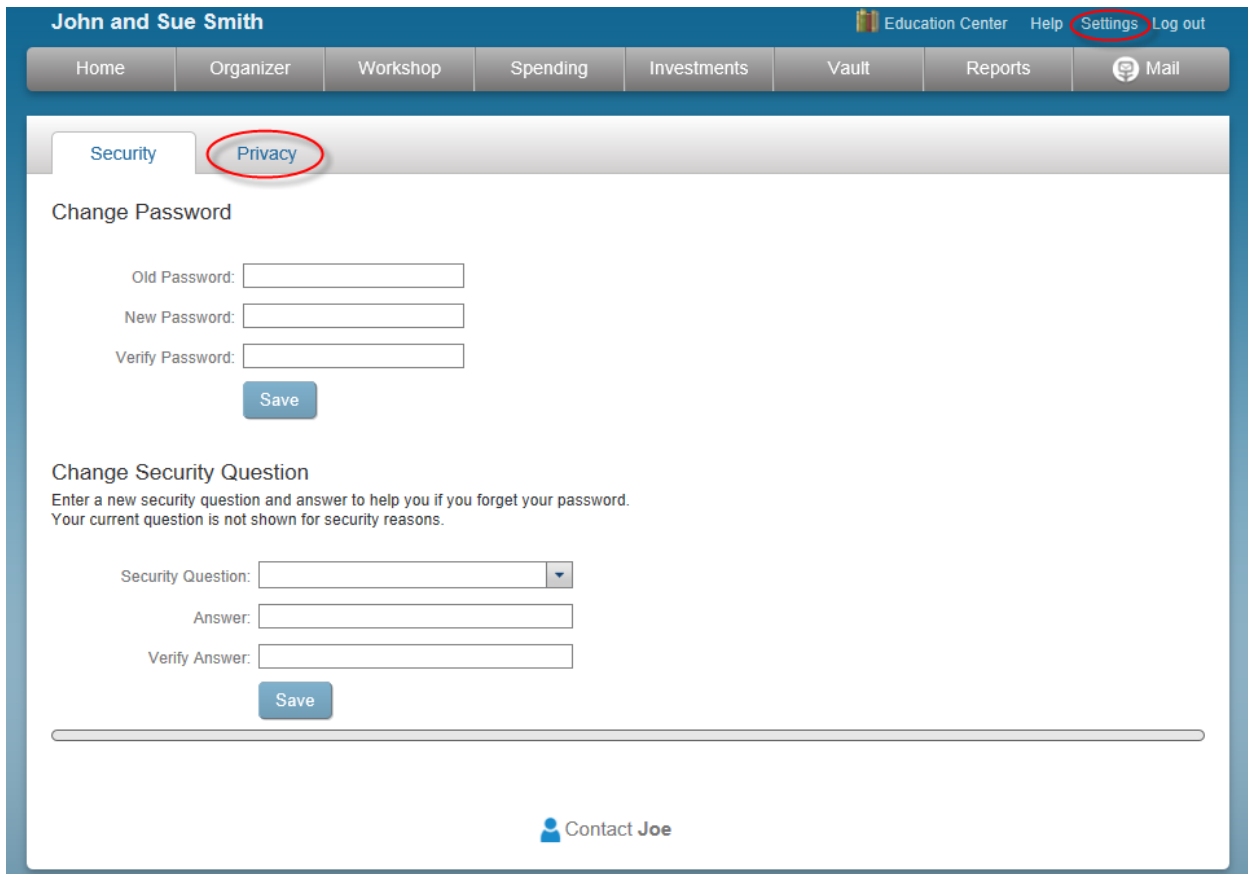


In this training guide, we will demonstrate the Client Site Budgeting Tool.

The Budgeting Tool allows you, on your client site, to build out an individual or 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 your advisor access to these features. You will control this permission under Settings. It is important for you to understand your privacy settings in relation to what your advisor, alliance partner, or additional website users are allowed to see.

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



**John and Sue Smith** Education Center Help **Settings** Log out

Home Organizer Workshop Spending Investments Vault Reports Mail

Security **Privacy**

**Change Password**

Old Password:

New Password:

Verify Password:

Save

**Change Security Question**

Enter a new security question and answer to help you if you forget your password.  
Your current question is not shown for security reasons.

Security Question:

Answer:

Verify Answer:

