



**PlanSeeGo.**

Plan your budget, See the possibilities, Go farther.

# Product Introduction

Welcome to PlanSeeGo

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Welcome to PlanSeeGo, the easy to use tool for managing your budget. This Product Introduction will give you a brief overview of PlanSeeGo and will guide you through the process of getting your first budget up and running.

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## Welcome to PlanSeeGo!

As the Author of PlanSeeGo I want to personally thank you for considering this product. I sincerely hope it is as helpful to you as it has been to me.

### What is PlanSeeGo and Where Did it Come From?

PlanSeeGo is a product built with you in mind. Simply put, it is a tool that makes managing your personal or household budget simple, fast and easy. It helps you move the task of managing your budget out of the “too hard to do” pile.

PlanSeeGo wasn't built by a corporation as part of a business plan to sell you other products or services. It was born out of necessity. The necessity of managing a tight budget while supporting a family and a busy work schedule. After building and using this tool for several years, I thought “If this tool is so helpful to me, I'll bet a lot of others would find it helpful.” That's how PlanSeeGo was born. Now, after several years of late nights and weekends spent making the tool easy to download, install and use, PlanSeeGo is available for everyone. It is priced low so most anyone can afford it. I'll tell you right up front that PlanSeeGo isn't glitzy or flashy. It's not loaded with a bunch of bells and whistles. It's built to do one thing: help you manage your budget quickly, easily and effectively.

### How Can PlanSeeGo Help Me?

PlanSeeGo will help you manage your budget better, faster and smarter. How? By equipping you with an effective and practical tool to manage your budget month by month, day by day, down in the trenches. PlanSeeGo gives you **three very powerful insights** into your budget:

- ① PlanSeeGo is **a practical and effective budget management tool**. It gives you a clear understanding of where your budget stands at the moment, and at the end of the month. It provides a clear view of the relationship between what you spend, when you spend and when your income comes in.
- ② PlanSeeGo is **an effective tool for handling the unexpected**. It gives you a fast and effective way to adjust your budget plan as life happens. The idea is to help you easily incorporate the unexpected into your budget, and stay on track.
- ③ PlanSeeGo gives you **a genuine understanding of how your debt** is trending and how it impacts your budget.

#### ① A Practical and Effective Budget Management Tool

PlanSeeGo makes it quick and easy to manage your budget. At the same time it will arm you with knowledge about your budget you don't have today. Having **a thorough understanding of your budget is the most powerful ally** you can have in the quest to effectively manage your budget and stay on track. Once you're up and running with PlanSeeGo you'll have a clear view at all times of two of the most important numbers in your budget:

- **First**, you'll always know how much money you will (or will not) have left at the end of the month.
- **Second**, you'll always know how much money is *really* available to spend at the moment. This can sometimes be a bit of a challenge to keep a handle on because it isn't the balance in your checking account and it isn't the amount of cash in your wallet. It's the amount of money that is *actually* available after you factor in the timing of spending and bill payments that have to be made before you take in additional money.

These two numbers, taken separately and together, tell you if there's any “give” in your budget right now and at the end of the month. Knowing these two critical facts **at all times** will equip you to make sound spending and borrowing decisions. When you know how much of an impulse buy or unplanned spend you can really afford at any given moment, budget-busting impulse buys become a thing of the past.

## 2 An Effective Tool for Handling the Unexpected

When you have to spend on something you didn't expect, you can immediately factor it into your budget and see the impact - now, and across the entire month. The sooner you can see the impact of an unplanned expense or income change, the more time you give yourself to develop a plan to deal with the change. This allows you to always keep your budget plan up to date, as life happens. Keeping your budget current is a critical factor in successfully maintaining control of your budget and staying on track.

## 3 A Genuine Understanding of Your Debt

Having a clear understanding of the impact your debt has on your budget now and in the future is very important. With PlanSeeGo you can clearly see the cost of your debt and how it's trending over the next few years. All you need to know to get "the big picture" of your debt are a few simple pieces of information about each of your debts. Those pieces are: the amount you owe, the amount you pay each month to the lender, and the interest rate charged by the lender. Once you provide PlanSeeGo with this information, you immediately get the big picture and the details that help you really understand your debt.

PlanSeeGo gives you a clear picture of how your debt is trending over the next five years. Why only five years? Five years is a long enough timeframe to see the trend and yet it's a short enough timeframe to understand the year by year impact.



### A Note about Debt and Interest Rates

Carefully managed, debt can be a powerful tool in your financial arsenal. Carelessly managed, debt can be extremely harmful. Debt should be treated like fire. It's powerful and helpful ...but you can't turn your back on it for very long or it can do tremendous damage to you and those around you.

Here's a helpful way to think about the interest rate on each of your debts. In essence, interest is rent you pay to use someone else's money. From the first day you borrow money until the day you pay it back, the owner of that money is charging you a fee for the privilege of using that money. The interest rate establishes how much rent you will pay on borrowed money until you return it to its owner. When you are thinking about borrowing money, always ask yourself if the benefit you will receive from using that money is worth the cost of renting that money.

