



# **Aimiya Financial Goal**

**Aimiya Financial Goal Light**  
**Aimiya Easy Budget**

Personal Financial Software  
v. 1.5.1 Mobile

# User Guide

**AMERCO INTERNATIONAL Ltd.**

Home: <http://www.aim4y.com>

E-mail: [support@aim4y.com](mailto:support@aim4y.com)

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## Introduction

«Aimiya financial goal» was created in attempt to help you with monitoring and analysing your personal finances and to help you in reaching your personal financial goals. The software will let you monitor daily balances of different types of assets and liabilities (Cash, Bank, Depo, Stock, Bonds, Funds, Real Estate, Own Business, Debts) and will help you set different targets (Target amount, Target in current terms, Annual %). It will calculate virtual profits and losses based on the data you supply on balances, stock market index values, average interest rate and other variables. The data could be displayed as a list of values or as a diagram.

«Aimiya financial goal» will help you to evaluate the impact made on your targets by future changes affecting your balances, inflation or stock market fluctuations. Such evaluations are produced either as a list of values or as a diagram. This is done for your convenience and in order to provide you with all necessary information, giving you the freedom of choice in management of your personal finances.

## Main Features

- registration of balances for Cash, Bank, Depo, Stock, Bonds, Funds, Real Estate, Own Business, Debts
- registration of balances in accordance with assets' places of care
- registration of balances with no necessity to enter income/expenditure transactions
- additional registration of quantity and unit price for Stock, Bonds, Funds and Real Estate
- target settings: Target amount, Target in current terms, Annual %
- calculation of intermediary target amounts adjusted for inflation
- comparison between balances and targets
- registration of indices, such as Depo Rate, Inflation, Dow Jones, Min Cash, Relevant amount
- calculation of virtual profits and losses resulted from untimely placements of excess of funds on deposit
- calculation of virtual profits and losses resulted from changes in Stock value compared to fluctuations of Dow Jones index.
- comparison between real and accrued balance values resulted from such corrections

## Additional Features

- data display in a diagram form
- data encryption, password protection
- data archiving for data restoration, complete or partial data deletion
- pre-programmed demo, detailed example description on the website
- Languages: English, French, Italian, Russian
- font size setting

## Requirements

Prior to installation of «Aimiya financial goal» software please make sure that your mobile device meets the following requirements:



Requirement \ Support	Java	BlackBerry
Environment	CLDC 1.1, MIDP 2.0 (or later)	BlackBerry OS 4.2 (or later)
Program size, KB	185	250
Internal memory, MB	1	1
Persistent memory, KB	50	50

Please note that larger data storage will require more persistent memory.

## Installation

The software is installed from the two files: «Aimiya financial goal».COD & «Aimiya financial goal».ALX for BlackBerry, or «Aimiya financial goal».JAR & «Aimiya financial goal».JAD for all other devices supporting Java. To install the application we recommend using the special software supplied with your phone. Otherwise, please copy the above files to you phone through any available interface: USB, Bluetooth, Wi-Fi, IrDA.

Run the program and you should see on display a message prompting you to enter a password.



Enter the password you are going to use in order to access to the application in the future. The password could be a combination of any letters, numbers and/or signs. There are no limits set on the password length. You could leave the password field blank. In any case the software will use the password strip for data encryption. Confirm your password in the field **Confirm password**. Choose the interface language. This language will be applied to a demo run. The language could be changed at any time (see “Settings” below). You could switch on the “Demo data” option in order to set up original demonstration example in the program.

Press **Login**. If the two passwords entered in the fields described above are identical the program will start database initialisation and preparation for a demo run. This process might take 10 to 30 seconds. You could interrupt the initialisation by pressing **Exit** if you want to

install the product later.

## Main Menu



Upon successful start up the application will display the main menu.

The demo sequence is now ready to demonstrate to you the main capabilities of the software. This is the reason why the main menu contains some preset data.

**Balance** represents the total value of your assets (Cash, Bank, Depo, Stock, Bonds, Funds, Real Estate, Own Business) less liabilities (Debts).

**Main Target** represents your current financial goal.

**Next Target** shows next intermediary balance you should achieved at the end of the month in order to meet your financial goal.

**To target/Above target** represents a difference between your real current balance and the intermediary balance you should have accumulated by now in order meet your financial goal.

**Success Inspector** generates a spreadsheet comparing your current balance with your financial goal.

**To estimates/Above estimates** displays the total amount of virtual losses and gains.

**Indices** are used for index value input for such indices as Depo Rate, Inflation, Dow Jones, Min Cash, Relevant amount.

**Settings** are used for interface settings and option selection as well as for archiving, deletion and restoration of data.

Main Menu pictogram column is not always displayed. If the screed is too small or if you chose a font too large for the main menu text to be displayed in full the pictogram column will be omitted.

## Navigation

Select, Enter, Click, <Right> – choose menu item and/or proceed to a submenu

Up, Down – scroll down the list

0 – request context help

## Navigation using pointer device (sticker, stylus, touch screen, mouse etc.)

For devices supporting the pointer the following navigation features are available:

Value Comparison Chart			
Date	Balance	Target	Delta
01/03/08	11,200	10,979	221
01/02/08	10,100	9,987	113
01/01/08	9.000	9.000	
Menu			Back

<Click> – command Select for the selected item of the list

<↑>, <↓> – PgUp, PgDn

<Menu> – command selection

To return to the previous screen, you can use different options:

Click on <Back> on the bottom of the list

Click on the title of the list

Click on empty space below the list if the list does not fill the entire screen

## Commands

Select – choose menu item and/or proceed to a submenu

Help – bring up the context help screen

About – bring up a screen with general information

Exit – quit the program

## Balance

By pressing Balance in the main menu you will access the Assets submenu.



Name	Balance
Cash	500
Bank	500
Depo	18,000
Stock	900
Bonds	
Funds	
Real Estate	
Own Business	
Debts	(900)

Options Select Back

The headline contains a balance amount of your assets less liabilities.

All your assets are listed in the menu by type with their balances displayed as at today's date. Liabilities are displayed in brackets thus decreasing the total amount.

## Commands

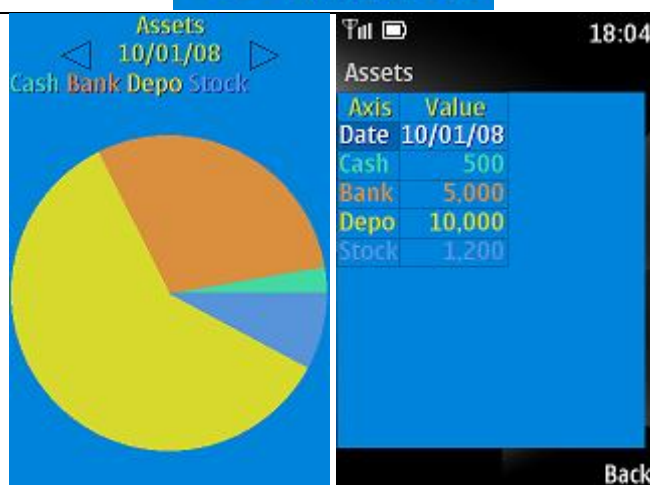
**Select** – bring up the list of places of care of your assets (see below)

**Balance History** – bring up history of accumulated balances. Such balances (assets less liabilities) are generated on the days when changes are made to the values. You could also review the historical data in the form of a chart.



