MoneyVault

User's guide

Version 1.0.3

Sun Peak | Studio

Table of Contents

1. About this Guide

1.1. Who should read this Guide

This guide is intended for people who want to get the most out of MoneyVault to manage their personal finances.

1.2. Feedback

To report an issue with or to make a suggestion about any part of MoneyVault, please contact us at support@sunpeakstudio.com

1.3. Document history

Version	Date	Description
1.0.0	2014-09-02	Initial version

2. Welcome to MoneyVault

MoneyVault is cutting-edge software to manage your personal finances. It was designed to quickly and easily track your revenue, expenses, assets, and liabilities.

Easy to use

MoneyVault is very easy to use but, at the same time, very powerful. Within a few minutes, you will be tracking your revenue and expenses like an expert. With our sophisticated reports and graphs, you will quickly see how much money you are making and spending at any time. You will also have a clear picture of your net worth including all assets and liabilities.

Track Your Investments

MoneyVault updates your financial data automatically, so you are able to see the current value of all your investments.

Reports

MoneyVault has intuitive reports that let you see your current financial status. You can create custom reports and add them to your favorite reports. New report types are frequently added with every new release.

Budget

MoneyVault has an intuitive way to track your budget and compare it to your actual expenditures. Creating a budget has never been so easy. MoneyVault will copy your last month's budget data and let you update it with your most current budget goals.

Scheduled Transactions

MoneyVault can automatically generate recurring transactions that you create on a monthly basis. MoneyVault will remind you when those transactions are due and let you post or delete those transactions.

Double Entry Accounting

MoneyVault uses Double Entry Accounting to store all your transactions' data. This ensures that your financial data follows general accounting rules and standards. You can also split one transaction over multiple categories. MoneyVault will also automatically complete transactions as you enter them.

Multiple Currencies

MoneyVault is designed to track and update over 160 currencies. It is easy to track your different assets and liabilities in various currencies. MoneyVault also allows you to override the exchange rate with your own personal rate.

Backup & Recovery features

MoneyVault will automatically backup your data every time you close the application. The backup repository will keep a history of your transactions. In case of disaster, it is very easy to restore one of your backup files.

Encryption & Security

MoneyVault secures your MoneyVault data using AES 256 bit encryption. You can also use a username and password to secure your data.

3. Getting Started

3.1. Installation

Installing MoneyVault on your Apple computer is easy and simple. If you bought your application on the Apple App store, the application will automatically install and update itself. You will need to install the application yourself if you bought or downloaded a trial version of MoneyVault on the Sun Peak | Studio website.

In Finder, you need to right click on the MoneyVault.pkg file. From the menu, click on →*Open With* →*Installer* The MoneyVault installer will start. You just need to follow the on-screen instructions to install MoneyVault.

MoneyVault.pkg

3.2. MoneyVault Application

Once the installation is completed, you can go to the Application Folder to launch MoneyVault by clicking on the application icon.

MoneyVault

3.3. MoneyVault File

MoneyVault stores all your financial information in one file. You can create multiple files to manage your personal finances, but by default, MoneyVault will always try to open the last file that was opened. Backup files are automatically stored in the Backup repository file system. Please refer to the Backup section of this document for more information.

MoneyVault.myv

3.4. Shutting down MoneyVault

When the time comes to close MoneyVault, you can click the close button or choose it from the menu at → *MoneyVault* → *Quit MoneyVault*. Some users may be accustomed to saving files before existing a program, but that is not necessary with MoneyVault, because the program saves your data as soon as you enter it.

4. Creating a new MoneyVault File

The very first time you start the application, you will be presented with the MoneyVault Welcome screen. Click on the "**Get Started**" button to continue. On the next screen, you will be presented with three different options:

- Open an existing MoneyVault file
- Create a new file
- Restore a backup file

Select "**Create a new file**" to generate a new MoneyVault file and then click the "**Ok**" button. You will then be prompted to name the new MoneyVault file. Select the folder where the file will reside and create a unique name for your MoneyVault file. MoneyVault will start the "**New File Assistant**" that will guide you through choosing different options.

4.1. New File Assistant

The "**New File Assistant**" will guide you through creating your new MoneyVault file. First, you have the option to create a username and password for your file. We strongly suggest that you use this option to secure your financial information from people who might access your computer.

Once you have entered your user information, the assistant will ask you to select a currency for your MoneyVault file. The currency you select will be used as your default currency for all your reporting and budgeting. You should select a currency that you use the most in your day-to-day activities. You can always change your default currency later.

The last option will ask you to select whether or not you want MoneyVault to create predefined Categories. MoneyVault has a set of categories you can use to get started. Don't forget, you can always modify these categories at any time.

Now click the "**Finish**" button to create your first MoneyVault file.

4.2. Open your MoneyVault File

By default, MoneyVault will open the last file that was used by the application. If you move or delete the last used file, MoneyVault will take you to the Welcome screen. From there, you can create a new file, open an existing file or restore a backup file.

4.3. Login to MoneyVault

If you decided to create a Username and Password, you will be prompted to enter them every time you launch MoneyVault. Keep this information secure since there is no way to retrieve your password or access your file if you forget your username or password.

4.4. Getting Help

This document is your preliminary source of information for MoneyVault. However, you can also access the MoneyVault website at www.sunpeakstudio.com/moneyvault where you will find more information about the software. The website will be updated with how-to guides, examples and demos.

