

Money Manager Ex User Guide



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Preface

This user guide is about Money Manager Ex (Version 1.3.5), and is intended for users to leverage the features of the application.

If you are using a different operating system, browser, device, or have configured your operating system differently than we have, some procedures, settings, or images that are shown in this text may differ from what you see on your screen. These differences should be very minor and should not affect your actions within the application.

Money Manager Ex© is designed for the benefits of the public, which is why we remain an open-source and unlicensed software for everyone to use. The application is completely free and available to anyone with access to a computer and the Internet. Users are permitted to copy and distribute verbatim copies of this license document but are not allowed to change it.

Everyone should have an easy and reliable tool for managing personal finance, so we developed one for you. With Money Manager Ex©, you can easily track where, when, and how your money flows and build healthier personal financial habits.

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Chapter 1: Getting Started

What is Money Manager Ex?

Money Manager Ex (hereinafter referred to as MMEX) is a free and open source software designed for language learning. It serves as a simple and user-friendly tool for you to control and monitor your personal finances. It was developed to address your need for a tool to maintain good financial records and make informed decisions.

MMEX allows you to track activities in multiple accounts and different currencies at the same time. Its purpose is to help you build better personal financial habits. It was created with the vision that you would use the software everyday to keep comprehensive records of your income, expenses, assets, and make informed decisions on investments and budget accordingly.

MMEX allows you to easily import and export data from any CSV and QIF formats. With its unique built-in report generator, you can quickly and easily create comprehensive charts, graphs, and reports. You can also schedule transactions and set reminders for recurring bills and paychecks. With everything stored in a Non-Proprietary SQLite Database with AES Encryption, you can be reassured that your financial information is safe and secure with MMEX.

With a diverse and global team, we have contributors providing user support from all around the world. As of December 2020, we have international language support available in 24 languages.

The Home Interface

The Home Interface shows you your list of accounts and a brief overview of your financial activities. This interface is blank by default when you first create a database. You can view and access your financial information here after adding new accounts and information on financial activities like transactions.

The MMEX interface has the following components:

- The **Navigation pane** on the left shows a hierarchical structure of all the interfaces and related sections, such as accounts, assets, and recurring transactions. See navigation pane for more.

- The **Top Menu bar** contains various menu items for easy shortcut actions in the software. See Top menu bar for more.
- The **Workspace** area displays information about the section you are working with. For example, your cash account and related transactions.

The Top Menu bar

The Top Menu bar contains various menu items for easy shortcut actions in the software.















| Item | Icon | Function |
|--|---|--|
| New Database |  | Create a new database |
| Open Database |  | Open an existing database |
| New Account |  | Create a new account |
| Account List |  | Return to the Home interface and show the account list |
| Show Organize Categories Dialog |  | Display Organize Categories Dialog |
| Show Organize Payees Categories Dialog |  | Display Organize Payees Categories Dialog |
| Show Organize Currency Dialog |  | Display the Organize Currency Dialog |
| Transaction Report Filter |  | Filter transactions for review |
| General Report Manager |  | Display the General Report Manager Help page |
| Options Dialog |  | Display the Options dialog |
| New Transaction |  | Create a new transaction |
| Register/View Release Notifications |  | Display release notificaitons in a brower |
| Download Currency and Stock Rates |  | Download currency and stock rates from your defined sotck quote web page |
| Toggle Fullscreen |  | Toggle fullscreen |

Table 1-1 Items and functions in the Top Menu bar




| Item | Icon | Function |
|--------------------|---|--|
| Print current view |  | Print the current workspace view |
| Show about dialog |  | Display the About dialog |
| Show the Help Page |  | Display the Money Mager Ex User Manual |

Table 1-1 Items and functions in the Top Menu bar

Settings and Preferences

The overall look-and-feel of the application can be configured and may not appear as seen in this documentation depending on your setup, but general functionality remains the same. Use the Options dialog (Tools > Options) to change settings. These are the available setting categories:

- **General:** This category contains configuration options for display heading, base currency, date format, financial year, and transaction sound and dates.
- **View Options:** This category contains configuration options for display like icon size, visible accounts, and HTML scale factor.
- **Attachments:** This category contains configuration options for attachments. This category is only applicable for Windows users.
- **Network:** This category contains configuration options for the MMEX WebApp.
- **Others:** This category contains configuration options for the stock quote web page, New Transaction dialog settings, database backup, and CSV settings.

