Manual

Congratulations for deciding to use the RupeeManager.
RupeeManager is a easy-to-use personal finance software to manage your money. It primarily helps organize one's finances and keeps track of where, when and how the money goes and comes.
We request you to read this manual carefully to get yourself started on this journey. It will not take more than 15 minutes to read this manual and will save you a lot of time as you start using the software.
The contents of this manual are broadly classified as under:

1. Introduction
2. Installation and Registration
3. Customizing RupeeManager
4. Using RupeeManager
5. Frequently Asked Questions (FAQ)
6. Support

In the “Introduction” section, we will cover the guiding principles that have helped conceptualize this software. As you will see that the RupeeManager® not only tracks your money, it also encourages you to allocate some work for your earned income.
We will guide you through the steps to install and register the RupeeManager® while giving the system requirements. For example, the latest edition of Java Run Environment has to be loaded on your desktop/ laptop for RupeeManager® to run.
RupeeManager has built in customizations that suit you. There are a number of parameters which are different for different households. For example, the people on whom the money is spent, the various sources of income, different payment methods, etc. We will list out all the options and tell you how to customize the software for yourself.
Using RupeeManager is a important section where we articulate the various uses of the software. For example, we will list out the various reports and charts available for you to analyze your money management.
We have a section on frequently asked questions (FAQ) and brief you how to contact us for any support or feedback.
Thank you for buying this software. We are confident that this will help you with managing your money in a much better way.

Introduction

Managing Money is the second of the top two New Year resolutions. The top one is, of course, losing weight. The fact that we need those resolutions every New Year, makes it obvious that we don’t keep those resolutions for long!
The reason we are not good with managing our money is not hard to find. Fear of numbers, information overload in the media, financial jargons and the complexity of financial products adds to our inertia.
As you read along you’ll find that the real reason why people do not manage their money is that they don’t know anything about their money. How it is coming, where it is going, whether it is lying idle, etc.

The primary goal of RupeeManager is to simplify the process of tracking financial information without making it complex like some of the popular personal finance software packages.
It is also useful to remember that becoming organized financially requires some amount of discipline. Financial management becomes complicated because there is no clear understanding of cash flow or an idea of income against expenses. Debt is usually what results when expenses exceed income.
The first step towards better financial organization is keeping good records. Only when there is recognition of the expenses being made on a day to day basis will there be an understanding on how to cut back.
The three guiding principles that have helped conceptualize the software are

1. Measure: (Know Yourself)

2. Manage: (Know how your money is doing)

3. Make Your Rupee Work: (And not just You working for Money!)

1. **Measure:** It is common knowledge that whenever you need to manage something, you need to measure it first.
The idea is that, if we had a way to measure income, expenses, portfolio, risk profile, etc, we could have a discussion on how to improve them. No records, no improvements.
The RupeeManager® is primarily aimed at helping you measure your rupee. Once you are aware, other things follow naturally.

2. **Manage:** Now that you have numbers ready, the improvements follow naturally. For example, you see that your percentage spend on “eating out” is 2-3 times the monthly grocery bill or it forms 25+% of your expenses.
Also, you will get an idea how to balance your portfolio according to your risk profile. You will match the portfolio with your risk appetite and see if you can take more risk or go more conservative. In other words, you get to decide your asset allocation strategy.

3. **Make your Money Work:** Other than tracking your earnings and your expenses, it is important to see if your money is working for your future.
We have a feature where you can allocate your income among fixed expenses, discretionary expenses, short term savings and long term investments. It’s like assigning goals for your money.

Always remember the software can only be as good as the data it has to process. Garbage In Garbage Out. But if you have started thinking of even using a Personal finance software you are well on your way to making every Rupee count

Installation & Registration

1.1 Installation of RupeeManager
Hardware and Software Requirements for running RupeeManager

You need the following hardware and operating system configuration to install and run RupeeManager

- Java Run Environment (latest version)1.6
- Hardware: P-IV 1.8 GHz Processor, 512 MB RAM, 20 MB installation space.
- Operating System: Win 2k / Win XP/ Win Vista and Java Version 1.6. However, for optimal performance, the following hardware configuration is recommended:

- Hardware: P-IV 2.0 GHz Processor, 1 GB RAM, 40 MB installation space.

1.2 Installation:

1. Download the RupeeManager from http://rupeemanager.com
2. The RupeeManager installer will start up.
3. Follow the steps outlined in the installer to complete the setup of RupeeManager.

Customizing RupeeManager

RupeeManager® has various customizations that deal with your situation. There are a number of parameters which are different for different households and you can customize the following parameters:

1. Month Year
2. Income >> Income source
3. Expenses >>Super Category
4. Expense >> Category and Budget
5. Expense >> Spent for
6. Expense >> Payment method
7. Portfolio >> Asset Class
8. Portfolio >> Portfolio Category
9. Liability >> Loan source
10. Liability >> Loan type

Month/Year

You can also add Month/Year for every month that you need to track your money.

- Click on Master List on the top menu
- Select Month/Year from the drop down
- You can add/delete/edit the month/year.

