

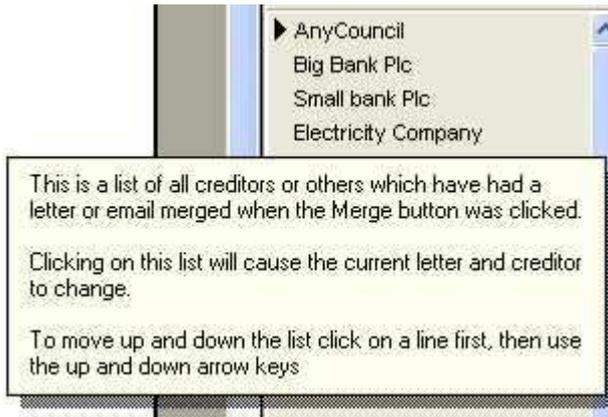
## Main differences for existing users updating from PG8 to PG9

**NB.** If you are a NEW user who has never had PGdebt before, please see the training tutorials on the web site [www.pgcomputing.co.uk](http://www.pgcomputing.co.uk) for help in learning the program, this document has changes since PG8 only.

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### Help files

The PGdebt help files have had a major overhaul to cover all major changes with many new pictures. Using the Index and Find tabs it should be possible to find help on anything. Let me know omissions and I will fix. There is also a new help button at the top right of many windows. Click the ? button then click the item you want help with, to see the new helps popup.



### Major CFS changes

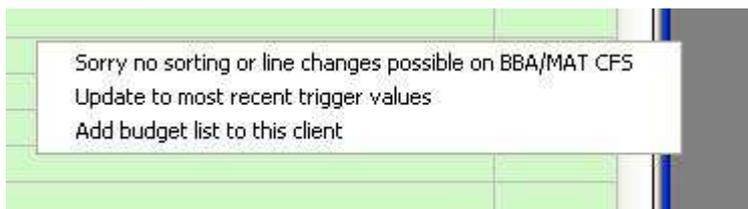
PG9 has the new CFS system dependent on numbers of adults and children ( and their ages) and vehicles and also has the ability to email letters etc direct from the program. The full CFS budget sheet is available.

MAT have introduced a licensing system for users of the new CFS. This is completely separate from all PGDebt licensing keys. You should obtain your MAT licence from them directly at <http://www.moneyadvicetrust.org/content.asp?ssid=37>

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### Old (existing) client files

These will open and can be edited in the usual way and saved in the original format PG8 files *retain the old* system triggers, but you can update to the new if you wish. The new budget screen is not available for these clients, nor are the new triggers. But if you RIGHT click on the I/E grids a menu will allow you to update to the new CFS system.



Unfortunately, all I/E will have to be re-typed in the correct new sections, this is because the new sections are completely different.

The PGdebt FS with no triggers and user set i/e items with its yellow background, is unchanged

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## New client files

These can be opened in the original PGdebt format with yellow background, or the new CFS format with a very pale blue background. You can no longer open a new file in the OLD CFS format (green background) , these old triggers are out of date.

On opening a new CFS file, a red panel at the top reminds that you MUST put in the number of adults, children and vehicles in order to set the correct level of trigger figures for the client.



This changes to blue when the numbers have been added



The numbers show the triggers version and the number of, Adults, Children under 14, over 14 and vehicles used to calculate the triggers. This panel can be seen from anywhere in PGdebt as a reminder of the triggers in current use. This picture is for 1 Adult and 2 children under 14

## The FS income and expenditure screen

This is now divided into 3 sections. Income and expenditure are on the right and are as before, with a new budget screen on the left. All sections can be resized by dragging the blue dividing lines.