## Summary

**PlanSeeGo helps you get a handle on your budget** and keep a handle on it. It eliminates the endless pads of paper, budget lists and spreadsheets you create month after month that still leave you without a decent handle on your overall budget.

**PlanSeeGo helps you handle the unexpected.** It is built to expect the unexpected and help you deal with it effectively. PlanSeeGo provides a means to quickly and clearly see and assess the impact on your budget. Once you see the impact, you can decide how to react and immediately adjust your budget to stay on track. PlanSeeGo also helps you synchronize the timing of your spending with the timing of your incoming funds. PlanSeeGo helps you spot instances where the date of planned spending doesn't line up with funds you have on hand right now. Once you have the ability to spot those situations in advance, you can decide in real time how best to deal with them before you outspend the money you have in hand.

**PlanSeeGo gives you a clear and simple view of your debt.** You can see how it impacts your budget and you can see how it's trending.

## How Do I Get Started?

Having **realistic expectations** will help you get your budget off the ground without getting frustrated or discouraged. Anything actually worth doing in this world will take some time, thought and effort. Having a **budget that actually works for you** is certainly worth doing so **don't give up** even if it takes a while to get out of the starting blocks.

To make the most of PlanSeeGo, it's important to understand what it is... and what it isn't. PlanSeeGo *is* a tool to help you manage your budget. PlanSeeGo *is not* a replacement for activities you should already be doing and other tools you might be using. PlanSeeGo won't manage your checkbook, or your savings account and it won't pay your bills online. Whatever methods you use to do those things today, you should keep using tomorrow. If you handle some of your payments through online bill pay services, keep doing it. If you manage checking, savings and other accounts in an electronic personal financial application like Quicken®, keep doing that. PlanSeeGo isn't built to do those things. It is built to help you manage your budget down in the trenches, day by day, inch by inch. If you've already purchased PlanSeeGo or are starting a free trial, Thank You! You'll be up and running and reaping the benefits of a well managed budget before you know it. If you're reading this guide and haven't downloaded or installed PlanSeeGo yet, you can try it for free. Go to [PlanSeeGo.com/trynow](http://PlanSeeGo.com/trynow) for details on a free trial. Give it a try and see if helps you.

**The next section, A Practical Guide to Getting Up and Running with PlanSeeGo, will get you started.** You'll learn about how PlanSeeGo fits right in to a regular budget management routine. PlanSeeGo is built to learn about your budget right along with you. As your understanding and knowledge of your budget grows, PlanSeeGo grows along with you. You can proceed at your own pace from where you are to where you want to be with your budget.

**PlanSeeGo** is organized around **three budget management** activities:

- 1. Manage your spending plan.** This includes keeping tabs on items that are planned and factoring in items that come up unexpectedly.
- 2. Manage your monthly budget.** Keep tabs on what's coming in and what's going out and most importantly, understand how one impacts the other. PlanSeeGo will help you to always have an immediate handle on three critical aspects of your budget.
  - ✓ How your funds on-hand match up with spending planned to occur *before* more money comes in.
  - ✓ How your budget looks at month's end. Will you run short? Will you have a surplus?
  - ✓ How to handle the challenges and opportunities in your budget.
    - If you are running short now or at the end of the month, what's the best course of action?  
...Delay bill payments or planned spending? Borrow from savings or lines of credit?  
By helping you see challenges early, PlanSeeGo helps you decide how to deal with them early, *before* they become a crisis.
    - If you have a surplus what should you do with the money?  
...Make extra debt payments? Move the surplus to savings? Hang onto the funds to cover spending planned for early next month?  
By helping you see opportunities early, PlanSeeGo helps you decide how to take advantage of them early so the opportunity is not missed and your hard earned money is not wasted.
- 3. Manage your debt.** Keep a close eye on how much your debt is costing you now and in the months and years ahead. Make sure it's trending in the right direction relative to your life plans.

With PlanSeeGo in your financial tool belt, managing these three activities becomes easier. You'll find budget management much less of a chore and you'll be more effective at it. If you already practice regular budget management, PlanSeeGo should fit right into your regular routine. If you haven't gotten into a regular budget management routine yet, PlanSeeGo will help you get started.

## A Practical Guide to Getting Up and Running with PlanSeeGo

There are **two keys** to getting your PlanSeeGo budget up and running:

1 Make your first monthly budget plan

2 Understand the PlanSeeGo budget management process *and put it into practice*

### 1 Make Your First Monthly Budget Plan

The first key to getting your PlanSeeGo budget up and running is to make your first monthly budget plan. This guide will walk you through a few simple steps to create your first budget and shape it to reflect your real monthly spending and income. It looks like a lot of steps but each one is pretty basic and you should find them easy to get through.