5. Getting around in MoneyVault

MoneyVault is divided in 3 sections; the Toolbar, the Taskbar, and the Workspace. The Toolbar along the top will give you direct access to different content. The Taskbar on the left displays the various tasks you can accomplish when viewing different content. The Workspace displays detailed information about the specific content selected. The Workspace is also where you will manage your financial information.
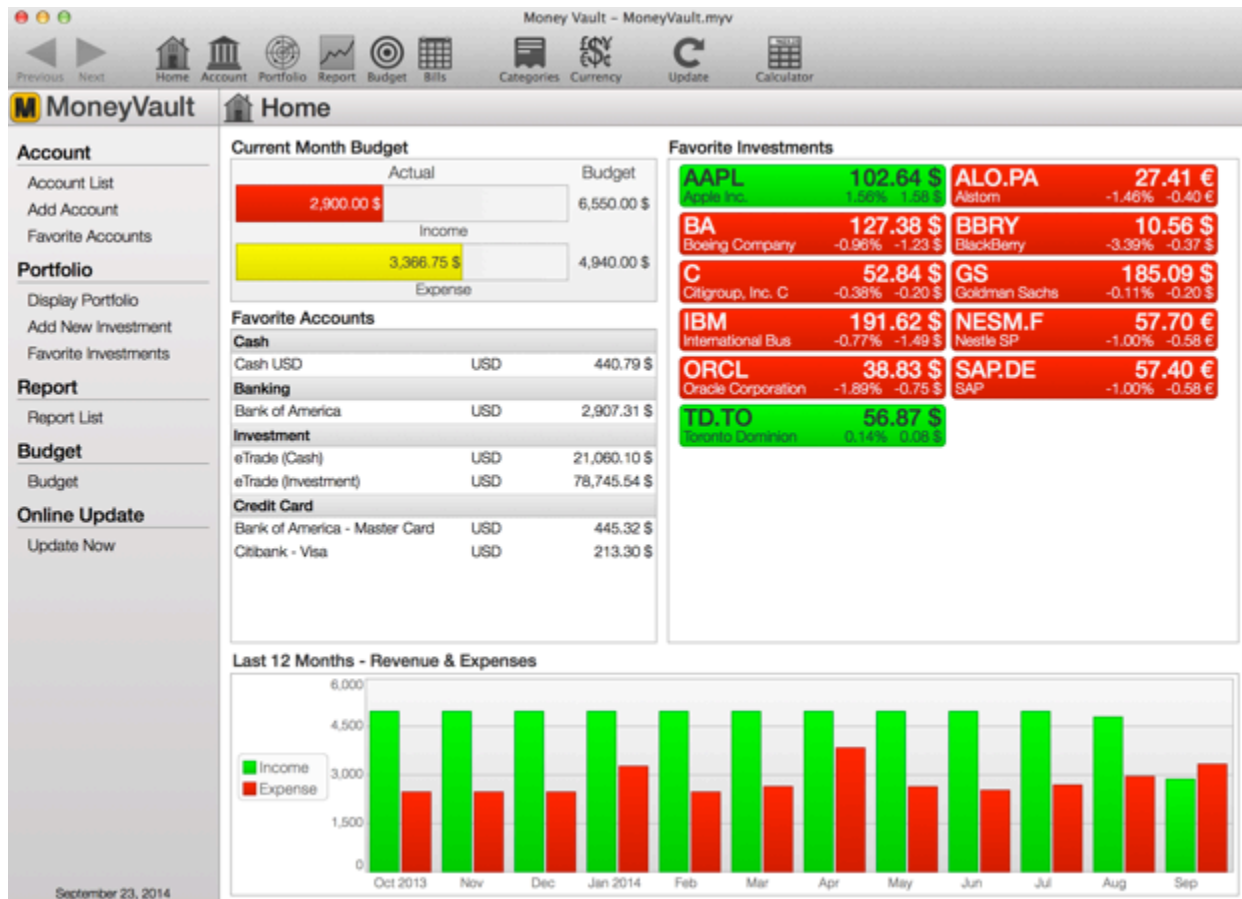
5.1. Toolbar Buttons

Toolbar Item	Description
Previous	The "*Previous*" button will take you back one screen.
Next	The "*Next*" button will take you ahead one screen.
Home	The "*Home*" button will take you to a summary screen that appears when you first start the application.

Account	The "**Account**" button takes you to a screen that lists the name of each account that you have set up. You can click on the account to go directly to the account register where you have access to all transactions.
Portfolio	The "**Portfolio**" button takes you to the screen where you track your stocks, bonds, mutual funds and other investment holdings.
Report	The "**Report**" button takes you to the screen where you can run different reports on your financial status.
Budget	The "**Budget**" button takes you to the screen where you compare your actual income and spending versus your budgeted values.
Bills	The "**Bills**" button takes you to the screen where you create and review schedule transactions.
Categories	The "**Categories**" button takes you to the screen where you can manage your categories and payees.
Currency	The "**Currency**" button takes you to the screen where you manage all the currencies used in MoneyVault.
Update	The "**Update**" button updates the market values for all your currencies and investments via the Internet.

5.2. Taskbar

The taskbar shows you the different actions associated with the current information on the screen. The taskbar also contains shortcuts to related information that helps you better manage your financial information.

Account
Account List
Add Account
Favorite Accounts
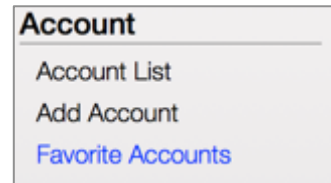
5.3. Workspace

The workspace is where you enter and view most of the information related to your personal finances.