**Trigger item exceeded**    **£13.00 shortfall**    **Ver 4 triggers 1-2-0-0**

Financial statement...monthly inc/exp, monthly repayments

Budget item	Notes	Amount	Income item	Comments	Amount
TELEPHONE			Total Salary/wages		1000.00
Home telephone		20.00	Total Other Income		100.00
Mobile telephone		44.00	Total Benefits		38.00
		64.00	Total Pensions		
Public transport		13.00			
			Expenditure items	Comments	Amount
			Magistrates' court fines		94.00
			Maintenance or child supp		40.00
			<b>Total phone</b>		64.00
			<b>Total travel</b>		13.00
			<b>Total housekeeping</b>		360.00
			<b>Total other expenditure</b>		172.00

Summary totals at bottom:

Monthly income	1138.00	Weekly cash available	-2.99	Total priority debt	1234.00
Monthly expenditure	1150.00	Monthly cash available	-13.00	Total non priority debt	15924.00
Monthly priority expenditure	1.00	Monthly repayments	0.00	Total assets + equity	-3178.00

Income and expenditure have new sections and items, set by the CFS format and these cannot be changed. If the Budget screen is in view, then totals cannot be typed into the I/E screens. Individual items should be entered in the budget area and the program will add up subtotals and put this in the right place on the I/E screens.

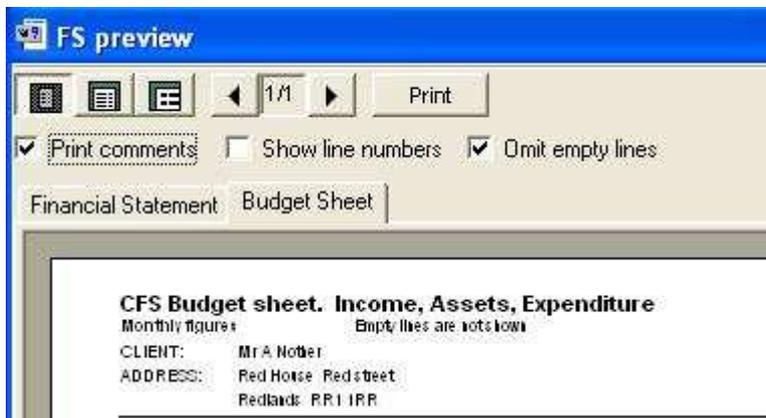
The budget screen is tall and holds all income and expenditure items, you will need to scroll up and down.

**NB.** Double clicking an I/E item on the right will move the budget screen to the correct section and change the background colour to show what has been selected. The same applies in reverse, if you double click on the budget sheet

If a trigger item is exceeded the background of both sections changes to yellow

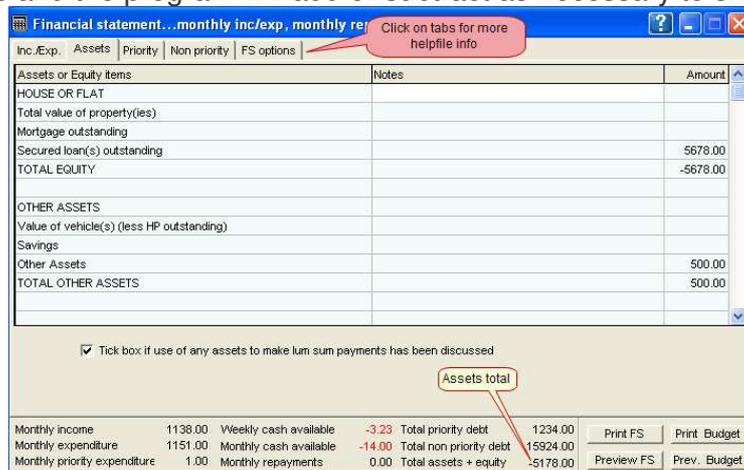
Some changes in layout have occurred to make best use of the room available, so options checkboxes, which are not often used are moved to the FS Options screen. Some options checkboxes are now on the FS and Budget Preview screens.

The budget sheet can be previewed and printed just like the FS, the two are on separate tabs on the preview screen



## Assets screen

The CFS requires a note to be made of Assets and a confirmation that these have been considered with the possibility of making lump sum payments. PG9 has a new tab on the FS window to handle this. Enter the figures and the program will add or subtract as necessary to show totals.



## CCJ

The program has no special place to record CCJs. If a debt is subject to a CCJ, please type "CCJ" in the comments column and it will appear on the FS

## Mail merge

The Mailmerge/Word processor screen has changed. The screen is split horizontally by a blue divided, this can be dragged to change the size of the sections. WP is at the top and email at the bottom. Either can be completely hidden if required. You can make a setting in Options to completely lock out the email section if you do not wish to use it, thus saving screen space.

