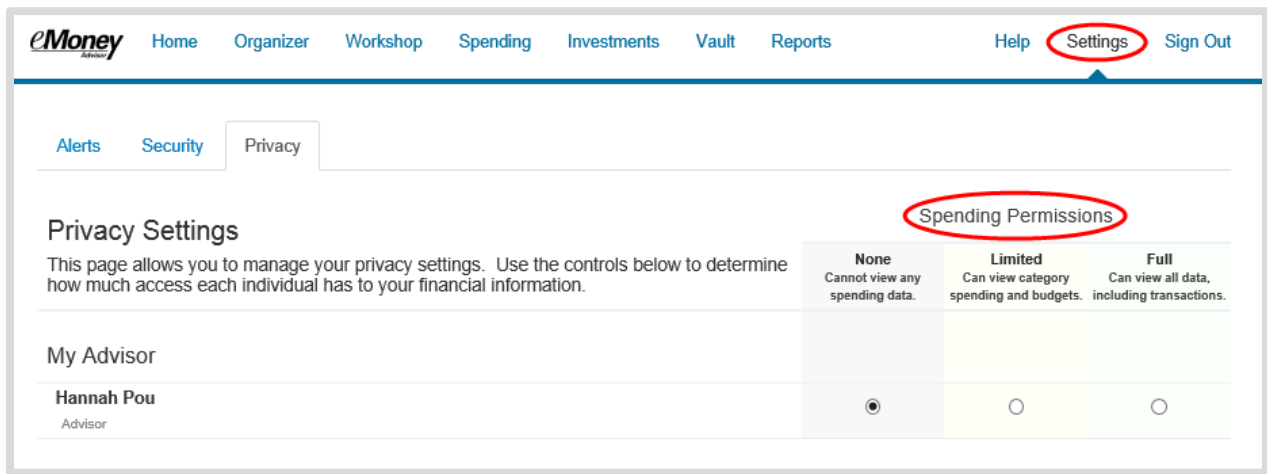


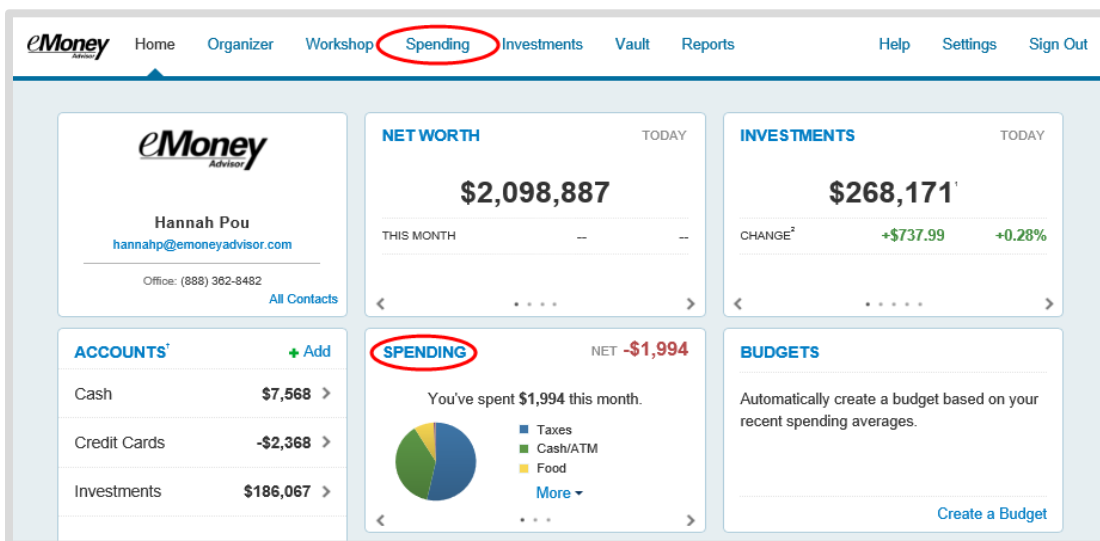


This training guide will walk you through utilizing the spending & budgeting tools available in your My Money Life Center. These tools allow you to build out monthly spending budgets while also tracking spending habits on your connected transactional accounts. To analyze spending and budgeting, you must first connect your accounts. Please refer to the Adding Accounts user guide for additional information (contact us if you haven't received one yet).

