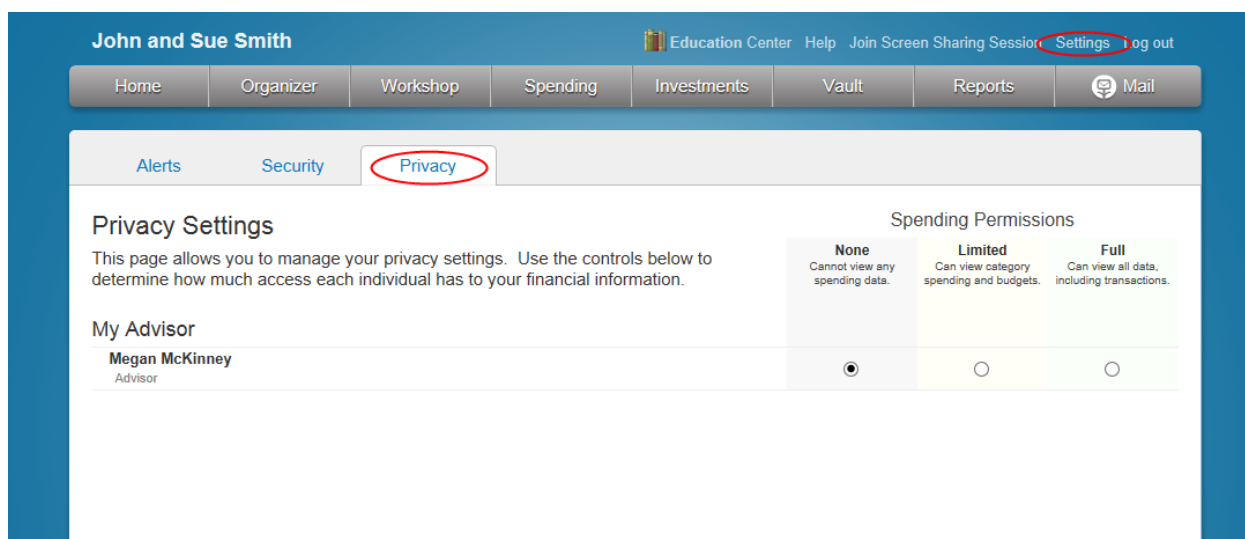


This training guide will demonstrate the Client Site Budgeting Tool.

The Budgeting Tool allows the user to build out an individual or overall comprehensive budget. This is done by mapping connected transactions with desired limits.

Please note: The Budgeting Tool has features that are not viewable by the advisor unless the user allows the advisor to access these features. The user can control this permission under Settings. It is important to understand the privacy settings in relation to what the advisor, alliance partner, or additional website users are allowed to see.

