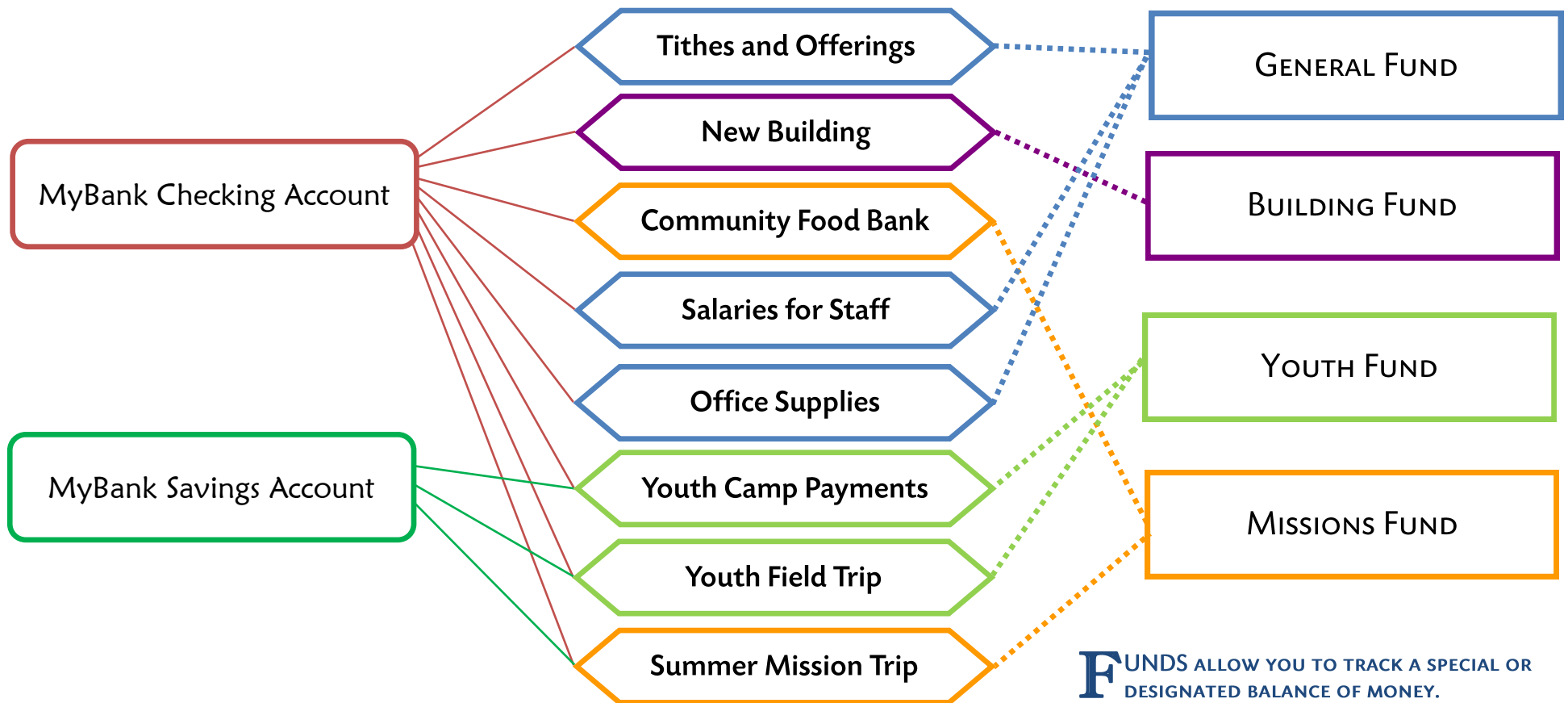


ACCOUNT

CATEGORY

FUND



ACCOUNTS ARE TYPICALLY BANK ACCOUNTS like a Checking account or Savings account, or it may be a credit card, mortgage, or other loan debt. As a rule of thumb, an Account is held at a financial institution, like a bank, and you'll receive a monthly statement for an Account. Note that Categories and Funds are NOT Account-specific.

CATEGORIES ALLOW YOU TO TRACK WHERE MONEY IS SPENT OR RECEIVED FOR REPORTING PURPOSES. The amount of a transaction is assigned to one or more Categories, which allows you to see how much you have spent or received in a particular Category over a time period, or to see how your spending compares to your budget. Each Category is linked to only one Fund.

FUNDS ALLOW YOU TO TRACK A SPECIAL OR DESIGNATED BALANCE OF MONEY. For example, your church may have a "YOUTH FUND", or a "BUILDING FUND". The money in a Fund is typically designated for a specific purpose. General Deposits and Expenses that are not designated for a specific purpose are said to be in the "GENERAL FUND". Money in a Fund may even be spread between multiple bank accounts. For example, a portion of your YOUTH FUND resources may be deposited in your Checking account, and some may be in a Savings account. Every transaction that you enter will be assigned to one or more Funds. Multiple Categories may be linked to one Fund. When used correctly, you'll be able to see at any given moment how much is available in each Fund that you have set up.