

Spending and Budgeting Overview

This user guide will walk you through how to use the Spending and Budgeting tools available in your Personal Financial Website. These tools allow you to build out monthly spending budgets while also tracking spending habits on your connected transactional accounts. To track your spending and budgeting, you must first connect your accounts.

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- Spending Settings

Privacy Settings

1. By default, your Advisor and any additional website users, such as a Spouse, are unable to see your spending information. To change this setting, click Settings, then click the **Privacy** tab. For each person listed you can choose between the Spending Permissions: **None**, **Limited**, or **Full**.

PERSONAL FINANCIAL WEBSITE

Home Organizer Spending Investments Vault Reports

Help **Settings** Sign Out

Alerts Security **Privacy**

Privacy Settings

This page allows you to manage your privacy settings.

Spending Permissions

	None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
My Advisor	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>
Mark Masters Advisor	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Spending and Budgeting Overview

Spending Tab

1. From the Home page, click the **Spending** tab or tile.

PERSONAL FINANCIAL WEBSITE | Home | Organizer | **Spending** | Investments | Vault | Reports | Help | Settings | Sign Out

Welcome, **Frank and Joanna Miller**

Accounts	+ Add Account
Cash	\$54,568
Credit Cards	-\$4,918
Taxable	\$248,547
Tax Advantaged	\$894,810
Life Ins Cash Values	\$35,500

Net Worth

\$1,932,473
as of today

↑ \$96,906 this month ↑ \$308,255 year to date

Investments

\$1,273,674
as of today

↑ \$426² Change ↑ 0.13%² Change

Spending View All

\$0
Income

\$2,844
Expenses

-\$2,843
Net

2. The Spending tab is comprised of 3 sections: **Overview**, **Budgets**, and **Transactions**.

PERSONAL FINANCIAL WEBSITE | Home | Organizer | **Spending** | Investments | Vault | Reports | Help | Settings | Sign Out

Overview | **Budgets** | Transactions | Spending Settings

Date Range: **Last 30 days** | View: **Spending by Category** | Accounts: **All Accounts** | [Reset All](#)