Please Note: By default, your advisor will be *unable* to see your spending information. To change this setting, modify your privacy permissions located in settings. This can be very helpful when advising you around cash flow planning



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





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

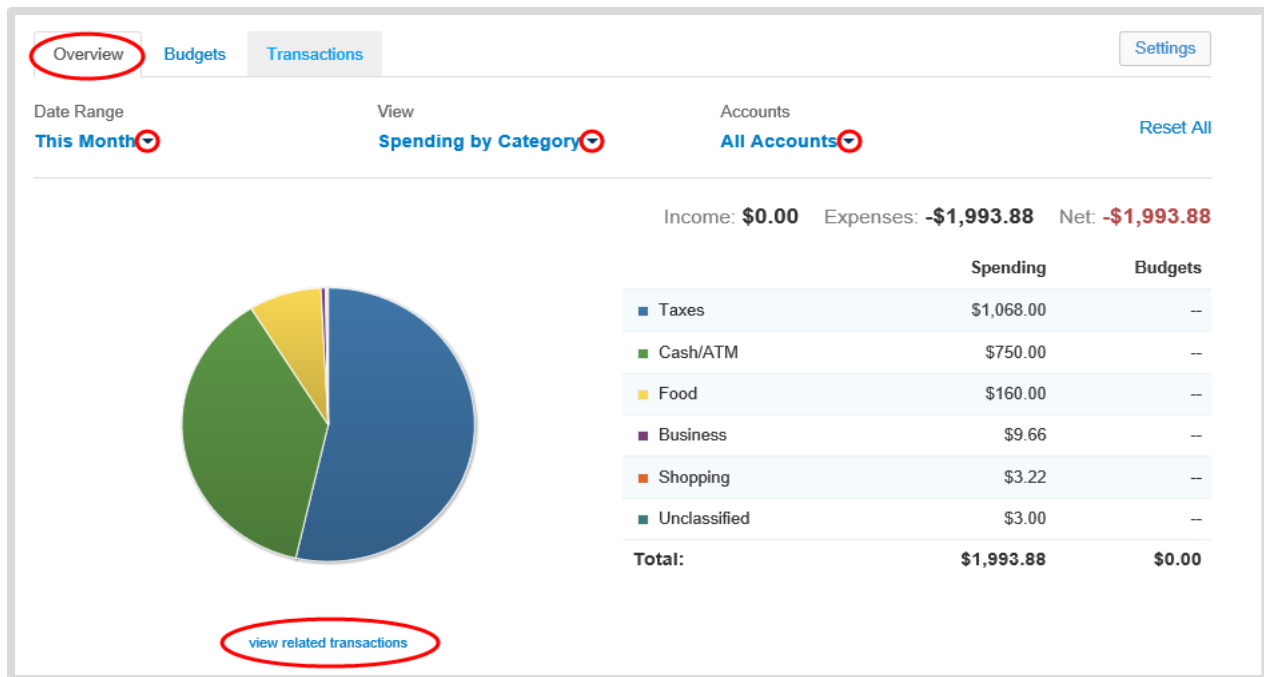
The screenshot shows the eMoney Spending page. The navigation menu includes Home, Organizer, Workshop, Spending (highlighted with a red circle), Investments, Vault, Reports, Help, Settings, and Sign Out. Below the navigation, there are tabs for Overview, Budgets, and Transactions, with a Settings button on the right. 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: \$0.00, Expenses: -\$1,993.88, and Net: -\$1,993.88. A pie chart visualizes the spending distribution, and a table lists the following categories:

	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

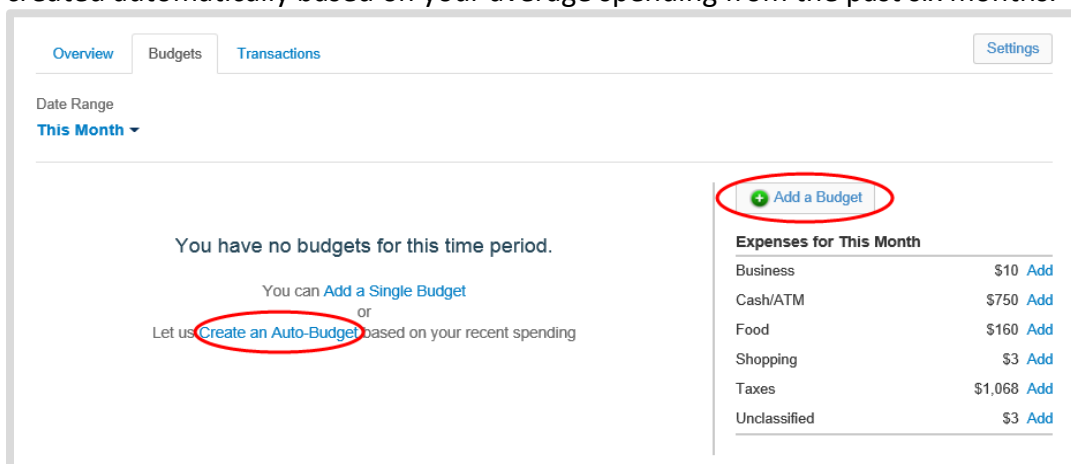
Below the pie chart is a link to "view related transactions".



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.

