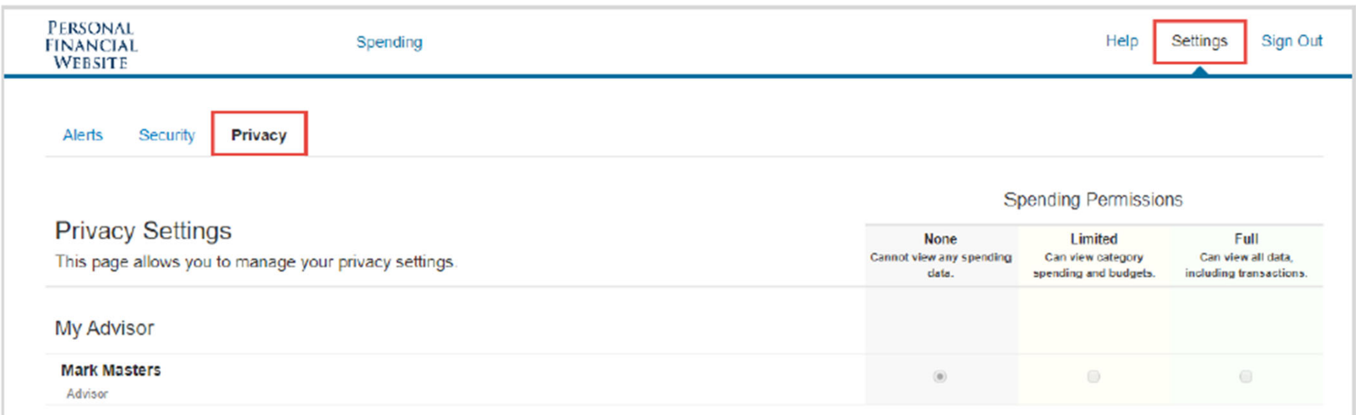
Spending and Budgeting Overview

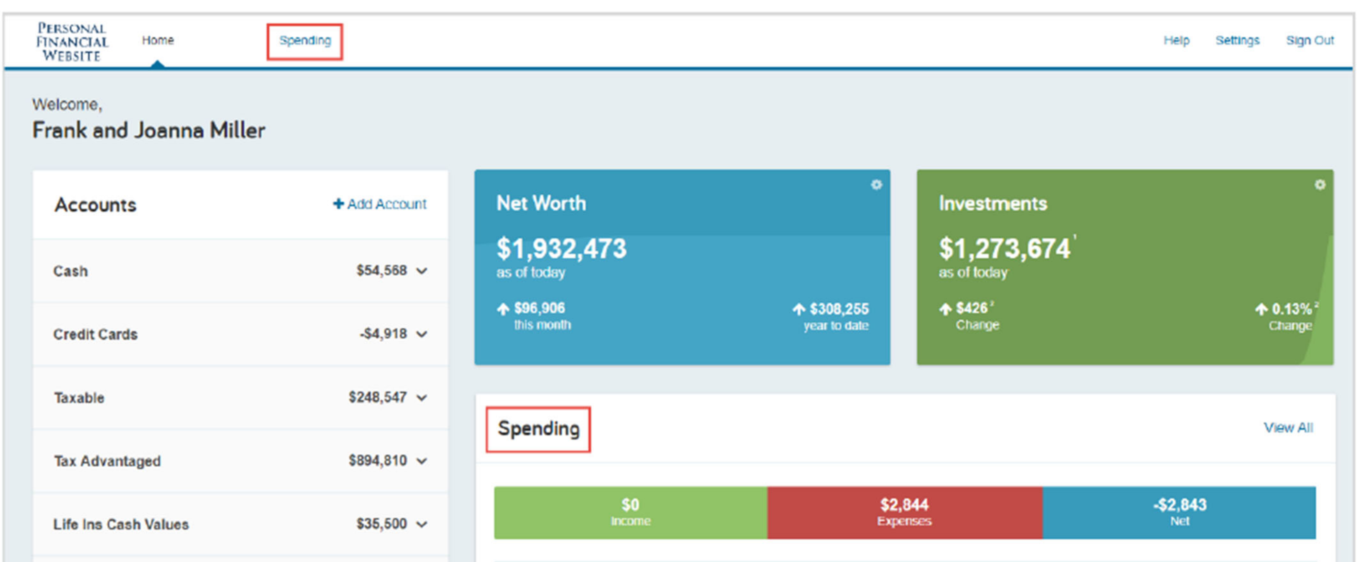
Privacy Settings

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. You can choose between the Spending Permissions: None, Limited, or Full for each person listed.