Income: **\$100.22** Expenses: **-\$3,481.67** Net: **-\$3,381.45**

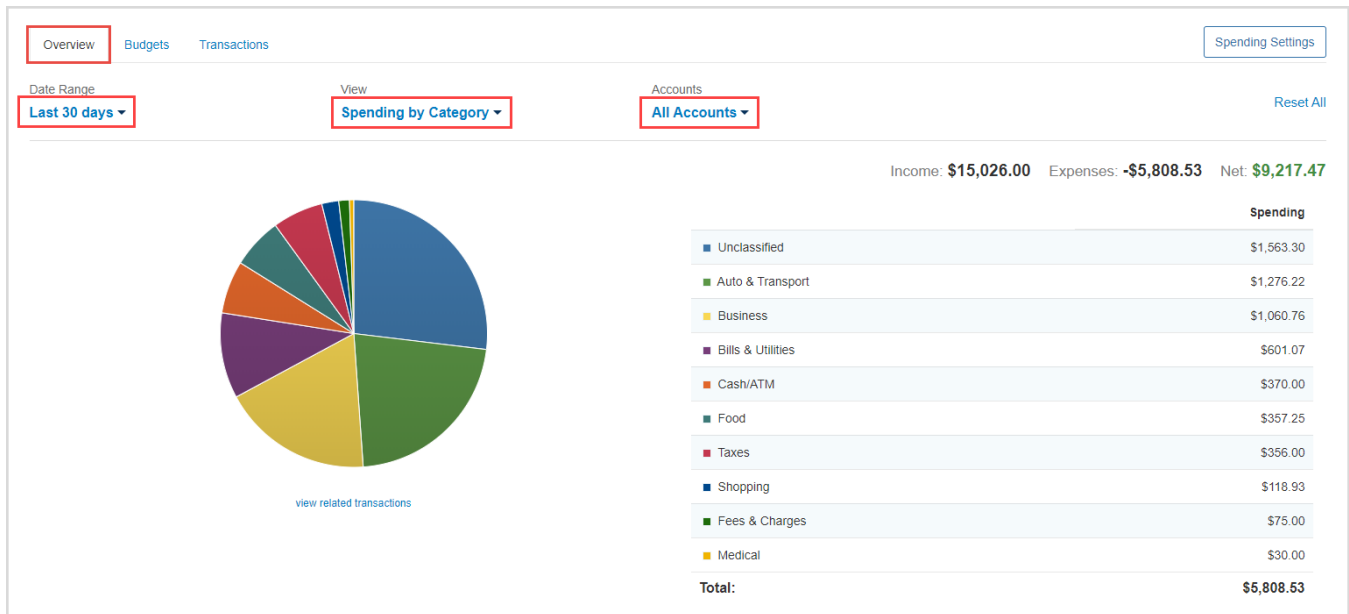
view related transactions

Category	Spending
Auto & Transport	\$1,276.22
Unclassified	\$1,000.99
Cash/ATM	\$370.00
Taxes	\$356.00
Food	\$275.91
Fees & Charges	\$75.00
Shopping	\$67.78
Business	\$59.77
Total:	\$3,481.67

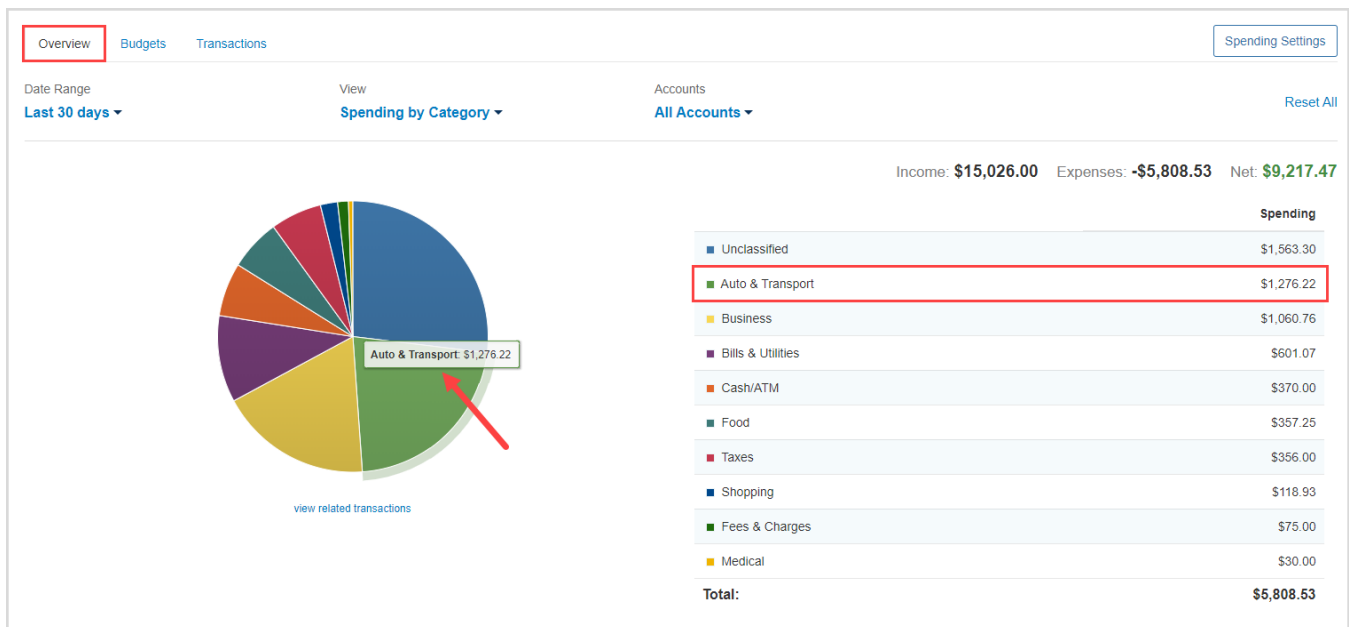
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Overview Tab

- The Overview tab shows spending by category over a specific date range. The default view displays spending amounts during the **Last 30 Days**, **by Category**, and from **All Accounts**.



- The **pie chart** is a graphical representation of the category list located on the right-hand side. Clicking either a pie chart segment or a Spending category within the list will take you to a more detailed spending breakdown for that category. In this example, the category **Auto & Transport** is selected.