The General category

*This section explains the settings in the **General** category.*

| Item | Function |
|--|---|
| Display Heading | configure the displayed user name |
| Currency | set the base currency |
| Date Format | set the displayed date format |
| financial year | set when a fiancial year begins |
| Use Original Date when Pasting Transaction | check to use original date when copy-and-pasting transactions |
| Use Transaction Sound | check to play the sound effect for transactions |

Table 1-2Items and functions in the General category

The View Options category

*This section explains the settings in the **View Options** category.*

| Item | Function |
|--|--|
| View Options | <ul style="list-style-type: none"> • filter accounts visible • set the HTML scale factor • set the icons size |
| View Budgets as Financial Years | check to view your budget as financial years |
| View Budgets with “transfer” transactions | check to view your budgets with transactions displayed |
| View Budget Category Report with Summaries | check to view budget category report with summaries |
| Ignore Future Transactions | check to not display future transactions |
| User Colors | set the colour schemes used in the software |

Table 1-3 Items and functions in the View Options category

The Attachments category

*This section explains the settings in the **Attachments** category.*

| Item | Function |
|---|---|
| Attachment Settings | <ul style="list-style-type: none"> • only available for Windows • set the default attachment archive folder |
| Create and use Attachments subfolder | check to create the use an attachment subfolder for each database |
| Delete file after import | check to delete the original file after importing into MMEX |
| When remove attachment, move the file instead of delete | check to move the file to the attachment archive folder when removing it |

Table 1-4 Items and functions in the Attachments category

The Network category

*This section explains the settings in the **Network** category.*

| Item | Function |
|-----------------|---|
| WebApp Settings | <ul style="list-style-type: none"> • set the folder Url for remote upload • set the GUID for data sync with desktop version |

Table 1-5 Items and functions in the Network category

| Item | Function |
|------------------|--|
| Proxy Settings | set the Proxy and number of ports |
| Usage statistics | check to send the anonymous usage data |
| Timeout | set the duration before timeout is activated |
| Updates | check to check for updates at StartUp |

Table 1-5 Items and functions in the Network category

The Others category

This section explains the settings in the **Others** category.

| Item | Function |
|---------------------------------|---|
| Stock Quote Web Page | <ul style="list-style-type: none"> • set the URL for the stock quote web page • the default link is http://finance.yahoo.com/echarts?s=%s |
| New Transaction Dialog Settings | <ul style="list-style-type: none"> • set the default date • set the default payee • set the default category • set the default status |
| Database Backup | <ul style="list-style-type: none"> • check to create a new backup when you launch MMEX • check to backup database on exit • set the maximum number of backup files |
| CSV Settings | set the symbol as the delimiter |

Table 1-6 Items and functions in the Others category

Configuring the settings

Refer to tables 1-2, 1-3 1-4, 1-5 and 1-6 for the properties you can configure for MMEX.

To configure the settings

1. Select a category you wish to configure.
2. Select a property you wish to configure.
3. Configure the setting as required.
4. Select **Apply** to apply changes to the category and continue configuring the settings.
Or
Select **Ok** to apply changes and close the Options dialog.

Initializing your database

This section helps you get started with MMEX by creating a database. To learn more about databases, see “About Database” on page 21. Your MMEX is empty by default

when you first install the software, and you are prompted to create a new database when you initially launch it. To start using MMEX, you can create a new database. You can maintain multiple MMEX databases on the same computer at the same time. You can select where on your machine you want to store the databases.

Creating a new database

You can create a new database to start using MMEX.

To create a new database

1. Select **New Database** from the Top Menu bar.
2. Navigate to a desired location on your computer.
3. Enter a file name and select **Save**.

About accounts

This section helps you manage your MMEX accounts. You can create multiple accounts and with different currencies within a single database. Your database is empty by default when you initially create it. To start managing your personal finance, you can create a new account.

Account Types

There are eight types of accounts you can create in MMEX, and the Add Account Wizard makes it easier to do so. These are the types of accounts MMEX supports:

- cash
- checking
- credit card
- loan
- term
- investment
- asset
- shares

Creating a new account

You can create a new account with the Add Account Wizard.

To create a new account

1. Select **New Account** from the Top Menu bar.
The Add Account Wizard displays.
2. Read the texts and select **Next**.
3. From the drop-down menu, select the type of account you wish to create and

select **Next**.

4. Enter a name for the account and select **Finish**.

Note: In the process of creating a new account, you must first enter an account name if you wish to return to the previous page to change the account type.

The Edit Account dialog displays.

5. Configure the settings as required.
6. Select **OK** to create the account.

Chapter 2: Transactions

About Transactions

Transactions in MMEX refers to the exchange of monetary value from one account (or party) to another. MMEX supports different types of transactions and allows you to set them to certain statuses. You can also choose from an extensive list of categories or customize your own. This section guides you to manage your transactions and payees.

