

This training guide will demonstrate the Client Site Budgeting Tool.

The Budgeting Tool allows you, on your client site, to build out an individual or an overall comprehensive budget. This is done by mapping connected transactions with limits you determine.

Please note: The Budgeting Tool has features that are not viewable to your advisor unless you permit them access. You are able to control this permission under **Settings**.

1. From the client website, you can click **Settings** and click **Privacy**.

The screenshot shows the client website interface for John and Sue Watson. The top navigation bar includes links for Education Center, Help, Join Screen Sharing Session, Settings (circled in red), and Log out. Below this is a main menu with tabs for Home, Organizer, Workshop, Spending, Investments, Vault, and Reports. A secondary menu below the main menu has tabs for Alerts, Security, and Privacy (circled in red). The Privacy Settings page is displayed, featuring a title 'Privacy Settings' and a description: '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.' Under the heading 'My Advisor', the name 'Erin Smith' is listed as an 'Advisor'. To the right, there is a 'Spending Permissions' table with three columns: 'None', 'Limited', and 'Full'. Each column has a description of the permission level and a radio button below it. The 'Full' permission level is selected for Erin Smith.

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

There are three varieties of Spending Permissions:

None - The user does not have access to any of your spending data.

Limited - The user has limited access to your spending details and can only view the categories regarding the spending and budgets.

Full access - The user can view all spending and budgeting data, including transactions.

2. From the Home Screen, click **Create a Budget** to set up a budget.

The screenshot displays the client's dashboard with the following sections:

- Navigation:** Home, Organizer, Workshop, Spending, Investments, Vault, Reports.
- FINANCIAL ALERTS:** MANAGE ALERTS
- ACCOUNTS:**
 - Cash: \$7,568
 - Credit Cards: -\$3,643
 - Investments: \$143,182
 - Life Insurance: \$14,500
 - Loans: -\$426,385
 - Property: \$0
 - Stock Options: \$1,239,505
- NET WORTH:** \$974,727 (TODAY)
- INVESTMENTS:** \$143,182 (TODAY), CHANGE²: +\$626.86 (+0.37%)
- SPENDING:** NET -\$3,123. You've spent \$3,124 this month. Categories include Auto & Transport, Taxes, and Cash/ATM.
- BUDGETS:** Automatically create a budget based on your recent spending averages. A **Create a Budget** button is circled in red.
- PROTECTION:** Variable Universal Life (\$1,000,000), Auto, Homeowner's.
- TOUR GUIDE:** Get an overview of how to get started with your personal financial website. Includes a 'GET STARTED' button and a photo of a woman.

NOTE: Before you can analyze transactions & build a budget, you must first connect your bank accounts. Refer to the **CLIENT CONNECTION BOOKLET** for a detailed explanation.

3. After clicking on **Add a Budget**, you will be directed to the Spending tab. Within this tab, the **Overview** provides a pie chart sorted by categorized transactions. You can view **Spending by Category**, **Spending History** and **Budget History**. Further detail can be seen by applying a **Date, Range**, or viewing a **Specific Category** or **Specific Account**.

John and Sue Watson

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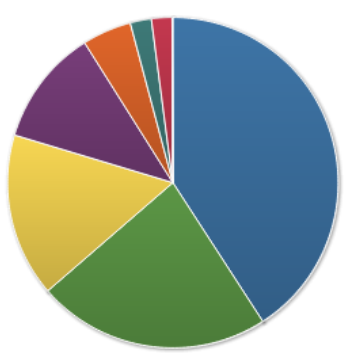
Home
Organizer
Workshop
Spending
Investments
Vault
Reports

Overview
Budgets
Transactions
Settings

Date Range
This Month ▾

View
Spending by Category ▾

Accounts
All Accounts ▾
 [Reset All](#)



view related transactions

Income: \$0.44	Expenses: -\$3,123.68	Net: -\$3,123.24
	Spending	Budgets
■ Auto & Transport	\$1,276.22	--
■ Taxes	\$712.00	--
■ Cash/ATM	\$500.00	--
■ Food	\$355.91	--
■ Fees & Charges	\$150.00	--
■ Shopping	\$64.56	--
■ Business	\$62.99	--
■ Unclassified	\$2.00	--
Total:	\$3,123.68	\$0.00

- Under **Budgets**, click **Add a Budget**, to create a budget. You can select to **Add a Single Budget** or **Create an Auto-Budget** based on your recent spending.