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- After clicking the category, we can see that the two sub-categories of Auto & Transport – **Auto Service** and **Auto Payment** – make up the total spending amount of \$1,276.22 in the last 30 days. Clicking **view related transactions** under the pie chart will take you to the Transactions tab for a detailed view of the individual transactions making up that amount.

This screenshot shows the 'Spending by Category' view for the 'Auto & Transport' category. The 'Overview' tab is selected. The date range is 'Last 30 days', and the view is 'Spending by Category'. The accounts are set to 'All Accounts'. The summary shows Income: \$0.00, Expenses: -\$1,276.22, and Net: -\$1,276.22. A pie chart shows two categories: Auto Service (blue) and Auto Payment (green). A table to the right lists these categories with their respective spending amounts of \$638.11 each, totaling \$1,276.22. A red box highlights the 'view related transactions' link below the pie chart, with a red callout '1' pointing to it.

Category	Spending
Auto Service	\$638.11
Auto Payment	\$638.11
Total:	\$1,276.22

This screenshot shows the 'Transactions' view. The 'Transactions' tab is selected. The date range is 'Last 30 days'. The summary shows Income: \$0.00, Expenses: -\$1,276.22, and Net Total: -\$1,276.22. A table lists two transactions: one for 'PORSCHE FINANCIAL SERVICES' on 'Apr 15, 2020' from 'Easy 123 Checking' for 'Auto Service' (-\$638.11), and another for 'PORSCHE FINANCIAL SERVICES' on 'Apr 08, 2020' from '*****Card' for 'Auto Payment' (-\$638.11). A red box highlights the transaction table, with a red callout '2' pointing to it.

Date	Description	Account	Category	Amount
Apr 15, 2020	PORSCHE FINANCIAL SERVICES	Easy 123 Checking	Auto Service	-\$638.11
Apr 08, 2020	PORSCHE FINANCIAL SERVICES	*****Card	Auto Payment	-\$638.11

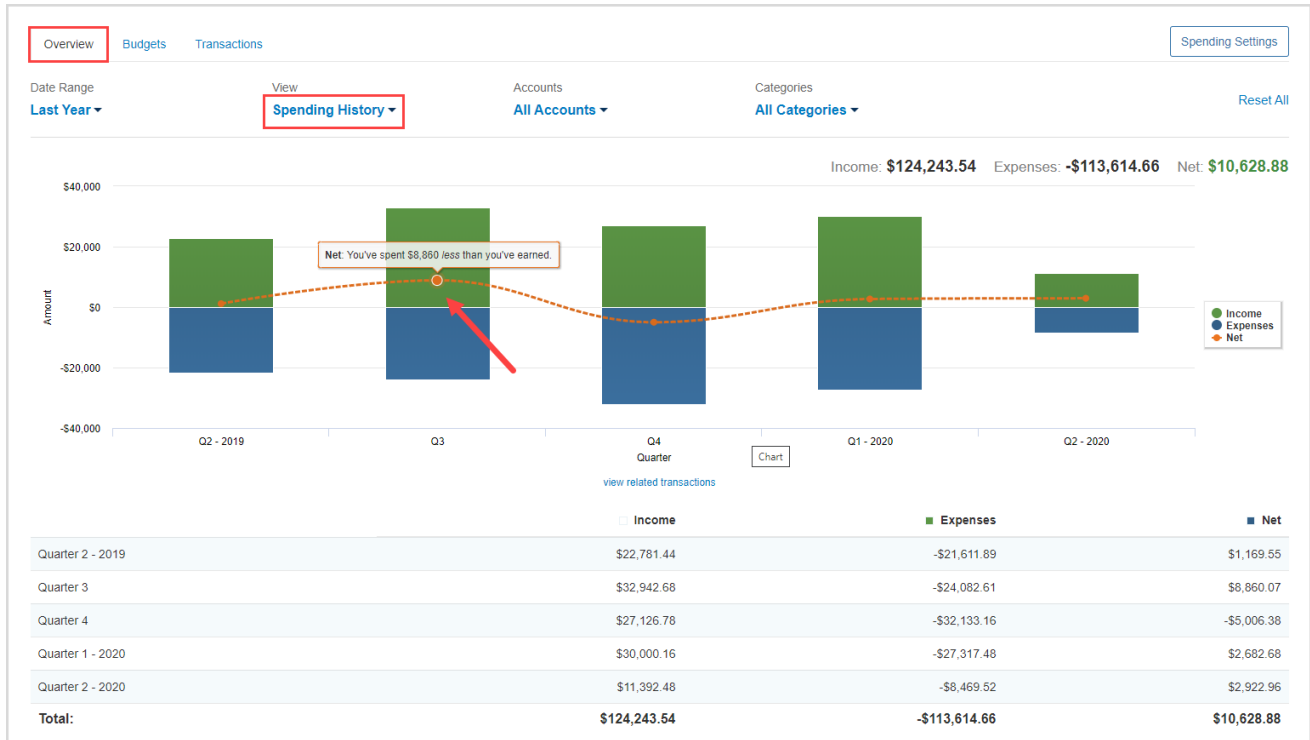
- Back on the **Overview** tab the **View** filter also includes **Spending History** and **Budget History**.

