

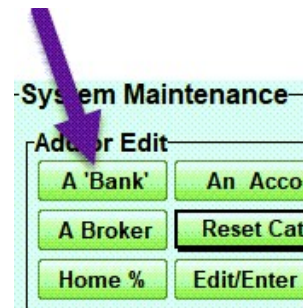
# Checkit Setup Manual

## Table Of Contents

[Entering Your Banks](#)  
[Entering Your Accounts](#)  
[Defining Your Categories](#)  
[Automatic Withdrawals](#)  
[Scanner Directory Setup](#)  
[Printer Setup](#)  
[Create Your Own Signature](#)  
[Getting Ready To Print Checks](#)  
[Setting Up For Cryptocurrencies](#)  
[Category Report](#)  
[Get An Update](#)  
[Federal Tax Estimator](#)

### Entering Your Banks -

This is where you enter your bank name, location and contact information. Your 'bank' could even be a cash account for bookkeeping purposes. From the opening screen click



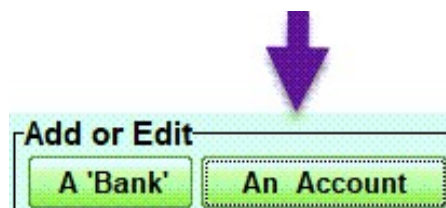
Which will open the screen where you can enter or edit the information about your banking institution or a cash account. Use the Page Up/Page Down keyboard keys to move through your existing list.

Go to the [Table Of Contents](#)

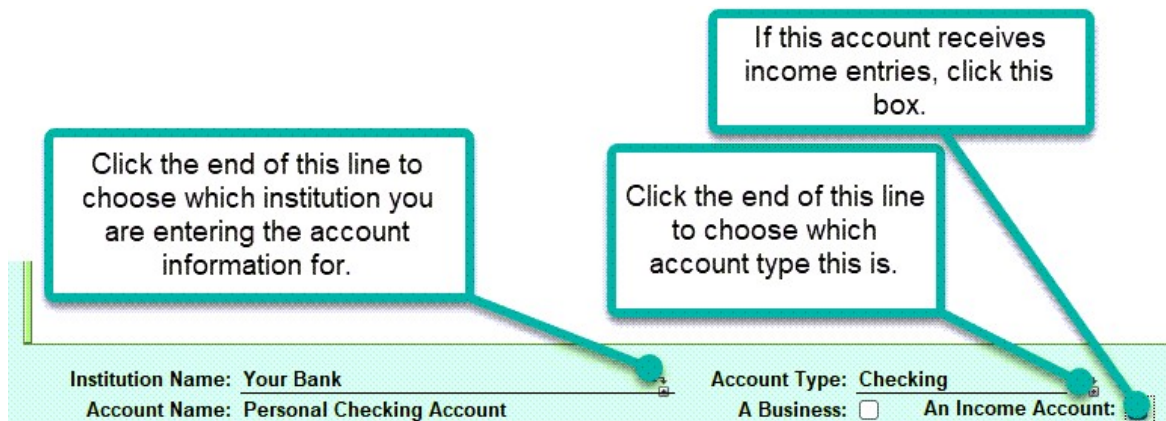
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### Entering Your Accounts -

After you entered your institution names, go here to enter or edit your account information for each institution.



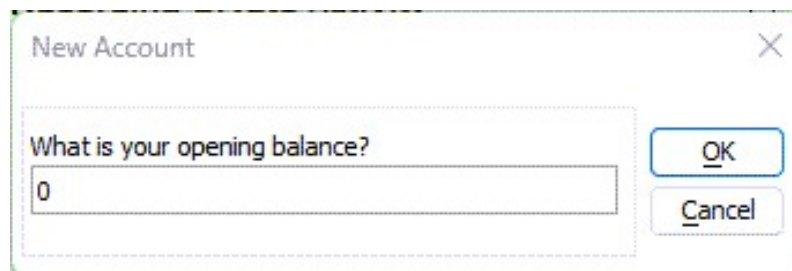
Use the keyboard Page Up/Page Down keys to move between existing accounts.



If you invest in any stocks, you can enter your broker information by clicking the *Broker* button.



The first time you open a non-broker account, Checkit will ask you to enter the opening balance.



### **Determining your opening balance -**

The first thing to do is to balance your account within your existing accounting package to your latest bank statement. Once this is done, take note of all your outstanding transactions. You will need to enter these outstanding transactions in Checkit to allow for balancing to your next bank statement.

You will also need to total all the outstanding transactions, both deposits if any as well as payments. Take this total amount for each of the deposits and transactions together and add that total to the closing balance shown on

your bank statement. Doing this will provide you with what you enter as your opening balance.

Then enter all outstanding transactions into Checkit and your transition into Checkit will be as smooth as silk!

After you enter the opening balance amount and click OK, it will be entered automatically into the first line of your account.

Your Bank Personal Checking Account									
NUM	DATE	NUMBER	DESCRIPTION	PAYMENT	DEPOSIT	BALANCE	SPLIT	CLR	
1	01-10-2026		Opening Balance		\$100.00	\$0.00	<input type="checkbox"/>	<input type="checkbox"/>	

Go to the [Table Of Contents](#)

## Defining Your Categories -

Assigning every transaction to a category allows for the creation of reports so that you know where your money is going. There are expenses that can be considered tax deductible in your business as well as personally. There are other expenses that do not fit that definition as well. For example, if your business covers the health care costs of the principals of the business, costs of items and services recommended by a health care professional are legitimate business expenses. However, on the personal side, if you have no business, those same costs have to exceed a minimum percentage of your gross income before they become tax deductible.

