

MONEYCLIP

v3.4

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A note from the author

MONEYCLIP represents many hours of time spent in an effort to produce a usable and unique program. I have successfully used the budgeting concept presented in this program for many years to control my personal finances. It is my sincere belief that MONEYCLIP can also help you control your budget. After many years of distributing MONEYCLIP as Shareware I am now offering it as a FREE download on my website.

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Program Support

Although MONEYCLIP is a very easy program to use and has been extensively tested, an undiscovered error or difficulty may arise that needs more information than provided in this documentation. You may contact the author by sending an email to support@dacomp.com.

What is MONEYCLIP?

First we need to state what MONEYCLIP is not. MONEYCLIP is NOT a check register. It does not keep a running bank account balance nor is it meant to replace the standard check register. Instead, MONEYCLIP keeps you informed as to the state of your personal budget by keeping track of your income and expenses on a monthly basis. All incomes (credits) and all expenses (debits) are recorded and computed to provide you with an up to the minute projection of the condition of your budget. The key word here is "projection". MONEYCLIP projects the status of your personal budget based on your monthly income and expenses.

How does MONEYCLIP manage my budget?

A basic budget plan is knowing how much money you will have, how much money you will spend, and how much money, if any, is left over. Using the information available to you from your check register you only know how much money is available at that moment. It doesn't inform you of how much you will need to get through till the next payday or if there will be enough money, after paying all your bills, to allow you to make that purchase you're contemplating.

If you were paid a fixed amount once a month there is a very easy way to budget your money. You could take a stack of envelopes and label them with the names of all the bills and expenses you will need to pay during the upcoming month. They could be "Rent", "Utilities", "Car Payment", "Food", etc. Then you would place the amount needed to pay each expense into it's envelope. When all the envelopes have the required amounts, the money, if any, left over is the "expendable" money that you are free to spend on non-budgeted items.

As you paid each item you would obtain the required money from the proper envelope. At the end of the month any money left in an envelope could be redistributed along with the new months income and you would be ready to start over. Using this system you would always know how much money you had available by simply inspecting the envelopes. Any deviations from the "budgeted" amounts is quickly observed and corrections could be made.

While this type of budgeting is very simple, it is not practical for most of us. First, it requires that all payments be made in cash. This alone will eliminate the plan in all but a few cases. Also, most of us have an income that is spread out, in one form or another, during the month. A weekly pay period is an example that would make the above plan all but impossible to operate.

This is where MONEYCLIP enters the picture. MONEYCLIP budgets your money using the "cash envelope" system described above. Only with MONEYCLIP the "envelopes" are the program's "accounts". MONEYCLIP has the advantage of being able to compute the monthly income that WILL be available, even though it is not presently there. Any variations in income

amounts and monies paid out are computed and you know at any time just how your proposed budget is working out.

Expense items that vary in amount from month to month, such as your utilities bill, are handled in a special manner. First you set an average dollar amount for each of these variable expenses. As you pay each bill, the balance, or shortage, in the account is maintained by MONEYCLIP and is credited or debited when you start the next month. In this way you can budget a fixed amount of money per month for bills that vary from month to month. You will build up a reserve when the bill is below average and then have the money available when the bill is above average.

MONEYCLIP was created and designed to be used in conjunction with a checking account. However it can be used with monies available from a shoe box hidden under your bed just as well. Just configure the program to use any given amount of income, available from any source, and it will budget that income with ease and accuracy. Use the program to budget all of your income or only a portion. It works as well either way.

A Word of CAUTION!

The fact that MONEYCLIP computes a balanced budget is not assurance that money will be available when a bill comes due. If the majority of bills are due toward the beginning of a month you may find that you are always waiting for payday to be able to make a payment. If at all possible, try to allow for a sufficient "cushion" of available monies so that you are not always playing catch up.

The Menu System

MONEYCLIP is entirely menu driven. Your mouse is NOT active while using MONEYCLIP. It would just get in the way! To select a menu item it is only necessary to use the up and down arrow keys to highlight the item you desire to use and then press <Enter> to activate it. Most menus also allow you to press the first letter of the item to select it. However, the Caps Lock must be OFF to use this function. The <ESC> key can be used anywhere in the program to "escape" from what you are doing and return to the previously displayed menu. Any on screen data that you were in the process of entering or editing will be thrown out and all recorded data will remain unchanged.