This screenshot shows the 'Overview' view. The 'Overview' tab is selected. The date range is 'Last 30 days'. The summary shows Income: \$15,026.00, Expenses: -\$5,808.53, and Net: \$9,217.47. A pie chart shows the full category breakdown. A dropdown menu for 'View' is open, showing options for 'Spending by Category' (selected), 'Spending History', and 'Budget History'. A table to the right lists all categories and their spending amounts, totaling \$5,808.53. A red box highlights the 'View' dropdown menu.

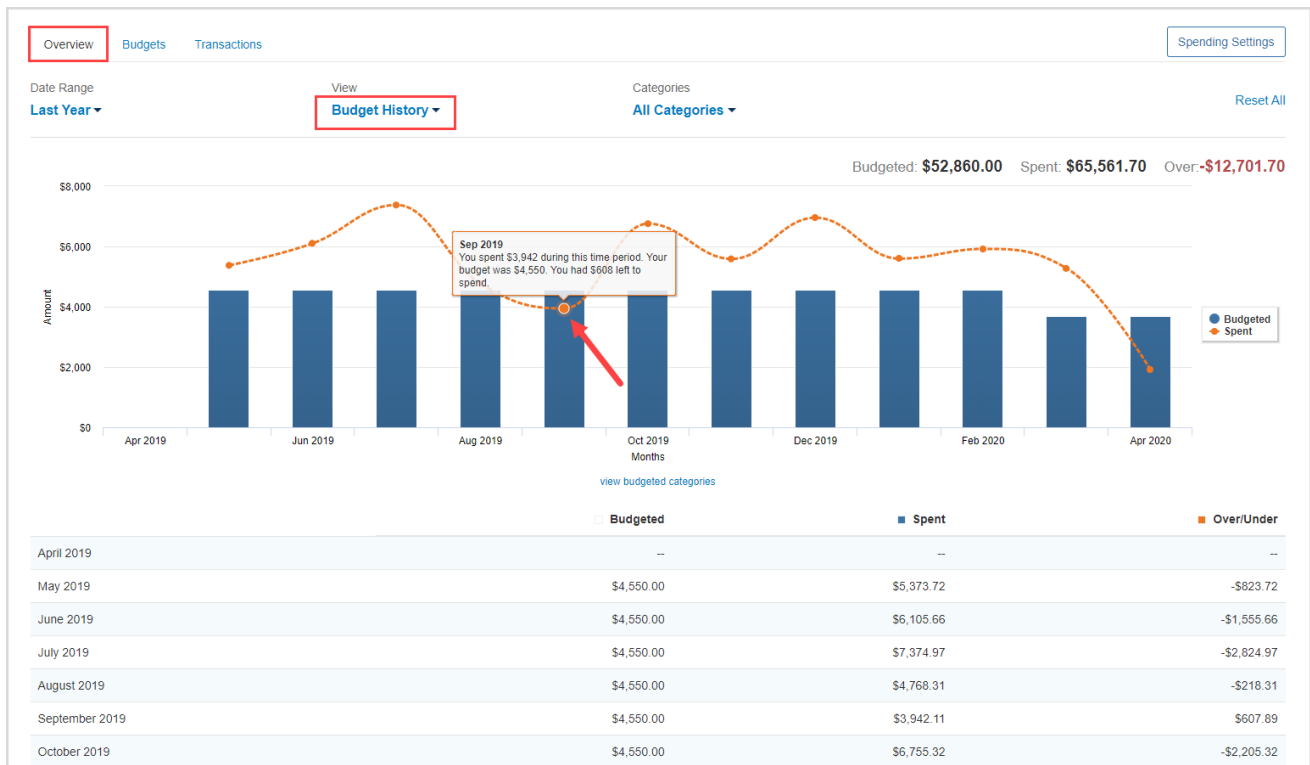
Category	Spending
Unclassified	\$1,563.30
Auto & Transport	\$1,276.22
Business	\$1,060.76
Bills & Utilities	\$601.07
Cash/ATM	\$370.00
Food	\$357.25
Taxes	\$356.00
Shopping	\$118.93
Fees & Charges	\$75.00
Medical	\$30.00
Total:	\$5,808.53