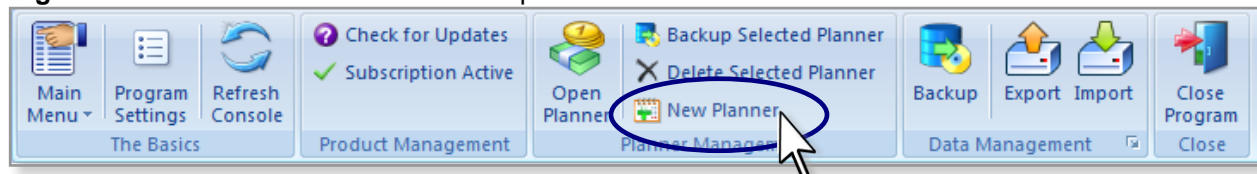
1. Create a Budget Planner
2. Enter monthly spending, bills and expenses in the newly created planner
3. Enter funds used to cover spending, bills and expenses in the newly created planner
4. Specify the accounts you spend from during the month in the newly created planner
5. Enter your debts into your newly created Budget Planner
6. Review your budget plan and revise as needed

As you make your way through these steps keep in mind it's okay if your first budget isn't perfect. Yes, your budget should be an accurate reflection of your monthly spending and income but don't get hung up trying to make your first budget perfect. PlanSeeGo helps you tune your budget as you go along month by month.

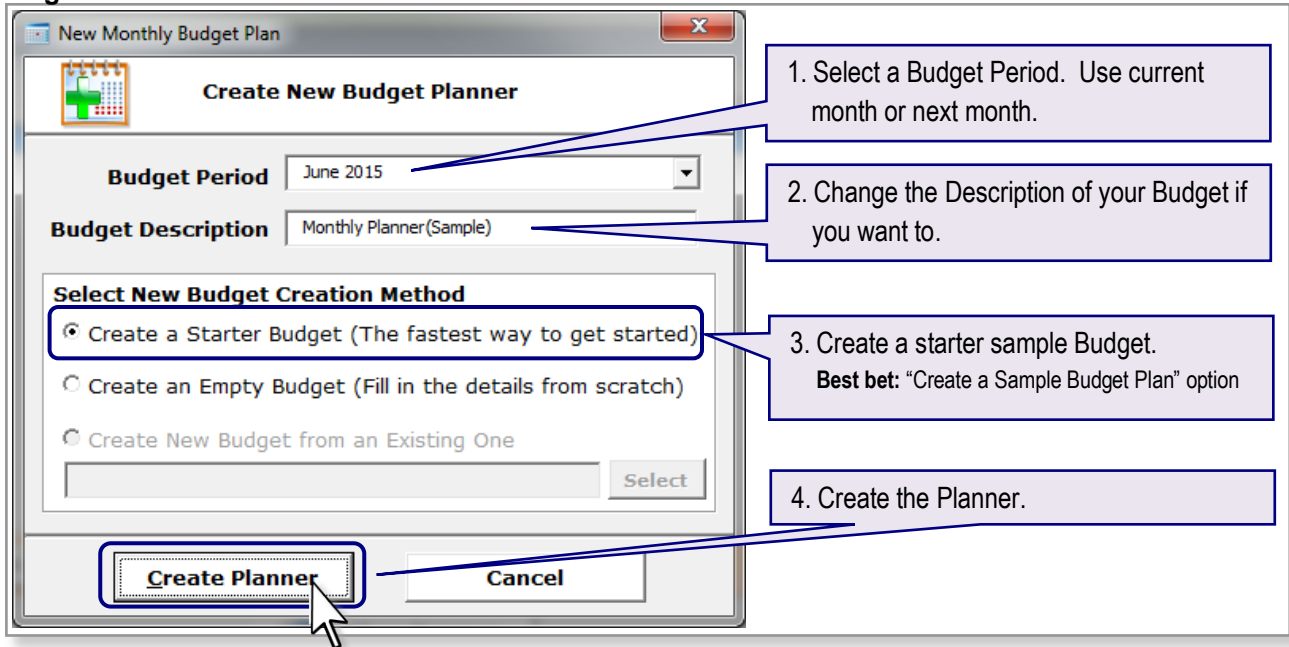
#### Step 1. Create a Budget Planner

Using the PlanSeeGo sample budget as a starting point for your first budget is a good way to get going quickly. It contains sample budget entries that are typical for most people. It will get you thinking about how to organize your own spending, bills and expenses in PlanSeeGo. To create your first budget, using the PlanSeeGo sample budget as a starting point, just do what you see illustrated in Figures 1, 2 and 3 below. The fastest way to get started is to use the "Create a Sample Budget Plan" option as shown in Figure 2.