Save

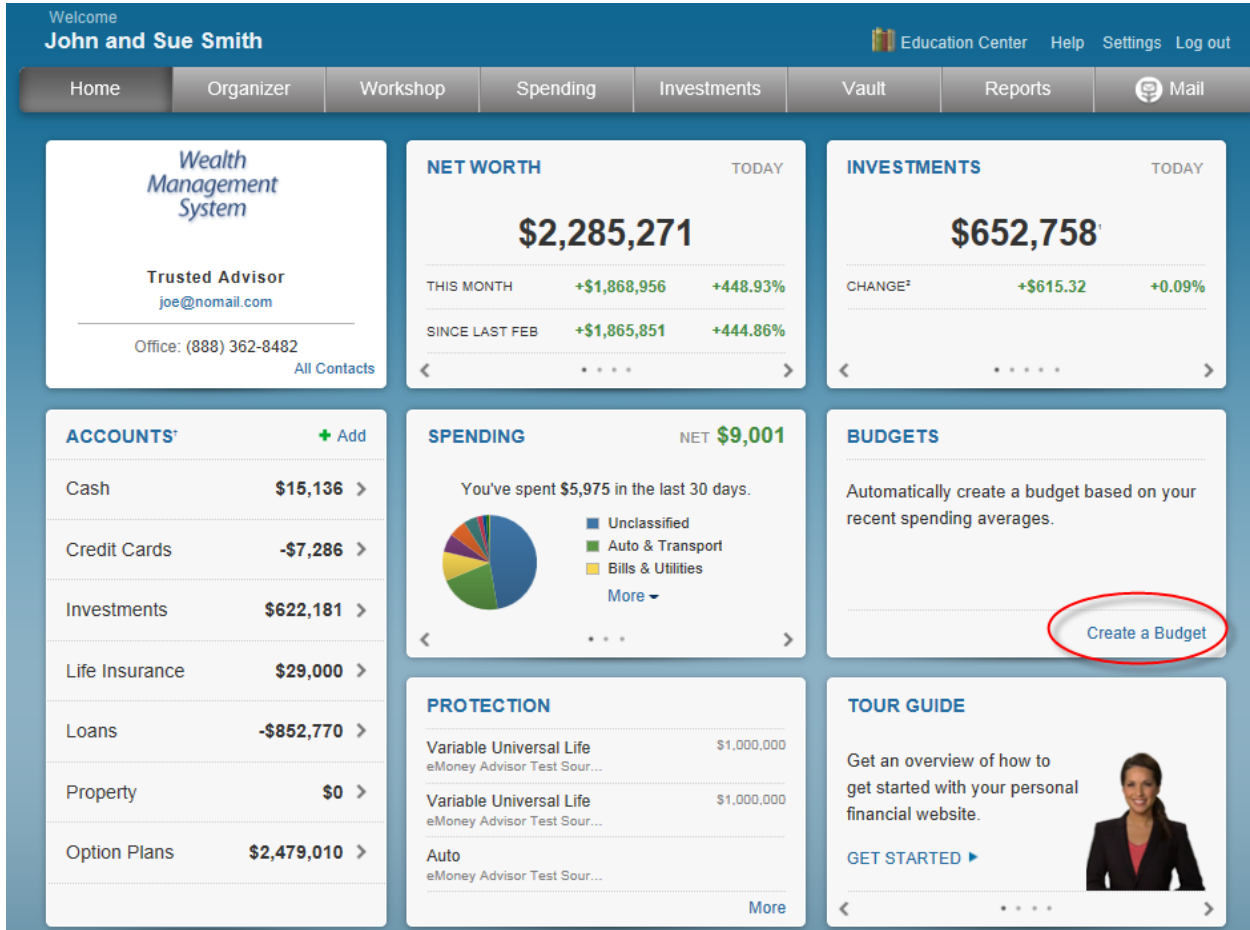
Contact Joe

**None** - The advisor will not have access to any of the clients spending data.

**Limited**- The advisor has limited access to the client's spending details & can only view the categories regarding the spending & budget.

**Full access** - The advisor can view all spending & budgeting items, including transactions.

2. Click **Create a Budget** to set up a budget.



Welcome  
**John and Sue Smith**

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**Wealth Management System**

Trusted Advisor  
joe@nomail.com

Office: (888) 362-8482  
All Contacts

**NET WORTH** TODAY  
**\$2,285,271**

THIS MONTH **+\$1,868,956** **+448.93%**

SINCE LAST FEB **+\$1,865,851** **+444.86%**

**INVESTMENTS** TODAY  
**\$652,758**

CHANGE\* **+\$615.32** **+0.09%**

**ACCOUNTS\*** + Add

Cash	\$15,136	>
Credit Cards	-\$7,286	>
Investments	\$622,181	>
Life Insurance	\$29,000	>
Loans	-\$852,770	>
Property	\$0	>
Option Plans	\$2,479,010	>

**SPENDING** NET \$9,001

You've spent \$5,975 in the last 30 days.

- Unclassified
- Auto & Transport
- Bills & Utilities
- More

**BUDGETS**

Automatically create a budget based on your recent spending averages.

**Create a Budget**

**PROTECTION**

Variable Universal Life	\$1,000,000
eMoney Advisor Test Sour...	
Variable Universal Life	\$1,000,000
eMoney Advisor Test Sour...	
Auto	
eMoney Advisor Test Sour...	