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- Spending History** displays a bar chart which tracks income, expenses, and the net amount over time. You can hover your cursor over the green (Income) and blue (Expenses) bars as well as the orange points (Net amount) to view specific information for that time frame – each are clickable too.



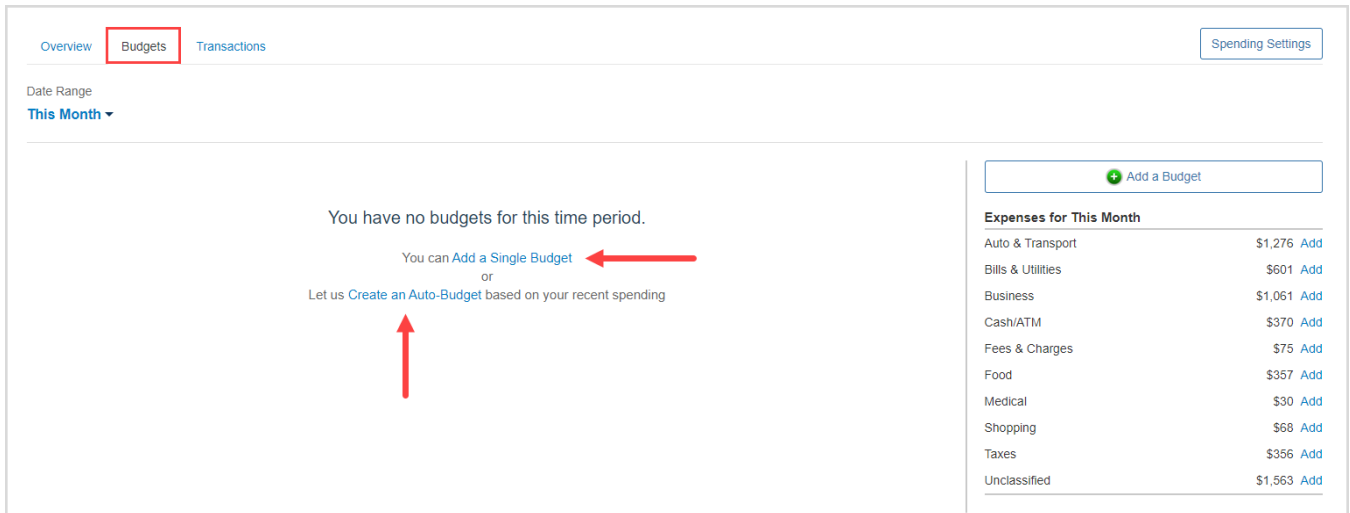
- Budget History** displays what was budgeted and spent over time. The blue bars represent the amount budgeted and the orange points represent the amount spent.