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

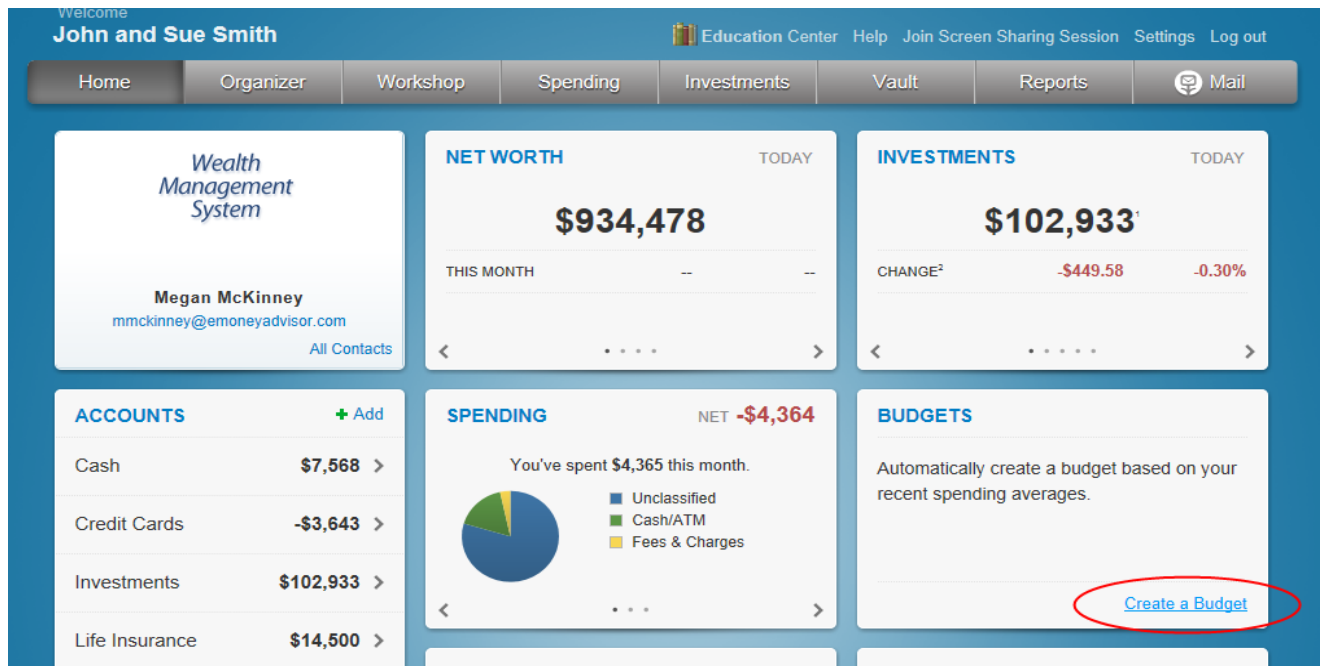


None - The advisor will not have access to any of the clients spending data.

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
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Home Organizer Workshop Spending Investments Vault Reports Mail

Wealth Management System

Megan McKinney
mmckinney@emoneyadvisor.com
All Contacts

NET WORTH TODAY
\$934,478
THIS MONTH -- --

INVESTMENTS TODAY
\$102,933
CHANGE² **-\$449.58** **-0.30%**

ACCOUNTS + Add

Cash	\$7,568 >
Credit Cards	-\$3,643 >
Investments	\$102,933 >
Life Insurance	\$14,500 >

SPENDING NET **-\$4,364**

You've spent \$4,365 this month.

- Unclassified
- Cash/ATM
- Fees & Charges

BUDGETS

Automatically create a budget based on your recent spending averages.

[Create a Budget](#)

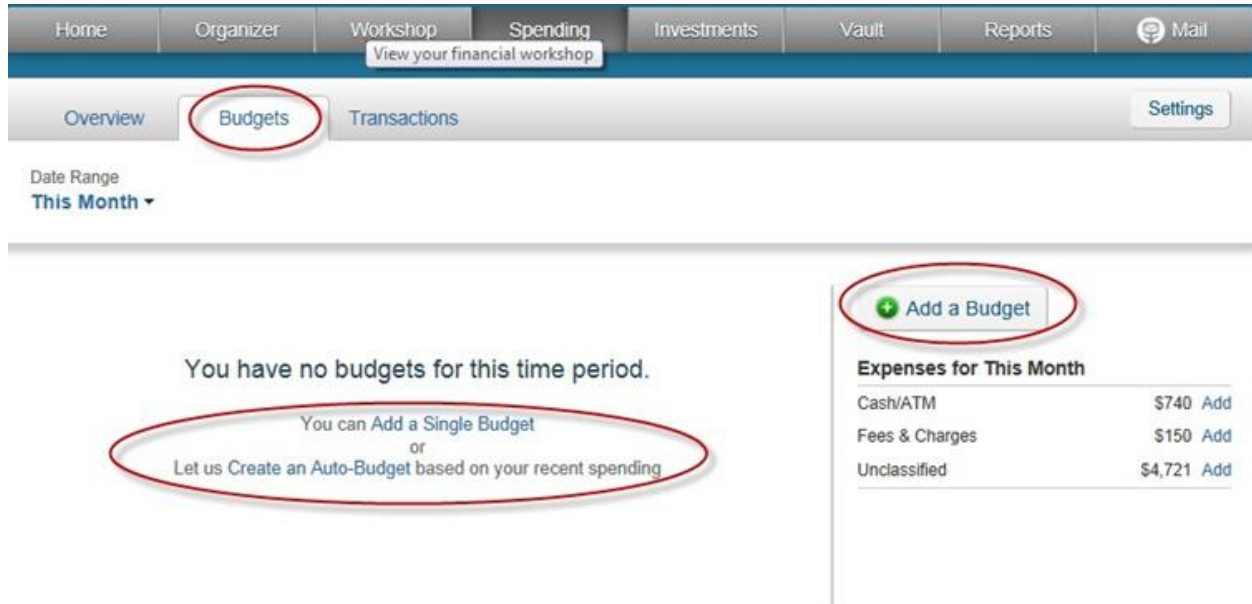
Please note:

Before transactions can be analyzed and a budget can be built, the user must first connect bank accounts. Refer to the CLIENT CONNECTION BOOKLET for a detailed explanation.

3. The Overview tab provides a pie chart sorted by categorized transactions. Spending may be viewed 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.



- Under the **Budgets** tab, click **Add a Budget**, to create a budget. The user may **Add a Single Budget** or **Create an Auto-Budget** based on your recent spending.



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View your financial workshop

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

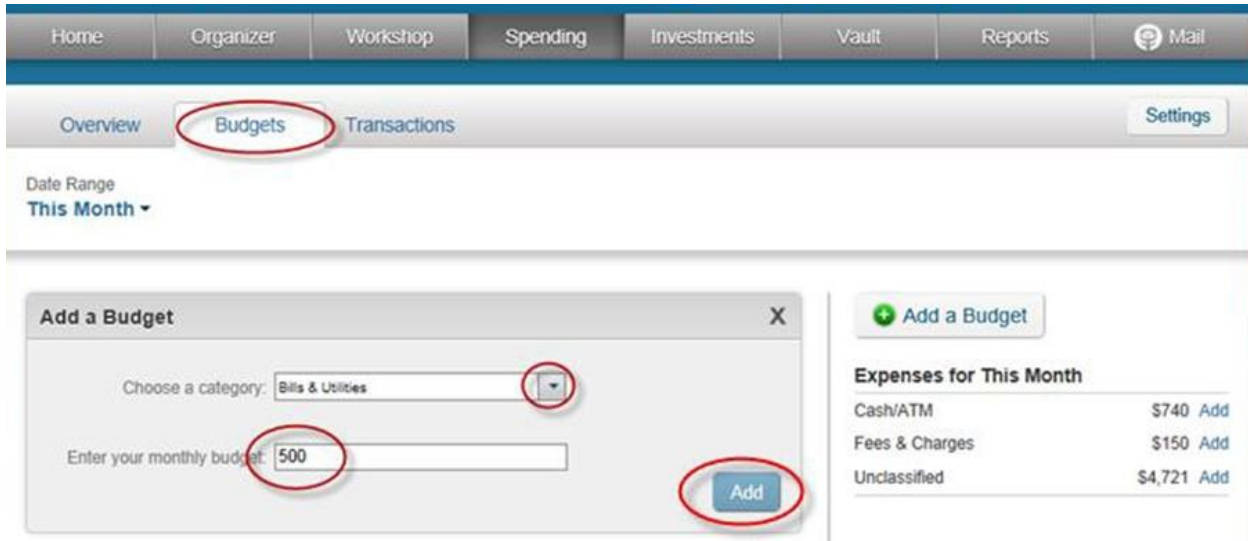
Cash/ATM	\$740	Add
Fees & Charges	\$150	Add
Unclassified	\$4,721	Add

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

Expenses for This Month

Auto & Transport	\$1,548	Add
Bills & Utilities	\$601	Add
Business	\$1,563	Add
Cash/ATM	\$370	Add
Fees & Charges	\$1,077	Add
Food	\$269	Add