Income source:

- Click on Master List on the top menu
- Select Income>>Source from the drop down

You can add/delete/edit the source

Expense super category

You can allocate your income in four broad categories. The suggested categories are

1. Fixed expenses, (55%)
2. Discretionary expenses (pocket money, guiltless spending) (5%)
3. Short term savings (emergency fund, saving for a short term goal) (10%)
4. Long term investments (30%)

The figures in brackets are suggested allocations. For people who are being introduced to this allocation method. You may choose to decide your own allocations.

- Click on Master List on the top menu
  - Select Expense >>Allocation Category from the drop down
  - You can edit the allocation category.

Expense Category & Budget:

- Click on Master List on the top menu

- Select Expense>>Category from the drop down
- You can add/delete/edit the category and allocate budget.

Spent For:

- Click on Master List on the top menu
- Select Expense>> spent for from the drop down
- You can add/delete/edit the members

Payment method:

- Click on Master List on the top menu
- Select payment method from the drop down
- You can add/delete/edit the method

Portfolio >> Asset Class:

- Click on Master List on the top menu
- Select *Portfolio >> Asset Class* from the drop down
- You can add/delete/edit the method

The three asset classes already in the system are debt, equity and hybrid.

Portfolio >> Investment category

- Click on Master List on the top menu
- Select *Portfolio >> Investment category* from the drop down
- You can add/delete/edit the method

The examples of investment categories are Mutual Funds, Stocks, ULIPs, Fixed income, Bonds , etc.

Liability >> Source

- Click on Master List on the top menu
- Select *Liability >> Loan source* from the drop down
- You can add/delete/edit the method

The examples of investment categories are friends, Banks, Credit cards, etc

Liability >> Type

- Click on Master List on the top menu
- Select *Liability >> Loan type* from the drop down
- You can add/delete/edit the method

The examples of investment categories are home loan, car loan, personal loan, etc

Using RupeeManager

Using RupeeManager is simple.

The icons on the dashboard are self explanatory and are as under:

1. Home
2. Income
3. Expenses
4. Portfolio
5. Alerts
6. Liability
7. Financial Health Check

8. Tax Calculator

On the Home/dashboard, you can see the snapshot “Networth”, Cash & Bank Balance. You also see the upcoming alerts on the dashboard.

The menu has following items:

1. File>> Exit
2. Income >> Add & View
3. Expense >> Add & View
4. Portfolio >> Add & View
5. Alert >> Add & View
6. Charts >>Income, Expense, Portfolio
7. Liability >> Add & View
8. Financial Health Check >> View
9. Master List (Refer “Customizing RupeeManager section)
10. Utilities >> Tax Calculator
11. Settings >> User information
12. Help >> Help & About

.RupeeManager provides you a comprehensive list of reports which enables you to track your finance in the most effective manner. You can get some of these by choosing ‘Charts’.

The following charts are available for view:

- Income source wise
- Income Expenses comparison chart
- Portfolio category wise chart
- Portfolio: Monthly Investment wise chart

FAQ

1. *RupeeManager is a desktop software, right? Why do I need to be online / connected to the internet to be able to use RupeeManager?*

Yes, RupeeManager can be used offline. However, you will need to be online the following times while using the product:

- When you are registering RupeeManager for the first time.
- In order to receive upgrades to the application, which we will be providing frequently

2. *Where do I begin?*

Please read the “Customizing RupeeManager” section of the help manual. You will get all the answers.

3. *How do I analyze or budget my income and expenses?*

RupeeManager provides you a comprehensive list of charts which enables you to view your finance in the most detailed manner. You can get some of these by choosing ‘Charts’.

4. *How do I set alerts?*

Setting alerts is simple. In fact we have an “Alert” icon on the dashboard itself. Moreover, for all the liabilities that you enter in the system, the alert dates gets automatically triggered for the due dates of repaying those liabilities.

5. *I am not able to upload my bank statement. When will you add that feature?*

We want you to get started on handling your money and do not want the complexities to come in the way. You just add the bank balance when you start and we’ll take care of computing the balance as you transact your income and expenses. In future, we'll consider adding the upload features if it doesn't add to the complexity. We want the software to be simple to use and not add features just for the sake of it.

6. *Does the software gives live stock prices for my stock investments? Or live NAV of my mutual funds?*

Right now, you need to update the value of your investments manually. We don't expect you to be checking your assets every day. In future, we'll consider adding the features if it doesn't add to the complexity. We want the software not to be afflicted with *"featuritis"*

7. *Is RupeeManager secure? Where is my data stored?*

RupeeManager is a desktop software and resides on your desktop, and so does all your data. This remains entirely at your end. Think of this like your own personal organizer, on your computer.

8. *I have a few suggestions. Whom do I contact?*

We will be happy to hear from you. Please mail us on email@rupeemanager.info for anything related to the RupeeManager

9. *What is the price?*

The software is not free. The price after the 30 day trial would be Rs 1495/-. We feel that the software would be of considerable more value than the price. We will add value added services like workshops, seminars, more calculators and advanced financial planning tools based on users feedback.

10. *How do I get help?*

We will be happy to help anytime you are stuck with the software. Please mail us on email@rupeemanager.info for anything related to the RupeeManager. Call us on +91 9867755615 between 9.00 am and 6.00 pm (Monday to Friday)

Support

We will be happy to hear from you. Please mail us on email@rupeemanager.info for anything related to the RupeeManager

Be it,

- Help
- Pointers, when you are stuck
- Feedback and suggestions
- Brickbat
- Anything!