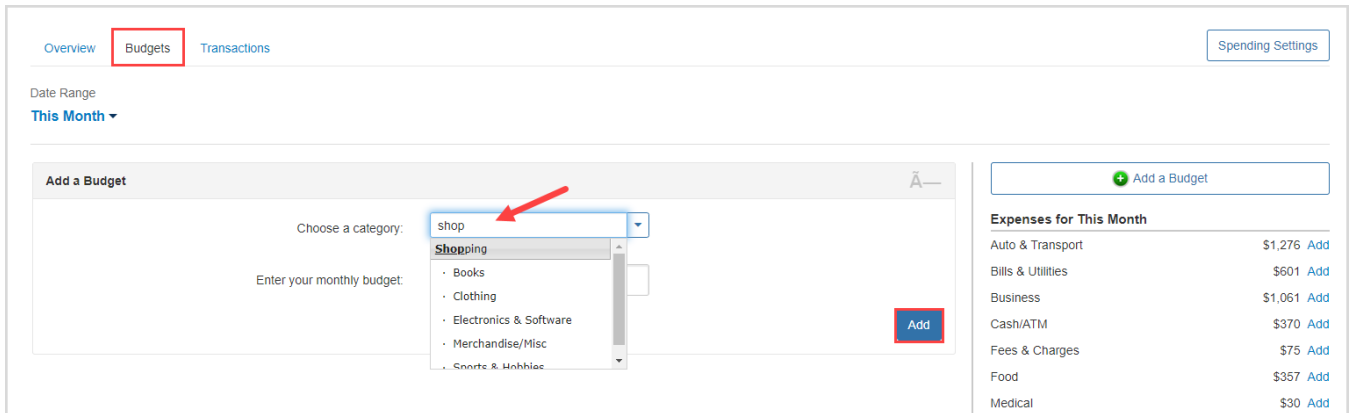
Spending and Budgeting Overview

Budgets Tab

1. The Budgets tab allows you to create a budget to help manage your expenses. There are two ways to add a budget – **Add a Single Budget** or **Create an Auto-Budget**.



2. The option to **Add a Single Budget** allows you to add categories and enter a monthly budget amount one budget item at a time. First, select a category from the **Choose a category** drop-down menu or begin typing to filter through the category and sub-category options. Then, key in a dollar amount in the **Enter your monthly budget** field and click **Add**.



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- Continue building out your desired budget by clicking **Add a Budget**, selecting a **category**, and entering a **monthly budget amount**.

The screenshot shows the 'Budgets' tab selected. At the top right, there is a 'Spending Settings' button. Below the navigation tabs, the 'Date Range' is set to 'This Month'. The main content area displays the 'Overall Budget' as \$68 spent / \$432 left of a \$500 total. Below this, a category 'Shopping' is also shown with \$68 spent / \$432 left of a \$500 total. On the right side, there is a table titled 'Expenses for This Month' with categories like Auto & Transport, Bills & Utilities, Business, Cash/ATM, and Fees & Charges. A red box highlights the '+ Add a Budget' button at the top of this table.

- The option to **Create an Auto-Budget** will automatically create a budget for you based on your average spending from the past six months. To delete a category, click the red **X**. To edit the budget amount, click the blue **dollar amount** next to each item.

This screenshot shows a more detailed view of the budgeting interface. The 'Overall Budget' is \$5,652 spent / \$3,750 left of a \$9,402 total. Below this, several categories are listed with their respective spending and budget amounts. A red arrow points to the '\$357' budget amount for the 'Food' category, which is currently over budget by \$62. Other categories include Auto & Transport, Bills & Utilities, Business, Cash/ATM, Education, Mortgage & Rent, Shopping, Taxes, and Unclassified. Each category has a red 'X' icon for deletion and a blue dollar amount for editing. The 'Add a Budget' button is also visible at the top right.

Please Note: The **Create an Auto-Budget** feature does not currently account for the possibility of having less than six months of transaction data. If you choose to use this feature, it is recommended to review the auto-budget categories and budget amounts for accuracy.

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Transactions Tab

1. The Transactions tab displays all bank transactions from your online accounts.

Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-\$1.00

2. To make changes to the Description or Category provided for the transaction, click the **transaction row** and type a new description and/or select a new category from the drop-down by clicking on the existing **category** in blue.

Details for transaction: Sep 04, 2019, STAPLES VALLEY FORGE, Easy 123 Checking, Business, -\$3.22.

Rule: Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above

3. If you want to apply your edits to all similar transactions, you can create a **rule**. First, make the edits to the Description and Category of a transaction, then click the **transaction row** and check the **box** under **Rule**. Click **Save Rule**.

Details for transaction: Sep 04, 2019, STAPLES VALLEY FORGE, Easy 123 Checking, Home Supplies, -\$3.22.

Rule: Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above

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4. To hide a transaction, click the **transaction row**, then click the **Hide Transaction** toggle.