**Summary Diagram** is a summary chart for all types of assets. History of value fluctuation for each type of assets is highlighted with a different colour. Use command **Legend** to bring up summary information on the diagram data.





**Regulate period for all** – clear intermediary balances within the specified period and/or delete insignificant balances for all assets.

For example, if during a period of one month the balances were entered three times on 5<sup>th</sup>, 10<sup>th</sup> and 20<sup>th</sup> day of the month, by clicking on **Regulate period** you will delete these entries and carry forward the last available balance (entered on the 1<sup>st</sup> day of the next month).

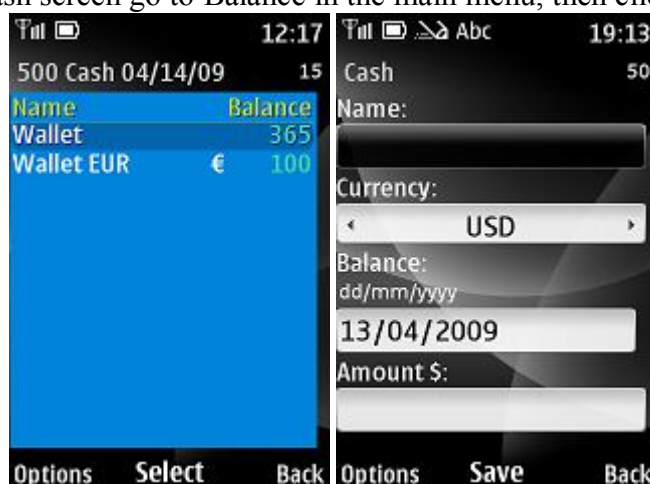
**Clear** – clear all data on a selected type of assets. It will delete both balances and places of care. You will be prompted to confirm data deletion.

**Help** – bring up the context help screen

**Back** – go back to **Balance**

## Cash

In order to bring up Cash screen go to **Balance** in the main menu, then click on **Cash**.



The left screenshot shows the 'Cash' screen with a date of 04/14/09. It displays a table with the following data:

Name	Balance
Wallet	365
Wallet EUR	€ 100

Navigation buttons at the bottom are 'Options', 'Select', and 'Back'.

The right screenshot shows the form to add a new cash entry. It includes fields for 'Name:', 'Currency:' (set to USD), 'Balance:' (with a date field set to 13/04/2009), and 'Amount \$:'. Navigation buttons at the bottom are 'Options', 'Save', and 'Back'.

The main menu contains information of places of care where your cash is stored; each has information on balances as at today's date. You can add, change and delete places of care, and enter different balances by place of care.

The headline will display the total amount of cash.

Each place of care should be used for each selected currency. In the **Balance** column every amount will be shown in that currency which selected for particular place of care. Total balance will be presented in main selected currency only and calculated based on exchange rates used for all items at nearest date when rates were updated.

<Currency> list is not available in “Light” version.

## Commands

**Select** – access list of balances at a selected place of care (see below)

**New** – create a new place of cash care. In the window open by this command you could enter information on a place of cash care, as well as the date and the current balance.

**Edit** – edit the name given to a place of cash care

**Delete** – delete a selected place of cash care. It will also delete all data on balances per the deleted place of care. Please note that you will NOT be prompted to confirm data deletion.

**Values** – used to the same effect as **Select**

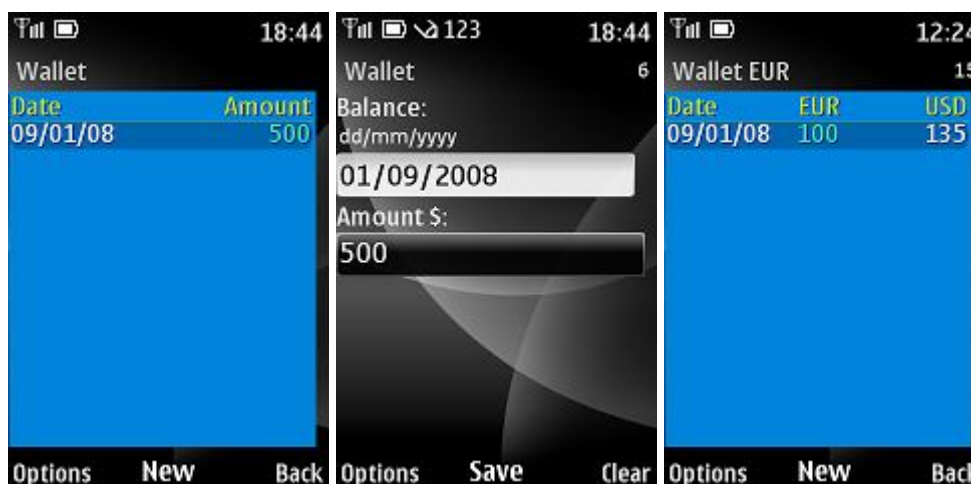
**Summary Diagram** – bring up summary diagram on all places of cash care. This command is available only if there is more than one entry in the Cash list.

**Help** – bring up the context help screen

**Back** – go back to **Assets**

## Cash – Values

In order to bring up Values screen please go to **Values** (or **Select**) accessible from the Cash screen.



The headline will display the name of a selected place of care. The historical balances in this place of care will be listed in decreasing order.

If currency used for particular place of care is differing from main currency, the balance will be shown in both: original (for example, EUR) and equivalent of main currency.

## Commands

<Right> or **Edit** – edit current entry. Changes could be made to both the amount and the date.

**New** – create a new entry. Please enter the date and the balance amount.

**Delete** – delete a selected entry. The current balance will be adjusted to represent last available balance at the date of last recorded entry. In order to bring the balance to zero please create a new entry leaving the balance field blank.

**Regulate period** – clear intermediary balances within the specified period and/or delete insignificant balances.





For example, if during a period of one month the balances were entered three times on 5<sup>th</sup>, 10<sup>th</sup> and 20<sup>th</sup> day of the month, by clicking on **Regulate period** you will delete these entries and carry forward the last available balance (entered on the 1<sup>st</sup> day of the next month).

**Diagram** – bring up a chart displaying balance history by place of cash care. This command is only available if there is more than one entry in the Values list.

**Help** – bring up the context help screen

**Back** – go back to Cash

## **Bank**

In order to bring up Bank screen please go to the main menu and choose Balance, then go to Bank.

This option enables you to keep track of all your bank accounts apart from deposit accounts.

The main menu will display all the accounts and current balances on them. You can add, change and delete accounts; you can also change the balances.

The headline will display the total amount kept on all the listed bank accounts.

### **Commands**

**Select** – open the list of balance for a selected Bank account (see Balance – Cash – Values)

**New** – create a new Bank account. In the window open by this command you could enter Account number, as well as the date and the current balance.

**Edit** – edit Bank account's name

**Delete** – delete a selected Bank account. It will also delete all data on balances per the deleted Bank account. Please note that you will NOT be prompted to confirm data deletion.

**Values** – the same as **Select**

**Summary Diagram** – bring up summary diagram on all Bank accounts. This command is available only if there is more than one entry in the Bank list.