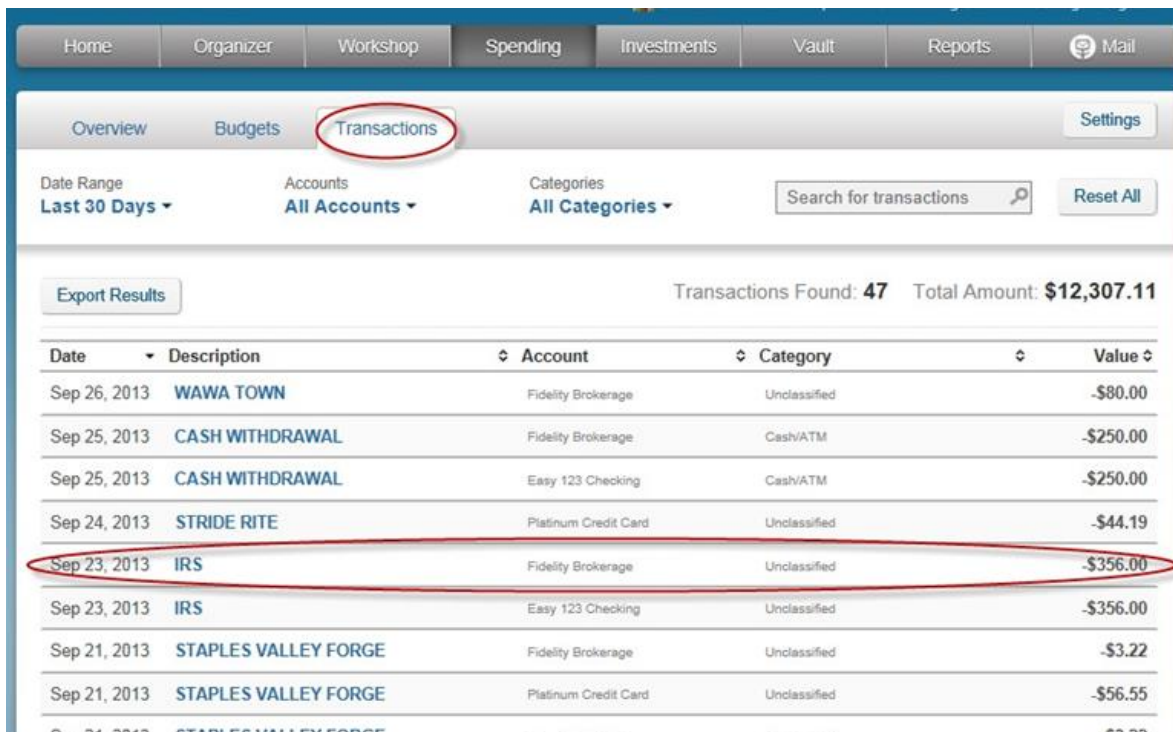
5. Select the appropriate category from the Spending Category drop down box & enter the desired monthly budget. Click **Add**.



The screenshot shows the 'Client Site Budgeting Tool' interface. At the top, there is a navigation bar with tabs: Home, Organizer, Workshop, Spending, Investments, Vault, Reports, and Mail. Below this is a sub-navigation bar with 'Overview', 'Budgets', and 'Transactions' tabs. The 'Budgets' tab is selected and circled in red. A 'Settings' button is visible in the top right corner. Below the navigation, there is a 'Date Range' dropdown set to 'This Month'. The main content area features a modal window titled 'Add a Budget' with a close button (X). Inside this modal, there is a 'Choose a category:' dropdown menu with 'Bills & Utilities' selected, a text input field for 'Enter your monthly budget:' containing the value '500', and an 'Add' button. All three of these elements (the dropdown, the budget input, and the 'Add' button) are circled in red. To the right of the modal, there is a table titled 'Expenses for This Month' with the following data:

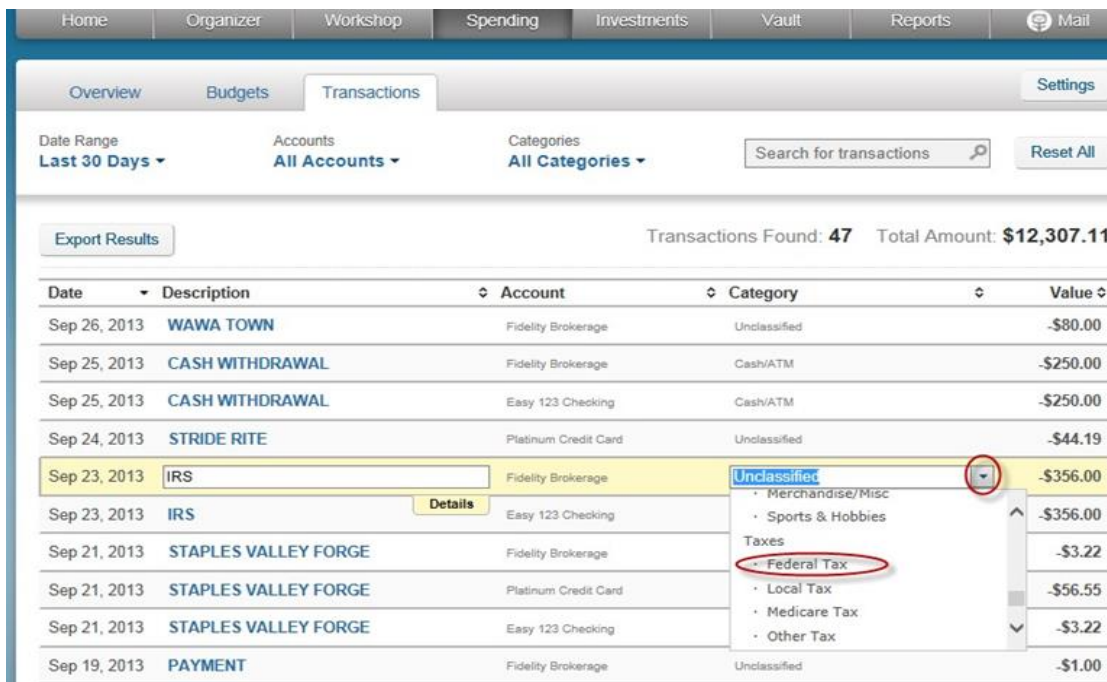
Expenses for This Month	
Cash/ATM	\$740 Add
Fees & Charges	\$150 Add
Unclassified	\$4,721 Add

6. Click the **Transactions** tab. The Transactions tab provides a breakdown of any transactions that were pulled in through the connections. Transactions may also be sorted by Date Range, All Accounts, and All Categories.
 - a. To manually classify a transaction, highlight it by clicking on the particular line item.



Date	Description	Account	Category	Value
Sep 26, 2013	WAWA TOWN	Fidelity Brokerage	Unclassified	-\$80.00
Sep 25, 2013	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Sep 25, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 24, 2013	STRIDE RITE	Platinum Credit Card	Unclassified	-\$44.19
Sep 23, 2013	IRS	Fidelity Brokerage	Unclassified	-\$356.00
Sep 23, 2013	IRS	Easy 123 Checking	Unclassified	-\$356.00
Sep 21, 2013	STAPLES VALLEY FORGE	Fidelity Brokerage	Unclassified	-\$3.22
Sep 21, 2013	STAPLES VALLEY FORGE	Platinum Credit Card	Unclassified	-\$56.55

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



Date	Description	Account	Category	Value
Sep 26, 2013	WAWA TOWN	Fidelity Brokerage	Unclassified	-\$80.00
Sep 25, 2013	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Sep 25, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 24, 2013	STRIDE RITE	Platinum Credit Card	Unclassified	-\$44.19
Sep 23, 2013	IRS	Fidelity Brokerage	Unclassified	-\$356.00
Sep 23, 2013	IRS	Easy 123 Checking	Unclassified	-\$356.00
Sep 21, 2013	STAPLES VALLEY FORGE	Fidelity Brokerage	Unclassified	-\$3.22
Sep 21, 2013	STAPLES VALLEY FORGE	Platinum Credit Card	Unclassified	-\$56.55
Sep 21, 2013	STAPLES VALLEY FORGE	Easy 123 Checking	Unclassified	-\$3.22
Sep 19, 2013	PAYMENT	Fidelity Brokerage	Unclassified	-\$1.00

c. To recognize this transaction in the future, click the **Details** 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 Reset All