Whenever presented with the choice of choosing "Yes" or "No" to a question, pressing any key, including the <Enter> key, other than the "Y" key will result in a "No" answer being registered.

Getting Started

MONEYCLIP is a very easy program to use. However, setting it up with your "configuration" may be somewhat confusing at first. Since the fastest way to learn how to use MONEYCLIP is to actually use it, a sample set of configuration and data files have been included. These files can be used during your "learning" period and erased when you are ready to set up your own configuration. The files provided are:

\$CONFIG.DAT	-	The programs configuration data
\$ACCOUNT.BAL	-	Individual account balances
\$ACCOUNT.INF	-	Memorized Account data
DEBITS.DAT	-	Data file of sample debits
DEBITS.IDX	-	Debits file index
CREDITS.DAT	-	Data file of sample credits
CREDITS.IDX	-	Credits file index

If you elect to "play" with the above sample files you should go directly to the "Using MONEYCLIP" section and start learning how to use MONEYCLIP. When you are ready to set up your own budget, or you choose not to "play", select, from the Main Menu, "Utilities" and then select "Config/Data Reset". All of the sample files will be removed. You may now begin to set up your own budget configuration by reading the following section.

Setting Up a Budget

Once the program is started you will be presented with the Main Menu. Press the down arrow key until the cursor is highlighting the "Utilities/Configuration" option and press <Enter>. Or you can just press the "U" key. Either way the Utilities/Configuration Menu will appear with "Incomes Configuration" highlighted. Press enter and you are ready to begin the program configuration.

Configure Incomes

First choose the option "Edit Incomes Name". At least one income source is required for MONEYCLIP to operate and up to nine may be used. The default "Income" may be all you will need if you have only one source of income and you don't anticipate any additional income. Follow the prompts at the bottom of the screen to add and/or edit names as required.

Next choose "Edit Incomes Type". The income type designation tells the program at what time interval an income amount is expected to be received. This "type designation" will determine how the program computes your total monthly income.

The incomes types are:

- IW - - Weekly income. The amount entered here will be figured as money that will be received once a week.
- IB - - Bi-Weekly income. Amount is received every two weeks.
- IS - - Semi-Monthly income. Amount is received twice a month, usually on the 1st and 15th.
- IM - - Monthly income. Amount is received once a month.
- IX - - Unscheduled income. An account that is set up to receive any other monies that may be received. Any money credited to this type is added to your "expendable" monies account. (More about this account later)

Next you enter the actual dollar amounts of each income item by selecting "Edit Incomes Amount". As you enter an amount it is computed based on it's "type" designation and your total monthly income is computed and displayed. An "IX" type income would not be included in the total monthly income computation so an amount is not required.

You can go back and edit anything that isn't right before saving the configuration. When all is as you want select "Save Changes & Exit" to save your configuration to disk.

Configure Accounts

Now you must configure your debit accounts (expenses) using the same procedure as you just did to configure your incomes. You may use up to a total of forty debit accounts with MONEYCLIP. Note, however, that account No. 40 is pre-configured as the "Expendable Account" and cannot be changed. The "Expendable Account" is the amount of your total income that will be available after all of your budgeted expenses are paid. Only twenty accounts are displayed at a time. As you input your information the screen display will cycle as required to allow you to use all forty accounts.

The Account Types available are:

- EW - - A weekly expense. Use this type for fixed amounts that you will use on a weekly basis. This is money that will be used each and every week for a planned expenditure. An example would be "pocket money" for the week.

- EB - - A bi-weekly expense. This is an expense that is paid out once every two weeks.
- ES - - A semi-monthly expense. This is an expense that is paid out twice every month.
- EM - - A monthly expense. An "EM" type expense is paid out one time, and ONLY one time each month. Most of your expenses will be of this type.
- EX - - Expendable Sub-Account. Any expenditure made to this type account will be debited (subtracted from) the "Expendable Account". An "EX" account allows you to keep a separate accounting of items that are paid once in a while but do not occur regularly enough to require an amount of money to be budgeted for them.