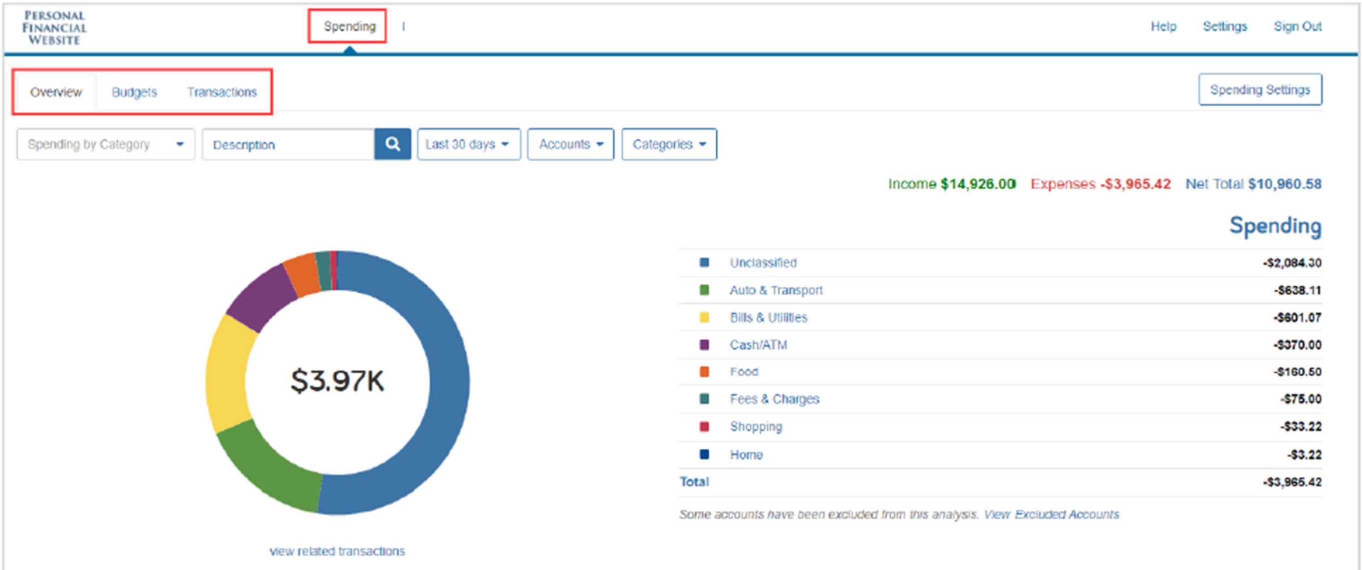


Spending Tab

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

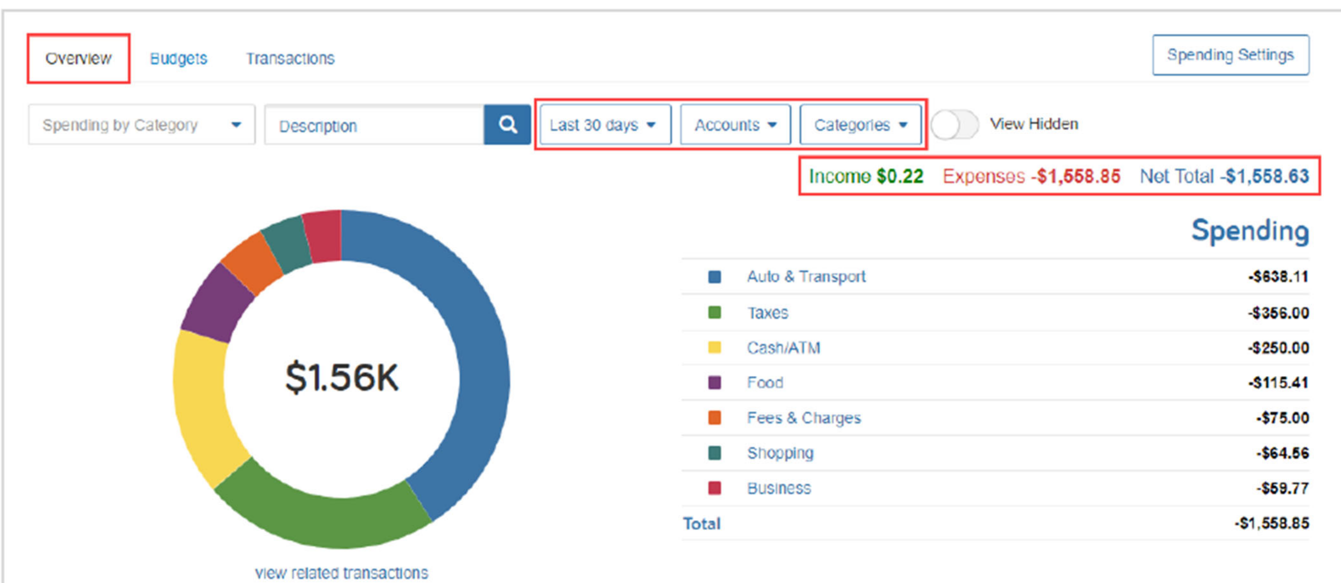


2. The Spending tab comprises three sections: **Overview**, **Budgets**, and **Transactions**.



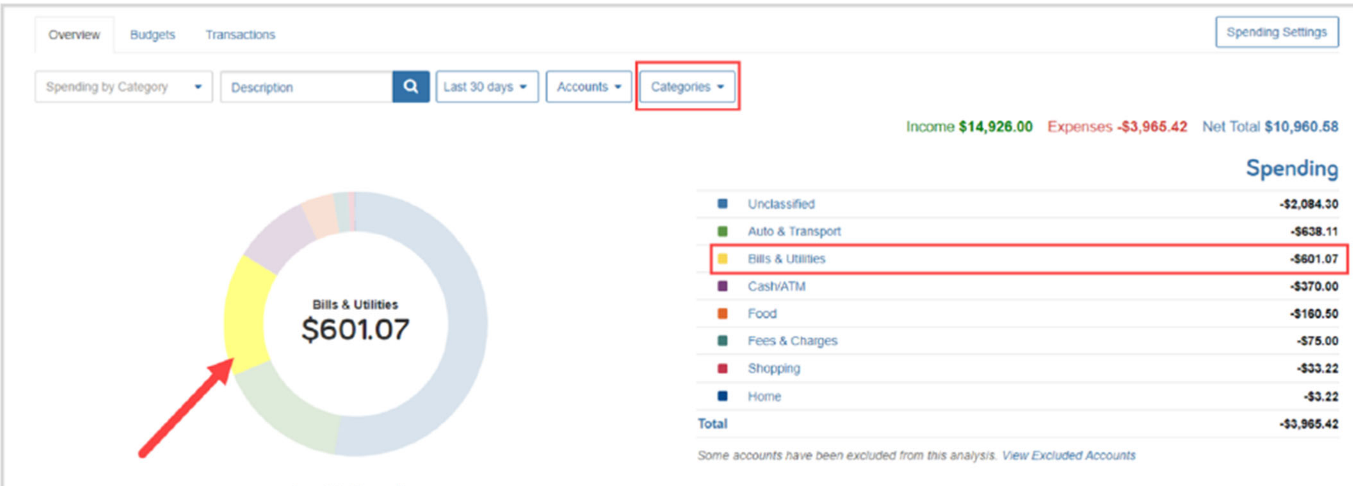
Overview Tab

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



Please Note: *Credit Card Payments* and *Transfers* are considered neutral categories and do not affect the **Income, Expenses,** and **Net Total** calculations.

2. The **pie chart** is a graphical representation of the category list on the right-hand side. Clicking a pie chart segment, a Spending category within the list, or using the Categories filter will take you to a more detailed spending breakdown for a category. In this example, the category **Bills & Utilities** is selected.



Using the Categories Filter:

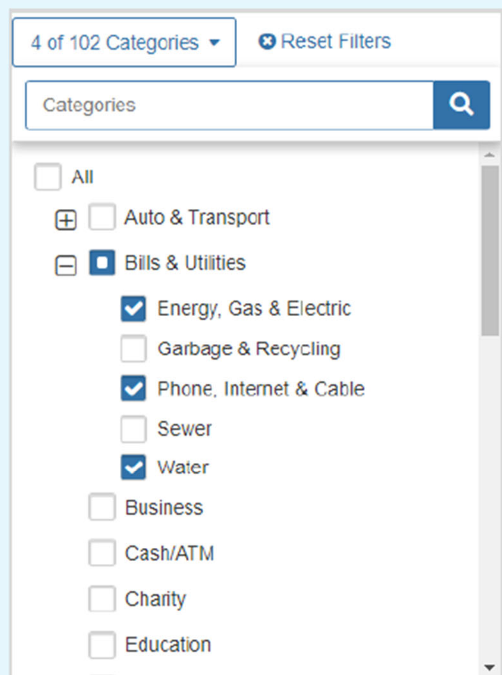
When using the Categories filter to display a detailed spending breakdown for a category, click the checkbox for the category you want to display. The category's subcategories will automatically be selected. Click the plus symbol next to the category to view its subcategories.

You can remove the checkbox before any subcategory to be more specific about what you want to display. Click the magnifying glass icon once you have selected all the categories and subcategories you want to display.

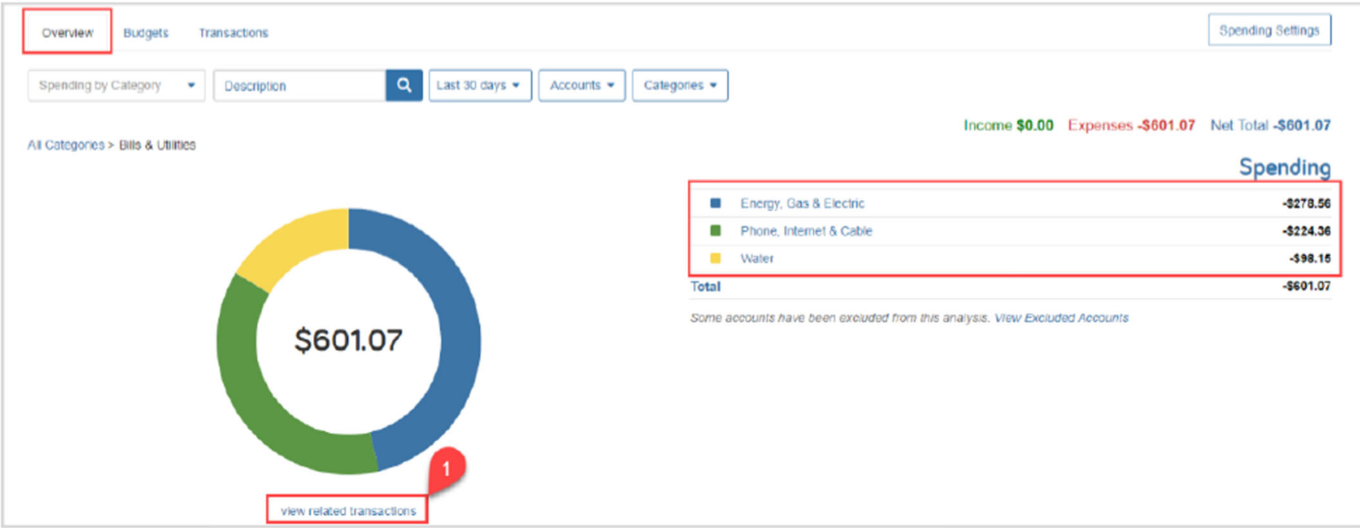
The Categories filter will show how many categories are selected. (In this example, it is 4 of 102.)

