

Money Manager User Manual: Cash Flow

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Cash Flow Help

The Cash Flow tab combs through your transactions to help you understand your historical spending and predict future spending. It allows you to easily identify and add recurring bills and payments as well as one-time or annual payments such as property tax. It helps you see the impact of upcoming payments and plan ahead.

When you first open Cash Flow, you'll be prompted to add your regular deposits and payments as "Cash Events." The software will make suggestions based on recurring transactions.

1. Tap the green checkmark to accept a suggested event or the red "X" to reject it.
2. Select the appropriate frequency and save.

NOTE: Cash Flow can show your predicted balance 30 days into the future when using the chart view, and about six weeks into the future when using the calendar view.

When you're finished adding events, you'll be able to see your currently available cash based on all asset accounts, as well as an estimate of your future available balance. The main screen provides a visualization forecasting the cash you are expected to have available on a given date within the selected range. It includes all chequing and savings accounts.

- Hover over any point on the graph to see the income, expenses, and the ending balance for a particular day. At the top of the main screen, you can choose which accounts you want to focus on. All chequing and saving accounts are included by default.

Cash events

Cash events are recurring or one-time events that will be represented in your Cash Flow forecast. These events can be tracked in the Cash Flow tab, but they won't directly affect your account balances. Events can be income or expenses and will always include the following information:

- *Payee*: The name of the cash event; for example, "Pay cheque" or "Mortgage Payment."
- *Average Amount*: The amount of the recurring transaction.
- *Type*: Specifies whether the event is income or an expense.
- *Account*: Specifies the account in which the event occurs.
- *Frequency*: The date and repeating schedule for the event.
- *Category (optional)*: The category for the transaction associated with the event.

The timeline on the right displays upcoming cash events. Paid events will have check marks and overdue events will have a red exclamation mark.

Add new cash event

To add an event:

- Tap **Add an Event**.

The software will suggest recurring events that it has identified. You can also tap Create your own to create an event from a list of past transactions or create an event entirely from scratch for transactions that occur outside the software — or for anticipated future payments.

Edit a cash event

To edit an event:

1. Tap the event name from the list.
2. Tap the **•••** icon.
3. Tap **Edit Event**.

Delete a cash event

To delete an event:

1. Tap the event name from the list on the right.
2. Tap the **•••** icon
3. Tap **Delete**.

You have the option to delete this particular event and all future events (leaving the history untouched), or the entire series including past events.

Cash flow forecast

The main screen provides a forecast visualization of your currently available cash across the selected date range. It includes all chequing and savings accounts. Hover over any point on the graph to see your income, expenses, and ending balance for a particular day.

NOTE: The Cash Flow forecast can show your predicted balance 30 days into the future.

Date range

You can choose a specific date range to examine using the tools at the bottom of Cash Flow's main screen.

1. Use the arrows to move forward or backward by one month
2. Tap on **Today** to refocus the chart on recent events.

Calendar view

On the top left of Cash Flow's main screen, you can choose a calendar view. Expenses and income are represented by red down arrows and green up arrows, respectively.

Account filter

To the right of the chart/calendar toggle, you can choose which accounts you want to focus on. All chequing and saving accounts are included by default.

Mark as paid

The software will automatically match transactions to Cash Events when it is able, but you may sometimes need to do this manually.

To manually mark an event as paid:

1. Select the appropriate cash event.
2. Tap the **Mark as Paid button**.
3. If you know what transaction represents this payment, choose **Link to Transaction** to bring up a list of recent transactions.
4. Select the appropriate transaction.

By linking transactions, you will improve forecasting over time.