All the MM functions are the same but the program now does things in a slightly different way. When the merge button is pressed the letters are merged as before, but instead of going into one lengthy window with all the letters in it, requiring you to scroll down a long way, each creditor's letter now appears one at a time on the screen. A list of creditors included in the merge appears on the right and you can click on a particular creditor to see his letter. Some restrictions about letter length and layout are removed, letters can now be any length and they do not need to all be the same number of pages. The screen layout has changed but all the PG8 functions are still there.



This shows four creditors merged. The AnyCouncil letter would be displayed in the WP. A letter P will appear on the AnyCouncil line when the letter has been printed, or an E if it has been emailed.

**NB.** One important change is that if you make changes to a specific client's letter, you must now print it at once. If you make a change then move away, when you come back the change will have gone and the original letter will return. You would have to change it again. If you change a specific letter, send it at once.

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## Email

The lower half of the WP screen, below the blue line is for email merge. If you know you are not going to use email, you can lock it out to save screen space at Options/supervisor/email. A lock out checkbox is at the bottom right.

When a letter is loaded as it comes on screen in its pre-merge state, a pre-merge email is also loaded and comes onto the lower screen. When the merge button is clicked, the letter and email both mailmerge at the same time. You can then decide whether to print and post the letter, or send it by email it as a file attachment.

You can write your own emails just as you write new standard letters. They appear in the letters list prefixed with the word EMAIL and you must always save them with this prefix or they will not be found by the program. The intention is that the correspondence should be in the letter which is sent as an attachment. It is not intended that the email should do more than say "hello...please find our

letter attached". However you *can* write a much longer email if you wish. Hopefully you should only need two emails...one to creditors and one to the client. The program remembers the last email use and always loads this until it is changed, so please check to see you have the correct email.

Emails should be written in plain text, ie no BOLD, ITALIC or UNDERLINE etc. Many companies do not allow their staff to receive formatted HTML emails and these are converted to plain text by various means, this is not always a great success. PGdebt only allows plain text in the first place, so you can control the layout that will be seen at the other end. If you do put formatted text into the standard email, PGdebt will remove it before sending.

When the merge takes place the program also calculates an email subject line and pulls up the correct email address. You must enter the correct email address for the client on client data and for each creditor on the creditor data screen.

Email has a special set up screen on the Options/Supervisor/Email tab. It will not work unless your IT expert has set this up. See later.

On the WP screen, below the horizontal blue line is the Email control panel

The screenshot shows the 'Email control panel' with the following elements:

- Subject:** DEBT CLIENT Mr Nother (Ref-1234567890)
- To:** [Empty field]
- Cc:** [Empty field]
- Attach:** [Empty field] with a **Browse** button.
- Radio buttons:**
  - Email+letter** (highlighted in red)
  - Email+letter with FS
  - Email+FS (no letter)
  - Just email (no letter or FS)
- Checkboxes:**
  - Encrypt letter and FS
  - Send copy to yourself
- Email status:** Ready to send
- Buttons:** Send email, Test email
- Load email:** [Dropdown menu]

The normal sections are all filled in for you automatically, but you will need to make some choices.

**Subject** is filled automatically

**To:** is filled automatically

**CC:** allows you to copy to another person, you must fill the address yourself

**Attach:** allows attachment of an external file, you must fill this yourself using the Browse button to find the file. NB. This is not the PGdebt letter or FS...it is for separate files if required.

**Load email:** has your standard email name in it, you can change the email from here  
The four round 'buttons' allow you to choose what to send as an attachment

- Email with letter attached**
- Email with FS attached**
- Email with both attached**
- Email with nothing attached**

Two checkboxes allow you to **encrypt** the email and FS and/or send a **copy to yourself**  
The buttons allow you to actually send the email...take care, or to test it.  
Testing will send the email to yourself only, so you can see what it will be like.

You cannot, with this version, send all merged emails with one click, like you can print all merged letters with one click...its too dangerous...30 emails sent in error !!!!

Demerging the letter also de-merges the email. De-merging also stops the program asking if you want to enter the letter in the case record. It is not necessary to de-merge routinely.

Printing letters and sending emails are recorded in the case record, but the window to confirm this appears later than with PG8

## **NB. IMPORTANT INFO... FOR EMAIL USERS ONLY**

If you are sending emails from PG9 direct, the program will convert any mail-merged letters to a .pdf format and add these to the email as an attachment.