6. Home Page

6.1. Basic Concepts

The Home Page gives you an overview of all your financial information. From here, you can navigate to different elements of MoneyVault. On the top left corner, you have a summary of your current month's revenue and expenses compared to your budgeted values. Under this, there is a list of your favorite accounts. You can click on any account to go directly to the account details. In the top right corner, you will see your favorite investments and their current value. At the bottom, you will see a graph of your revenue compared to your expenses for the last 12 months.

6.1.1. Monthly Budget

The Monthly budget information shows you how much you have made and spent compared to your total budgeted values.

Current Month Budget

	Actual	Budget
Income	5,000.00 $	6,000.00 $
Expense	2,831.28 $	4,670.00 $
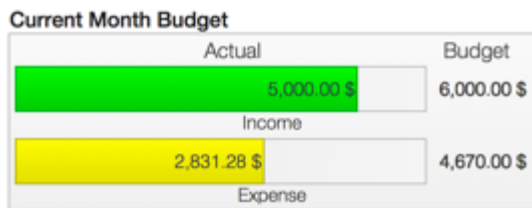
6.1.2. Favorite Accounts

You can see a list of your favorite accounts with the current balance associated with each. Clicking on the account will take you directly to the account register.

Favorite Accounts

Cash		
Cash USD	USD	540.79 $
Banking		
Bank of America	USD	3,213.31 $
Citibank	USD	67,849.61 $
Personal Asset		
Condo Miami	USD	250,000.00 $
Investment		
eTrade (Cash)	USD	68,000.00 $
eTrade (Investment)	USD	37,606.00 $
Credit Card		
Bank of America - Master Card	USD	-445.32 $
Citibank - Visa	USD	-213.30 $

6.1.3. Favorite Investments

In the list of favorite investments, you get a quick snapshot of their current values. Clicking on an investment will take you directly to the investment details.
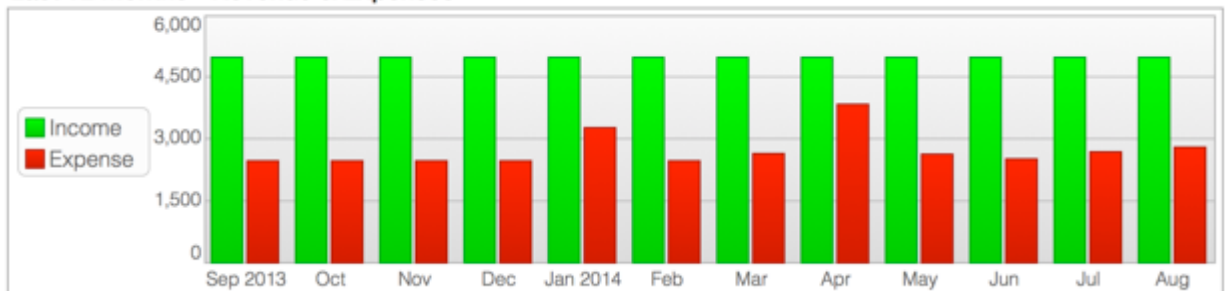

6.1.4. Monthly Revenue & Expenses

The monthly revenue and expenses graph compares your revenues and expenses for the last year (twelve months).

7. Accounts

7.1. Key Concept

The first step in tracking your financial activity is to set up an account for each type of item you want to track. An example of an account can be your bank account, saving account, credit card, car loans and home mortgage. An account can also be any material object or asset that you'd like to track its value over time. An example would be your car or your home.

7.2. Account Type

To help you organize your assets and liabilities, MoneyVault supports different types of accounts.

7.2.1. Asset Accounts

Asset accounts are used to store objects that have value.

Account Type	Description
Cash	Use this account type to track the money you have on hand, in your wallet or under your mattress.
Banking	Use this account type to track the accounts you have you're your financial institutions, such as bank or credit union.
Personal asset	Use this account type to track any assets that you have, such as your car and house.
Investment	Use this account type to track an account where you have stocks or bonds. With these types of accounts, you will be provided with different transaction types where you can enter the number of shares and price of your investments.

7.2.2. Liabilities Accounts

Liabilities accounts are used to track all the money that you owe.

Account Type	Description
Credit Card	Use this account type for all the credit cards you may have.
Short term Liabilities	Use this account type to track loans you may have to repay in the short term.
Long term Liabilities	Use this account type for all other loans such as your mortgage or vehicle loans.

7.3. Account Summary

The Account Summary view displays, in a single place, all the accounts that you created with MoneyVault.

7.4. Account Details

The Account Details view displays more detailed information about your accounts. This is also the place where you can modify the opening balance, opening date, and other general information about your accounts.

7.5. Tasks

7.5.1. Add a New Account

You can add a new account by clicking on "**Add New Account**". The Add New Account assistant will be displayed to guide you through the process.

7.5.2. Merge Duplicate Account

You can merge two accounts together. By merging two accounts, all the transactions from the first account will be merged with the second account. Use this functionality with caution since you cannot reverse this action once it is done. However, you cannot merge investment accounts with non-investment accounts.

7.5.3. Delete an Account

You can delete an account using this function. When you delete an account, all the transactions related with this account will also be deleted. This action might have an impact on other accounts, budgets and reports. If you stop using an account, you should close it instead of deleting it. Refer to the Other Task section below for more information.

7.6. Other Tasks

7.6.1. Choose Favorite Accounts

On the Home page, you have a list of accounts that you can quickly access. You can update the list of your favorite accounts by using this task.

7.6.2. Close or Reopen Accounts

If you no longer use an account, it is better to close it instead of deleting it from MoneyVault. Once you have deleted an account, all the transactions associated with it will also be deleted. By closing an account, all the transactions related to this account will be active but you will no longer see this account in your reports or summaries.

