INTRODUCTION

Thank you for using the new and improved Just Checking. Are you tired of working math problems? Just Checking takes the pain out of balancing your checking accounts. The program is easy to use, but there are also powerful tools included. The program resembles a checkbook register. When you add income or an expense transaction, Just Checking automatically calculates the remaining balance. Reconciliation is a snap. Just set the Cleared date for a transaction and compare the Bank Totals with your bank statement.

DEMO

Before purchasing, it is recommended that you install and evaluate Just Checking as a demo. The demo can be downloaded from https://www.justapps.com. As a demo, there are some limits. First, only 20 transactions per file are permitted. Secondly, printing is disabled, but a print preview is available. Besides the demo limitations, the demo is identical to the registered version of the program.

PURCHASING

Purchase using Microsoft Store app in Windows 10

If you have Windows 10, you can purchase Just Checking using the Microsoft Store app for $14.99. Currently, we do not have a trial version of Just Checking in the Windows 10 Microsoft Store app. The specific link to purchase is https://www.microsoft.com/store/apps/9NXNP4GXWMFM If you purchase using the Microsoft Store app, the software and updates are automatically installed using the Microsoft Store app. **NOTE:** If you purchase using the Microsoft Store app and see a Demo notice, this is because the demo has been installed from our website: https://www.justapps.com. Refer to the BACKING UP & RESTORING topic in this document if you would like to preserve any data that you entered in the demo software. You can then uninstall the demo software in Windows in Control Panel at this location: Control Panel\Programs\Programs and Features

Purchase from justapps.com

If you do not have Windows 10 and want to purchase, you should use the following link to purchase using the **Buy Now** button at https://www.justapps.com/purchase-checkbook-software-windows.html

If you do have Windows 10 but prefer to purchase using our website, the link will work for you too. After you purchase, a registration code will be sent to the email address provided during the payment process. Once you have been given a registration code, no refunds will be issued. Therefore, it is important that you install the demo and are satisfied that is will function to your satisfaction before registering. By purchasing you will be able to download the latest version of Just Checking at no cost. Once we receive an order notification that you have

bought the software, we will email the steps to have a fully functional Just Checking without the demo limitations.

FEATURES

- Database driven system allows you to manage all your checking accounts. Changes are automatically saved. This prevents you from losing your work if computer shuts down or locks up. All your data is stored on your computer.

- Import transactions downloaded from your banking web sit. Support for Quicken® (qif, qfx, qbo) and Microsoft® Money (ofc) formats, Just Checking version 2 & 1 files (jck), File exported from version 3 (jc3), Open Financial Exchange (ofx), Comma Separated Value files (csv, txt).

- Set up reoccurring transactions.

- Set up users. Each user has their own files, reoccurring transactions, "auto lookup transactions", and password.

- Income and expense reports. View income and expense for your open checkbook register file or all your files.

- Powerful filter dialog permits you to filter out transactions by simple or complex criteria.

- Sort transactions in the checkbook register with a single click. Click again to sort descending. Sort order is maintained when you add or edit transactions. Use the sort dialog to sort by multiple columns. You can sort each column differently, Ascending or Descending.

- Specify different colors for income, expenses, and select. Fully customize the font name, size, color, etc.

- Easily search the checkbook register for a specific word using Find. Non- matches are filtered out and matched characters are displayed in blue.

- Edit any transaction in the checkbook register with a simple double-click.

- Backup all your data to single compressed zip file. Restore also available.

- Store addresses with your Memos and Payees.

- Separate backup utility program included to backup and restore your database in the website version.

- Date entry on dialogs is easy. Select your date from a calendar or use your arrow keys.

- Transaction amount prefills from the last entered transaction when you select the Payee.

- Easy lookup for Payees and Memos.

- Specify your own Pay Types. You're not limited by the default list.

- "Cleared" is a date for better checking account tracking.

- Add a new transaction based on today's date or based on the date of the selected transaction.

- Currency format is based on your Windows settings.

- Date format is based on your Windows settings.

- Print more than one check at a time. Also, printing a check is logged. You don't have to print the same check twice unless you want to. Editing check layout is done visually with a visual check template editor. You can even import and export "check templates". You can even pick your start check position. Add your signature to checks. Create a full check. Print the check number, account number, and routing number. A MICR font is installed with the program.

- Import and Export to a file (JC3) that you can use to move checkbook register files to another computer.

- Settings dialog under Tools and you can also right-click a dialog to see your options.

- Keep your software up to date easily. Just Checking has an option to check for updates on the Help menu. If an update is available, the program will download and install the update for you. Non-Microsoft Store version.

- Keep your software up to date easily. The Microsoft Store version of Just Checking is updated automatically just like other Microsoft Store apps.

- Works on Windows 10, Windows 8, Windows Vista, Windows 7, and Windows XP

- New Settings dialog to set color, columns, automatic backup, program prompts.

- Use Settings dialog to hide and unhide columns and rearrange columns with your mouse (drag/drop).

- Use the Tax checkbox to track specific transactions for tax time.

- Income and Expense columns to make it easier to view your data.

- Checkboxes to make it easier select transactions, checks to print, due items.

- 32-bit and new 64-bit version.

- Windows registry used to store program settings instead of an "ini" file for newer operating system compatibility.

- Turn off sorting and use the Up and Down buttons to put transactions your preferred order

- Support for QIF files from Quicken files in addition to the already supported QIF from online banking

- New search dialog which filters out non-matching search terms and match text turns blue

- Turn off sorting and use the Up and Down buttons to put transactions your preferred order

- Using Ctrl + Page Up and Ctrl + Page Down will change Cleared date by one date on selected transaction

- 3 Notes fields for transactions

- Check number determined by the highest check number for the latest date instead of overall highest check number

- Transaction dialog shows additional Payee and Memo fields

- Edit user names once they have been set

- Hide and show columns in Settings

- Split transactions

- Specify categories and subcategories for transactions and split details

- Category and Subcategory reports with multiple options.

GETTING STARTED

The first time you run Just Checking a dialog about registering will appear. Close that dialog. Click the New button to create a new file. Enter a Beginning balance of 500.00 and click OK. Then, click the Add button. Choose Expense and then enter the details and 100.00 for the amount. Leave the Cleared unchecked. Click OK. The new transaction will appear in the register. An Actual balance of 400.00 and a Bank Balance of 500.00 show at the bottom of the screen. Now click the Add button on the toolbar. The Add Transaction dialog appears. Select Expense. Next, press Tab or Enter on your keyboard. Enter 100.00 in the Amount and check the Cleared field and click OK. The new transaction will appear in the register. Notice how the totals at the bottom of the screen reflect the new transaction. When you know a transaction has "Cleared" the bank, check the checkbox in Cleared and enter the date. You can also press F2 with the new transaction still selected in the main screen register when the transaction is selected to set the Cleared date to the present date. The Bank amount now reflects the transaction. You can also use Ctrl + Page Up to increase the Cleared date or Ctrl + Page Down to decrease the Cleared date.

If you want to make a change to a transaction, double-click an entry in the register grid. An Edit Transaction dialog appears so you can make the change. Click the OK button and you will see the changes in the register grid. If you change the Amount, you see the Actual amount change.

Just Checking did the math for you!

Saving Your Work & Reopening Your Checkbook Register File
There is no need to worry about saving your work. Just Checking saves everything when you make changes. If you have more than one file and open the program, you will always be shown a Files dialog so you can choose the file you want to open. If you have one file, it will open automatically.

Deleting Entries in the Register
Occasionally, you might want to delete an entry from the checkbook register. To delete an entry, highlight the item that you wish to delete in the register by single-clicking it in the grid. Next, press the **Delete** key on your keyboard. This is also covered in the Deleting Transactions topic.