Transaction types

MMEX organize transactions by bank accounts, and you can assign a type to each transaction.

A transaction type informs the user whether it is a withdrawal, deposit, or transfer.

- A **withdrawal** transaction refers to the act of converting and removing an amount of funds from a bank account, savings plan, bank account, or pension into cash. In MMEX, any expense and payment to another party is considered a withdrawal.
- A **deposit** transaction refers to the act of placing a sum of money into a bank account. In MMEX, any money you receive from another party is considered a deposit.
- A **transfer** transaction refers to the act of transferring a sum of money from a bank account to another account. In MMEX, any money that is withdrew from one account and deposited to another is considered a transfer. These transactions are not included in the MMEX Income/Expense calculations.

Transaction Statuses

MMEX organize transactions by bank accounts, and you can assign a status to each transaction.

A transaction status informs the user where a transaction is in the transaction process. These are the five status options:

- **None:** This is the default status. Choosing this leaves the status information for the transaction as blank.
- **Reconciled:** A transaction can be marked with a “Reconciled” status when the transaction is checked and verified with your card company’s balance information.

- **Void:** A transaction can be marked with a “Void” status if the transaction is invalid or cancelled. Void **transactions** are archived and are not included in the MMEX Income/Expense calculations.
- **Follow up:** A transaction can be marked with a “Follow up” status if it needs more actions. It acts as a reminder for you to follow up with your financial institutions or edit the transaction as required.
- **Duplicate:** A transaction is automatically marked with a “Duplicate” status when MMEX recognizes it as one.

Managing transactions

MMEX makes tracking incomes and expenses easier for you by allowing you to customize the displayed information for each transaction. You can add, edit, and schedule recurring transactions

The New Transaction dialog

The New Transaction dialog allows you to create and configure your new transaction.

| Item | Function |
|--------------|---|
| Date | <ul style="list-style-type: none"> • Set the date of the transaction • Default: the current date |
| Status | <ul style="list-style-type: none"> • Assign a status to the transaction • Default: “None” • See “transaction statues” |
| Type | <ul style="list-style-type: none"> • Assign a type to the transaction • See “transaction types” |
| Amount | <ul style="list-style-type: none"> • Enter the amount for the transaction in the first input box. • The second input box is only activated for Transfer transactions. |
| Account/From | <ul style="list-style-type: none"> • This item appears differently for different transaction types. • Withdrawal/Deposit: “Account”; select an account to withdraw from or deposit to • Transfer: “From”; select an account to transfer the money from |

Table 2-1 Items and functions in the New Transaction dialog.

| Item | Function |
|---------------|---|
| Payee/From/To | <ul style="list-style-type: none"> • This item appears differently for different transaction types. • Withdrawal: “Payee”; select who the payee is • Deposit: “From”; select who the deposit is from • Transfer: “To”; select an account to transfer the money to |
| Split | <ul style="list-style-type: none"> • Check to record multiple categories for a single transaction. • This checkbox activates the Split Transaction dialog. • This checkbox is only available for Withdrawal and Deposit transactions. |
| Category | <ul style="list-style-type: none"> • Select a category for your transaction. • You can customize categories. |
| Number | <ul style="list-style-type: none"> • Enter a number associated with the transaction number (i.e. transaction number or cheque number) • Optional |
| Note | <ul style="list-style-type: none"> • Enter any additional notes regarding the transaction. • Optional |

Table 2-1 Items and functions in the New Transaction dialog.

Adding a transaction

You can add and define a transaction with the New Transaction dialog. See table 2-1 for the mandatory and optional fields.

To add a transaction

1. From the Top Menu bar, select **New Transaction**.
The **New Transaction dialog** displays.
2. In the New Transaction dialog, fill in the mandatory input fields.
3. Optional: Fill in the optional input fields.
4. Select **OK**.

Editing a transaction

Transactions are organized by their associated bank accounts. You can edit transactions in the Account view.

To edit a transaction

1. From the Navigation pane, select an account to navigate to the **Account View**.
2. Select the View All Transactions button to filter the transactions by dates.
3. Select a transaction and select **Edit**.
The **Edit Transaction** dialog displays.
4. Edit as needed.
5. Select **OK**.

Managing Recurring Transactions

Recurring transactions in MMEX refers to any transactions you enter to the database to be processed at a future date. These transactions are displayed under **Upcoming Transactions** on the **Home** interface, within 15 days of the scheduled due date. They can be set up to be automatically or manually activated. If you set it up to be manually activated, MMEX would ask you to adjust the settings on the scheduled due date.

