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*Melody Hall*

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The **Home  
Banker**™

**User's Manual**

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**The Checkbook Organizer™**

**The Loan Amortizer™**

**The Depreciation Calculator™**

**The Savings Organizer™**

**The Mortgage Manager™**

For Commodore 64 and 128 Computers (64K, 40 column)

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## Loading the Main Menu

1. Turn on your computer, disk drive, and monitor.
2. Insert the program disk in your disk drive.
3. Type LOAD“\*”,8 and press **RETURN**.
4. When the word READY appears, type RUN and press **RETURN**.

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## The Checkbook Organizer™

Now you can balance your checking account quickly and accurately and keep tabs on your financial resources with The Checkbook Organizer. You can view your transactions in a variety of ways, and you can print out a group of transactions on your printer.

To use the program, select 1 on the main menu. Place a data disk in the disk drive and press **C** to continue. If this is a new data disk that has never been initialized, press **Y** in response to the next prompt.

When the program menu appears, press the function key that corresponds to the menu item you want to use. To enter new transactions (checks and deposits) into the system, press **F1** and follow the prompts on your screen to enter information about each transaction.

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*NOTE: If you're currently using a Commodore 1526 printer, please note that this program operates best with the ROM versions of 7.0C or higher of the 1526 printer. To check which version of the Commodore 1526 printer you have, turn the printer off, wait a few seconds, turn the printer back on while holding in the paper advance button, and the version of the 1526 printer you have, will then be printed.*

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When entering the check/deposit number, you must enter at least four digits. For example, check 125 would be entered as 0125. If you are entering a deposit, you must enter a lower-case d followed by three numbers.

When asked for an index number, enter a number from 00 to 99 that you want to assign to this particular type of transaction. For example, you may want to enter the number 01 for all deposits, 02 for all utility payments, 03 for all Visa payments, and so on. When you have entered all the information for a transaction, it will be stored on your data disk and your balance will be calculated automatically.

To view and/or modify previously entered transactions, press **F3**. You can then view checks by transaction number, transaction description, or index number. The computer will search through your transactions and display those that you selected. You can then make changes or return to the menu.

To balance your checkbook, press **F5** and follow the prompts to enter the information needed for reconciling your checkbook and statement.

To print transaction information on your printer, press **F7**. Be sure your printer is turned on and ready to print.

To exit the program, press **F8**, and you will return to the main menu.

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## The Loan Amortizer™

The Loan Amortizer gives you two types of information. First, if you enter the amount you want to borrow, the available interest rate, and the length of time you want to take to pay it back, the computer will calculate your periodic payment. Or, if you specify the amount you'd like to borrow, the length of time you want to take to pay it back, and the payment you can afford, the computer will calculate the interest rate you must seek. This program can also provide you with a payment schedule for each of your loan obligations.

To use The Loan Amortizer, select 2 on the main menu. When the program appears, begin entering your information. To calculate your loan payments, DO NOT enter a figure in the "Payments" field. To calculate an interest rate, DO NOT enter information in the "Interest Rate" field. If you need help filling in a line, press the **?** key. To skip a line, press **RETURN** only.

Enter data only in the "Principal", "Term of Loan" (years and months), and "Payment Period" fields, and either the "Interest Rate" or "Payments" field. Then press **F1** to calculate your data. After calculating your loan, the computer will ask you if you want to see an annual payment schedule. If so, enter the year that you want to view. Do not enter a calendar year. Instead enter 1 for the first year of the loan, 2 for the second, and so on. The computer will calculate your payment schedule and display it on your screen. You can then print the table if you like, or you can begin entering information on another loan.

Press **F7** to return to the main menu.

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## The Depreciation Calculator™

This program will calculate the depreciation of assets over a specified period of time. To use The Depreciation Calculator, select 3 on the main menu.

When the program appears, begin entering information. If you need help filling in a line, press the **?** key for a help message. To skip a line, press **RETURN** only. When asked for the depreciation type, press **A** if you want to calculate by straight line depreciation, or **B** for sum of year's digits depreciation, or **C** for double declining balance depreciation.

Enter data only in the "Original Value", "Salvage Value", "Life", "Start", and "Dep Type" fields. Then press **F1** to calculate your data. If you have requested double declining balance depreciation (type C), you will be asked to enter a calculation factor. Enter either 1.25, 1.5, or 2.0. This multiplying factor determines the rate of depreciation. If you are unsure about the factor you should use, check with your accountant or with the Internal Revenue Service.

Your depreciation schedule will be displayed on your screen, and you will be given an opportunity to print this table on paper (hard copy) or enter information on another asset.

To return to the menu, press **F7**.

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# The Savings Organizer™

The Savings Calculator gives you two types of information. First, it will calculate the future value of the funds you are saving today. For example, if you are currently saving \$100 a month at 8.25%, this program will tell you what your savings will be worth at a future date that you specify. Or, if you specify the total amount you'd like to save over a given amount of time at a given interest rate, The Savings Organizer will tell you how much money you must deposit each savings period to reach your goal.

This is an extremely simple program to use. Just select 4 on the main menu. When the program screen appears, enter your information. To calculate the future value of your savings, DO NOT enter a figure in the "Future Value" field. If you have a question about a line, press **?** for a help message. To skip a line, press **RETURN** only.

To return to the menu, press **F7**.

# The Mortgage Manager™

The Mortgage Manager will break down your monthly mortgage or loan payments into the "amount applied to principal" and the "amount applied to interest". To use this program, select 5 on the main menu.

When the program appears, enter your mortgage principal, interest rate, frequency of payments (M=Monthly, Q=Quarterly, etc.), the starting date of the loan, and the month and year that your next payment is due. If you need help filling in a line, press the **?** key. When you have entered all of your information, press **F1** to begin calculating.

You will be asked if you want to print a payment schedule. Press **Y** to print this schedule on your printer. If you press **N**, the information for the next payment will be displayed on your screen. To view data on the subsequent payment, press **F1**.

Press **F7** to return to the main menu.

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