The use of a weekly (EW) or bi-weekly (EB) type accounts requires some explanation. When the budgeted amount for either account type is computed, the total amount deducted for the month is a monthly average based on fifty-two weeks a year. Depending on how many times during the calendar month the expense is paid, the balance at the end of a month may have either a negative or positive balance. DO NOT EDIT OR CHANGE THIS AMOUNT! Over the period of a year the budgeted amount will average out and your budget will be kept on track. It is very important that the budgeted amount for these type accounts be paid once, and ONLY once per week for an EW and once every two weeks for an EB type account. If you use these type accounts properly they become very useful and powerful budgeting aids.

The use of MONEYCLIP requires, just like any other budgeting tool, some degree of discipline. No budget plan will work without your diligence and cooperation.

After all account names and types are entered you must enter the amount of money to be apportioned to each one. Enter the exact payment for each "EM" type account that will always be same amount (car payment, rent, etc.) and a monthly average for expenses that will vary from month to month. Figure an average amount based on previous monthly charges for that item. Try to base the average on a full year if the item is a bill that varies greatly. An example is your gas or electric bill which will vary according to the season of the year. You may edit this amount at a later date if necessary. "EX" type accounts DO NOT require an amount since they are not a regular monthly or weekly expense.

After all amounts are entered look at the "Expendable Account" balance at the bottom of the list. This is the amount of money, based on your income and budgeted expenses, that will be available each month for all non-budgeted expenditures, including all "EX" account items. MONEYCLIP will not allow you to configure a budget that results in a negative "Expendable Account" balance.

When all is correct save the configuration as you did from the incomes menu. You may now "Exit" from the configuration menu and begin using MONEYCLIP. The other options available at this menu will be discussed later.

Using MONEYCLIP

You are now ready to start using MONEYCLIP. If you have just finished configuring MONEYCLIP select "Return to Main Menu" from the configuration menu. Otherwise start MONEYCLIP by clicking on it's icon. MONEYCLIP will load and you will be presented with the main menu.

Choose "Accounts Balances" and then the "Begin New Month" option. You will be asked if you want to start a new month. Answer yes and funds will be put in each of your debit accounts according to the amounts you just set. At this point you may wish to select the "Edit Accounts" option. If you are not starting to use MONEYCLIP at the beginning of a month you may want to edit some of the balances to reflect any debits that may have already been paid.

Also, the first time you use the program, you may wish to edit the "Expendable Account" balance. Any amount of money that you already have available for non-budgeted items can be added to the "Expendable Account" balance at this time.

IMPORTANT: MONEYCLIP computes your finances based on the premise that enough of your monthly income will be present at any given time to allow your bills to be paid. If possible, leave a "cushion" in your back account to prevent the possibility of a bill becoming due before the apportioned funds are available.

While viewing the Main Menu two date notations are displayed. The "Current Month" is the most recent month entered at the "Begin New Month" option. The "Working Date" is the month and day into which all transactions are being made. Transactions may only be made while the "Working Date" is in the "Current Month". The "Working Date" changes as new debits and credits are entered or may be changed manually from the Utilities Menu.

The Main Menu

Checks & Debits Entry

From this option you enter information about all monies that are paid out and are part of your budget. If the expense was paid by check it's number may be entered in the first field. Otherwise you may use any four characters you wish or just press <Enter> to use the default notation "....". Next the date of the debit is entered. Pressing <Enter> will place the default date, which at this point is the system date, in this field. If you wish to enter another date, just enter it in the form MM/DD. Once a date is entered it becomes the default date and will be used as such during the rest of the present work session or until a new date is entered.

Next, information about the debit, including the dollar amount is entered. The final field asks for the account number to debit. Enter an active account number from the on screen list. If you have configured more than twenty accounts you will have to press <F2> to toggle the display. If no account number is entered the default account #40, the Expendable Account, is used. Pressing <F7>, after all data is entered, allows you to split a portion of the debit amount to another account. After all information is entered and checked press <F10> to save to disk. When all debits have been entered press <ESC> to return to the Main Menu.

C A U T I O N ! Never turn your computer off without first returning to the Main Menu. Doing so may cause your data to be lost!

