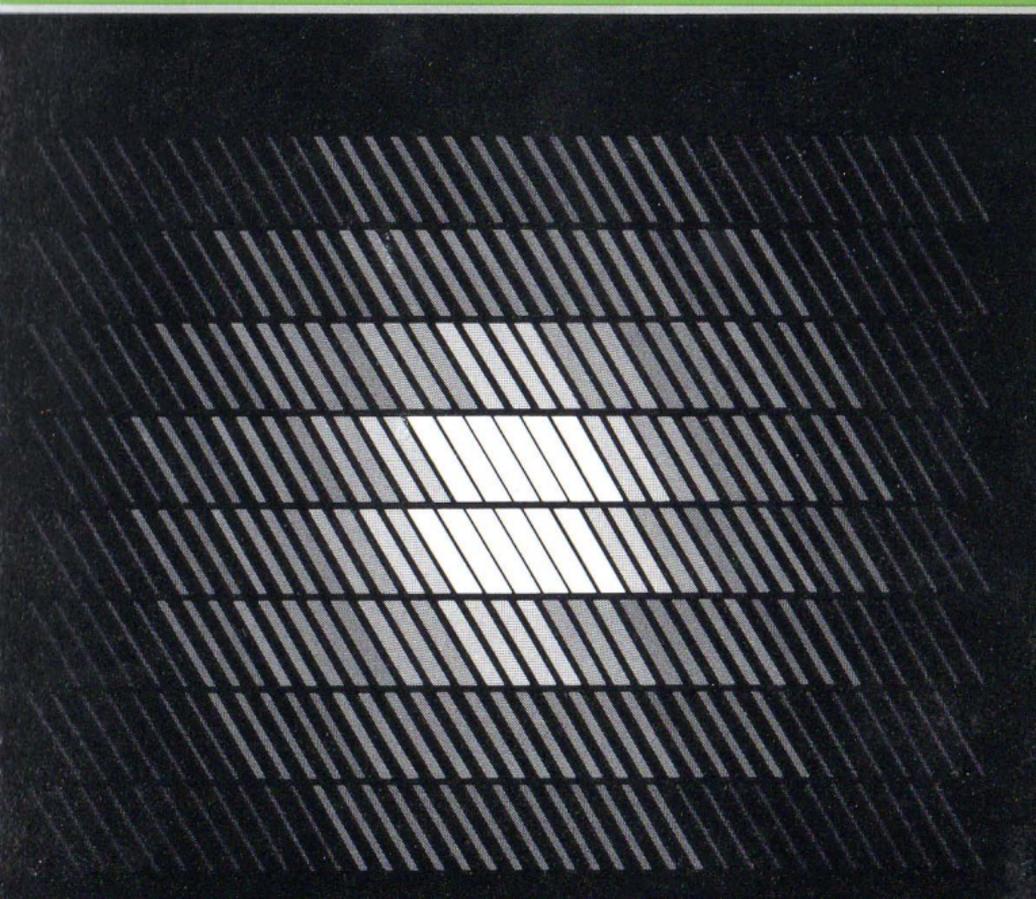


**Videobrain™** Family Computer  
Owner's  
Handbook

Money Management Series

VB-1000  
Money Minder





**VB-1000**  
**Money Minder**  
**Owner's Handbook**

**Money Management Series**

© 1978

VideoBrain Computer Company  
2950 Patrick Henry Drive  
Santa Clara, Ca. 95050

All rights reserved including the right of  
reproduction in whole or in part in any form.

P/N 741-0013    Rev. 0    8/78  
Printed in the United States of America

Price: \$5.00

## Introduction

If annually increasing inflation rates and skyrocketing taxes have you worried, you've made the right investment in purchasing VB-1000.

The Money Minder cartridge program helps you fight the high cost of living by letting you adapt big business planning and record-keeping techniques.

With VB-1000 you'll find budgeting and personal record-keeping will save you real money. In fact, VB-1000 can pay for itself the first year you use it.

This book is designed to help you get the most out of your VB-1000 cartridge, covering both general and specific problem areas.

You have the option of using this program with VideoBrain's Expander 1 for mass memory capability. (This allows you to store all your account summaries on tape. See Appendix A.) However, without an expander you can store your account summaries by hand on the convenient worksheets provided at the back of this book.

Once you've found how valuable Money Minder is, you may want to ask your store for the VideoBrain publication *Beginning Money Minder*. This booklet uses your Money Minder program cartridge to teach young people aged 10–16 how to take responsibility for money matters. Written by Hilda Dailey, an expert on family money management, the booklet explains the values of learning to manage money and shows how to set up an accounting system appropriate to their own needs (allowance income, expenses for books, etc.). *Beginning Money Minder* also teaches the basic concepts of income and expense, saving vs. spending, balances vs. flows, budgeting and credit.

## Table of Contents

### Section 1: Money Management Principles

How a Good System Can Help .....	1
Cash vs. Tax Transactions .....	2
Basics of Cash Accounting .....	2
Basics of Tax Accounting .....	3

### Section 2: Getting Started

VB-1000 — Two Systems in One .....	5
Inserting the Cartridge .....	5
VB-1000 Keyboard Illustration .....	7
How to Use the VideoBrain Keyboard with VB-1000 .....	8
Suggested Usage Practices .....	10

### Section 3: The Five Functions of VB-1000

Entering the Initial Value .....	15
Entering Cash Transactions .....	15
Entering Tax Transactions .....	16
Recalling Values .....	16
Management Reports .....	17

### Section 4: Cash Accounting

Definitions of Account Keys .....	19
Types of Cash Entries .....	21
Keeping Tabs on Out-of-Pocket Purchases ..	22
Keeping Checking Accounts in Check .....	23
Keeping an Accurate Accounting of Credit Accounts .....	24
Bills, Bills, Bills .....	26
Savings Transactions .....	26