**Figure 1:** Select the Create New Planner option



**Figure 2: Create A New Planner**

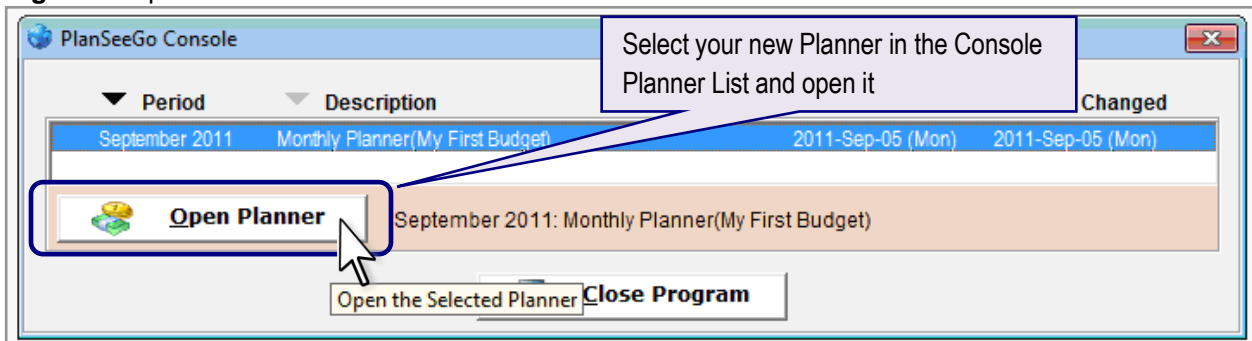


**Should I Create my First Budget for This Month or Next Month?**

It depends on how far into the month you are. If today is in the last week or so of the current month, you're probably better off creating your first budget as one for next month. That will give you a few days to get your budget set up before the month starts. If on the other hand today's date is early or mid-month, try starting with the current month.

After you've created your budget, open it by selecting it from the Planner List in the Console as shown in Figure 3.

**Figure 3: Open A New Planner**



PlanSeeGo will open the new planner and after taking a few seconds preparing the new planner for first use you will get a message saying the new planner has been initialized and is ready for use.

## Step 2. Enter Monthly Spending, Bills and Expenses in the Planner You Created

Once you've created the budget and opened it for the first time, look it over and then dive right into making changes. Add and delete budget items and begin the process of shaping it to look more and more like your budget. Gather up a list of all the spending you plan to make for the month. Whether you have the dreaded "pad and paper" budget list, or a spreadsheet list, or just that stack of bills over there on the desk or table, grab what you have and start entering your spending into PlanSeeGo. If you don't have a complete list at your fingertips, that's totally okay. Just start with what you know and you can firm things up as you go. The more you work with PlanSeeGo, the easier it gets so don't give up if it seems a little tough at first. If you used the "Create a Sample Budget Plan" option to create your first budget in step 1, the sample budget entries will give you a lot of food for thought. Remove the budget items that don't apply to you and add new ones as needed. This approach should get you going quickly. See the PlanSeeGo Users Guide for instructions on adding, changing and removing budget items.

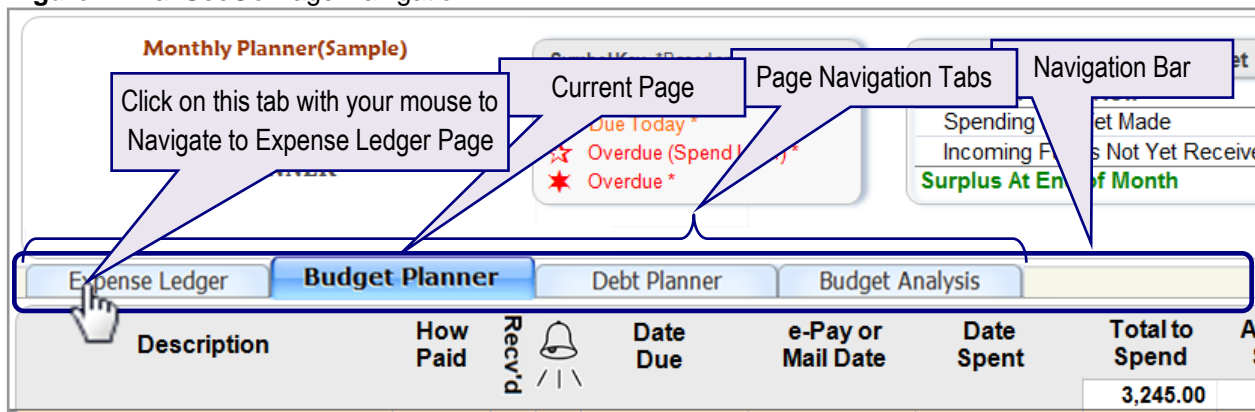
The two pages in your budget plan you should concentrate on when you're first getting started are the Expense Ledger page and the Budget Planner page.

The **Expense Ledger** page holds all your planned spending. The Expense Ledger contains entries for budget items that occur every month as well as budget items that occur less frequently, like annual renewal fees and quarterly or semi-annual tax or insurance expenses.

The **Budget Planner** page represents your budget plan for the current month and is where you will see everything you need to know to manage your budget. It includes the budget items that apply to your spending plan for the current month along with all the sources of funding you use to cover that spending.

You can easily navigate between these two pages using the navigation bar available on every page of your monthly budget plan. To navigate to the Expense Ledger page, place your mouse pointer over the page tab for it and click your left mouse button. The tab for the page currently displayed always appears larger than the other tabs. This is illustrated in Figure 4 where the Budget Planner page is currently displayed.

**Figure 4:** PlanSeeGo Page Navigation



Always keep in mind the difference between the Budget Planner page and Expense Ledger page. The **Budget Planner Page** shows you the big picture of this month's budget. It is where you spend the majority of your time when managing your budget. The **Expense Ledger Page** is an inventory of all budget items you might spend on this month and in the months ahead. Some budget items in the Expense Ledger are on the Budget Planner page while others are not.

