

T H E O R I Z E R

Theorizer is a simple file, but potentially very thought provoking! At a single glance you can get good news or bad news. Plan your goals, dream on and on, come to grips with reality in Theorizer. Theorizer has no influence on any other files or their data. It's simply a scratch pad.

Theorizer lets you play the numbers, legally. Calculate how many days you need to work at a given rate to earn a particular amount in a year. Here's how it works. You enter numbers into any of the cells, all the other cells recalculate. If you enter, say, your annual overhead, you soon see what that means each week or month. Very revealing.

F E E C A L C U L A T O R

The Theorizer opens to the Fee Calculator window.

Scenario	
If You Bill for an Average of:	156.3 Days per Year
	12.9 Days per Month
	3.0 Days per Week
With an Average Daily Fee of:	1,000.00
Your Resulting Annual Gross Income will be:	\$156,300.00
With a Fixed Overhead of:	104,280.00 per Year
Factor Overhead	8,660.00 per Month
	2,000.00 per Week
Your Resulting Annual Net Income will be:	52,020.00
Less Taxes of:	30 % or 15,606.00
Less Your Annual Salary of:	50,000.00
Leaves Your Business with an Annual Profit of:	\$-13,586.00

In the upper portion of the window, enter the number of days that, given your d'ruthers, you'd work each year, month or week. When you make an entry into any one of these three, InView figures out the others. Right below them, enter a typical day's fees for Average Daily Fee. Tweak the numbers. Notice what a difference \$20 a day can make in the Resulting Annual Gross Income.

Now, if you know your overhead, enter it, per year, month or week. (This figure is probably available on your income tax forms) Again, InView figures the other two when you enter something in any one. The Resulting Annual Net Income is now displayed.

If you don't like that number, change it to what you want to earn per year. Now you see how much you need to charge per day to make that, or how many days you need to work.

You're not done yet though. The tax man wants his share. On the line for taxes, enter either the percentage rate at which your business is taxed or the actual amount per year. Here, too, InView fills in what you don't.

And last, but certainly not least, enter the amount of annual salary you want to pay yourself. InView now shows your business' annual profit. Is it enough to grow on?

F A C T O R O V E R H E A D

If you don't know your overhead costs and can't find it in your tax forms, InView can help you figure it out. Click on the Factor Overhead button and the window changes to a window named Overhead, of all things.

O V E R H E A D

The Overhead window adds up to 20 expense items to factor your overhead on a weekly, monthly or annual basis.

O V E R H E A D F A C T O R E D :

Start by selecting the period to be used. Click on the Overhead Factored: popup menu and select



one of the three periods. The period can be changed at any time.

Proceed to make entries into the cells. The first of each pair is for a description of the item. The second is for the amount.

Theorizer:Overhead			
Overhead Factored:		Monthly	Accounts
Rent	1,200.00	Taxes & License	35.00
Utilities	250.00	Equipment Leases	400.00
Auto Lease	350.00	Bank Fees	15.00
Auto Insurance	75.00	Adv. & Promotions	300.00
Health Insurance	600.00	Telephone	300.00
Office Supplies	50.00		
Total Overhead:		Annually	\$42,900.00
		Monthly	\$3,575.00
		Weekly	\$825.00

A C C O U N T S

The Accounts popup menu lists expense accounts entered in the Chart of Accounts. Choose one and it's added to your entries in the Overhead window.

As you enter amounts, the annual, monthly and weekly overhead is added and displayed in the bottom of the window.

C L E A R D A T A

When you want to clear the decks and start with a clean slate, Clear Data does the job. All cells in the window are emptied. Don't you wish your overhead could be wiped out so easily.

F E E C A L C U L A T O R

This button returns you to the Fee Calculator window. Numbers you entered into the Overhead cell are replaced by the numbers from the Overhead window.

S C E N A R I O

When planning or theorizing your financial future, it may not be enough to paint one picture and let it go at that. More often you want to consider one possibility, then another without losing your previous thoughts. What if this, or what if that? Scenarios allow you to create many possible financial pictures.

The Scenario popup menu lets you Name, Rename or Delete scenarios. As you create a scenario, its name is listed in the menu. Choose one to bring its numbers into the window. As long as you save you can return to play with these numbers again and again.