

Just Write Checks

'for Merchants'

www.apipos.com

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WHY USE JUST WRITE CHECKS FOR MERCHANTS?

We have conservatively estimated that over 40 percent of the businesses that use a full accounting program such as QuickBooks, Peachtree, DAC Easy, or One Write, only use the basic functions that **Just Write Checks** will do for you (and much easier).

OverView

Primarily **Just Write Checks for Merchants** provides three functions that most businesses will find to be real timesavers. (1) **Just Write Checks** prints checks for you. The highly interactive, intuitive, and friendly check printing function makes paying bills a snap, greatly reducing the time spent with manual check writing. (2) While paying your bills, **Just Write Checks** is keeping track of your checking account balance. Your checking account balance is always just a click away. (3) Also, while paying your bills, **Just Write Checks** is documenting and categorizing your business expenses. Then, at the end of your tax year (or any other time), business expense reports and supporting documentation for your taxes are ready and waiting.

Just Write Checks will allow you to work with as many companies as you wish and up to three checking accounts per company. **Just Write Checks** also allows mixing personal expenses and business expenses within the same checking account.

The program will also keep track of your nonchecking account business expenses. For example, if you paid for postage with cash or ordered new business forms with a credit card, **Just Write Checks** will allow you to record those payments so they can be documented and included on the reports with your other business expenses.

How Does Just Write Checks Work?

The basic concept behind **Just Write Checks** is very simple. You assign each payee on your payee list a corresponding tax account. For example, your payee Verizon would have the tax account Telephone Expense. As you pay your Verizon bills, **Just Write Checks** recognizes the payments as a telephone expense and records that payment accordingly.

Versatile

We have all used accounting programs where an error or needed change required an “Act of Congress” to get the job done. This is not the case with **Just Write Checks**. **Just Write Checks** is both very, very good at preventing mistakes, and then very easy to correct if you do. Our Grids – Full Data Access capabilities allow you to change any data/transaction quickly and easily.

GETTING STARTED

Do I Really Need to Read This Whole Manual?

No, Just Write Checks is a simple, intuitive, versatile program and requires very little to become proficient. This manual provides much more detail than most users will need. We have supplied extensive, detailed documentation so that you may find any information you might have questions about. We do suggest that you at least review the **Contents, Getting Started** and **Options** sections of this manual to familiarize yourself with all the available features.

Before Your First Check

1. **New Users** should bring their current checking account balance into **Just Write Checks**. To do so, select ACCOUNT|ENTER BEGINNING BALANCE, then enter your checking account's current balance. It is not actually necessary to do this prior to writing checks, but it must be done before your account balance will be up-to-date. If you don't know your balance, you may want to wait and calculate it the next time you get a bank statement. See Entering Beginning Balance for more information.

NOTE: Some users will not be interested in keeping an accurate checking account balance, but still want fast bill paying, a record of checks written, and business expense reports. These users can ignore the program items that are solely for keeping an account balance up to date such as deposits, beginning balance, bank reconciliation, cash withdrawals, account transfers, etc.

2. Identify the type of check you will be using (3 Per Page or 1 Per Page) by selecting OPTIONS|CHECK TYPE.

3. The default company name (when the program is first loaded) is My Company. You can change this name to your company's name at any time by selecting FILE|CHANGE COMPANY NAME. The default database path/filename, if needed, is \JWChecks\mycompan.mdb.

4. You may wish to review the **Options** section prior to beginning. Most users will find the default settings suit their needs. However, there are some items you may wish to change to your liking.

5. Print a sample check (FILE|PRINT SAMPLE CHECK(S)) on plain paper to test if the printing location needs to be adjusted to conform to your printer. Hold it to the light with your check stock in front. If you need to adjust the location of the printing, see OPTIONS|PRINTER OFFSET ADJUSTMENTS. You may also independently adjust the location of the address field and memo field to conform to the windows on your envelopes. The sample check is only for testing and aligning--no information is written to your accounts.

Your First Check

Step 1. As an example, we will write a \$26 check to our landlord, Samuel Sample. It is a recurring type check (i.e. the amount will be the same each month).

Step 2. Select the NEW PAYEE button at the bottom right of the screen. Fill in the payee as Samuel Sample, then enter the \$26 in the Recurring Amount box.

Step 3. Place any recurring information in the MEMO box such as RENT (Nonrecurring memo information, such as an invoice number should be placed directly on the check). We will also enter our landlord's address and check the PRINT ADDRESS ON CHECK box because we want to use windowed envelopes when we send checks to our landlord (so we don't have to address an envelope every month). Click the SAVE Button.

Step 4. Samuel Sample will now show up on the PAYEE LIST. Double Click Samuel Sample and the check will automatically be filled in. Next month all you will have to do is double click Samuel Sample and your check will be complete.

Step 5. Because this is your first check, you will need to enter the check number. The system will keep track of the numbers after this. Enter the number directly on the check.

Step 6. If this is a 3 Per Page check, go to step one and repeat until all three checks are complete. If this is a 1 per page check, click the PRINT CHECK BUTTON.

Ordering Checks

Just Write Checks writes to any Quickbooks/Quicken compatible checks. If you need checks, you will

find a list of check printing companies online at www.apipos.com .

These checks are preprinted just like any other checks you have ever ordered. Your address and bank information are printed on the check (the MICR Line includes Routing Number, Account Number, and Check Number). The printing company will either have you send or fax a voided check so they may get this information or tell you an alternative method to supply the check information.

The system works with both 3 per page checks and 1 per page checks (voucher checks). When using the 3 Per Page checks sometimes a single check may be wasted. Even so, it is much cheaper to discard an occasional check than to purchase all voucher checks (1 Per Page). Some even purchase both types of checks.

ACCOUNTANTS AND TAX PROFESSIONALS

Your accountant or tax professional may download a free copy of Just Write Checks to help in preparing your taxes. The download is available at www.apipos.com.

How Can I Access My Clients' Data?

Your clients' data are stored in one simple Microsoft Database file. You simply have them copy it to a floppy or Email you this file (Instructions at "Your Company's Database File"). Once you have a copy of the database file, you will have complete access all their data on your computer. To open their file, select FILE|OPEN AN EXISTING COMPANY, then find the file in the standard Windows Open Dialog Box. If you would rather, you can have them print a hard copy of the expense reports and send those instead.

OPTIONS

The OPTIONS menu is accessed from the top line menu. The available options will be discussed in the order they appear on the menu.

Check Type

Select the 3 Per Page or 1 Per Page check type. The screen will change to match the type of checks you have selected. You may also mix check types. You can have both 3 per page check stock and 1 per page check stock. Check numbers don't have to be contiguous. The bank doesn't care, the check numbers are part of the MICR line on the checks and processed automatically.

JWC American Precision Instruments Checking Account 1

File Edit Reports Options Account NonAccount Help

Pay To The Order Of	# 4163	18 Feb 2002
DHL AIRWAYS, INC.		\$ 35.00
Thirty-five dollars and no cents Dollars		
<small>DHL AIRWAYS, INC. P.O. BOX 78016 PHOENIX, AZ 85062-8016</small>		
Memo	ACCT NO. 231085549384	

Pay To The Order Of	# 4164	18 Feb 2002
FEDEX		\$ 264.00
Two hundred sixty-four dollars and no cents Dollars		
Memo	Acct #231369-405850-09	

Pay To The Order Of	# 4165	18 Feb 2002
Cygnus Publishing		\$ 126.50
One hundred twenty-six dollars and fifty cents Dollars		
Memo	Customer No: AMPRE	

Payee List

- Adelphia
- American Express
- Arrowhead
- Bank of America (Visa)
- Circuit Cellar
- Citibank Drivers Edge
- Citimortgage, Inc.
- City of San Jacinto (Algona)
- City of San Jacinto (Quince)
- Cygnus Publishing**
- DHL AIRWAYS, INC.
- Federal Kemper Life Assurance C
- FEDEX
- Franchise Tax Board (2001 Estim
- Gas Company
- H.H. Backer Associates, Inc

