In/Out Cash What's Left Feature

Hi Support I'm struggling to understand what the In/Out What's Left Feature is telling me when there are scheduled transfer reminders from one account, (say a Pension Saving Account), into a Banking Account (Spending account). Therefore, I set up a regular monthly transfer reducing a savings account by regular withdrawals and a linked (via the scheduled transfer reminder) deposit into a Spending account. This I need for Pension Planning and Income Projections and What's Left Cash Available per period Monthly

Example 1 (Working Perfectly)

The first set of screen shots show a simple Bill and Income reminder set for the account and same amount coming in as going out and on the same date each month. So, the net difference to the one and only account is zero each month. You will see the In/Out What's Left feature correctly shows the next balance as zero and Cash Available each month remains the same.

C Gucken Dahar - Mater Budget 2019 - Hond File Edit View Boh Hond Fi

Scheduled Income and Outgoing setup

Both scheduled reminders are for the only account – Santander 123

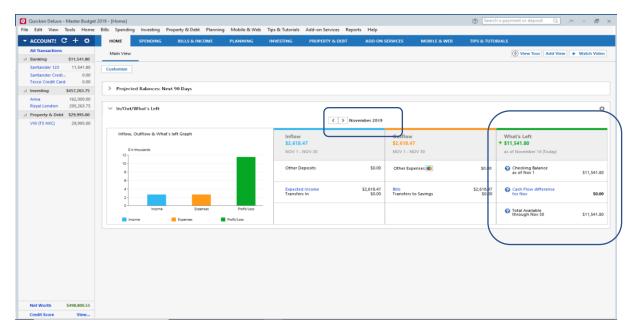
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The Projected Balance Graph shows no change for the Account – Santander 123 as expected

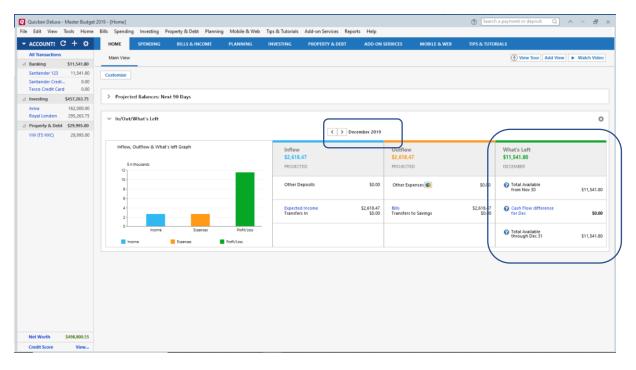
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21	8/01/2020	Income Test	Santander 123	2,618.47	11,54
21	8/01/2020	Income Test	Santander 123	2,618.47	11,54
21	8/01/2020	Income Test	Santander 123	2,618.47	11,54
21	8/01/2020	Income Test	Santander 123	2,618.47	11,541
21	8/01/2020	Income Test	Santander 123	2,618.47	11,54
21	8/01/2020	Income Test	Santander 123	2,618.47	11,54

The In/Out What's Left feature also shows the same result month by Month

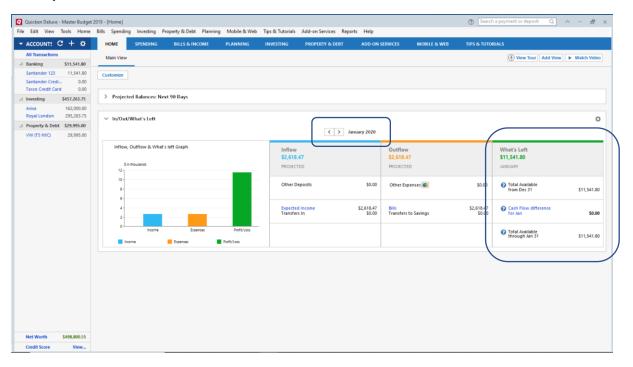
November



December

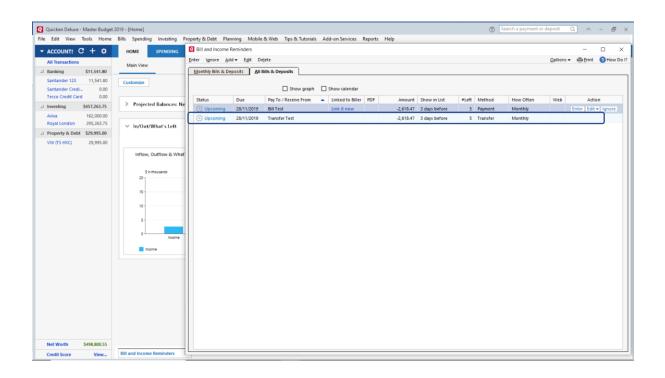


January 2020



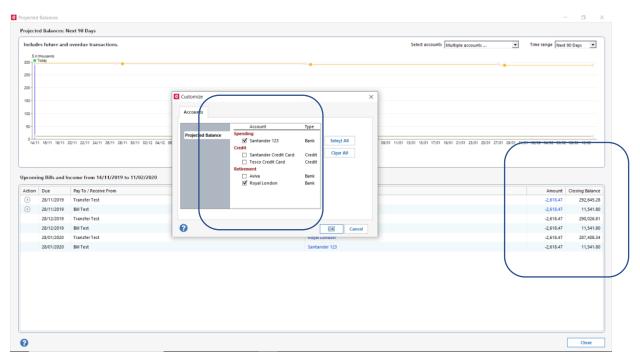
Example 2 (Shows the Problem I am Reporting)

This test shows the affect when a scheduled transfer reminder is introduced. The scheduled transfer reminders withdraws an amount from one account (Savings) and deposits the same amount into a Bank (Spending) account.