Adding a recurring transaction

You can add a recurring transaction in the Recurring Transactions view.

To add a recurring transaction

1. From the Navigation pane, select **Recurring Transactions** to navigate to the **Recurring Transactions View**.
2. Select **New**.
The **Recurring Transaction** dialog displays.
3. Specify a due date for the transaction.
4. From the **Repeat** drop-down menu, select how often you want the transaction to recur.
5. Enter transaction details as needed.
6. Select **Enter**.

Editing a recurring transaction

You can edit an existing recurring transaction in the Recurring Transactions View.

To edit a recurring transaction

1. In the **Recurring Transactions View**, select a transaction.
2. Select **Edit**.
The **Edit Recurring Transaction** dialog displays.

3. Edit as needed.
4. Select **OK**.

Skipping a recurring transaction

You can skip the next transaction occurrence for your transactions in the Recurring Transactions View.

To skip a recurring transaction

1. In the **Recurring Transactions View**, select a transaction.
2. Select **Skip**.
The next transaction occurrence for the selected transaction is now skipped.

Chapter 3: Investments

About stocks and shares

You can easily track your investment in stocks and shares with MMEX. MMEX automatically adds your Stocks to your total financial worth.

The terms “stocks” and “shares” are often used interchangeably, and they generally have the same meaning, but their meaning could also change depending on the context they are used in.

Investment professionals use “stocks” to refer to publicly traded companies. The majority of issued stocks are “Common Stocks”, which is the type of stock that most people invest in and represents shares of ownership in the corporation.

Shares, on the other hand, refers to a single smallest denomination (unit of value) of a corporation’s stock. The two main types of shares are “Common Shares” and “Preferred Shares”, and they carry different rights and privileges. For more information, read this [article on the differences between stocks and shares](#).

Note: You need a stockbroker to obtain stocks and purchase and sell shares. MMEX is only a tracking tool.

Managing Stocks and Shares

To manage your investments in stocks and shares with MMEX, you must first create a stock portfolio. Any transactions relating to your stocks and shares can be managed in the Stock Portfolio view; and any transactions involving your personal accounts can be managed in the Account view.

Creating a Stock Portfolio

You must create an investment account and stock portfolio before adding any information on stocks and shares. In MMEX, an investment account and stock portfolio represent the same thing.

To create a stock portfolio

1. From the **top menu bar**, select **New Account**.
The **New Account** dialog displays.

2. Enter a name for the account and select **Next**.

Tip: We suggest you use the name of your stockbroker. For example, “Yahoo! Finance”.

3. Select **Finish**.
The **Edit Account** dialog displays.
4. Edit the values in the input fields and select **OK**.
The new account now displays under **Stock Portfolios** in the **Navigation Pane**.

The New Stock Investment dialog

The New Stock Investment dialog allows you to create and configure your new transaction stock investment.

| Item | Function |
|-----------------------|--|
| Company Name | set the company name for this stock investment |
| Stock Symbol | optional: add a symbol for your stock investment (i.e. IBM) |
| Date | <ul style="list-style-type: none"> specify the date you made the stock investment only for the initial share transaction |
| Share Number | <ul style="list-style-type: none"> specify the number of shares only for the initial share transaction |
| Share Price | <ul style="list-style-type: none"> specify the initial price per share only for the initial share transaction |
| Commission | <ul style="list-style-type: none"> specify any commission paid only for the initial share transaction |
| Curr. Share Price | specify the current share price |
| Notes | optional: add extra notes about the investment |
| Stock History Options | <ul style="list-style-type: none"> shows you the stock price history this is blank by default |

Table 3-1 Items and functions in the New Stock Investment dialog.

Creating your initial stocks and shares investment

In MMEX, a Stock Investment refers to a company you have purchased shares from. To initialize your stock portfolio, you must add your first stock investment.

1. From the Navigation Pane, select a stock portfolio to add the new investment to.
2. In the Stock Portfolio view, select **New**.

The **Edit Stock Investment** dialog appears.

Note: Items with an * next to them are required only for the initial share transaction.

3. Edit the values in the input fields and select **Save**.
A new share price now populates the Stock History Options column.
4. Select **Add**.
An error message displays because there are no existing Share Accounts.



5. Select **OK** to create a Share Account.
The **Add Share Transaction** dialog displays.
6. Under **Add Transaction Details**, specify the account, type, and category for the Share transaction and select **OK**.
Your first stocks and shares investment now display in your Stock Portfolio.

Creating a share purchase

In MMEX, a share purchase is a Withdrawal transaction from your stock portfolio. You can create a share purchase in the Stock Portfolio view.