Double Click to Place on Check

Print Checks Exit

New Payee Account Balance

3 Per Page Check Screen

JWC American Precision Instruments Checking Account 1

File Edit Reports Options Account NonAccount Help

Pay To The Order Of	# 101	18 Feb 2002
DHL AIRWAYS, INC.		\$ 35.00
Thirty-five dollars and no cents Dollars		
<small>DHL AIRWAYS, INC. P.O. BOX 78016 PHOENIX, AZ 85062-8016</small>		
Memo	ACCT NO. 231085549384	

DHL AIRWAYS, INC.		Check Date: 18 Feb 2002
<small>DHL AIRWAYS, INC. P.O. BOX 78016 PHOENIX, AZ 85062-8016</small>		
ACCT NO. 231085549384	Check Total:	\$35.00

DHL AIRWAYS, INC.		Check Date: 18 Feb 2002
<small>DHL AIRWAYS, INC. P.O. BOX 78016 PHOENIX, AZ 85062-8016</small>		
ACCT NO. 231085549384	Check Total:	\$35.00

Payee List

- American Express
- Arrowhead
- Bank of America (Visa)
- Circuit Cellar
- Citibank Drivers Edge
- Citimortgage, Inc.
- City of San Jacinto (Algona)
- City of San Jacinto (Quince)
- Cygnus Publishing
- DHL AIRWAYS, INC.**
- Federal Kemper Life Assurance C
- FEDEX
- Franchise Tax Board (2001 Estim
- Gas Company
- H.H. Backer Associates, Inc
- Interactive Brokers LLC

Double Click to Place on Check

Print Check Exit

New Payee Account Balance

1 Per Page (Voucher-Type) Check Screen

Colors

You can change the check color, text color, focused box, etc. If you are using more than one checking account, the check default colors are different for each checking account. This provides the user with a visual reminder as to which account he/she is currently using. You can follow the same practice when ordering checks. Change the screen color to match your check colors.

System Alert Sounds

Turns on/off system alert sounds.

Printer Offset Adjustments

Printers do not always print in exactly the same location. Even the same model laser or ink jet printers can print in slightly different locations. Additionally, preprinted checks sometime have slight variations from one supplier to another. To make it easy to adjust for these differences, **Just Write Checks** provides an easy adjustment utility.

To adjust for these variations, assign a twip value to the vertical and/or horizontal printing locations in the boxes specified for that purpose. There are 1440 twips to an inch. Negative twips move printing up and to the left, while positive twips move the printing down and to the right.

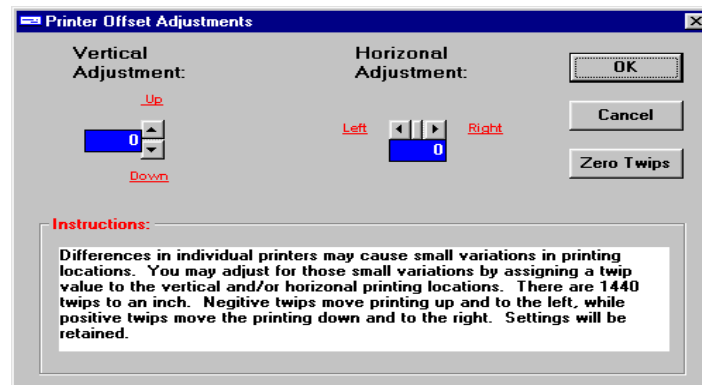
For example, to move your check printing 1/16th inch down and 1/8th inch to the right you would enter:

1/16 X 1440 = 90 in the vertical adjustment
1/8 X 1440 = 180 in the horizontal adjustment

To move up 1/16 and to the left 1/8th inch you would enter:

-1/16 X 1440 = -90
-1/8 X 1440 = -180

The system retains any adjustments you make--even after the program has terminated.



Printer Offset Adjustments

Address Window Adjustments

See the previous section on Printer Offset Adjustments. The discussion is the same, except this adjustment only moves the address box used for windowed envelopes. If you set both a Printer Offset Adjustment and an Address Window Adjustment, the result will be the combination of both. For example, if you move all printing 1/16 of an inch to the left, then move the Address Window Adjustment 1/16th of an inch to the left, the address box will move over 1/8th inch.

Memo Location Adjustments

See the previous section on Printer Offset Adjustments. The discussion is the same, except this adjustment only moves the location of the memo. If you set both a Printer Offset Adjustment and a Memo Location Adjustment, the result will be the combination of both. For example, if you move all printing 1/16 of an inch to the left, then move Memo Location 1/16th of an inch to the left, the memo will move over 1/8th inch.

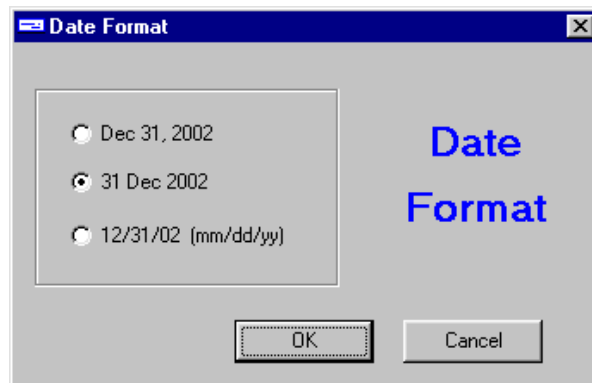
Check Font Size

This option allows you to select large or small fonts for your checks. You may use the FILE|PRINT SAMPLE CHECK(S) function to see which font you prefer. Select OPTIONS|CHECK FONT SIZE to change the font size.

Date Format

Select how you want the date to appear on your checks:

Dec 31, 2000
31 Dec 2000
12/31/2000



Date Format

Default Check Date

The system always selects today's date (computer date) as the beginning default check date. Change this default date by selecting OPTIONS|DEFAULT DATE. The new date will be retained until changed again or until the program restarts.

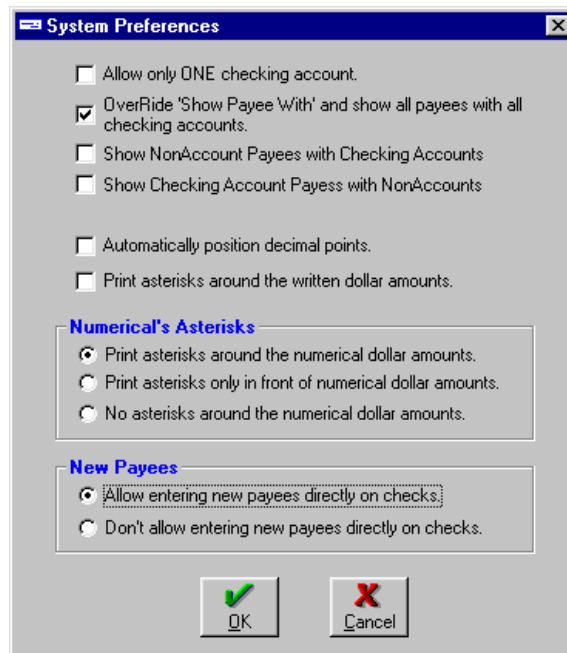
Individual check dates may also be changed directly on the checks.

NonCheck Reference Number

A reference number is automatically generated by the system each time a noncheck transaction is entered (the reference number for a check is, of course, the check number itself). Many will have no use for this number, others will find it extremely useful. A common use for this number is to cross reference receipts or invoices to the **Just Write Checks** entry by writing the reference number on the receipt/invoice. After each entry, the number is incremented by one. A "R" is placed in front of the number to easily distinguish it from check numbers on your reports. You may change the number by selecting OPTIONS|RESET NONCHECK REFERENCE NUMBER. If you wish to keep reference numbers separated by years you can start with R2000 for year 2002, R3000 for 2003, etc. (or R30000 for businesses with more than 1000 noncheck transactions per year).

System Preferences

Allow only One Checking Account - If you are using only one checking account, leave this selection checked. If uncheck you may have up to 3 separate checking accounts for each company.



Override 'Show Payee With' and Show All Payees With All Checking Accounts – If you are using multiple checking accounts, the payee's features allow you to list 'show' only payees associated with that account. If you start mixing the checking accounts a payee is paid through, you may want to select this option. Alternatively, you may edit the individual payee and change the **Show This Payee With** to **All Checking Accounts**.