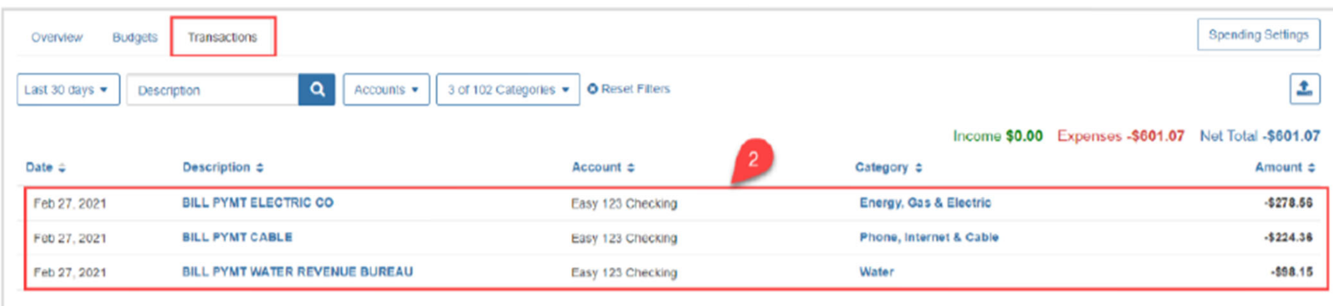
Clicking the Transactions tab will retain these same Categories filters.

Click Reset Filters to clear all selected items.

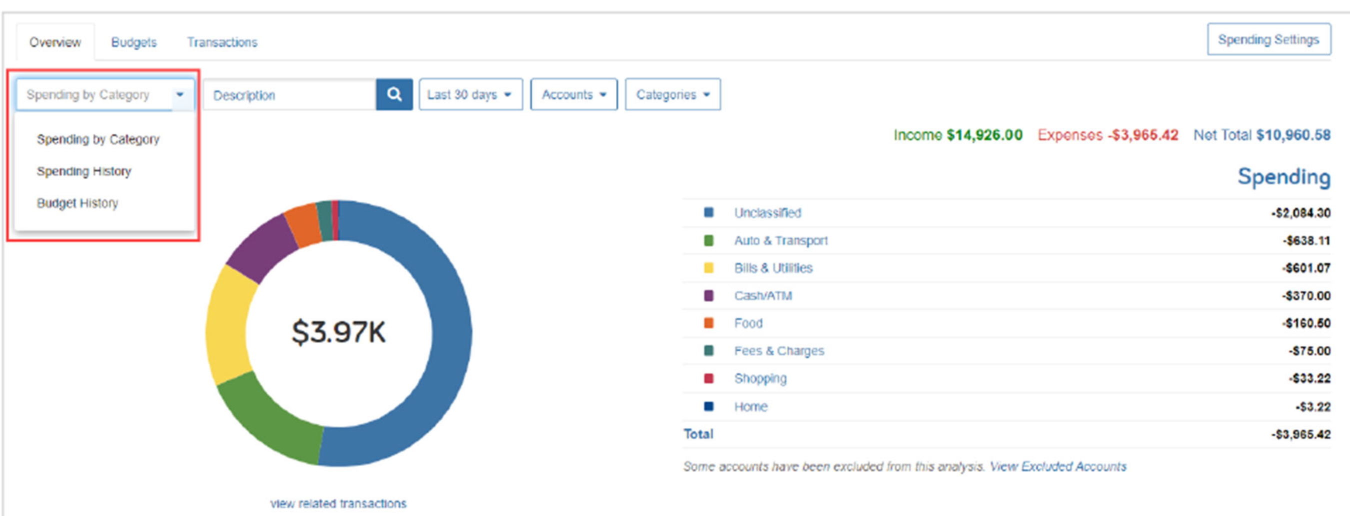


3. After clicking the category, we can see that the three sub-categories of Bills & Utilities – **Energy, Gas & Electric, Phone, Internet & Cable,** and **Water** – make up the total spending amount in the last 30 days. Clicking **view related transactions** under the pie chart will take you to the Transactions tab for a detailed view of the individual transactions making up that amount.