1. In the **Navigation Pane**, select a stock portfolio.
2. In the **Stock Portfolio** view, select **Add Trans**.
The **Add Share Transaction** dialog displays.
3. Specify the transaction type as **Withdrawal**.
4. Add investment and transaction details and select **OK**.

Creating a share sale

In MMEX, a share sale is a Deposit transaction from your stock portfolio. You can create a share sale in the Stock Portfolio view.

1. In the **Navigation Pane**, select a stock portfolio.
2. In the **Stock Portfolio** view, select **Add Trans**.
The **Add Share Transaction** dialog displays.
3. Specify the transaction type as **Deposit**.
4. Add investment and transaction details and select **OK**.

Viewing stock transactions

You can easily view a list of your share transactions for a stock portfolio after adding them into your account.

1. In the **Navigation Pane**, select a stock portfolio.
2. In the **Stock Portfolio view**, select **View Trans**.
The **View Stock Transactions** dialog displays.
3. Review the list and select **OK** to close.

Chapter 4: Assets and Budgeting

About Assets

An asset is something of value that can be converted into cash. With MMEX, you can track the values of your personal assets and even calculate your financial worth. MMEX estimates your financial worth by subtracting your liabilities (things you owe) from your assets (things you own). To know more about assets, read this article on what an asset is.

MMEX supports the creation of seven types of assets. These assets are:

- property
- automobile
- household object
- art
- jewelry
- cash
- other

You can track the value of your assets by specifying their current value and make changes to them in the future. There are two kinds of value changes: Appreciates and Depreciates. Appreciates refer to the increase in the value of an asset over time, and depreciates refer to the decrease in the value of an asset over time.

Creating a new asset

You can create a new asset in the Assets view.

Note: When you create your first asset, MMEX automatically creates a new Assets account for you.

To create a new asset

1. From the **Navigation pane**, select **Assets** to navigate to the **Assets** view.
2. In the **Assets** view, select **New**.
The **New Asset** dialog displays.
3. Fill in the input fields as required.

4. Select **OK**.

About Budgeting

A budget is a financial plan you create for a define period. MMEX supports the creation of monthly and yearly budgets. We recommend that you create budgets so you can compare the money you spent against your initial plans and form healthier and informed financial decisions. In MMEX, you can configure the display settings to show budgets in calendar or financial years.

Configuring the start of a financial year

*You can set the start date of a financial year according to your preferences using the **Options** dialog.*

To configure the starts of a financial year

1. From the **Top Menu** bar, select **Options**.
2. From the **Options** dialog, navigate to the **General** section.
3. Under **Financial Year**, enter a **Start Day** and specify the **Start Month** as required.
4. Select **OK** to close and save your configurations.

Creating a new budget

*You can create a new budget with the **Budget Setup** item in the **Navigation Pane**. The new budget will be empty by default.*

To create a new budget

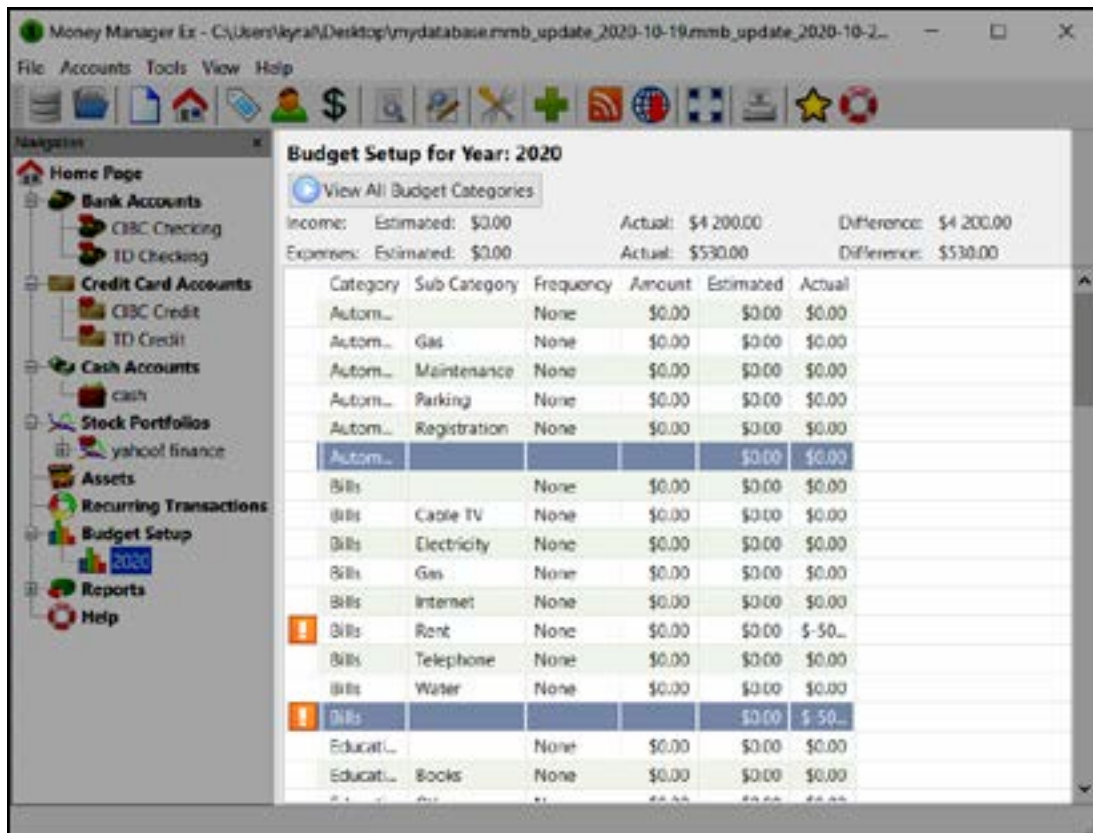
1. From the **Navigation Pane**, right-click on **Budget Setup** to open the **Budget Editor**.
2. Select **Add Year** or **Add Month** and select **OK**.
The **Budget Entry Details** dialog displays.
3. Specify the budget year and/or month as required.
4. Select **OK**.
Your new budget now displays in the **Budget Editor**.