Show NonAccount Payees With Checking Accounts - The payee's features allow you to identify payees that are to be listed only as nonchecking account payees. Then only those payees will show up in the payee list when entering nonchecking account transactions. If you find that you are paying payees by both checking and nonchecking means, you may want to select this and/or the next option.

Show Checking Account Payees With NonAccounts - The payee's features allow you to identify payees that are to be listed only with certain checking accounts. Then only those payees will show up in the payee list when writing checks to that account. If you find that you are paying payees by both checking and nonchecking means, you may want to select this and/or the previous option.

Automatically Position Decimal Points - When selected, this feature automatically inserts a decimal point into currency values, two places from the right edge. If you enter 2949, the number becomes 29.49. When this feature is not selected, **Just Write Checks** inserts a decimal point at the end. If you enter 2949, the number becomes 2949.00.

Asterisks - System options allow you to place asterisks around dollar values. This helps prevent unwanted altering of your checks.

New Payees – System options allow you to select how the system reacts to a new payee typed directly onto a check (Pay to the Order Of). You can select to have the program automatically add these new payees to the payee list (as an unspecified tax account), or not allow payees that have not been entered into the system. If you select to allow adding new payees in this method, the system will prompt you before adding the new payee.

ADD NEW/EDIT PAYEE LIST

New payees may be added to the payee list by (1) selecting the New Payee button (or FILE|ADD NEW PAYEE), or (2) directly typing a new payee's name onto a check. The first method brings up the Add New Payee input screen while the second method automatically adds the new payee to the list with an unspecified tax account.

By default, new payees will be automatically added to the payee list simply by typing the name in the Pay to the Order of box on the check. This automatic adding of new payees is an option and can be turned off. Select how you want the system to behave, in the OPTIONS|SYSTEM PREFERENCES section.

Adding new payees by typing the names directly on the check also assumes any memo information will be recurring and adds that information to the payee's Recurring Memo.

When entering a new payee, you can select:

- 1 – To automatically place the payees address on the check.
- 2 – To automatically place a recurring memo on the check.
- 3 – To automatically place a recurring dollar amount on the check.
- 4 – The appropriate Tax Account (see Tax Accounts).
- 5 – Which Payee Lists you wish the payee to display on.

Add New Payee Input Screen

Edit Payee

To edit an existing payee, first highlight the payee on the Payee List, then select FILE|EDIT PAYEE. The Edit Payee screen is the same as the Add Payee screen except there is also a delete button to remove payees from the list.

Payee Names

If you have more than one account with the same payee name, you may use parenthesis to distinguish between the accounts. Anything between () marks will not print on the check but you will be able to see them on the screen. The check register also will record the information between the () so you can tell which account the check was written to. For example:

Verizon (Business)
Verizon (Home)

Both accounts would print on the check as just "Verizon". For voucher checks, the parenthesis will not print on the first (middle) voucher, but will print on the second (bottom) voucher.

Address Lines

The address is for use with windowed envelopes. It will save you from having to write addresses to payees who do not provide return envelopes. If you want the address printed on the check, place the address in the four Address Line boxes and check the **Print Address on Check** box.

If the Address is filled in, and the box is not checked, the address will print on the vouchers (for 1 Per Page type checks), but not on the checks.

Recurring Amount

Enter an amount for those payees where future payments will be identical. This amount will then automatically be placed on the checks. If you ever need to change this amount, use the Edit Payee feature.

If you select to automatically place recurring dollar amounts on the check, that amount can be edited directly on the check. So when entering any payees that have a frequent dollar amount, you may still wish to have the recurring amount placed automatically on the checks.

Recurring Memo

Enter recurring information such as Account No., Customer No., etc. That information will then be placed on each check automatically. If you ever need to change this information, use the Edit Payee feature.

If you select to automatically place recurring memo information on the check, that information can be edited directly on the check. So when entering any payees that have frequent identical memo information, you may still wish to have the recurring information placed automatically on the checks. Also, if you are placing an invoice numbers on the checks, you can have this feature put "Invoice No." on the check and then all you must do is fill in the number.

Payee's Tax Account

Select the appropriate tax account by finding the tax account on the list, then double clicking that account. The TAX ACCOUNT: line will then display that account. For a complete discussion on tax accounts see the Tax Accounts section.

Show This Payee With

If system options are set to allow multiple accounts, then you may select which checking accounts you want this payee to show with. If you select to show *In All Accounts*, that payee will show in all checking account payee lists. Alternatively, you may select an individual checking account and that payee will only display in that checking account's payee list. If you mix the checking accounts payees are paid through, you may want to select system option, *Override 'Show Payee With' and Show All Payees With All Checking Accounts*.

NonChecking Account Payees

Select if this is a nonchecking account payee so the payee will display in the nonchecking account transactions payee list. If you find that you are paying payees by both checking and nonchecking means, you may want to select the system options that will show the payees in all lists. Alternatively, if you have just a few payees that you pay with checks and nonchecks and you do not wish to mix your payee lists, you may want to enter the payee twice. For example, you may both write checks and pay cash at the post office. You can set up two payees as Postmaster (Check) and Postmaster (Cash) (anything between (example) marks will not display on the check). Both will have the same tax account, Postage Expense.

PRINTING

Printing Checks

To print checks, just click the PRINT CHECKS button on the screen. Use the FILE|PRINT SETUP menu selection to choose the correct printer if you have more than one connected. If you need to adjust the location of the printing on the checks, see OPTIONS|PRINTER OFFSET ADJUSTMENTS.

Printing 3 Per Page Checks

When using the 3 Per Page checks sometimes a single check may be wasted. Even so, it is much cheaper to discard an occasional check than to purchase all voucher checks (1 Per Page).

Most printers will accept two checks. This means you can print the first check, remove it, then print the other two checks later. To do this, use the 3 Per Page check type screen, don't switch to the 1 Per Page (Voucher) screen. For the single check, just fill in the information on the top check and leave the other two blank. When you print the final two checks, you will fill in the top two checks and leave the bottom one blank.

Single checks may be used for writing checks away from your home or business. Also, a "Forms Leader" can be used to feed a single check. These form leaders are not very cost effective (it is probably cheaper to throw the check away), but if you are interested, they are available from Intuit, Item #6349, 1-800-433-8810.

Reload Last Printed Check(s)

Generally, **Reloading Last Printed Checks** is used to reprint check(s) or correct a mistake and then reprint the check(s).

Note: Also see the section **The Grids** for correcting/altering checks and other transactions.

Reprinting Checks

Where the original checks were not printed on, but were recorded as written.

Forgot to put the checks in the printer and printed them on blank paper? Just select FILE|RELOAD LAST PRINTED CHECK(S), enter the first check number (if 3 per sheet) then once loaded, click the Print Checks button again. When the program notices that these checks have already been recorded answer to "Overwrite" and the checks will print.

Correcting Mistakes On Checks

Where the original checks were both printed on and recorded as written.

If you need to reprint a check or checks (for which the original check was ruined), you can either re-enter the check, or FILE|RELOAD LAST PRINTED CHECK(S). If you **Reload Last Printed Checks** be sure to update the check numbers from the old to the new (the system will stop you and remind you are recording previously written checks). Whichever way you do it, you need to void the mistaken checks so your account has the correct information. Even if you are not keeping your account balanced, you may want to have a record of voided checks. Select ACCOUNT|VOID OR DELETE A CHECK, then enter the check number of the check to void.

REPORTS

The reports are the heart of **Just Write Checks**. Reports are how **Just Write Checks** communicates to you all the information it has been collecting and storing while you were paying your bills. These extensive, complete, and detailed reports will provide you will valuable information for preparing your income taxes and for keeping your checking account balanced.