John and Sue Watson Education Center Help Join Screen Sharing Session Settings Log out

Home Organizer Workshop **Spending** Investments Vault Reports Settings

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

Auto & Transport	\$1,276	Add
Business	\$63	Add
Cash/ATM	\$500	Add
Fees & Charges	\$150	Add
Food	\$356	Add
Shopping	\$65	Add
Taxes	\$712	Add
Unclassified	\$2	Add

The **Expenses for This Month** shows the breakdown of categorized transactions. These will be applied if you choose to **Create an Auto-Budget**.

Expenses for This Month		
Auto & Transport	\$1,276	Add
Business	\$63	Add
Cash/ATM	\$500	Add
Fees & Charges	\$150	Add
Food	\$356	Add
Shopping	\$65	Add
Taxes	\$712	Add
Unclassified	\$2	Add

5. If you choose to **Add a Single Budget**, the following will appear. Select the appropriate category from the Spending Category drop down box and enter in the desired monthly budget. Click **Add**.

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Home Organizer Workshop **Spending** Investments Vault Reports

Overview **Budgets** Transactions Settings

Date Range
This Month ▾

Add a Budget

Choose a category: ▾
Since December, you've averaged \$150 per month for this category.

Enter your monthly budget:

Add

+ Add a Budget

Expenses for This Month

Auto & Transport	\$1,276	Add
Business	\$63	Add
Cash/ATM	\$500	Add
Fees & Charges	\$150	Add
Food	\$356	Add
Shopping	\$65	Add
Taxes	\$712	Add
Unclassified	\$2	Add

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

6. Click the **Transactions** tab. The Transactions tab provides a breakdown of any transactions that were pulled in through your connections. You can sort by **Date Range**, **All Accounts**, and **All Categories**.

1. To manually classify a transaction, highlight it by clicking on the particular line item.

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Home Organizer Workshop **Spending** Investments Vault Reports

Overview Budgets **Transactions** Settings

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

Export Results Transactions Found: 47 Total Amount: \$12,307.11

Date	Description	Account	Category	Value
Jun 16, 2014	WAWA TOWN	Fidelity Brokerage	Fast Food & Convenience	-\$80.00
Jun 15, 2014	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Jun 15, 2014	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jun 14, 2014	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Jun 13, 2014	IRS	Fidelity Brokerage	Federal Tax	-\$356.00
Jun 13, 2014	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Jun 11, 2014	STAPLES VALLEY FORGE	Fidelity Brokerage	Business	-\$3.22
Jun 11, 2014	STAPLES VALLEY FORGE	Platinum Credit Card	Business	-\$56.55
Jun 11, 2014	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Jun 09, 2014	PAYMENT	Fidelity Brokerage	Unclassified	-\$1.00
Jun 09, 2014	PAYMENT	Easy 123 Checking	Unclassified	-\$1.00
Jun 08, 2014	WAWA TOWN	Platinum Credit Card	Fast Food & Convenience	-\$3.99
Jun 07, 2014	OVERDRAFT PROTECTION	Fidelity Brokerage	Bank Fee	-\$75.00

2. Click the Category Drop down and choose from the pre-existing category list.

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Home Organizer Workshop **Spending** Investments Vault Reports

Overview Budgets **Transactions** Settings

Date Range: **Last 30 Days** Accounts: **All Accounts** Categories: **All Categories** Search for transactions [Reset All](#)

