

MY BOOKS

VERSION 11.1

User Guide

Finance. Life. Organized.

Welcome from Jeremy Kreider

Welcome to My Books 11.1

Thank you for choosing My Books. If this is your first time here, I'm glad you found us. I hope My Books makes it a little easier to look after the everyday details of your life and leaves you more time for the things you enjoy.

To those of you joining us from an earlier version, welcome back. You already know what it means to make My Books part of your routine. It means a great deal to me that you've chosen to bring it along with you again.

We're excited to finally share everything we've built for 11.1. I have a few favorites of my own, and I hope you'll find something here that soon feels like it was made just for you.

Sincerely,
Jeremy Kreider

Quick Start · Set up your first financial period

Browse the full guide

Starting fresh? On the welcome screen, select **New Profile**. Enter a profile name and choose two different passwords. Your login password opens your books. Your My Access password opens the private records you keep under My Access. Confirm each password, save the profile, and keep the recovery key shown after creation somewhere safe that you can reach while signed out. Sign in to your new profile.

Coming from 11.0.2? Start at **Import Backup** on the welcome screen. Choose your **.aas** backup and enter its backup passphrase. Select **Review** and follow the prompts for the profile's original login and My Access passwords. Read the transfer notes before selecting **Import**. Sign in to the imported copy. In the steps below, review the schedules and balances already there. Entering them again would create duplicates.

1. Open **My Calendar** → **My Paydays** → **Manage Paydays**. Under **Primary Income**, select **Add Source** or **Edit Source**. Enter the schedule for your main paycheck. Compare **Next Four Paydays** with your pay calendar, then select **Save**. Walk through the payday fields.
2. In **My Calendar** → **Period Settings**, select **Manage Period Settings**. If you budget from the first to the last day of each month, use **Calendar Month**. If you organize spending around a paycheck that covers a particular day, choose **Payday-Based**. Check both date ranges in the preview and save any changes. Compare the two paycheck choices.
3. Open **My Funds** → **My Income** and choose the income source you just set up. Check the dates and enter or review your expected take-home pay. Then visit **Current Funds** to enter what you have on hand and in your accounts today. The payday schedule supplies the dates. My Income supplies the amounts.
4. Enter one familiar bill in **My Bills** and one spending category in **My Budget**. Open **My Dashboard**. Compare the **Current Period** header with the range you chose and check your entries in **Bill Forecast** and **Budget Remaining**.
5. To keep this session, open **Exit App** → **Exit My Books** and choose **Save and Quit**. The Save button in each editor applies your edits to the open session. Save and Quit writes the session to your personal profile. The next time you sign in, open My Paydays and check your source.

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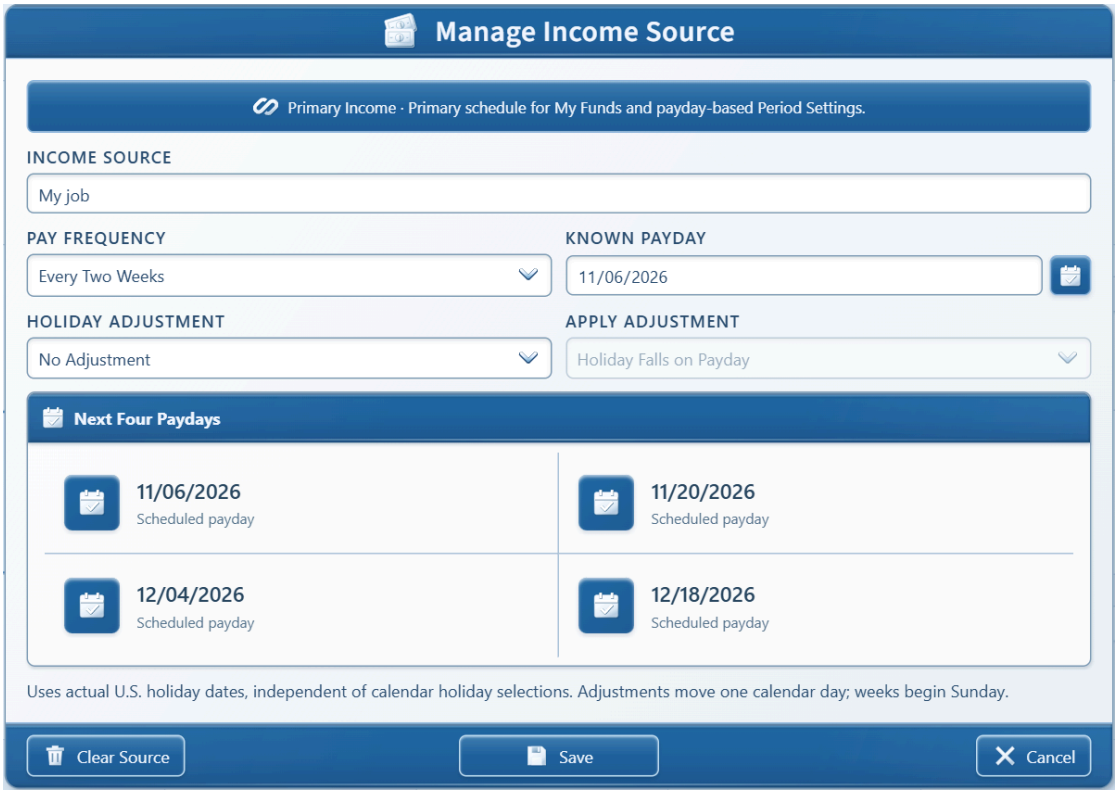
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My Paydays

Use this page to tell My Books when income arrives. Choose the paycheck you want your financial periods to follow as **Primary Income**. The three **Additional Income** slots are for other regular sources, such as a second job or a pension. Their dates appear in Calendar and My Funds.

Add or edit an income source

1. Open **My Calendar**, choose **My Paydays** on the left, then select **Manage Paydays** at the bottom of the right panel.
2. Find the source you want. Each configured card shows its name, frequency, and **Next Payday**. Select **Add Source** in an empty slot or **Edit Source** on an existing card.
3. In **Manage Income Source**, fill in the fields below. Watch the four preview dates as you make each choice.



The next four dates let you check a schedule before saving it.

Suppose today is November 4, 2026. With **Every Two Weeks**, a **Known Payday** of November 6, and **No Adjustment**, you should see **November 6, November 20, December 4, and December 18**. On another day, the preview starts with the next applicable check in that same sequence.

My Paydays · Income source fields

Income Source
Enter the name you want to see in Calendar and My Funds, such as “My job” or “County pension.” The heading above the box identifies which income slot you’re editing.

Pay Frequency
Choose **Weekly** for a check every seven days or **Every Two Weeks** for a check every fourteen days. Choose **Twice Monthly** for two dates in each calendar month, such as the 15th and the last day. Choose **Monthly** for one recurring day each month. If you sometimes receive three checks in one month because you’re paid every other Friday, choose Every Two Weeks.

Known Payday
Enter one regular payday, using a past or future date. For example, if Friday, November 6, 2026 is a regular payday, enter that date. With Every Two Weeks selected, the next check in that sequence is November 20. Use the regular date here if a holiday moved one particular deposit.

First Payday and Second Payday
For Twice Monthly, these two boxes replace Known Payday. Select the earlier day first, then the later day. Choose **Last Day** for a second check that follows the end of each month. If a selected day exceeds the length of a month, My Books uses that month’s final day. If both checks land on the same day after that adjustment, the calendar shows one scheduled date.