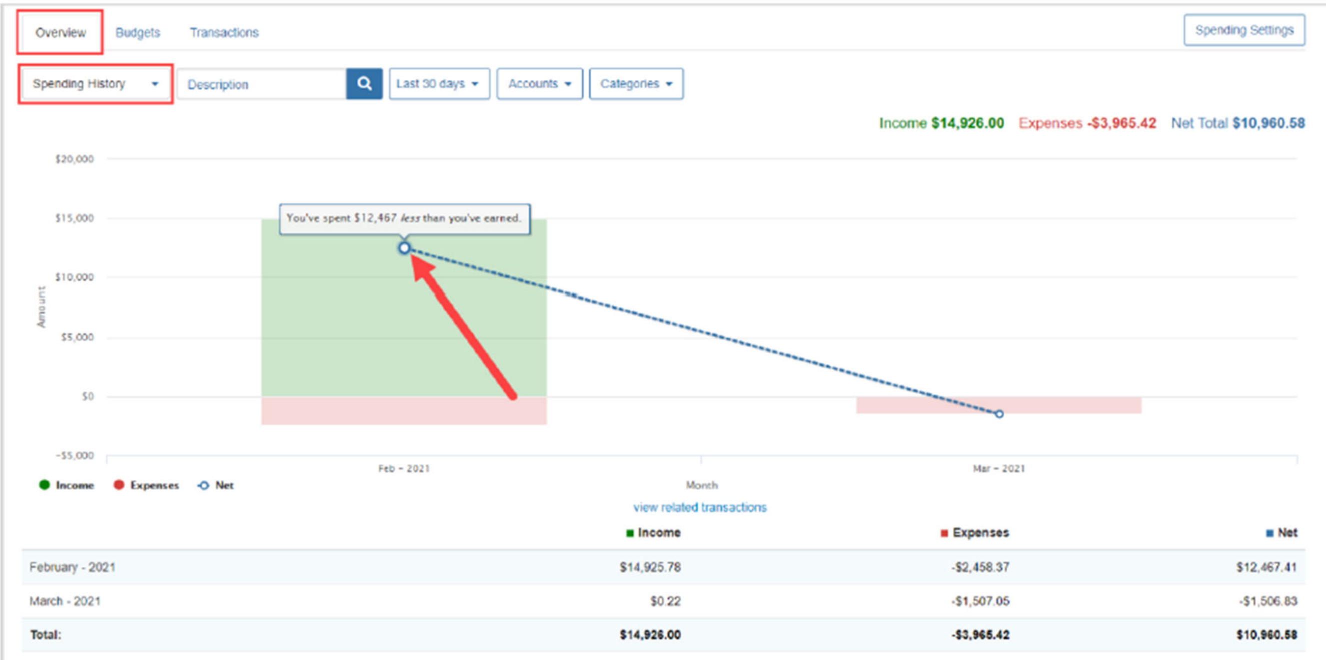




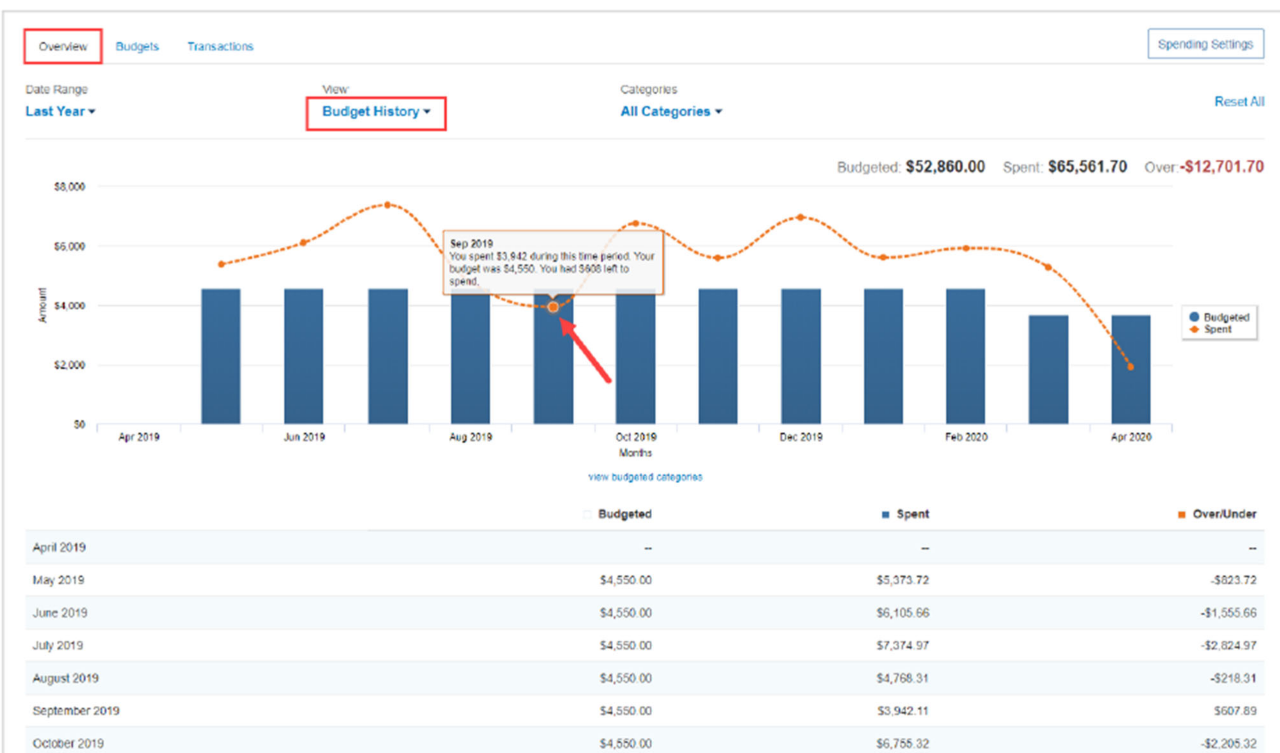
4. Back on the **Overview** tab, the **View** filter also includes **Spending History** and **Budget History.**



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

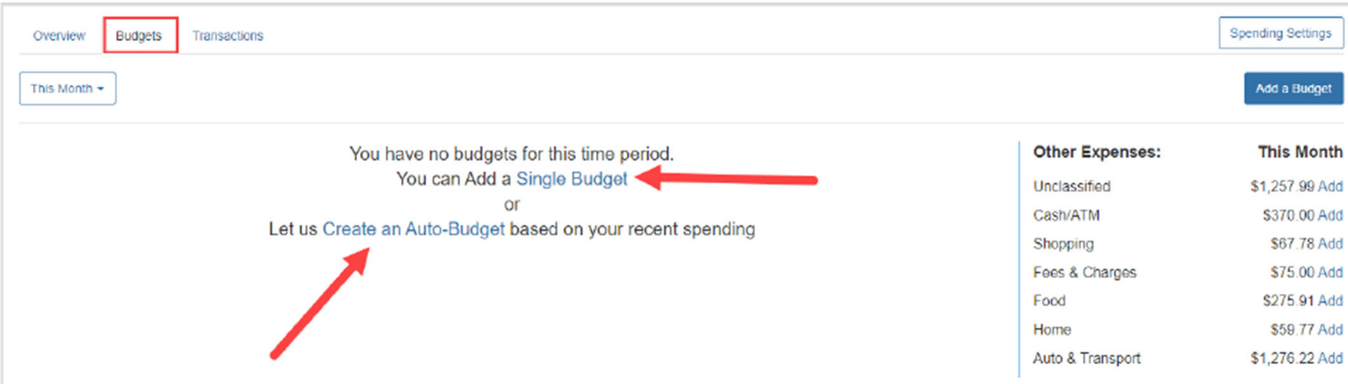


6. **Budget History** displays what was budgeted and spent over time. The blue bars represent the amount budgeted, and the orange points represent the amount spent.

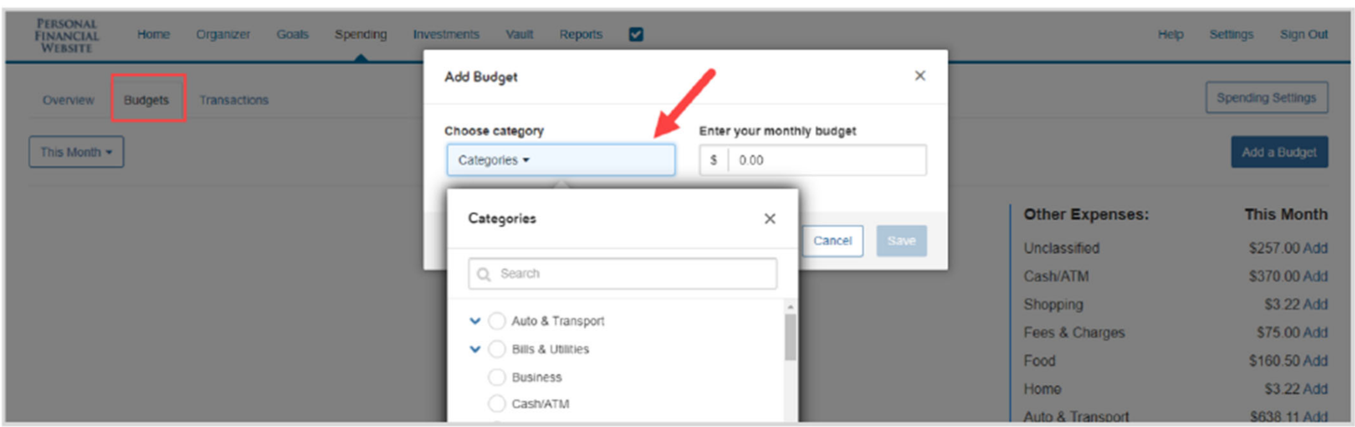


Budgets Tab

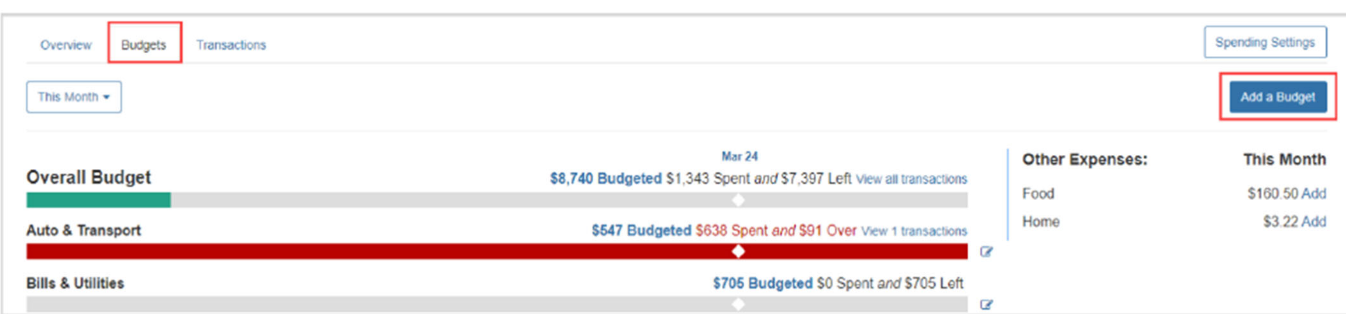
1. The Budgets tab allows you to create a budget to help manage your expenses. There are two ways to add a budget – Add a **Single Budget** or **Create an Auto-Budget.**