TOOLBAR COMMANDS

The most common commands that you will use are readily available on the toolbar as buttons.

New - Creates a new checkbook register file. Create a different checkbook register file for each checking account that you have. When you create new files, the files are assigned to the user you are logged in as. If you

create a file under a User named Bob, you cannot see the file when logged in under Mary. Select a File Name, Date and Beginning Balance for the file.

Open - Opens a dialog displaying all the files for a specific user. Click a File to select it. Click OK to open it.

Reports - Displays a list of reports that you can run.

Checks - This is the screen you can use print checks and design check templates.

Add - Opens the Add Transaction dialog to you can input a new transaction. The Adding Transaction topic further explains the command.

Edit - Opens the Edit Transaction dialog so you can edit the selected transaction.

Delete - Deletes the selected transaction from the checkbook register.

Copy - Copies the selected transaction in the register as a new transaction. The current date will appear in the new transaction. If your Pay Type is a check number or a Void check, the new transaction will appear with a new check number. The Cleared status of the new transaction depends on whether the selected transaction has Cleared. You can also click **Tools** and choose **Copy** to activate the command.

Find - Opens the Find dialog so you can locate a transaction in the register by a search value.

Import - Opens the Import Wizard dialog. Use it to import transaction from Quicken (QIF, QFX, QBO), Microsoft Money, Open Financial Exchange, the older Just Checking 1 & 2 (JCK) files, and the newer (JC3) format.

Sort - Opens the Sort dialog so you can order your transaction by one or more columns. Ascending and Descending sort order can be specified for each column.

Filter - Opens the Filter Register dialog so you can create a filter. Use this for the purpose of hiding transaction in the open checkbook register. You will be prompted for a name for the filter after you specify the criteria.

Reoccur - Opens a dialog so you can set up a list of reoccurring transactions for your checking account files.

Calc - Opens the Windows calculator in case you need to make some additional calculations.
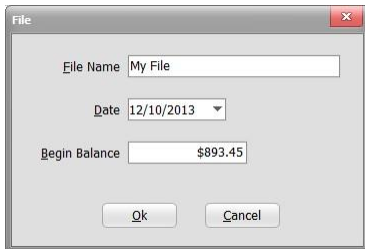
Register - Opens a dialog to enter your name and registration code that you received in your email when you purchased the software. After you have successfully entered the name and registration code, the Register button will be gone.

Up - Moves a transaction up in the register. Turn off sorting to see this command. To turn off sorting, click Sort and then when the dialog opens, click a field in the Sort Order box and then click the button with the arrow pointing left. Remove all fields from Sort Order and click Ok.

Down - Moves a transaction down in the register. Turn off sorting to see this command. To turn off sorting, click Sort and then when the dialog opens, click a field in the Sort Order box and then click the button with the arrow pointing left. Remove all fields from Sort Order and click Ok.
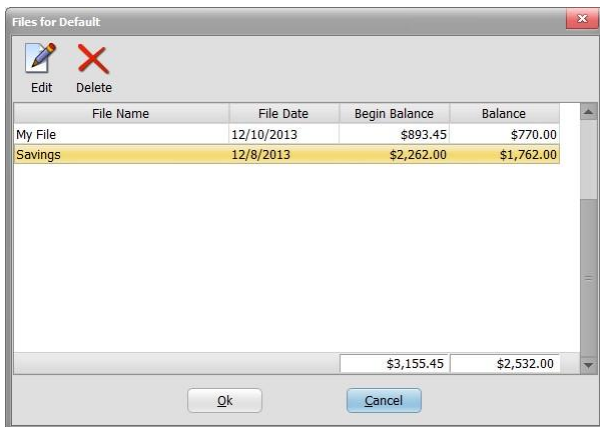
FILE DIALOG

The File Dialog shows the beginning balance, file date and beginning balance for a specific file. To create a new file to see this dialog, click File and choose New or click the New button. You can also see this dialog when you use Edit on the Files dialog.

FILES DIALOG

The Files Dialog shows a list of accounts or checkbook registers that you have set up. To access this screen, click File and choose Open or just click the Open button. The screen also gives you the beginning balance and ending balance for each file and then totals them up. You can use the screen to edit the file names, file dates and beginning balances. You can also delete files here.

ADDING TRANSACTIONS

Use the Add Transaction dialog to add transaction to your checking register file. To add a transaction, press the **Insert key** on your keyboard, click the **Add button** on the toolbar, Right-click the register and choose **Add**, or click **Tools** on the menu bar and select **Add...**

When the Add Transaction dialog appears, you can use Enter or Tab keys on your keyboard to tab through the data entry boxes.

Income or Expense

A transaction can either be income or an expense. Click to select **Income** or **Expense**.

Date

Enter the date when the transaction occurred. The current date is automatically entered in the Date field, but you can change it if needed. **Note**: You can click **Tools** and choose **Add Using Date** if you want to create a new transaction using the same date as a selected transaction in your checkbook register.

Pay Type

Notice that Pay Type is only an option if you select Expense. There are 3 Pay Types when you install Just Checking 4.0 for the first time: **Check, Void,** and **Debit Card**. Leave Pay Type set to **Check** when you are writing a check for a purchase. **Void** is usually used when you make a mistake when writing a check and need to log the check number used. You can customize your Pay Types. See the Pay Types topic for more information.

Check No.

Enter the check number in this field. When you use the **Add** command to open the Add dialog, Just Checking searches the open checkbook register for the highest check number for the latest date. Just Checking calculates the next highest value for you, but you can change it simply by typing over the value in Check No. The Check No.

field is only available when you choose **Check** or **Void** as the **Pay Type**. If you choose another **Pay Type**, a **Check No.** will still show but it will be gray and won't be used.

Payee

When you enter an item that is an expense, this field holds the name of the person or company that you are writing the check to. If your transaction is **Income**, you may want to type in the name of the income source. When you type a Payee that you haven't used before, Just Checking will give you the option of adding the Payee to a list so you won't have to retype the entire Payee again. Also, use the **Edit (F6)** button to edit your entire Payee list from a separate dialog. **Hint**: Right-click the Add Transaction dialog and choose New Payee Prompt to uncheck the menu if you don't want to be prompted.

Memo

This field is used to describe the transaction. For example, the Payee is Food Mart (a grocery store), so you might type Groceries for Memo. If your transaction is **Income**, you may want to type in an extra description of your income. When you type a Memo that you haven't used before, Just Checking will give you the option of adding the Memo to a list so you won't have to retype the entire Memo again. Also, use the **Edit**

(F7) button to edit your entire Memo list from a separate dialog.

Hint: Right-click the Add Transaction dialog and choose New Memo Prompt to uncheck the menu if you don't want to be prompted.

Category

This field is used to categorize the transaction.

Subcategory

This field is used to subcategorize the transaction.

Notes

These 3 fields give you a way to enter note information specific to the transaction you are entering.

Amount

The amount of the transaction goes here.

Cleared

Use Cleared to set the clear date if the bank has processed the transaction. For example, if you have $100.00 in your checking account and purchase groceries for $50.00 and pay using a check, you still have $100.00 in your checking account until the check clears. Then your bank deducts the money from your account. The statement that you receive from your bank will show you a list of Cleared items. Most banks offer access your account online, so you can use the Internet to view your current account statement. To set the clear date, check the checkbox in the clear date box and then choose the date.

Tax

Use the Tax checkbox to mark a transaction as something you want to track for tax purposes. You can run income and expense reports and check the option to see only tax transaction totals.