Just remember the **Expense Ledger Page** is exactly that, a ledger of your spending, bills and expenses. By contrast, the **Budget Planner Page** is an active planning tool. It will dynamically change as your planned spending is completed, as your incoming funds are received, and as you add new spending items to the Expense Ledger.

For an illustration of how the Expense Ledger and Budget Planner pages work together, [see page 14](#).





## Helpful Points to Ponder When Setting Up Your Budget

Setting up your spending plan in PlanSeeGo the first time around may feel a little overwhelming. As you work through this step, be honest with yourself about what you spend. This is especially important if your budget is a little on the ugly side. Even if you feel you spend too much or earn too little, or both, the first step to getting a budget you can manage is to see it as it really is. The good news is that even an ugly budget can be made beautiful over time.

**Don't make the mistake of setting up an "aspiration budget".** An aspiration budget is the budget you wish you had. Start with the budget you have now, even if it's little ugly. Be accurate and honest with yourself about where and how you spend your money. If you start there, the budget you have now and the budget you wish you had will be one and the same before you know it.

PlanSeeGo is built to help you manage your budget "as life happens". You can't do that if your budget isn't an accurate reflection of what you really spend.

### Here are a few helpful guidelines to follow when setting up your budget:

- Do your best to be thorough but don't get hung up trying to be perfect. Enter all the expenses, spending, and incoming funds you can think of. You won't think of everything at first. That's normal and perfectly okay. You can fill in more details later as you think of them.
- As you think about your spending, organize each item you spend on into one of **four categories**:
  - ✓ **Spending that Occurs More Than Once a Month:** A few examples are auto fuel, groceries, "walking around money", children's allowance, etc.



### A Note about 'Walking Around Money' or 'Pocket Money'

What is it? It's the money you spend in little bits here and there for things like a morning cup of coffee or a fast food breakfast or lunch. **Do not leave this important category out of your budget!** If you don't watch these little bits of spending here and there they add up and can put you over budget. It's best to just give yourself an allowance for this kind of spending once every week or two and make sure you stay within the limit you set. If you use the PlanSeeGo sample budget or tutorial budget, you'll see a budget item called Pocket Money. That item is a 'walking around money' allowance. Give yourself this allowance – and then make sure your 'here and there' spending stays within the allowance.

- ✓ **Spending that Happens Once a Month:** Budget items you spend on or pay only once in any given month. A few examples are rent payments, auto loan payments, student loan payments, electric bills, or once a month deposits to savings.
- ✓ **Spending that Happens Quarterly, Semi-Annually, Annually, Etc.:** Spending that happens less often than once per month. A few examples are quarterly life insurance payments, semi-annual tax bills, annual auto registrations, or annual shoppers' club memberships.
- ✓ **Spending that Happens on an Irregular Basis or is Unplanned:**
  - Spending that is part of your regular budget plan but comes due on an irregular or unpredictable basis. A few examples are oil changes or medical provider expenses.
  - Spending that is completely unplanned or unexpected would also fall under this category. A few examples are auto repair bills, one-time credit card payments, or the purchase of a kitchen appliance.

### Step 3. Enter Funds You Use to Cover Spending, Bills and Expenses in the New Planner

In a given month, the funds you use to cover your planned spending and bills might come from a variety of sources. One source might be regularly scheduled income from a weekly, bi-weekly, monthly etc. paycheck, pension or social security payout. These items would be entered in the **Income Schedule**.

You might also receive funds from an expense reimbursement, a health care spending or savings account reimbursement, a new loan, a line of credit advance or a savings account withdrawal. These would be entered directly into the **Incoming Funds Planner** on the Budget Planner Page.

#### Note

See the PlanSeeGo Users Guide for details on how to enter information into the Income Schedule or Incoming Funds Planner.

### Step 4. Specify the Accounts You Spend Out of During the Month

For most people, this is usually one or two checking accounts and maybe a cash account. These accounts are specified in the **Funds On Hand Section** of the Budget Planner Page.

#### Note

See the PlanSeeGo Users Guide for details on how to enter information into the Funds On-Hand Section.


### Step 5. Enter Your Debts into PlanSeeGo

Gather up a list of all your debts. For each debt item you need to know the name, total due, interest rate, and the amount you pay each month. If the interest rate varies, use an average rate. Enter this information on the **Debt Setup Page** of your budget plan. See the User's Guide for more details.

### Step 6. Review Your Budget Plan and Revise It As Needed

Now that the basic information about your budget is in PlanSeeGo, take your first look at your monthly budget. Remember, if it's ugly that's okay. Start with it as it is and even if it's not beautiful just yet, you're taking a good first step to getting it there.