7.6.3. Show / Hide closed accounts

If you prefer to see an account that you have closed, use this option to show or hide your closed accounts.

8. Transactions

8.1. Basic Concept

After you set up an account, you are ready to start recording transactions in the account's register. You can double click on an account to see all the transactions associated with this account. For example, a transaction can be the money you receive from your employer, the money you spend at the restaurant or on your rent. Each account tracks your financial activity and gives you the current account balance.

Citibank

Date	Payee name	Cleared	Spend	Deposit	Balance
2014/09/15	ACME Company			2,500.00 $	68,003.04 $
2014/08/18	Italiano Restaurante		153.43 $		67,849.61 $
September 2014					
2014/09/01	ACME Company			2,500.00 $	70,349.61 $
2014/09/01	Rent		2,500.00 $		67,849.61 $
2014/09/02	Father			200.00 $	68,049.61 $
2014/09/02	Citibank		5.00 $		68,044.61 $
2014/09/02	Doctor		100.00 $		67,944.61 $
2014/09/02	Movies		12.00 $		67,932.61 $
2014/09/02	Geico		69.99 $		67,862.62 $
2014/09/02	Petco		212.21 $		67,650.41 $
2014/09/02	Chicago		80.21 $		67,570.20 $
2014/09/02	Hyatt		234.34 $		67,335.86 $
				Account Balance:	67,335.86 $

August 2014 appears in header area.

8.1.1. Recording Transactions

At the bottom of the account register is a form for entering transactions in the register. To enter a transaction, click on New. Then select the type of transactions you want to enter by selecting the appropriate tab. (Spend, Deposit, Transfer)

8.1.2. Split Transactions

You can split a transaction across multiple categories. For example, let say you went to your favorite store and you bought food and clothes for your children. With MoneyVault, you can use this single transaction and split it up across multiple categories by clicking the split button.

8.1.3. Transfer

Click on the Transfer tab when you want to transfer money between accounts.

8.1.4. Finance

A fourth tab will appear for investment accounts. The Finance tab allows you to track your investment transactions. Use this tab to enter the details of your financial transactions.

8.1.5. Reconciliation

Once transactions have been entered into MoneyVault, it is important to verify that they agree with the records of your financial institution. MoneyVault keeps track of the reconciliation status of each transaction. The status field in the register shows the reconciliation status of a transaction. "*R*" indicates that a transaction has been reconciled; empty indicates that it has not, and "**C**" indicates that it has been cleared, but not reconciled. To reconcile a transaction, right click on the transaction and click on → *Mark As* → *Reconciled*.

9. Portfolio

9.1. Basic Concept

One of the advantages of MoneyVault for investors is being able to get information quickly. A single click allows investors to view the performance of all their investments.

List of all Investments Accounts & Portfolios:

Investment Name	Symbol	Last Price	Change	Change %	Volume	Quantity	Avg. Price	Gain	Market Value	% Port...
eTrade										
Alstom	ALO.PA	27.42 $	-0.40 $	-1.46 %	1,167,911	200	210.00 $	-36,517.00 $	5,483.00 $	5.58 %
Apple Inc.	AAPL	102.64 $	1.58 $	1.56 %	63,402,196	541	38.98 $	34,438.24 $	55,528.24 $	56.52 %
Ford Motor Company	F	16.17 $	-0.19 $	-1.16 %	28,285,136	1,000	16.00 $	170.00 $	16,170.00 $	16.46 %
Cash									21,060.10 $	21.44 %
Total eTrade									98,241.34 $	100.0...
UBS										
BlackBerry	BBRY	10.56 $	-0.37 $	-3.39 %	21,278,450	100	20.00 $	-944.00 $	1,056.00 $	2.73 %
Goldman Sachs	GS	185.09 $	-0.20 $	-0.11 %	1,977,585	100	250.00 $	-6,491.00 $	18,509.00 $	47.79 %
International Bus	IBM	191.62 $	-1.49 $	-0.77 %	3,301,797	100	100.00 $	9,162.00 $	19,162.00 $	49.48 %
Cash									-35,000.00 $	0.00 %
Total UBS									38,727.00 $	100.0...
Stock Watch USD										
Apple Inc.	AAPL	102.64 $	1.58 $	1.56 %	63,402,196	100	80.00 $	2,264.00 $	10,264.00 $	44.62 %
Boeing Company	BA	127.38 $	-1.23 $	-0.96 %	2,963,455	100	30.00 $	9,738.00 $	12,738.00 $	55.38 %
Total Stock Watch...									23,002.00 $	100.0...

Adjusted balances are in United States Dollar

The Portfolio view in MoneyVault is used to track investments that are not part of your assets. All the investments in your portfolios will not be used to calculate your net worth.

9.2. Tasks

9.2.1. New Portfolio

You can create a new portfolio by clicking the "**New Portfolio**" option.

9.2.2. Edit Portfolio

You can edit the Portfolio name and currency by clicking the "**Edit Portfolio**" option.

9.2.3. Delete Portfolio

Once you are done with a portfolio, you can delete it by clicking the "**Delete Portfolio**" option. All investments related to the portfolio will be deleted.

10. Investments

You can see the details of your investments by double clicking on an investment from the portfolio view or the home page.

10.1. Tasks

10.1.1. New Investment

You can add a new investment by clicking the "**New Investment**" option.

10.1.2. Edit Investment

You can change the name of your investment by clicking the "**Edit Investment"** option.