Checkit also allows for the condition where part of an expense is deductible and part is not. An example of that has to do in the case of having a home based business. In that scenario the percentage of your home that is exclusively allocated to your business is tax deductible, up to twenty-four percent. Define this by clicking

Home %

So if you have a utility bill that is \$100 and at least twenty-four percent of your home is populated with business items and or used for the generation of income, \$24 of the \$100 is a business expense and \$76 is not. For this, you enter what is called a split transaction where you assign \$24, in our example, to a category called Utilities and \$76 to what is called I-NONE. The I-NONE category items do not appear on any reports that you generate

regarding tax deductible personal or business expenses.

Checkit comes with a full category list for both business and personal expenses to which you can add or change at any time. What keeps the items from appearing on tax reports is the tax item flag tied to each category. For an example, consider the following picture.

Those categories that are tax deductible expenses have this check box checked. Those that are not tax deductible do not.

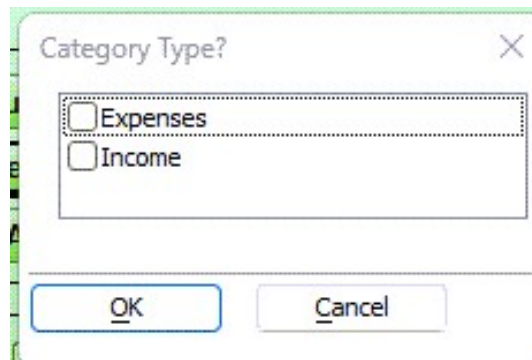
BH Mortaaae	<input type="checkbox"/>	<input checked="" type="checkbox"/>
BH Repairs	<input type="checkbox"/>	<input checked="" type="checkbox"/>
COGS	<input type="checkbox"/>	<input checked="" type="checkbox"/>
E-NONE	<input type="checkbox"/>	<input type="checkbox"/>
E-SPLIT	<input type="checkbox"/>	<input type="checkbox"/>
Health	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Home Mortaaae	<input type="checkbox"/>	<input type="checkbox"/>

The category I call *BH Mortgage* is assigned to the percentage of my mortgage payment that relates to my home office area and the *Home Mortgage* category, which you can see is not taxed, is assigned to *I-NONE*.

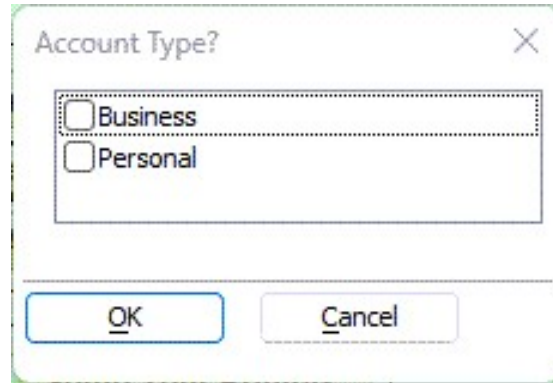
To edit the category list start here



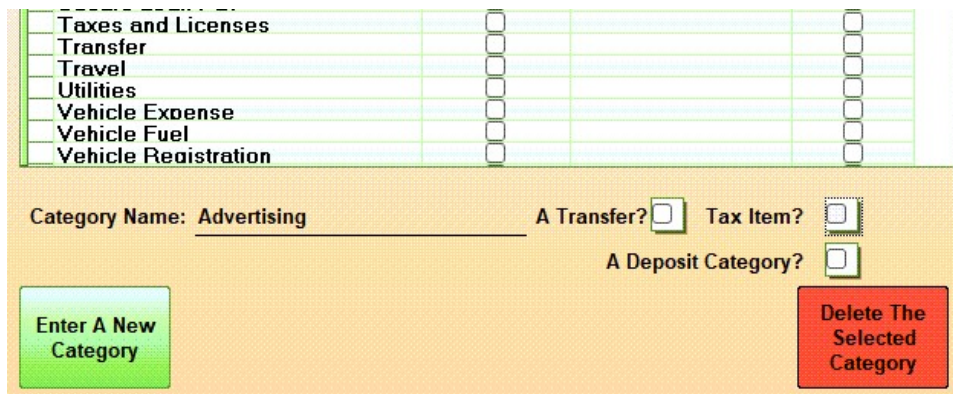
Which will present this choice



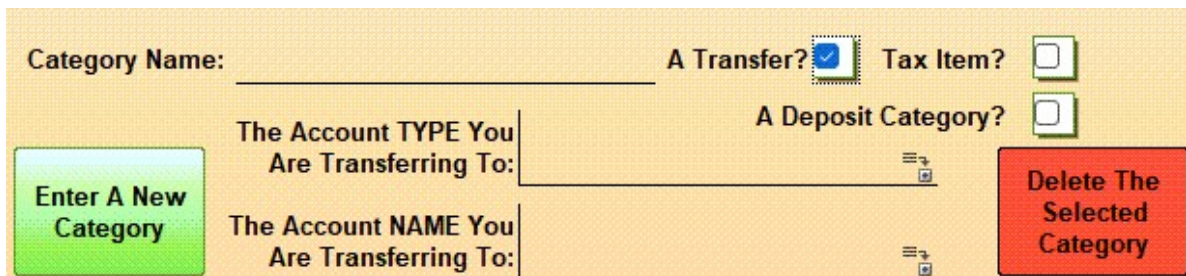
If you want to work on the expense categories, check the *Expenses* box and click *OK*. You will then be asked if you want to work on business or personal related categories.



The list that pertains to your choices will appear. Here you can see the bottom portion of the chosen category list in our example.



To enter a new category, simply click the *Enter A New Category* box then type in the name. If the category you are creating is one which you intend to apply to a transaction whereby you move funds from one account to another, check the transfer box. Of course you will have to have at least two accounts entered into your system before this pertains. The following will appear.