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

Date	Description	Account	Category	Value
Jan 26, 2014	WAWA TOWN	Fidelity Brokerage	Unclassified	-\$80.00
Jan 25, 2014	CASH WITHDRAWAL	Fidelity Brokerage	Auto Payment	-\$250.00
Jan 25, 2014	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jan 24, 2014	STRIDE RITE	Platinum Credit Card	Unclassified	-\$44.19
Jan 23, 2014	IRS	Fidelity Brokerage	Federal Tax	-\$356.00
Jan 23, 2014	IRS	Easy 123 Checking	Unclassified	-\$356.00
Jan 21, 2014	STAPLES VALLEY FORGE	Fidelity Brokerage	Unclassified	-\$3.22

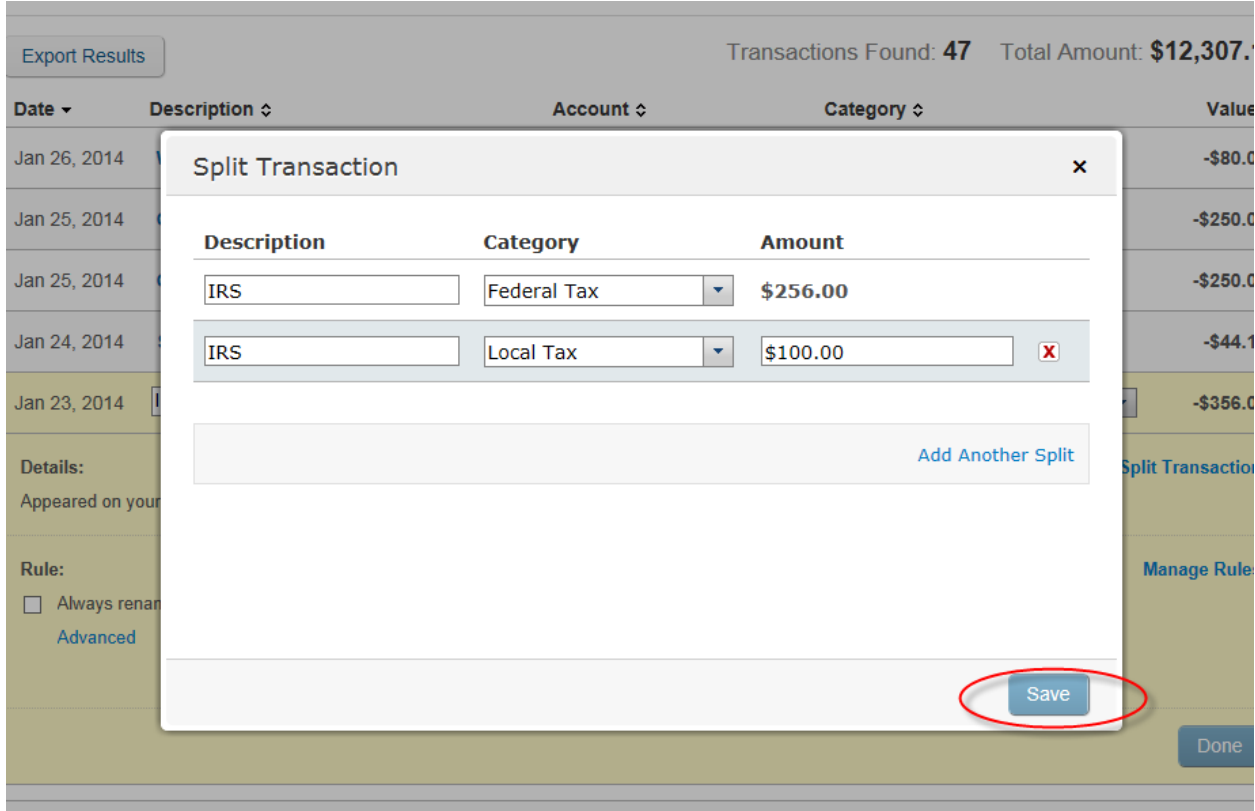
d. Set up the Rule and click **Done**.