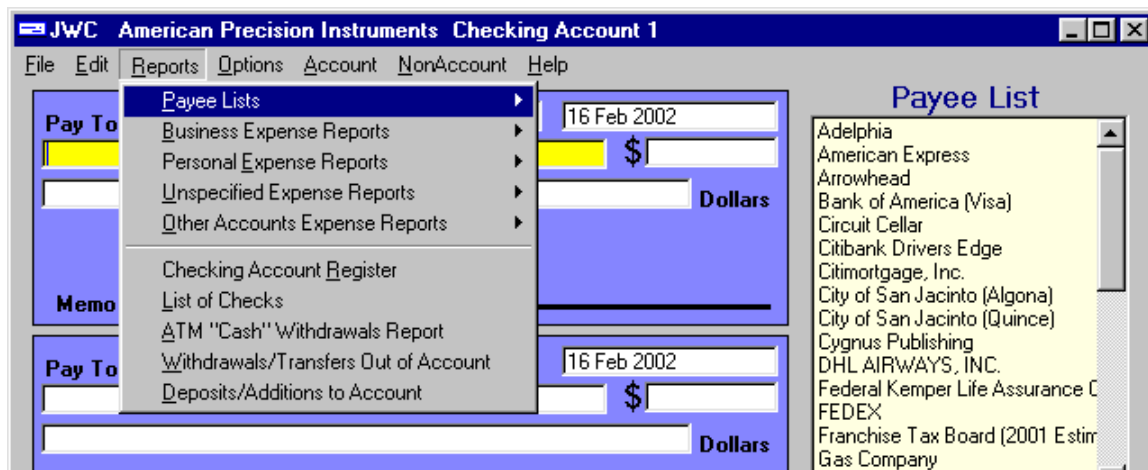
Every report can be both viewed on the screen and printed. To print a report select File, Print. To print a section of a report, first select the text, then choose "Selection" in the print dialog box. To select text, hold the left mouse button down and drag, or press the shift key and use the arrow keys to select. Selected text may also be copied to the clipboard using the Ctrl-C keys (paste into another document using Ctrl-V keys or the Edit, Paste menu commands).

When relevant, reports will have a starting and ending date. You may click the button to select the date from a calendar, or enter the dates manually. The default starting date is always the last starting date selected and the default ending date is today's date.

Start Date - When a start date is changed, that start date will be retained and will continue to show in all reports until the start date is changed by the user.

End Date - When the program is first started, the end date will be set to today's date. When the date is changed, that date will remain until changed again or until the program is restarted.

On the REPORTS drop down menu, the top section is devoted to tax account/business expense related reports while the bottom section is checking account related reports.



Payee Reports

Full Payee List – list of all payees.

Payees With Unspecified Tax Accounts – payees with an unspecified tax account.

Personal Expense Payees – payees with a personal tax account.

Cost of Goods Sold Payees – payees with a Cost of Goods Sold tax account.

Business Expense Payees – payees with an expense tax account.

NonChecking Account Business Payees –nonchecking account payees.

Other Type Tax Account Payees – payees with an other type tax account.

Checking Account 1 – payees who show with only checking account 1 (actual name displays).

Checking Account 2 – payees who show with only checking account 2 (actual name displays).

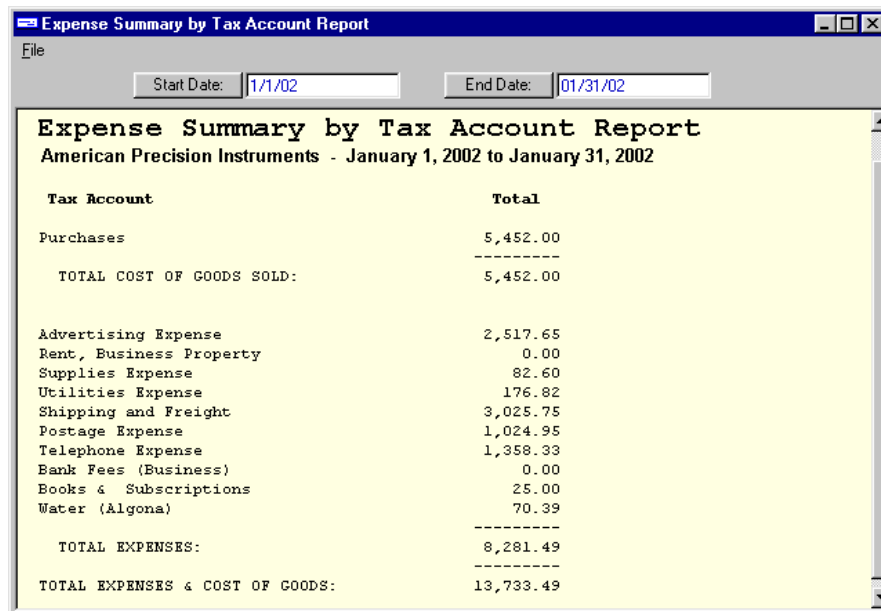
Checking Account 3 – payees who show with only checking account 3 (actual name displays).

Business Expense Reports

Expense Summary by Account – expenses and cost of goods sold totals by account. This report an provides and excellent source for filling out your Schedule C (Profit or Loss from Business).

Expense Summary by Payee – total expenses sorted and totaled by payee, then totaled and sorted by expense and/or cost of goods sold tax accounts.

Expense Summary by Check/Ref No. – lists each individual check or noncheck business expense (including date and check/reference number), sorted and totaled by each payee, then sorted and totaled by expense and/or cost of goods sold tax account. This report provides excellent supporting documentation for your tax records.



The screenshot shows a software window titled "Expense Summary by Tax Account Report" with a menu bar containing "File". Below the menu bar are two input fields: "Start Date:" with the value "1/1/02" and "End Date:" with the value "01/31/02". The main content area displays a report titled "Expense Summary by Tax Account Report" for "American Precision Instruments - January 1, 2002 to January 31, 2002". The report is a table with two columns: "Tax Account" and "Total".

Tax Account	Total
Purchases	5,452.00
TOTAL COST OF GOODS SOLD:	5,452.00
Advertising Expense	2,517.65
Rent, Business Property	0.00
Supplies Expense	82.60
Utilities Expense	176.82
Shipping and Freight	3,025.75
Postage Expense	1,024.95
Telephone Expense	1,358.33
Bank Fees (Business)	0.00
Books & Subscriptions	25.00
Water (Algona)	70.39
TOTAL EXPENSES:	8,281.49
TOTAL EXPENSES & COST OF GOODS:	13,733.49

Personal Expense Reports

Personal Expenditures by Payee – total personal expenses sorted and totaled by payee.

Personal Expenditures by Check/Ref No. – lists each individual check with a personal expense tax account classification.

Unspecified Expense Reports

Unspecified Expenses by Payee – total expenses sorted and totaled by payee for payees with unspecified tax accounts.

Unspecified Expenses by Check/Ref No. – lists each individual check or noncheck transaction which has a payee with an unspecified tax account.

Other Accounts Expense Reports

Other Type Account by Payee– total expenses sorted and totaled by payee for payees with Other type tax accounts.

Other Type Account by Check/Ref No. – lists each individual check or noncheck transaction which has a payee with an Other type tax account.

Checking Account Register

The Checking Account Register displays/prints all activity in the checking account. A running balance column provides the new balance after each transaction.

List of Checks

A list of all checks written within the dates specified. You may sort the checks by date (default), check number, or payee. You may also turn on the “Show Memo” line which will show any memos written on these checks.

ATM "Cash" Withdrawals Report

A list of all ATM “Cash” Withdrawals recorded within the dates specified.

Withdrawals/Transfers Out of Account

A list of all Withdrawals/Transfers from the checking account within the dates specified.

Deposits/Additions to Account

A list of all deposits or additions to the account within the dates specified.

ACCOUNT MAINTENANCE

If you intend to use **Just Write Checks** to keep your account balance current, the following section will explain how to enter the transactions to do so.