Export Results Transactions Found: **47** Total Amount: **\$12,307.11**

Date	Description	Account	Category	Value
Jun 16, 2014	WAWA TOWN	Fidelity Brokerage	Fast Food & Convenience	-\$80.00
Jun 15, 2014	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Jun 15, 2014	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jun 14, 2014	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Jun 13, 2014	IRS	Fidelity Brokerage	Federal Tax	-\$356.00
Jun 13, 2014	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Jun 11, 2014	STAPLES VALLEY FORGE	Fidelity Brokerage	Unclassified	-\$3.22
Jun 11, 2014	STAPLES VALLEY FORGE	Platinum Credit Card	Phone, Internet & Cable	-\$56.55
Jun 11, 2014	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Jun 09, 2014	PAYMENT	Fidelity Brokerage	Cash/ATM	-\$1.00
Jun 09, 2014	PAYMENT	Easy 123 Checking	Charity	-\$1.00
Jun 08, 2014	WAWA TOWN	Platinum Credit Card	Education	-\$3.99
Jun 07, 2014	OVERDRAFT PROTECTION	Fidelity Brokerage	Unclassified	-\$75.00

3. To remember this transaction's category in the future, click the **Details** tab.

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Home
Organizer
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Overview
Budgets
Transactions
Settings

Date Range
Last 30 Days ▾

Accounts
All Accounts ▾

Categories
All Categories ▾

[Reset All](#)

Transactions Found: **47** Total Amount: **\$12,307.11**

Date ▾	Description ⇅	Account ⇅	Category ⇅	Value ⇅
Jun 16, 2014	WAWA TOWN	Fidelity Brokerage	Fast Food & Convenience	-\$80.00
Jun 15, 2014	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Jun 15, 2014	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jun 14, 2014	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Jun 13, 2014	IRS	Fidelity Brokerage	Federal Tax	-\$356.00
Jun 13, 2014	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Jun 11, 2014	<input type="text" value="STAPLES VALLEY FORGE"/>	Fidelity Brokerage	<input type="text" value="Business"/>	-\$3.22
Jun 11, 2014	STAPLES VALLEY FORGE	Platinum Credit Card	Unclassified	-\$56.55
Jun 11, 2014	STAPLES VALLEY FORGE	Easy 123 Checking	Unclassified	-\$3.22
Jun 09, 2014	PAYMENT	Fidelity Brokerage	Unclassified	-\$1.00
Jun 09, 2014	PAYMENT	Easy 123 Checking	Unclassified	-\$1.00
Jun 08, 2014	WAWA TOWN	Platinum Credit Card	Fast Food & Convenience	-\$3.99
Jun 07, 2014	OVERDRAFT PROTECTION	Fidelity Brokerage	Bank Fee	-\$75.00

4. Set up the **Rule** and click **Done**.

The screenshot shows the 'Transactions' tab of the Client Site Budgeting Tool. At the top, there are navigation tabs: Home, Organizer, Workshop, Spending, Investments, Vault, Reports, and Settings. Below these are filters for Date Range (Last 30 Days), Accounts (All Accounts), and Categories (All Categories). A search bar and a 'Reset All' button are also present. The main area displays a list of transactions with columns for Date, Description, Account, Category, and Value. The transaction for 'STAPLES VALLEY FORGE' is highlighted in yellow. A 'Details' section for this transaction shows it appeared on a Fidelity statement. A 'Rule' section indicates that a rule was applied to set the description and category. Buttons for 'Export Results', 'Manage Rules', and 'Done' are circled in red.

Date	Description	Account	Category	Value
Jun 16, 2014	WAWA TOWN	Fidelity Brokerage	Fast Food & Convenience	-\$80.00
Jun 15, 2014	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Jun 15, 2014	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jun 14, 2014	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Jun 13, 2014	IRS	Fidelity Brokerage	Federal Tax	-\$356.00
Jun 13, 2014	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Jun 11, 2014	STAPLES VALLEY FORGE	Fidelity Brokerage	Business	-\$3.22

Transactions Found: 47 Total Amount: \$12,307.11

Export Results (circled in red)

Rule: (circled in red)
A rule has been applied to this transaction that set the description to STAPLES VALLEY FORGE and category to Business.

Manage Rules (circled in red)

Done (circled in red)

→ **Note:** To export your transactions to Excel, click on the **Export Results** button.