More

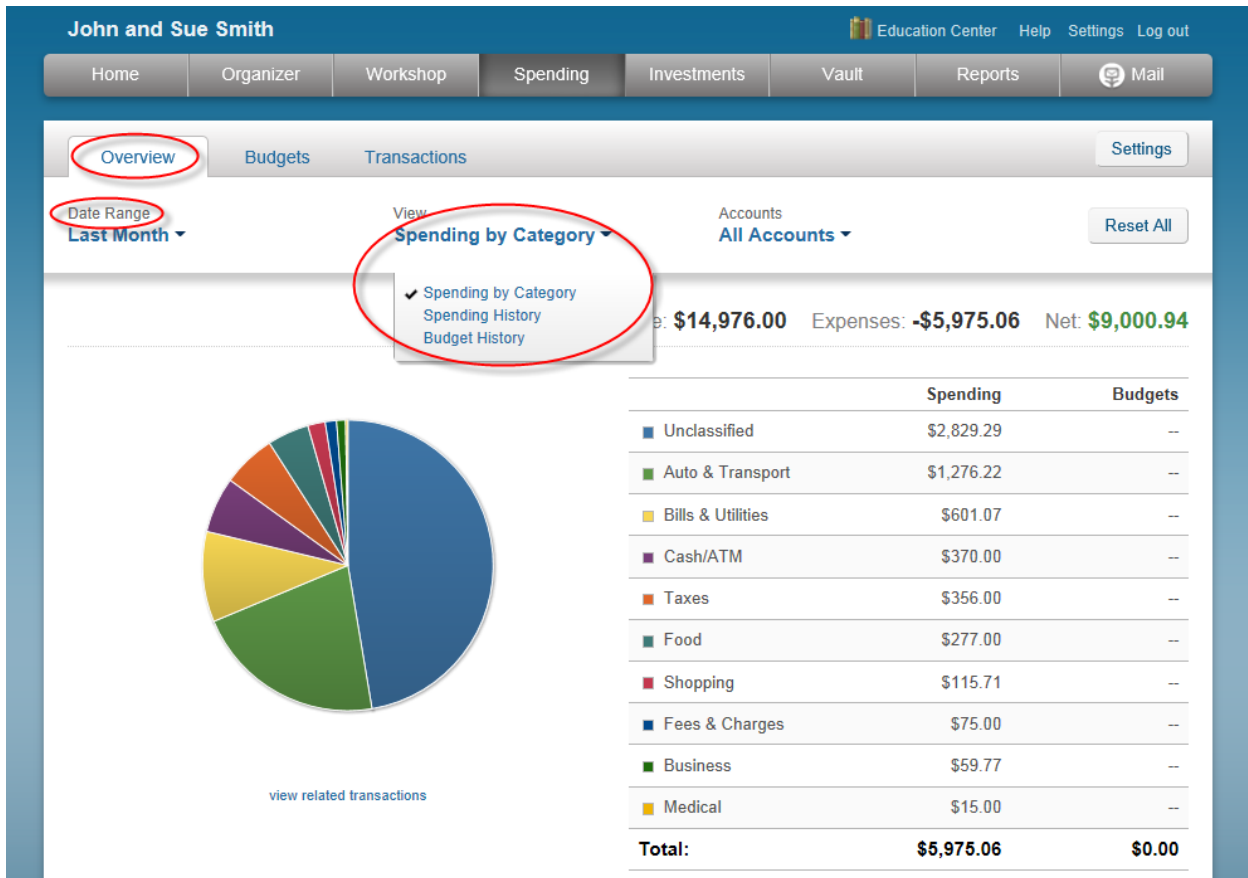
**TOUR GUIDE**

Get an overview of how to get started with your personal financial website.

**GET STARTED**

**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. The **Overview** tab 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 Smith** Education Center Help Settings Log out

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

Overview Budgets Transactions Settings

Date Range: Last Month View: **Spending by Category** Accounts: All Accounts Reset All

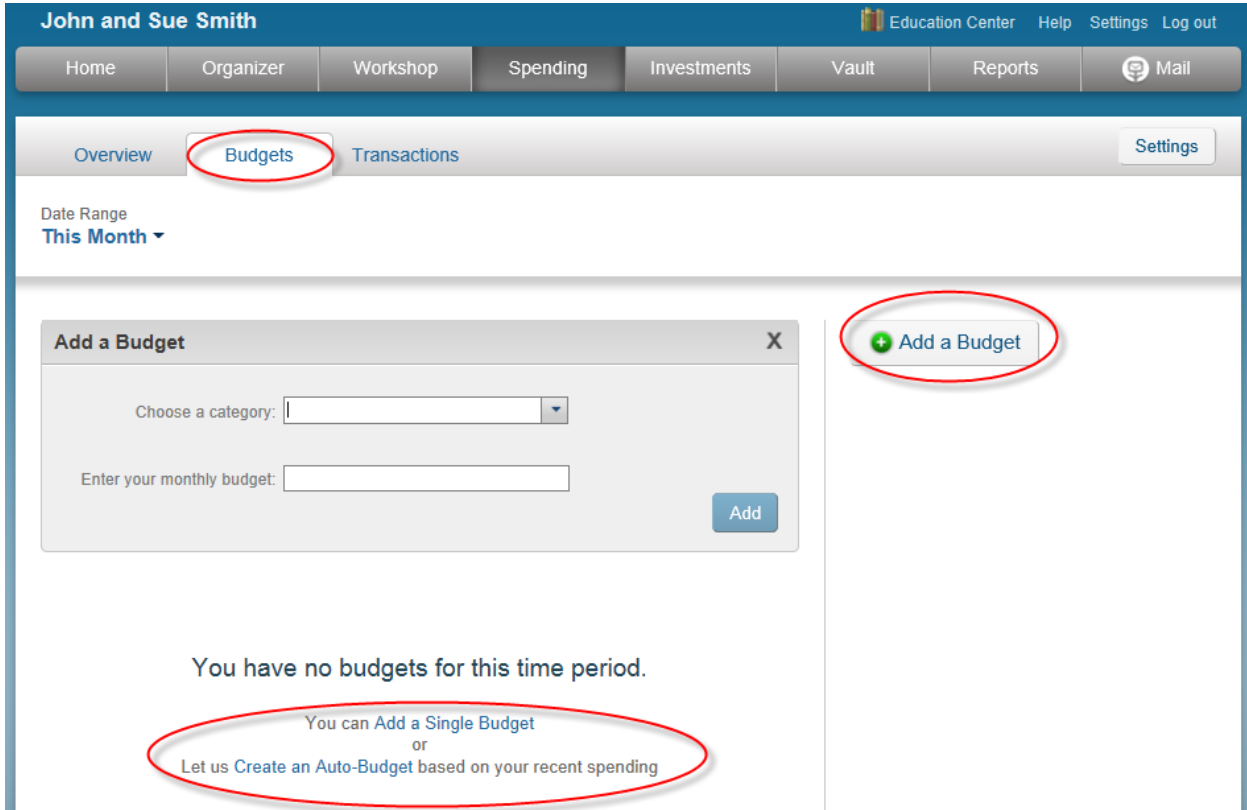
Spending by Category  
 Spending History  
 Budget History