Click the right end of the *type* line to select the type of account you will transfer to and the right end of the *name* line to select from the list of accounts you have in your system. If you do not see all your accounts listed, please refer to your *Update/Install document, Before Backing Up* and perform a clean up operation.

Once you do this, you will see the new category has been automatically added to your list. You will note that the new category name in our example starts with [1] which indicates to Checkit that the account to transfer to will be account number one. You can then check the Tax item box, meaning it would be included in your tax reports if that pertains. This will complete the creation of your new transfer category.

Category Name: [1]Personal Checking Account    A Transfer?     Tax Item?

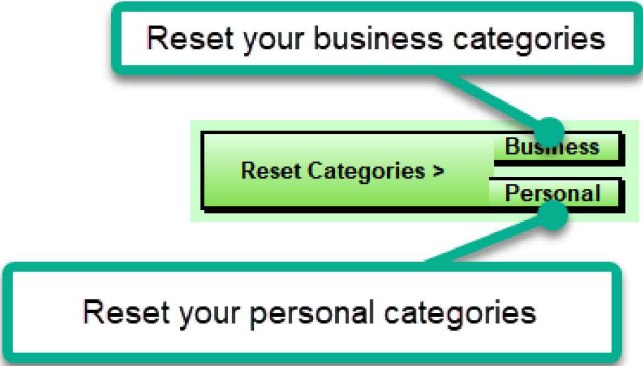
The Account TYPE You Are Transferring To: Checking    A Deposit Category?

The Account NAME You Are Transferring To: Personal Checking Account

Enter A New Category    Delete The Selected Category

To change an existing category, simply select it from the category list by clicking on the beginning of the chosen category line and make the changes in the presented area that pertain. To remove a category from your list, select it then click the *Delete* box.

If you want to go back to the category list you had at the time of your installation, click the appropriate choice shown here to reset your Business or Personal category list to the original contents.



NOTE: Doing this will remove all the changes you made to your *Business* or *Personal* category list. **It can not be reversed.**

Go to the [Table Of Contents](#)

## Automatic Withdrawals -

Do you have any of those pesky ACH transactions that you forget to put in your register? Setting up the automatic withdrawals can help prevent surprises!

The first step in setting these up is to define each ACH transaction.

### Edit/Enter Automatic Withdrawals

When you click the *Automatic Withdrawals* button, you will be presented with a screen showing all your previous entries.

Automatic Monthly Payment Entries				
Double-click the left end of the row to enter unentered payments ( including last month's if needed and this month's payment ) in your account register. Unentered items have a red day box.				
DAY	ACCOUNT	PAYEE	AMOUNT	CATEGORY
10	Personal Checking Account	Monthly Fee	\$15.00	Bank Fees
* <New record>				

What you see entered here is a prior entry. It includes

The day of the month the transaction happens

The account name in which the transaction is to be recorded, which you select from the list presented when you click at the end of the column

The transaction description in the PAYEE column

The amount to be withdrawn from your account

The category, which you select from the list presented when you click at the end of the column

NEW  
...  
ENTRY

To add another transaction, click the *New Entry* button. You will be asked for the day of the month of the transaction entry. You do not need to worry about which month you are in. This is only interested in the day information.

The Entry Day Of The Month?

January 2026

Sun	Mon	Tue	Wed	Thu	Fri	Sat
28	29	30	31	1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31
1	2	3	4	5	6	7

Today OK Cancel

After you select the day of the transaction, you will be presented with a list of your banks. Choose which bank the account the transaction will be entered into.

After selecting the bank, you need to select the account. Then you need to type in the transaction description. This is who will receive the payment. Next is how much they get paid.

Who gets paid?

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How much to pay

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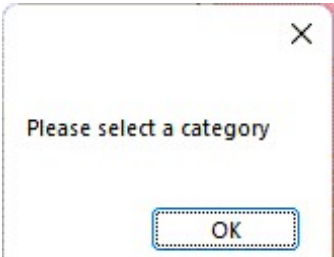
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and finally a reminder to select a category for the new transaction entry.

Click the right end of the new entry's line to have the category list appear from which you can choose what is appropriate.



The transactions in your list that have not been added yet will appear with the day in red.

You can see an example here...

Automatic Monthly Payment Entries				
Double-click the left end of the row to enter entered payments ( including last month's if needed and this month's payment ) in your account register. Unentered items have a red day box.				
DAY	ACCOUNT	PAYEE	AMOUNT	CATEGORY
10	Personal Checking Account	Monthly Fee	\$15.00	Bank Fees

To enter the transaction into your specified register, double-click the left end of the selected line.

The register before the double-click looks like this

Your Bank Personal Checking Account								
NUM	DATE	NUMBER	DESCRIPTION	PAYMENT	DEPOSIT	BALANCE	SPLIT	CLR
1	01-10-2026		Opening Balance		\$100.00	\$100.00	<input type="checkbox"/>	<input type="checkbox"/>


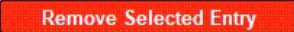
After the double-click...

Your Bank Personal Checking Account								
NUM	DATE	NUMBER	DESCRIPTION	PAYMENT	DEPOSIT	BALANCE	SPLIT	CLR
1	01-10-2026		Opening Balance		\$100.00	\$100.00	<input type="checkbox"/>	<input type="checkbox"/>
2	01-10-2026		Monthly Fee	\$15.00		\$85.00	<input type="checkbox"/>	<input type="checkbox"/>

You can see the entry was placed and the account balance was updated automatically.

