

Spending & Budgeting

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

These tools allow you to build out monthly spending budgets while also tracking spending habits on your connected transactional accounts.

To analyze 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 this setting, modify your privacy permissions located in

Home Organizer Goals Spending Investments Vault Reports Help **Settings**

Alerts Security **Privacy**

Privacy Settings

This page allows you to manage your privacy settings. Use the controls below to determine how much access each individual has to your financial information.

	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"/>
Hannah Pou Advisor	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

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

emX Home Organizer Goals **Spending** Investments Vault Reports Settings Sign Out

Welcome,
Frank and Joanna Miller

Accounts	+ Add Account
Cash	\$54,568
Credit Cards	-\$1,275
Investments	\$361,634
Life Insurance	\$0
Loans	-\$326,385
Property	\$0
Stock Options	\$0

Net Worth

\$88,542 as of today
\$0 this month

Investments

\$496,594 as of today
↑ \$293 Change ↑ 0.06% Change

Goals as of today

View All

Retirement 2032 - 2067 Projected Funding 36 of 36 years

Spending

View All

\$0 Income	-\$3,483 Expenses	-\$3,482 Net
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Spending & Budgeting

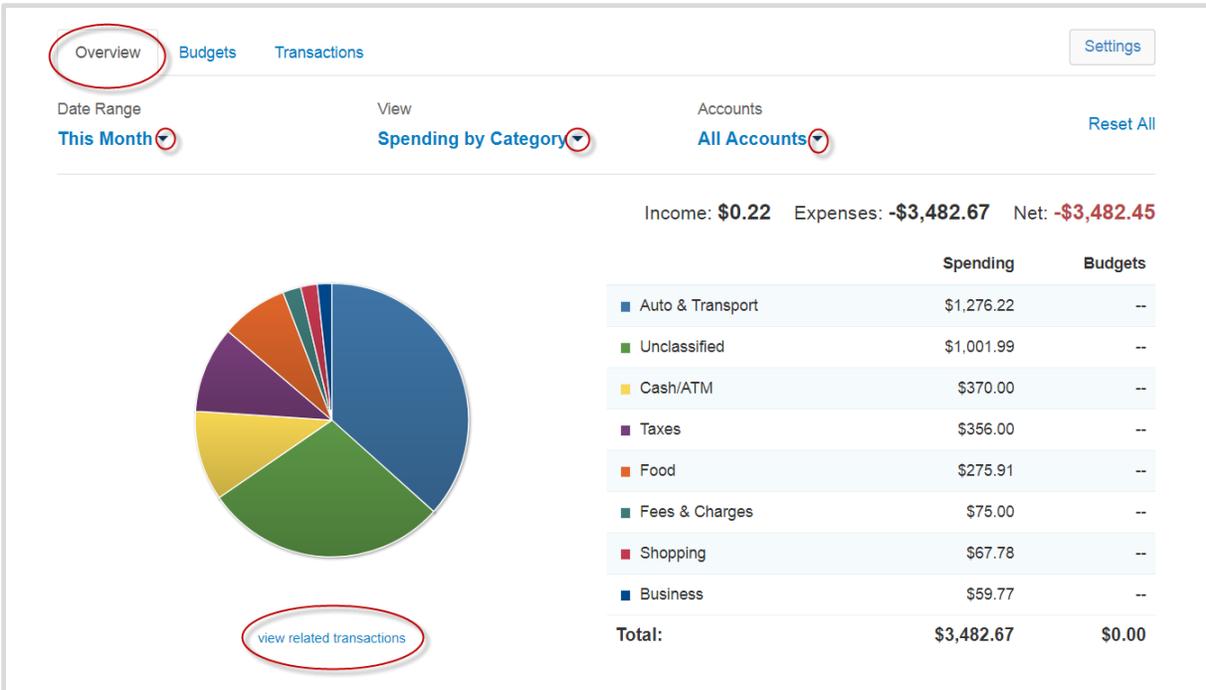
2. The **Spending** page is comprised of 3 sections: Overview, Budgets, and Transactions.

The screenshot shows the emX Spending page. The navigation menu includes Home, Organizer, Goals, Spending (circled), Investments, Vault, Reports, and a notification icon. On the right, there are links for Help, Settings, and Sign Out. Below the navigation, there are tabs for Overview, Budgets, and Transactions, with a Settings button. The main content area includes filters for Date Range (This Month), View (Spending by Category), and Accounts (All Accounts), along with a Reset All button. A summary shows Income: \$0.22, Expenses: -\$3,482.67, and Net: -\$3,482.45. A pie chart on the left visualizes the spending by category, with a link to view related transactions. A table on the right lists the categories and their respective spending amounts.