Income: **\$14,976.00** Expenses: **-\$5,975.06** Net: **\$9,000.94**

	Spending	Budgets
Unclassified	\$2,829.29	--
Auto & Transport	\$1,276.22	--
Bills & Utilities	\$601.07	--
Cash/ATM	\$370.00	--
Taxes	\$356.00	--
Food	\$277.00	--
Shopping	\$115.71	--
Fees & Charges	\$75.00	--
Business	\$59.77	--
Medical	\$15.00	--
<b>Total:</b>	<b>\$5,975.06</b>	<b>\$0.00</b>

view related transactions

- Under the **Budgets** tab, 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.



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Overview **Budgets** Transactions Settings

Date Range **This Month** ▾

**Add a Budget** X

Choose a category:

Enter your monthly budget:  **Add**

**+ Add a Budget**

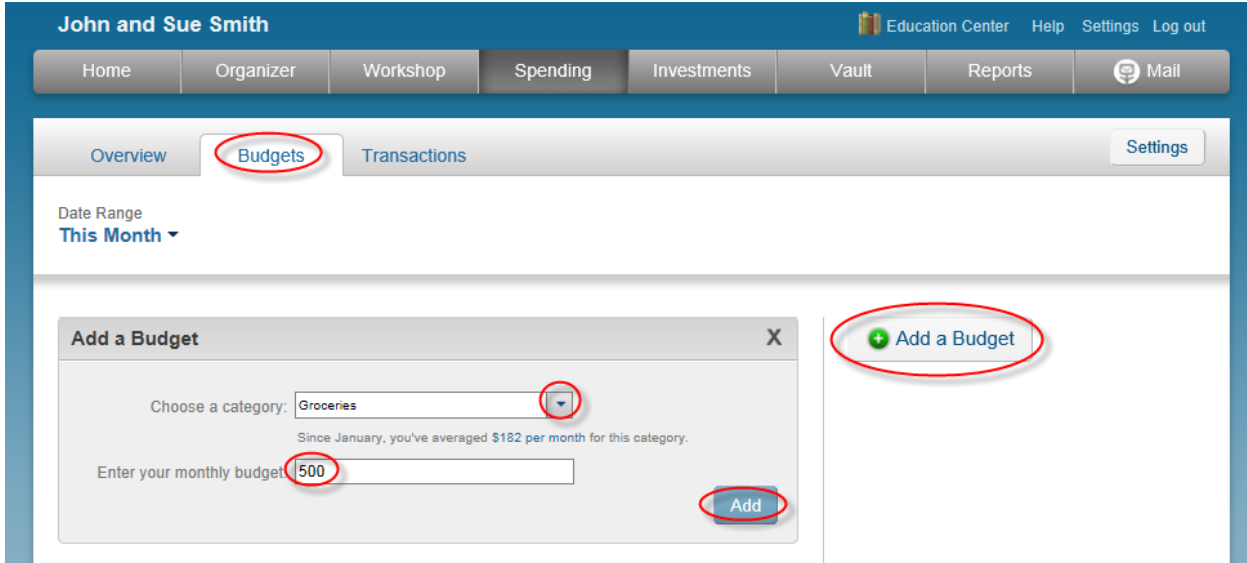
You have no budgets for this time period.

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

The **Expenses for This Month** shows the breakdown of categorized transactions.

Expenses for This Month	
Auto & Transport	\$1,548 <a href="#">Add</a>
Bills & Utilities	\$601 <a href="#">Add</a>
Business	\$1,563 <a href="#">Add</a>
Cash/ATM	\$370 <a href="#">Add</a>
Fees & Charges	\$1,077 <a href="#">Add</a>
Food	\$269 <a href="#">Add</a>

5. Select the appropriate category from the Spending Category drop down box & enter in the desired monthly budget. Click **Add**.



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Overview **Budgets** Transactions Settings

Date Range  
**This Month** ▾

**Add a Budget** X

Choose a category: Groceries ▾

Since January, you've averaged \$182 per month for this category.