The ACH screen bottom looks like this

Account Name: Personal Checking Account  
Database Name: check\_register 1.dbf  
Last Date Entered: 01-10-2026

You can see the account information for the selected line item as well as the last date entered. If you have not yet entered the line item, the last date entered area will be blank. If the last date entered shows that of a prior month, be sure to enter it into the current month.

You can remove a line item you no longer need by selecting the line then clicking the *Remove Selected Entry* button.

Clicking the *EXIT* button will close the form.

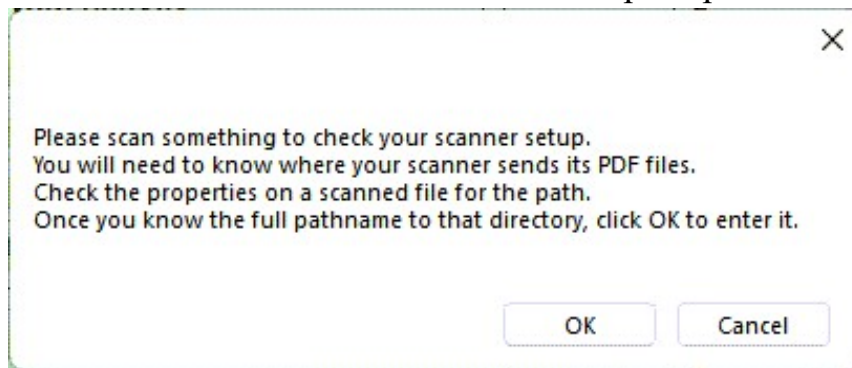
Go to the [Table Of Contents](#)

## Scanner Directory Setup And Use -

One of the features in Checkit that you may find particularly useful in simplifying your accounting records is the ability to attach the supporting documentation, such as the receipt, to your transactions. By doing this you can shred your documents and keep your records electronically. When you install a scanner, there is typically a directory location where the scanned files end up. Take note of this location and specify it to Checkit by clicking on

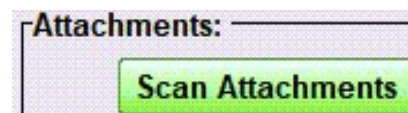


When you click the *Scanner Directory Info* button, you will see an instructional prompt. Click OK when you are ready to enter the directory information then enter it into Checkit at the next prompt.

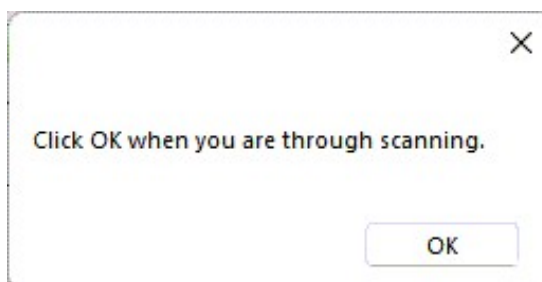


To scan something you want to attach to the currently selected transaction is quite simple.

First click the *Scan Attachments* button

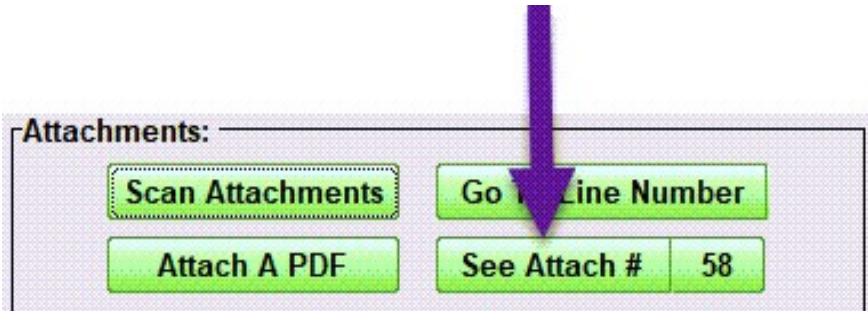


and you will see...

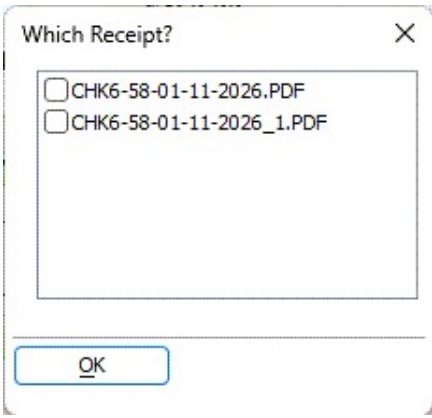


Scan your document(s) until you are done scanning. After you click OK, Checkit will rename your document(s) and place the result in the proper directory for your currently open check register.

You can view or print any attached documents whenever you want just by selecting the transaction line and clicking the *See Attach* button.



When you do this, you will see a list of all the items that are attached to your chosen transaction.



Check the box next to the item you want to see and it will appear in your Windows PDF reader which you can print or preview it if you like.

The file name contains the register type, in this case CHK for Check Register, the register number (6), the line number of the transaction (58) and the date of the transaction. As you can see, if there is more than one item attached to the transaction, there will be a dash number appended to the filename. In this case, the 1 file is the second scanned item.

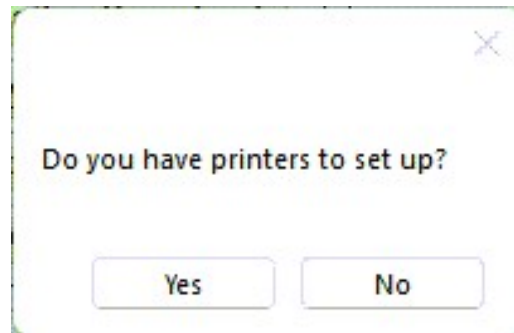
Go to the [Table Of Contents](#)

## Printer Setup -

You will need to let Checkit know about your printers and which one is going to be used for what. Don't panic! It's really easy. Click the *Printer Setup* button...



then you will be asked to confirm your intention



After you click *Yes*, Checkit automatically creates a list of all the printers you have and presents them for you to select which printers are going to be used for printing your checks and reports. Just use the keyboard Page Up/Down keys to see your printers and check the appropriate boxes for the appropriate printer. Be sure and select a printer for checks and reports. You can use the same printer for both if that fits your setup. Once a printer is selected for both, you may exit the form.