Tip: When you aren't using the Add Transaction dialog, you can also press **F2** on your keyboard to assign today's date to the Cleared field of the selected transaction. You can also right-click the register and select **Clear**. Use the command again to delete the date from the Cleared field. Ctrl + Page Up and Ctrl + Page Down will change the Cleared date by one date on selected transaction.

Repeat

If you check the Repeat checkbox, the Add Transaction dialog will continue to reappear when you click OK. Click Cancel to stop the dialog from continuing to appear. If you want to only add one transaction at a time, uncheck Repeat.

EDITING TRANSACTIONS

If you find a mistake in your register transaction, you can edit them. To edit, **Single click** the transaction, right-click, and choose **Edit**. You can click Tools on the Toolbar and select **Edit...** Another way to edit is by pressing **Ctrl** and **E** on your keyboard simultaneously. Finally, the easiest way is to **Double-click** the transaction.

The Edit Transaction dialog is nearly identical to the Add Transaction dialog.

Tip: If you need to edit a transaction in the register to mark it cleared to today's date, there is no need to use the **Edit** command. Simply click the transaction in the checkbook register to select it and press **F2** on your keyboard. Unclear by pressing **F2** again. Ctrl + Page Up and Ctrl + Page Down will change the Cleared date by one date on selected transaction.

DELETING TRANSACTIONS

Occasionally, you may need to delete a transaction from your checkbook register. First, single-click the transaction in the checkbook register to select it. There are four ways to delete a transaction. The easiest way is to press the **Delete key** on your keyboard. You can also click the **Delete button** on the toolbar. You can right-click the register and choose **Delete**. Finally, click **Tools** on the menu bar and select **Delete...**
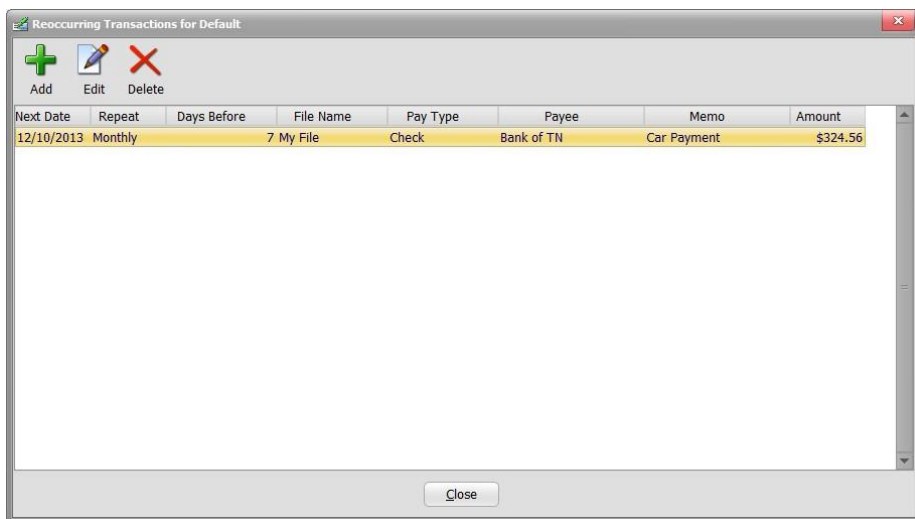

A dialog asking you if want to delete the transaction will appear. Click **Yes** to confirm the deletion.

REOCURRING TRANSACTIONS

To set up reoccurring transactions in Just Checking, click the Reoccur button on the toolbar. Another way is to or click Tools and select Reoccurring Transactions… or press F10

A dialog will appear showing all your existing reoccurring transactions. Click the plus sign button to add a new one. Another dialog will appear. It is similar in appearance to the Add Transaction dialog. There are also command buttons to Edit and Delete the reoccurring transactions from the list.


In the Next Date field, pick the date when the transaction occurs again. Select whether the transaction is an Expense or Income. Pick the way the transaction is paid for under Pay Type. In the Repeat combo, select how often the transaction occurs. If you want to set the reoccurring transaction to show up for you to pick before the actual Next Date mentioned earlier, enter the days in Days Before. The File combo shows all the checkbook register files. Pick the correct file for the reoccurring transaction. Enter the Payee. Enter the Memo. Finally, enter the Amount and click OK.

While Just Checking is open, the program will periodically check for reoccurring transactions for the checkbook register file you have open.

If there is a reoccurring transaction due, a Due Transactions in File dialog will appear. To add the transaction or transactions to your open file, you will need to make Select is checked. To select, click each Select checkbox. You can also hold Ctrl on your keyboard and click each transaction. Click OK. Transactions that are added, are marked as "Tagged". This just means they are displayed in a different color if the "Tag" color is set differently. This helps to see the transactions that were added. You can press F3 to toggle a transaction as "Tagged" or "Untagged". To "Untag" all transactions, click Tools and choose "Untag All".

If you decide to not add the reoccurring transaction to your register when the "Due Transactions" appears, you can add it later. Just right-click the register and choose Due Transactions. Then, click Reviewed. Use the same method to "Select". Finally, click OK.

NOTE: If you want to remove the due transaction from showing later, click "Select" to check it, then right-click the list of transactions in the "Due Transaction" dialog to get the option to "Delete Selected" due transactions.
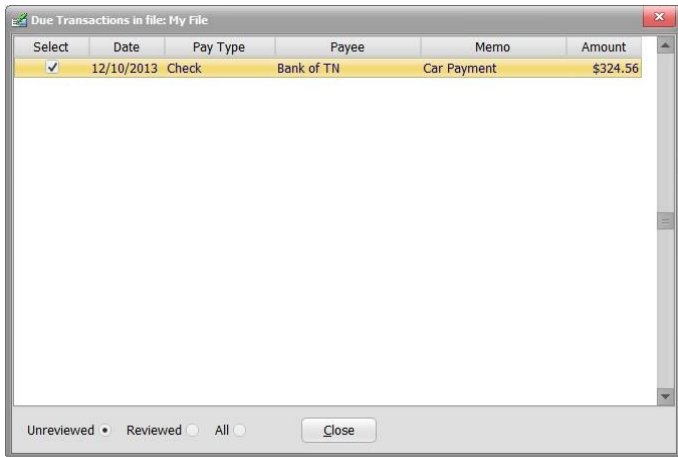

MANAGING PAY TYPES

You can access the dialog to edit your Pay Types different ways. One way is to right-click the checkbook register on the main screen and then left-click the "Pay Types" menu. Another way is to use the Edit (F5) button on the Transaction dialog. When you first install Just Checking, you have two Pay Types: Check and Void. It is not possible to delete these two Pay Types. The "Void" Pay Type doesn't affect your balance. Use it when mistakes are made or when you need to hand over voided check to set up auto bank draft at a business. Check the "Default" checkbox for a Pay Type if you want it to be the default Pay Type when entering a new Expense transaction.
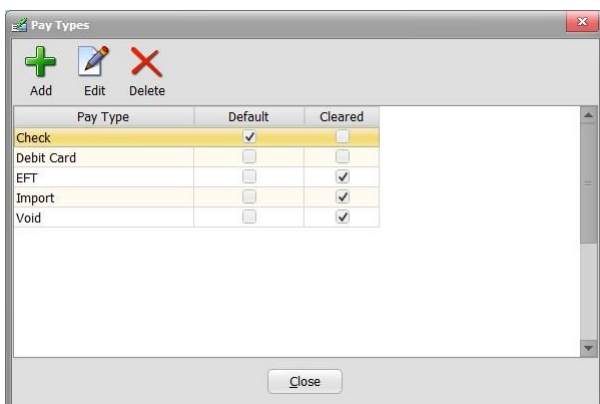
MANAGING PAYEES

