



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 settings.

The screenshot shows the eMoney Advisor interface. The top navigation bar includes Home, Organizer, Workshop, Spending, Investments, Vault, Reports, Help, Settings (circled in red), and Sign Out. Below the navigation bar, there are tabs for Alerts, Security, and Privacy. The Privacy Settings page is active, with a sub-section for Spending Permissions (circled in red). The page explains that users can manage privacy settings to determine access to financial information. A table below shows the permissions for 'My Advisor' (Hannah Pou, Advisor):

	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 or tile.

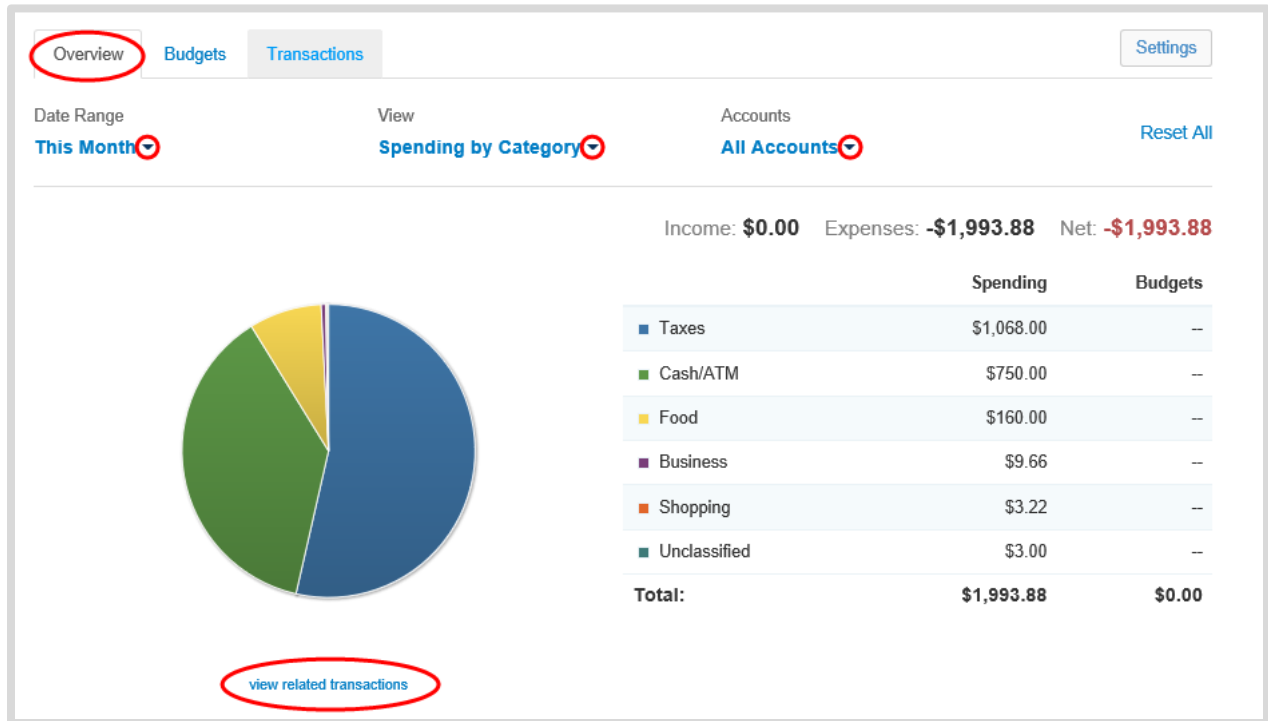
2. The **Spending** page is comprised of 3 sections: Overview, Budgets, and Transactions.

	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



Spending & Budgeting Tool

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.





Spending & Budgeting Tool

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.

Overview Budgets Transactions Settings

Date Range
This Month ▾

You have no budgets for this time period.