The screenshot shows the 'Transactions' tab with a table of transactions. The selected transaction is 'STAPLES VALLEY FORGE' on May 13, 2020, with an amount of -\$56.55. Below the table, the 'Details' section is visible, and the 'Hide Transaction' toggle is highlighted with a red box.

Date	Description	Account	Category	Amount
Pending				
May 13, 2020	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
May 03, 2020	WHOLE FOODS MARKET DUPLICATE	Easy 123 Checking	Groceries	-\$80.25
May 17, 2020	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
May 16, 2020	STRIDE RITE	*****Card	Shopping	-\$44.19
May 15, 2020	IRS	Easy 123 Checking	Federal Tax	-\$356.00
May 13, 2020	STAPLES VALLEY FORGE	*****Card	Business	-\$56.55

Summary: Income \$41,456.90 Expenses -\$20,820.49 Net Total \$20,636.41

Details: This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - *****Card statement as STAPLES 99231 VALLEY FORGE

Rule: Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above

Only apply rule if the dollar value is between and

Only apply rule if the date is between days and of the month.

Buttons: Hide Transaction, Create Rule, Split Transaction, Manage Rules, Save Rule

Please Note: When hiding a transaction:

- The transaction will no longer be visible within the Transactions tab unless you click the **View Hidden** toggle at the top of your Transactions page. When viewing hidden transactions, note the amounts of these transactions will not be included in totals.
- The hidden transaction amount will deduct from the **Income, Expenses, and Net Total** numbers on the top right of the Transactions tab.
- The hidden transaction is no longer accounted for on the **Overview** tab or the **Budget** tab.

5. To Export transactions, click the **Export Results** button to export the transaction table to a .CSV format.

The screenshot shows the 'Transactions' tab with a table of transactions. The 'Export results' button is highlighted with a red box.

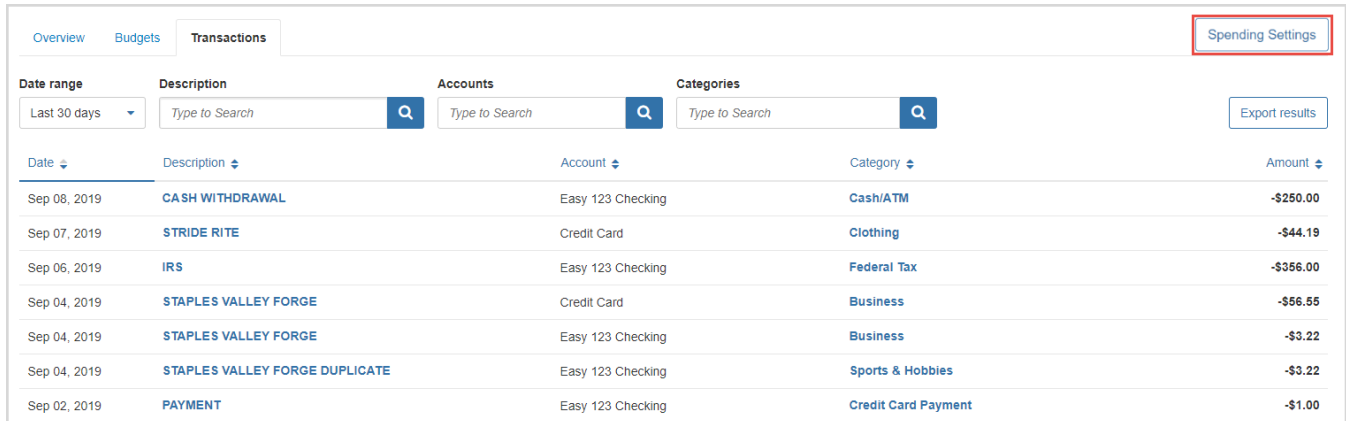
Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-\$1.00