You can edit your Payees different ways. One way is to right-click the checkbook register and then left-click the "Payees" menu. Another way is to use the Edit (F6) button the Transaction dialog. The Payees dialog shows a list of all your saved Payees. Each Payee has 3 additional fields called Payee 2, Payee 3, and Payee 4. These are mainly used for specifying an address to that Payee. These can be added to check templates for printing checks.
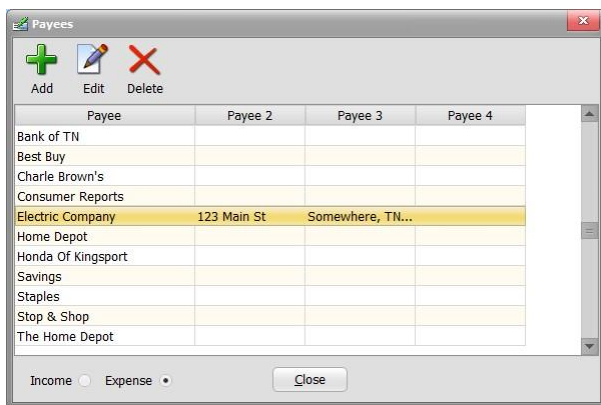
MANAGING MEMOS

You can edit your Memos different ways. One way is to right-click the checkbook register and then left-click the "Memos" menu. Another way is to use the Edit (F7) button the Transaction dialog. The Memos dialog shows a list of all your saved Memos. Each memo has 3 additional fields called Description 1, Description 2, and Description 3. These are mainly used for specifying an address to that Memo. These can be added to check templates for printing checks.
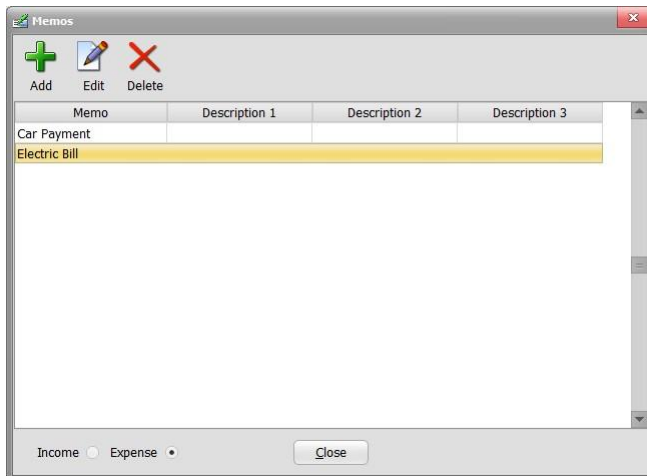
MANAGING CATEGORIES & SUBCATEGORIES

You can edit your Categories & Subcategories using the Edit button beside the corresponding box on the transaction, reoccurring, and split dialogs.

BALANCES

Beginning

When you create a file, you can specify the Beginning Balance of the checking account. This amount is used to calculate your other balances and is always displayed. To change it, click Open and then click Edit. Then change the Begin Balance.

Balance column

The Balance column represents the balance activity in your account even for transactions that have not cleared the bank, so the Balance amount shows for each transaction in the check register. The calculation starts off with the Beginning balance. Then, a calculation is made for each transaction in the check register. The order in which the calculation occurs depends on Tools, Settings, Other, Calculate Balance Totals. The default order is from top transaction in the check register to the bottom transaction in the check register.

Bank column

The Balance column represents the balance activity in your account for transactions that have cleared the bank. The calculation starts off with the Beginning balance. The calculation starts off with the Beginning balance. Then, a calculation is made for transaction that are marked with a Cleared date. The order in which the calculation occurs depends on Tools, Settings, Other, Calculate Bank Totals. The default order is from top transaction in the check register to the bottom transaction in the check register.

Below the register you will see a bar divided into 3 sections. These sections show totals that will help you keep up with your checking account balance and reconcile your account. The first is Balance which was explained above.

Actual
Actual is the difference between all your income and expense transactions including transactions that have yet to clear the bank.

Bank
Bank is the difference between all your cleared income and cleared expense transactions. You should set the Cleared field, when a transaction has cleared the bank. This number represents the amount that your bank should show in the account. You can press F2 to toggle a transaction to cleared (uses today's date) or to uncleared.

| Beginning $893.45 | Actual $445.44 | Bank $770.00 |

PRINTING REPORTS

To print reports in Just Checking, click the Print Reports button or click File and choose Print Reports. The Report Wizard dialog will appear. There are various reports available in Just Checking. You can print the category, checkbook register, memo, payee, subcategory reports. When you click a report and click Next, there are options to filter the results. Depending on the report, there are options for date, file, payee, cleared, tax, income/expense, totals/summary/detail.
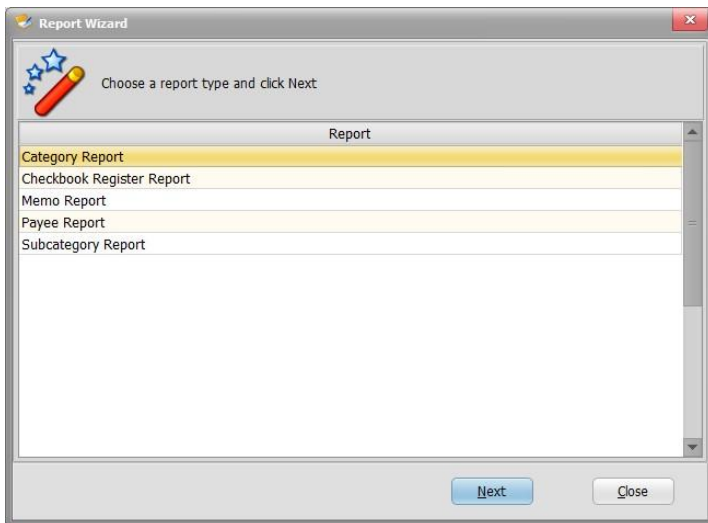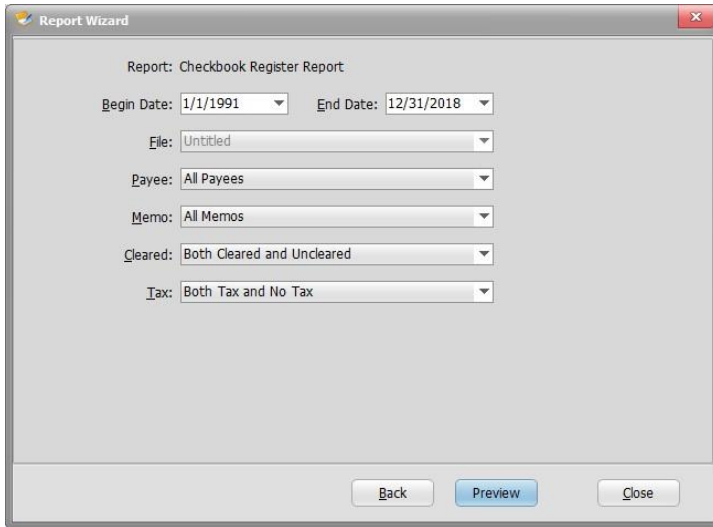
PRINTING CHECKS