**Help** – bring up the context help screen

**Back** – go back to Assets

## **Depo**

In order to bring up Depo screen please go to the main menu and choose Balance, then go to Depo.

This option enables you to keep track of all your deposit bank accounts. Each deposit amount is being monitored separately. Neither accrued nor received interest is accounted for. This is done in attempt to keep the calculation simple. When you receive the interest you can adjust balances of other assets (like Cash, Bank etc.) Depo will only display the main deposited amount until the date of the placement term expiration then you will move this balance to Cash or Bank account.

The main menu lists your deposit accounts (or deposit agreements) showing the amounts placed on deposit, but no interest is accrued. You can add, change and delete accounts; you can also change the balances.

The headline will display the total amount kept on all the listed deposit accounts.

### **Commands**

**Select** – open the list of balance for a selected Depo account (see Balance – Cash – Values)

**New** – create a new Depo account. In the window open by this command you could enter Depo's name, as well as the date and the current balance.

**Edit** – edit Depo's name

**Delete** – delete a selected Depo account. It will also delete all data on balances per the deleted Depo account. Please note that you will NOT be prompted to confirm data deletion.

**Values** – the same as **Select**

**Summary Diagram** – bring up summary diagram on all Depo accounts. This command is available only if there is more than one entry in the Depo list.

**Help** – bring up the context help screen

**Back** – go back to **Assets**

## **Stock**

In order to bring up Stock screen please go to the main menu and choose Balance, then go to Stock.

This option enables you to keep track of value of shares you own. Each share holding requires a separate entry. You can record values and numbers of units. You can add, change and delete holdings; you can also change their value at any time.

The headline will display the total value of all shares you own.

### **Commands**

**Select** – open the list of balance for a selected Stock (see below)

**New** – create a new Stock. In the window open by this command you could enter Stock's name, as well as the date, the quantity and the price and finally calculate the current balance.

**Edit** – edit Stock's name

**Delete** – delete a selected Stock. It will also delete all data on balances per the deleted Stock. Please note that you will NOT be prompted to confirm data deletion.

**Values** – the same as **Select**

**Summary Diagram** – bring up summary diagram on total stock portfolio. This command is available only if there is more than one entry in the Stock list.

**Help** – bring up the context help screen

Back – go back to Assets

## Stock – Values

The following fields are available in the edit mode of Stock screen:



- Quantity – quantity of shares. When this field is edited you can utilise the following commands:
- Get preceding value – bring up Quantity as at the preceding date. This might be handy if you prefer to monitor changes only in the value of your shares.
  - Calculate sum – calculate the total amount multiplying quantity by price.
- Price – price of one share. When this field is edited you can utilise the following commands:
- Get preceding value – bring up Price as at the preceding date.
  - Calculate sum – calculate the total amount multiplying quantity by price.

## Stock – Funds In/Out

Supplemental account which implemented in order to calculate properly adjustment to Estimated Balance and used to account additional Deposits to or Withdrawals from Stock account. Above mentioned transactions are executed using Stock – Funds In/Out menu:



Every transaction should be performed separately in the relevant period using separate entry reflecting date, amount and type of transaction: Deposit to or Withdrawal from Stock



**Amount** – total amount which you Deposit to Stock account or Withdraw from Stock account without correspondence with particular Stock item.

**Currency** – currency of transaction. <Currency> list is not available in “Light” version.

**Deposit** – transaction dealing with additional deposit of funds to Stock account. After recording of additional deposit to Stock account you can allocate in Stock account additional stock bought or cash account if you do not perform any transactions yet.

**Withdrawal** – transaction dealing with withdrawal of portion or all amounts from Stock account after closing up your position with Stocks. If you still keep cash with Stock account and do not move it to current cash position, please create separate cash account as Stock item in order to calculate properly adjustment to estimated balance and use this account only to reflect transactions dealing with complete withdrawal from Stock account.

## **Bonds**

In order to bring up Bonds screen please go to the main menu and choose Balance, then go to Bonds.

This option enables you to keep track of value of bonds you own. Each bond holding requires a separate entry. You can record values and numbers of units. You can add, change and delete holdings; you can also change their value at any time.

The headline will display the total value of all bonds you own.

### **Commands**

**Select** – open the list of balance for a selected Bond (see Balance – Stock – Values)

**New** – create a new Bond. In the window open by this command you could enter Bond’s name, as well as the date, the quantity and the price and finally calculate the current balance.

**Edit** – edit Bond’s name

**Delete** – delete a selected Bond. It will also delete all data on balances per the deleted Bond. Please note that you will NOT be prompted to confirm data deletion.

**Values** – the same as **Select**

**Summary Diagram** – bring up summary diagram on total bonds portfolio. This command is available only if there is more than one entry in the Bonds list.

**Help** – bring up the context help screen

**Back** – go back to **Assets**

## **Funds**

In order to bring up Funds screen please go to the main menu and choose Balance, then go to Funds.

This option enables you to keep track of accumulative funds you could command presently and in the future. In general, those are insurance fund and pension fund. You could register funds entering their names and current values in the main menu. You can add, change and delete funds; you can also change the balances at all times.

The headline will display the total value of all funds.

### **Commands**

**Select** – open the list of balance for a selected Fund (see Balance – Cash – Values)

**New** – create a new Fund. In the window open by this command you could enter Fund's name, as well as the date and the current balance.

**Edit** – edit Fund's name

**Delete** – delete a selected Fund. It will also delete all data on balances per the deleted Fund. Please note that you will NOT be prompted to confirm data deletion.

**Values** – the same as **Select**

**Summary Diagram** – bring up summary diagram on total Funds. This command is available only if there is more than one entry in the Funds list.

**Help** – bring up the context help screen

**Back** – go back to **Assets**

### **Real Estate**

In order to bring up Real Estate screen please go to the main menu and choose Balance, then go to Real Estate.

This option enables you to monitor investments in real estate, which you could chose to sell for profit at any time or which is brining rental income. This does not include your personal dwelling. The main menu lists all real estate objects and their current assessed value. You can add, change and delete objects; you can also change their value.

The headline will display the total value of all objects.

### **Commands**

**Select** – open the list of balance for a selected object of Real Estate (see Balance – Stocks – Values)

**New** – create a new object entry. It will bring up a window where you could enter object's name, footage, price per square foot and total value.

**Edit** – edit object's name

**Delete** – delete a selected object of Real Estate. With this all related balances will also be deleted. Please note that there will be no additional message issued prompting you to reconfirm the deletion.

**Values** – the same as **Select**

**Summary Diagram** – bring up a summary diagram for all objects of Real Estate. This command is only available if there is more than one entry in the Real Estate list.

**Help** – bring up the context help screen

**Back** – go back to **Assets**

### **Own Business**

In order to bring up Own Business screen please go to the main menu and choose Balance, then go to Own Business.

This option enables you to monitor the assessed value of your business. In some respects it is the most complex asset to account for due to the changes in its market value. We recommend you to keep its value recorded in amount of your investments. Otherwise you would have to refer to the financial statements of the business. Dividends could be put through Bank, see the above cases with Bonds and Securities.

### **Commands**

**Select** – open the list of balance for a selected Business (see Balance – Cash – Values)

**New** – create a new Business. In the window open by this command you could enter Business's name, as well as the date and the current balance.