## **Section 5: Tax Accounting**

Tax Deduction Keys .....	29
--------------------------	----

## **Appendix A: Using VB-1000 With Expander 1 For Tape Storage**

The Advantages of Mass Memory Capability .....	35
Connecting the Tape Recorder(s) to Expander 1 ..	35
Storing and Loading Data on Tape .....	36
Defining Your Own Accounts .....	37
Creating Monthly Tapes .....	38
Computing Year-to-Date Summaries .....	38

## **Appendix B: Maintaining Session-To-Session Summaries on Worksheets**

Using the Worksheets .....	39
Worksheet Forms .....	49

## **Appendix C: Recovering From Errors**

To Clear the Screen .....	41
To Clear the Program .....	41
To Reduce an Entry .....	41
To Add to an Entry .....	42
To Reverse an Entry .....	42
Index .....	43

## Section 1: Money Management Principles

### How a Good System Can Help

The good news is that Mr. Peak received a 20% increase in his base salary. The bad news is that with his 70% marginal tax rate (14% of his raise is absorbed by tax increases) and the 8% inflation rate, the value of his spendable income has just decreased by 2%.

The plight of Mr. Peak is not uncommon. Skyrocketing taxes and double-digit inflation have eroded the purchasing power of the dollar. Although few executives feel the pinch for funds, the desire to improve one's standard of living forces the need for better personal money management.

VB-1000 is designed to keep track of your expenditures. It provides a mechanism whereby you become more aware of how you spend your money and what you are receiving in return. With the ready availability of credit charges, it is too easy to spend without planning.

VB-1000 provides some valuable information to you, keeping you up-to-date on your expenses, your credit balances, what you save each month—as well as your tax deduction status.

Most importantly, VB-1000 helps you to organize your money activities without a lot of daily work.

## Cash vs. Tax Transactions

VB-1000 is designed just like an accounting system that a well-managed business uses to keep track of its money activities. It's a dual system with facilities for managing the cash aspects of your money matters and an independent system for recording tax deductions.

## Basics of Cash Accounting

The predefined keyboard includes four classes of accounts—**income**, **expense**, **credit** and **asset**. **Income** accounts define sources of cash like salary, interest income, or dividends. **Expense** accounts categorize the uses of cash like expenditures for food, clothing, or housing. **Credit** accounts define sources of borrowed money like credit cards or unpaid bills. Finally, **asset** accounts define depositories for your available money whether in the form of cash, checking or savings.

In accounting, we need to differentiate between flows and balances. Although the differences have been built into VB-1000, an explanation helps you to get the most out of the program.

**Income** and **expense** accounts are defined as flow accounts. This means that we measure the quantity of cash earned or spent over a fixed period of time like a month or a year. For example, on a monthly basis, food expenditures may be the sum of four shopping trips, six restaurant bills and ten smaller receipts spent during the month of May. In June, for example, we start accounting for food starting with zero.

In contrast, the **asset** and **credit** accounts reflect a running balance. This means that the ending month figure is used as the starting value of the next month. For example, the \$50 you carry in your wallet at the end of the month is the balance in the cash account in the next month.

In business accounting, CPAs have developed a complex system of debit/credit entries to keep track of the movement of cash among the different accounts. VB-1000 has simplified these procedures so that the individual can take advantage of the organization provided by an accounting structure, while making the procedures workable in a home environment.

The VB-1000 cash transaction system takes advantage of a convention called "double-entry" accounting. This means that every transaction has a use (was used for some purpose) and a source (the cash came from some account). Sources of cash include income, credit and asset accounts. Uses of cash include all expense accounts, as well as asset accounts (deposits) and credit accounts (paying a bill). By thinking of sources and uses for each cash transaction, VB-1000 manages to keep track of all your money management needs.

## Basics of Tax Accounting

In many transactions there is a tax impact where the amount of the tax impact is different from the amount of the cash impact. For example, a mortgage payment includes a portion of interest payment that is tax-deductible. Also, some tax deductions may not involve cash. For example, a mileage deduction is permitted for medical purposes and business uses of your automobile. For these reasons, the tax accounting is a separate function in VB-1000.

VB-1000 has built-in categories for all the major tax deduction categories. Individual households need specialized categories to cover items such as child care expenses and moving expenses. For these purposes, blank keys may be defined by the user to capture those deductions.

VB-1000's tax functions do not replace the need to keep records of receipts. You need to keep the receipts for possible IRS audit. A pocket-file folder, labelled with deductible categories is a handy way to store the paperwork that accompanies your VB-1000 listings. You can simplify the whole process by setting up a filing system with two folders labeled IN and OUT. As you collect receipts and bills, store them in the IN folder until you have a chance to record them on VB-1000. After feeding the amounts into the computer, put the receipts and bills into the OUT folder until you have a chance to file them in your pocket file.

## Section 2: Getting Started

### VB-1000: Two Systems in One

The Money Minder program keeps separate totals for cash and tax accounts. This section of the manual describes procedures for working with both systems.

You'll find VB-1000 is designed just like a cash register at a supermarket. Your VideoBrain™ keyboard has been transformed into a cash register format (see illustration on page 7), with a numeric key pad on the left side and

accounts like  **FOOD**  **SALARY** and  **CHECKING**

on the right side. As you key your cash and tax activities into the computer, VB-1000 automatically categorizes and accumulates totals by account.

### Inserting the VB-1000 Program Cartridge

1. Make sure your VideoBrain computer is attached to your TV as described in the Owner's Manual. Check that power is on.
2. Push the cartridge carrier release button above the VideoBrain keyboard to swing the cartridge carrier door up.
3. With the label facing up, slide the cartridge all the way into the tracks on the underside of the cartridge carrier door.
4. Gently push the cartridge door down into the computer until it locks.
5. Push  **MASTER CONTROL**. The title of the cartridge should appear on your TV for two seconds.