Holiday Adjustment
Choose **No Adjustment** to keep regular dates. Choose **Move One Day Before** or **Move One Day After** if that matches your employer’s practice. The shift is one calendar day. For example, moving a Thursday payday one day before makes it Wednesday.

Apply Adjustment
With a holiday adjustment selected, choose **Holiday Falls on Payday** to move only a payday on an actual U.S. federal holiday. Choose **Holiday On / Before Payday This Week** if an earlier holiday in the same Sunday-through-payday window also moves your check. For example, Thanksgiving on Thursday can shift a Friday check under the second rule. My Books uses the actual holiday dates regardless of which holidays you display in Calendar.

Next Four Paydays
These dates are calculated from your entries, starting with the first payday on or after today. An adjusted date also shows the original date and the holiday responsible. If every other check is a week off, check Known Payday. If only holiday weeks look wrong, check Apply Adjustment.

Check and save

Select **Save**. If you edited an existing primary schedule, read the confirmation for its effect on your period dates, then select **Confirm** or **Keep Editing**. Back in Manage Paydays, check the Next Payday on the card and select **Close**.

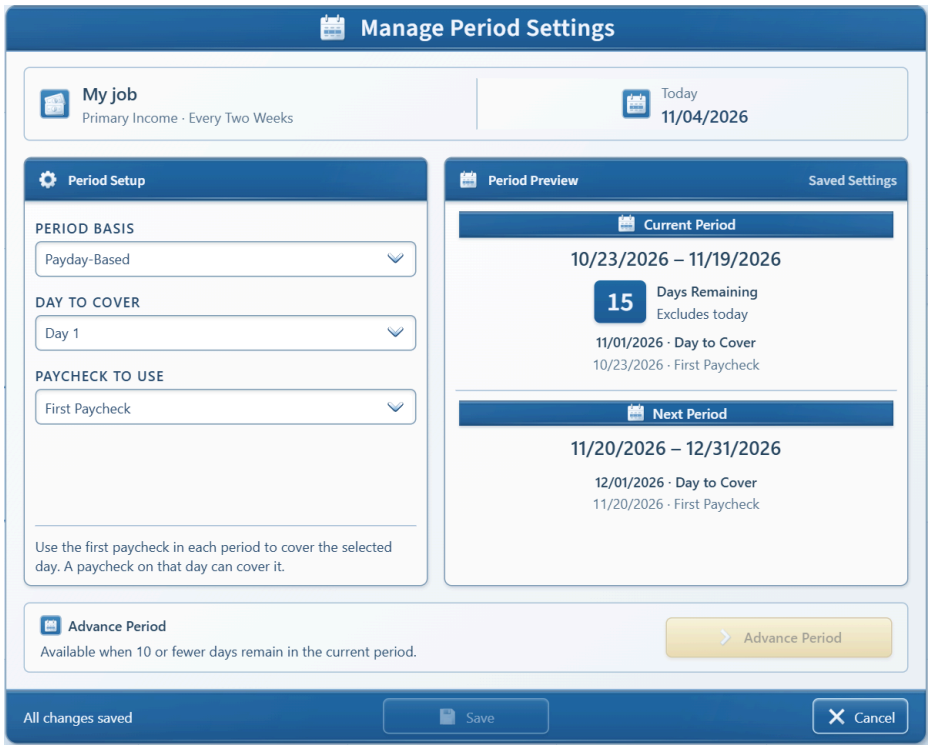
Cancel leaves the editor. If you have edits, you can return to them or discard them. **Clear Source** removes an existing schedule after confirmation. Before clearing Primary Income, review the effect shown for payday-based periods. A replacement primary schedule or Calendar Month will be needed to calculate those periods.

Period Settings

A financial period is the stretch of days My Books groups together when it shows your budget, expected income, and bills. A fortnightly pay schedule can still support a monthly budget. The question here is where you want one planning period to end and the next to begin.

Choose your dates

1. Open **My Calendar** → **Period Settings** → **Manage Period Settings**. At the top, check the primary income source, pay frequency, and **Today**. To correct the source or frequency, return to My Paydays.
2. Under **Period Basis**, choose **Calendar Month** for the first through the last day of each month. For example, on November 4 the current period is November 1–30 and the next is December 1–31. The two paycheck fields are available when you choose **Payday-Based**.
3. For Payday-Based, choose a **Day to Cover**. If the rent you plan around is due on the 1st, choose **Day 1**. Choose **Last Day** for an obligation due at month-end. This sets the reference day for the schedule. Enter the bill itself in My Bills.
4. Choose **Paycheck to Use**. My Books finds the most recent primary payday on or before your target day. **First Paycheck** makes that check the opening paycheck of its period. **Last Paycheck** makes it the closing paycheck of its period. The next period begins on the payday after that check. A target that falls exactly on payday can use that day's check.
5. Compare **Current Period** and **Next Period**, including the paycheck and day to cover under each range. **Unsaved Preview** lets you try both choices. Select **Save** when the ranges match your plan. The status changes to **Settings saved**. Select **Cancel** to close the editor after saving.



Read the covering paycheck beneath each range when comparing the two choices.

Which check should cover the rent?

Use the same every-other-Friday schedule as in My Paydays. November 1, 2026 falls on a Sunday. The most recent payday before it is **Friday, October 23**. Both choices identify October 23 as the check that covers November 1. Here is what each choice shows on November 4.

Paycheck to Use	Current Period	Next Period
First Paycheck	Oct 23–Nov 19	Nov 20–Dec 31
Last Paycheck	Oct 9–Nov 5	Nov 6–Dec 3

If you set aside rent as the first job for money coming into a new period, the first row puts October 23 at the start. If you plan to cover rent with the final check of a period, the second row puts October 23 at the end of the paycheck sequence, with the period running through November 5.

> **Imported from 11.0.2?** You may see **Last Paycheck (11.0.2)**. With this setting, the period begins on the first payday on or after the selected day. Keep it to continue using the dates from your old profile. Compare the preview before saving a different rule.

Read the countdown and advance a period

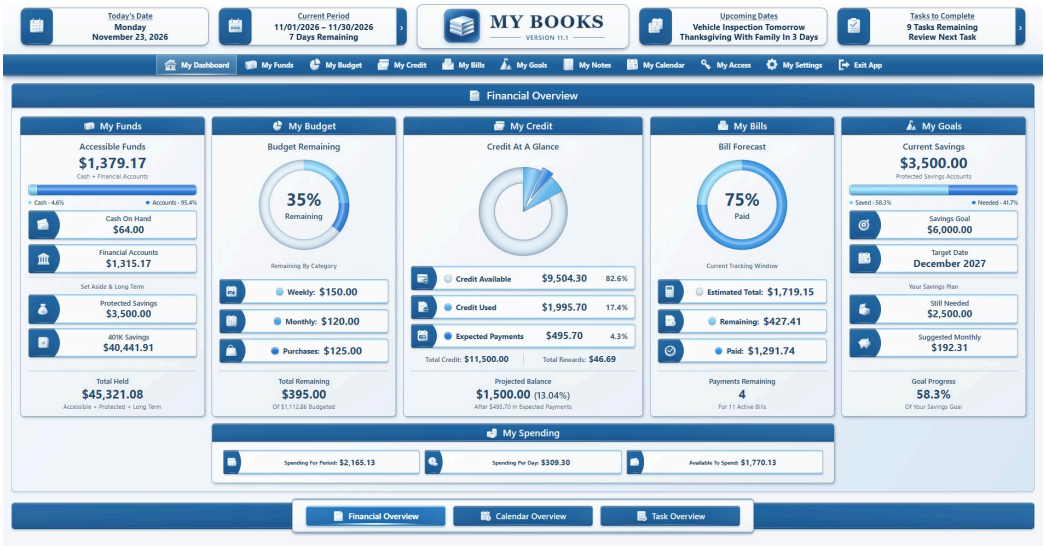
Days Remaining counts the days after today through the end of the current period. On November 4, a period ending November 5 has one day remaining. Zero means today is the last day. My Books moves into the next period when its start date arrives. You can also choose to begin working in it early.