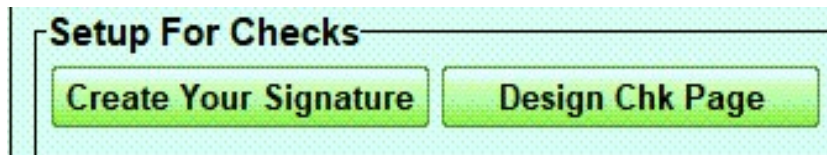
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Go to the [Table Of Contents](#)

## Create Your Own Signature -

Checkit will place your signature on your checks when you print them so you won't even have to sign your checks! Checkit will also print the Checkit logo on your checks. This ensures that the check was created by you. Just a small security feature for you.

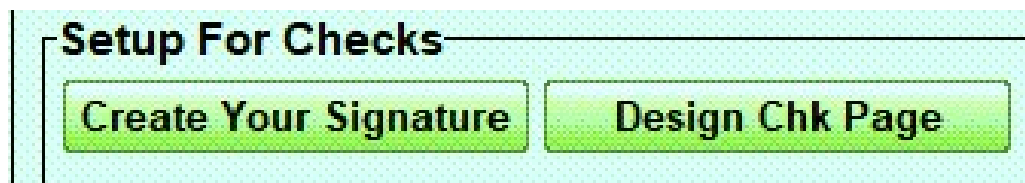
To create your signature, click the Create Your Signature button.



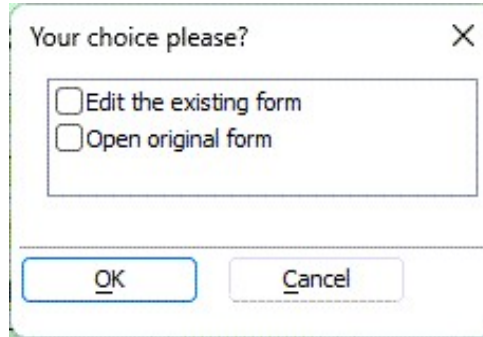
A PDF page will appear with instructions. After you sign inside the box on the page as instructed, be sure to save the .bmp file to the *System directory* that is located where Checkit is installed on your machine.

## Getting Ready To Print Checks -

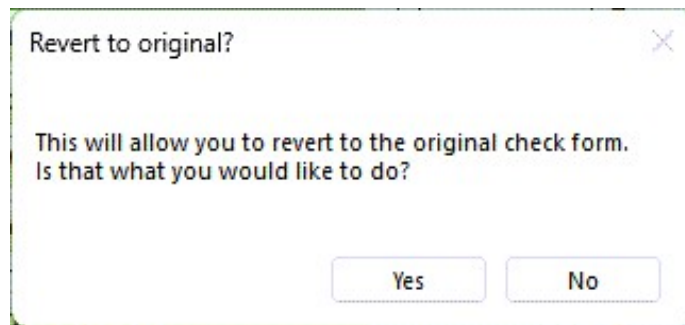
You will need to design the check page for check printing. Checkit comes with a setup for 3 checks to a page. However, you want to test your setup on a blank piece of paper and see if it matches your check page for position before you waste any checks. Start by clicking the *Design Chk Page* button



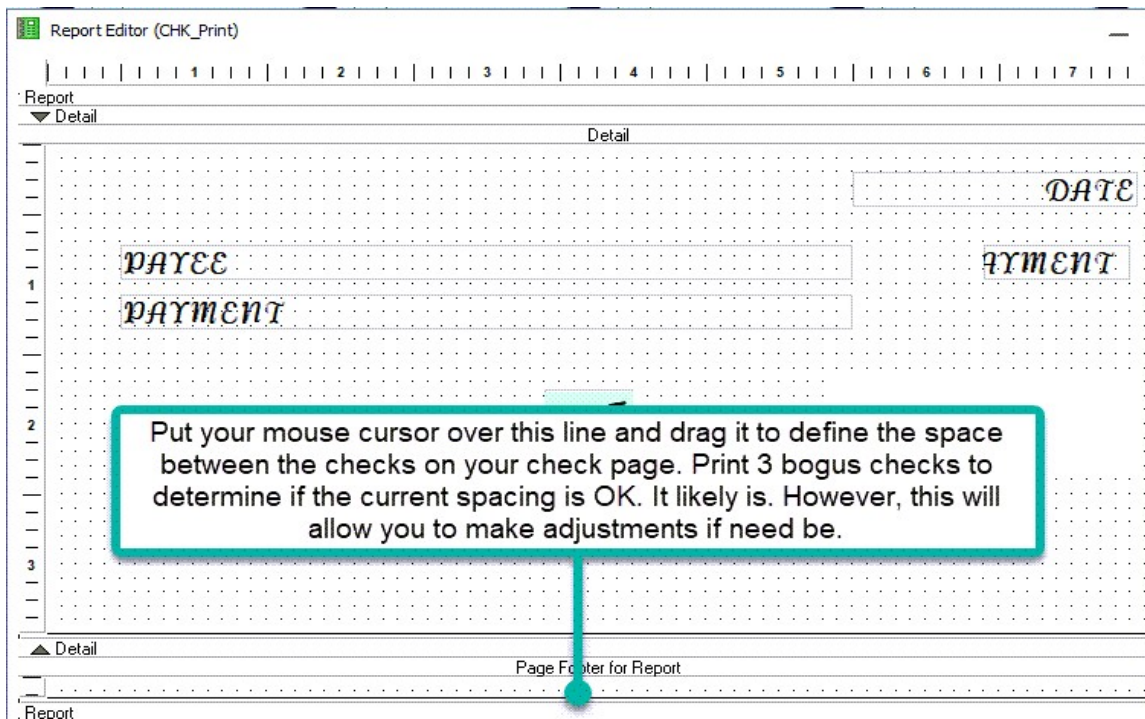
You have a choice of editing your current check page or starting with the page that comes with Checkit. With the initial setup, choose *Open original form* and click *OK*.