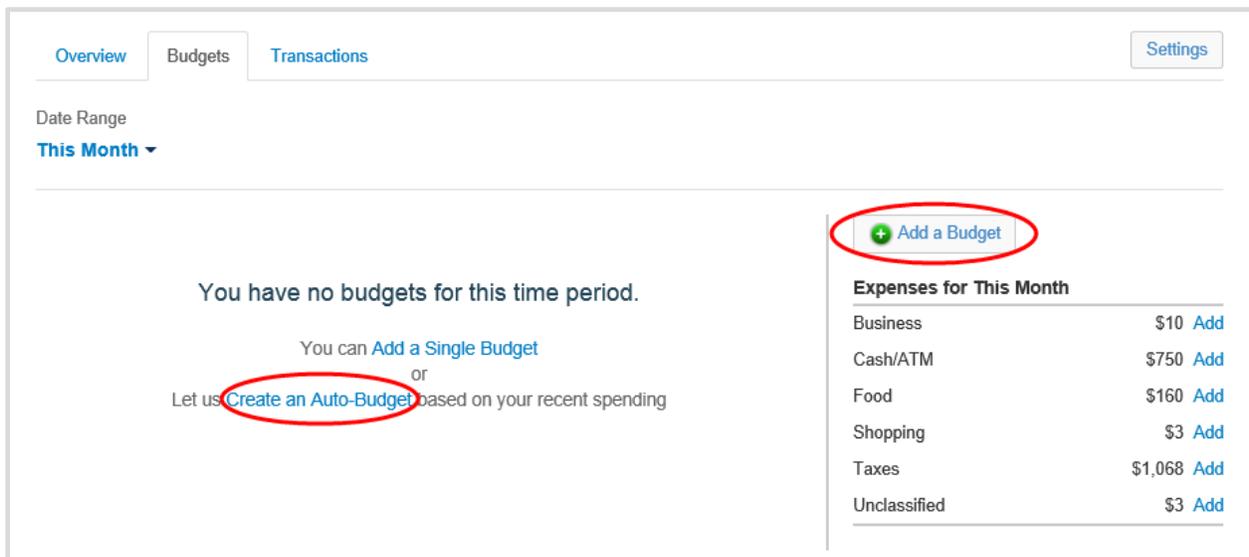
	Spending	Budgets
Auto & Transport	\$1,276.22	--
Unclassified	\$1,001.99	--
Cash/ATM	\$370.00	--
Taxes	\$356.00	--
Food	\$275.91	--
Fees & Charges	\$75.00	--
Shopping	\$67.78	--
Business	\$59.77	--
Total:	\$3,482.67	\$0.00

Spending & Budgeting

3. The **Overview** tab shows spending by category over a specific date range. The default view 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 that category. You can also click "**view related transactions**" to see a list of transactions from the specified date range and accounts.