1. When ten or fewer days remain, open **Manage Period Settings** and select **Advance Period**. You can also use the arrow in the **Current Period** header. Save or cancel pending settings edits first.
2. Read the current and next date ranges in the confirmation. **Days Remaining After Advancing** counts from today through the end of the proposed period. For the Last Paycheck example above, advancing on November 4 selects November 6–December 3.
3. Select **Advance Period** again to use the new period now, or **Cancel** to keep working in the current one. Today's date still reads November 4. The header shows the new range, and financial views use that period. The calendar reaching November 6 keeps you in the same period.

If the preview says "Period unavailable," check that Primary Income has a name and a valid schedule. If the message says two target dates share a paycheck, try a different Day to Cover or paycheck choice and check both ranges again. You can use Calendar Month while you decide.

My Dashboard

When you sign in, use the top row to answer three questions: Which dates am I planning for? What is coming up? What needs my attention? The buttons along the bottom switch among Financial Overview, Calendar Overview, and Task Overview.



The demo dashboard separates money available now from amounts you have set aside.

1. Read **Today's Date** and **Current Period**. The countdown excludes today. The arrow beside the period opens the early-advance confirmation when eligible.
2. Read **Upcoming Dates** for the next appointments or events. To change the look-ahead range, open My Settings → General. To change an entry, use My Calendar.
3. Select **Tasks to Complete** to review the next item, or choose **Task Overview** to see the entire list. Select a category on the left to narrow it. **Open Here** → **Review** opens the relevant review; **Go To** opens its home section.
4. Complete the action shown and save the review where prompted. The card and remaining count update as soon as you finish. Snoozing an item moves its next reminder. The all-complete message appears when every category is clear.

Read the five financial cards

My Funds separates cash and financial accounts (accessible now) from protected savings and retirement. **My Budget** shows the weekly, monthly and purchase amounts remaining. **My Credit** totals limits, balances, rewards and expected payments. **My Bills** compares estimated, paid and remaining amounts. **My Goals** shows progress toward protected savings. Open the named section in the navigation bar to change its figures.

Understand My Spending

A payday on the calendar is a date. An amount on that payday in My Income is expected income. A deposit that has already reached your checking account belongs in that account's balance. Checking these three places explains many surprises on the dashboard.

Spending for Period
Start with accessible cash and financial account balances, add the income still expected in this period, and subtract the remaining bill forecast and planned credit payments.

Spending per Day
Divide Spending for Period by the displayed days remaining. On the last day, the app displays zero for the daily figure.

Available to Spend
Subtract the remaining budget from Spending for Period. This leaves room for the categories and purchases you have already planned.

Worked example. Suppose you have $800 accessible, expect another $500, have $300 in bills outstanding and plan a $100 credit payment. Spending for Period is $900. With ten days remaining, Spending per Day is $90. If $250 is still reserved in My Budget, Available to Spend is $650.

Trace a figure you didn't expect

1. Check that **Current Period** covers the dates you intended. An early advance changes which income and expenses appear.
2. In **My Funds**, compare today's account balances and the remaining expected pay dates. Protected savings and retirement are tracked separately.
3. In **My Bills**, check each current due date and amount. In **My Credit**, check the planned payment rather than the last payment recorded.
4. In **My Budget**, check Due This Period and any active purchases. Return to Financial Overview after applying your edits.

Calendar Overview gives you a dashboard view of dated items. Open My Calendar when you need to change the date, time, or reminder itself.

My Funds · Enter your balances

Open **My Funds** → **Current Funds** with your current balances handy. Choose the column by how you use the money. Separating categories here lets the dashboard distinguish everyday spending money from savings.

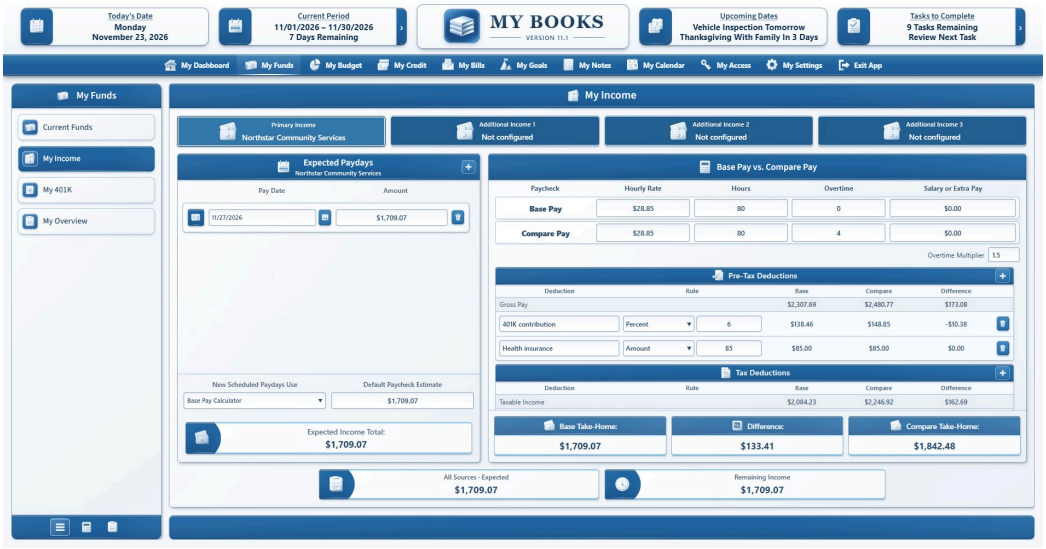


Use the three columns to record cash, financial accounts, and protected savings separately.

1. In **Cash On Hand**, add a row. Enter a **Name** such as Wallet and its **Balance**. Use separate rows if you track cash in more than one place.
2. In **Financial Accounts**, enter checking or other money available for everyday use. Give each account a recognizable name and enter its current balance.
3. In **Savings Accounts**, enter the balances you want protected from ordinary spending. My Goals reads this total automatically. Enter each balance in just one column.
4. Finish each field and check its column total. To correct a row, edit the name or balance in place. The remove control asks you to confirm removal of that account and its balance.

Check your result. With $60 in your wallet, $940 in checking, and $500 in savings, accessible funds should total $1,000. Savings should show $500 separately. When money moves between these accounts, update both balances.

My Income · Dates, amounts, and estimates



Select the income source before changing an expected check or its calculator.

Open **My Funds** → **My Income** and select an income source. If the source you want is missing, add it under My Calendar → My Paydays. Each source has its own pay settings.

1. Under **Expected Paydays**, compare each **Pay Date** with your pay schedule. Edit the **Amount** for a particular check when you know its take-home value.
2. Use **Add Pay** for an extra check. Enter both the date and the amount in the blank row. An incomplete row can be finished later; it contributes to totals after both fields are supplied and the date falls in the period.
3. Under **New Scheduled Paydays Use**, choose the base calculator or the default paycheck estimate. Enter a direct estimate if your check is usually the same. This choice supplies the starting amount for new scheduled checks. Review previously entered amounts individually.
4. Compare **Expected Income Total** with **Remaining Income**. The first includes complete checks in the selected period. The second counts those dated today or later within it.

