

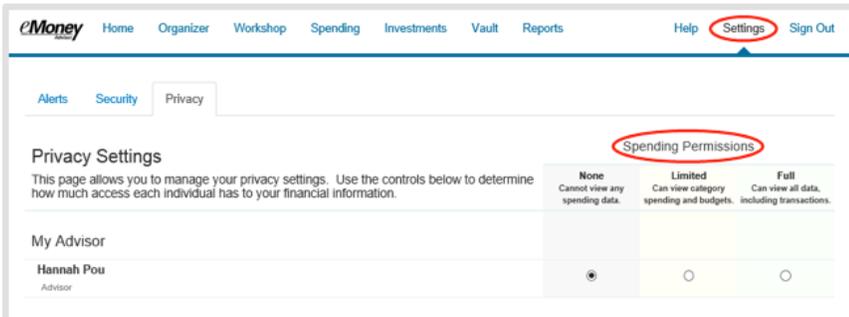
Spending and budgeting tool

This guide will walk you through utilizing the spending and budgeting tools available in your financial portal.

These tools allow you to build monthly spending budgets while also tracking spending habits on your connected transactional accounts. To analyze your spending and budgeting you must first connect your accounts. Please refer to the Adding Accounts user guide for additional information.

Please Note:

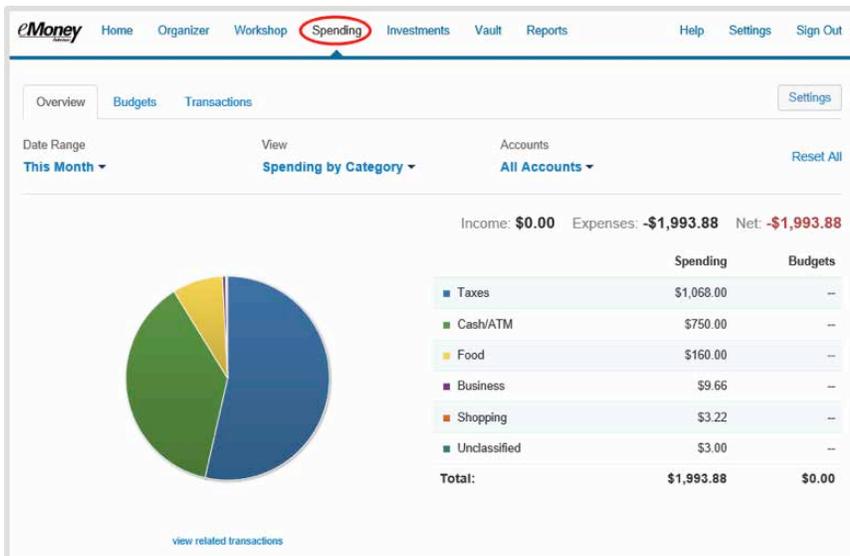
By default, your advisor will be unable to see your spending information. To change these settings modify your privacy permissions located in settings.



Spending Permissions

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

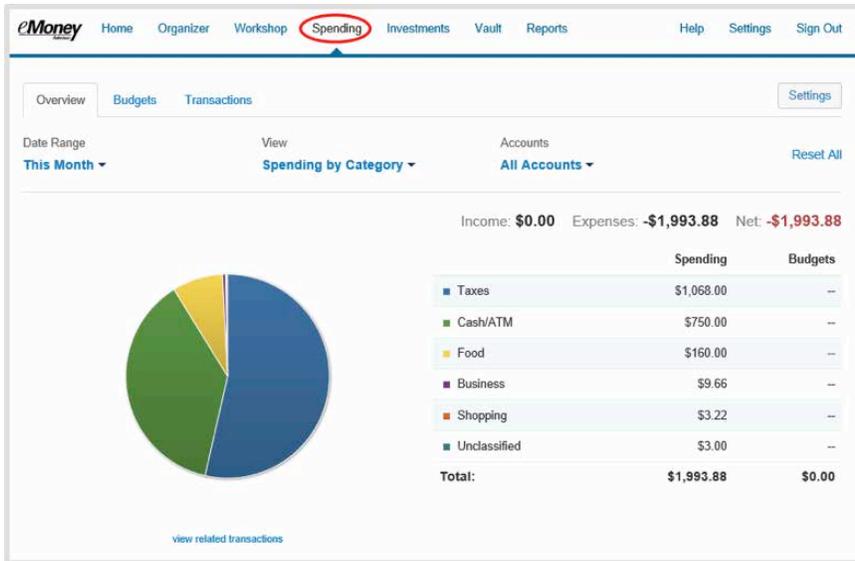
1. From the home page, click the **Spending** tab.



