

SMART MONEY™

**The Comprehensive Financial Manager
for personal or small business accounting**

Announcing *Smart Money*, Sierra's newest addition to its award-winning line of productivity products.

Number	Date	Account	Name/Type	Amount
	06/20	First Bank Check	Penn Gas and Electric	
	06/20	First Bank Check	MacMillan and Sons	1,285.21
	06/21	First Bank Check	Cable TV	-40.00
	06/01	First Bank Check	Randal Insurance	-456.29
	06/01	First Bank Check	Bank of America	-816.20
	06/15	First Bank Check	Bell Telephone	
	06/03	First Bank Check	Citicorp Visa	
end of automatic transactions				

You have one or more automatic transactions coming due. Do you wish to review them now?

Press ENTER to see your automatic transactions.
Press ESC to go to the menu.

Smart Money reminds you when your bills are due - all you do is authorize payment!

Although *Smart Money* employs the widely used double-entry accounting method, you don't actually have to know anything about accounting to keep perfect track of all your financial records.

Text or picture menus eliminate the necessity for memorizing commands. Once familiar with *Smart Money*, superfast menu replacement keys allow you to zip from one end of the program to the other with a single keystroke.

Account	Current Balance
River property	36,000.00
Automobiles	20,000.00
Receivables	1,000.00
Business Assets	
Office Equipment	6,690.00
Office Furniture	1,650.00
Liabilities	
Credit Cards	
MasterCard	99.36
VISA	683.21
American Express	.00
Loans	
Home Mortgage	94,864.62
Auto loan	9,385.12
Payables	.00

Move account
Delete account
Add account
Review/change account
Review/change actuals/budgets

Menus mean you don't have to memorize a lot of commands. Screen display is in 40 or 80 columns.

► **Could you give your bank an accurate accounting of your net worth or cash flow today?**

Smart Money tracks assets, liabilities, income, expenses and net worth for up to 200 accounts.

► **Have you ever forgotten to pay a bill? Or wondered if you had?**

Smart Money records cash, check and credit card transactions. Reminds you when it's time to pay those bills that come around all too regularly. Constructs budgets and tracks actuals, so you can figure out where your money is going and how to make it go further. Prints checks customized with your name, address, even company logo.

► **Do your accounts always balance each month?**

Smart Money accurately balances checking and credit card transactions against monthly bank statements.

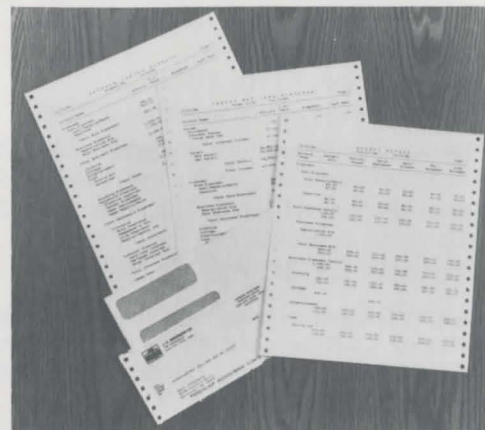
► **Do you know where you stand financially this year? Compared to last year?**

Smart Money gathers all financial data together in detailed reports, to produce a comprehensive picture of your financial status. Performs investment analyses for stocks, commodities, etc. Prints detailed reports on profit and loss, cash flow, net worth, and budgets. Prints transaction journals showing all transactions, or selected transactions by date, account, tax-related, name, amount, etc., sorted by one of several criteria. Prints graphs comparing actual and budgeted amounts with data from the previous year.

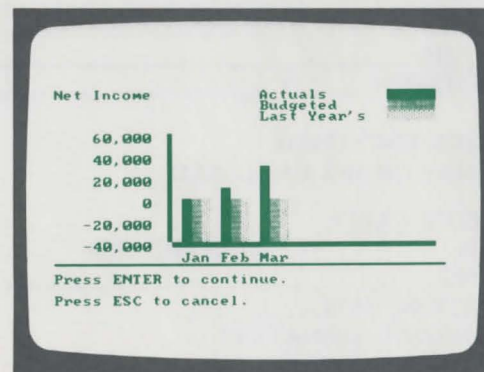
► **Do you know how to project and save for your long-term financial goals?**

Smart Money helps make critical financial decisions that affect you and your family's (or your business's) future. Calculates the declining balance on a loan, and projects the future balance of an annuity or savings account. Prints amortized schedules for loans, annuities, savings accounts.

Smart Money organizes your finances today, and helps you plan for a better tomorrow. It gives you powerful, user-friendly accounting, at an affordable price of \$79.95 -- no financial management package offers more, for less.



Smart Money prints 12 different reports that detail and summarize your finances. Smart Money will also print checks customized with your name, address, even company logo.



Smart Money will print graphs for any account or group of accounts.

Available for 128K Apple IIe/IIc and compatibles, and IBM PC/PCjr and compatibles. Supports hard disk, serial and parallel printers, monochrome, RGB and composite monitors, Apple Memory Expansion card and popular RAM cards, 5 1/4" and 3 1/2" disk drives, mouse.

SMART MONEY ORDER FORM

Smart Money is available through software dealers everywhere. Or you can order direct through Sierra. Please indicate quantity and version(s) desired, then check method of payment below:

_____ Apple IIc/IIe (128K), \$79.95

_____ IBM PC/PCjr and compatibles, \$79.95

Smart Money Demos are also available. Each Demo includes a \$5.00 rebate coupon for Smart Money which may be redeemed through Sierra with proof of purchase.

_____ Demo for Apple IIc/IIe (128K), \$5.00

_____ Demo for IBM PC/PCjr, \$5.00

Send this completed form along with your check, money order or credit card payment for \$79.95 per unit of Smart Money ordered and \$5.00 per Demo ordered (please do not send cash).

California residents add 6% state sales tax. Shipping and handling free to U.S., Canada and Mexico. All other countries add \$4.00 per unit of Smart Money ordered, \$2.00 per Demo.

NAME _____

ADDRESS _____

CITY _____

STATE, ZIP _____

PHONE (DAY) (_____) _____

CHECK ENCLOSED

MONEY ORDER ENCLOSED

CREDIT CARD:

VISA MASTERCARD

CARD NO. _____

EXPIRATION DATE ____/____

AUTHORIZING SIGNATURE:

Please mail this order form along with payment to: Sierra On-Line, Inc.,
P.O. Box 485, Coarsegold, CA 93614.

Please allow 3-4 weeks for delivery.

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