Estimate a paycheck

Open **My Funds** → **My Income** and select the income source. Use the two columns to answer a practical question: how much difference would four overtime hours make on my next check?

Hourly Rate and Hours
Enter the rate and regular hours for one paycheck. Use the Base column for your usual check. The Compare column lets you try a different rate or number of hours.

Overtime and multiplier
Enter overtime hours separately. The overtime calculation uses the hourly rate times the multiplier. For $20 per hour, four overtime hours at 1.5 add $120 to gross pay.

Salary or Extra Pay
Enter a flat amount for this check. For a salary-only estimate, use the per-check salary here and zero hourly earnings. For hourly work, use this field for additional flat pay.

Deductions
Name each deduction, choose its stage (pre-tax, tax, or post-tax), select a fixed amount or percent, then enter the value. A percentage applies to the amount available at that stage. Compare the results with a real pay stub. With no positive deductions entered, the calculator uses a 20% estimate.

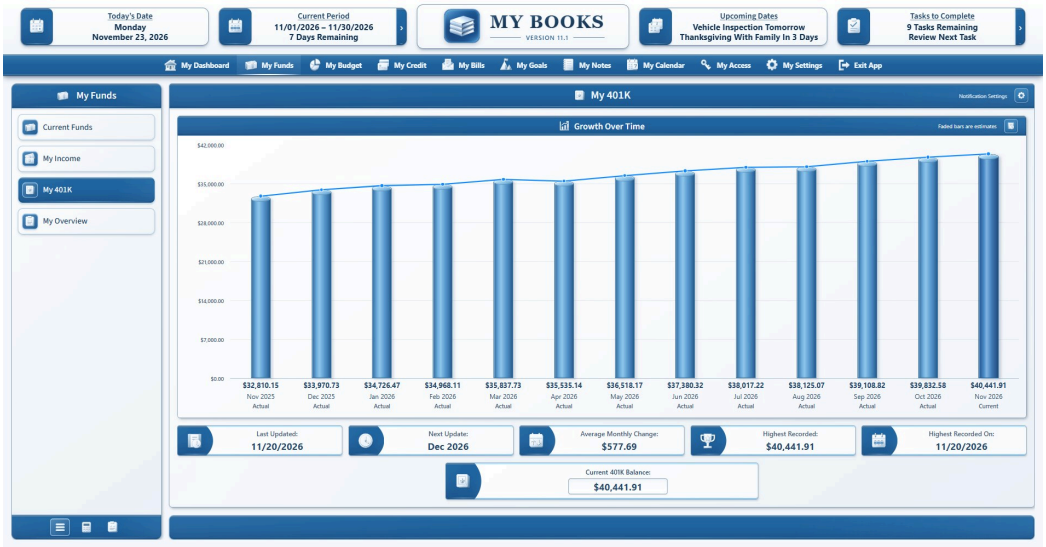
Base, Compare, and Difference
Base Take-Home is the estimate the base calculator supplies. Compare Take-Home and Difference show what changes in the second scenario.

Work through one pay stub

1. In Base, enter $20 per hour, 40 regular hours and zero overtime. Leave Salary or Extra Pay at zero. Gross pay is $800.
2. In Compare, enter the same rate and regular hours, then four overtime hours at a 1.5 multiplier. Gross pay becomes $920.
3. With no deductions entered, Base Take-Home shows $640 and Compare Take-Home shows $736 using the built-in estimate. The $96 difference is the estimated increase in take-home pay.
4. To refine the estimate, enter the deduction names and rules from the pay stub. Use a fixed amount for a flat charge and a percent for a rate. Read both take-home figures again after the deduction rows are applied.

Choose Base Pay Calculator for new checks if you want that estimate to supply their starting amount. Enter the amount actually expected on an individual check in Expected Paydays.

My 401K and My Overview



Use the recorded balance and its date together when reviewing retirement history.

Use **My Funds** → **My 401K** for balances you want included in long-term holdings. A statement balance belongs here; money for ordinary spending belongs in Current Funds.

1. Enable tracking and enter the **Current Balance** from your statement. Select **Confirm Balance** to record an update. Check the date displayed under **Last Updated**.
2. In **Notification Settings**, choose **Update Frequency** and **Remind Me This Many Days Before Month End**. Check **Next Update** to see when the schedule calls for another balance.
3. Use **Edit Saved History** to review a prior month. Select the month, enter the balance, and choose the entry type. **Actual** is for an observed balance; **Estimated** identifies a value you cannot verify from a statement. Faded bars identify estimates.
4. Review **Highest Recorded**, its date, and **Average Monthly Change** alongside the history. Turning tracking off preserves that history.

Use My Overview for a typical month

My Overview brings together typical income, bills, and budget amounts. Its monthly estimate uses four weekly paychecks, two biweekly or twice-monthly paychecks, or one monthly paycheck. Weekly spending is converted to a 30-day amount. Monthly priorities use their goal amounts.

Try it. If a bill belongs in your current bill records but would distort a typical month, open it in My Bills, change its overview-inclusion choice under Notifications, and save. Return to My Overview and compare **Average Bills Total** and the amount left after expenses.

Use the dashboard when your question is “What can I spend before this period ends?” Use My Overview when your question is “How does an ordinary month usually work out?”

My Budget · Build a spending plan

Open **My Budget → My Budget Plan**. The three sections answer different questions: what you spend each week, what you still need for monthly priorities, and what purchases you have in mind.



The bottom total combines the remaining amounts from all three sections.

1. Under **Weekly Spending**, select **+**, enter an item name and its weekly amount. A $70 grocery allowance contributes $10 per remaining day. With seven days remaining, that row contributes $70 to Weekly Remaining.
2. Under **Monthly Priorities**, add a priority. **Monthly Goal** is its usual amount. **Due This Period** is the portion you still intend to cover now. For a $120 goal with $45 already covered, enter $75 due.
3. Under **Planned Purchases**, add the item and its expected price. Pause a purchase to keep it on the list while excluding it from the active total. Resume it when you want it included again.
4. Review **Remaining Budget**, which adds Weekly Remaining, monthly amounts due, and active planned purchases. Use the row's remove control to delete an item you no longer want.

When the period advances. Choose **Replace with goals** to start a $120 priority at $120 again. Choose **Add goals to remaining** to carry forward its $75 balance and add $120, giving $195 due. An imported purchase history, when present, lists previously removed items separately.

My Credit · Set up and review a card

Open **My Credit** → **My Credit Cards**. Select the add-card control for a new account or open an existing card to work in its manager.



The card face identifies the account. The figures alongside it show its current position and plan.

1. Enter **Bank Name** and **Card Name**. **Last 4 Digits** and **Expiration** identify the physical card. Enter its **Credit Limit** and choose a color. **Rewards Type** distinguishes cash, points, or miles. **Company Website** is the address you use for the issuer. Save the card.
2. In the manager, choose to enter **Current Balance** or **Available Credit**. Enter the figure your issuer shows. My Books calculates the other figure from the limit. With a $2,000 limit and a $450 balance, available credit is $1,550.
3. Enter **Current Rewards** in the selected reward units. Use **Notes** for details you want close to this card. Use **Edit Card** when the identifying details, limit, or expiration date change.
4. Review **Planned Payment** and **Remaining Unpaid** before saving. The former comes from your payment goal. The latter shows how much of the current balance would remain after that planned payment.

Tools at the side

Use **Financial Snapshot** to see the effect of card figures on your overall position. **Quick Calculator** accepts a typed expression or its keypad. Parentheses group operations; % divides by 100; = evaluates; Ans reuses the last answer. Clear or backspace to correct an entry. Use **Copy** to copy the answer, or choose **Insert Value** and then the amount field where you want it placed. **MS** stores the answer, **MR** recalls it, **M+** and **M−** adjust memory, and **MC** clears it. Select either of the two recent calculations to reuse its expression.