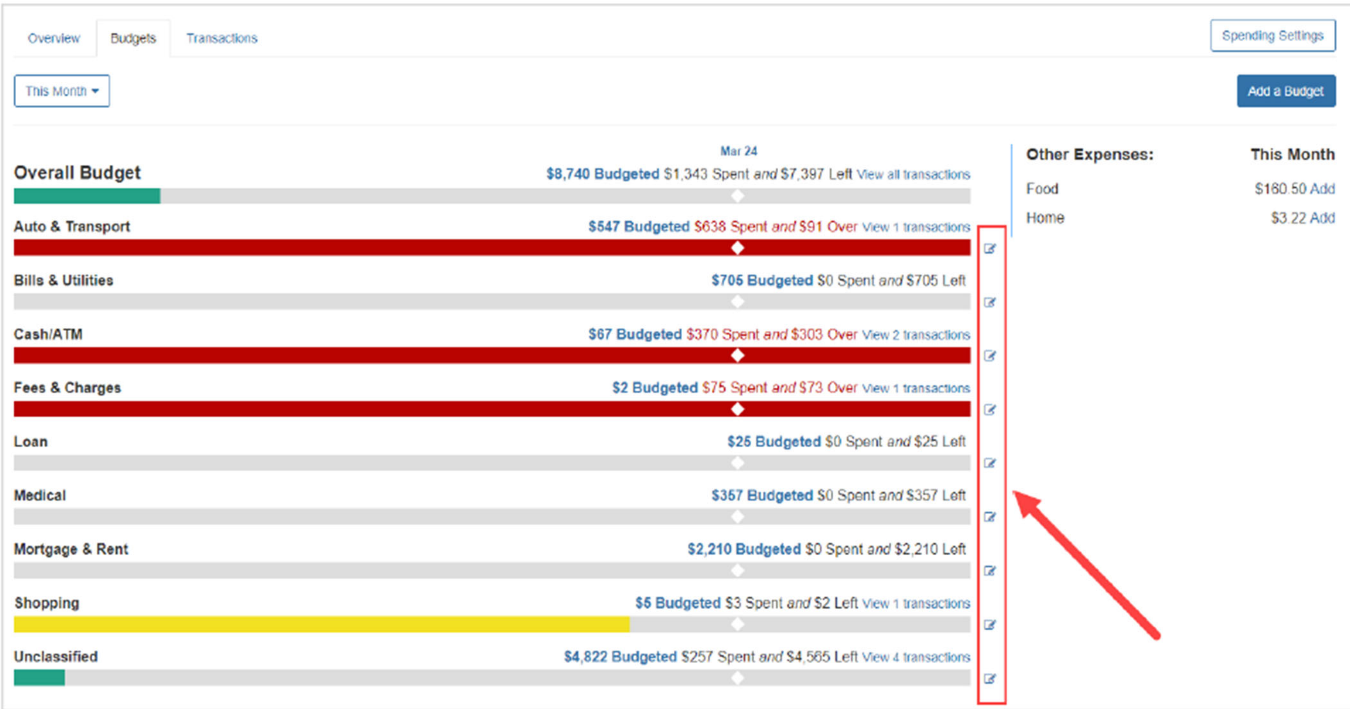
2. The option to **Add a Budget** allows you to add categories and enter a monthly budget amount one budget item at a time. First, select a category from the **Choose category** drop-down menu or begin typing to filter through the category and sub-category options. Then, key in a dollar amount in the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



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



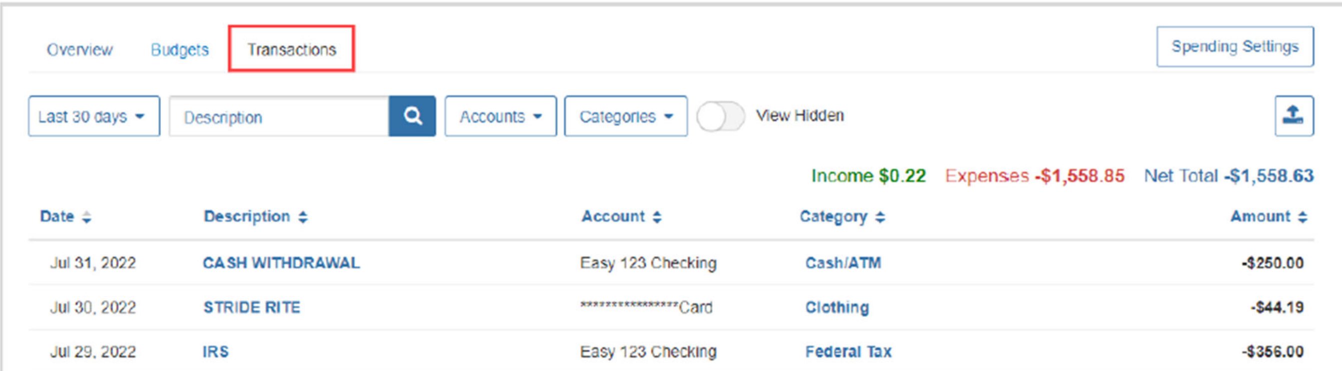
4. The option to **Create an Auto-Budget** will automatically create a budget for you based on your average spending from the past six months. To delete or edit a category, click the red edit icon to the right.



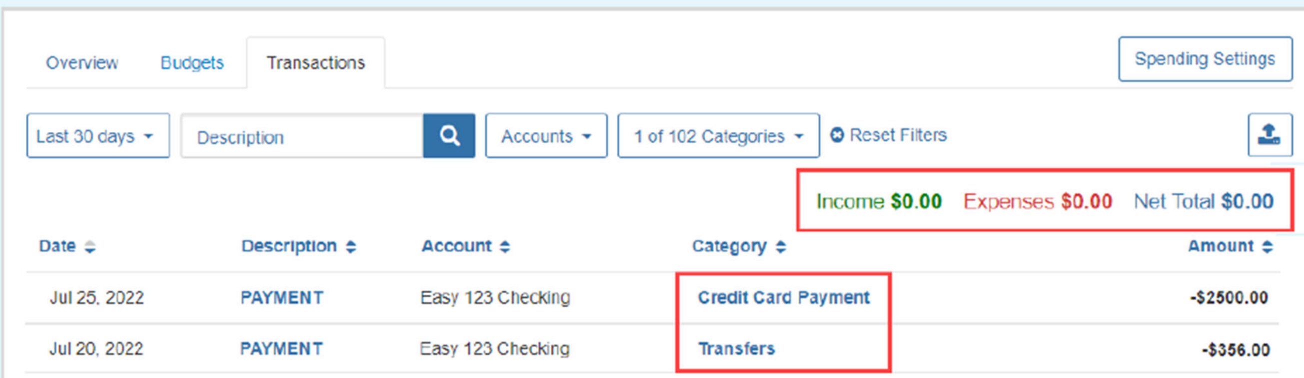
Please Note: The **Create an Auto-Budget** feature does not currently account for the possibility of having less than six months of transaction data. If you choose to use this feature, it is recommended to review the auto-budget categories and budget amounts for accuracy.