You can [Add a Single Budget](#)
or
Let us [Create an Auto-Budget](#) based on your recent spending

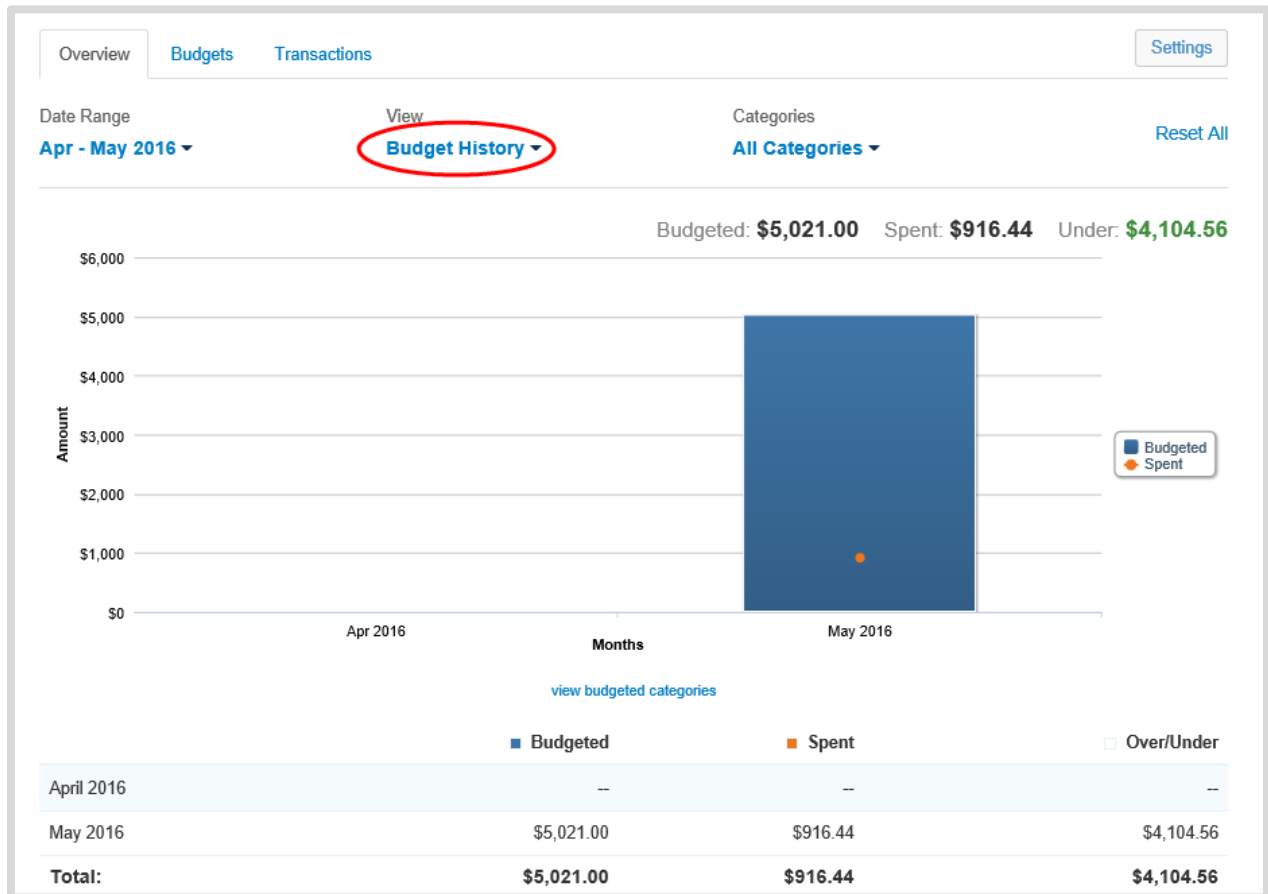
[+ Add a Budget](#)

Expenses for This Month	
Business	\$10 Add
Cash/ATM	\$750 Add
Food	\$160 Add
Shopping	\$3 Add
Taxes	\$1,068 Add
Unclassified	\$3 Add



Spending & Budgeting Tool

- 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.