Credit payment goals, history, and reminders

1. Open the card's **Payments** tab. Enter its **Due Date** and **Minimum Payment** as references from the statement. Open **Payment Goal** to choose how much you plan to pay.
2. Select **Pay Off in Full** to plan for the positive balance; **No Payments** to plan zero; or **Pay Off Except** to leave a chosen balance. With $450 owed and $150 to leave, the planned payment is $300. The helper accepts an amount you want to pay and calculates the balance to leave.
3. For **Progressive Payoff**, enter the balance you want to leave initially and **Reduce Target Each Period**. The first reduction applies when the period advances. When the target reaches zero, the plan changes to Pay Off in Full. Use **Apply Goal**, review the figures, and save the manager.
4. After you make a payment with your issuer, enter **Amount Paid** and **Payment Date** and choose **Record Payment**. Confirm the entry and save. In **Payment History**, check the date and amount; add a missing payment or correct a mistaken entry there. The monthly chart summarizes recorded payments.
5. When the payment clears, update the card's balance or available credit from the issuer. Recording payment history and updating account figures are separate actions.

Notifications
Enable a review reminder and choose an interval or specific date. **Balance Without Payment** sets how long a positive balance can go without a recorded payment before a review is due. Inspect active notices for approaching due dates and expiration. Mark Reviewed completes a review; Remind Me Later postpones it. Save your choices.

Imported payment plans
An old Pay Only rule appears as Pay Off Except with the starting payment preserved. A partially paid obligation can affect the imported period's planned amount until the regular rule resumes. The import review identifies applicable changes.

My Bills · Create a bill and set its schedule

Choose **My Bills**. **All Bills** is the active list; choose a category to narrow it. **Archived Bills** holds bills you've taken out of active use.



Open a bill to see the current amount, due date, and other occurrences expected in the period.

1. Open **Add Bill**. Give it a **Bill Name** you will recognize in Task Overview. Choose its **Category** and color. Add the company website if you use it.
2. Choose **Manual Pay** when you initiate payment or **Auto Pay** for a scheduled withdrawal. **Payment Source** records how you pay, such as Debit / Checking, PayPal, a credit card, or a named Other source.
3. Set **Frequency** to match the bill. For a specific monthly day, fill in **Monthly Day**. Last day of the month follows month-end. Every 30 Days counts days, so its dates can move across the calendar.
4. Save, then open the bill's **Overview**. Enter the **Current Amount** and **Current Due Date** from the bill you actually received. Check those fields together before saving. They anchor the current bill and its forecast.

Additional Payments and Additional Total

These are other scheduled amounts within the forecast window. **Total This Period** combines the applicable amounts. An estimate is useful for planning; replace it with the actual amount when the next bill arrives.

My Bills · Record, postpone, or correct a payment

1. Open the bill and select **Payments**. Compare **Current Due Date**, **Current Bill**, **Payments Remaining**, and **Total This Period** with what you intend to pay.
2. If a payment has been initiated and you're waiting for clearance, mark it **Pending**. The amount remains in your forecast. After five days pending, a review lets you check whether it cleared. Automatic bills can enter pending status on their due date.
3. To record a payment, select **Pay Bill**, enter **Amount Paid** and **Payment Date**, then check the offered next-bill choices. For a $100 bill with $80 paid, **Include unpaid difference** carries $20 into the next bill; **Usual next bill** uses its usual amount. Read the proposed date and amount before confirming.
4. **Do Not Generate** leaves the next current bill for you to enter later. For an overdue schedule, the app may also offer the next occurrence that is no longer overdue. Confirm the appropriate choice and save the manager.
5. For an old payment omitted from the log, choose **Record Missing Payment**. Supply its historical amount and date. This adds a history entry while keeping the current bill and forecast as they were.

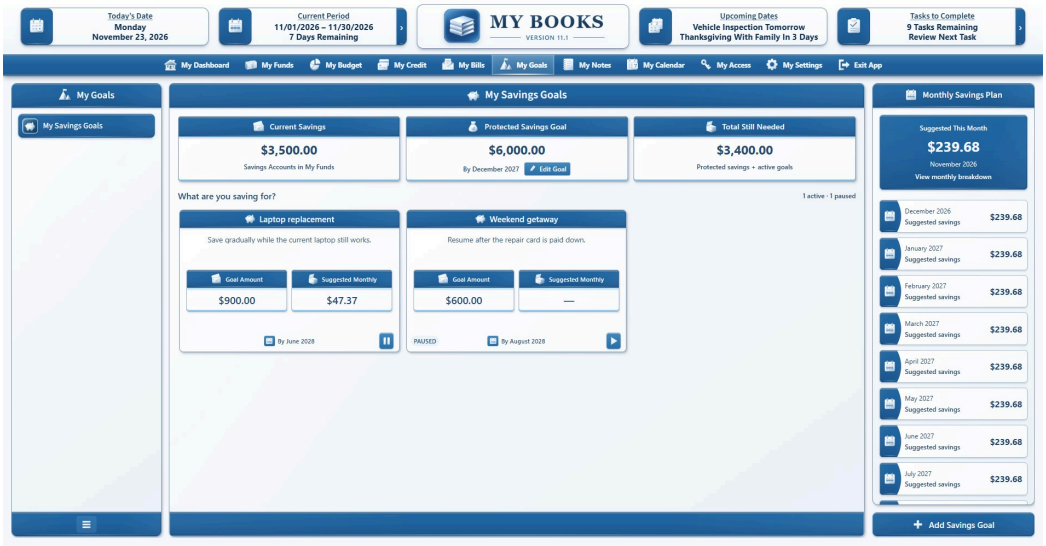
Payment History
Check the individual entries when the 13-month chart or a monthly low, average, or high looks unexpected. An actual payment and a pending status have different effects on the log.

Notifications
Choose whether to include this bill in My Funds' typical overview. Set a separate manual review if you want a periodic or dated check-in. Follow the action beside a due, overdue, or pending notice; save the outcome. Ignoring an upcoming notice applies to that notice for its date.

Retire a bill
Open **Edit Bill** and use the archive action when regular billing ends. Find it again under Archived Bills to review its history or return it to use.

My Goals · Protect savings and plan purchases

Use **My Goals** → **My Savings Goals** to decide how much savings to protect and which purchases to work toward. **Current Savings** comes from the Savings Accounts column in My Funds. Update those balances when money actually moves.



The protected savings goal and individual goals share the available savings pool.

1. Select **Edit Goal** on the Protected Savings Goal card. Enter the amount you want set aside and your target month. Save to see the new gap between current savings and the reserve.
2. Select **Add Savings Goal** for a separate objective. Give it a **Goal Name**, enter the **Goal Amount**, and choose the month and year in **Target Month**. Add **Reference Notes**, such as the quote behind an estimate.
3. Leave it **Active** to include it in the plan. Pause a goal to keep its details for later while excluding its amount. Save, then open **Monthly Savings Plan** to review what is suggested each month.

Total Still Needed

My Books protects your reserve first. Savings above the reserve cover active goals in target-date order. For example, $1,500 saved against a $1,000 reserve leaves $500 to cover an $800 goal. The remaining need is $300.

Suggested This Month

The plan spreads the uncovered amount over the months before the target month. If the target has arrived, the remaining need falls in the current month. This figure is a planning suggestion; update My Funds after an actual deposit.