To print checks in Just Checking, click the "Check" button or click File and choose Print Checks. A dialog appears listing the transactions that are checks. Simply click the checkbox in the Select column for each of the checks that you want to print.
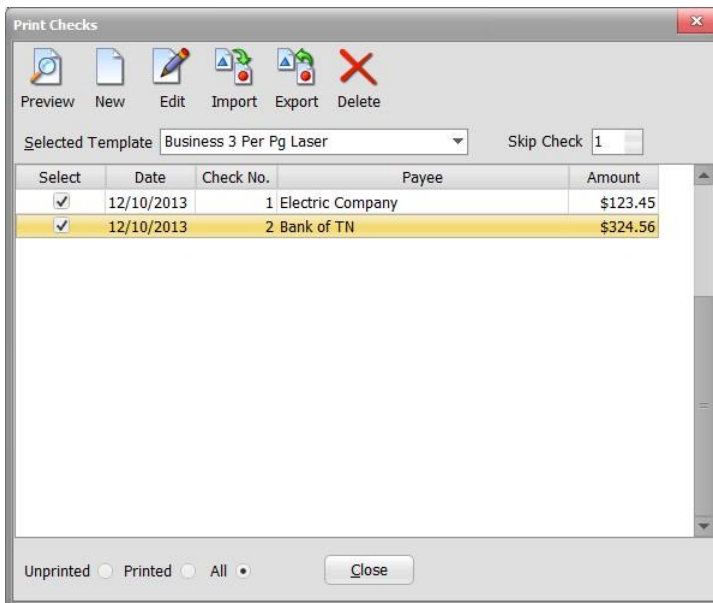
After all the needed checks are selected, click the Preview button. A print preview will appear with the checks in order by their check number. Now just click the print button to print.
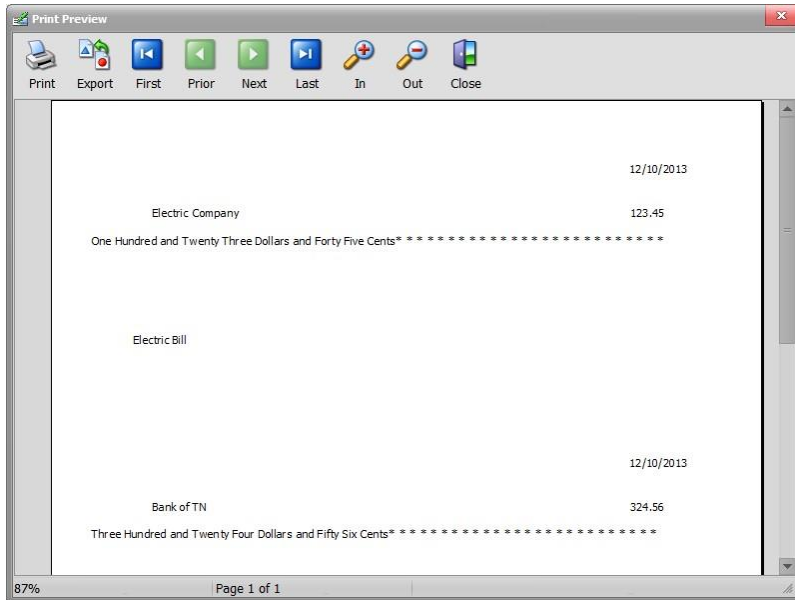
CHECK TEMPLATE EDITOR

The editor allows you to make changes to your check templates and has many commands. To access the editor, click Checks. From the Print Checks dialog, either click Edit or use New, double-click a template, and enter a check template name.

- Cut removes the selected elements and puts them on the clipboard
- Copy copies the selected elements and puts them on the clipboard
- Paste puts the elements that were on the clipboard onto the selected band
- Undo removes the last change made
- Back puts the selected elements behind the layer they are on
- Front puts the selected elements in front of the layer they are on
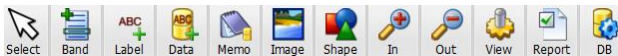
- Select sets your mouse pointer to select mode so you can click an element to select it
- Band sets your mouse pointer to create a new band
- Label sets your mouse pointer to create a new static label element
- Data sets your mouse pointer to create a data field element.
- Memo sets your mouse pointer to create a new memo element

- Image sets your mouse pointer to create a new image element
- Shape sets your mouse pointer to create a new shape element
- Zoom In increases the zoom level in the designer
- Zoom Out decreases the zoom level in the designer
- View opens a dialog that lets you make changes to the designer. You can enable a ruler, change the unit of measurement, enable/disable band names, grid point density, etc.
- Report opens a dialog to set the paper size, margins, columns and spacing (for labels), orientation, etc.
- Database lets you configure the data for the open report template

Report Template Editor Tips:
- To move an element in the designer, make sure you are in Select mode by clicking the Select button. Then, click the element. You will see that the element has the focus because there will be small blocks around the element. Now you can use your arrow keys to move the element. You can also use your mouse to drag an element, but arrows work best to make small adjustments.
- To save changes, close the designer using the close X in the upper right corner of the window. When you get the prompt to save, choose Yes.
- The templates are made up of the representation of paper size of your check paper, the band represents one check, and the elements represent static text (label) and data that comes from the transactions that you entered in the register.

COLOR & FONT

If you want to change the color and font, just right-click the checkbook on the main screen. A popup menu will appear with the options. You can also click the Tools menu at the top of the main screen to access the Font and Color commands.

You will see a menu item for Font. The sub menus under Font allows you to configure the font for the checkbook register and the checkbook register column titles. The font dialog gives you options to change font name, size, and attributes such as underline, bold, and italic.

You will also see a menu item for Color. There is a sub menu to change the "Selected Row Color" which is the color of the selected transaction. There are sub menus to change the "Income Text Color" and "Expense Text Color". There is a sub menu to change the "Negative Balance Text Color" which is the color of amounts less than zero in the Balance column. There is a sub menu to change the "Tag Color". There is a sub menu to change the "Alternating Row Color" which is the color of alternating transactions in the register for readability. Use "Grid Background Color" to change the color of transactions between the alternating rows. Finally, use "Uncleared Row Color" to set the color for transactions that have not yet cleared.

Alternatively, click Tools, click Settings, to set colors.
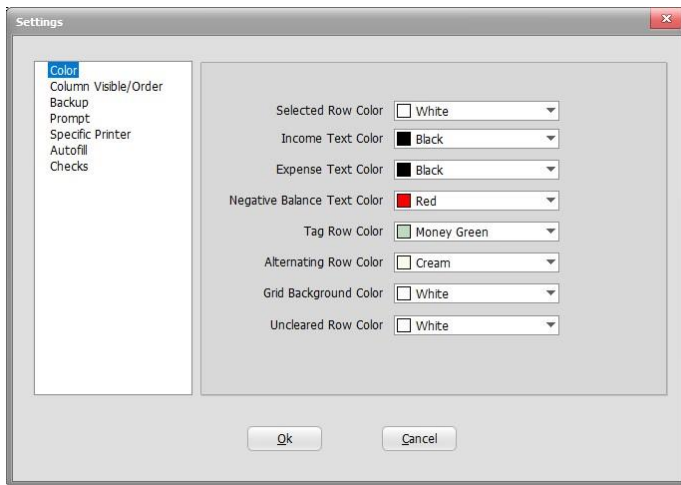
SORT DIALOG

You may want to keep transactions in your checkbook register automatically sorted by one or more columns. For example, you may want to keep transactions in order by Date first and then Amount next. Use the Sort command to accomplish this. To open the Sort dialog, click the **Sort button** on the toolbar. The **Sort...** command is also on the Tools menu. To access it with your keyboard, press **Ctrl** and **S** on your keyboard at the same time.
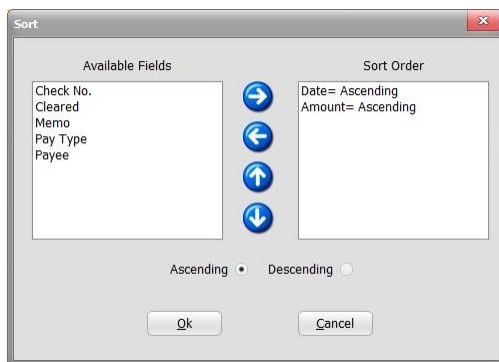
On the Sort dialog, fields moved to the "Sort Order" side determines the sorting order for the checkbook register. You can double-click an "Available Field" or use the right arrow button to move one of the "Available Fields" to the "Sort Order" list. Before moving a field, click either Ascending or Descending. Ascending is sorting from the least to the greatest. Descending is sorting from the greatest to the least. If you want to move a field back to the Available Fields, click the left arrow button or double-click the field in the Sort Order List. The Up and Down buttons allow you to reorder the Sort Order fields. You can also click a Sort Order item and hold while moving the mouse up or down to rearrange the Sort Order item order. When you click OK, the sort order can still be seen by noting the indicators in the checkbook

register column headings. The up arrow indicator represents an Ascending sort and the down arrow indicator indicates a Descending sort.