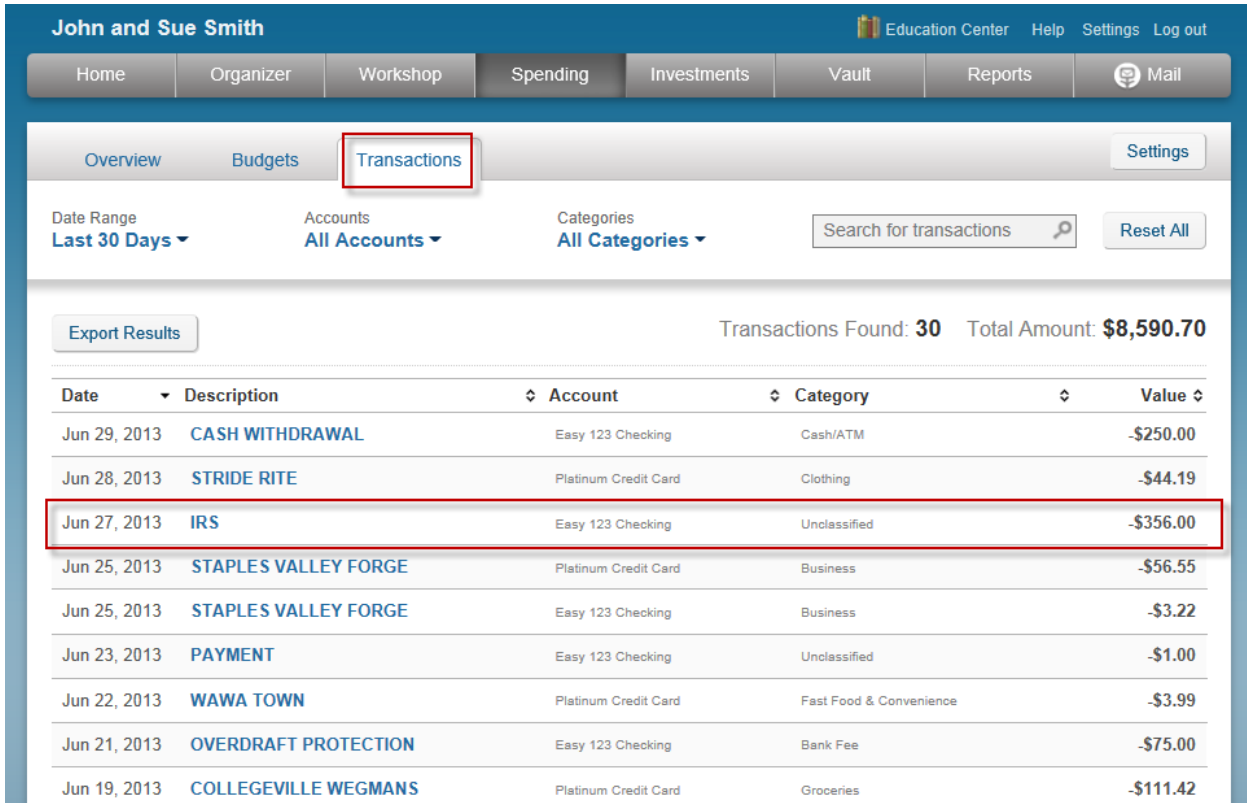
Enter your monthly budget: 500

Add

+ Add a Budget

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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Overview Budgets **Transactions** Settings

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

Export Results Transactions Found: 30 Total Amount: \$8,590.70

Date	Description	Account	Category	Value
Jun 29, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jun 28, 2013	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Jun 27, 2013	IRS	Easy 123 Checking	Unclassified	-\$356.00
Jun 25, 2013	STAPLES VALLEY FORGE	Platinum Credit Card	Business	-\$56.55
Jun 25, 2013	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Jun 23, 2013	PAYMENT	Easy 123 Checking	Unclassified	-\$1.00
Jun 22, 2013	WAWA TOWN	Platinum Credit Card	Fast Food & Convenience	-\$3.99
Jun 21, 2013	OVERDRAFT PROTECTION	Easy 123 Checking	Bank Fee	-\$75.00
Jun 19, 2013	COLLEGEVILLE WEGMANS	Platinum Credit Card	Groceries	-\$111.42

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

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Overview Budgets **Transactions** Settings

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

Export Results Transactions Found: 30 Total Amount: \$8,590.70

Date	Description	Account	Category	Value
Jun 29, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jun 28, 2013	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Jun 27, 2013	IRS	Easy 123 Checking	Unclassified	-\$356.00
Jun 25, 2013	STAPLES VALLEY FORGE	Platinum Credit Card	Merchandise/Misc	-\$56.55
Jun 25, 2013	STAPLES VALLEY FORGE	Easy 123 Checking	Taxes	-\$3.22
Jun 23, 2013	PAYMENT	Easy 123 Checking	Federal Tax	-\$1.00
Jun 22, 2013	WAWA TOWN	Platinum Credit Card	Local Tax	-\$3.99
Jun 21, 2013	OVERDRAFT PROTECTION	Easy 123 Checking	Medicare Tax	-\$75.00
Jun 19, 2013	COLLEGEVILLE WEGMANS	Platinum Credit Card	Other Tax	-\$111.42
Jun 19, 2013	COLLEGEVILLE WEGMANS	Platinum Credit Card	Groceries	-\$111.42