Transactions Tab

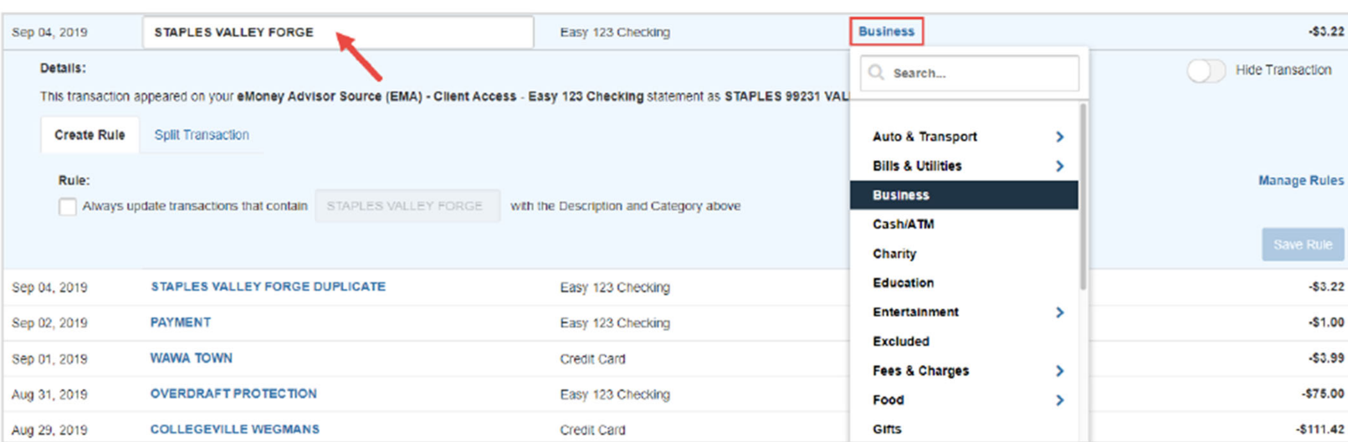
1. The Transactions tab displays all bank transactions from your online accounts.



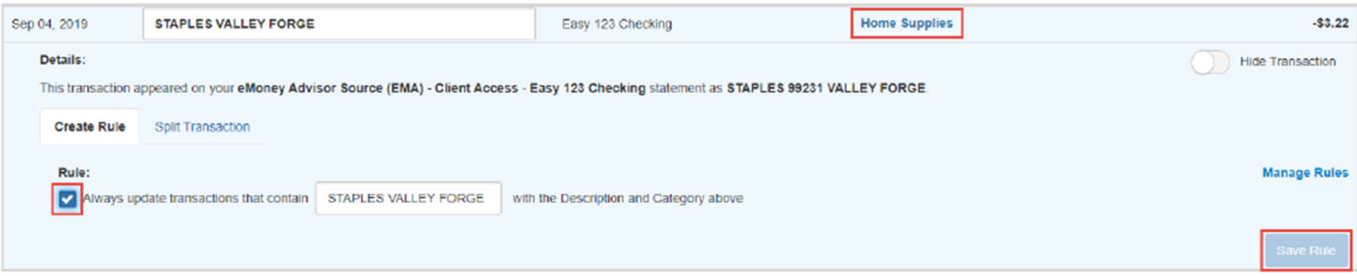
Please Note: *Credit Card Payments* and *Transfers* are considered neutral categories and do not affect the **Income, Expenses,** and **Net Total** calculations.



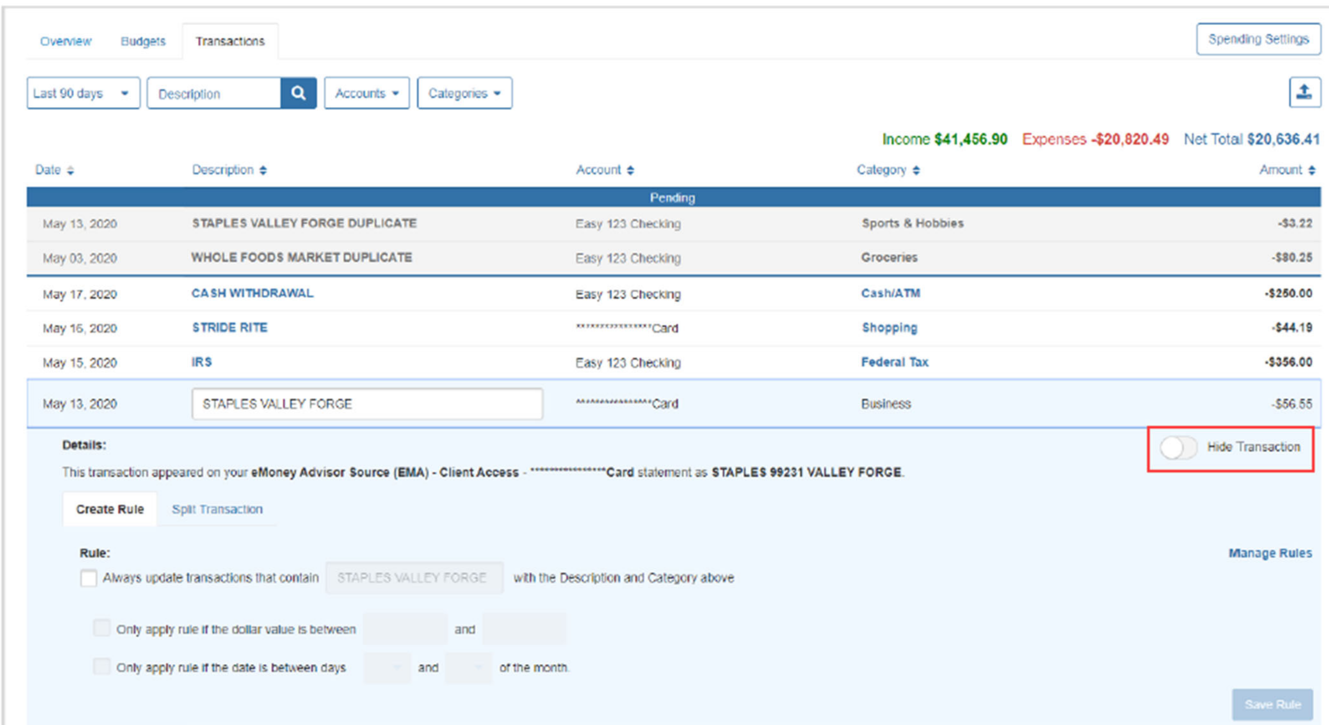
2. To make changes to the Description or Category provided for the transaction, click the **transaction row** and type a new description, and/or select a new category from the drop-down by clicking on the existing **category** in blue.



3. You can create a **rule** if you want to apply your edits to all similar transactions. 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**.



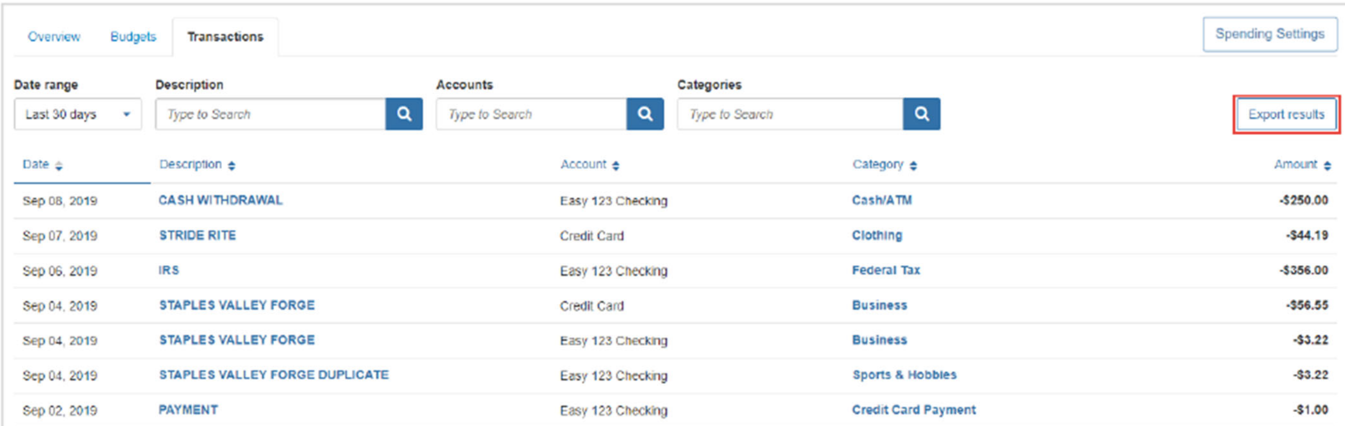
4. To hide a transaction, click the **transaction row**, then click the **Hide Transaction** toggle.