Buttons: Export results

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Spending Settings

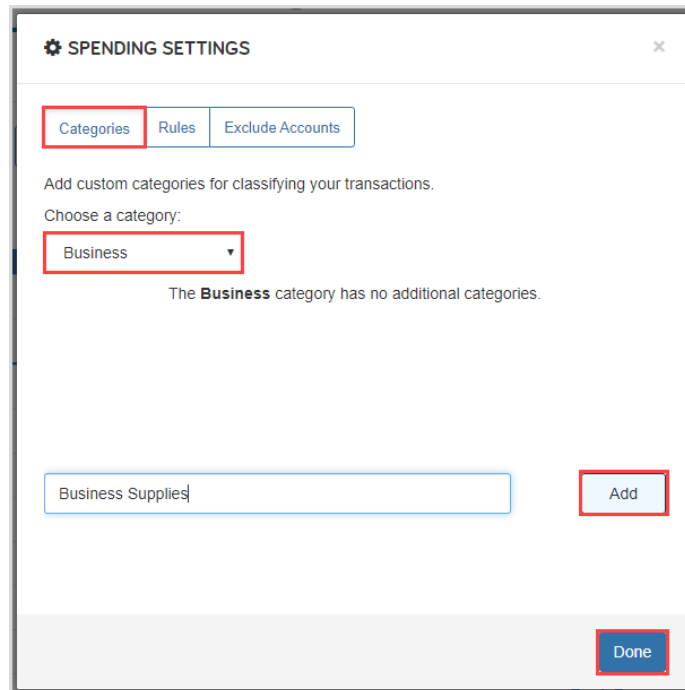
- The Spending Settings button allows you to further manage spending Categories, Rules, and Excluded Accounts. For example, if cannot find the category you're looking for when re-categorizing transactions, you can create new sub-categories by clicking **Spending Settings** at the top of the budgeting page.



The screenshot shows the 'Transactions' tab in a financial application. At the top right, a button labeled 'Spending Settings' is highlighted with a red box. Below the navigation tabs, there are search filters for 'Date range' (Last 30 days), 'Description', 'Accounts', and 'Categories'. The main table displays a list of transactions with columns for Date, Description, Account, Category, and Amount.

Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-\$1.00

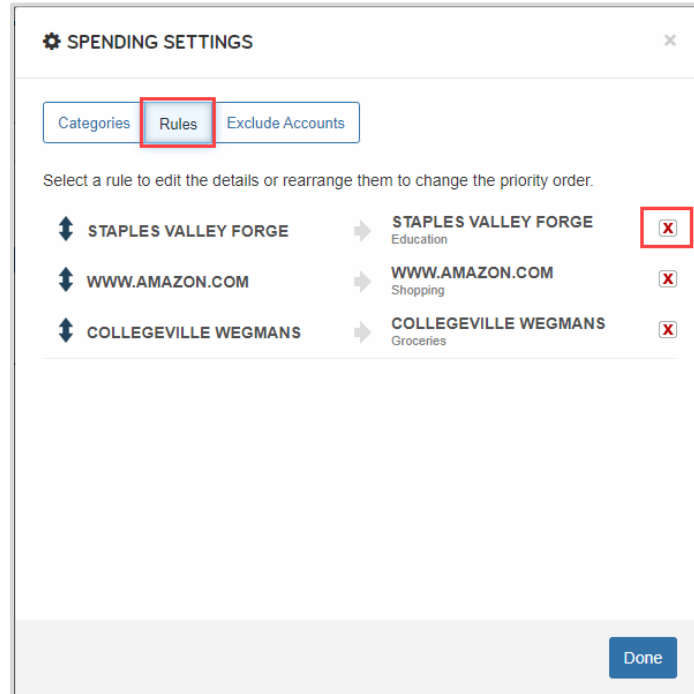
- Next, select a parent category from the **Choose a category** drop-down menu, type your desired sub-category in the free-form field, click **Add** then **Done**. Now, when you re-categorize transactions, your custom sub-category will be available to use!



The screenshot shows the 'SPENDING SETTINGS' dialog box. The 'Categories' tab is selected and highlighted with a red box. Below the tabs, there is a section for adding custom categories. A dropdown menu is open, showing 'Business' as the selected category, also highlighted with a red box. Below the dropdown, a text input field contains 'Business Supplies' and an 'Add' button is highlighted with a red box. At the bottom right, a 'Done' button is highlighted with a red box.

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3. The **Rules** tab allows you edit the details of a rule, rearrange the priority, or delete a rule. To delete a rule, click the **X** next to the rule(s) you want to delete, click **Yes** to acknowledge, then click **Done**.



Please Note: When deleting a rule, the system will *not* revert the affects that rule had on your past transactions but moving forward it will no longer apply the rule to your transactions.