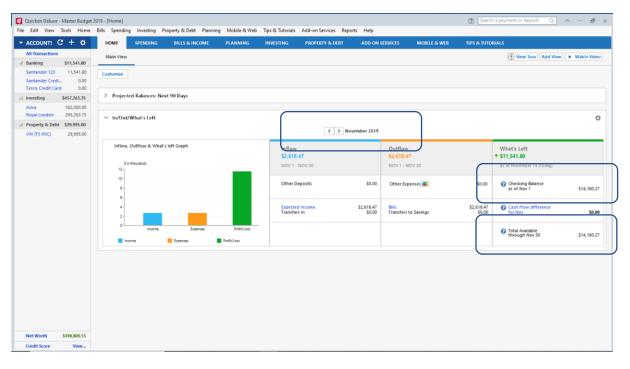
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Projected Cash Flow Graph shows correct picture – no change to the available balance month by month.



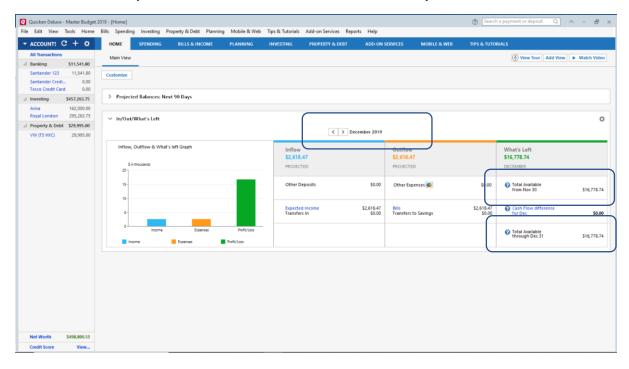
However, the In / Out What's Left feature show a different story, it accumulates the scheduled transfer amount month by month giving an incorrect picture as to Available Cash

November



December

The Problem is Compounded and Accumulated as we move monthly forward



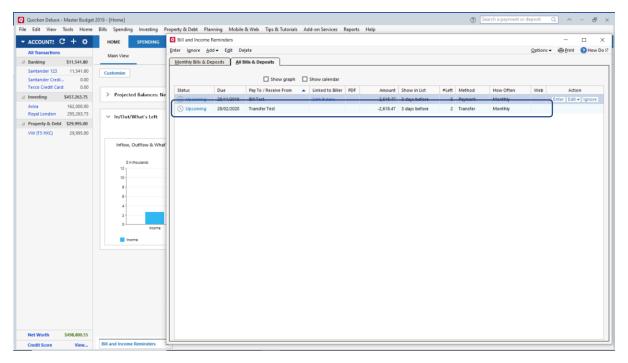
January 2020

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Credit Score View			

Example 3 (Shows a Workaround but not a good solution)

Force the Scheduled Transactions into the register ahead of the Scheduling date.

The three scheduled transaction for November, December and January 2010 are now entered into the Register for each account Saving and Spending. You can see the remaining #Left is reduced to 2



Saving Account (Reducing Balance)

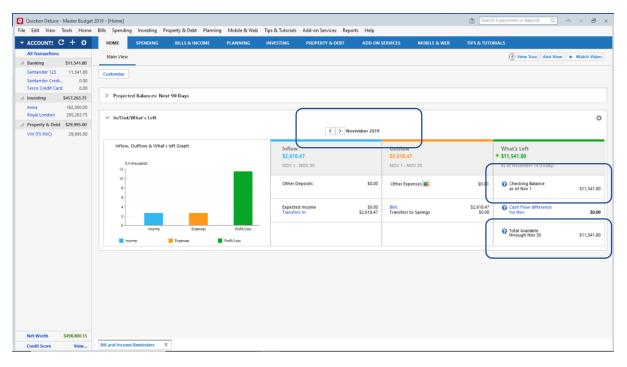
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Spending Account (Increasing Balance but remembering we have a scheduled Bill not yet entered into the Register)

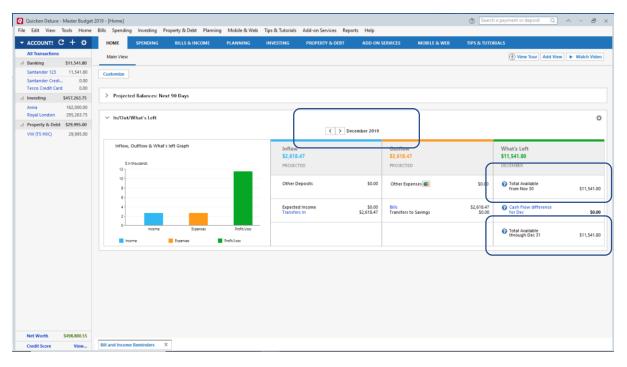
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In / Out What's Left Feature now showing correct Available Cash for the first three months where the Transactions were forced into the register before their scheduled due date

November



December



January 2020

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February (No Register Entries – Scheduled Only)

March (No Register Entries – Scheduled Only)

Available Cash Incorrect and becoming progressively worse month by month.

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Net Worth \$498,800.55									¥
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Summary

Root Cause appears to be when the Transfer exists as a <u>Scheduled</u> Transfer, IE, not yet posted into the Register. The In / Out What's Left feature incorrectly reports the Available Cash, it in affect accumulates this error into the future. When the Transfers are not longer scheduled and exist in the Register the problem is corrected for as far forward as register entries exist for the Transfer(s) Reminder. Any remaining Scheduled Transfers not yet posted will cause the In / Cash Flow to report incorrect Available Cash in that next Scheduled Transaction Period.

The work around shown is obviously not desirable to Auto Post Scheduled Transactions into the future using the Auto Enter option or set Auto Enter days as 999 as this will clutter the register enormously.

Please feel free to contact me for further info or to see screen share or discuss further.

Kind Regards

David Potter