**Edit** – edit Business's name

**Delete** – delete a selected Business. It will also delete all data on balances per the deleted Business. Please note that you will NOT be prompted to confirm data deletion.

**Values** – the same as **Select**

**Summary Diagram** – bring up summary diagram on total businesses. This command is available only if there is more than one entry in the Own business list.

**Help** – bring up the context help screen

**Back** – go back to **Assets**

## **Debts**

In order to bring up debts screen please go to the main menu and choose Balance, then go to Debts.

This option enables you to monitor your credits, loans and other liabilities. The main menu lists all liabilities in their current volume. You can add, change and delete liabilities; you can also change balances.

The headline will display the total value of all liabilities.

### **Commands**

**Select** – open the list of balance for a selected Debt (see Balance – Cash – Values)

**New** – create a new Debt. In the window open by this command you could enter Debt's name, as well as the date and the current balance.

**Edit** – edit Debt's name

**Delete** – delete a selected Debt. It will also delete all data on balances per the deleted Debt. Please note that you will NOT be prompted to confirm data deletion.

**Values** – the same as **Select**

**Summary Diagram** – bring up summary diagram on total Debts. This command is available only if there is more than one entry in the Debt list.

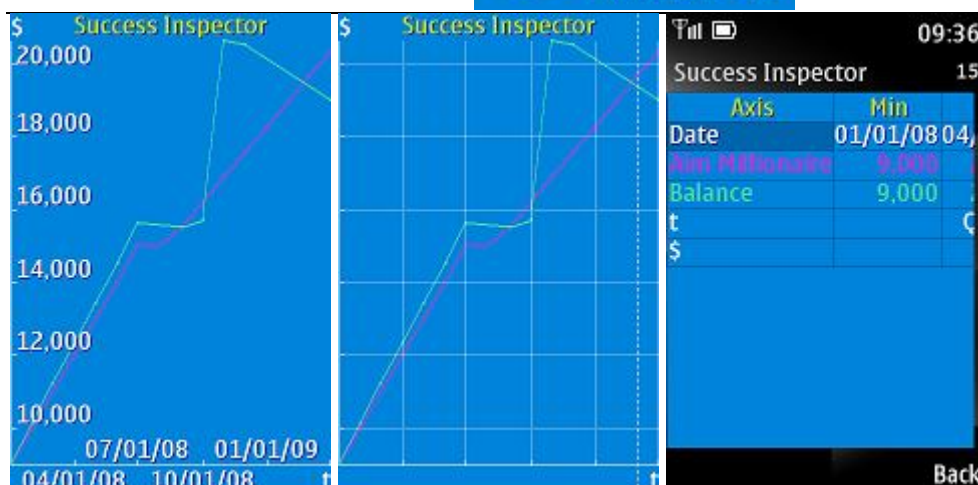
**Help** – bring up the context help screen

**Back** – go back to **Assets**

## **Success Inspector**

Success Inspector Diagram consists of two graphs: total balance amount and progress of your achievements.





You could generate this diagram as follows:

- Go to the main menu and chose **Success Inspector** or
- Go to **To/Above target** and chose **Diagram** or
- Go to **Next target** and chose **Diagram**

Success Inspector could also work in comparison mode, i.e. current and accrued balances could be compared in the form of a Diagram generated through **To/Above Estimates**.

The displayed information could be managed with the following keys:

- 0 – bring up the context help screen
- 1 – add/remove markings
- 2 – add/remove the grid / array
- 3 – display today's date
- Down – zoom in on graphs
- Up – zoom out on graphs
- Left – move left on the time base
- Right – move right on the time base
- \* or Backspace – go back to the previous screen

## Commands

**Legend** – open the screen containing general information on the diagram. Each curve of the graph is coloured differently. In Min and Max columns you will see minimum and maximum values respectfully. Date row displays the start and end dates of graph period. Rows t and \$ represent array pitch correspondingly on time and value scales. On zoom in, zoom out or side movements of the diagram operated with Down, Up, Left and Right keys the information on Legend display will be adjusted accordingly.

**Help** – bring up the context help screen

**Back** – go back to the previous screen

## Targets

If you want to review your targets please go to the main menu and select **Main Target**. It will bring up the **Target Setup** list.



The set targets are sorted by the end date in descending order. Column Method displays the method of targeting, column Amount displays target amount or rate.

### Commands

New – set a new target

Edit – edit an existent target.

Delete – delete an existent target.

Values – bring up the list of intermediary values.

Diagram – bring up Success Inspector.

Summary Diagram – bring up Success Inspector for all scenarios.

Help – bring up the context help screen

Back – go back to the main screen

### Target setup

In order to set up parameters of your target you need to fill all fields in the Target setup menu.



Scenario – target indication scenario. By default there is only one pre-programmed scenario or option of target settings. If you want to monitor several options simultaneously, for example: main cycle, optimal/optimistic or pessimistic one, you could add those cycles to the list of Settings\Scenarios. If you do so on your next target setting the program will offer you a choice from the Scenario list, and you would have to pick one for your new target.



**Start** – time origin. When you set your target this date entry will contain information on the opening balance, and all intermediary amounts will be based on it. The first intermediary amount will always be equal to the balance amount listed at the **Start** date.

**End** – end date. This date must be in the future compared to the **Start** date. The intermediary amounts will be calculated between the two dates from **Start** to **End** in accordance with **Target** settings.

**Method** – method of targeting the goal. It takes one of the below three values:

**Target amount** – this method is good when you know your target amount. For example, if you need to save a certain amount for a certain date.

**Target in current terms** – this method is good when you do not know the target amount, but can estimate its value in money at its today's value. In this case the real value of the target amount in the future will be calculated with allowance for compounded rate of inflating previously set by you. When the inflation rate changes the target amount will be automatically recalculated. This method will help you to safeguard your savings against inflation.

**Annual %** – choose this command in case if your target amount is expected to increase annually by a certain percentage rate.

**Amount** – the value Amount (for **Target amount** or for **Target in current terms**) or Rate (for **Annual %**).

When a new target is set up under the main option of target setting all intermediary amounts will be recalculated automatically, as well as showings **To/Above target** and **Next target** within the main menu.

## Target values

For each target the program will produce several stages of calculations:

1. The calculation of the total balance amount as at **Start** date.
2. The calculation of the target amount in accordance with the chosen method **Target**:
  - 2.1. **Target amount** – the end amount will be shown in its **Value**
  - 2.2. **Target in current terms** – the end amount will be calculated with allowance for the inflation on the basis of the total balance calculated on stage 1.
  - 2.3. **Annual %** – the end amount will be calculated by increasing the total balance calculated on stage 1 by **Value%** annually.
3. The calculation of intermediary amounts will be produced with monthly periodicity on the 1<sup>st</sup> day of each month. The first amount will always equal the total balance with the last amount being equal the target amount. The intermediary amounts are calculated with provision for inflation in accordance with the below formula.