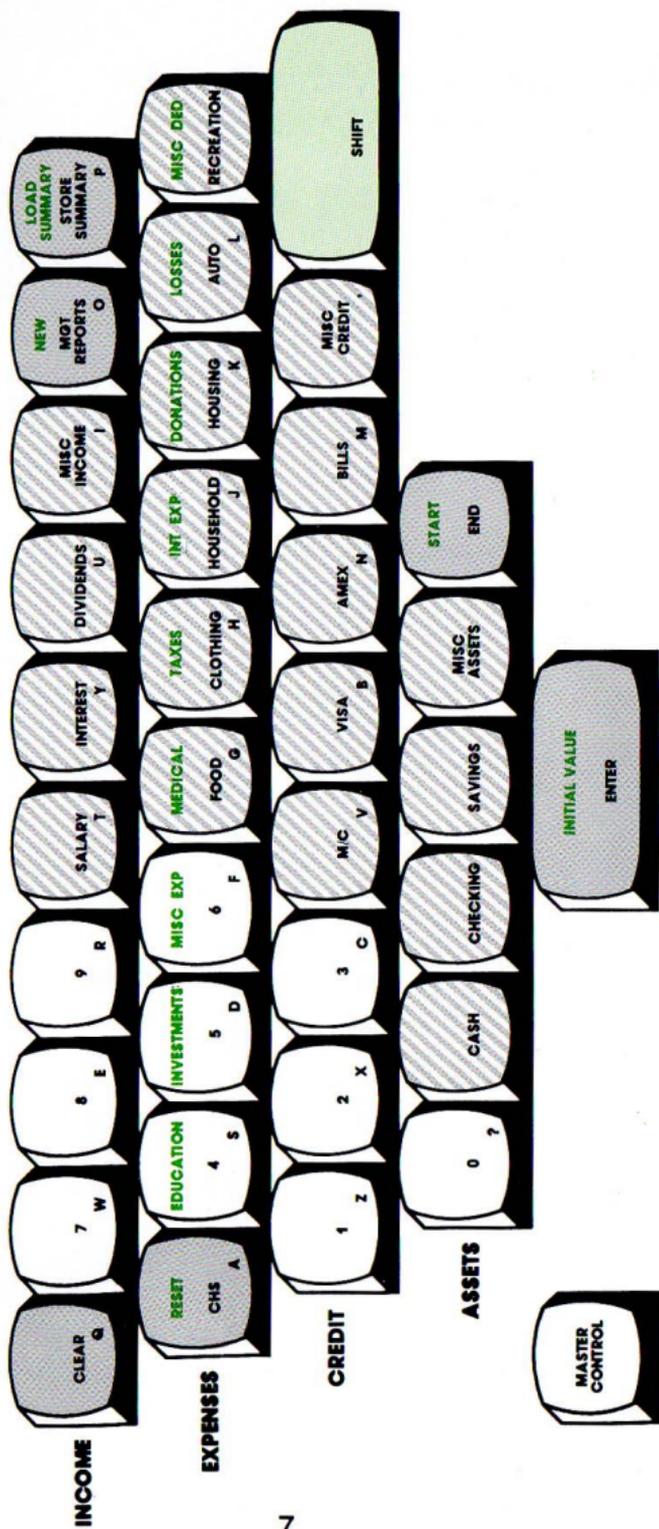
After two seconds, the screen will look like this, ready for your entries:



**Remember:**

1. As you key in numbers—the commas, decimal marks and dollar signs will appear automatically.
2. The highest number you can key in is 9,999,999.99.
3. Screen displays will change automatically as you key in each new account category.
4. Be sure to turn up the volume on your TV set because each key produces a different sound.

# HOW VB-1000 TRANSFORMS THE VIDEOBRAIN KEYBOARD



## How to Use the VideoBrain Keyboard with VB-1000

The most frequently used accounting categories have been programmed right into VB-1000's keys. As you can see, this transformed keyboard illustration looks quite different from your ordinary VideoBrain keyboard. Until you get acquainted with the new key designations, you will probably be most comfortable keeping the illustration of the VB-1000 keyboard close at hand.

Here's what the VB-1000 Money Minder keys do:

1. **White keys** enter amounts
2. **Striped keys** classify entries into these categories:
  - Income Accounts, top row
  - Expense and Tax Accounts, second row
  - Credit Accounts, third row
  - Asset Accounts, bottom row
3. **Gray keys** tell the computer to process entered information.



changes the case from lower to upper (indicated by the letter U or L in the lower right hand corner of the screen). Upper case functions, printed in green on the VB-1000 keyboard illustration, are shown throughout this book in

green type. Always press



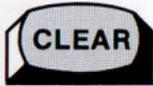
before every green upper case key. You

don't need to press



again

after using an upper case key as the board will automatically revert back to lower case.



erases incorrect entries. Only the latest entry on the screen is cleared by this key.



enters the initial value for any account



starts the processing of information by the computer



gives a snapshot summary of all your account categories



clears the program and resets all account summary figures to zero.



changes the sign from plus to minus or minus to plus



starts the program again at the title screen. If you hit it accidentally during a work session it will begin the program again without erasing stored totals.



These keys control tape memory storage; for use with VideoBrain Expander 1 (See Appendix A)



## **Suggested Usage Practices**

### **Personalize the Blank Keys.**

Before you use VB-1000 for the first time, review the account keys on pages 19 to 21 and decide whether there are additional accounts your family needs to keep track of. If there are, you can personalize the blank keys as shown on page 12. There are several blank keys provided for each account category.

To keep a record, label your new account keys on the blank keyboard and in the appropriate box on your worksheet. If you have Expander 1, you can permanently personalize the keys and store the new account definitions on tape (see Appendix A).

### **Keep Receipts Together.**

You should collect all your cash, credit/charge and check receipts together and keep them in one place like a file, jar or basket. Add new receipts as they occur to keep them handy until you have a chance to enter them into the VB-1000 program.

### **Enter Initial Values on Worksheets.**

Worksheets are provided on pages 49 to 51 for new account balances that you enter by hand after every work session. Before using VB-1000 for the first time, enter the current balance on all the accounts you'll be working with (including credit and asset accounts.)