A checking account is pretty basic. You have a beginning balance from which you subtract or add amounts, which gives you your current balance:

	+ Beginning Balance
	+ Deposits
	- Checks Written
- Debt Card Transactions	
- Checkless Transactions	
- ATM Withdrawals	
- Withdrawals/Transfers from Account	
	- Bank Fees

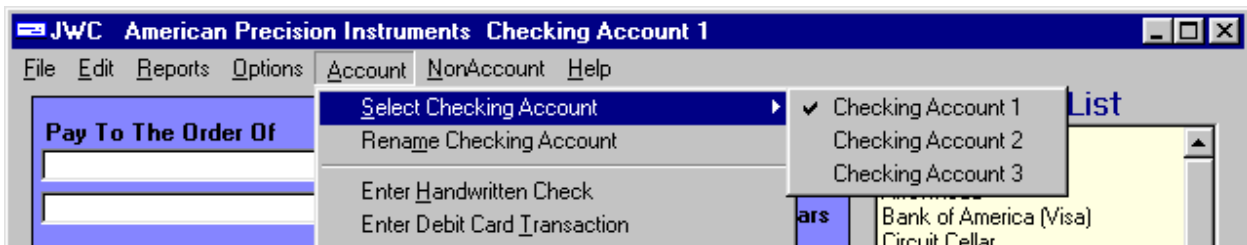
	= Current Balance

An entry screen has been provided for each of the above categories. Anything that does not fit one of these categories can be entered directly in the Deposits/Bank Fees/Adjustments Register (see **THE GRIDS** below).

Multiple Checking Accounts

Just Write Checks can control up to three checking accounts within the same company database. By default, the program is set for one checking account. To change this setting to allow up to 3 accounts, select **OPTIONS|SYSTEM PREFERENCES**. Uncheck the box **Allow only One Checking Account**. Once this box is unchecked, you will be able to select between three accounts. To switch to another account, select **ACCOUNT|SELECT CHECKING ACCOUNT**, then select the account you want to work with.

The default names for the accounts are Checking Account 1, 2, & 3. To change the name, select **ACCOUNT|RENAME CHECKING ACCOUNT**.



When you are using more than one checking account, the check default colors are different for each account. This provides the user with a visual reminder as to which account he/she is currently using. You can follow the same practice when ordering checks. Change the screen color to match your check colors.

Enter Handwritten Checks

If you write checks somewhere other than in **JUST WRITE CHECKS**, you will need to enter those checks at ACCOUNT|ENTER HANDWRITTEN CHECKS. Today's date will be placed in the date box. You may change it to the actual check date.

The screenshot shows a software window titled "Handwritten Checks". It has a date field containing "02/17/02" and a "Checking Account 1" dropdown menu with a blue icon. The "Check Number" field is highlighted in yellow. Below it are fields for "Amount", "Payee", and "Memo". A list of payees is displayed on the right, with "DHL AIRWAYS, INC." selected. At the bottom, there are "Save", "Exit/Cancel", and "Edit Payee" buttons.

Enter Debit Card Transactions

Enter any debit card transactions at ACCOUNT|ENTER DEBIT CARD TRANSACTION.

The screenshot shows a software window titled "Debit Card Transaction". It has a date field containing "02/17/02" and a "Checking Account 1" dropdown menu with a blue icon. The "Reference No." field contains "R2079". The "Amount" field contains "2000.00". The "Payee" field contains "DHL AIRWAYS, INC.". The "Memo" field contains "Import Fees" and is highlighted in yellow. A list of payees is displayed on the right, with "DHL AIRWAYS, INC." selected. At the bottom, there are "Save", "Exit/Cancel", and "Edit Payee" buttons.

Checkless Transactions

This is extremely similar to a debt card transaction. Select ACCOUNT|ENTER CHECKLESS ACCOUNT TRANSACTION to get the checkless transaction input screen. Examples of checkless transactions include wire transfers, telechecks, online check writing, etc.

Enter Deposits

Enter all deposits at ACCOUNT|ENTER DEPOSITS. Today's date will be placed in the Date box. You may change it to the actual date of the deposit if you like.

Enter ATM "Cash" Withdrawal

Enter all ATM withdrawals at ACCOUNT|ENTER ATM WITHDRAWAL. Today's date will be placed in the Date box. You may change it to the actual date of the withdrawal if you like.

Many ATM withdrawals will have bank fees associated with them, possibly two fees! If the cash withdrawal is a withdrawal for personal use, you may find it easier to enter these bank fees as part of the withdrawal, rather than entering separate bank fees. It is up to you, it makes no difference to the system (as both will be recorded as personal expenses).

For example, say you are charged \$1.50 per withdrawal and you withdraw \$100. You may find it easier to enter the transaction as an ATM Withdrawal of \$ 101.50 rather than entering a \$100 withdrawal and a \$1.50 bank fee.

However, if the bank fee is a business expense (you withdrew the cash to purchase a business item), you will record the item using the ACCOUNT|ENTER BANK FEE (see Enter Bank Fees) so it will appropriately be included as a business expense.

Enter Withdrawals/Transfers Out of Checking Account

Select ACCOUNT|ENTER WITHDRAWALS/TRANSFERS OUT OF ACCOUNT to record this type of transaction. Examples include transferring funds to your savings, purchasing a CD, withdrawing cash, etc. No payee is identified and no tax account is affected.

Enter Bank Fees

Enter all Bank Fees at ACCOUNT|ENTER BANK FEES. There are two bank fees accounts, business and personal. Generally in a business account all bank fees will be business expenses. However, if you are mixing your personal account with your business, some may be personal, so the option to record them as such is provided.

Enter Beginning Balance

Enter your Beginning Balance at ACCOUNT|ENTER BEGINNING BALANCE.

If you don't know your checking account balance, you may want to wait and calculate it the next time you get a bank statement. To do so, do a bank reconciliation the next time you get a bank statement. Your beginning balance will then be the amount by which you are out of balance. After you enter that amount into the beginning balance, your account reconciliation will balance to zero.

The Grids – Full Data Access

The Grids give you spreadsheet-style full access to your data.

There are three Grids, the **Checks Grid**, the **Deposits/Bank Fees/Adjustments Grid**, and the **NonChecking Account Transactions Grid**. The combination of the first two Grids make up all transactions in your **Checking Account Register**. The third grid gives you access to all nonchecking account business expense transactions. They have been separated to make them easier to use.

Checks Grid and the Deposits/Bank Fees/Adjustments Grid

These two grids/registers give you complete access to your checking account. You can view, add, delete, or edit any transaction. For initial entry, you will probably wish to use the input screens specifically designed for the transaction, however, if you need to change or view an entry, this is the place to do so.

The **Checks Grid** lists all the checks, while the **Deposits/Bank Fees/Adjustments Grid** lists everything else (Deposits, Debit Card Transactions, ATM Withdrawals, Bank Fees, Beginning Balance).

Check	Payee	Date	Check	Memo
4133	US Bankcorp	1/21/02	6000	
3626	Postmaster	1/16/02	879.35	
4165	Wells Fargo Hom	1/15/02	2100	Loan No. 6239
4164	United Parcel Ser	1/15/02	333.2	607 5W7-052
4163	United Parcel Ser	1/15/02	269.06	607 5W7-062
4162	American Express	1/15/02	75	3732-747850-1
4161	Citibank Drivers I	1/15/02	1157.13	4128 0032 474
4160	Southern Californ	1/15/02	73.24	Customer No. 2
4159	Southern Californ	1/15/02	75.6	Customer No. 2
4158	Verizon Wireless	1/15/02	62.18	Acct No. LA-47
4157	Bank of America	1/15/02	557.58	4019-0124-958
4156	FEDEX	1/15/02	1149.91	Acct #2369-40
4155	FEDEX	1/15/02	51.74	Acct #2369-40
4154	Verizon (Quince)	1/15/02	52.62	Acct No. 0125
4132	Verizon (Quince)	1/15/02	56	

The Grids/Registers can be printed into a single combined format (i.e. the **Checking Account Register**) by selecting REPORTS\CHECKING ACCOUNT REGISTER. To just print the checks grid, select REPORTS\LIST OF CHECKS.

NonChecking Account Transactions Grid

This grid gives you access to all your nonchecking account business transactions. You can view, add, delete, or edit any transaction. For initial entry, you will probably wish to use the input screen specifically designed for the nonchecking account transactions, however, if you need to change or view an entry, this is the place to do so.

Checking Account Balance

You can see your checking account's balance at any time by selecting the **Account Balance** button on the bottom right screen or selecting ACCOUNT|GET CURRENT ACCOUNT BALANCE.