Unfortunately the conversion to .pdf is not perfect for certain fonts. They are usually quite readable, but small flaws occur. For that reason it is recommended that you change the fonts on email letters to a font which converts well.

The recommended serif fonts are GEORGIA, BOOK ANTIQUA and NEW CENTURY SCHOOLBOOK. These are all quite close to TIMES ROMAN which does not convert well

For sans serif fonts we suggest TREBUCHET MS, UNIVERS or VERDANA which are all similar to ARIAL which does not convert well.

We suggest you avoid TIMES ROMAN and ARIAL.

You can test the fonts by emailing yourself (using the PG9 test email facility) a copy of the standard letter called "Font test". You can add any of your own fonts to this letter to test them.

When you know the font you want, you can change the standard letters.

- Open the standard letter to change
- Highlight the text and merge codes to change
- Select the right font and size
- SAVE the standard letter
- Then it will always have the font you have chosen.

Unfortunately is unlikely that this minor bug can be fixed soon, however it is quite minor as many fonts are perfectly rendered and most people will not notice any difference

Note that the conversion of fonts for the Financial Statement does not have this problem...(different system) so FS fonts are not affected if the FS is emailed as an attachment.

If you do not intend to send letters as email attachments, you can ignore this section and use any font you wish.

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## **New EMAIL and other settings on the Options screen ... Supervisor sections**

**New email tab. Please make sure you understand what you are doing before changing these**  
Vitaly important, email wont work without these settings  
If you are not sure what these are, take a look at the account settings in Outlook or Outlook Express and use the same.

**Your email address:** You know what this is, it is essential

**Agency Name:** Not essential but it looks much more professional to the receiver

**Reply To:** The email that the recipient will reply to if he clicks "reply"

**Passwords:** Probably not required but if you need them you will know what they are

**Auto generated pdf letter and FS name:** The PG merged letter and FS are combined into a PDF file for sending. This is where you specify what the name of that file will be.

**Auto generated subject line:** This is where you set the rules to specify what the automatically generated email subject line will be.

**Encryption password:** If you encrypt the attachment, the password used will be the one shown here.

**Outgoing mail server:** As supplied by your ISP probably. Something like [mailhost@myisp.com](mailto:mailhost@myisp.com) or [smtp@myisp.com](mailto:smtp@myisp.com) You can find these settings in Outlook if you cannot remember yours. VITAL

**Outgoing mail server port:** **25** unless your IT expert says different

**Disable entire email facility:** Tick this to completely hide and ignore all email capability thus allowing more space on the WP window

User | Backup | Files/paths | Defaults | Security | Statistics | Sync | Misc | Docking | Agency | Email

Your email address (ESSENTIAL)

Your agency name, name of email originator (optional)

Email "reply to" address (optional)

Email password (usually leave blank)

Email username (usually leave blank)

Auto generated pdf (letter and FS) filename

Client name  Both

Their ref

Auto generated email subject line

Prefix text

Prefix+client name  Prefix+both

Prefix+their ref  Just prefix

pdf file encryption password (if required, usually blank)

Outgoing mail server (SMTP) (VITAL)

Outgoing server (SMTP) port no. (usually 25)  **Disable entire PGdebt email facility**

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### Defaults tab

Some minor changes of layout, Manager's name and title moved to new Agency Tab

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### New Misc tab

Contains settings for exporting a csv file containing the UNENCRYPTED client data  
And settings for the website which has info on PG and trigger updates

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### New Agency tab

Has all Agency details. The CFS requires the Agency address and here is where you set this, only two lines are available, abbreviate with care if necessary. The MAT CFS license number goes here, some creditors will not accept the CFS without this. Obtain from MAT web site

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### Forms item on main menu ...print blank budget sheet

This now has an option to print a blank paper version of the budget sheet for use by the adviser to note down the figures or send to client, if they cannot be put direct onto the screen

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**About item on main menu**

Clicking this now shows info about the version of PGdebt you are running and the latest version available on the web site and other information

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**Internet updates**

PGdebt will check the PGC web site from time to time and download any trigger figure changes automatically, however changes are rare. You will be informed. When changes occur all old files stay as they were on their original triggers. But you can update each individual file by right clicking on the I/E screen. Newly opened files will have the new triggers