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.

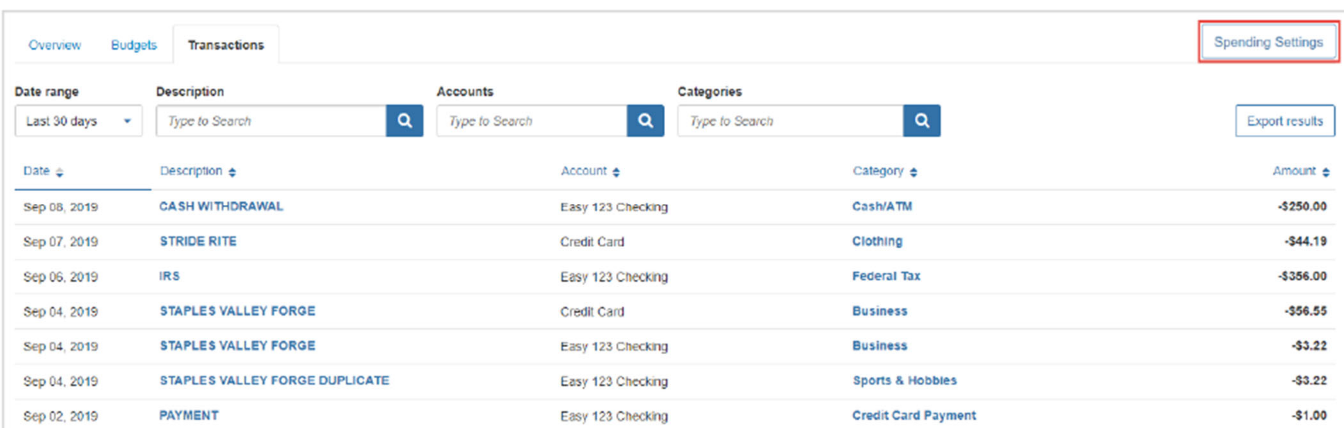
5. To Export transactions, click the **Export Results** button to export the transaction table to a .CSV format.



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

Spending Settings

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



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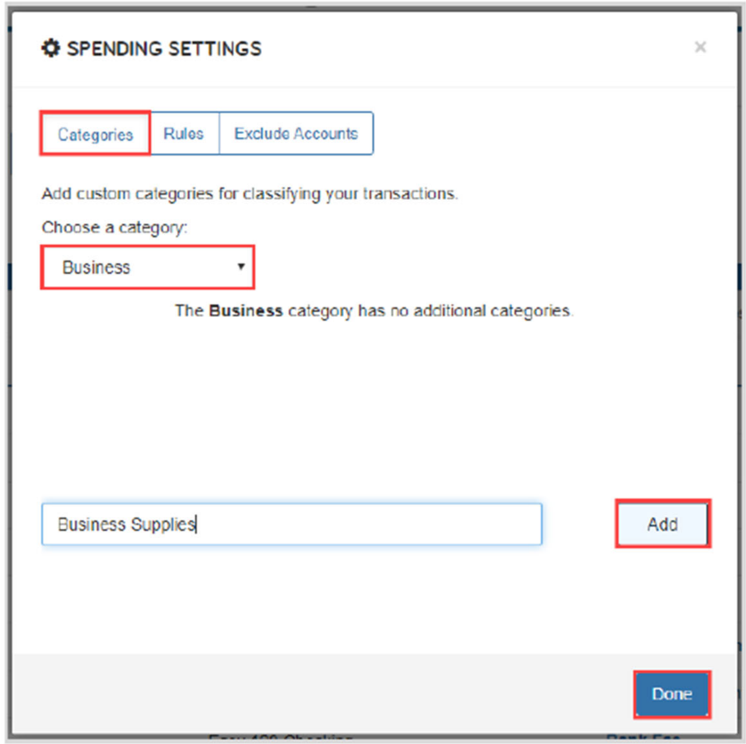
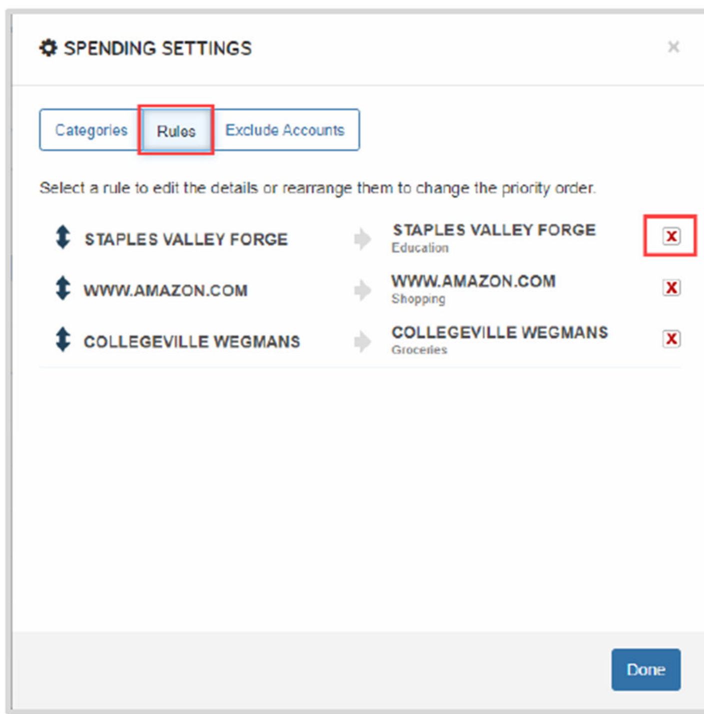
2. Next, select a parent category from the **Choose a category** drop-down menu, type your desired sub-category in the free-form field, click **Add**, then click **Done.** When you re-categorize transactions, your custom sub-category will be available to use!



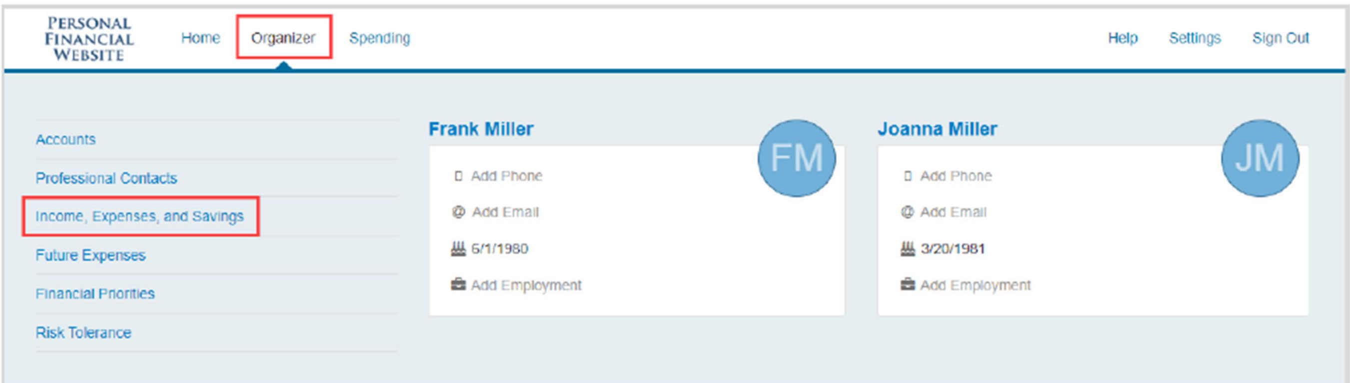
3. The **Rules** tab allows you to edit a rule's details, rearrange the priority, or delete a rule. To delete a rule, click the **X** next to the rule you want to delete, click **Yes** to acknowledge, then click **Done.**