3. To recognize this transaction in the future, check the Create a Rule box.

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

Overview Budgets **Transactions** Settings

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

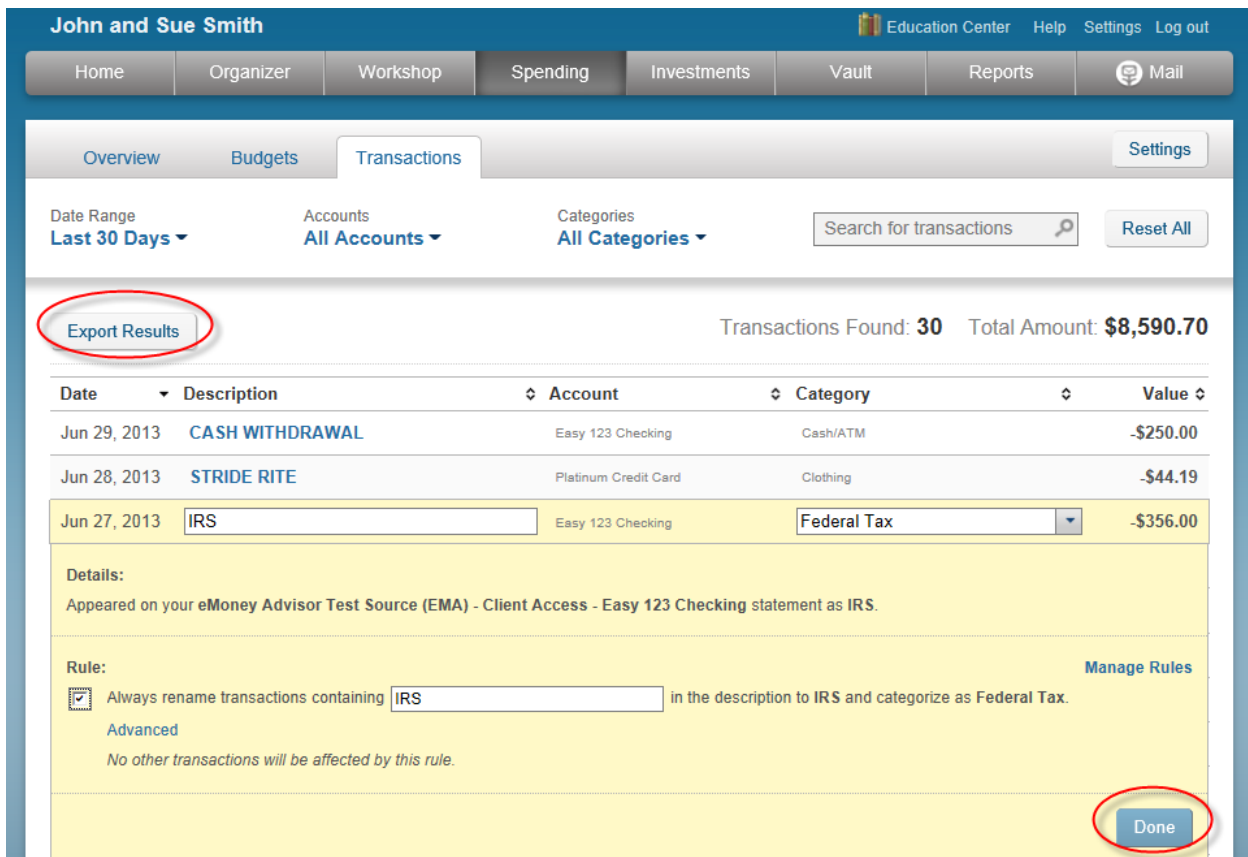
Transactions Found: **30** Total Amount: **\$8,590.70**

Date	Description	Account	Category	Value
Jun 29, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jun 28, 2013	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Jun 27, 2013	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Jun 25, 2013	STAPLES VALLEY FORGE	Platinum Credit Card	Business	-\$56.55
Jun 25, 2013	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Jun 23, 2013	PAYMENT	Easy 123 Checking	Unclassified	-\$1.00

*Note: A red circle highlights the "Create a Rule" button located below the "IRS" transaction row.*



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



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

Overview Budgets **Transactions** Settings

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

**Export Results** Transactions Found: **30** Total Amount: **\$8,590.70**

Date	Description	Account	Category	Value
Jun 29, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jun 28, 2013	STRIDE RITE	Platinum Credit Card	Clothing	-\$44.19
Jun 27, 2013	<input type="text" value="IRS"/>	Easy 123 Checking	<input type="text" value="Federal Tax"/>	-\$356.00

Details:  
Appeared on your eMoney Advisor Test Source (EMA) - Client Access - Easy 123 Checking statement as IRS.

Rule: Manage Rules  
 Always rename transactions containing  in the description to IRS and categorize as Federal Tax.  
**Advanced**  
No other transactions will be affected by this rule.

