.	Type the store or what happened.
X is not in any envelope yet. Give it a job.	Money with no job.	Tap Give it a job (Move money).
Your envelopes promise X more than you have.	Envelopes add up to more than your accounts.	Move money out of an envelope, or reconcile.
… has no envelope linked yet.	A card without an envelope.	Link one in Your accounts.
Short / Overdue (Budget)	A bill isn't covered in time.	Move money; or record the payment.
N changes are not saved to your files yet.	Only on this device (no cloud).	Save my books, or connect Dropbox / Google Drive.
Saving automatically… is not set up on this website yet.	The website has no Dropbox/Google keys.	Use Save my books until the website owner turns it on.
Your books changed on another device and on this phone.	Both changed before syncing, and they couldn't be combined.	Choose which copy to keep; save the other first if unsure.

An entry was changed … in different ways.	The same entry was edited on two devices.	Choose which copy to keep.
That entry has changed or is gone. Search again.	It was changed elsewhere since you opened it.	Search for it again.
A new version of Money Matters is ready.	The website was updated.	Tap Update. Your books stay.
These are sample books.	You're trying the made-up books.	Tap Set up mine when ready.

APPENDIX G

Files, saving and backups

	Phone with Dropbox / Google Drive	Phone without the cloud	Desktop program
When it saves	After every change, by itself	When you tap Save my books	After every change, by itself
Over the same files?	Yes	No: a new copy each time (“ 2”, “ 3”)	Yes
Backups	One dated copy a day in MM26 Backups (newest 30 kept)	None: save your books now and then	A copy before every change in MM26 Backups (newest 60 kept)
Closing the app	Nothing to do	The app warns you if changes aren't saved	Nothing to do

> ! On iPhone, Safari doesn't always show the “unsaved changes” warning when you close. If you don't use the cloud, tap Save my books before closing.

Restoring a backup

- **Desktop:** **Tools → Restore a Backup...**, choose a date, and confirm. Your current journal is backed up first.
- **Phone:** in Dropbox or Google Drive, open MM26 Backups, save the backup to your phone, rename it MM26JNL.txt, and open it with **Open my files** along with MM26DATA.txt.

Keeping your files safe

- Connect Dropbox or Google Drive. It is the simplest protection.
- Never edit the files while the app or the desktop program is changing them.
- Your files are yours: no one else, including the website, receives them.

APPENDIX H

Credits and license

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- **Diversity Unlimited, LLC** created and owns Money Matters. It wrote the original Money Matters 2026 program and designed its bookkeeping system.
- **Claude**, an AI model made by Anthropic, wrote for Diversity Unlimited, LLC the phone and web version, the shared engine, the additions to the desktop program, this manual and the MM logo.

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