### **Key Initial Account Values Into VB-1000.**

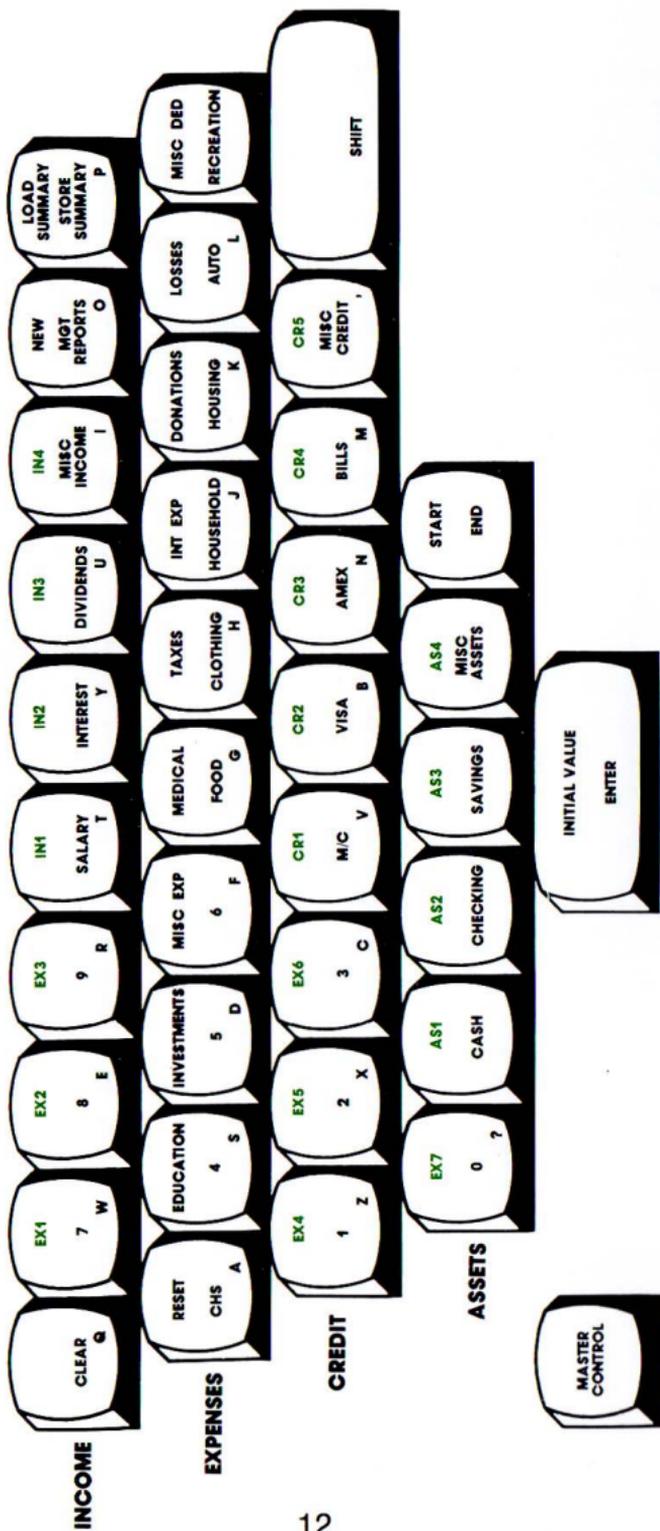
Begin every work session by copying the current totals from your worksheet (or taking them from tape if you're using Expander 1) and keying them into the computer. (To enter an initial value for an account, see page 15).

**Key in ALL Cash and Tax Transactions.**

Some transactions fall into both the cash and tax categories, so be sure to record them in both. (For example, your mortgage payment is recorded both as a housing expense and a tax-deductible interest expense.)

**At the end of each VB-1000 session** copy all the account totals onto your worksheets to keep an ongoing record (or store on tape if you are using Expander 1).

# VB-1000 KEYBOARD WITH BLANK KEY POSITIONS



**Blank Income Keys:**

IN 1 \_\_\_\_\_  
IN 2 \_\_\_\_\_  
IN 3 \_\_\_\_\_  
IN 4 \_\_\_\_\_

**Blank Credit Keys:**

CR 1 \_\_\_\_\_  
CR 2 \_\_\_\_\_  
CR 3 \_\_\_\_\_  
CR 4 \_\_\_\_\_  
CR 5 \_\_\_\_\_

**Blank Expense Keys:**

EX 1 \_\_\_\_\_  
EX 2 \_\_\_\_\_  
EX 3 \_\_\_\_\_  
EX 4 \_\_\_\_\_  
EX 5 \_\_\_\_\_  
EX 6 \_\_\_\_\_  
EX 7 \_\_\_\_\_

**Blank Asset Keys:**

AS 1 \_\_\_\_\_  
AS 2 \_\_\_\_\_  
AS 3 \_\_\_\_\_  
AS 4 \_\_\_\_\_



## Section 3: The Five Functions of VB-1000

VB-1000 is designed to simplify your financial record-keeping with precise and easy-to-use formulas for five types of transactions. They're listed here with reasons, rules and examples.

### Function 1. Entering the Initial Value

**Reason:** To enter totals from previous working session.

**Rule:** Use the account balance recorded on your worksheet (for tape, see APPENDIX A) and key

AMOUNT    ACCOUNT     

**Example:** You want to enter an initial checking account value of \$858.50. Key in

8 5 8 5 0      

### Function 2. Entering Cash Transactions

**Reason:** To categorize all cash expenditures.

**Rule:** Take each transaction and key

AMOUNT    USE OF CASH    SOURCE OF CASH    

**Example:** You purchase food for \$64.80 with out-of-pocket cash. Key

6 4 8 0      

### Function 3. Entering Tax Transactions

**Reason:** A foolproof method of recording and totaling your tax-deductible expenses.

**Rule:** As these deductions occur, key

AMOUNT

TAX ACCOUNT



**Example:** You make a tax deductible contribution to the Red Cross for \$100.00. Key

1 0 0 0 0







**Note:** If you choose to itemize your sales tax deductions,  
1. enter the total purchase price (including the tax) as a cash transaction  
2. enter the tax cost only as a separate tax transaction.