**Note:** To export your transactions, click on the **Export Results** tab

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

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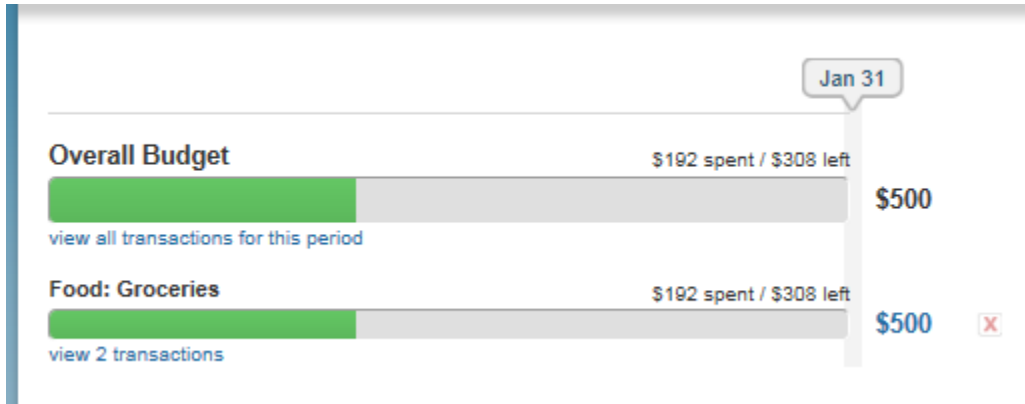
Overview Budgets **Transactions** Settings

Date Range: **Last 30 Days** Accounts: **All Accounts** Categories: **All Categories**

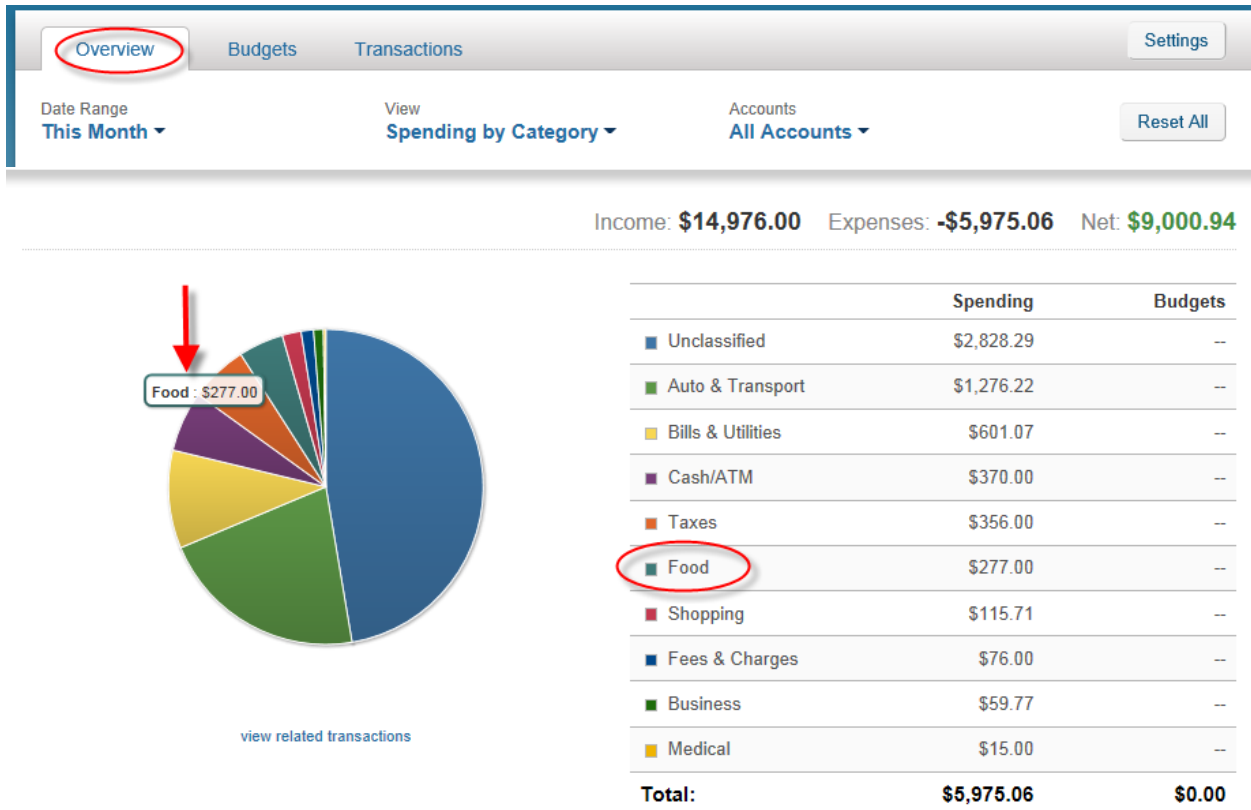
Transactions Found: **30** Total Amount: **\$8,590.70**

Date	Description	Account	Category	Value
Jun 29, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
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Jun 25, 2013	STAPLES VALLEY FORGE	Platinum Credit Card	Business	-\$56.55
Jun 25, 2013	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Jun 23, 2013	PAYMENT	Easy 123 Checking	Bank Fee	-\$1.00
Jun 22, 2013	WAWA TOWN	Platinum Credit Card	Fast Food & Convenience	-\$3.99
Jun 21, 2013	OVERDRAFT PROTECTION	Easy 123 Checking	Bank Fee	-\$75.00
Jun 19, 2013	COLLEGEVILLE WEGMANS	Platinum Credit Card	Groceries	-\$111.42
Jun 19, 2013	INTEREST PAYMENT	Easy 123 Checking	Interest Income	\$0.22
Jun 17, 2013	PORSCHE FINANCIAL SERVICES	Easy 123 Checking	Auto Service	-\$638.11
Jun 16, 2013	WWW.AMAZON.COM	Platinum Credit Card	Merchandise/Misc	-\$20.37
Jun 15, 2013	WHOLE FOODS MARKET	Easy 123 Checking	Groceries	-\$80.25