<p>Tel 18:53</p> <p>Millionaire</p> <table> <tr> <th>Date</th> <th>Amount</th> </tr> <tr><td>11/01/08</td><td>16,876</td></tr> <tr><td>10/01/08</td><td>16,188</td></tr> <tr><td>09/01/08</td><td>15,500</td></tr> <tr><td>08/01/08</td><td>15,000</td></tr> <tr><td>07/01/08</td><td>15,000</td></tr> <tr><td>06/01/08</td><td>13,985</td></tr> <tr><td>05/01/08</td><td>12,978</td></tr> <tr><td>04/01/08</td><td>11,976</td></tr> <tr><td>03/01/08</td><td>10,979</td></tr> <tr><td>02/01/08</td><td>9,987</td></tr> <tr><td>01/01/08</td><td>9,000</td></tr> </table> <p>Options Details Back</p>	Date	Amount	11/01/08	16,876	10/01/08	16,188	09/01/08	15,500	08/01/08	15,000	07/01/08	15,000	06/01/08	13,985	05/01/08	12,978	04/01/08	11,976	03/01/08	10,979	02/01/08	9,987	01/01/08	9,000	<p>Tel 18:54</p> <p>Target amount</p> <p>S[2] = 9,987</p> <p>Date 02/01/08</p> <p>S(n) = <math>S0 * (1 + (n-1) * I)</math></p> <p>S0 = <math>(M - B) * r / ((1 + r)^P - 1)</math></p> <p>M = 15,000 at 07/01/08</p> <p>B = 9,000 at 01/01/08</p> <p>r = <math>I / 100 / P</math></p> <p>I = % Inflation</p> <p>P = number of months</p> <p>Back</p>
Date	Amount																								
11/01/08	16,876																								
10/01/08	16,188																								
09/01/08	15,500																								
08/01/08	15,000																								
07/01/08	15,000																								
06/01/08	13,985																								
05/01/08	12,978																								
04/01/08	11,976																								
03/01/08	10,979																								
02/01/08	9,987																								
01/01/08	9,000																								

You can access the folder with intermediary amounts though different submenus:

- Main menu – To/Above target
- Main menu – Next target
- Main menu – Main target – Values
- Main menu – Main target – <Right>
- Main menu – Settings – Scenarios – Values
- Main menu – Settings – Scenarios – <Right>

## Commands

Details – bring up intermediary amounts' calculation formula.

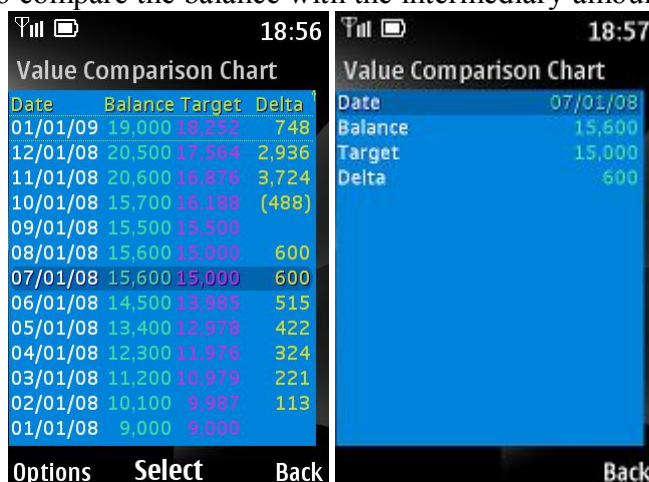
Diagram – generate a diagram.

Help – bring up the context help screen

Back – go back to the previous screen

## Comparing intermediary target amounts with balances

You can run analysis to compare the balance with the intermediary amounts:



Date	Balance	Target	Delta
01/01/09	19,000	18,252	748
12/01/08	20,500	17,564	2,936
11/01/08	20,600	16,876	3,724
10/01/08	15,700	16,188	(488)
09/01/08	15,500	15,909	
08/01/08	15,600	15,000	600
07/01/08	15,600	15,000	600
06/01/08	14,500	13,985	515
05/01/08	13,400	12,978	422
04/01/08	12,300	11,976	324
03/01/08	11,200	10,979	221
02/01/08	10,100	9,987	113
01/01/08	9,000	9,000	

The comparison schedule could be accessed through the following submenus:

- Main menu – To/Above target
- Main menu – Next target

In this schedule the balance amount, the target amount and the difference between them, all are displayed in different colours. Depending on the size of the screen of your mobile device some columns might be hidden in the following order:

- Delta
- Balance
- Target

### Commands

**Select** – bring up a new screen displaying the data behind the selected row.

**Diagram** – bring up Success Inspector.

**Help** – bring up the context help screen

**Back** – go back to the previous screen

Target amounts are also displayed in the main menu:



Get Financial Freedom ...	15
Balance	19,000
Success Inspector	
To target	(3,278)
Next target	22,278
Main target	134,391
To estimates	(201)
Estimated balance	19,201
Indices	
Settings	

- Next target – intermediary target amount on the 1<sup>st</sup> day of the next month

- **To target** – the difference with you need to earn to meet the target balance. Text is displayed in red, the difference between Balance and Target is displayed in brackets.
- **Above target** – balance is higher then the target amount. Text is displayed in green, the difference between Balance and Target is displayed with positive sign.

## Estimated Balance

<Estimated Balance> is not available in “Easy Budget” version.

The program will calculate the Estimated balance based on the real balance adjusted for virtual losses and gains. These losses and gains are based on two assumptions:

- **Cash -> Depo.** According to this assumption it is not cost effective to keep your cash on a regular bank account, in a safe or in hand. Money should work, at least being placed on deposit, unless invested with higher risk for higher profit. Money kept “in a shoe box under the bed” will not bring you interest on deposit. Such loss of profit would be considered a virtual loss.
- **Stocks vs. Dow Jones.** According to this assumption any possible variation of the price of shares you own could be compared to market index variations. If within the last month the value of your share holding changed for the same value as Dow Jones (grew or fell) then you have not lost nor gained anything in comparison to the stock market. But often your shares will perform better or worse than the stock market. In this case your virtual profits or losses will be calculated. These amount are not physical money, you cannot safe or loose them. They are a rough indicator illustrating performance of your investment portfolio. This indicator cannot replace analytical agencies, nor advice of professional investors, but it will give you the first estimate of your share holding value based on rate fluctuation.

**Starting with the date of a new target set up, all accumulated profits and losses will be zeroed out and the new calculation will begin!**

## ***Calculation of virtual profit and losses***

The virtual profits and losses related to funds available but not placed on deposit are calculated with the help of the following:






---

Tel	18:59
Estimated Profits/Losses	
Date	02/01/08
Balance	10,100
Estimates	10,126
Delta	(26)
Lost	(26)
Cash,Bank	9,000
Min cash	1,000
Delta	8,000
Depo	4%
Back	

- **Cash, Bank** – total amount of assets in the category of Cash and Bank available to you during the previous month. This is not a brought forward balance, but the lowest amount you reached during the last month. If in the beginning and at the end of the months you had Cash recorded as \$2,000, but sometime in between it went down to \$200, then the value of **Cash,Bank** will be \$200.
- **Min Cash** – value of Min Cash index (see Indices)
- **Delta** – Cash,Bank less Min Cash
- **Depo** – value of Depo index (see Indices)
- **Lost** – losses calculated using deposit interest rate
- **Estimates** – value of the balance increased by Lost amount

