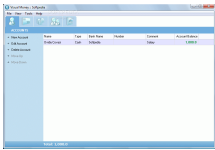


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Visual Money main window

By: Ovidiu Covaci, Editor, Software Reviews

More Money, More Problems!

How much will you save next month?

"When it's a question of money, everybody is of the same religion." Voltaire. And so it all began. One of the main reasons people started using money is because they started to value everything. But money was not always as we know it. In ancient times people used to barter. They exchanged food, jewelry, rare resources, spices, art or services. The first circulating medium fully accepted by merchants was gold and, as all good ideas last, even nowadays gold is the subject of trading for its physical characteristics are still valued. Except for its purpose, money has evolved when it comes to value, shape, currency, spread and even type. Nowadays, money comes as coins and banknotes, due to the globalization effect we have the Euro and thanks to electronic environment we have electronic money stored in bank accounts and credit cards. But along with the emergence of money, and since people understood its true value and purpose, a situation arose that is earning and saving money. As there is no "another day" without it, people started finding ways to balance income and spendings. But not everybody is good at handling this balance so there was a need to fix or at least improve this everyday problem. As there are people good at earning money, there are some of us extremely good at spending it. Companies pay their employees twice a month or even once a week as in some countries, banks provide us with savings accounts and the law allows us to handle several jobs to help us avoiding those desperate hard times. Visual Money, on the other hand, is not a way of saving money, but of keeping track of our expenses in order for us to realize where, when and what went wrong in our day by day money management. The application is split in password protected profiles that each member of your family can manage independently. In a profile, you can create several accounts to manage your incoming vs. outgoing money just like a bank. After creating an account, you can move on to transactions. You can choose Expense when your action involves spending money, Income when you are receiving it and Transfer when in an act of goodness, you move a part of your money to a different account. After typing the amount of money that is being dealt with, you can choose due to the type of transaction, a category. The default categories are enough to cover a regular family's expense or income "reasons". When it comes to expense you can choose from Car, Computer, Family, Food, Household, Insurance, Leisure, Mortgage, Pet Care, Taxes, Telephone and the Income Categories cover Investment, Gifts, Retirement, Salary, Student Fellowship or Unemployment Compensation. You can either choose one of them, edit an existent category, or even create one so you will have an exact record of your money-related actions. If you want to transfer money from one account to another, you have to choose to which account you want to perform the task. When it comes to efficiency, Visual Money is a good choice because it has several options to help you not getting mixed up between transactions. Performing a transaction requires another feature in order to be completed. It needs your approval. Taking into account that every transaction is dated, you can approve one if in real life it is completed or you can plan one in the future to come. To avoid the situation when you forget to approve a future transaction you can set the application to Auto Approve mode. In this way, the program will complete that transaction for you. If by mistake you miscalculate a transaction or choose a wrong category you can always edit what you wrote. Worse, if you wrongfully created a transaction, you can always delete it. Actually, you have complete power over all your accounts and everything they contain. The application has also the ability to provide an overall view of your budget management. With the help of several types of reports, you can easily see for example which month was the most "profitable". You can choose from Tabular Cash-Flow Report (presents the entire

money-flow organized in a table), Graph Cash-Flow Report (a graph where the horizontal axis corresponds to the time and the vertical one stands for the total amount of money you had in every point of time), Table Report By Transactions (shows all the transactions that correlate with the filter criteria), Table Report By Categories (presents your spending categories organized in a table displaying the period of time, name of category, amount of money spent and the percentage that the category forms from the total sum), Graph Report By Categories and Reports By Payees And Spenders. According to several Filters such as period of time, accounts or categories, one can find useful information such as what category is most expensive, or how much money go to cigarettes, or even on which month the expenses are greater. If you used a different money organizer software you can import your profiles but only if the file extension is QIF (Quicken Interchange Format). A series of Options allow you to further customize the application. You can choose the currency of your country, the date format, whether Visual Money to notify you that an approval for a transaction is needed and to completely satisfy your needs, you can back-up your profiles in a custom selected folder. A series of hotkeys make your job a lot easier and they involve all the most used tasks in the application. To be able to use this application for more than 15 days you have to complete an expense transaction of 19.95\$ but you will be surprised by the financial benefits that this kind of application can provide. **The Good** It is a very useful application when it comes to money management and its best use is to help you find out which useless expenses you can get rid of. It looks nice and it is extremely easy to use. **The Bad** The trial period could be extended to a whole month because, this way, you can have a better idea of your budget's status. **The Truth** An application which keeps track of your income and expenses, a user-friendly interface and a lot of features to provide you with complete and accurate data regarding your money status. *Here are some snapshots of the application in action:*