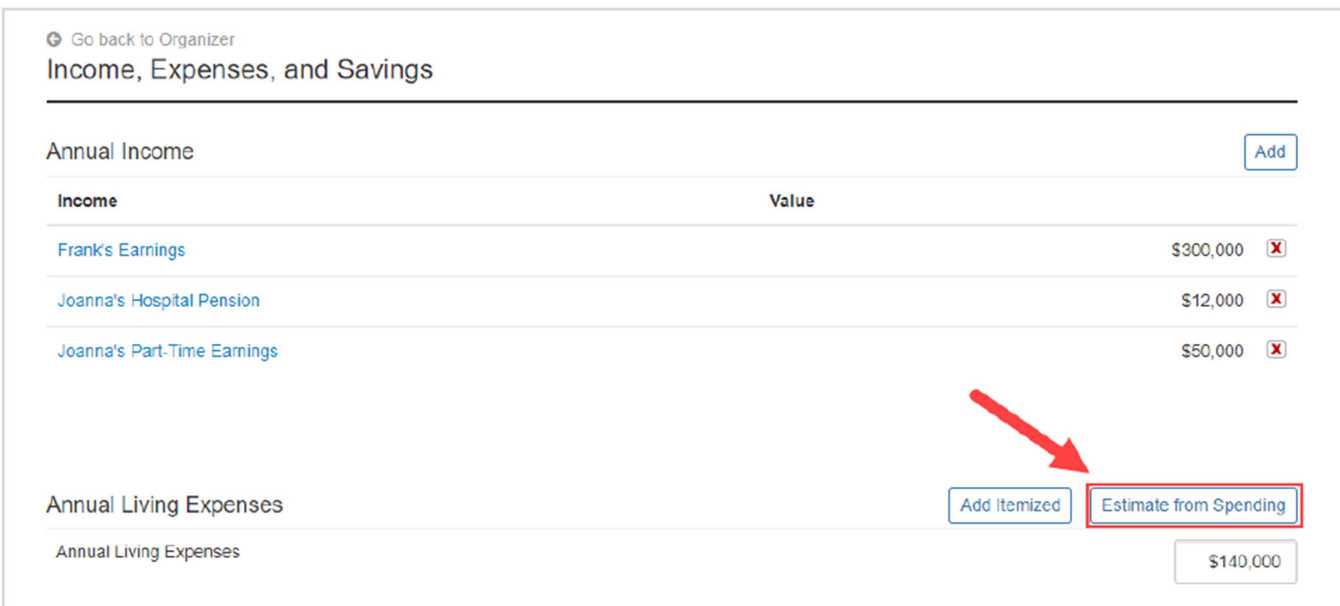
Please Note: When deleting a rule, the system will *not* revert the affects that rule had on your past transactions but moving forward it will no longer apply the rule to your transactions.

Estimate Annual Living Expenses from Spending

1. The Estimate from Spending option lets you pull in aggregate figures from your historical spending transactions to populate itemized annual living expenses in your Organizer. To do this, click **Organizer,** then click **Income, Expenses, and Savings.**



2. Click **Estimate from Spending.**

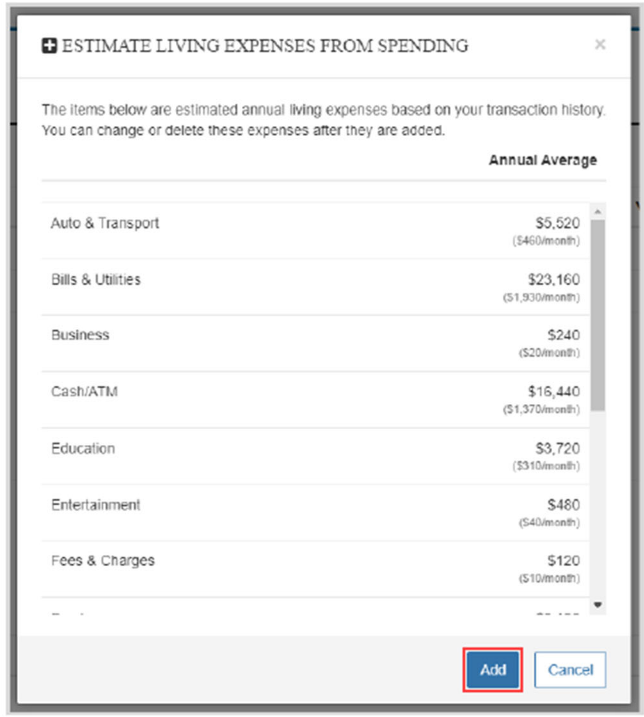


3. Review the category's annual and monthly amounts, then click **Add.**

Please Note:

The Annual Average for each category starts from the date the category was added to the system, i.e., when you connected the account(s) to your Personal Financial Website.

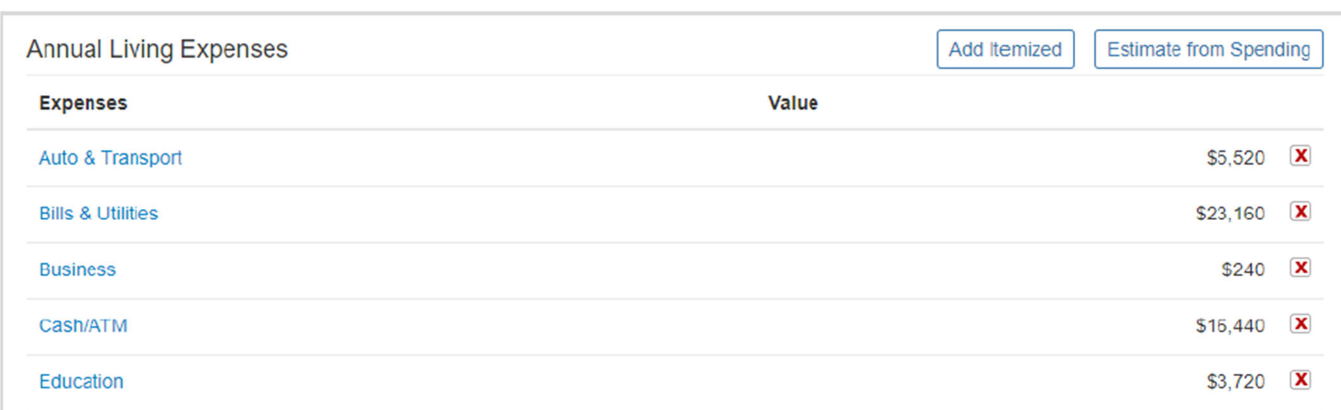
To get the monthly value, the number is divided by the number of months the category has been added to your Personal Financial Website and then it is rounded to the nearest ten dollars. Then, the number is multiplied by twelve to get the annualized value. See below for the calculation.



$$Estimate\ from\ Spending\ Annual\ Amount =$$

$$\left[\left(\frac{Total\ Dollar\ Value\ in\ Category}{\#\ of\ Months\ Since\ First\ Transaction\ in\ Category}\right) Rounded\ to\ the\ Nearest\ \$10\right] \times 12$$

4. The itemized living expenses from spending will populate. Click the **X** to delete an expense.



Please Note: If itemized living expenses are already added, the Estimate from Spending option will *not* overwrite any existing itemized expenses.