10.1.3. Delete Investment

You can only delete investments that are not used in your MoneyVault file. Delete an investment by clicking on the "**Delete Investment**" option.

11.Report

11.1.Basic Concept

Reports are used to help you keep track of your revenue, expenses, assets and liabilities. By default, two reports are created when you start the application.

Favorite Reports
Assets & Liabilities Reports
Income & Expenses Reports

Income & Expenses Reports
Income & Expenses Reports

Assets & Liabilities Reports
Assets & Liabilities Reports

11.2.Tasks

11.2.1.New Report

You can create a new report based on your personal preferences. When you select the "**New Report**" option, an assistant will appear and help you select different options like the type of report and the time period.

11.2.2.Edit Report

You can edit an existing report by clicking the "**Edit Report**" option. The same assistant that was used to create the report will guid you through modifying the report options.

11.2.3.Favorite Report

You can select different reports to be on the Favorite Report list.

11.2.4.Delete Report

If you no longer need a report, you can delete it by clicking the "**Delete Report**" option.

Income & Expenses Reports
Current Month

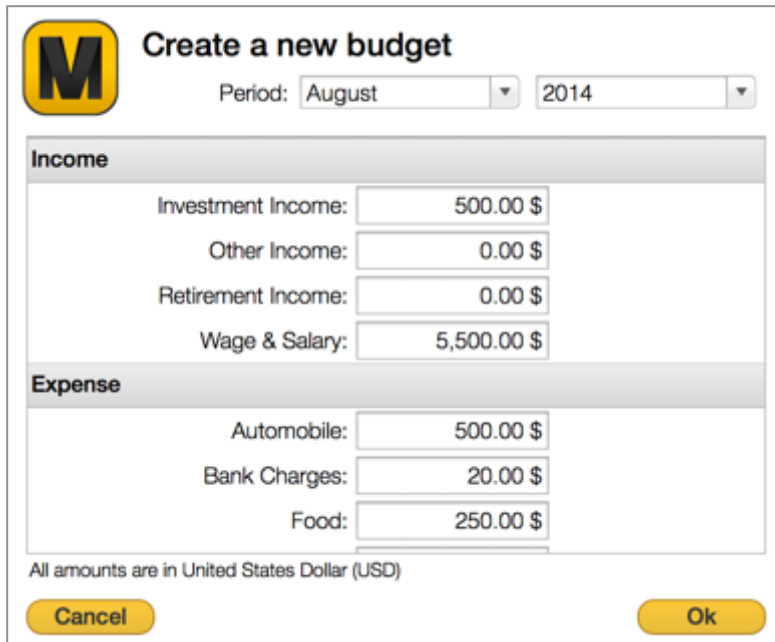|	Sep 2014
Income	
Investment Income	
Dividends	200.00 $
Total Investment Income	200.00 $
Other Income	
Gift Received	200.00 $
Total Other Income	200.00 $

12. Budget

12.1. Basic Concept

MoneyVault helps you keep track of your budget by comparing your personal objectives with your actual income & expenses. Creating a budget has never been so easy. MoneyVault will copy your last month's budget data and let you update it with your most current budget goals.

Budget - September 2014	Actual	Budget
Income		
Investment Income:	200.00 $	250.00 $
Other Income:	200.00 $	800.00 $
Retirement Income:	0.00 $	0.00 $
Wage & Salary:	2,500.00 $	5,500.00 $
Expense		
Automobile:	32.00 $	600.00 $
Bank Charges:	5.00 $	10.00 $
Food:	121.00 $	400.00 $
Healthcare:	100.00 $	100.00 $
Hobbies & Leisure:	12.00 $	250.00 $
Home:	2,500.00 $	2,500.00 $
Insurance:	69.99 $	80.00 $
Personal:	0.00 $	200.00 $
Pet Care:	212.21 $	300.00 $
Taxes:	80.21 $	100.00 $
Vacation:	234.34 $	400.00 $

12.2. Tasks

12.2.1. New Budget

By default, a new budget will be created every month. You can also create a prior or future month's budget using the "*New Budget*" option. When you create a new budget, a window will display all the categories you have defined. For each category, you can add a budgeted value for the selected month. Once your budget is finished, you can click the "*Ok*" button.

12.2.2. Edit Budget

As the month goes by, you can always review your budgeted amounts using the "***Edit Budget***" option. The same window will be displayed with the current budget amount. You can edit all the amounts.

12.2.3. Delete budget

You can delete a prior or future month's budget. MoneyVault will not allow you to delete the current month's budget.

13. Bills

13.1. Basic Concept

You can schedule transactions that you pay on a regular basis. For example, you could create a scheduled transaction for your rent, mortgage, or car insurance. Once you set up a scheduled transaction, you will be prompted for its due date and will be automatically added to your account transactions. When the schedule transaction comes due, you will be prompted to add the transactions to the account register. You can accept or refuse to post the transaction.

13.2. Tasks

13.2.1. New Transactions

You can add a scheduled transaction at any time. You will be prompted to add the transactions to the account register the next time the transactions is due.

13.2.2. Edit Transactions

You can edit the transactions for future posting. Existing transactions that are already posted will not change in your account register. Only future transactions will use the new settings.

13.2.3. Delete Transactions

You can stop the scheduled transaction at any time. You can simply delete the transactions that you don't want to be posted.

14. Categories

14.1. Basic Concept

Categories are used to classify your revenue and expenses in more detail. Categories and Sub-Categories will let you understand where your money is coming from and where you spend it. Income categories are used for payments you receive for your time or the services you provide. Expense categories are used to track money you spend for purchasing goods or services provided by someone else.