If you enable the "Allow Title button click to set Sort" under Tools, Settings, Other you can then click a column heading in the register to sort by one column. Click the same column again to sort in the opposite direction.

If you want to disable sorting, click the Sort button and remove all fields in the "Sort Order" column. By removing all fields, transactions will appear in the order that you entered them. When there are no sort fields, you can use the "Move Up" "Move Down" buttons on the toolbar to move the selected transaction up or down in the register. The "Move Transaction Up" or "Move Transaction Down" commands can be accessed by using right-clicking on the register. The keyboard shortcuts for these commands are Ctrl + U and Ctrl + D.

FILTERING

A filter is criteria used to see certain transactions which in turn hides the other transactions. To create a filter and set it active, click the Filter command.

The Filter Register dialog will appear. Use it to set the criteria for the transactions that you want to see. The rest of the transactions will be hidden until you cancel it.

After you set the criteria, click OK and then specify a name for the filter.
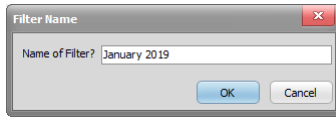
The status bar at the bottom of the screen shows a filter area. When a filter is active, it will show "Filter is January 2019" for example. When there is no filter active, it will show "No Filter".

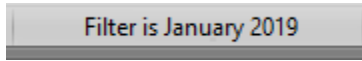The Filter button is also red when a filter is active.

If you want to turn off the filter, click the "File" menu and choose "Cancel Active Filter". Once you create a filter, you can use it again even after you have used the "Cancel Active Filter" option. To reuse a filter, click the "File" menu and choose "Load/Delete Active Filter". A dialog appears. Click the filter you want to reuse and click OK. If you want to get rid of a filter that you don't want, click a filter in the list and press Delete on your keyboard. If you close Just Checking while you have a filter active, the filter will still be active when you open Just Checking later. Additionally, an active filter will stay active even when switch to another file in your database.
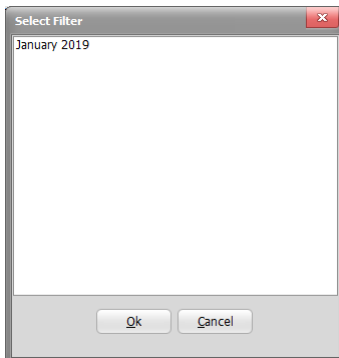
By default, when you use Filter, the running balance remains as if you had not filtered. This also holds true for the totals at the bottom of the screen. If you want the balances to calculate as if hidden transactions did not exist, click Tools, Settings, Other, and then check "Only calculate Balances for Unhidden Transactions when Filtered".

Filter is powerful. For example, you could set a Filter to only show only transactions that occurred in January 2019 with a Pay Type of Check and a Payee of Walmart. To do this, you would click Filter. Then, click Date under Fields. Type 01/01/2019 (This is assuming you have a US Date Format) in Starting

Range. Type 01/31/2019 in Ending Range. Click the Pay Type under Fields and type Check in the Field Value. Click the Payee under Fields and type Walmart in the Field Value. Click OK. Then type a name for the Filter and click OK. It is important to note that new or edited transactions that don't meet the criteria will be hidden.

Filter Tip
If you want to see only transactions that have yet to clear the bank, click the "Cleared Date" in the Fields list and then click "By Value". Next, type null in the "Field Value" box and click OK.

IMPORT WIZARD

The Import Wizard allows you to import transactions from Quicken (QIF, QFX, QBO), Microsoft Money (OFC), Open Financial Exchange (OFX), Just Checking 2.x & 1.x (JCK), and Just Checking 3.x and 4.x Exports (JC3), Comma Separated Values (CSV) and Text (TXT) files. To open the Import Wizard, click the Import button on the toolbar. Alternatively, press F5 or click Tools and choose Import Wizard.
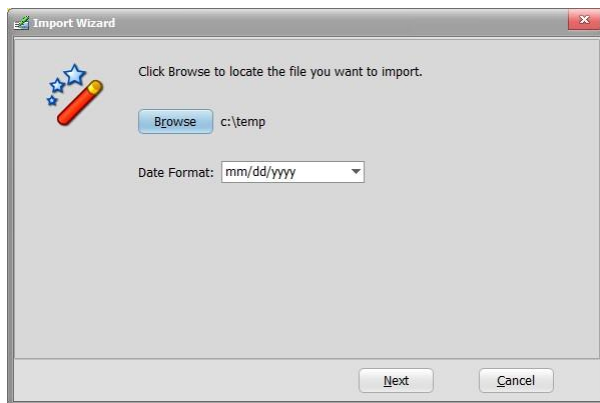
When the Import Wizard dialog appears, click the Browse button to choose the file to import. Make sure you choose the right file type in the "Files of type" box on the open dialog. Click Open.
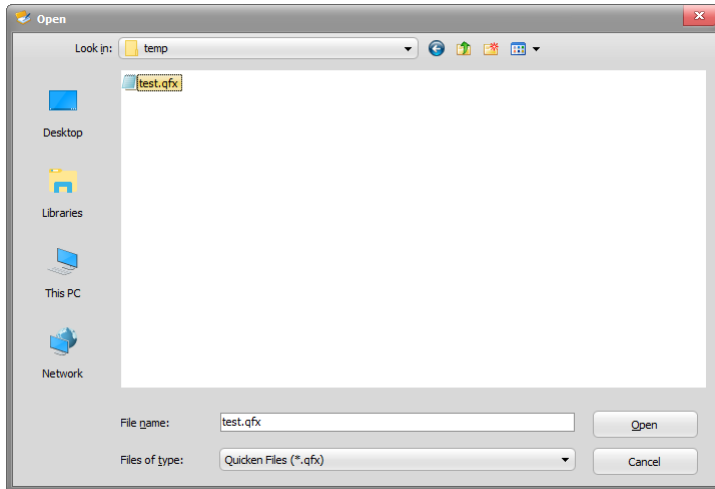
Back on the Import dialog click Next. The next screen shows all the transactions in the file. All transactions have "Select" checked to begin with. You can click the "Select" checkbox to check or uncheck. You can also press the Ctrl key and click each item that you wish to select or unselect. When you click Finish, all transaction that have "Select" checked are added to your checkbook register file. A progress dialog will appear during the import to give you an idea of time involved. Importing a large file may take several seconds or even minutes.
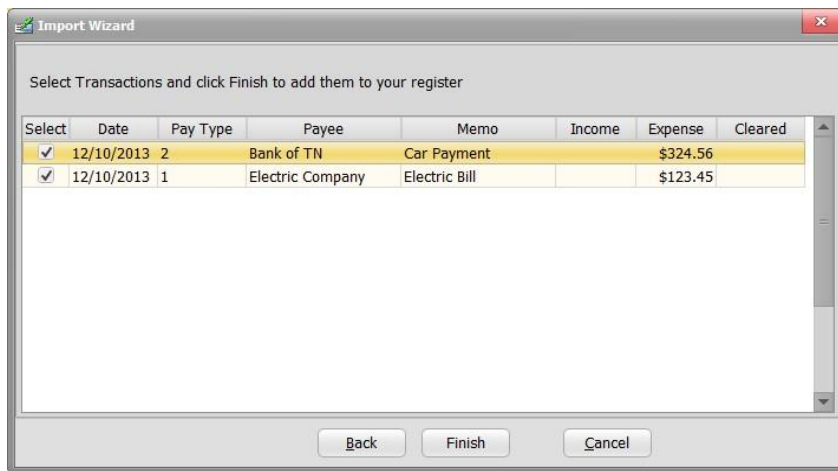
Tag and Untag