Editing a budget



*Start editing your budget with the **Budget Setup** view.*

To edit a budget

1. In the **Navigation Pane**, under **Budget Setup**, select a budget year and/or month.
The **Budget Setup** view displays.



2. Double-click a category.
A **Budget Entry Details** dialog displays.
3. Fill in the input fields as required.
4. Select **OK**.

Note: The exclamation mark icon  indicates that there are existing expense or income transactions, and you should create a budget for it. After creating a budget for the item, the exclamation mark will be replaced by a check mark icon .

Chapter 5: Database and Reports

About Database

To start using MMEX, one option is to import data from another file to avoid duplicated efforts when creating a new database. It is easy to import data files into the software, and MMEX supports four import formats as of December 2020. These four supported import formats are:

- QIF (Quicken Interchange Format)
- CSV (Comma-Separated Values)
- XML (Extensible Markup Language)
- WebApp

MMEX allows you to export your existing database into five export formats as of December 2020. These five supported export formats are:

- QIF (Quicken Interchange Format)
- CSV (Comma-Separated Values)
- HTML (HyperText Markup Language)
- XML (Extensible Markup Language)
- JSON (JavaScript Object Notation)

Importing a database

You can import data into a new database to quickly start using MMEX.

To import a database

1. Ensure that MMEX is closed.
2. Launch MMEX and select **Create a New Database**.
3. Name your new database and select **Save**.
The **New Database Wizard** displays.
4. Select **Cancel**.
5. Select a base currency and select **Cancel** to close the **New Database Wizard**.
6. Select **File > Import** and select the required format.

The **Import** dialog displays.

7. Select **Choose file** and select a file to import into MMEX.
8. Configure the import options and select **OK**.

Exporting a database

You can export your MMEX database to make your data portable.

To export a database

1. With your database opened in MMEX, select **File > Export** and select the required format.
The **Export** dialog displays.
2. Select a location to export your database to and name your file.
3. Configure the export options and select **Export**.

About Reports

MMEX has an internal templating engine that allows you to create detailed and unique reports without external tools. With out internal templating engine, your reports can be completely customized and personalized with configurable SQL queries, LUA codes, and front-end scripts (HTML, CSS, and JavaScript).

MMEX supports the creation of a variety of reports. Some reports require user input, and some are generated automatically by the software. These are the automatically generated report types:

- Cash Flow
- Categories
- Forecast Report
- Income vs Expenses
- My Usage
- Payees
- Summary of Accounts
- Budget Performance
- Budget Category Summary
- Stocks Report

You can view the automatically generated reports in MMEX, or manually create a report from scratch and configure its appearance according to your preferences. This section teaches you how to do that.