List of all Categories

Category	Abbreviation	Tax Report	Tax Report	Tax Line
Expense				
Automobile				
Car Wash				
Gasoline				
Maintenance				
Bank Charges				
Bank Fees				
Interest Paid				

14.2. Tasks

14.2.1. Add New Category

Categories are automatically created when you create a new transaction using a new category. By default, the system will prompt you when you create a new category from a transaction. You can also create a new category from the category panel under the category section. When creating a new category from the category section, you will be prompted to add more general information about the category. Only the category name is mandatory.

14.2.2. Edit Category

From the category view, you can choose to edit a category. From the edit screen, you can update general information about the category and it's sub-categories. Click on the "*Save*" button to store the information in your MoneyVault file.
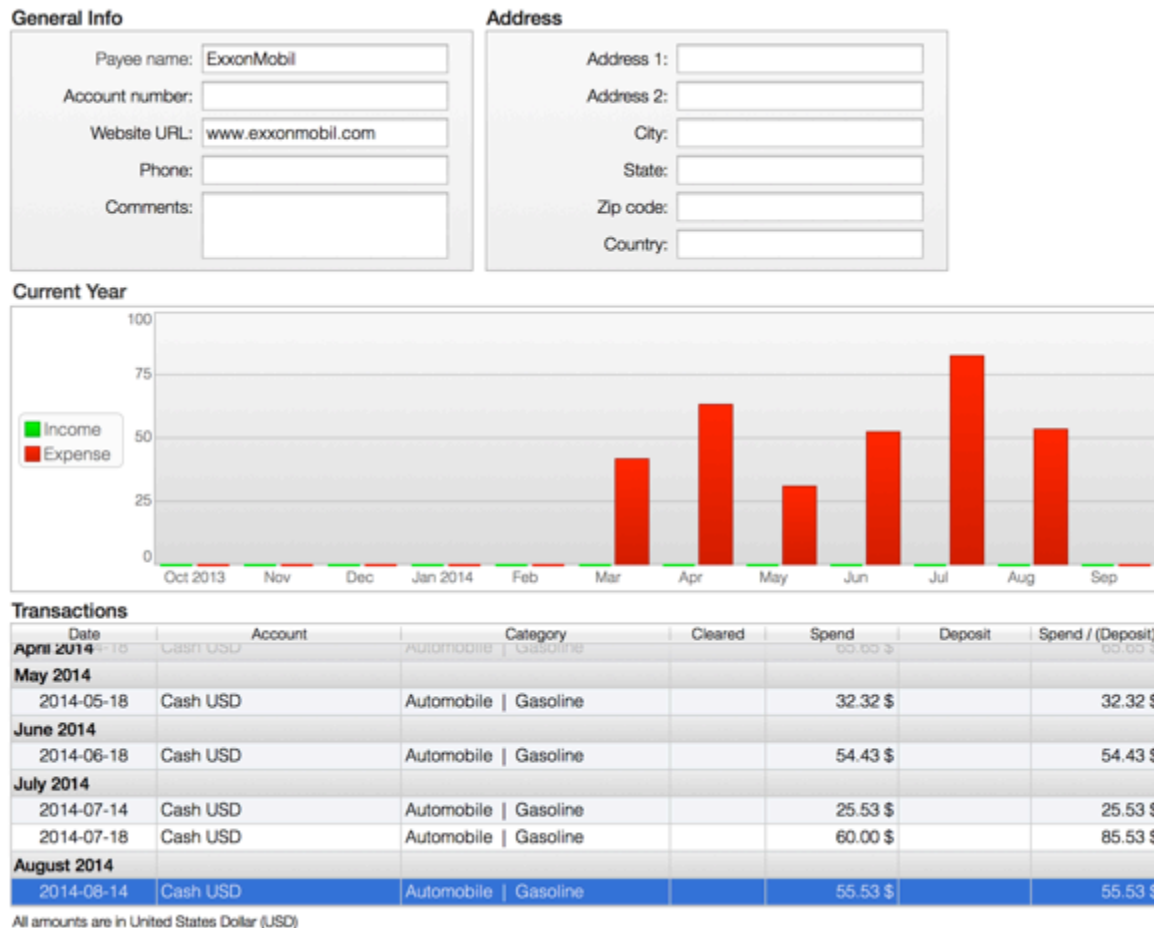
14.2.3. Delete Category

Before deleting a category, you will need to assign all transactions related to this category to another category. If there is no transaction related to this category, you will simply be prompted to make sure you want to delete this category. You will need to delete all sub-categories before deleting a category.

15.Payee

15.1.Basic Concept

A payee is an entity to which money is exchanged for a service. For example, it could be a store, a landlord or a babysitter. It can also be an entity from which you receive money such as the company for whom you work.

Date	Account	Category	Cleared	Spend	Deposit	Spend / (Deposit)
April 2014	Cash USD	Automobile | Gasoline		60.00 $		60.00 $
May 2014						
2014-05-18	Cash USD	Automobile | Gasoline		32.32 $		32.32 $
June 2014						
2014-06-18	Cash USD	Automobile | Gasoline		54.43 $		54.43 $
July 2014						
2014-07-14	Cash USD	Automobile | Gasoline		25.53 $		25.53 $
2014-07-18	Cash USD	Automobile | Gasoline		60.00 $		85.53 $
August 2014						
2014-08-14	Cash USD	Automobile | Gasoline		55.53 $		55.53 $

All amounts are in United States Dollar (USD)

15.2.Tasks

15.2.1.Add New Payee

Payees are automatically created when you create a new transaction using a new payee. By default, the system will prompt you when you create a new payee from a transaction. You can also create a new payee from the category panel under the payee section. You can also enter more information about the payee but only the payee name is mandatory.