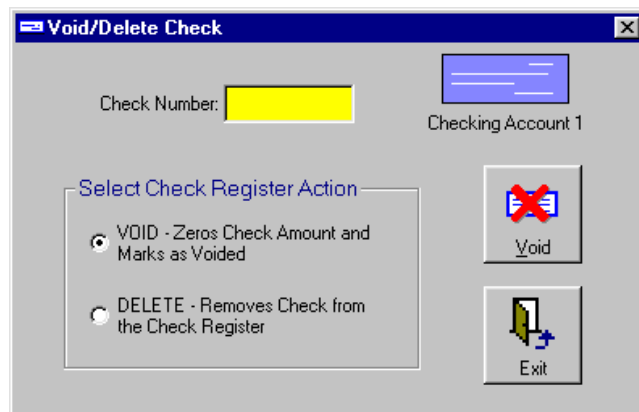
Void or Delete a Check

The difference between a voided check and a deleted check is that the deleted check is removed from the check register entirely, while a voided check is given a zero amount and marked as "Voided".

To void a previously written check, select ACCOUNT|VOID OR DELETE A CHECK. Enter the check number, then click Void. If the check has been previously recorded, the check amount will be changed to zero and the reference/payee will be preceded with "VOID -".

You may wish to mark unused/damaged/erred checks as void, just to keep a record that the check was never used. The procedure is the same, enter the check number and click Void. The check number will be recorded with a zero check amount and the reference/payee will be "VOID".

Follow the same procedure to delete a check. It will be removed completely from the check register.



Void/Delete Check

Reconcile Checking Account With Bank

Reconciling your checking account to the bank statement identifies any items you may have forgotten to record and assures you the bank's balance is correct.

Account Item	Amount	Input Field
Balance Per Bank	\$1,985.72	Enter Balance Per Bank Statement: 1985.72
Plus Unrecorded Deposits:	\$800.00	Enter Deposits or Additions made after Bank Statement: 800.00
Less Outstanding Checks:	\$1,782.49	
Less Unrecorded Debit Cards:	\$23.45	Enter Debit Card or Checkless Transactions made after Bank Statement: 23.45
Less Unrecorded ATM's:	\$40.00	Enter ATM Withdrawals or Transfers Out of Account after Bank Statement: 40.00
Adjusted Bank Balance:	\$939.78	
Balance Per Books:	\$939.78	
Out-Of-Balance By:	\$0.00	

Checking Account 1

Identify Outstanding Checks

4156, 4157, 4162 (Left List)

4162, 4161, 4160, 4159, 4158, 4157, 4156 (Right List)

Exit

To Reconcile your Checking Account to your Bank Statement follow these steps:

1. Compare your bank statement to a printout of your **Checking Account Register**. Identify any deposits, bank fees, debit card transactions, ATM withdrawals, or handwritten checks, that you have not recorded in **Just Write Checks** (they are on the bank statement, but not on your Checking Account Register). Record those items now.
2. Select ACCOUNT|RECONCIL CHECKING ACCOUNT WITH BANK.
3. **Enter Balance Per Bank Statement.** This is the amount shown on your bank statement as the ending balance.
4. **Enter Deposits made after Bank Statement.** Enter any deposits (total of all deposits) that you have recorded in **Just Write Checks** but were made after the date of the bank statement (so they are not shown on the bank statement).
5. **Enter Debit Card or Checkless Transactions made after Bank Statement.** Enter the total of all debit card or checkless transactions that you have recorded in **Just Write Checks** but were made after the date of the bank statement (so they are not shown on the bank statement).
6. **Enter ATM Withdrawals or Transfers out of Account made after Bank Statement.** Enter the total of all ATM "Cash" Withdrawals or Withdrawals/Transfers out of the checking account that you have recorded in **Just Write Checks** but were made after the date of the bank statement (so they are not shown on the bank statement).
7. **Identify Outstanding Checks.** Double click on any checks in the right box that are not on the bank statement (or were not on a previous statement). The program will add up the total of the outstanding

checks for you.

8. The **Out of Balance By** total should now equal zero. If it does not equal zero, investigate to find your mistake.

Archive Checking Account

Archive Checking Account allows you to control the size of the check register by storing older data in an archive file. When you select **Archive Check Register**, you will be prompted to enter a date. Doing so will archive all activity prior to that date, updating or adding to the beginning balance with the amount brought forward. Your account will have the same balance after archiving as before.

If you ever need to see any of the archived data, it is stored in an ASCII comma delimited format in the **JWChecks** directory. The file is named ARCHIVE.TXT (JWChecks\archive.txt). This ASCII format is a common standard that can be read with any word processor, Window's Notepad, Window's Wordpad, MS EXCEL, MS ACCESS, etc.

The data is in the following sequence:

date, check number, check amount/subtractions, deposit/additions, payee, memo, checking account name (if applicable)

NONCHECKING ACCOUNT BUSINESS TRANSACTIONS

Just Write Checks will allow you to enter your nonchecking account business transactions. Doing so allows the system to neatly wrap up all your business expenses into one report. Then, doing your taxes, or forwarding that information to your tax professional, is a simple matter of printing out a report or sending the database to your tax professional.

You do not have to use this functions, you may add the totals of your nonchecking expenses to the business expenses keep in **Just Write Checks** at the end of the tax year.

What is a NonChecking Account Business Expense?

A nonchecking account business expense is a business expense (or Cost of Goods Sold purchase) that was not paid for by a check, checking account debit card, or any other method which would remove the payment directly from your checking account. For example, you ordered goods from a wholesaler over the phone and paid by credit card. You went to the post office and purchase stamps with cash from your wallet. You stopped at the stationary store on the way back to the office and purchase office supplies with your credit card.

As you can see, most nonchecking account transactions are either a credit card or a cash transaction.

Entering NonChecking Account Business Expenses

To enter a nonchecking account business transaction select NONACCOUNT|ENTER A NONACCOUNT BUSINESS EXPENSE.

With credit card transactions, you can enter the business expenses right off your credit card bill. Writing the Unique NonCheck Reference Number next to the line containing the business expense is a good practice. Then you can easily identify the payment if it ever becomes necessary.

If paid with cash, it is always a good idea to obtain and keep the receipt as supporting documentation. You may write the Unique NonCheck Reference Number directly on the receipt as you enter it. This will

help you identify the transaction if needed. The memo field is also available for a brief description of the transaction. Cash receipts should be stored with your permanent tax records.

The screenshot shows a software dialog box titled "NonChecking Account Business Expense". It has several input fields: "Date:" with the value "02/17/02", "Reference No.:" with "R2078", "Amount" with "32.50", "Payee" with "Main Street Cleaners", and "Memo" with "Uniforms". To the right is a list of payees including Amazon, Arnold's Hardware Store, Blue Star, Daily Sun, Don's Stationary, goto.com (Overture), Happy Maids Cleaning Service, Jim's Yard & Landscaping, Main Street Cleaners (highlighted), MS Cash Drawer, Postmaster (Cash), Quill Corporation, Southside Florist, and Twin Cities Delivery Service. Below the list is the text "Double Click to Select Payee" and an "Edit Payee" button. At the bottom of the dialog are "Save" and "Exit/Cancel" buttons.

NonChecking Account Transactions Grid

As mentioned previously, this grid gives you access to all your nonchecking account business transactions. You can view, add, delete, or edit any transaction. For initial entry, you will probably wish to use the input screen specifically designed for the nonchecking account transactions, however, if you need to change or view an entry, this is the place to do so.

TAX ACCOUNTS

Every payment you make from your checking account (or nonaccount business expense) is categorized by **Just Write Checks** into what we call Tax Accounts. Every payee is assigned a tax account. When you make a payment to that payee, **Just Write Checks** automatically categorizes the payment with the associated tax account.

What Does Account Mean?

The term "ACCOUNT" is used two ways with this program and it can be confusing as the term is referring to two totally different entities.

1 – The term "Account" when used with Checking Account means your bank account--where your money is stored or accounted for. Generally when used in this manner we have tried to place "Check" or "Bank" in front of the word "Account".