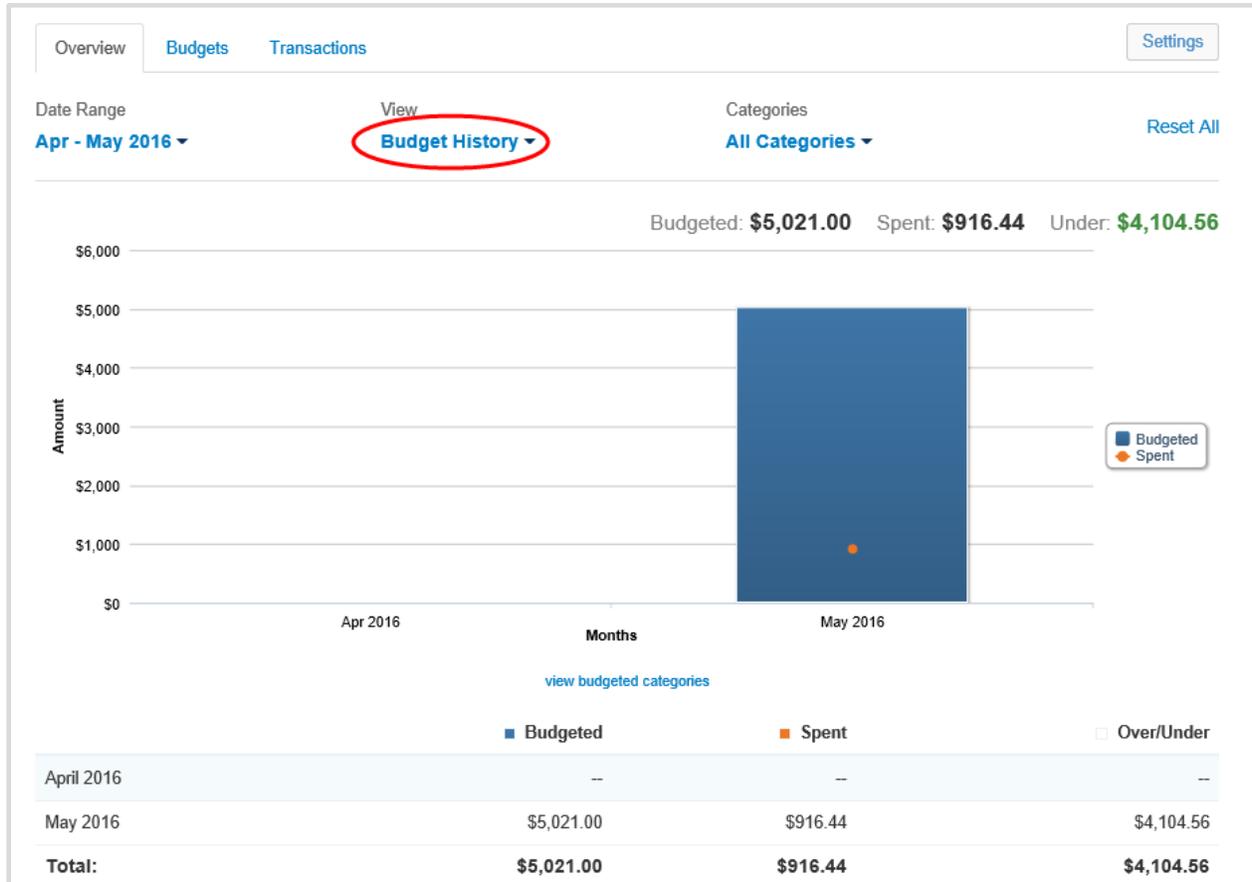


4. The **Budgets** tab allows you to create budgets to help manage your expenses. You can either add budget items one at a time by category, or you can select **Create an Auto-Budget** to view a budget created automatically based on your average spending from the past six months.



Spending & Budgeting

- 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 emX web interface. The top navigation bar includes Home, Organizer, Goals, Spending (selected), Investments, Vault, Reports, and a notification icon. On the right, there are links for Help, Settings, and Sign Out. Below the navigation, there are tabs for Overview, Budgets, and Transactions (which is circled in red). A Settings button is located to the right of the Transactions tab. Below the tabs, there are filters for Date Range (Last 30 Days), Accounts (All Accounts), and Categories (All Categories). A search box for transactions and a Reset All button are also present. Summary statistics show Transactions Found: 34 and Total Amount: \$8,542.23. An Export Results button is on the left. The main area displays a table of transactions with columns for Date, Description, Account, Category, and Value.

Date	Description	Account	Category	Value
Aug 20, 2017	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Aug 19, 2017	STRIDE RITE	*****Card	Clothing	-\$44.19
Aug 18, 2017	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Aug 16, 2017	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Aug 16, 2017	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22

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

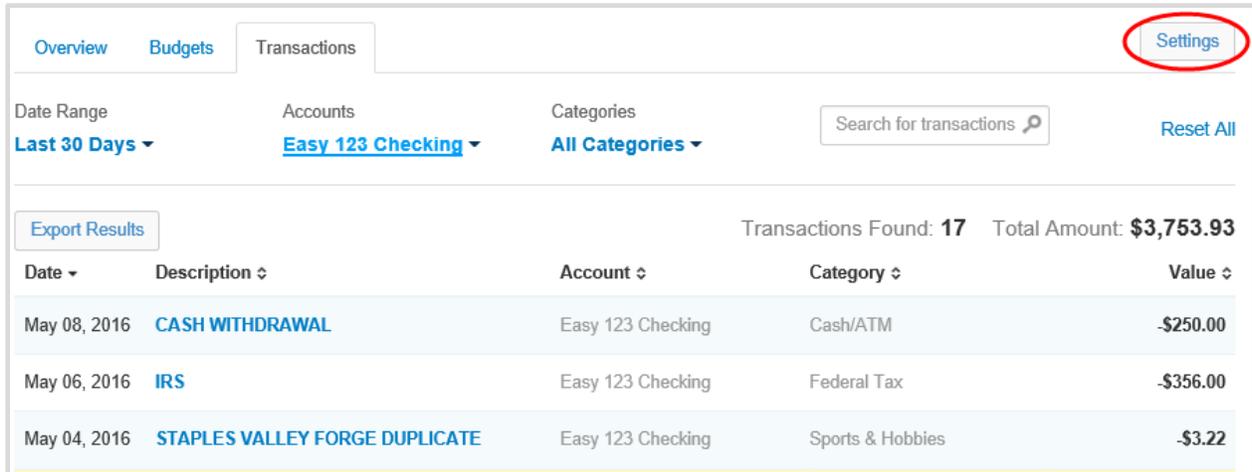
This screenshot shows a single transaction row for May 04, 2016. The description is 'STAPLES VALLEY FORGE', the account is 'Easy 123 Checking', and the category is 'Business'. The value is -\$3.22. A red circle highlights the 'Details' link located below the transaction row.