To get a first look at your budget, go to the **Budget Planner Page**. You want this page to be a good reflection of your budget situation so start making adjustments as needed. Here are a few tips:

- ✓ If important bills or planned spending items are missing, add them to your budget by using the "New Budget Item" function or by entering them directly in the Expense Ledger page.
- ✓ Look over the unspent amounts on each item on the Budget Planner Page. If you've already completed spending on an item but it doesn't show that way in the Budget Planner, mark it as complete by selecting the " Record Spending" function from the PlanSeeGo Toolbar, Ribbon or by simply right clicking the item with your mouse and clicking on the Record Spending option.
- ✓ If your Funds On-Hand balances don't accurately reflect the balances you have in your various accounts used to pay bills, adjust them now.
- ✓ If one or more sources of incoming funds aren't in your budget plan, add them to the Incoming Funds Planner of the Budget Planner Page or into the Income Schedule.

#### Note

See the PlanSeeGo Users Guide for details on how to manage your budget in PlanSeeGo after you've done the initial setup steps described here.

## 2 Understand the PlanSeeGo Budget Management Process and put it into practice.

The second key to getting your PlanSeeGo budget up and running is to understand the PlanSeeGo budget management process and put it into practice. The PlanSeeGo budget management process is composed of three steps, repeated each and every month.

1. **Create Your Budget Plan for Next Month** *within about 5 days of month end*
2. **Review and Adjust Your New Budget Plan** *so it is an accurate reflection of the month*
3. **Manage Your Budget throughout the Month** *as you monitor and manage your spending and incoming funds*

The PlanSeeGo budget management process spans the entire month, each and every month. Because you'll repeat the process each month, each month's budget gets progressively more accurate than the one before. It also gets progressively easier to manage your budget with each passing month. The process is illustrated in Figure 5. Each step in the process will be covered briefly over the next few pages.

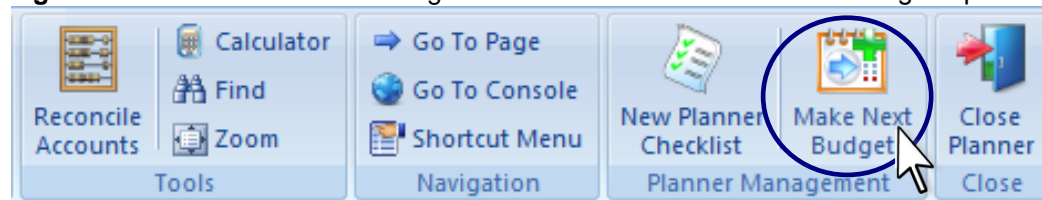
Figure 5: PlanSeeGo Budgeting Process



### Step 1. Create Your Budget Plan for Next Month


Create your budget plan for next month from within your current month budget. Do this while your current month plan is open in PlanSeeGo. Figure 6 illustrates how to create next month's budget.

Figure 6: Create Next Month's Budget – While You Have This Month's Budget Open On Your Screen



**Hint — Create your budget plan as you near the end of the current month —**


PlanSeeGo looks at the spending you actually made in your current month budget to help it decide what to include in your budget for next month. By waiting until late in the month before creating next month's budget, most of your spending and budget adjustments for the month will have already been recorded.

You create next month's budget by using the  "Make Next Budget" function from within your current month budget. As PlanSeeGo builds your budget for next month, it does some heavy lifting for you. Here's a summary of what happens:

- ✓ Using this month's spending and expense information, PlanSeeGo will determine which items belong in next month's Budget Plan.
- ✓ All spending and expense items to be included in next month's budget plan will be set to show the proper due amount and due date. The amount spent will be reset to zero.
- ✓ All Scheduled Income dates will be advanced to their proper dates of receipt for next month. After the Income Schedule has been properly adjusted, entries for each receipt of scheduled income will be added to the Incoming Funds Planner.
- ✓ All non-recurring or non-regularly scheduled funding sources shown in the Incoming Funds Planner will be reset. Incoming Funds items that have been marked for inclusion in your next budget will be carried into next month's budget plan. All items included in next month's Incoming Funds Planner will be set to show that no funds have yet been received.
- ✓ Funds On-Hand will be reset. If your current month's budget is carrying a month-end surplus, the default account will be updated to carry a balance equal to the amount of the surplus (*see the Users Guide for details on meaning of term default account*). All other "Funds On-Hand" account balances will be set to zero.
- ✓ Any debt items in next month's debt planner will be adjusted to reflect the current month's payment, interest and principal based on the settings on the Debt Setup Page.

Once your new budget has been created, you can open it any time. To do this, simply return to the PlanSeeGo Console to open it (refer back to Figure 3 or see the Users Guide). When you first open the new planner, PlanSeeGo will take 10 to 15 seconds to prepare it for first use. After the preparation steps are complete, a message will be displayed indicating the new planner has been initialized and is ready for use. When you view next month's budget plan for the first time, you will see that all the tasks described above have been completed.