My Notes · Write and mark up a post

Choose **My Notes** → **My Post** for a note you want to read at a glance. Search posts by typing in the field beneath the board. Open a card to edit it, or select **+** to create one.

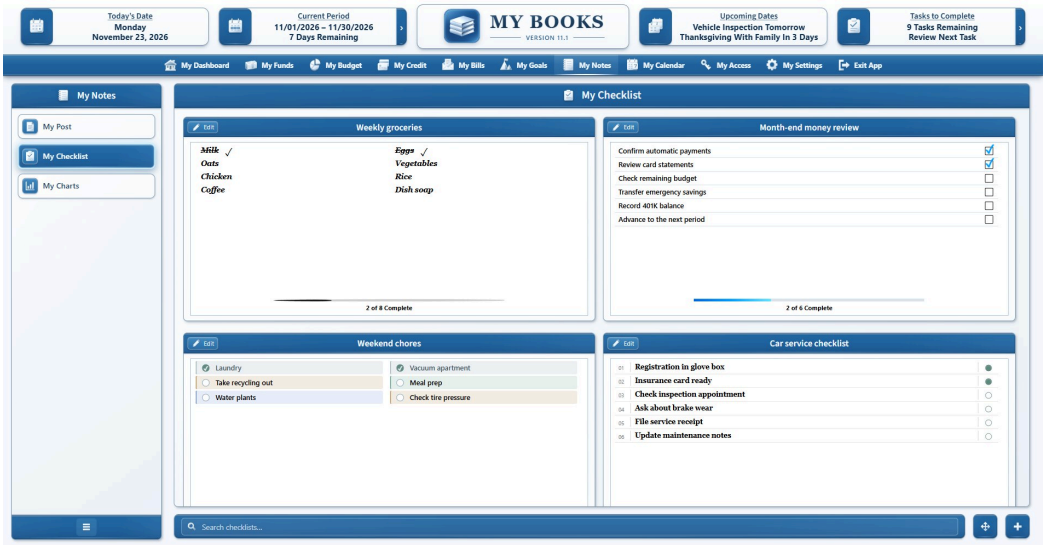


A post can combine typed text, highlighting, drawings, and stamps on the same sheet.

1. In **Post Title**, enter a short name you will recognize on the board. Choose **Paper**: Blank for open space, Lined for a list, Grid or Fine Grid for a sketch. Use the paper preview to check the result.
2. Select **Text**, click in **Post Body**, and type. Choose a font, size, style and alignment. The paper has a fixed writing area. If text no longer fits, shorten it, reduce its size, or continue in a second post.
3. Choose **Highlight**, pick a color and width, and drag across the passage you want to mark. Use **Draw** for a pen line, broader marker or spray. Choose **Stamps**, select a design, size, color and rotation, then place it on the sheet.
4. Use **Undo** or **Redo** on the active tool. **Clear Layer** clears that tool's layer; check which tool is selected first. Under review settings, choose a specific date or repeat interval if the post needs another look. Save and find the title on the board.

Try it. For a car inspection, type the time and what to bring, highlight the appointment time, and stamp the line that needs a follow-up. Use a Calendar appointment as well if you want it on the calendar.

My Checklist · Build a reusable list



Check an item on the board as you finish it. Open the checklist to change its items or reset behavior.

Open **My Notes** → **My Checklist** and select **+**. A list of groceries you want to reuse each week works well as a first checklist.

1. Give it a **Checklist Title** such as "Saturday groceries." Under **Checklist Items**, enter one item per row. Use **Add Item** for the next row. Remove an unwanted row; **Undo** restores the last item deletion while editing.
2. Choose a visual style, the number of columns, and the text size. Columns arrange the items within this checklist. Check the preview before saving.
3. Set check behavior. **Keep checks until reset** leaves each mark in place. **Reset automatically** clears checkmarks on the selected schedule: every day, every Sunday, or the first day of each month. **Reset Checks** clears them now so the same entries can be used again.
4. Set a **Review reminder** if you also want a prompt to look at the list. Select a specific date or an interval. This reminder controls when a review is due; the reset choice controls when the boxes clear.
5. Select **Save**. On the board, check items as you finish them. When a review comes due, inspect the list, then choose **Mark Reviewed** or **Remind Me Later** and save the review.

Example. Checking "Bread" records that this week's errand is done. Resetting checks next Sunday brings "Bread" back as an unchecked item. Removing the row deletes it from future trips.

My Charts · Compare values and track a target



Open a chart to change its entries, target, or display.

Choose **My Notes** → **My Charts** → **+**. Enter a **Chart Title**, then choose the question you want it to answer. You supply these figures yourself. A deposit entered in My Funds does not update a hand-built chart.

1. Choose **Compare Values** for a breakdown, **Track Progress** to build toward a target, or **Track an Allowance** to see how much of a limit you have used.
2. Set the display to **Doughnut**, **Pie**, or **Bars**. Choose how values are shown: currency for money, numbers for counts, percentages for shares. For a target-based chart, fill in **Target name** and **Target amount**. Use the center display and caption to identify what the main number means.
3. Under entries, enter a **Name**, **Value**, and **Color**. Select **Add Entry** for another part of the total, up to six entries. Use **Arrange** to change the sequence. Check the live preview and legend after each change.
4. Use the notes area for the source or meaning of the figures. **Text Size** and **Alignment** change how that note reads on the card. Under **Notification Settings**, set a dated or repeating review if the chart needs regular updates. **Chart History** shows creation, update, and review dates.
5. Save and open the chart from the board. When a value changes, edit that entry and save again.

Try it. Choose Track an Allowance, name the target "Room budget," and enter $500. Add Paint at $75 and Shelving at $125. The entries total $200, or 40% used, leaving $300. Change Shelving to $150 and check that $275 remains.

My Calendar · Appointments and events

Open **My Calendar**, choose **My Appointments** or **My Events**, and use the arrows beside the month to browse. **Today** returns you to the current month. Open an entry from the calendar or the list at the right. On a shared date, choose the individual entry you mean.



The left menu chooses the type of entry. The right panel lists entries and provides its add or manage action.

1. Select **Add Appointment** or **Add Event**. Enter the **Title** you want on the calendar and select the date. Set the start time if known. For an end time, choose a time later than the start. The time picker lets you set or clear the time.
2. Fill in **Location / Office**, **Street Address**, **City**, **State**, **ZIP Code**, and **Phone** as needed. Save Address adds a reusable location; select a saved address on later entries. Updating a shared address can update other entries linked to it. For a one-off visit, edit the location on that entry alone.
3. Put preparation details in **Reference Notes**. Under **Notification Settings**, enable the reminder. Choose **Days Before** for a lead time, or **Specific Date** to set the reminder day yourself. Pick a reminder on or before the appointment.
4. Save and look for the title on its date. When the reminder is due, use **Mark Reviewed** after checking it, or **Remind Me Later** to see it again. Reviewing the reminder keeps the appointment on the calendar.

Birthday Reminders and My Holidays

Add a birthday

1. Choose **My Calendar** → **Birthday Reminders** → **Manage Birthdays**. Use **Find Someone** to check for an existing entry. **Sort By** lets you browse by name or upcoming birthday. Use the add control for a new person.
2. Enter **First Name** and **Last Name**. Use **Calendar Name** for the familiar name you want on the calendar, such as "Aunt May." Select **Birth Month** and **Day**. Supply **Year** if you want My Books to calculate age; leave it blank when you only know the month and day.
3. Choose **Show on calendar** for an annual calendar entry. Set the separate **Birthday reminder** if you want advance notice. Choose the lead time or specific reminder date. Put gift ideas or plans in **Reference Notes**.
4. Save, locate the person in the directory, and check the next occurrence. February 29 birthdays are observed on February 28 in a non-leap year. Review or postpone a due reminder from the person's record.