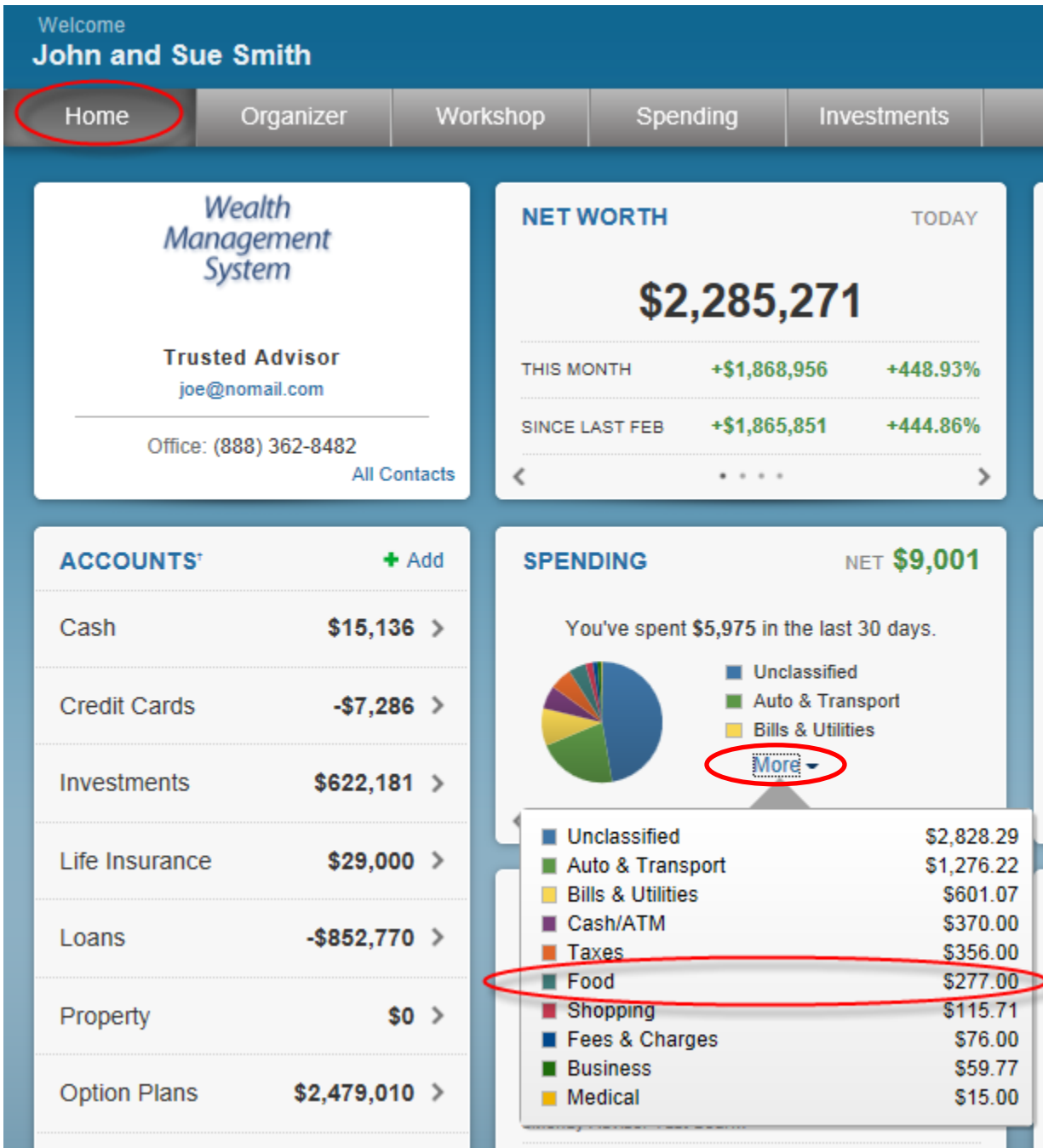
6. The **Budget** Tab now displays the current amount spent on groceries & the amount left in the monthly grocery budget.



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



8. The Home page will populate the **Spending & Budgeting** panes with the new data entered. Under the **Spending** tab, click the **More** button to get the spending detail.



Welcome  
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Home Organizer Workshop Spending Investments

*Wealth Management System*

**Trusted Advisor**  
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**NET WORTH** TODAY  
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THIS MONTH **+\$1,868,956** **+448.93%**

SINCE LAST FEB **+\$1,865,851** **+444.86%**

**ACCOUNTS\*** [+ Add](#)

Cash	<b>\$15,136</b>	>
Credit Cards	<b>-\$7,286</b>	>
Investments	<b>\$622,181</b>	>
Life Insurance	<b>\$29,000</b>	>
Loans	<b>-\$852,770</b>	>
Property	<b>\$0</b>	>
Option Plans	<b>\$2,479,010</b>	>

**SPENDING** NET **\$9,001**

You've spent **\$5,975** in the last 30 days.

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■ Bills & Utilities  
[More](#)

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Taxes	\$356.00
Food	\$277.00
Shopping	\$115.71
Fees & Charges	\$76.00
Business	\$59.77
Medical	\$15.00



ADDITIONAL READING: Client Connection Booklet