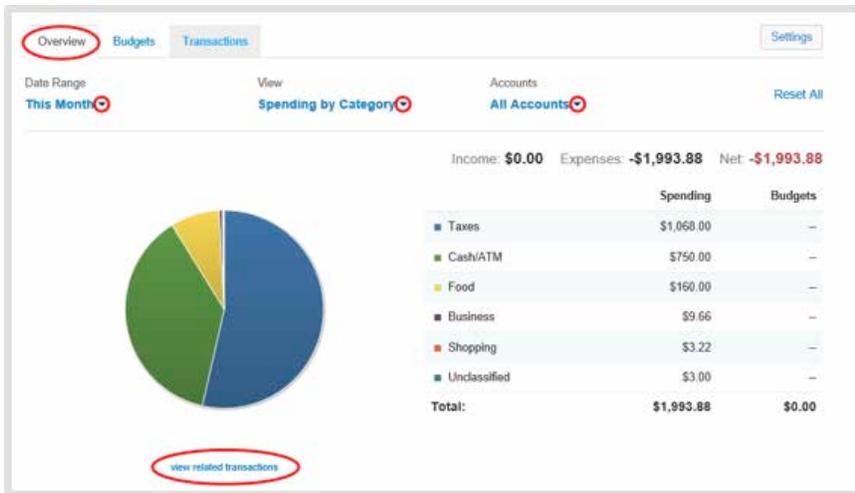
Income: \$0.00 Expenses: **-\$1,993.88** Net: **-\$1,993.88**

	Spending	Budgets
Taxes	\$1,068.00	--
Cash/ATM	\$750.00	--
Food	\$160.00	--
Business	\$9.66	--
Shopping	\$3.22	--
Unclassified	\$3.00	--
Total:	\$1,993.88	\$0.00

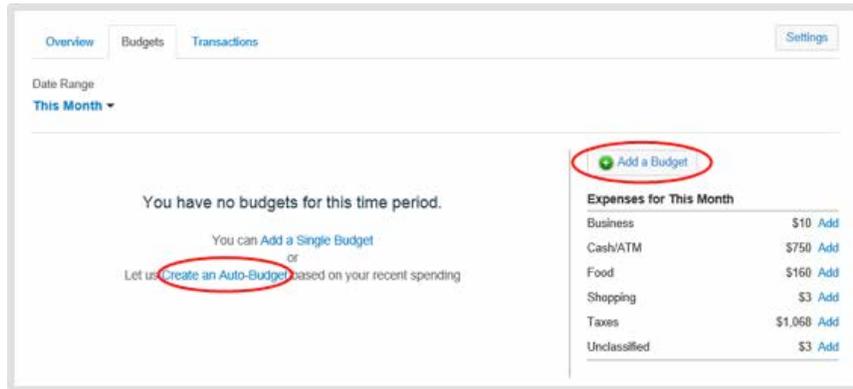
2. The **Spending** page is comprised of three sections: Overview, Budgets and Transactions.