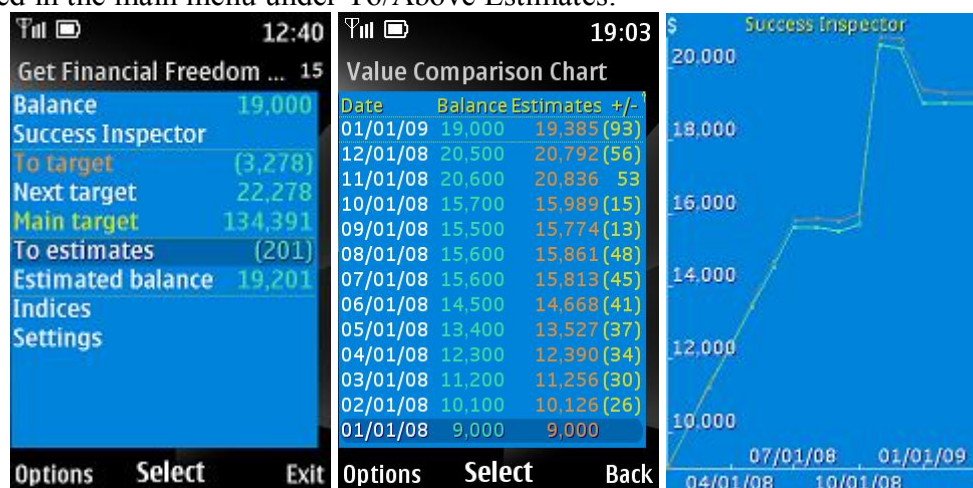
The virtual profits and losses related to your shares portfolio are calculated with the help of the following:

Tel	19:00
Estimated Profits/Losses	
Date	02/01/09
Balance	19,000
Estimates	19,306
Delta	(306)
Profit	79
Stock	900
at 01/01/09	900
Stock Index	8,000
at 01/01/09	8,776
Back	

- **Stock** – total amount of assets in Stock category at a certain date.
- **Stock at ...** – total amount of assets in Stock category at the beginning of the previous month.
- **Stock Index** – Dow Jones index at a certain date.
- **Stock Index at ...** – Dow Jones index at the beginning of the previous month.
- **Depo** – value of Depo index (see Indices)
- **Profit/Lost** – an amount calculated on assumption that the value of your shares changed in correspondence to Dow Jones index
- **Estimates** – value of the balance increased by Lost and decreased by Profit

## Comparing virtual losses and gains with balances

Comparison run between current balance figure and the figure of accumulated profits and losses is displayed in the main menu under To/Above Estimates:



This function will bring up a comparison schedule displaying real and estimated balances in different colours, as well as difference between them. Depending on the size of the screen of your mobile device some columns might be hidden in the following order:

- +/-
- Balance
- Estimates

## Commands

Select – bring up a new screen displaying the data behind the selected row.

Diagram – bring up Success Inspector.

Help – bring up the context help screen.

Back – go back to the previous screen.

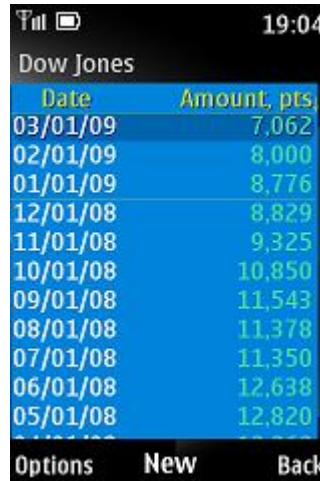
## Indices

The list of indices could be accessed by clicking on Indices:



Index	Amount
Currency	
Depo rate	4 %
Dow Jones	7,062 pts
Inflation	3 %
Min cash	1,000 \$
Relevant amour	10 \$

Listed on the screen are: index name, its current value and unit of measurement. Value of each index can be changed at any time. In order to access the list of value please go to **Select**:



Date	Amount, pts
03/01/09	7,062
02/01/09	8,000
01/01/09	8,776
12/01/08	8,829
11/01/08	9,325
10/01/08	10,850
09/01/08	11,543
08/01/08	11,378
07/01/08	11,350
06/01/08	12,638
05/01/08	12,820

This will bring up index historical data. This list could be edited and displayed in the form of a diagram.

### Commands

**New** – add a new index value at a new date

**Edit** – edit index values and/or dates.

**Delete** – delete index value at a selected date.

**Diagram** – generate a diagram of index value history.

**Help** – bring up the context help screen.

**Back** – go back to the previous screen.

On program start up all the indices are assigned values by default. These values are a part of the preset demo and could differ from financial and economical indices of your region. Therefore, please make sure that you make them correspond to the data received from your local official sources before use. Some indices, like inflation rate and Dow Jones index, are published and their exact values are widely available. Other indices you could change at your discretion.

The values of each index could be recorded daily. «Value at 01/01/2009» is understood as the value at 01/01/2009 00:00:00. If the value is not recorded on the next date it will be accepted as being equal to the previous date value. You could choose time intervals the index values should be updated with. For example, Min Cash index usually stays the same for a year or even longer, whereas Dow Jones index is changed daily. Depo Rate and inflation rate we would recommend you to update monthly, Dow Jones - daily, other indices - quarterly.

All these indices are used in calculation of target showings and/or Estimated Balances. Change in value of any of the indices will lead to re-calculation of the affected showing. Depo Rate index, Min Cash and Significant sum could be excluded from the calculations by setting their values to zero. If in the list of induces the value field is left blank, then the value is considered to be zero.

## Currency

In the list of Currency you will find the following options:

<p>11:22</p> <p>Currency 04/29/09 15</p> <table> <tr> <th>Name</th> <th>Rate USD</th> </tr> <tr> <td>EUR €</td> <td>1.35</td> </tr> <tr> <td>GBP £</td> <td></td> </tr> <tr> <td>JPY ¥</td> <td></td> </tr> <tr> <td>USD \$</td> <td>1</td> </tr> </table> <p>Options Select Back</p>	Name	Rate USD	EUR €	1.35	GBP £		JPY ¥		USD \$	1	<p>11:24</p> <p>EUR / 1 USD</p> <table> <tr> <th>Date</th> <th>Rate</th> </tr> <tr> <td>09/01/08</td> <td>1.35</td> </tr> </table> <p>Options Select Back</p>	Date	Rate	09/01/08	1.35
Name	Rate USD														
EUR €	1.35														
GBP £															
JPY ¥															
USD \$	1														
Date	Rate														
09/01/08	1.35														

## Commands

New – enter new currency.

Edit – edit name for selected currency.

Delete – delete selected currency.

Rate – access the list with historic data.

Help – bring up the context help screen.

Back – go back to the previous screen.

## Inflation

Inflation rate is one of the main financial showings. Official data on inflation could include several values at the same time, for example inclusive of a particular branch of industry or exclusive of it. The inflation rate should be set up in the program on the following terms:

- Inflation rate is shown in %% per annum
- Choose a showing closer related to the structure of your assets and expenses. For example, if you want to keep your savings intact and if your spending is limited to a regular basket of goods, you should be guided by the consumer inflation rate, rather than by the industrial one.
- The calculation will be based on the inflation rate recorded at the beginning of the month.