5. After classifying all transactions, you can view your **Budget** to track the expense.

John and Sue Watson

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Home | Organizer | Workshop | Spending | Investments | Vault | Reports

Overview | Budgets | Transactions | Settings

Date Range
Last 30 Days ▾

Accounts
All Accounts ▾

Categories
All Categories ▾

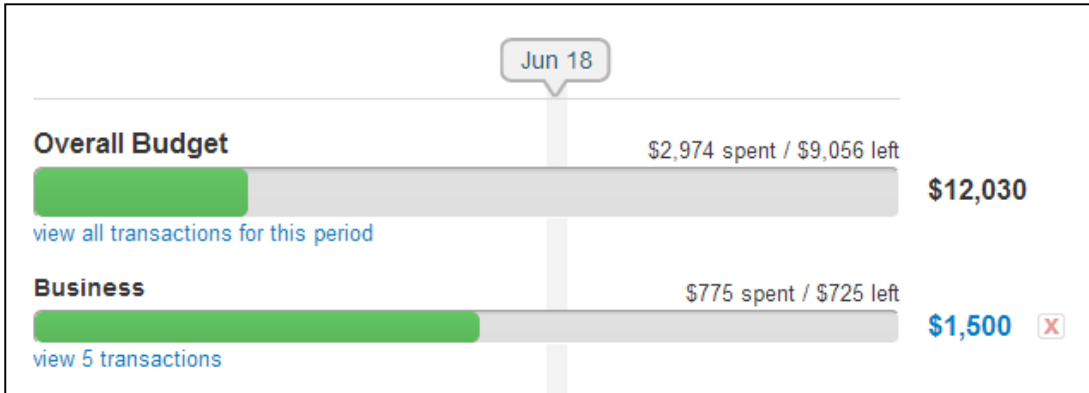
🔍

[Reset All](#)

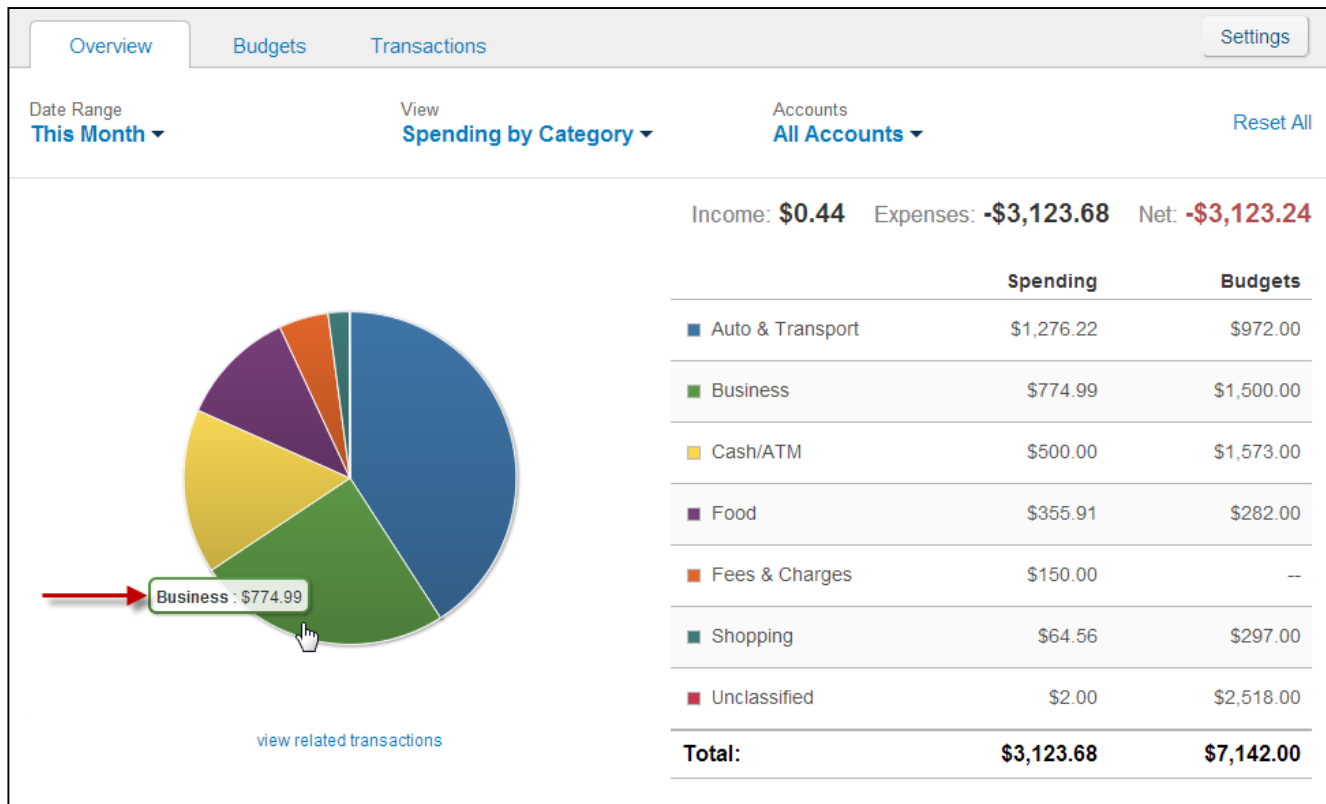
Export Results
Transactions Found: **47** Total Amount: **\$12,307.11**