Viewing automatically generated reports

You can view the automatically generated reports from the Navigation Pane. Refer to

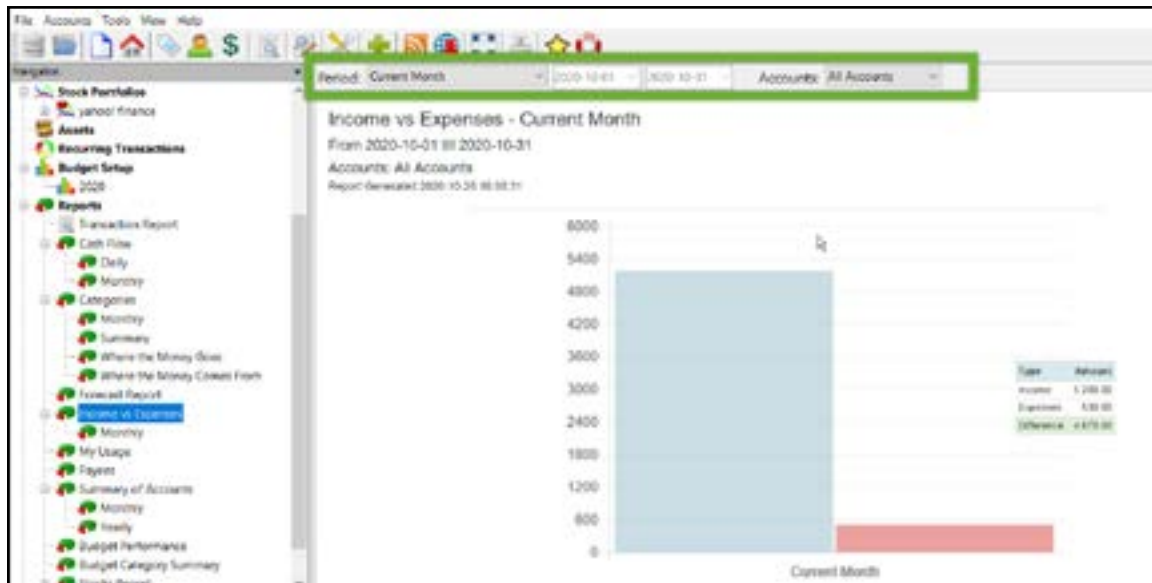
“About Reports” on page 22 for a list of them.

To view an automatically generated report

Under **Reports** in the **Navigation Pane**, select a report for viewing.

The selected report displays in the **Report** view.

Tip: Configure the settings with the toolbar across the top to filter accounts, periods, or show and hide charts.



Creating a report manually

You can manually create a customized report with the General Reports Manager.

To create a report manually

1. From the **Top Menu** bar, select **General Report Manager**.
The **General Reports Manager** dialog displays. The navigation pane within the **General Reports Manager** is blank by default.
2. From the navigation pane within the **General Reports Manager**, right-click on **Reports** and select **New Empty Report**.
3. Enter a name for the new Report Group and select **OK**.
4. Enter a name for the new report and select **OK**.
A new report now displays in the navigation pane, and five new tabs display (**Output**, **SQL**, **Lua**, **Template**, and **Description**).
5. Navigate to the **SQL** tab, ensure that the script ends with a semicolon (“;”) and select **Test**.
6. Select **Run** to generate the report
Your new report is now generated and can be accessed in the **Output** tab and in the **Report** view.

Importing a report

You can download an existing report created by users and developers [here on GitHub](#) and import it into MMEX.

Warning: Be wary of malicious files from the internet. Always scan for viruses and ensure the files are clean before downloading them onto your computer.

To import a report

1. Optional: Download a report from [here on GitHub](#) onto your computer.
2. From the **Top Menu** bar, select **General Report Manager**.
3. Select **Import**.
4. Locate and select a report as required and select **Open**.
Your new report is now imported and can be accessed in the **Report** view.

About report outputs

Many MMEX users create report templates and upload them onto our GitHub community to share with other users. If you want to contribute to the community, or just create an output for personal usage, you can export a report to a ZIP file.

Exporting a report

You can export a report into a ZIP file with the General Reports Manager dialog.

To export a report

1. From the **Top Menu** bar, select **General Report Manager**.
2. From the navigation pane within the **General Report Manager**, select a report to export.
3. Select **Export**.
4. Select a location to store the output and select **Save**.

Printing a report

You can print a report for review with MMEX.

1. From the **Navigation Pane**, select a report.
2. From the **Top Menu** bar, select **Print current view**.
The **Print Review** window displays.
3. Configure the printing options and select **Print Document**.

Appendix: Personal Finance Concepts

What is Personal Finance?

The term “personal finance” refers to the management of finance, which covers many processes like budgeting, estate planning, record keeping, and managing, saving, and investing your money. We often use the term to refer to the entire industry which provides financial services and advice to people about financial and investment management.

To the MMEX team, helping users manage their personal finance is about helping the users reach their financial goals, like planning for retirement, saving for a house, or paying for college.