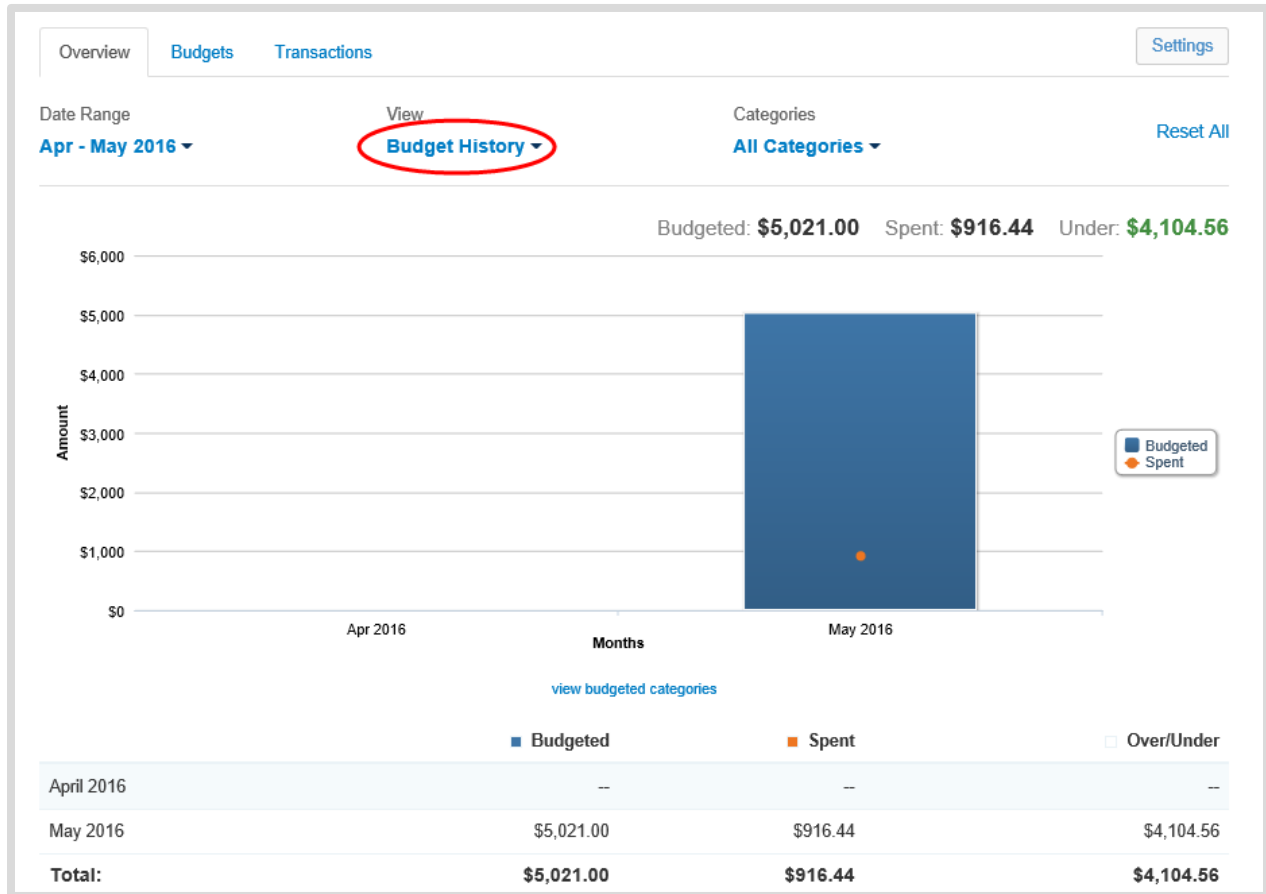


4. The **Budgets** tab allows you to create budgets to help manage your expenses. You can either add budget items one at a time by category, or you can select **Create an Auto-Budget** to view a budget created automatically based on your average spending from the past six months.





- 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 eMoney Advisor interface. The navigation bar includes Home, Organizer, Workshop, Spending, Investments, Vault, Reports, Help, Settings, and Sign Out. The 'Transactions' tab is highlighted with a red circle. Below the navigation, there are filters for Date Range (Last 30 Days), Accounts (All Accounts), and Categories (All Categories). A search box and a 'Reset All' button are also present. An 'Export Results' button is on the left. The summary shows 56 transactions found with a total amount of \$17,948.16. The table below lists transactions with columns for Date, Description, Account, Category, and Value.

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 transaction, click the transaction's row and type a new description and/or select a new category from the drop-down.

The screenshot shows a single transaction row. The date is May 04, 2016. The description is 'STAPLES VALLEY FORGE' with a clear button. The account is 'Easy 123 Checking'. The category is 'Business' with a dropdown arrow. The value is '-\$3.22'. Below the row, a 'Details' link is circled in red.

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

The screenshot shows the 'Details' view for the transaction. The category 'Business Supplies' is circled in red. Below the transaction details, there is a 'Rule' section with a checkbox and the text: 'Always rename transactions containing STAPLES VALLEY FORGE in the description to STAPLES VALLEY FORGE and categorize as Business.' The 'Advanced' option is selected. At the bottom, there is a 'Hide this transaction' checkbox and a 'Done' button, both circled in red.



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**.

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

SPENDING SETTINGS

Categories Rules Exclude Accounts

Add custom categories for classifying your transactions.

Choose a category: Business

Business Supplies

Add

Done



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

Overview Budgets Transactions Settings

Date Range: Last 30 Days Accounts: Easy 123 Checking Categories: All Categories Search for transactions Reset All

Export Results Transactions Found: 17 Total Amount: \$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

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

Overview Budgets Transactions Settings

Date Range: This Month View: Spending by Category Accounts: All Accounts Reset All

SPENDING SETTINGS

Categories Rules Exclude Accounts

Add custom categories for classifying your transactions.

Choose a category: Auto & Transport

- Auto Payment
- Auto Registration
- Auto Service
- Gas & Fuel
- Public Transport

Add Done