After you import transactions, you will notice that the transactions appear with a different color (default is Money Green). This means the transactions are set to "Tag". "Tag" allows you to tell which transactions were imported. To "Untag", click a transaction to select it and press F3. If you were to press F3 again, the transaction will be set to "Tag". If you want to "Untag All" transactions, click Tools and choose "Untag All". As an alternative to using a "Tag" color, you can use a "Tag" checkbox column. To do this, go into the Settings dialog. Check the Tag option in Column Visible/Order page. In the Color page, set the "Select" color to White.

Formatting CSV for Import

To avoid issues with importing csv files, make sure your csv files are like the csv file that results from exporting your file to a csv using File, Export and choose "Comma Delimited File (*.csv)" in the "Files of type" box. You can open this file with Excel or Notepad to view the format.

BACKING UP & RESTORING

If your system crashes because of hardware failure, you may lose all the programs on your hard drive. You can always get your system fixed and reload Just Checking, but unless you have a backup copy of your data you will not be able to recover the information that you entered. The Backup Database command can save you a lot of work!

Backing Up

The Backup Database saves all your work. This includes your entire database: Users,

Files, Pay Types, Payees, Memos, Reoccurring Items, everything! When you use Backup Database, you will see a "Backup Just Checking Data to File" dialog. The program conveniently offers a file name for the backup. The file name is made up of the exact date and time the backup was made. The format is JustChecking + YEAR + MONTH + DAY + 1.ZIP. It is recommended that you save the file to some sort of storage media other than your hard drive such as a flash drive. If the data is important to you, put the storage media in a fire proof safe for safekeeping. To backup, simultaneously press **Ctrl** and **B** on your keyboard. You can also just click File and choose **Backup Database..**. You can even set Just Checking to back up every time the program closes. To do that, click Tools, Settings, Backup, and check the "Automatically Backup on Program Close". The program will back up to the location that you specified when you last used File, Backup Database

Restoring

If you want to move your checkbook register files from one computer to another computer but retain all the information on both computers, use the Export option and save your files to JC3 files. See the Export topic for more information. The **Restore Database** command **replaces** the database that Just Checking is currently using with a backup copy. Be sure to use the Backup Database command before you use Restore Database if the data you currently see is important. When you use Restore Database, you will first receive a warning that your database will be overwritten with a backup database. Click Yes if you wish to continue. Next, locate the **ZIP** file on the media that you used when you initially made the backup. After you select the file and click Open, Just Checking will finish restoring the database.

Just Checking "Desktop Version" Tip: You can use the "Data Utility" program to back up and restore. To access it, click the Windows start button, choose All Programs, find the Just Checking folder and choose Data Utility. The Data Utility supports restoring from files Backed Up with older versions of Just Checking that used the .001 format.

PASSWORD

Use Tools and pick Password to set or change a user password. Initially Just Checking has one user called "Default" with no password assigned, but you can change the User too.
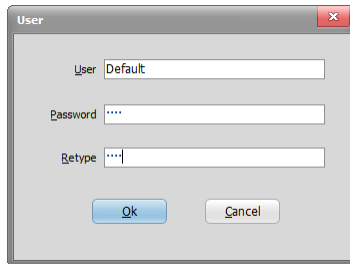
Once you set a password, you will receive a "Just Checking User Login" dialog when starting Just Checking.
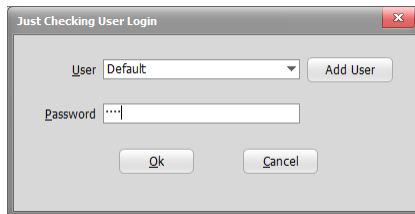
You can click the button to create a new user from this dialog too. If you create a new user and are presented with a dialog about being unregistered, click Help and choose Register while logged in under the new user. You can use the same Name and Registration Code as before. Your files are assigned to users, so if you have two files under the same user you will use the same password to open the program.

EXPORTING

Use the Export command permits you to save the contents of the checkbook register grid to a JC3 file or a CSV file.

JC3
A JC3 file is text file delimited by a special character. JC3 files can be imported into Just Checking 4.0 using the Import Wizard. JC3 files are useful for transferring a specific file to another computer. If you want to transfer your entire database, use the Backup and Restore commands.

CSV

A CSV file is text file delimited by a comma. The file will open with spreadsheet programs such as Microsoft Excel. The CSV file that results is the same that the program expects when you use the Import function to import a CSV file.

JCK (Just Checking for Mac)

This exports your transactions to a file that is compatible with Just Checking for Mac.

QUESTIONS & ANSWERS

Q. How can I set a password?

A. Click the Tools menu at the top of Just Checking and choose Password. Type a password twice in the boxes provided. You can also change the Default user there. The next time you start Just Checking, you will see a logon dialog. Select your User name from the User list and type your password.

Q. Where do I get a MICR font for the Account Number and Routing Number information?

A. The program installs a MICR font and it is called gnuMICR.

Q. I've got the font installed now what?

A. Click Print Checks on the main screen, pick a template in "Selected Template" and click Edit. When the editor appears, you'll see the routing/account number area field using the special MICR font. Next, right-click it and choose Edit. Type your Account No and Routing Number in the Expression (The special symbols are letters A, B, C, D and when you finish it should look sort of like this:


 'A12345678A   123456789C   ' + Data.CheckNo

Notice that we added some spaces in there. Make sure you have the two single quotes in there. Click OK. To make it show up when you print, you need to Enable it. Right click the MICR field and choose "Enabled" to enable it for printing. Below we see what the font looks like when we view it in the print preview.

⑈⑆12345678⑆⑈   123456789⑈⑆   ⑈

Q. How do I add a signature to my checks?

A. To add your signature, you need to scan a signature and crop out the extra white space. Your image should be in a rectangle image shape like the sample image below. Save it as a JPG, PNG or BMP. When in Just Checking, click Print Checks and click Edit. Tab to the empty rectangle in the lower right. Once it has the focus, double-click it to pick your signature file. Note that we checked the stretch checkbox to make it scale our image to fit.