## Step 2. Review and Adjust Your Budget Plan for Next Month

When you first open your budget plan for the new month, go to the **Budget Planner Page** and do a spot review to make sure everything you wanted carried forward to the new month is there. Also make sure to remove any items carried forward from last month you don't want. Use the  "New Planner Checklist" feature to help make sure you do a thorough review. Here are a few tips on what to look for:

- ✓ If your **Funds On-Hand** balances don't accurately reflect the balances you have in your various accounts used to pay bills, adjust them now. This will often be the case at the start of a new month.
- ✓ Check your **Spending plan**. Are there any one-time or once-in-a-while items carried over from last month that shouldn't be part of this month's budget? Are there any one-time items you know of for this month that need to be added?
- ✓ Check the **Incoming Funds Planner**. Are there any one-time funding items from last month that should be removed? Examples of these might be a tax refund, an expense reimbursement check, or a one-time withdrawal from savings.
- ✓ Check the **Income Schedule**. Make sure all scheduled income periods for the month are accurately shown in the Income Schedule. This drives the income period overlay on your spending, bill and expense payment plan on the Budget Planner Page. Double-check it for accuracy.

### Step 3. Manage Your Budget Regularly Throughout the Month

Once you reach this point, you're ready to start using PlanSeeGo to manage your budget. Use PlanSeeGo to keep tabs on what's coming in and what's going out; and on how one impacts the other.

PlanSeeGo will help you to always have an immediate handle on critical aspects of your budget. Before you know it you'll be in a groove with PlanSeeGo and finding it much easier to handle common budget challenges like these:

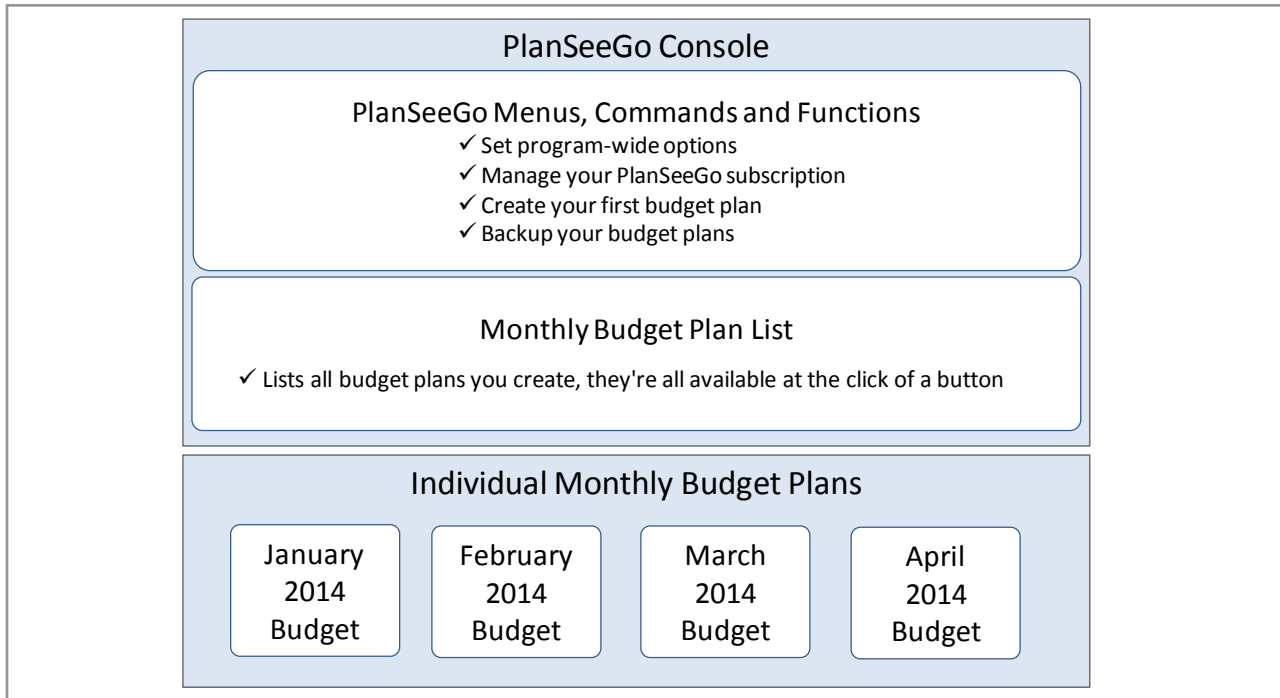
- ✓ Does the money I have right now support the spending I want to make before I receive more funds?
- ✓ How does my budget look at month's end? Am I running short? Do I have a surplus?
- ✓ How do I handle the challenges and make the most of the opportunities my budget reveals?
  - If I am running short now or at the end of the month, what's the best course of action? Delay bill payments or planned spending, borrow from savings or lines of credit, etc.
  - If I have a surplus what should I do with the money? Make extra debt payments, move the surplus to savings, or hang onto the funds to cover spending planned for early next month.

### The Big Picture. Putting it all Together

Now that you've seen the individual pieces of PlanSeeGo, let's see how they fit together.

First, let's look at the PlanSeeGo **Console**. This is where you manage the PlanSeeGo program. In the Console You set program-wide options, manage your PlanSeeGo subscription, create your first budget plan, backup budget plans, and navigate to your Monthly Budget Plan. Figure 7 illustrates how the console and your monthly budget planners work together.