A confirmation window appears



If you select Yes, Checkit will open a screen showing the form as it appeared when you installed Checkit. If you select *No*, nothing will happen. For the initial setup, select *Yes*.



Click on the object you need to move and use the arrow keyboard keys or hold down the mouse button to drag the object to where you need it. My suggestion is to use the arrow keys because that will help you maintain alignment with the remaining objects.



When you are finished, click the save it icon in the upper left corner of your screen.

Print the page and see if it lines up with the first check on your check to print page. When it appears that it does, create 3 fake checks and print them to another blank piece of paper to be sure the bottom margin as defined allows for the correct spacing between checks. If not, drag the line noted above to make adjustments. Save and repeat this process until everything looks good.

Go to the [Table Of Contents](#)

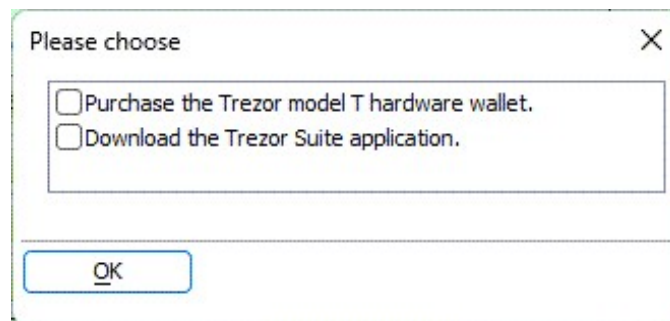
## Setting Up For Cryptocurrencies -

This provision is for those that are of a progressive nature and have the need to record cryptocurrency activity separately from any on line options. What is here is what seemed prudent at the time of creation though the industry is in a constant state of flux. Still, we believe it is here to stay though the rules of engagement may change as time passes. We only endeavor to provide you a place to keep your records safe should the need to prove activity or ownership arises in the future.

It is best to have a secure electronic wallet in which to keep your coins. Though you can use any wallet you choose, we found that the Trezor wallet is a good one and has great security. So Checkit provides the link to purchase it if you so choose. To interface with a wallet, each type comes with an application to do so. Here is what Checkit has...

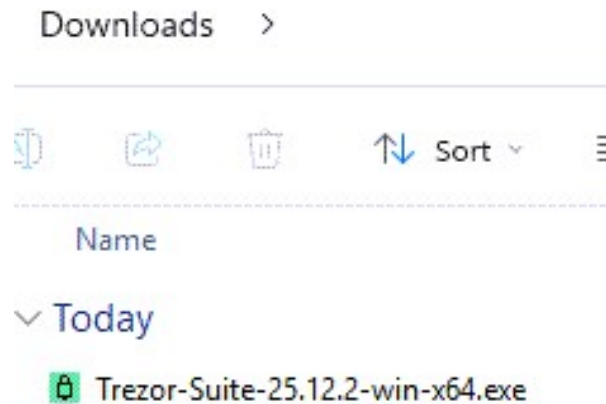


When you click on the Wallet Purchase button you will be asked whether you want to purchase a wallet or download the application.



The first thing to do is to purchase the wallet. You will need to have one before you can use the application. When you select the Purchase option, you will be taken to the Trezor site where you can complete your purchase.

Next is to download the application. Choose that. When the download completes, go to your downloads directory and double click the filename to install it. Just follow the prompts.



Trezor Suite will be installed on your system and a shortcut to open it will be placed on your desktop. Plug your Trezor into a USB port on your computer **after** you start Trezor Suite. You can perform any transactions you need through the application and the results will be stored in your wallet.

The other 3 buttons in the *Recording Crypto Activity* box are provided so that you have a place to record what you want to off line as a backup of your crypto activities.

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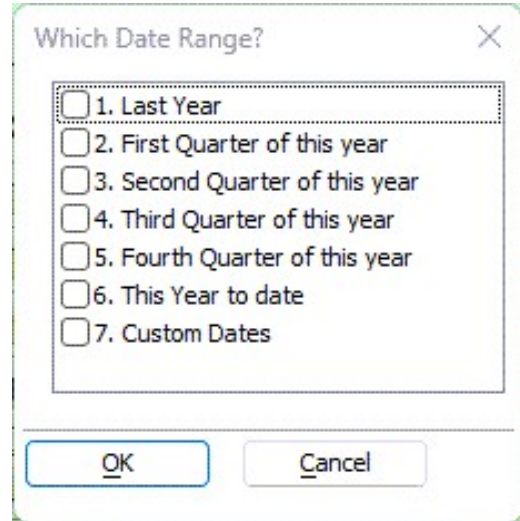
Go to the [Table Of Contents](#)

## Category Report -

You make provisions for category reports by assigning categories to each of your transactions that you want to create a report for. When you click the



button, you will be presented with date options...