Choose the holidays on your calendar

Open **My Calendar** → **My Holidays** → **Manage Holidays**. Browse the United States holidays, common observances, and religious holiday groups. Select the individual holidays you want displayed and save. Open a holiday on the calendar to read its date and background.

Holiday selections control calendar visibility. Holiday adjustments on a paycheck follow the rule in **My Paydays**, even if you hide that holiday from your calendar. Some observances begin at sunset; local observance can vary. The credits at the end of this guide identify the app's holiday references.

My Milestones · Start, stop, and restart a run



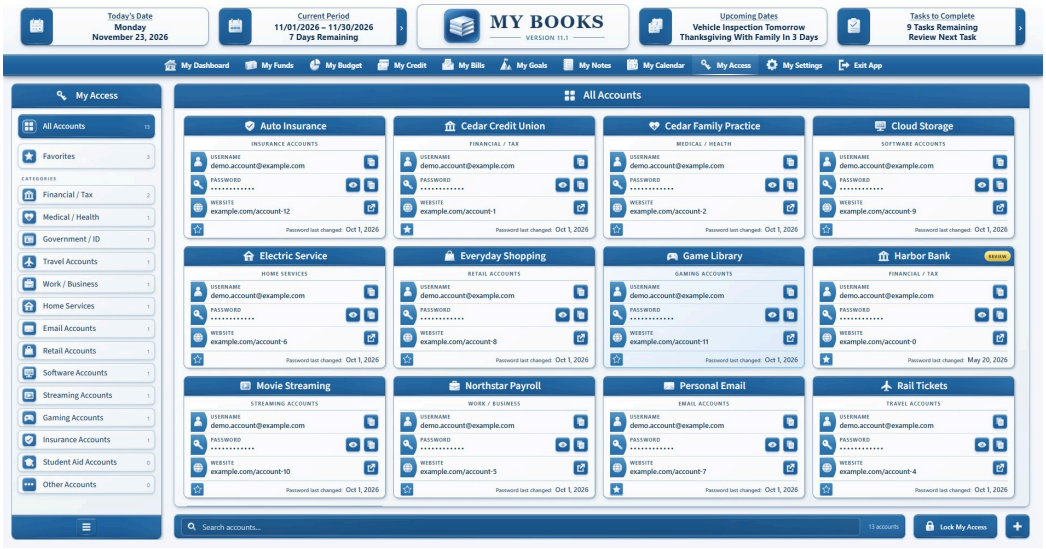
The longest run can be longer than the current run if you have restarted.

Use a milestone for something measured from a starting date, such as time at a job or an ongoing daily walk. A milestone counts elapsed days between dates. You can acknowledge reminder targets along the way.

1. Choose **My Calendar** → **My Milestones** → **Add Milestone**. Enter **Milestone Title** and **Start Date**. Use **Tagline** for a short description beneath the title and **Reference Notes** for anything you want to remember.
2. Enable **Milestone reminders** if you want prompts. **Progressive** starts with closely spaced milestones and then spreads them out. Choose a 7-day or 30-day schedule for regular intervals, **Yearly** for anniversaries, or **Custom Interval** and fill in **Every (days)**.
3. Check **Next Milestone**, save, and look for the run under Active. The card shows elapsed time for the current run and the longest run. Longer durations use years and completed months.
4. Open a due milestone and choose **Acknowledge Milestone** to clear that reminder while the run continues. Use **Stop Run** when the run has actually ended. Read the confirmation and add a history note if desired.
5. Use **Restart Run** when you want a new count from today. Check **Run History** for finished runs, their dates and notes. Stopping or restarting serves a different purpose from acknowledging a reminder.

Example. If a work-anniversary reminder appears, acknowledge it after review. Restarting would instead start measuring your time from today. For an imported 11.0.2 counter, check its original start date here.

My Access · Store and find a login



The demo directory uses fictional accounts. Favorites and category filters narrow the list.

Select **My Access** and enter your My Access password. This opens the private account directory for your current profile. **All Accounts**, **Favorites**, categories, and the search box help you find a record. Cards are sorted by name.

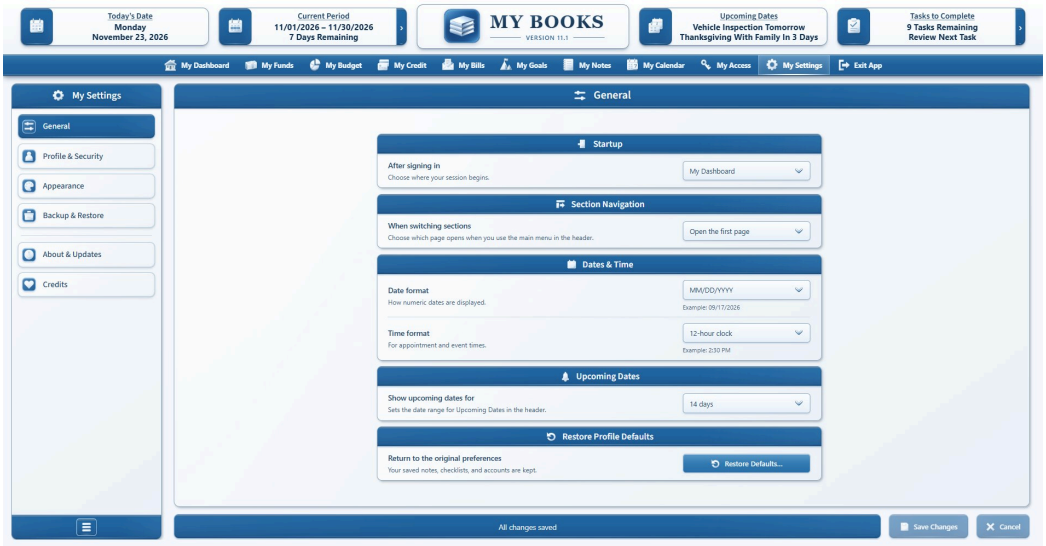
1. Select **+** to add an account. **Account name** is the name to search for. Choose a **Category**, such as Financial or Medical. The star includes the entry in Favorites.
2. Fill in **Username / Email** and **Password** for the outside account. **Website** is its sign-in address. **Account notes** can hold other details you want to find next time.
3. If the service uses security questions, enter up to three pairs. Enter each **Question** with its matching **Answer**. Use the eye control to reveal a concealed value and the copy control to copy the field you intend. Check the website before pasting there.
4. Under notification settings, enable a **Password change reminder** if you want one. Choose a repeat interval or **Exact date**. Inspect the displayed next date and save. When due, **Remind Me Later** postpones review; use **Password Changed** when you have actually changed it. Editing the stored password also updates its change history.
5. Save the account and locate its card by name or category. Opening the stored website takes you to that service. Change the password at the service itself, then update the saved copy in My Access.

If My Access relocks while you work

My Access relocks after two minutes of inactivity. Enter its password again to view the working copy. Account changes you applied with Save stay in the session through a relock. At the end, use **Save and Quit** to keep them, even if My Access has already relocked. If an imported profile offers **Resume imported My Access edit**, unlock My Access, review that unfinished edit, then save or discard it.

My Settings · General and Appearance

Open **My Settings** and select the page on the left. Change one choice at a time, check its effect, then use **Save Changes**. Cancel lets you return to the saved choices.



General controls where you land, how dates and times display, and how far ahead the header looks.

After signing in
Choose My Dashboard to start at the overview each session, or Last Page Used to return to the previous page.