Deposits & Credits Entry

All credits that are to become part of your budgeted funds must be entered into the MONEYCLIP program database. The amounts set up during configuration are used to compute each month's income even if the amounts are not actually entered. However, if income amount varies from what was configured or an "IX" type is used, it must be entered into the program so that it can be computed as part of your budget. If either of the two above situations occurs the difference between what was configured ("0" for an IX account) and what is actually entered will be added to or subtracted from the "Expendable Account" to reflect the change in monies available. To illustrate this consider the following:

You have configured MONEYCLIP incomes area to have one income of \$500.00 per week. This computes to a monthly income total of \$2,166.67. Let's say that after all budgeted expenses have been deducted you have a monthly expendable amount of \$250.00 a month, which is shown as the "Expendable Account" balance. Now, instead of the weekly amount of \$500.00, the first income entered into the program includes a bonus of \$50.00. When you enter the credit for \$550.00, the extra \$50.00 is added to the "Expendable Account", making the expendable balance \$300.00. By the same token a deficit in a credit will be deducted from the "Expendable Account". All amounts entered as a credit to a "IX" type account are always added to the "Expendable Account".

As you can see, a credit entry MUST be made for each time interval as per your configuration. A weekly (IW) account must have one entry each week, a bi-weekly (IB) account must have one entry every two weeks, etc. Even if a period has zero income (a week off without pay for example) you must make an appropriate entry, .01 (zero cannot be used) in this case, for that period. The whole integrity of your budget program depends on timely entries being made when expected.

As you type in data while entering credits and debits you may want to "memorize" the data for faster entry the next time the account is used. Pressing <F6> while the input screen is displayed will memorize the entered information. Only one

recording for each account number is allowed and should not be attempted until after the account number field has been filled in. You can then recall the information the next time it is needed. After entering the date (or leave the date field blank to use the default date) just press the <F9> key and cursor will move to the account number field. Enter the proper account number and press <F10>. The blank fields will be filled in with any memorized data for that account number and the entry is saved. Press <ENTER> instead of <F10> if you need to edit some data before saving.

List Debit Transactions

Selecting this option will display a sub-menu with the following options:

All Transactions - Lists all debits, one screen at a time starting with the most recent entries. Pressing <F5> allows you to select a debit line to be edited or deleted. You may <Pg Up> or <Pg Dn> to move a screen at a time thru the file. <Home> and <End> will take you to the beginning and end of the file.

To display debits (or credits) for a particular month just press 1 thru 9, A, B, or C, representing the respective month, and that month will be displayed starting with the first entry found.

Debits to....? - - Lists all debits for a specified account starting at the beginning of the file.

Search For....? - - Allows you to enter a word or words to search for in the "Payee" and/or "Item" field and lists all matches.

When "All Transactions" is chosen you have the option of editing or deleting any debit for the current month. Pressing <F5> will place the cursor bar on the last debit entry displayed. You may select it or any other displayed debit by pressing <ENTER> while it is highlighted. Pressing , rather than <ENTER> will delete the selected item. When editing, an input screen, similar to the one used to input debits, is displayed. You may edit any field of the item and press <F10> to accept the changes or <ESC> to return to the list debits menu without saving any changes. Once a new month is started, however, no previous month's debit (or credit) may be edited or deleted. It will be necessary to enter a new credit or debit notation if any adjustments are required. Audit notations can neither be edited nor deleted.

Be aware that if you do choose to edit one or more fields of a debit record any change in the account number or dollar amount will be reflected in an appropriate change in account balances. For example, if the account number is changed from #5 to #2, then account #5's balance will be credited with the dollar amount of the item and account #2's balance will be debited by a like amount. If the item is deleted the dollar

amount of the item will be returned to the proper previously debited account. The account balance listing will reflect the changes you just made.

Incomes Listing

This option will list all credits one screen at a time in the same manner as described above for debits. All editing and deleting information for the listing of debits also applies to the credits listing.

Accounts Balances

A list of all active Account Balances will be displayed along with the following sub-menu options:

Transfer Money - - Allows you to move money from one account to another. You may want to do this to equalize small variances rather than changing the budgeted amount. Audit trail entries are maintained and dated as per the on screen "Transfer Date". When reports are printed this date determines into which month's report the transfer is entered. If a transfer is performed for a month that just ended, you must date the transfer in the ended month. Once you "close out" a month transfers can no longer be dated in that month.