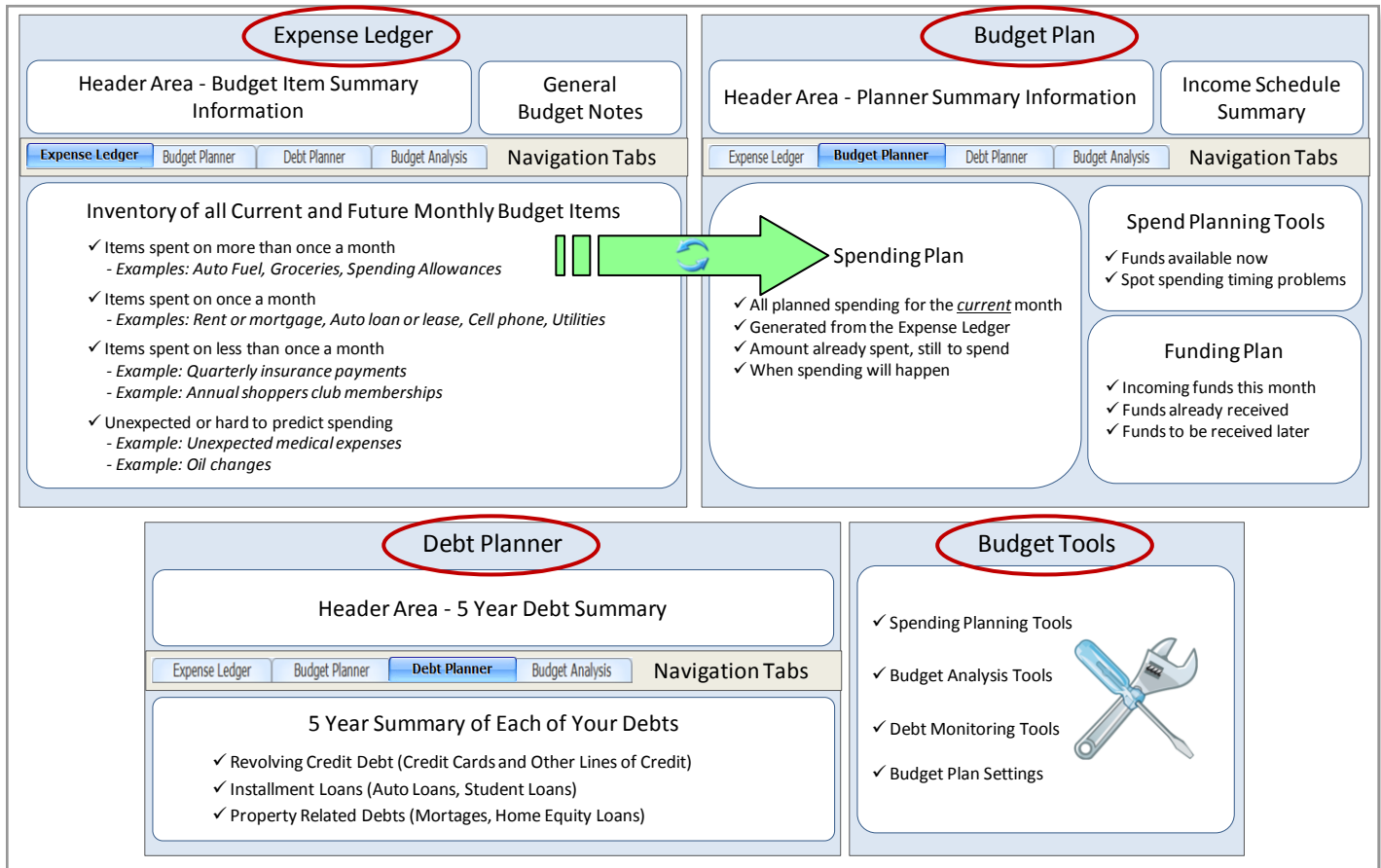
**Figure 7:** The PlanSeeGo Console and Monthly Budget Plans



Next, let's look at a PlanSeeGo **Monthly Budget Plan**. This is the heart of PlanSeeGo and it is what you use to manage your monthly budget. Toward the end of any given month, you create next month's budget plan at the touch of a button. When you create next month's budget, PlanSeeGo remembers what you've done this month and rolls that knowledge into next month's budget plan. Each monthly budget gets progressively smarter than the one before it. This is how PlanSeeGo learns right along with you month by month.

Each monthly budget plan several important parts. They are illustrated in Figure 8.

**Figure 8: Anatomy of a PlanSeeGo Monthly Budget Plan**



In addition to the **Expense Ledger**, **Budget Planner** and **Debt Planner**, there are lots of handy **Budget Tools** and functions that work together to make the management of your budget easy. Details on all of these tools and functions are available in the PlanSeeGo User Guide and Setup Guide.

### Ready... Set... Plan, See, Go!

If you follow the steps in this short getting started guide you can get out of the starting blocks fairly quickly with your first budget. Be sure to refer to the PlanSeeGo Users Guide for lots of great tips, tricks and details about product features.

Another great way to take your understanding of PlanSeeGo to the next level is to read over the PlanSeeGo FAQs at the end of the PlanSeeGo User Guide.

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