When switching sections
Open the first page for a consistent starting point, or return to the last page used in each section.

Date format and Time format
Choose month/day/year, day/month/year or year-month-day for numeric dates. Choose 12-hour or 24-hour times for appointments and events. Check a familiar date after changing the format.

Show upcoming dates for
Choose 3, 7, 14 or 30 days. This changes the Upcoming Dates header window. Each entry's own reminder timing is set in its manager.

Restore preferences
Use the restore option and review the confirmation to return to the original settings. Your financial records, notes and accounts are kept.

Appearance
Select one of the eight theme cards to preview it. **Workspace size** selects Full or Compact for the desktop window. **Animation level** controls motion and effects. **Login Animation** selects the full welcome sequence or a quick transition. Save Changes to keep the combination.

Profile security and ending a session

Create, rename, or recover a profile

1. At sign-in, choose **New Profile**, enter a name, and enter and confirm two different passwords of at least six characters each. The strength gauges are guidance. Keep the recovery key shown after creation somewhere you can reach while signed out.
2. Under **My Settings** → **Profile & Security**, use **Your Name** to change the display name and select **Save Changes**. Choose **Change Login Password** for sign-in or **Change Vault Password** for My Access. Identify yourself with both current passwords, enter and confirm the replacement, and save.
3. If you forget a password, select your personal profile on the welcome screen and choose **Recover Profile**. Enter its recovery key, choose two different replacement passwords, and save. Store the newly displayed recovery key; it replaces the old one.
4. **Delete Profile** removes the selected personal profile's saved records, My Access entries and unsaved work from the device. If you want to keep a copy, export it first. The confirmation requires both current passwords and the exact profile name.

Leave, lock, or resume

Minimize puts the app aside. **Log Off** returns you to sign-in after your exit choice. **Exit My Books** closes the app. Choose **Save and Quit** to write your working session or **Quit without saving** to discard session edits. Finish any open editor with its Save button first. Profile creation, recovery, deletion and password changes take effect when you confirm their own dialogs.

After 15 minutes of inactivity, or when Windows locks or sleeps, the whole app locks. Enter your login password to resume your session. If a My Access editor was exposed, enter the My Access password as prompted to return to it. Locking preserves the session in memory. Save and Quit before shutting down the computer if you want to keep your work.

Demo Account is a temporary sample workspace. Enter **demo** to sign in to the Demo Account and to unlock its sample My Access directory. You can explore the same menus and follow the exercises, but saving on exit is disabled. Your next demo visit starts with the sample records.

Export, back up, and restore

Use **My Settings** → **Backup & Restore** in a personal profile. A backup is a separate encrypted .aas file you choose where to keep. An export can include current session edits, so finish any open editor before making the file.

1. Select **Export Profile...** for the current profile, or **Create Backup...** under Back Up Everything for all personal profiles on the device. Demo is excluded.
2. Enter your **Current login password**. Choose a **Backup password** of at least eight characters and enter it again in **Confirm backup password**. This password opens the backup file. Keep it available independently of the profile you're backing up.
3. Select **Save**, choose a destination and filename in the file picker, and finish saving. Look for successful completion and check **Last Successful Backup**. Keep the .aas file for your next transfer or recovery.
4. To bring profiles onto another installation, select **Import Backup** at sign-in or **Restore from Backup...** in Settings. Choose the .aas file, enter its backup password, and select **Review**. Read the list of profiles and notices, then select **Import**.
5. Choose the imported profile at sign-in and use its login password. Open My Access with its own password. The import requires a separate destination if a matching profile is already present. Keep your current profile and backup while you check which copy you want to use.

Which password goes where? The backup password opens the .aas package. An original login password opens the profile inside it. Its My Access password unlocks the private account records. A profile recovery key belongs in **Recover Profile** for that profile.

Moving from My Books 11.0.2

1. From 11.0.2, create an encrypted .aas backup and keep the original file. Open 11.1, select **Import Backup**, choose that file and enter its backup password. The transfer works on a copy.
2. When prompted for each legacy profile, enter its **Original login password** and **Original My Access password**. Select **Review**. Read the conversion notices before choosing **Import**.
3. Sign in and check **My Calendar** → **My Paydays** and **Period Settings** first. Verify the primary schedule, current range, and next period. An early advance can be preserved. An imported **Last Paycheck (11.0.2)** choice keeps the old boundary rule.
4. Compare your accessible and protected balances in My Funds, the amounts due in My Budget, outstanding credit payments, and your current bills. Check dated histories as well as totals. An old Pay Only plan can appear as Pay Off Except. Removed planned purchases can appear in Imported purchase history.
5. Review My Notes and Calendar. A transfer notice identifies text shortened to fit the 11.1 editor. A long checklist may continue in another list. If you need the unabridged text, consult your original backup or installation. My Books 11.1 no longer tracks routines; an import notice calls this out when the old profile contains routine history.
6. Unlock My Access to review the imported accounts. Resume a pending edit if offered. After your checks, **Save and Quit** and sign back in. You can return to your separately installed 11.0.2 copy if you need to consult the original.

Help and version information. In **My Settings** → **About**, check your software version and open its User Guide. To install a newer version, close My Books and run its installer. Backup and transfer files use the .aas extension.

When a figure or reminder looks unexpected

A payday appears on the wrong Friday
Go to My Calendar → My Paydays, open the primary source, and check Known Payday and Pay Frequency. Enter one normal payday from the correct two-week sequence. Check the four-date preview before saving.

A correct date has an unexpected pay amount
Go to My Funds → My Income, select the same source, and edit that specific expected paycheck. Review the starter estimate separately if future new checks should use a different amount.

A bill or card still shows money due after you logged a payment
Check which action you used. A missing-history entry records an older payment. Pay Bill offers next-bill choices. On a credit card, update the current balance after the payment clears with the issuer.

Savings appear smaller than total holdings
The dashboard separates accessible funds, protected savings, and retirement. My Goals draws on Savings Accounts. Check where you placed each balance in Current Funds.

A reminder returned
Look at the notice type and next date. Remind Me Later defers it. Mark Reviewed or the record's completion action resolves the review. For repeating reminders, a later review can be due again. Save the manager after choosing.

The wrong profile or password is selected
Check the profile name on the welcome screen. Use the login password there, the My Access password for the vault, and the backup password only when opening the .aas file. If you need a reset, select the personal profile and use Recover Profile with its recovery key.

A change disappeared after leaving
Apply the editor's Save first. In a personal session, finish with Save and Quit. Demo starts over on each visit. If a save reports a problem, keep the session open while you address it and retry.

A simple end-of-period check

Review remaining bills and planned credit payments, confirm the amounts still due in My Budget, and check any expected paydays. In Period Settings, read the next range before advancing. When you finish, Save and Quit. Back up the profile if you want a separate copy of this point in time.

Credits

The My Books XI Project

Finance. Life. Organized.

Created & directed by

Jeremy M. Kreider

Product vision, design direction, requirements, and final approval

Development assistance

Codex by OpenAI

Programming, design implementation, testing, and release support

Additional assistance

Microsoft Copilot

Additional AI-assisted project support

Project dates

11.0 · June 12 – August 11, 2026
11.1 · September 10, 2026 – November 4, 2026

Holiday Research & References

Holiday summaries are written for My Books from a historical and cultural perspective. Background and calendar conventions were checked with the following references.

timeanddate.com · Hebcal · Smithsonian · African American History · Smithsonian · American Indian · Library of Congress · US Department of Labor · US Department of Veterans Affairs

Traditions and local observances may vary. Reference links do not imply endorsement.

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