Spending & Budgeting Tool

- 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.

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.

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

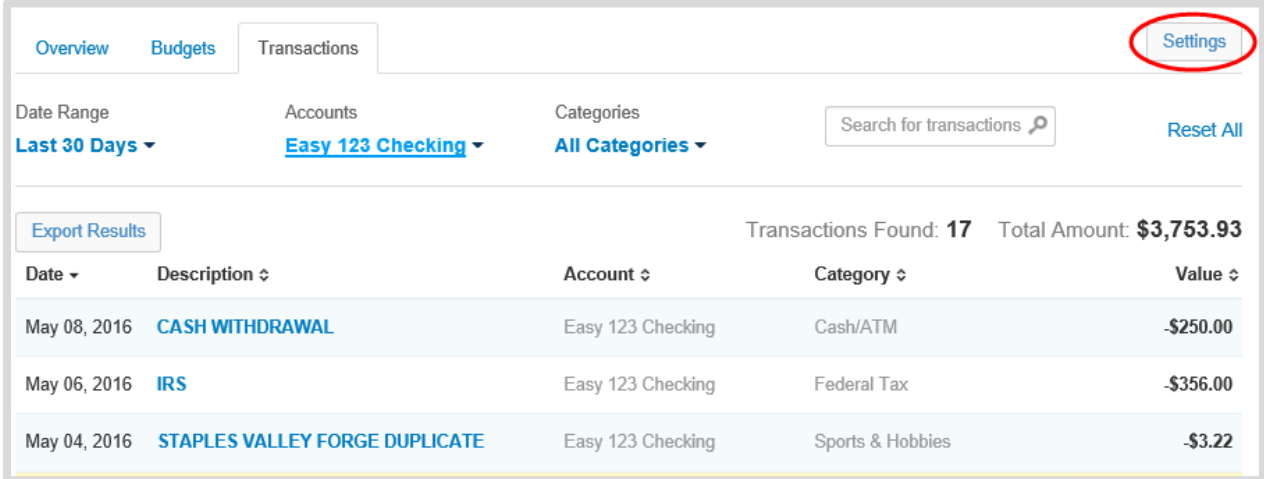
Always rename transactions containing **STAPLES VALLEY FORGE** in the description to **STAPLES VALLEY FORGE** and categorize as **Business**.

Hide this transaction

Done

Spending & Budgeting Tool

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**.

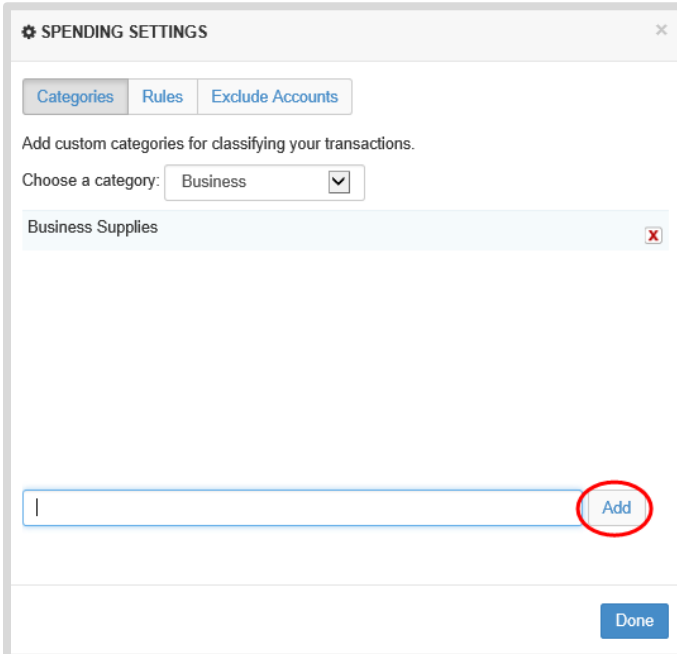


Overview Budgets Transactions **Settings**

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
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



Spending & Budgeting Tool

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