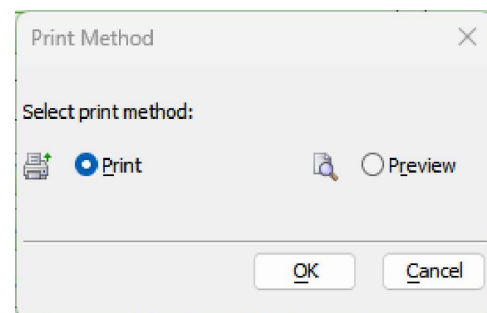
then asked for which group, Business or Personal?

You will have the opportunity to select which categories you want to include in your report.

Next choices are which accounts you want to search for the chosen categories.

Next selection asks which account(s) you want to include in the report. Checkit presents a list of every account that you have entered within the criteria you selected. Choose as many as you would like.

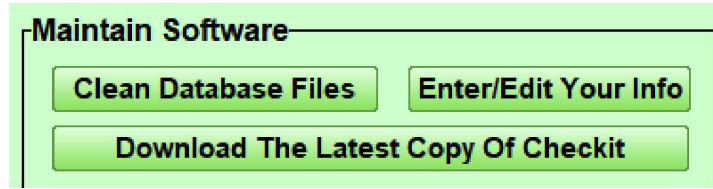
You will be presented with the choice to Print or Preview the report.



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Go to the [Table Of Contents](#)

## Get An Update -



Click the *Download* button to get an updated copy of Checkit.

Doing so will bring you to the Checkit Users page on my website. Simply click the Download button to get your updated copy.

# Checkit Users

Remember to backup your current data before installing the new version. Refer to your Setup document.

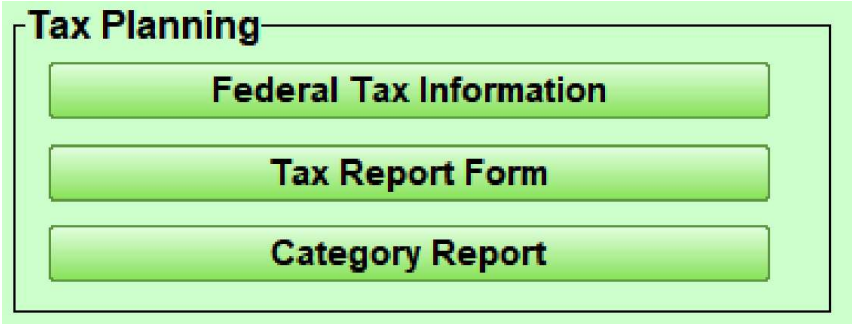
## Welcome to the Check out what's new.

Download Version 04.07.26

Go to the [Table Of Contents](#)

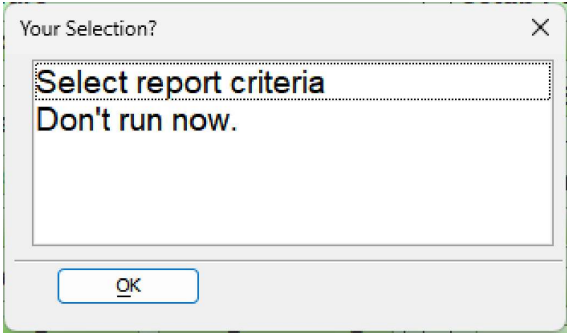
# Federal Tax Estimator -

This feature is not tax advice but it is there to help you plan and avoid surprises. It depends on your proper assignment of categories. You can also use the report to check your entries and identify any transactions that are not properly categorized. Both uses can be very helpful.

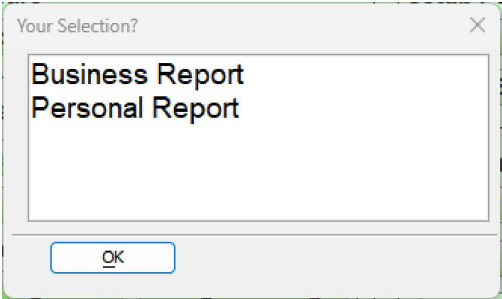


Click the *Federal Tax Information* button to get started.

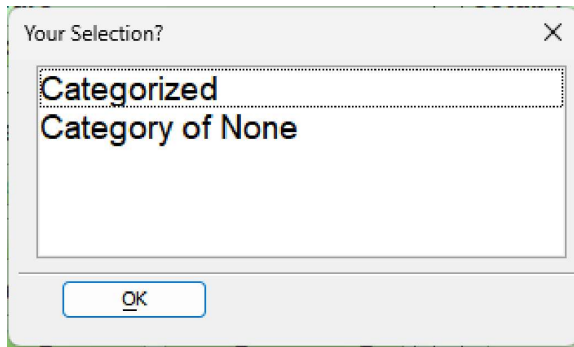
Click on the first choice then the *OK* button to get started.