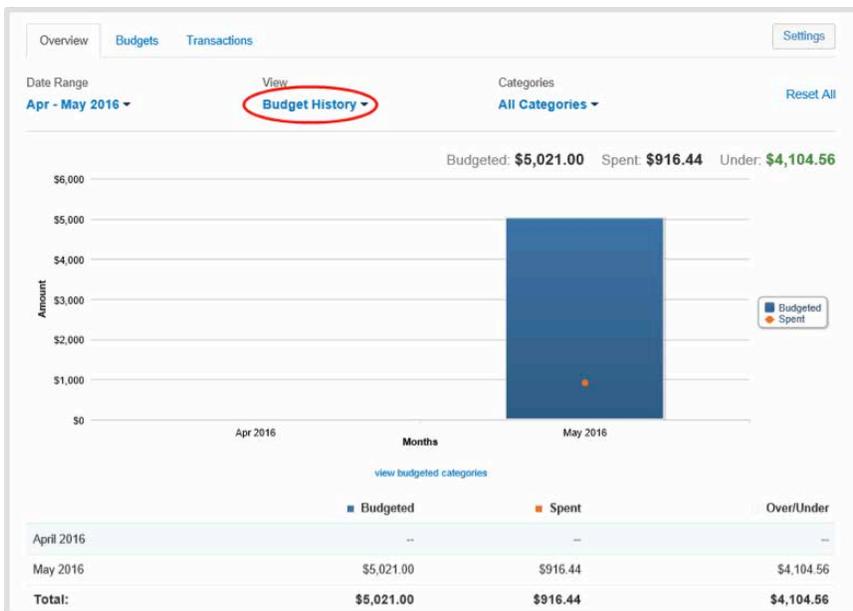
3. The **Overview** tab shows spending by category over a specific date range. The default is to view spending amounts **This Month**, by **Category** and from **All Accounts**. Hover over the pie chart to see how much you've spent in each category. You can also click "**view related transactions**" to see a list of transactions from the specified date range and accounts.



4. The **Budgets** tab allows you to create budgets to help manage your expenses. You can either add budget items one at a time by category, or you can select **Create an Auto-Budget** to view a budget automatically based on your average spending from the past six months.



5. Once you've added your budget, go back to the **Spending — Overview** tab and select the **Budget History** view to see the amount you've budgeted, the amount you've spent, and whether you're over or under budget.

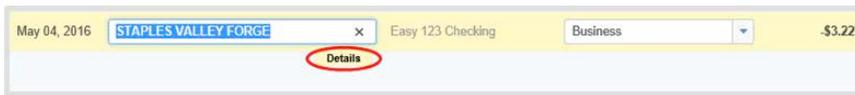


6. The **Transactions** tab displays all bank transactions from your online accounts. The number of transactions found and the total amount will be displayed at the top of your transactions list.

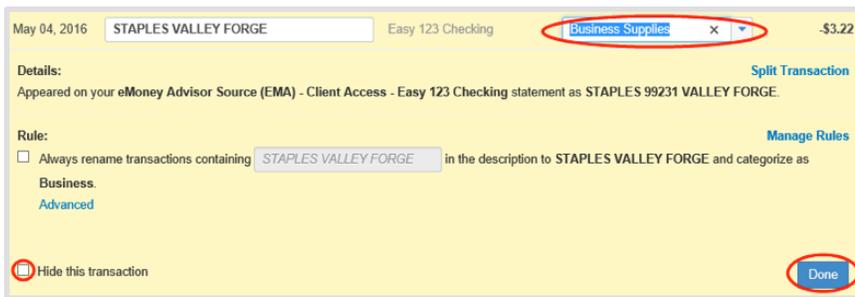
The screenshot shows the 'Transactions' tab interface. At the top, there are tabs for 'Overview', 'Budgets', and 'Transactions', with 'Transactions' selected. Below the tabs, there's a 'Date Range' dropdown set to 'Last 30 Days'. The 'Accounts' dropdown is set to 'All Accounts' and the 'Categories' dropdown is set to 'All Categories'. The main content area displays a table of transactions with columns for 'Date', 'Description', 'Account', 'Category', and 'Value'. The table shows three transactions from May 2016.