Inflation influences calculation of intermediary target amounts:

Til  123 19:05	Til  19:07	Til  19:07																								
Target setup 4	Millionaire	Target amount																								
Start: dd/mm/yyyy	<table><tr><th>Date</th><th>Amount</th></tr><tr><td>11/01/08</td><td>16,876</td></tr><tr><td>10/01/08</td><td>16,188</td></tr><tr><td>09/01/08</td><td>15,500</td></tr><tr><td>08/01/08</td><td>15,000</td></tr><tr><td>07/01/08</td><td>15,000</td></tr><tr><td>06/01/08</td><td>13,985</td></tr><tr><td>05/01/08</td><td>12,978</td></tr><tr><td>04/01/08</td><td>11,976</td></tr><tr><td>03/01/08</td><td>10,979</td></tr><tr><td>02/01/08</td><td>9,987</td></tr><tr><td>01/01/08</td><td>9,000</td></tr></table>	Date	Amount	11/01/08	16,876	10/01/08	16,188	09/01/08	15,500	08/01/08	15,000	07/01/08	15,000	06/01/08	13,985	05/01/08	12,978	04/01/08	11,976	03/01/08	10,979	02/01/08	9,987	01/01/08	9,000	$S[2] = 9,987$ $Date = 02/01/08$ $S(n) = 50 * (1 + (n-1) * I)$ $S0 = (M-B) * r / ((1+r)^P - 1)$ $M = 15,000 \text{ at } 07/01/08$ $B = 9,000 \text{ at } 01/01/08$ $r = I / 100 / P$ $I = \% \text{ Inflation}$ $P = \text{number of months}$
Date	Amount																									
11/01/08	16,876																									
10/01/08	16,188																									
09/01/08	15,500																									
08/01/08	15,000																									
07/01/08	15,000																									
06/01/08	13,985																									
05/01/08	12,978																									
04/01/08	11,976																									
03/01/08	10,979																									
02/01/08	9,987																									
01/01/08	9,000																									
01/01/2008																										
End: dd/mm/yyyy																										
01/07/2008																										
Method:																										
Target amount																										
Amount: 15000																										
Options Save Clear	Options Details Back	Back																								

In the Demo we set up the following target: increase the savings from \$9,000 to \$15,000 within 6 months. The illustration shows how the program split \$6,000 not evenly at \$1,000 per month, but irregularly with adjustments for inflation. With inflation rate set as 3% the first months amount increase is calculated as \$987 and the last month – as \$1,015. With this the intermediary target amounts are adjusted by the inflation index.

For long term planning, over several years, inflation rate fluctuation becomes even more important. Providing that the inflation index fluctuates constantly calculation of target showings in the future becomes very complex. However, «Aimiya financial goal» will perform these calculations automatically and will take into consideration many other factors.

Depending on the state of local economy in your region the inflation rate could be set as zero or even have negative value (deflation). The software will provide for correct treatment of such cases.

Target in current terms is another function using inflation rate in calculation of Target amount.

<p>19:08</p> <p>Target setup</p> <p>Start: dd/mm/yyyy</p> <p>01/09/2008</p> <p>End: dd/mm/yyyy</p> <p>01/09/2018</p> <p>Method:</p> <p>Target in current t...</p> <p>Amount: 100000</p> <p>Options Save Clear</p>	<p>19:09</p> <p>Get Financial Freedom - 0...</p> <table> <tr><td>Balance</td><td>19,000</td></tr> <tr><td>Success Inspector</td><td></td></tr> <tr><td>To target</td><td>(3,278)</td></tr> <tr><td>Next target</td><td>22,278</td></tr> <tr><td>Main target</td><td>134,391</td></tr> <tr><td>To estimates</td><td>(201)</td></tr> <tr><td>Estimated balance</td><td>19,201</td></tr> <tr><td>Indices</td><td></td></tr> <tr><td>Settings</td><td></td></tr> </table> <p>Options Select Exit</p>	Balance	19,000	Success Inspector		To target	(3,278)	Next target	22,278	Main target	134,391	To estimates	(201)	Estimated balance	19,201	Indices		Settings	
Balance	19,000																		
Success Inspector																			
To target	(3,278)																		
Next target	22,278																		
Main target	134,391																		
To estimates	(201)																		
Estimated balance	19,201																		
Indices																			
Settings																			

With this function you could calculate the effect 3% inflation could have on \$100,000 during the next 10 years. You will see that in 10 years you will need to have \$134,391 to compensate for today's \$100,000. Of course the inflation rate will change during this time, but each time you enter a new rate the target amount will be recalculated automatically.



## Dow Jones

Dow Jones is a stock market index you could use for guidance while evaluating profitability of the shares you own. You could choose a different index for this purpose if your shares are traded on a different stock market.

DJ index values are entered in the list of Indices under Dow Jones. For the rules applied to registering and monitoring indices see above.

DJ index is used for calculation of virtual losses and gains (see Calculation of virtual profit and losses):



Estimated Profits/Losses	
Date	02/01/09
Balance	19,000
Estimates	19,306
Delta	(306)
Profit	79
Stock	900
at 01/01/09	900
Stock Index	8,000
at 01/01/09	8,776
Back	

It is assumed that if the value of your share holding grows faster or falls slower than the market your success could be expressed in real figures. On the other hand, if your shares grow in value slower and fall faster than the rest of the market you have incurred virtual losses.

The illustration shows that if the values of your shares did not change while DJ fell from 8,776 to 8,000 you will be accrued a virtual profit of:

$$900 \times (1 - 8,000 / 8,776) = \$79$$

Virtual profits and losses are indicators, they are not equivalent to real money gained or lost. They are there to alert your attention to ineffective placement of shares, to tell you that your shares do not work to their full capacity.

## Min Cash

Min Cash is a minimum amount necessary to cover current expenditure in the nearest future. It is recommended to be set in amount equal to three months' expenses. If balance of cash kept in banks or in hand exceeds this amount, then the program will assume that the surplus could be invested elsewhere. Funds placed on deposit are considered to be the less risky type of investment. Therefore the program will calculate the amount of interest on deposit you failed to receive:





If within a month the total of cash in bank and in hand went below the value of Min Cash, then virtual losses will not be calculated.

### ***Depo Rate***

Depo Rate is an average rate applied for calculation of interest on deposit. You can place available cash on deposit and your bank will offer you variety of rates dependant on the total amount and the agreed time limits. If you normally invest in more risky assets and do not often have funds available to deposit, then please select the lowest rate. If you find it important to monitor and manage wisely surpluses of funds, then choose the highest rate. Otherwise we would recommend the average.

Depo Rate, alike Min Cash rate, takes part in calculation of virtual losses resulted from untimely placement of available funds on deposit (see above). The rates are recommended to be updated not more often then once a month. Calculations are based on the Depo Rate value at the beginning of the month.

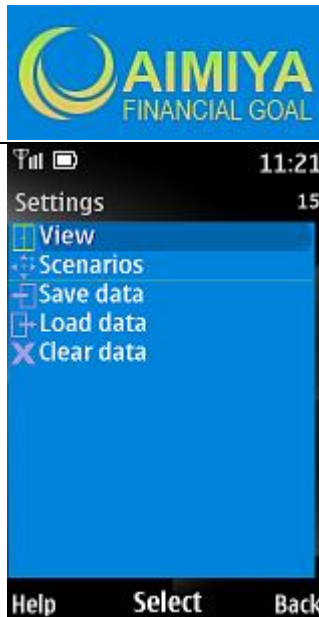
### ***Relevant amount***

Relevant amount is a minimum amount accountable for when virtual profits and losses are accrued. A result could be as little as \$1. Setting Relevant amount allows you to disregard little amounts in order to concentrate on important figures.