15.2.2. Edit Payee

From the payee view, you can select to edit a payee. From the edit screen, you can update general information about the payee. Click on the "*Save*" button to store the information in your MoneyVault file.

15.2.3. Delete Payee

Before deleting a payee, you will need to assign all transactions related to this payee to another payee. If there are no transactions related to this payee, you will simply be prompted to make sure you want to delete this payee.

16.Currency

16.1.Basic Concept

MoneyVault is designed to work with over 160 currencies. It is easy to track your different assets and liabilities using different currencies. MoneyVault also allows you to override the exchange rate with your own personal rate. All currency exchange rates are tracked against your MoneyVault file base currency you defined when you created your file. The base currency cannot be changed once the file is created. A new currency will automatically be added if you create an account or add an investment that uses a new currency.
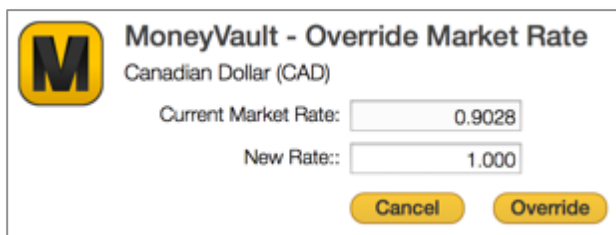
Base Currency: United States Dollar (USD)

Code	Currency	Sign	Override	Exchange Rate	Market Rate
AED	United Arab Emirates Dirham	د.إ		0.2722	0.2722
CAD	Canadian Dollar	$	🟢	1.0000	0.9028
EUR	Euro	€		1.2778	1.2778

16.2.Tasks

16.2.1.Override Exchange Rate

Some people don't want to track the daily fluctuation of the exchange rate between your base currency and other currencies. You can override the rate using the override option. The new override rate will be used whenever MoneyVault needs to display amounts against your base currency.

MoneyVault - Override Market Rate
Canadian Dollar (CAD)

| Current Market Rate: | 0.9028 |
| New Rate:: | 1.000 |

Cancel   Override

16.2.2.Update Exchange Rate

MoneyVault will let you update the currency exchange rate at any time by clicking the "**Update Exchange Rate**" option.

16.2.3.Add Currency

MoneyVault lets you track the exchange rate of any currency. You can add a currency by clicking the "**Add Currency**" option.

16.2.4.Delete Currency

A currency cannot be deleted if it is associated with a valid account or investment. You can delete an unused currency by clicking the "**Delete Currency**" option.

17.Update

17.1.Basic Concept

MoneyVault automatically updates the value of most publicly traded investments from the world's major stock exchanges. You can find the symbol of your favorite investments using Yahoo! Finance. www.finance.yahoo.com

The update workspace has two views: the Summary view and the Update History view. The Summary view shows the information for the latest update and different Update settings. The Update History view shows detailed information about the last ten updates.

Update options

-    Update currencies & investment prices every time your start MoneyVault

-    Update currencies & investment prices every 15, 30 or 60 minutes.

Update Summary

Last Update:	2014/09/24 - 18:45:58	Duration:	15.280 Sec(s)
Status:	Success		
Message:	34/34 Element(s) Updated		

Customize Update Schedule

☑ Update Currency and Investment prices every time you start MoneyVault

Update Currency and Investment prices every: 60 Minutes

17.2.Tasks

17.2.1.Update Now

The "*Update Now*" option will update your Investments immediately as long as you are connected to the Internet. Make sure you have a valid connection to the Internet before proceeding. In case of an error, please review the Update details from the Update History view.
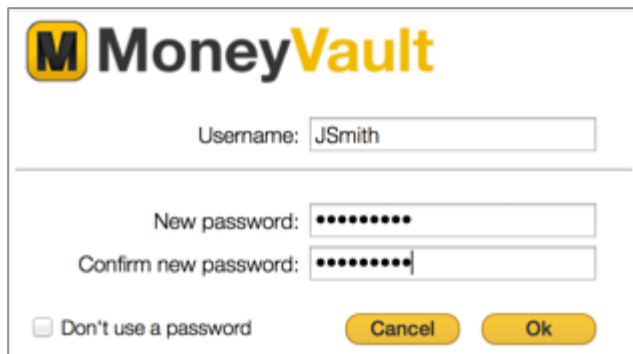
17.2.2.Delete history

To manage your file size, MoneyVault will keep only the latest ten updates. You can also delete the remaining history by clicking the "*Delete History*" option.

18. File Management

18.1. Password Manager

For additional security, you can define a Username and Password for your MoneyVault file. It is recommended that you modify your Password from time to time. You can change your Username and Password by selecting the menu: → *File* → *Password Manager*. You can also select the "***Don't use a password***" option at the bottom of the window if you prefer not to be prompted when you open your MoneyVault file.


18.2. Backup & Restore

It is highly recommended to backup your MoneyVault file. It is always nice to be able to recover your information in case you lose or corrupt your MoneyVault file.

By default, the application will save your current MoneyVault file to the "***Backup File Repository***" every time you close MoneyVault. When you first installed the application, MoneyVault created a file called ***moneyvault.mnk*** where it will store all the backup files. You can change the file location and name using the Preference panel. Read the Preferences section below for more information on all the options concerning the backup.