**Example:** You purchase a coat for \$265.00 which includes \$15.00 sales tax. First key in the total cost as a cash entry into your clothing account,

2 6 5 0 0







next enter the tax cost,

1 5 0 0





### Function 4: Recalling Values

**Reason:** To find out how much you've spent to date on a class of expenses. Audit accounts at the end of every work session and record the new totals on your worksheet.

**Rule:** Just press the appropriate account key

**Example:** To find out how much you've dished out on food over the last month, key



## Function 5: Management Reports

**Reason:** For an all-at-once look at summaries of the four account categories.

**Rule:** key



And your screen displays your total figures for IN (income), OUT (outgo-expenses), NET (net savings), OWN (assets), OWE (credits).



## Section 4: Cash Accounting

### Definitions of Account Keys

Here is a listing of every cash account (striped) key—including the general category and the individual items it classifies.

#### Income Account Keys

**SALARY** wages, bonuses, overtime, commissions

**INTEREST** from savings accounts, bills, bonds and notes

**DIVIDENDS** from stocks

**MISC INCOME** from all other sources

#### Expense Account Keys

**FOOD** groceries, meals and snacks eaten out, school lunches, vitamins (dietary supplement), costs of growing food

**CLOTHING** clothes, shoes, personal clothing allowances, dry cleaning, repairs, sewing and knitting supplies, beauty and barber shop, personal care

**HOUSEHOLD** the expenses of running, repairing and furnishing your home, utilities, hired help, appliances, household supplies, postage and bank charges



rent or mortgage payments, insurance, permanent improvements



car payments, licenses, registration, insurance, gasoline, oil, repairs, tires, taxi and bus fare, parking and garage fees, fines, tolls, accessories



tickets to movies, games, etc. camping equipment, pet expenses, dues to social organizations, vacation expenses, entertaining guests, purchases and repairs of radios, records, television and hobby equipment



special lessons, musical instruments, newspapers, magazines, books, tuition and board at school, school supplies



real estate, stocks, bonds, retirement fund payments, social security payments, life insurance payments



all other expenses, such as spending money, allowances, etc.



health insurance premiums, doctors and dentists, eyeglasses and other health appliances, transportation for medical care, medicine and drugs



income, real estate, personal property, gasoline



interest paid on home mortgage and other loans, time payment plans, etc.



cash donations to church and charitable organizations

**LOSSES** from theft, fire, other casualties

**MISC DED** social security, union dues, etc.

### Credit Account Keys

**M/C** Master Charge

**VISA** Visa

**AMEX** American Express

**BILLS** expenses billed to you

**MISC CREDIT** all other sources of credit

### Asset Account Keys

**CASH** money in your pocket, wallet, etc.

**CHECKING** money in your checking account

**SAVINGS** money in your savings account

**MISC ASSETS** money or value in other places

## Types of Cash Entries

Following are some typical examples of ways you'll use VB-1000 to keep track of your cash transactions. These exercises incorporate the various functions of the MONEY MINDER program, and show you how to put them to practical use.

## Keeping Tabs on Out-of-Pocket Purchases

Don't let small cash expenditures escape your Money Minder program just because they're small and they're paid for with cash. These are the culprits that can throw off your whole accounting system.

Let's say you go to the bank Friday afternoon and cash a \$50.00 check and put that money in your wallet along with the \$15.00 that's already there. On Monday morning, instead of asking yourself, "Where did that money go?" you'll know if you keep track of it this way:

1. First, enter the initial cash balance

1 5 0 0   

2. Then enter your check cashing transaction into the VB-1000 program.

5 0 0 0   

3. Enter every cash transaction. For example,  
\$5.00 for movie tickets

5 0 0   

\$8.00 for gas

8 0 0   

\$2.50 for postage stamps

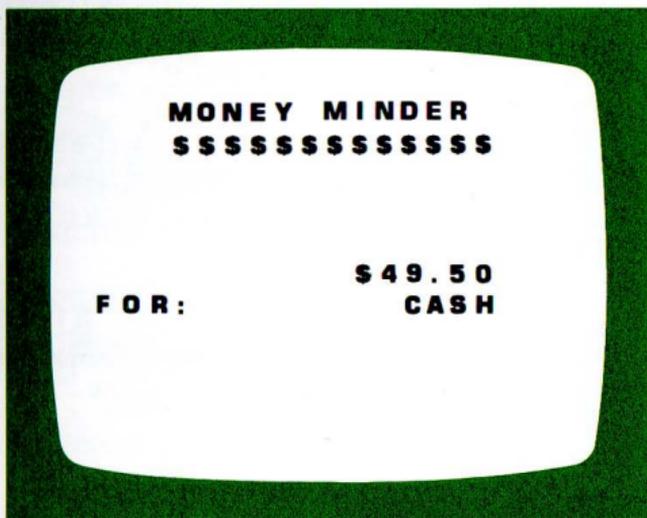
2 5 0   

And so on . . . The computer will categorize these expenditures, total the categories, and deduct the total from your cash balance. Naturally, the more complicated your expenditures, the more useful this program will be for you.

4. Audit the cash account at the end of an accounting period by keying . Then count the cash in your wallet. If the amounts don't match up, key the difference in under , and try harder next time!

For example, for this hypothetical weekend, you key

, and the VB-1000 screen would look like this:



You can account for a total of \$15.50 spent. In your wallet you should have \$65.00 – \$15.50, or \$49.50; but you only have \$40.00. So key in the mystery amount like this:

9 5 0   

### Keeping Checking Accounts in Check

Before working with your checking account, always enter your initial account balance taken from your worksheet or tape (see Appendix A).