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

This screenshot shows the 'Details' page for the transaction. The transaction information is repeated at the top. A red circle highlights the 'Business Supplies' category dropdown. Below this, there is a 'Details' section with a 'Split Transaction' link. The 'Rule' section contains a checkbox, a text input field with 'STAPLES VALLEY FORGE', and a 'Manage Rules' link. The 'Advanced' option is selected. At the bottom left, there is a 'Hide this transaction' checkbox, and at the bottom right, there is a 'Done' button circled in red.

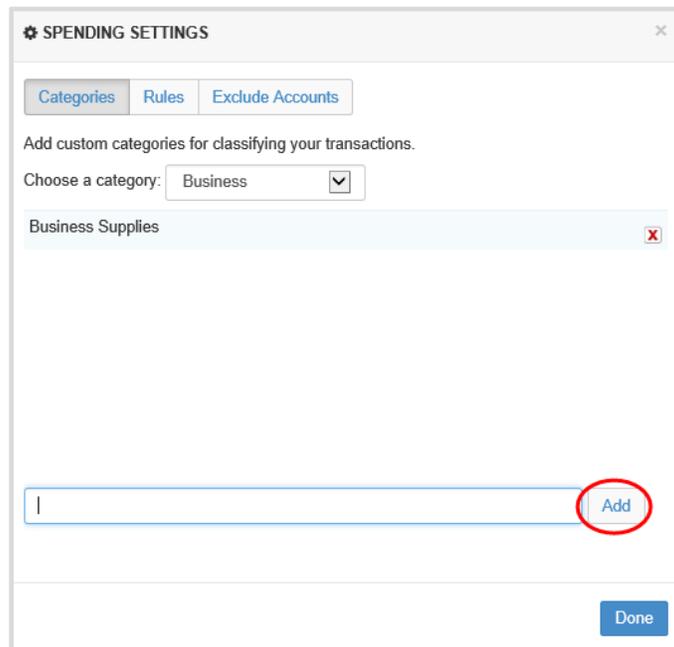
Spending & Budgeting

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 new sub category and click **Add**.



The screenshot shows the 'Transactions' tab of a budgeting application. At the top right, the 'Settings' link is circled in red. Below the navigation 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' link are also present. The main content area shows a table of transactions with columns for Date, Description, Account, Category, and Value. The total amount is \$3,753.93.

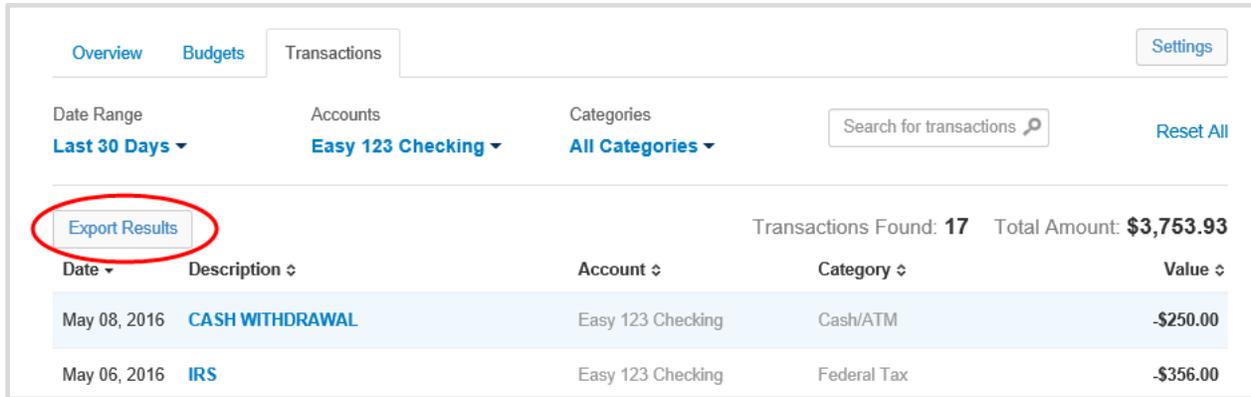
Date	Description	Account	Category	Value
May 08, 2016	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
May 06, 2016	IRS	Easy 123 Checking	Federal Tax	-\$356.00
May 04, 2016	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22