Each time you close the application, MoneyVault will connect to your "**Backup File Repository**" and make a copy of your current file. You can also make a backup file by selecting the menu → *File* → *Backup*.
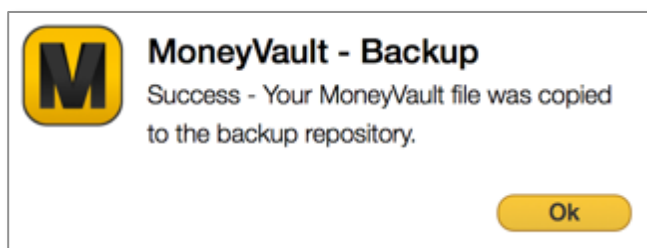
You can restore a backup file using the menu → **File** → **Restore Backup**. The Restore Backup window displays all the files that are in the Repository. Select the file you want to restore and click the "**Ok**" button.
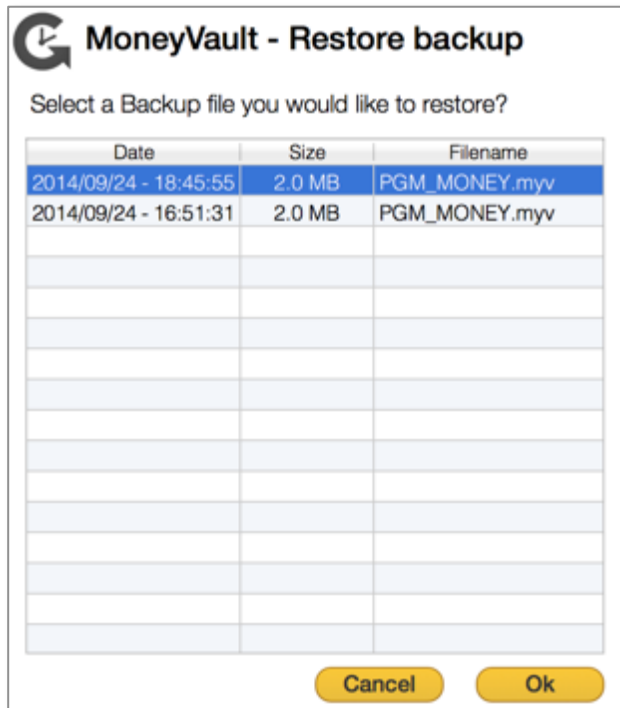
19. Preferences

The preference dialog box allows you to define different settings for MoneyVault. Those settings are not stored in your MoneyVault file but are stored on your computer. You can access the preference dialog box by selecting the menu: → *MoneyVault* → *Preferences*. You can change the default values as required. The settings are automatically saved when they are changed. You can also reset to the default values by clicking the "*Restore Defaults*"
button. The following settings are available:

Restore Defaults

19.1. General

19.1.1. General Settings

☑ Always display Income Categories before Expense Categories

This option will reverse the order between Income and Expense Categories where a list of all Categories is displayed.

☑ Enable Sound

This option enables sounds throughout the application.

19.1.2. Transaction entry settings

☑ Use Auto Complete

This option will automatically complete the transactions when you enter a new transaction.

☑ Confirm new Payees

This option will prompt you every time you create a new payee.

☑ Display warning when changing reconciled transactions

This option will prompt you every time you change a reconciled transaction.

☑ Display warning when posting a transaction to wrong Income or Expense Category

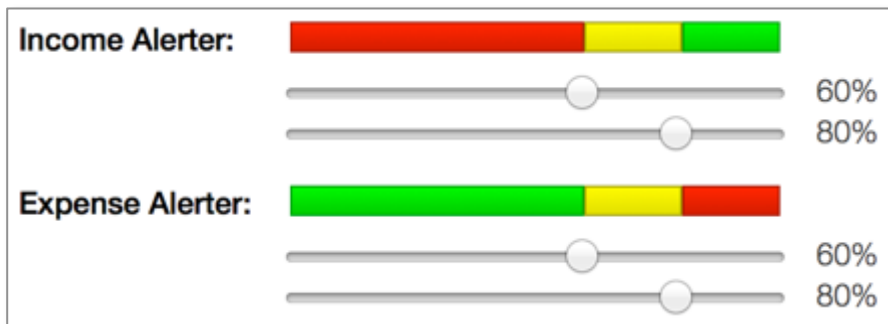This option will prompt you every time you post a transaction to a wrong income or expense category.

19.2.Budget Settings

This option will prompt you and automatically create a new budget for you.

This option will re-use the previous month's budget values when you create a new budget.

The budget alerters are intended notify the user when a pre-established budget limit has been reached. The alerters display three different colors; green represents a desired condition, yellow indicates that the situation is not ideal, and red marks an issue as critical. Use this option to define the percentages you want to use with the alerters.

19.3.Backup

Backing up your MoneyVault file on a regular basis ensures that you have a recent copy, in case your file is lost or damaged. For automatized backups, choose from the options below:

MoneyVault uses a repository to store multiple version of your current MoneyVault file. Each file is encrypted for your security. This option will let you select the number of files you want to save in your backup repository. The oldest file will be deleted to make place for a new one.

This option will automatically backup your MoneyVault file every time you close the application. This option is highly recommended to make sure you never lose any data in case disaster strikes.

Backup file:

/Users/pgmarcotte/Library/Containers/com.sunpeakst

This option will let you select the file you want to use for your backup. The backup file contains multiple versions of your MoneyVault file. Use the restore option to restore one of the backup files. A green button at the beginning means that the connection to the Backup repository is working. Please reselect the connection when the button is red.