Note: Only one transfer may be performed during any one visit to this menu. It will be necessary to select the option a second time to make an additional transfer.

Edit Acct Balance - Allows you to edit the balance for any active account without effecting any other account. When editing, no computations are made and no audit trail is created. Use this option very carefully as it can destroy the integrity of your account balances.

Begin New Month - - Choosing this option will add the apportioned dollar amount to each debit account. Any balance or deficit already in the account will be totaled when the amounts are dispersed. Audit trail entries are created recording the state of your budget at month's end. This action is taken only once during a month and must be performed before any entries can be made for the new month. Once you "Begin New Month" the previous month is "closed out" and no further editing or deleting of records for that month is allowed. If an error is made you can "Un-Begin" a month from the Utility/

Configure Menu

- Cancel Changes - - Cancels all changes that were just made and returns account balances to their former values.
- Save Changes - - - Saves all account information, as shown, and exits to the main menu.

SaveClip Account

This option works under the premise "Out of Sight, Out of Mind". The SaveClip Savings Account provides a place to "hide" a few dollars that's not reported as monies available. A monthly "deposit" is made to this account in the amount you configure. If you are tempted to spend all of your budget each month, this may be a way to save a few dollars.

If configured with a monthly amount, SaveClip will withdraw the amount you specify from your monthly budget and keep it "out of sight". The money will, or course, always be in your bank account (or shoe box under the bed) but will not be reported as being available. It may, at any time, be transferred back to your "Expendable" account.

Selecting this option displays information about the SaveClip account:

- Monthly Transfer - - The dollar amount that will be transferred each month.
- SaveClip Acct. Bal - Total amount being held in the SaveClip account.
- Expendable Bal - - - Present balance of your Expendable account.

While viewing this screen the following options are available:

- <D>eposit - - Remove money from the Expendable account and place it in the SaveClip account.
- <W>ithdraw - - Remove money from the SaveClip account and place it in the Expendable account.
- <C>hange - - - Enter or change the amount to be taken from your Expendable account each month and "Deposited" in the SaveClip account.
- <S>ave - - - - Saves any changes or transfers made and returns you to the Main Menu.
- <ESC> - - - - Returns you to the Main Menu without saving any changes or transfers.

Utilities/Configuration

Configuration was described earlier in this documentation. You may, of course, edit the configuration at any time. However, be cognizant of the result of such changes when made after program initiation. The other options available from this menu are:

- Config... Reset - - A DRASTIC action! Removes ALL data files and configuration. Use this option to remove the sample files when you are ready to start your own configuration, or any time you wish to start ALL over.
- Un-Begin Month - - Will reverse the "Begin New Month" option and delete the audit notations at the start of a new month. However, if any debit entries have been made for the new month, they will have to be deleted before the month can be begun again.
- Get Files.... - - - If you keep a backup copy of your data files this option will restore your files from the disk in Drive A: to the default drive. All data files are restored, including your configuration. If you are running MONEYCLIP from a floppy this option is unavailable.
- End of Year - - - - Choose this option at the end of each year. The present years data files will be saved to Drive A: and new empty files are set up ready for the new year. Your present configuration will remain intact and all accounts balances are carried over to the new year. To preserve your saved data for the year just ending be sure to save the disk in Drive A: in a safe place. If you are running MONEYCLIP from a floppy this option is unavailable.
- New Wrkg Date - - - Use this option to change MONEYCLIP's working date. You might use this option if your system's date is incorrect.
- Move Acct Location- This option allows you to move all data for an individual account to a new number. When changing the account number all saved data is edited to reflect the new number. The old account number is then available to be used for a new debit item. This option may also be used to combine two accounts into one. First delete one account by removing it's name from the list of accounts. Then move the second account to the just deleted account number and both items data will be combined into one account. Be sure to adjust the "Account Amount" if necessary.

Exit Program

Choose this option to exit the program. You will be asked if you want to make a backup of all working files before exiting. If you answer "yes" all data files used by MONEYCLIP will be copied to Drive A. Be sure you have a suitable disk inserted in Drive A: before selecting this option. If you are running from a floppy the backup option is unavailable.