Date	Description	Account	Category	Value
May 09, 2016	WAWA TOWN	Easy 123 Checking	Fast Food & Convenience	-\$80.00
May 09, 2016	WAWA TOWN	Fidelity Brokerage	Bills & Utilities	-\$80.00
May 08, 2016	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00

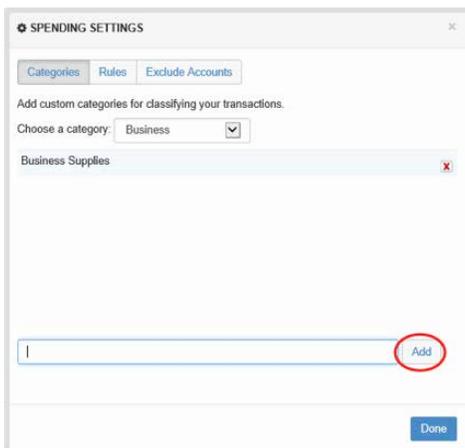
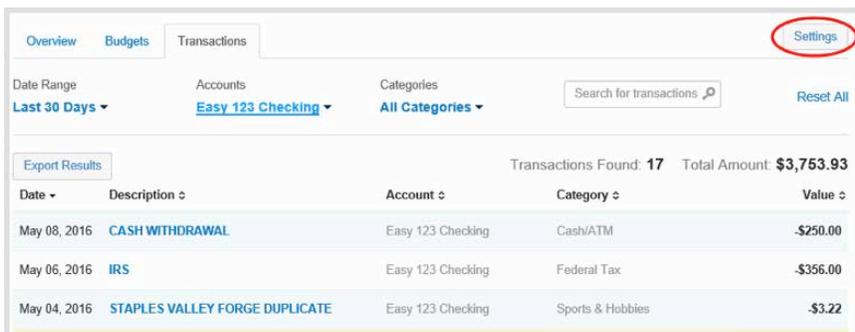
To make changes to the Description or Category provided for a transaction, click the transaction's row and type a new description and/or select a new category from the drop-down.



If you want to apply your edits to all similar transactions you can create a rule. Make the edits to the Description and Category of a transaction. Click Details below the transaction row. Click the checkbox before the rule, and then click Advanced to apply a monetary or date range to the rule using the entry boxes provided. Click Done



7. If you can't find the category you're looking for, you can create new subcategories by clicking settings at the top of the budgeting page. Choose the parent category, type in a new subcategory and click **Add**.



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

The screenshot shows the 'Transactions' tab in a financial application. At the top, there are tabs for 'Overview', 'Budgets', and 'Transactions', with 'Settings' in the top right. Below the tabs, there are filters for 'Date Range' (Last 30 Days), 'Accounts' (Easy 123 Checking), and 'Categories' (All Categories). A search bar and a 'Reset All' button are also present. The 'Export Results' button is circled in red. Below the filters, it says 'Transactions Found: 17' and 'Total Amount: \$3,753.93'. A table of transactions is shown below:

Date	Description	Account	Category	Value
May 08, 2016	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
May 06, 2016	IRS	Easy 123 Checking	Federal Tax	-\$356.00

9. The Settings button allows you to further manage spending Categories, Rules and Excluded Accounts.

The screenshot shows the 'Settings' button circled in red in the top right corner of the Transactions page. Below it, the 'SPENDING SETTINGS' dialog box is open. The dialog has tabs for 'Categories', 'Rules', and 'Exclude Accounts'. Under 'Categories', there is a section 'Add custom categories for classifying your transactions.' with a dropdown menu set to 'Auto & Transport'. Below this, there are several categories listed: 'Auto Payment', 'Auto Registration', 'Auto Service', 'Gas & Fuel', and 'Public Transport'. At the bottom of the dialog, there is an 'Add' button and a 'Done' button.

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