If your balance is \$900 at the beginning of a work session,

1. enter the initial value of the account:

9 0 0 0 0   

2. Now deduct outstanding checks:

\$36.00 for a new tennis racket,

3 6 0 0   

\$35.60 for the phone bill

3 5 6 0   

\$8.00 for a magazine subscription

8 0 0   

3. To record a deposit to your account, let's say it's a salary check of \$750.00,

7 5 0 0 0   

4. To find the new balance in your account, key



If this were the end of an actual checkbook work session you would now enter the new balance on your worksheet: \$1,570.40.

### Keeping an Accurate Accounting of Credit Accounts

You can maintain up-to-the-minute listings of expenditures plus carrying costs for the credit cards shown on the VB-1000 keyboard and any other accounts of your own, by keeping receipts and keying them into VB-1000 at regular intervals. Keeping accurate records on **your** computer gives you the data you need to check up on **their** computers!

1. The first time you work with a credit account start by keying in the total of your last bill as the initial value of the account.

Let's say it's \$36.00 on Master Charge:



Collect at least one month of receipts, or as many as possible. (If a filed receipt has cleared on your bill, don't enter it.) This procedure gives you an up-to-date balance. Once it is up-to-date, keep the account current this way:

2. Key in the initial value as recorded on your worksheet (or tape). For example, to enter a total balance of \$95.00 for VISA charges, key:



3. Key in purchases, carrying costs, and refund credits:

A \$125.00 airline ticket purchase



An interest carrying cost of \$10.00



A refund credit of \$36.50 for a returned shirt



4. Record a payment, say it's \$100 paid by check, like this:



5. Find the new balance, by keying  and record the new balance on your worksheet.

### Bills, Bills, Bills

VB-1000 can help you keep track of them this way:

1. Keep bills in your receipt folder until you're ready to pay them.
2. Key in bills to get category totals: For example,  
A \$26.90 telephone bill,

2 6 9 0   

A \$56.00 department store charge for a new jacket

5 6 0 0   

3. Record payments, as you make them:  
for the phone bill, paid by check,

2 6 9 0   

4. Check the new BILLS total and enter any outstanding amount on your worksheet, under the BILLS category.

Entering bill transactions into VB-1000 is an optional step that can be omitted if you wish.

### Savings Transactions

A pleasant task is adding the interest to your savings account as it accrues.

1. Key in the initial value of your savings account. Let's say it's \$3,000

3 0 0 0 0 0   

2. Add the interest shown on your account statement. Let's say it's \$18.00:

1 8 0 0

**SAVINGS**

**INTEREST**

**ENTER**

3. Record a transfer of funds from CHECKING to SAVINGS:

An automatic savings deposit of \$25.00

2 5 0 0

**SAVINGS**

**CHECKING**

**ENTER**

4. Get your new SAVINGS total by keying and enter it on your worksheet.

**SAVINGS**



## Section 5: Tax Accounting

### Tax Deduction Keys

The following account keys serve a dual purpose, recording both tax as well as cash transactions. Use them to categorize and total your tax-deductible expenditures.

Before making your own deductions, you should consult with either a current Internal Revenue Service deductions list, or a qualified accountant, as categories and deduction categories and percentages are liable to change. VideoBrain Computer Company takes no responsibility in noting the below category items as possible deductions. They are given merely as examples.

#### Medical



includes all medical and dental expenses—payments to doctors, payments for medicines and drugs, plus the cost of prescribed vitamins and food supplements, hospital and related services, certain psychiatric care expenses, a portion of your medical insurance fees, and transportation for and essential to medical care (bus, taxi, train or plane fares. For a car, the amount paid for gas, oil, parking fees, etc. Or you may take a standard deduction of 7¢ per mile.).

**Example:** You visit your doctor for treatment of an ear infection. You make the round trip to his office—approximately 20 miles—in your own car. The visit cost \$35.00, the medicine prescribed, \$15.00 and the deductible cost of the trip, at 7¢ a mile, is \$1.40. Key

3 5 0 0   

1 5 0 0   

1 4 0   

You can get the total of this medical deduction by keying

### Taxes



include state, city, local or foreign income and real estate tax plus state, city, and local personal property taxes

**Example:** Your personal property tax is \$1500. Key

1 5 0 0 0 0   

In addition,

are sales tax keys for itemized deductions. Itemize your general sales taxes under these five categories. (See Function 3, page 16.)

## Interest Expense



represents the cost to you of bank and personal loans, mortgage interest, interest on income tax assessments on your return, carrying charges on installment plan purchases, and un-stated interest.

**Example:** You incur an interest charge on your Master Charge of \$20.00. Key



## Donations



includes cash or the cash value of property donated by you to a qualified organization, plus unreimbursed out-of-pocket expenses directly attributable to services you render to a charitable organization, such as expenditures for gas, oil, etc. in the operation of your car, or a standard deduction of 7¢ per mile.

**Example:** You donate your old winter coat to the Salvation Army and receive a chit for \$100. Key



## Auto



includes expenses involving your car when you must use it in your work and exclusively for work. You may deduct the cost of gas, oil, repairs, insurance, depreciation, interest to purchase, taxes, garage rent, parking fees, tolls, etc. Or deduct a standard mileage rate: 15¢ per mile for the first 15,000 miles of business use and 10¢ for each succeeding mile of business use.

**Example:** You use your car to make sales deliveries and travel 25,000 miles in one year.

15,000 at 15¢ per mile = \$2250.00

10,000 at 10¢ per mile = 1000.00

TOTAL: \$3250.00

Key in,

3 2 5 0 0 0



## Losses



includes casualty and theft: the complete or partial destruction of property resulting from an identifiable event, the unlawful taking and removing of your money or property with the intent to deprive you of it.

A \$100 limitation applies to each individual casualty, theft, or loss.

**Example:** While you're on vacation your wallet with \$250.00 in cash is stolen from your hotel room. Key

2 5 0 0 0



## Miscellaneous Deductions



use this key to enter all other deductions, such as:

**Expenses of Employment**—special work clothes or equipment, subscriptions to professional journals, dues in professional societies and unions, employment agency fees, cost of required education, moving costs if you were transferred or moved to work for a new employer, etc.