The screenshot shows the 'SPENDING SETTINGS' dialog box. It has three tabs: 'Categories', 'Rules', and 'Exclude Accounts'. The 'Categories' tab is active. Below the tabs, there is a text prompt: 'Add custom categories for classifying your transactions.' A dropdown menu is set to 'Business'. Below the dropdown, there is a list of categories with 'Business Supplies' already added. At the bottom, there is an input field and an 'Add' button circled in red. A 'Done' button is at the bottom right.

Spending & Budgeting

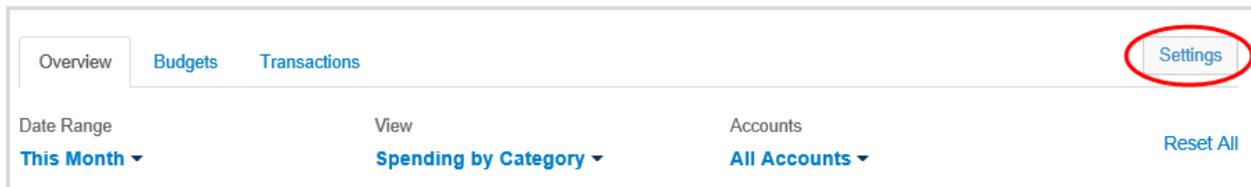
8. To Export transactions, click the Export Results button to export the transaction table to a .CSV format.



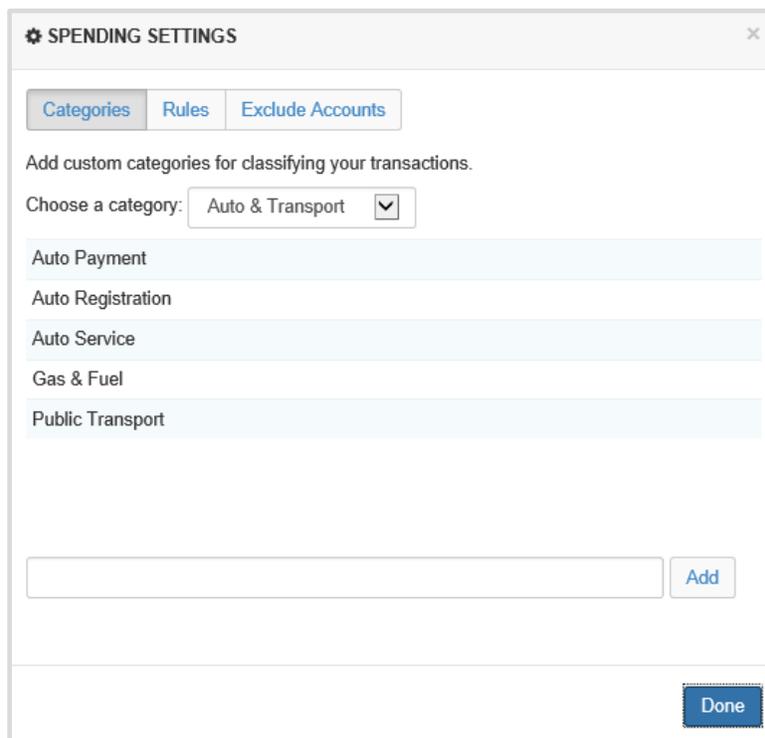
The screenshot shows the 'Transactions' tab in a software interface. At the top right is a 'Settings' button. Below the navigation tabs are filters for 'Date Range' (Last 30 Days), 'Accounts' (Easy 123 Checking), and 'Categories' (All Categories). A search bar and a 'Reset All' link are also present. A summary bar indicates 'Transactions Found: 17' and 'Total Amount: \$3,753.93'. The 'Export Results' button is circled in red. Below this is a table of transactions.

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 'Transactions' tab with the 'Settings' button circled in red. The filters are 'Date Range' (This Month), 'View' (Spending by Category), and 'Accounts' (All Accounts). A 'Reset All' link is also visible.



The 'SPENDING SETTINGS' dialog box has three tabs: 'Categories', 'Rules', and 'Exclude Accounts'. The 'Categories' tab is active, showing a list of categories: Auto Payment, Auto Registration, Auto Service, Gas & Fuel, and Public Transport. Below the list is an input field and an 'Add' button. At the bottom right is a 'Done' button.