Example signature:
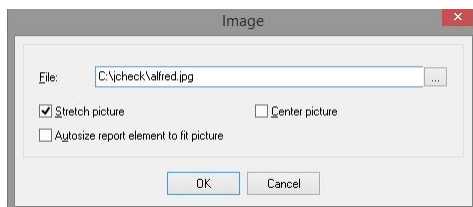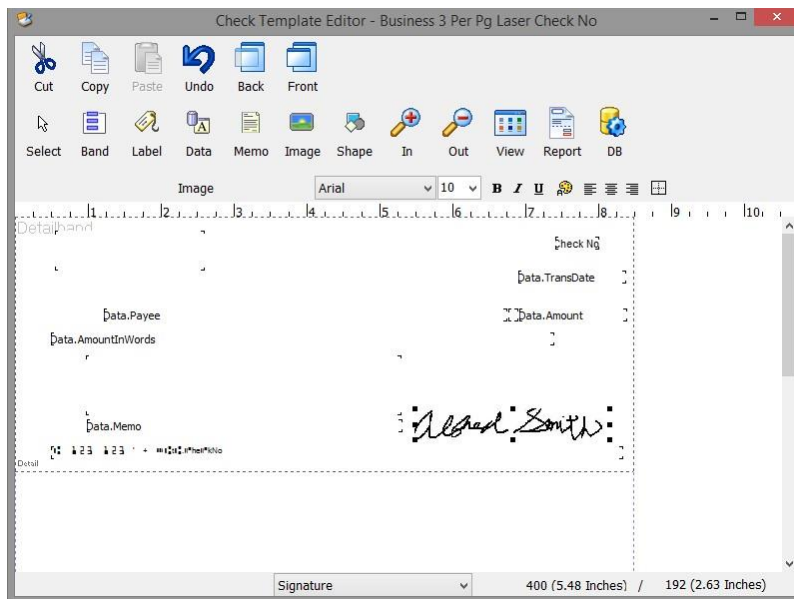
Q. I used Just Checking 2 prior to this Just Checking 4.0. How do I import my old information?

A. Use the Import Wizard. Once the Import Wizard is open, click Browse. Choose "Just Checking Files (*.jck)" in the Files of Type box. Then in the "Look In" box change to "Program Files". Next, double-click the JCheck folder. You should see your JCK files there. Open one and click Next. Click Finish to import the selected transaction. Imported transactions will be selected (in green by default). This gives you a visual way to see what was imported. Highlight a transaction and press F3 to unselect.

Q. I don't want the "Date" box to have to be the first entry box when I add a transaction. Can I change it to something else?

A. If you want to cursor to be in another box such as Payee when the transaction dialog open, you can change it. Right-click the Transaction dialog. A popup menu will appear. You will notice that Date has a bullet beside it, just left click another field such as Payee. Now Payee will have the focus when opening the transaction dialog.

Q. I don't want to see a prompt when I add a new Payee or Memo while in the transaction dialog. How do I turn it off?

A. Right-click the transaction dialog. A popup menu will appear. Left click New Payee Prompt. This will uncheck it. You can do the same with the New Memo Prompt. If you ever want to turn the prompts back on, just left click to check them.

Q. I noticed that there was a new version on your site. How come I wasn't notified?

A. There are several customers and email addresses change so often it is hard to keep up with all of them. We have a better solution built in. Open Just Checking and click the Help menu (beside of File Tools) and choose "Check for Update". A wizard dialog will appear and check for the update. If one is available, the wizard will download, close Just Checking, and install the new version for you. If it doesn't install the update, just close Just Checking and go to our web site at https://www.justapps.com or email us at help@justapps.com if you need a new registration code. Be sure to include your name and any other information from your original purchase that would help us locate you. **Note** that if you purchased and installed using the Microsoft Store app, the updates are installed automatically.

Q. I live in the USA. I don't like negative numbers to appear with parenthesis. How can change it so I see a minus sign instead?

A. We like the minus sign better too. The program gets all currency and date settings from your system. You can change this in Control Panel. Open Control Panel. Switch to Classic if you do not see a "Regional and Language Options" icon. Double-click "Regional and Language Options". Click "Customize" or "Additional Settings" and click the "Currency" tab. Choose $-1.1 for "Negative currency format".

Q. The check template that I use doesn't print on checks in the position I want it to. Can I make a change?

A. You certainly can. Click Checks. Click Edit. The "Check Template Editor" should appear. Click a field that needs to be moved. This will select it. Use your arrow keys to move the field left, right, up, or down. If you want to change the font, you can do that too when the field is selected. When you close the "Check Template Editor", you should see a dialog that says "Save Changes?". Choose Yes.

Q. I get an error when I try to import my old .jck file. It says something like '22/08/2005' is not a valid date?

A. First try changing the Date Format option in the Import Wizard. If that doesn't work, you can try changing the windows setting. Go into Control Panel and then into the Regional and Language Options. Click the Customize button and then click the Date tab. Change your "Short date format" to dd/mm/yyyy. Click Ok. You will need to restart Just Checking for the change to take effect.

Q. The 2.XX version shows the date with leading zeros. For example: 01/01/2006. Is there a way to do this in 4.0?

A. The currency format and the date format are determined by Windows. It is programmed so the program would work for users in other countries. You can fix this easily. Just open Control Panel in Windows and then open "Regional and Language Options". Click Customize. Click the Date tab. Just change the Short date format to MM/dd/yyyy. This will make the leading zeros appear.

Q. Can I store my data on another drive or folder than where my program files reside?

A. The normal location for the program data folder is "C:\JustChecking" and the normal location for the data is "C:\ JustChecking\Data". In order to move the data, you will need to copy the data folder to the new location using File Explorer. Then you need to edit your shortcut. Right-click your Just Checking desktop icon and choose Properties. After the existing target add a space and then type your new location. For example, the new target will be something like this:

   c:\justchecking\justchecking.exe f:\justchecking\data

Q. Any way to run multiple copies of Just Checking with each one pointing to different databases?

A. Create at least two shortcuts on your desktop for Just Checking. Right-click the shortcut and choose Properties. In the Target specify the data folder after the application file path. Example:

   c:\justchecking\justchecking.exe f:\justchecking\data

   Do this for each icon.

Q. I'm receiving a database error 8961. How can I run a repair if I can't get into the program?

A. Close the error. If you cannot exit the program, press Ctrl + Alt + Del on your keyboard and open Task Manager. End Task for Just Checking. Next, click the Windows start menu and choose All Programs. Then find your Just Checking folder and look for the Data Utility and click it. When the utility appears, click the Repair Data button. That should fix the issue. Just try using Just Checking again.

Q. I purchased the software using the Microsoft Store app in Windows 10. Why am I seeing a demo notice box when the program opens.

A. We do not have a demo version in the Microsoft Store app, so you are using a version of Just Checking that you downloaded from https://www.justapps.com You should uninstall that version and use the Just Checking icon to start the program. If you want to preserve any data from the justapps.com version using the steps from the BACKING UP & RESTORING topic. You can uninstall from Control Panel in Windows at this location: Control Panel\Programs\Programs and Features

- Just Checking (Windows 10 Microsoft Store version icon)

- Just Checking (justapps.com downloaded version icon)

Q. How can I try the software before purchasing?

A. Go to https://www.justapps.com, click Just Checking for Windows, click Download, click justchecking64_setup.exe or justchecking_setup.exe You may have to double-click the downloaded file to run the installer.

Q. What is the refund policy?

A. We suggest that you download and install Just Checking from https://www.justapps.com to evaluate the software in demo mode before purchasing. The demo version is the same as the full version besides printing limitation. If you have already purchased using the Microsoft Store app in Windows 10, you will need to request a refund using the Microsoft Store app. We have no control over Microsoft Store app refunds or Microsoft's refund policy. If you purchase using the Buy Now option on our website and we have sent out a registration code, we do not offer a refund because the demo is available to download and evaluate. The page with the Buy Now button has a Note specifically mentioning this.

SUPPORT

If you are experiencing a problem or having trouble finding an answer in this help file, you may email us.

email: help@justapps.com
website: https://www.justapps.com

We make additional programs that you may find beneficial. Visit our website for more information.