**Child Care and Disabled Dependent Care**—incurred expenses for employment-related household services.

**Alimony and Separate Maintenance Payments**

**Safe Deposit Box**

**Financial Publications**

**Tax Preparation Fees**

**Investment Counsel**

**Tax Counsel**

**Office-at-Home Expenses**

Etc.



## Appendix A: Using VB-1000 With Expander 1 for Tape Storage

### The Advantages of Mass-Memory Capability

VideoBrain's Expander 1 unit makes your Money Minder program work even harder for you. By adding tape memory, it allows you to store your account summaries automatically between work sessions and to recall year-to-date summaries at will. Expander 1 also gives you the capacity to permanently redefine the account keys for your family's specific accounting needs.

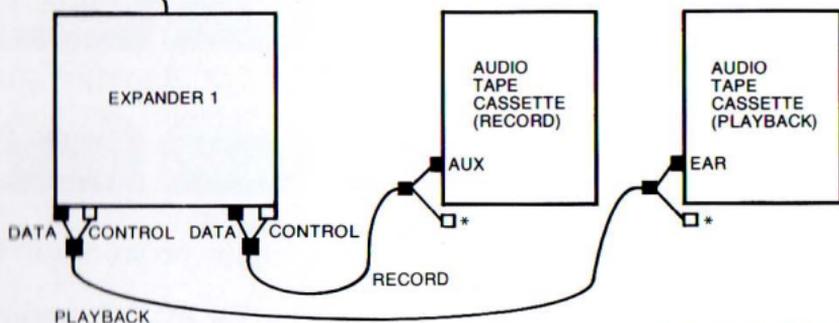
### Connecting the Tape Recorders to Expander 1

(See your Expander 1 Owner's Manual for complete cassette use instructions)

#### CONNECTIONS

#### TOP VIEW

□ TO VIDEOBRAIN ACCESSORY CONNECTOR



\*DO NOT CONNECT

## Storing Data on Tape

At the end of a session, to store your new account summaries, use the  command key on the VideoBrain Computer in this step-by-step process:

1. Key 
2. Insert empty (appears as "scratch" tape on screen) tape on RECORD unit
3. Rewind
4. Set RECORD unit on "record"
5. Key  on VideoBrain keyboard (Store operation takes approximately 60 seconds).

## Loading Data from Tape

To load initial account balances at the beginning of each work session, you would:

1. Press  and  keys
2. Insert a summary (last tape used) tape on PLAYBACK unit
3. Rewind
4. Set PLAYBACK unit on "play"
5. Press  on VideoBrain keyboard.

Each press of  does the following:

1. For asset and credit accounts, the balances on tape replaces the balances in the computer
2. For income and expense accounts, the values on tape are accumulated into the values in the computer
3. Stored account definitions on tape replaces the account definitions in the computer.

## Defining Your Own Accounts

Every key on the VideoBrain keyboard has a lower and upper case definition. On the transformed keyboard in the Money Minder program, keys without upper case definitions can be tailored to individual user's needs. (See blank keyboard illustration page 12.)

You can program your new account key definition—up to eleven letters—right into the computer and store it on tape as well.

**Example:** You want to redefine the upper case key  (blank key ) to accept data for your EXXON account. Key

the letters E X X O N ,

From now on, when you key  , the name EXXON will appear on your TV screen.

There are 20 undefined account keys for your use. Plus, if you wish you can also redefine the non-blank keys the same way.

## Creating Monthly Tapes Using

### the Key

You can maintain a monthly summary of activities (i.e., one tape for each month): the  key puts a zero into the income and expense accounts. Use the

 key to keep a monthly record of income and expenditures like this:

1. At the beginning of each month load the prior summary from tape.
2. Press .
3. Enter your new activities for the current month.

## Computing Year-to-Date Summaries

You can compute year-to-date summaries from the monthly tapes as follows:

1. Load each monthly tape starting with the first month. (The order of loading is important.)
2. After loading all tapes, the information on VB-1000 is your year-to-date status.

# Appendix B: Worksheets

## Maintaining Session-to-Session Summaries on Worksheets

In the back of this booklet sample worksheet forms have been provided to facilitate your Money Minder record-keeping. (It's a good idea to photocopy these blank forms several times before you use them in order to keep a continuing supply on hand.)

### To Use the Worksheets:

1. At the beginning of each work session, take the totals for each account entered on your worksheet and enter them into the VB-1000 program as Initial Values. Key

AMOUNT ACCOUNT  

**Example:** To enter a food account total of \$210.45, key

2 1 0 4 5   

2. At the end of every work session, audit the accounts by keying the appropriate account key, and enter the new totals in the space provided on your worksheet.

**Example:** For the new food account total, key 

and enter this amount in the food account box on your worksheet.

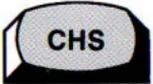


## Appendix C: Recovering From Errors

Here's what to do if you make a mistake entering one or more figures into your VB-1000 program:

**To Clear the Screen** of one or more errors (before you've keyed ) press the  key and enter your new figures.

**To Clear the Program** of entered errors and to reset all summary figures to zero, hit the  key, then the  key and start all over again at the beginning.

**To Reduce an Entry** when you've keyed in more than the actual amount, use the  key to change the arithmetic operator sign from plus to minus and key in the amount that makes up the difference.

**Example:** You entered \$60.00 instead of the correct figure of \$50.00 for food, paid for with cash. Key

1 0 0 0    

**To Add to an Entry** when you've keyed in less than the actual cost, simply key in the extra amount as an additional transaction.

**Example:** You entered \$40.00 instead of the correct figure of \$50.00 for food paid for with cash. Key

1 0 0 0   

**To Reverse an Entry**, as an alternate method of clearing a transaction from an account summary, key in the amount, the reverse of the use/source accounts, and key



**Example:** You want to reverse an incorrect entry of \$36.50 for clothing paid for by check. You originally keyed in

3 6 5 0   

Reverse this entry by keying

3 6 5 0   

And the \$36.50 will automatically be deducted from your clothing account.