Read more about [what personal finance is](#).

Five areas of personal financial planning

According the [Practical Financial Tips](#), personal financial planning can be broken down to five phases:

- assessing finance
- setting financial goals
- creating a financial plan
- executing the financial plan
- monitoring and reassessing the financial plan

Assessing finance

You can assess your current financial condition by analysing your financial balance sheets and income statements. Review data on the values of your assets like bank savings, automobiles, and investments, and liabilities like loans, debt, and mortgages. You can use MMEX to track and analyze your finance like incomes, expenses, investments, and assets.

Setting financial goals

There are three categories of financial goals: short, medium, and long-term goals. Set-

ting realistic and achievable financial goals help you set a direction when planning your finance.

Creating a financial plan

You must have a financial plan to reach your financial goals. Create a detailed financial plan with steps listed for achieving your goals. Some examples of these steps may include investment, reducing expenses from dinning out, or getting a side job.

Executing the financial plan

Once you have a plan, you must start taking actions to achieve your goals. You can follow your financial plan at your own pace. The important thing is that you actually start executing it.

Monitoring and reassessment of financial plan

Your financial plan might change as time progress. You might develop different needs and wants, like starting a family or attending post-graduate school. So, you should always monitor and readjust your financial goals from time to time.

Read more about the [five personal financial planning phases](#).

What is Financial Literacy?

MMEX was first developed to help people with little knowledge of financial planning and management to start managing their personal finances quickly and effortlessly. Financial literacy is important and is becoming increasingly more so today.

[Investopedia](#) is a website that aims to simplify complex financial information and decisions to help readers manage their finance. According to Investopedia, financial literacy refers to the ability to understand and effectively use different financial skills and concept to manage personal finance, budget, and invest. People who are financially literate are less vulnerable to monetary loss from financial frauds. Building a strong foundation of financial literacy also helps you reach certain life goals surrounding finances.

Read more about [what financial literacy is](#).

The importance of financial literacy

Building a strong foundation of financial literacy is more important today than ever because many countries are moving away from using cash as their main payment method. It is also easier for someone to pile up debt and exceed the limit of your credit. If you do not have proper knowledge of how to manage your personal finance, you can get into trouble very easily.

Six financial literacy principles

The [Royal Bank of Canada Wealth Management Services](#) published an article on the

[six financial literacy principles](#) to help young people build great financial management skills. These six principles are:

- budgeting
- understanding taxes
- borrowing
- planning before investing
- investing
- preparing your estate

Budgeting

There are four main uses for money:

- spending
- investing
- saving
- giving away

Creating a budget can help you find a balance among these four categories, and you should prioritize “saving”, and plan for expenses only after factoring savings into your budget plan. Consider setting aside an amount of your savings regularly to deposit into a savings plan.

Understanding taxes

There are four main sources of income:

- employment
- investments
- inheritance
- unexpected (like a lottery win)

These sources may be taxed in different ways and at different levels, depending in the country you are based or are generating income in. You should consider tax when managing your finance because failing to do so might lead to negative consequences. We recommend that you consult with a qualified tax advisor to make sure you are appropriately accounting your circumstances and needs.

Borrowing

Credit refers to a form of borrowing that allows you to get something with the promise of repaying it in the future. When you borrow money, you share some information with a credit bureau, like if you have missed payments or how much outstanding debt you have. These information are used by the credit bureau to calculate a “credit score”,

which is a number that indicates if you can pay your bills on time. To maintain a good credit score, make sure you pay your bills on time.

There are three main types of credit: credit cards, personal or term loans, and line of credit. Be wary when you borrow money because all forms of credit come with a cost as most lenders charge you for borrowing their money.

Planning before investing

Identify your financial goals to help decide what types of investments and planning approaches may help you save for your needs in the more effective way. Try to figure out your needs and wants to set realistic goals you can achieve.

Investing

There are two main types of investment accounts: Registered and Non-Registered, and they both have different implications for investors.

Registered accounts are accounts that are you register with the government for income tax purposes and tax-deferral opportunities.

Non-registered accounts are accounts that you do not register with the federal government. They do not have limits, and you must include earned income as taxable income every year.

When you invest, there is a notion of risk and return. A higher potential return means there are more risks. For most investments, there is no guarantee that you would receive any return.

Preparing your estate

Planning your estate means creating a detailed plan with tasks and decisions for how people would manage all your properties during your lifetime and after your death. When you have an estate plan and a Will, you can make sure that people would carry out your wishes and manage your assets accordingly.

Read more about these [six financial literacy principles](#).



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