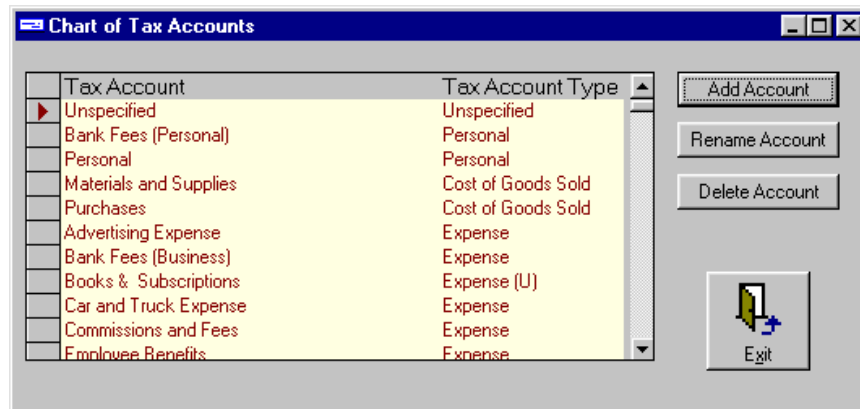
2 – The term "Account" when used with Tax Account (or Chart of Accounts) means the expense categories that store the individual transactions. Generally when used in this manner we have tried to place "Tax" or "Chart of" in front of the word "Account".

This section discusses the second of the two terms, tax accounts.

Chart of Tax Accounts

The Chart of Tax Accounts is a listing of all tax accounts for the selected company. Each company comes with a default standard chart of accounts that correspond closely to the IRS's 1040 Schedule C,

Profit or Loss From Business. We have added some common accounts not listed on the Schedule C, you may add as many additional accounts as you desire. You may delete, or rename any account you add, but the program will not allow you to rename or delete the system default accounts. To access the Chart of Tax Accounts, select OPTIONS|CHART OF TAX ACCOUNTS. When you add a new tax account, you will specify the type of account, Cost of Goods Sold, Business Expense, Personal, or Other Type Tax Account (see the next section for an explanation of types of accounts).



Types Of Tax Accounts

We have divided the tax accounts into five separate categories. All expense accounts in the Chart of Tax Accounts will fall into one of the following categories:

- 1-Unspecified Expense
- 2-Personal Expense
- 3-Cost of Goods Sold
- 4-Business Expense
- 5-Other Expense

Unspecified Expenses

All new payees will be assigned an unspecified account until the correct account is selected.

If you are not sure where a specific payment belongs, you may leave it in the unspecified account, later (before you do your taxes) you or your tax professional can determine the correct placement.

Personal Expenses

Yes, it is OK to mix personal and business expenses within the same account with *Just Write Checks*.

Personal expense examples are home electric, gas, grocery store, home phone, home mortgage, life insurance, ect. If you have a business checking account and a personal checking account that you keep separate, you may prefer to use ***Just Write Checks*** (The Personal Account 'Home' Version). Because personal accounts have no need for a Chart of Accounts, this version eliminates all the tax account requirements of ***Just Write Checks for Merchants***.

Cost of Goods Sold

Cost of Goods Sold are generally items purchased for resale, or in the case of producers/manufactures

are the cost raw materials purchased to produce items for resale. Because of the way Cost of Good Sold is calculated (Beginning Inventory + Purchases – Ending Inventory), items that are expensed as Cost of Goods Sold will not be an expense to the business until the year they are sold. The IRS has special rules on how direct labor and certain indirect expenses must be charged as a company's average (3-year average) gross receipts change. These are pretty lenient for companies with average gross receipts under \$1 million. See the Cost of Goods Sold Section under Tax and Accounting Issues for more information or obtain IRS Pub 538 for detailed information.

In **Just Write Checks** you will assign any payee (vendor) from which you purchase goods for resale to the Cost of Goods Sold Tax Account named 'Purchases'.

If you are a producer/manufacturer that adds value to raw materials, and purchase material/supplies that add to the end product, you may assign any payees from which you purchase the material/supplies to the Cost of Goods Sold tax account named 'Materials and Supplies'.

Whether or not producers must charge the labor involved in creating goods for resale (called direct labor) will again depend on average gross receipts.

Just remember, if any cost is charged to a Cost of Goods Sold tax account, the expense will be deducted in the year the related item is sold. If the cost is charged to a business expense tax account (see the next section), the expense will be deducted in the current tax year.

Business Expense Tax Accounts

These are fairly straight forward. Most business owners know the difference between a business expense and a personal expense. If they don't they learn very quickly. In reality, a business expense is any cost the IRS says may be deducted as a business expense. Our Chart of Tax Accounts includes all the accounts listed on the IRS Form 1040 Schedule C, Profit or Loss From Business. We have added a few more common expenses that the IRS did not list on the Schedule C. You may add as many other expense tax accounts as you want (see Chart of Tax Accounts).

Other Tax Accounts

Some items do not belong in any of the other categories, so they go into this one. These are items that may not be considered a personal expense, but are not business expenses—at least not to the IRS. This category is generally used for payments to your credit card companies. While some of the items on the credit card might have been business expenses or cost of goods sold purchases, they should have been recorded using the NonChecking Account Transactions.

Other examples that might be paid through this account would include; Estimated Federal and State Tax Payments, vehicle expenses when using the standard mileage rate method to report car and truck expense, contributions to your SEP or IRA Accounts, etc.

The system does not handle these Other Type tax accounts any different than a personal tax account (with the exception of a special report showing just Other Tax Account Items). So you may use this Other tax account or you may put all these non-direct type expenses into a personal type tax account.

Changing A Payee's Tax Account

Just Write Checks is extremely versatile. It's completely OK to reclassify a payee into a new tax account. You may switch between tax accounts within the same type accounts (such as business expense to business expense), or you may switch between account types (such as business expense to personal).

Switching is very common as this is what you are doing when you assign an account to your unspecified tax account payees.

To switch to another tax account, simply edit the payee (FILE|EDIT PAYEE) and change the tax account to the new one.

When you switch, all previous transactions will automatically be reclassified to the new tax account.

As an example, suppose you misclassified your estimated tax payments as a business expense. At the end of the year your accountant caught the error. To correct the error, and straighten out your expense reports, all you would have to do is edit the payee US Treasury and change the tax account from an expense (business expense) to an Other type tax account.

What If the Same Payee Belongs With Two (or more) Tax Accounts?

Actually, this is common, and the solution is simple—enter the payee under both tax accounts. For example, say AT&T is your phone company. You have both a business phone bill and a home phone bill from the same company. Enter payee “AT&T (Business)” and select the tax account “Telephone Expense”. Then enter payee “AT&T (Home)” and select the tax account “Personal”. You will see the two separate AT&T accounts on your payee lists, but the (Business) and (Home) will not appear on the printed checks. Note that nothing between () marks will appear on printed checks, but will always display on your screen.

END OF THE TAX YEAR

You do not have to stop at the end of the year and bring **Just Write Checks** up to date, as **Just Write Checks** was designed to easily separate out current years expenses from last years, next years, or any other year.

Preparing Your Taxes

1 - If you are entering your nonchecking account business expenses into **Just Write Checks**, you will want to add any of the ones still outstanding. Also make sure any checkless-type business expenses, handwritten checks, or bank fees have been entered.

2 - Unless you are unique, you will find that you are still entering last years expenses into the first several months of the next year—some right up to April 15th! This is fine, but make sure you do not accidentally enter a current date or it will be an expense on the next year's taxes. Select the NonChecking Account Transactions Grid (NONACCOUNT|NOACCOUNT TRANSACTIONS GRID). Sort the Grid by Date (default). Review the transactions between Dec 31 and today. If any are last years expenses change the date directly on the grid.

3 - Follow Step 2 for both the Deposits/Bank Fees/Adjustments Grid and the Checks Grid.

4 - Bring up a copy of your Unspecified Expense by Check/Ref No. Report. MAKE SURE THE START AND END DATES REFLECT THE CORRECT TAX YEAR! Check for any unspecified business expenses that need to be assigned to a tax account. Review the Personal Expenditures by Check/Ref No. and Other Account Expense Report to make sure none of the accounts were misclassified and should actually be business expenses. If you find any, Edit the payee (FILE|EDIT PAYEE) to change the Tax Account classification

5 - Bring up/print out a Expense Summary by Account. MAKE SURE THE START AND END DATES REFLECT THE CORRECT TAX YEAR! This will give you the totals to transfer to your Form 1040, Schedule C, Profit or Loss From Business.