## Index

### A

---

accounting system	1
account keys	19
asset accounts	2, 21
audits	16, 23, 39

### B

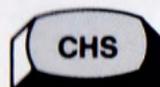
---

balance accounts	2
bills	26
blank keys	10, 37
blank keyboard, illustration	12

### C

---

cartridge, inserting	5
cash accounting	2
cash entries	15, 21–26



9, 41

checking accounts	23
-------------------	----



9, 41

credit accounts	2
-----------------	---

### D

---

defining account keys	10, 37
deposits	24
double-entry accounting	3

## E

---



9

errors	41-42
Expander 1	ii, 35, 38
expense accounts	2, 19, 21

## F

---

flow accounts	2
functions	15-17

## I

---

income accounts	2, 19
-----------------	-------



9

initial values, entering	10, 15
--------------------------	--------

## K

---

keyboard	8
keyboard, illustration	7
keyboard blank	10, 37
keyboard blank, illustration	12

## L

---



9, 36

lower case	8
------------	---

**M**

---

management reports 17



5, 9

**N**

9, 38

numeric keys 5

**O**

---

out-of-pocket purchase 22

**P**

---

power on 5

**R**

---

recalling values 16

receipts 10, 14

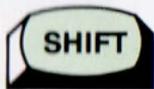


9, 41

**S**

---

savings transactions 26



8, 9



9, 37



9, 36

storing data on tape 36

storing data on worksheets 11, 16, 39

## T

---

tape storage	ii, 35–38
tax accounting	3
tax deduction keys	29
tax entries	16

## U

---

upper case	8
usage practices	10

## W

---

warranty	48
worksheets	49–51

## Y

---

year-to-date summaries	38
------------------------	----

Money Minder is just one of the many exciting VideoBrain cartridges brought to you by the VideoBrain Computer Company. We suggest you try all the VideoBrain Cartridges to help you around the home, educate your children and entertain the whole family.

#### Money Management

- APL/S The Computational Language
- VB-81 Financier™
- VB-1200 Information Manager

#### Communications

- CM01 Timeshare

#### Education

- ED01 Music Teacher 1
- ED02 Math Tutor 1
- ED03 Wordwise™ 1
- ED04 Wordwise™ 2
- ED05 VideoArtist™
- ED06 Lemonade Stand—A Business Simulation
- ED07 Musicianship 1
- ED09 Historical Simulation—  
France in the Old Regime

#### Entertainment

- EN01 Gladiator
- EN02 Pinball
- EN03 Tennis
- EN04 Checkers
- EN05 Blackjack
- EN06 Vice Versa™
- EN08 Music Programmer

### **Limited 90-Day Warranty on Cartridges:**

For 90 days from the date of purchase, VideoBrain Computer Company will repair any defect in material or workmanship in this Cartridge free of charge.

To obtain warranty service, return the Cartridge post-paid, with sales receipt showing date of purchase, to the VideoBrain Service Center with address shown below.

Under no circumstances will VideoBrain Computer Company be liable for any special, incidental, or consequential damages resulting from use or possession of the VideoBrain or its accessories. However, some states do not allow the exclusion or limitation of incidental or consequential damages, so that the above limitations or exclusions may not apply to you.

This warranty gives you specific legal rights, and you may also have other rights which vary from state to state.

© 1978

VideoBrain Computer Company  
2950 Patrick Henry Drive  
Santa Clara, Ca. 95050

# Tax Account Worksheet

TAX ACCOUNT	DATE	DATE	ACCOUNTING PERIOD	DATE	DATE
<u>MEDICAL</u>					
<u>TAXES</u>					
<u>DONATIONS</u>					
<u>INT EXPENSES</u>					
<u>LOSSES</u>					
<u>FOOD</u>					
<u>CLOTHING</u>					
<u>HOUSEHOLD</u>					
<u>HOUSING</u>					
<u>AUTO</u>					
<u>MISC.</u>					
<u>DEDUCTIONS</u>					
<u>EX 1</u>					
<u>EX 2</u>					
<u>EX 3</u>					
<u>EX 4</u>					
<u>EX 5</u>					
<u>EX 6</u>					
<u>EX 7</u>					
<u>TOTAL</u>					
<u>DEDUCTIONS</u>					

# VB-1000 Worksheet

ACCOUNT	ACCOUNTING PERIOD		ACCOUNTING PERIOD	
	DATE	DATE	DATE	DATE
<b>INCOME ACCOUNTS</b>				
SALARY				
INTEREST				
DIVIDENDS				
MISC. INCOME				
IN 1				
IN 2				
IN 3				
IN 4				
<b>TOTAL INCOME</b>				
FOOD				
CLOTHING				
<b>EXPENSE ACCOUNTS</b>				
HOUSEHOLD				
AUTO				
RECREATION				
EDUCATION				
INVESTMENTS				
MISC. EXP.				
MEDICAL				
TAXES				
INT EXPENSE				
DONATIONS				
LOSSES				
MISC DEDUCTIONS				
EX 1				
EX 2				

# VB-1000 Worksheet

ACCOUNT	DATE	DATE	ACCOUNTING PERIOD	DATE	DATE
EX 3					
EX 4					
EX 5					
EX 6					
EX 7					
<b>TOTAL EXPENSES</b>					
M/C					
VISA					
AMEX					
BILLS					
MISC. CREDIT					
CR 1					
CR 2					
CR 3					
CR 4					
CR 5					
<b>TOTAL CREDIT</b>					
CASH					
CHECKING					
SAVINGS					
MISC. ASSETS					
AS 1					
AS 2					
AS 3					
AS 4					
<b>TOTAL ASSETS</b>					

CREDIT ACCOUNTS

ASSET ACCOUNTS



**VideoBrain Computer Company**

An Umtech Company

2950 Patrick Henry Drive  
Santa Clara, California 95050  
USA  
408/988-3020

741 0013