Error Messages

As you use MONEYCLIP you may encounter one or more of the following error messages. Here are explanations of what they mean:

A Month past (month) has begun

You are attempting to "Un-begin" a month that has been closed out. Only a month that was just begun can be "Un-Begun".

Credits and/or Transfers exist

A month cannot be "Un-Begun" if credit or transfer notations for that month exist in the debits listing.

CREDITS.DAT file does not exist

The file CREDITS.DAT can not be located. Either copy the file from a backup to the working directory or use "Get Files from Drive A:" to restore all files from a backup disk.

Data for previous version found

You have not converted your old data files from a previous version of MONEYCLIP. Run "\$CONVERT.EXE" before attempting to use MONEYCLIP v3.1x.

DEBITS.DAT file does not exist

See "CREDITS.DAT File Does Not Exist" above.

Drive A: is not ready

While trying to read from or write to the floppy disk in drive A: an error has occurred. Check to see that a formatted disk with enough room in drive A: and that it is not write-protected.

Expenses would exceed your income

While editing configuration an entry was made that would result in the "Expendable Account" balance going negative. This condition is not allowed.

Not enough in Expendable Account

Not enough money is in the expendable account to make the transfer of funds.

Not enough in SaveClip Account

Not enough money is in the SaveClip account to make the transfer of funds.

The Month cannot be edited

The month portion of a date of an entry cannot be edited once the entry has been saved to disk.

This item can no longer be edited

You cannot edit or delete an item after the month in which it was entered has been "closed out". If a correction is necessary make a separate debit or credit entry in the current month to compensate.

This account does not contain data

You are attempting to move an account that does not contain data.

This account is in use

You are attempting to move account data into an account that is already in use.

This account is unavailable

You can only move account data into an account that has been deleted, data has been moved, or into the next available account number.

This item cannot be edited

Only debits and credits can be edited or deleted. An audit entry, transfer notation, etc. cannot be edited or deleted.

This month has been closed out

An entry cannot be made into a month that has been closed out. Make a new debit or credit entry into the current month to compensate.

This month has not been begun

You must "Begin New Month" for a new month before any entries can be made in that month. Select "Begin New Month" from the Account Balances Menu.

You cannot begin (month) again

You cannot begin a new month while the program's working date is within the month just ending.

You have not begun (month)

You cannot "Un-Begin" before "Beginning" a month.

You must end year after December

After the month of December is completed a new year must be started. Choose the "End of Year" option from the Utilities Menu.

If you are running MONEYCLIP from a floppy disk you do not have access to the "End of Year" option. Run MONEYCLP.EXE, by itself, from a new disk. Then replace the \$CONFIG.DAT and \$ACCOUNT.INF with the same files from your last year's disk. In order to carry over last year's account balances it will be necessary to enter them in manually by selecting "Account Balances" from the Main Menu and going to "Edit Balances".

Special Keys

<F2> - - - Toggles display of accounts if greater than 20 have been configured.
<F5> - - - Select edit mode when listing debits & credits.
<F6> - - - Memorize on screen data at debit & credit entry.
<F7> - - - Split a debit entry between two accounts.
<F8> - - - Increment debit ID number by the value of one.
<F9> - - - Skip to account number field while entering debits and credits.
<F10> - - Save data to disk.
<ESC> - - Quit action, discard changes & go to previous menu or activity.
<PgDn> - - Display next page of data at listing of debits or credits.
<PgUp> - - Display previous page of data at listings.
<HOME> - - Go to top of file while viewing listings.
<END> - - Go to end of file while viewing listings.

Final Note

MONEYCLIP was designed for the average individual of modest means. The largest dollar amount that MONEYCLIP will allow to be computed is \$9,999.99. If you have a need to deal with dollar amounts greater than this limit perhaps you need an accounting program rather than a simple budget manager like MONEYCLIP. There are many such programs available that I am sure will fill your needs.

Other program limitations

Maximum number of Debit Accounts	- - - - -	40
Maximum number of Credit Accounts	- - - - -	9
Max Debit entries allowed per year	- - - - -	2000
Max Credit entries allowed per year	- - - - -	500