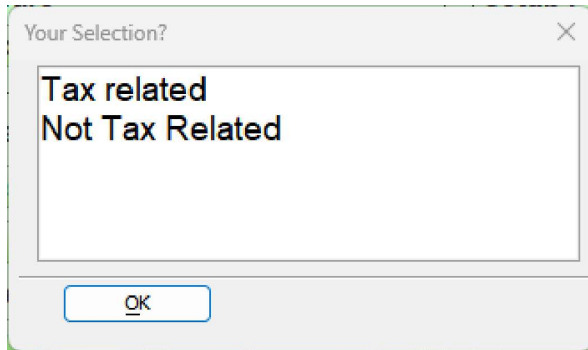
Then make your next choice.  
highlight your choice then click *OK*



Hi

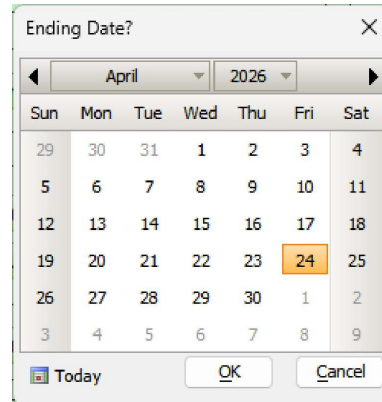
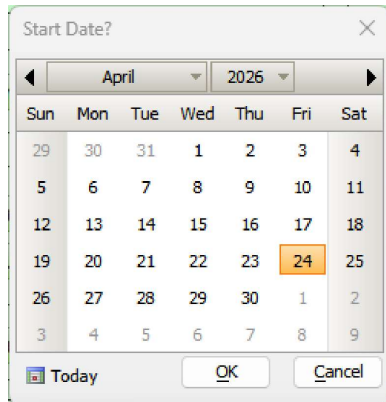


Do you want to see the results using the Categorized transactions (most common) or uncategorized transactions? Select then click *OK*.

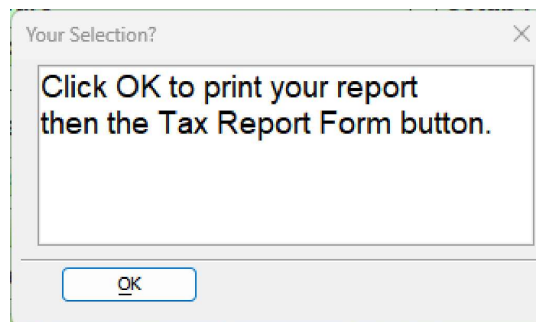


Tax related (most common) or not? Select then click *OK*.

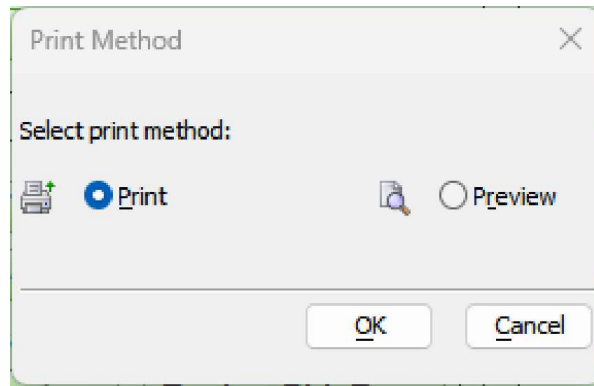
You will be asked for the starting and ending dates for the report then it will create it for you.



You will see confirmation when the job has been done. OK to print?



Make your choice



Then you will see your report which shows all transactions of your selected type over the time period you chose.

The next step is to click on the *Tax Report Form* button where you will enter the information that fits your particular circumstances.

**Taxes**

The purpose of this page is to give you a rough idea of your current tax debt. It is not tax advice but rather a planning tool to help you minimize surprises. The report only shows 'tax item' categories.

**Business Tax Estimate Report**  
04/01/2026 to 04/24/2026

Report Settings

Exit And Reopen This Form If You Make Any Changes Here.

<b>Rate Lookup</b>	Tax Rate: <u>12.00%</u>
	** Safety Margin Rate: <u>5.00%</u>
Self Employment Overall Rate: <u>92.35%</u>	Self Employment Social Security Rate: <u>15.30%</u>

Your Current Numbers Based On The Last Report

Your Current Total Categorized Expenses: <u>-\$1,507.00</u>	Your Actual Income: <u>-\$347.34</u>
	Your Report Income: <u>\$995.34</u>
	Your Report Taxable Income: <u>(\$574.00)</u>
	Your Self Employment Tax: <u>(\$90.11)</u>

Your Current Report Totals

Taxes Paid So Far This Tax Year: _____	<b>Print/Preview The Results</b>
Your Report Estimated Taxes Due: _____	

\*\* The IRS usually finds a way to negate some of your expenses and determines you made more net income than you did. So, this factor is to help you create a buffer to cover their idea of what is allowed in your life. After doing your taxes for a few years, you should be able to get a fairly reasonable idea of what percentage you would like to put here.

The purpose of this page is to give you a rough idea of your current tax debt. It is not tax advice but rather a planning tool to help you minimize surprises. The report only shows 'tax item' categories.

**EXIT**

Start by updating the information that is there.

## Rate Lookup

You can click the button to find the number you need to put into the *Tax Rate* field.

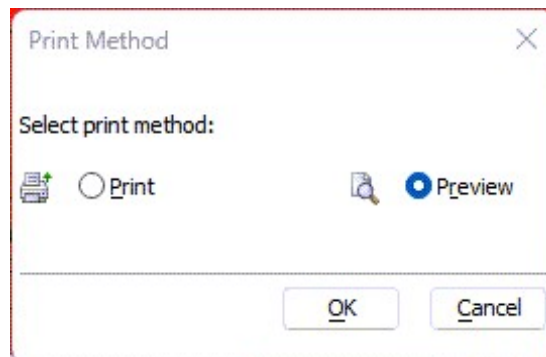
If you need to see the report before you can update something, don't worry. You can come back to this after you create the report as often as you need to while you update your own information with any corrections you need to make to your registers.

You can also select your deduction choice by clicking on the right end of the *Deduction Choice* entry line. Again, you can change whatever you want as often as you need to until you have the best result for your needs.

After you change what you can at this point, if anything, click the *Print* button.

**Print/Preview The Results**

This will put the information that is gathered on your form and present you with the choice of *Printing* or *Previewing* your report.



Happy planning!

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Go to the [Table Of Contents](#)