Along with other indices Relevant amount could be changed at any time, while the historical data remains stored. Default amount is set as \$10. If you set this amount as zero virtual losses and gains will not be calculated.

## **Settings**

You can access Settings from the main menu:



This submenu will help you to customise the display, to manage list of options and to browse the entire database in general.

## View

View contains interface settings:



**Font size** sets font size on the screen. You can choose to apply one of the following three sizes: Small, Medium or Large. Text appearing in Help screen will always be displayed in Small font regardless of the settings in **Font size**. Font size in edit mode does not depend on **Font size** settings either, it depends on settings of your mobile device. When saving settings new **Font size** will be applied immediately.

**Narrow screen** sets possibility to adjust visible screen to normal width (if switched off) or to narrow width (if switched on). This option is useful for some devices with non-typical screen.

**Actual date** – Date of actual results. On this date the balances and values are calculated and displayed in the main menu and in submenus of Assets and Indices. The default date is today's date. If you want to see the state of your finances in the past, then set Actual date in the past. If you set Balances forward and want to consider a “what if” scenario, then set Actual date in the future. The values in the main menu and submenus will change in accordance with the newly set Actual date. When saving settings the new value of Actual date will be applied immediately.

**Language** sets interface language. When language is changed and settings are saved a warning message will be displayed that the new language will be applied when you open the program next time. In addition to language change, the localized date pattern will apply.

**Currency** sets main currency which will be used for presentation of all your assets. When saving settings the new **Currency** symbol will be applied immediately. In **Settings\Currency** menu other currencies should be recorded using exchange rate to selected main currency.

## Scenarios

In the list of **Scenarios** you will find the following options for target setting:



Each target entered into **Target setup** list must correspond to one of preset scenarios/options. The default scenario is considered to be prevailing and its showings will be deployed in the main menu. Experienced users could create several scenarios and set up different goals for each of them in order to analyse financial status of assets thoroughly.

## Commands

**New** – enter new scenario.

**Edit** – edit names of new and default scenarios.

**Delete** – delete a selected scenario. With this all the targets set for this scenario will also be deleted. The default scenario cannot be deleted.

**Set default** – set a selected scenario as default. Such showings in the main menu as **To/Above target**, **Next target** and **Main target** will be changed accordingly.

**Diagram** – generate a diagram of achievements for a selected scenario

**Target setup** – access the list of target settings.

**Values** – access the list of intermediary target amounts.

**Summary Diagram** – generate a summary graph of achievement for all scenarios.

**Help** – bring up the context help screen

**Back** – go back to the previous screen

## Save data

**Save data** allows you saving program data to file.



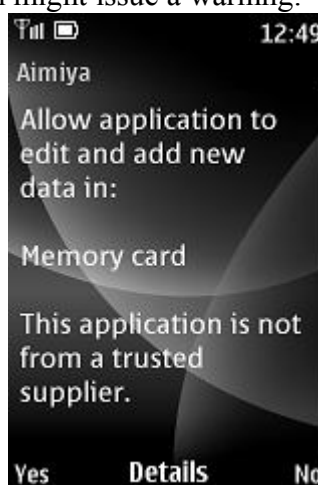
The file will be named ««Aimiya»» by default. When option Add YYMMDD to file name is enabled 6 digits will be added to the file name representing a current date. On data discharge a DAT file is formed. It contains all date and program settings. The contents of the file are encrypted, which makes the data discharge operation sufficiently safe.

## Commands

**Select folder** – select a folder where you want to save the file. Depending on the configuration of your device you could access several roots.



To move to the selected folder click **Select**. To select current folder click **Select folder**. When you select a folder the system might issue a warning.



To avoid such warnings in the future you could change the policy of access to file system of «Aimiya financial goal» application. You could do it as follows: select «Aimiya financial goal» in the list of applications, choose «Access» or a similar item from the shortcut menu, then change type of access to file system from «Always ask» to «Always allow».

**Save data** – download data to file. This function becomes available when you chose the folder for saving. If you want to interrupt saving click **Cancel**.

**Help** – bring up the context help screen

**Back** – go back to the previous screen

The file formed in this way could be saved in your phone, transferred on PC, sent via email etc. But the main advantage of it is that you could always fully restore your database from this file. It will be particularly useful in case of a loss or serious malfunction of your phone. **In this case the value of the copy of the database stored on your PC becomes enormous.**

## **Load data**

Load data form allows downloading the program database from file:



## **Commands**

**Select file** – select file containing database archived copy.

**Verify file** – check file contents. If the file is damaged or not accessible for the application it will issue a warning. If you want to interrupt verification process click **Cancel**.

**Load data** – download data from file. This function becomes available when you chose the file to download from. If you want to interrupt downloading process click **Cancel**.

**Help** – bring up the context help screen

**Back** – go back to the previous screen

The downloading operation will delete all program data and settings and replace it with data and settings from the file.

After a successful download you must exit the program and then enter again. It is important to remember that all data is being saved in the file under password “check sum”. Therefore when you run the program after downloading data from file you must enter the password valid for this database.

## **Clear data**

Clear data function allows for prompt deletion of the entire database or some of its data:



### **Commands**

**Clear data** – clear selected data sections. If you select **Balance** then all assets and liabilities will be deleted together with their historic values. If you select **Targets** section then all target setting elements will be deleted apart from list of scenarios. If you select **Indices**, all values of indices will be deleted; the names of indices will remain.

**Remove database** – delete the database totally. After removal of the database it is necessary to restart the program. When you run the program next it will detect the absence of the database and will perform its initialization, i.e. it will set a database password and record the demo in the data.

**Help** – bring up the context help screen

**Back** – go back to the previous screen

## **Update & Uninstall**

When program updates are issued on the website [www.aim4y.com](http://www.aim4y.com) you can download them logging into your personal account. Updated pack includes 1 file «Aimiya financial goal».COD for BlackBerry, 1 file «Aimiya financial goal».PRC for Palm, and 2 files for other devices: «Aimiya financial goal».JAD и «Aimiya financial goal».JAR. To install the updates you must overwrite corresponding files on your phone. Depending on the security policy adopted by the manufacturer of your mobile device, the system can either allow the overwriting, or give you a warning or ban the operation.

**Please note that before running program updating operation we strongly recommend you to make a backup copy of the data.**

To completely remove the program from your phone, use the applications manager.

It will guarantee total deletion of the program and its database. Deletion of files containing achieved data copies must be done manually.





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## Support

You can always get contextual help by clicking the zero button “0”. Support is provided in the language of the interface. Context help contains necessary minimum of information.

On our website [www.aim4y.com](http://www.aim4y.com) you could find answers to frequently asked questions and read publications describing various financial terms and tools.

Joining the website forum you could ask your own questions related to program use or you could direct such question to technical support <http://aim4y.com/support.html>.

Last revised 05/11/2010