6 - Bring up a copy of the Expense Summary by Check/Ref No. Report and print it out. This is your supporting documentation to store with your tax records. (You may also store a copy of the Company database on disk if you desire.)

TAX AND ACCOUNTING ISSUES

With the exception of a couple areas we will discuss here, business expenses are pretty straight forward. Either an item is a business expense or it isn't. This section will discuss some of the areas that are not as clear.

Mortgage Expense

If you own (or are buying your business building) you may be making one monthly payment, however, your business expense for the building will be a combination of depreciation, interest, taxes, and insurance. The interest, insurance, and taxes paid are reported to you annually by the mortgage company. Depreciation expense will require an additional form (Form 4562) and separate calculations.

Car or Truck Expense

Depending on if you use the standard mileage rate method, or actual expense method to calculate your vehicle expense, you may have to file other forms (Form 4562) and/or fill out section IV of Schedule C. If you use the standard mileage rate, then operating expenses for the vehicle are calculated into the rate and not deducted separately.

The calculation for your Car or Truck expense is:

Total Business Miles X Current Standard Mileage Rate

Business use of Home

If you are claiming business use of your home, you will have to file Form 8829 to determine the business expense portion.

Cost of Goods Sold

Unless you are strictly a service type business, you will have to enter cost of goods sold information on your Schedule C. The basic formula for arriving at Cost of Goods Sold is:

$$\text{Beginning Inventory} + \text{Purchases} - \text{Ending Inventory} = \text{Cost of Goods Sold}$$

Your Beginning Inventory is last year's Ending Inventory. If it is not, you will have to explain the reason to the IRS. This is why many people are doing their inventories on New Year's Day instead of watching parades and football.

In **Just Write Checks** you will assign any payee (vendor) from which you purchase goods for resale to the Cost of Goods Sold Tax Account named 'Purchases' (See Add New Payee).

If you are a producer/manufacturer that adds value to raw materials, and purchase material/supplies that add to the end product, you may assign any payees from which you purchase the material/supplies to the Cost of Goods Sold tax account named 'Materials and Supplies'.

Direct Labor and Other Costs may be added to the Cost of Goods sold by adding the additional Cost of Goods Sold tax accounts to your Chart of Accounts. Be careful here, as adding expenses to the Cost of Goods Sold section will effectively defer the ability to charge those expenses against your income until they are sold. In other words it will increase your taxes for the current year. The IRS has special rules pertaining to deducting direct labor and other direct and indirect expenses in the current year. If your gross receipts are under \$1 million average for three years, you will receive special considerations and can expense most direct labor and other indirect costs in the current year. The rules change again if you exceed \$10 million in average gross receipts. At this point, you must start capitalizing certain indirect costs. You will want to talk over how to best handle these expenses with your accountant/tax advisor or obtain Pub 538 for detailed information.

WORKING WITH MULTIPLE COMPANIES

Just Write Checks for Merchants will work with as many companies as you want. Switching between companies and creating new companies is simple.

To create another company select FILE|ADD A NEW COMPANY, then give the company a name as prompted. The new company's name will appear in the Windows title bar. The corresponding database filename for the company will be the first 8 characters of the company's name and the .mdb extension.

The new company will be placed in the **JWChecks** folder. However, you may move the company to any drive and/or folder you desire. The company database does not have to reside in the **JWChecks** folder.

To rename a company select FILE|CHANGE COMPANY'S NAME, then enter the new name as prompted. The database filename will not change.

To change companies you are working with, select FILE|OPEN AN EXISTING COMPANY.

YOUR COMPANY'S DATABASE FILE

All data for any company is stored in a single database file. This makes it easy to copy, save, backup, or email.

Path/Filename

To find the path/filename of the current company's database file select FILE|SHOW COMPANY'S PATH/FILENAME.

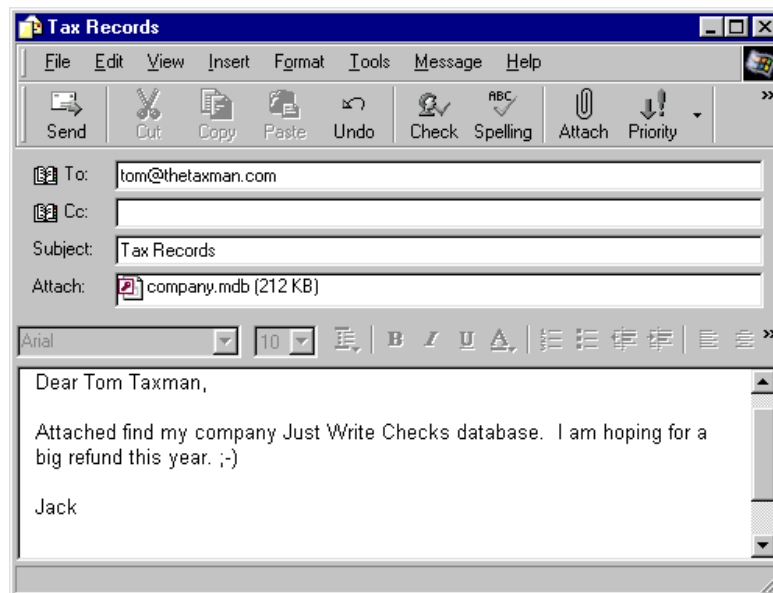
Putting Your Database on a Disk

(See Backup for placing a copy of your database on disk.)

Emailing Your Database File

Here are the steps to emailing your Company's Database:

- 1 – In **Just Write Checks** select FILE|SHOW COMPANY'S PATH/FILENAME and make a note of the path and filename.
- 2 - Close **Just Write Checks**.
- 3 – Open your email program, we will use Microsoft Outlook Express Version 5 in our example.
- 4 – Select NEW MAIL on the tool bar.
- 5 – Enter the email address of the intended recipient in the "To:" box.



- 6 – Enter a subject and a brief message explaining the attachment (both optional).
- 7 – Click the ATTACH (Paperclip) icon on the toolbar.

8 – Select BROWSE and browse using the path in step 1 to find the filename in step 1.

9 – Double click the filename (or highlight the filename and click the attach button).

10- The screen will appear as above, click the SEND button on the toolbar.

Accessing Your Database With MS Access

You can use Microsoft Access to access you company's database files. Just Write Checks uses the MS Access 2000 Jet Engine. Changing data should normally be done using the Just Write Checks' Grid access to the database, however, some may wish to write their own reports, queries, forms around the database. Because we have had past experience with customers opening and accidentally changing the database designs (which will make the program inoperable), we have protected it with a database password. The purpose of the password is to protect your database and not to keep you from your data.

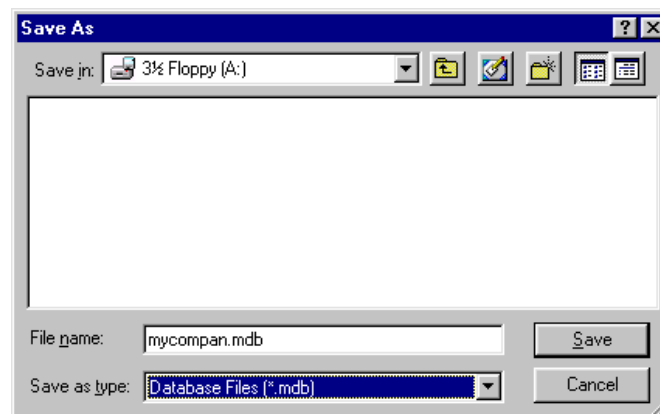
The database password is "jwcapi".

BACKUP

Do we really have to say it? It is important that you backup any information on your computer that you cannot afford to loose.

To **backup** your company's Just Write Checks database file, select FILE|EXIT WITH BACKUP:

- the Windows "Save As..." dialog box will appear.
- Change the drive/path in the "Save To" box to the drive and/or path you wish to save to by clicking on the down arrow and selecting them.
- If backing to a floppy disk, select "3½ Floppy (A:)".
- Click Save.



A backed up company database is actually just a copy of your original database and may be opened (with Just Write Checks), renamed, copied, moved, or deleted just like any other file on your computer.

To **restore** a backed up company database, select FILE|OPEN AN EXISTING COMPANY. In the open

dialog box, find the path/filename given when it was backed up and click Open.