Date ▾	Description ↕	Account ↕	Category ↕	Value ↕
Jun 16, 2014	WAWA TOWN	Fidelity Brokerage	Fast Food & Convenience	-\$80.00
Jun 15, 2014	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Jun 15, 2014	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jun 14, 2014	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Jun 13, 2014	IRS	Fidelity Brokerage	Federal Tax	-\$356.00
Jun 13, 2014	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Jun 11, 2014	STAPLES VALLEY FORGE	Fidelity Brokerage	Business	\$3.22
Jun 11, 2014	STAPLES VALLEY FORGE	Platinum Credit Card	Business	-\$56.55
Jun 11, 2014	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Jun 09, 2014	PAYMENT	Fidelity Brokerage	Unclassified	-\$1.00
Jun 09, 2014	PAYMENT	Easy 123 Checking	Unclassified	-\$1.00
Jun 08, 2014	WAWA TOWN	Platinum Credit Card	Fast Food & Convenience	-\$3.99

6. The **Budgets** tab now displays the current amount spent for the Overall Budget as well as the amount spent for specific categories.



7. The **Spending Overview** tab now incorporates your budget.



8. The Home Page will populate the **Spending** and **Budgets** tiles with the new data entered. Under the **Spending** tile, click the **More** button to get the spending detail.

Welcome
John and Sue Watson

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Home Organizer Workshop Spending Investments Vault Reports

FINANCIAL ALERTS MANAGE ALERTS

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NET WORTH TODAY
\$974,727
THIS MONTH -- --

INVESTMENTS TODAY
\$168,553¹
CHANGE² +\$941.39 +0.56%

ACCOUNTS¹ + Add
Cash **\$7,568** >
Credit Cards **-\$3,643** >
Investments **\$143,182** >
Life Insurance **\$14,500** >
Loans **-\$426,385** >
Property **\$0** >
Stock Options **\$1,239,505** >

SPENDING NET **-\$3,123**
You've spent \$3,124 this month.
Auto & Transport
Business
Cash/ATM
Food
Fees & Charges
Shopping
Unclassified
[More](#)

Auto & Transport \$1,276.22
Business \$774.99
Cash/ATM \$500.00
Food \$355.91
Fees & Charges \$150.00
Shopping \$64.56
Unclassified \$2.00

BUDGETS UNDER **\$9,056**
12 days remaining this month.
\$0 \$2,974 \$12,030
Jun 18

AWARDS
Use Awards Manager provided by UsingMiles to track your frequent flyer miles and hotel reward points.
[GO TO AWARDS](#) ▶

ADDITIONAL READING: Client Connection Booklet