Date ▾	Description ⇅	Account ⇅	Category ⇅	Value ⇅
Jan 26, 2014	WAWA TOWN	Fidelity Brokerage	Unclassified	-\$80.00
Jan 25, 2014	CASH WITHDRAWAL	Fidelity Brokerage	Auto Payment	-\$250.00
Jan 25, 2014	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jan 24, 2014	STRIDE RITE	Platinum Credit Card	Unclassified	-\$44.19
Jan 23, 2014	<input type="text" value="IRS"/>	Fidelity Brokerage	<input type="text" value="Federal Tax"/>	-\$356.00
Details: Split Transaction Appeared on your eMoney - alpha/ema - Client Access - Fidelity Brokerage statement as IRS.				
Rule: Manage Rules <input checked="" type="checkbox"/> Always rename transactions containing <input type="text" value="IRS"/> in the description to IRS and categorize as Federal Tax. Advanced 1 other transaction will be affected by this rule.				
<input type="button" value="Done"/>				
Jan 18, 2014	WAWA TOWN	Platinum Credit Card	Unclassified	-\$3.99

e. To Split Transactions click **Split Transaction**.

Jan 23, 2014	<input type="text" value="IRS"/>	Fidelity Brokerage	<input type="text" value="Federal Tax"/>	-\$356.00
Details: Split Transaction Appeared on your eMoney - alpha/ema - Client Access - Fidelity Brokerage statement as IRS.				
Rule: Manage Rules <input type="checkbox"/> Always rename transactions containing <input type="text" value="IRS"/> in the description to IRS and categorize as Federal Tax. Advanced				

f. Specify the split amount and then click **Save**.



Export Results Transactions Found: 47 Total Amount: \$12,307.

Date	Description	Account	Category	Value
Jan 26, 2014				-\$80.0
Jan 25, 2014				-\$250.0
Jan 25, 2014	IRS		Federal Tax	-\$250.0
Jan 24, 2014	IRS		Local Tax	-\$44.1
Jan 23, 2014				-\$356.0

Split Transaction

Description	Category	Amount
IRS	Federal Tax	\$256.00
IRS	Local Tax	\$100.00

Add Another Split

Save

e. The transaction will now be split into categories.

Jan 23, 2014	IRS	Fidelity Brokerage	Federal Tax	-\$256.00
Jan 23, 2014	IRS	Fidelity Brokerage	Local Tax	-\$100.00

7. After classifying all transactions, the Budget may be viewed to track the expense.

Home Organizer Workshop Spending Investments Vault Reports Mail

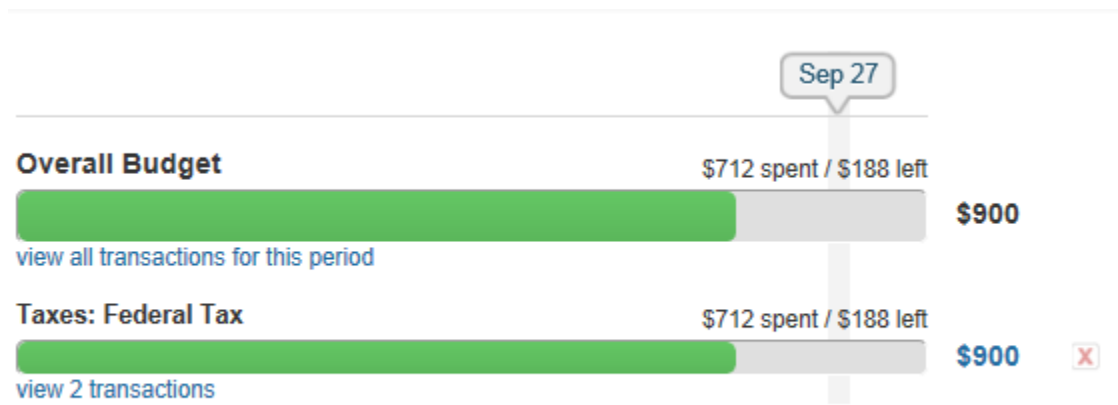
Overview **Budgets** Transactions Settings

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

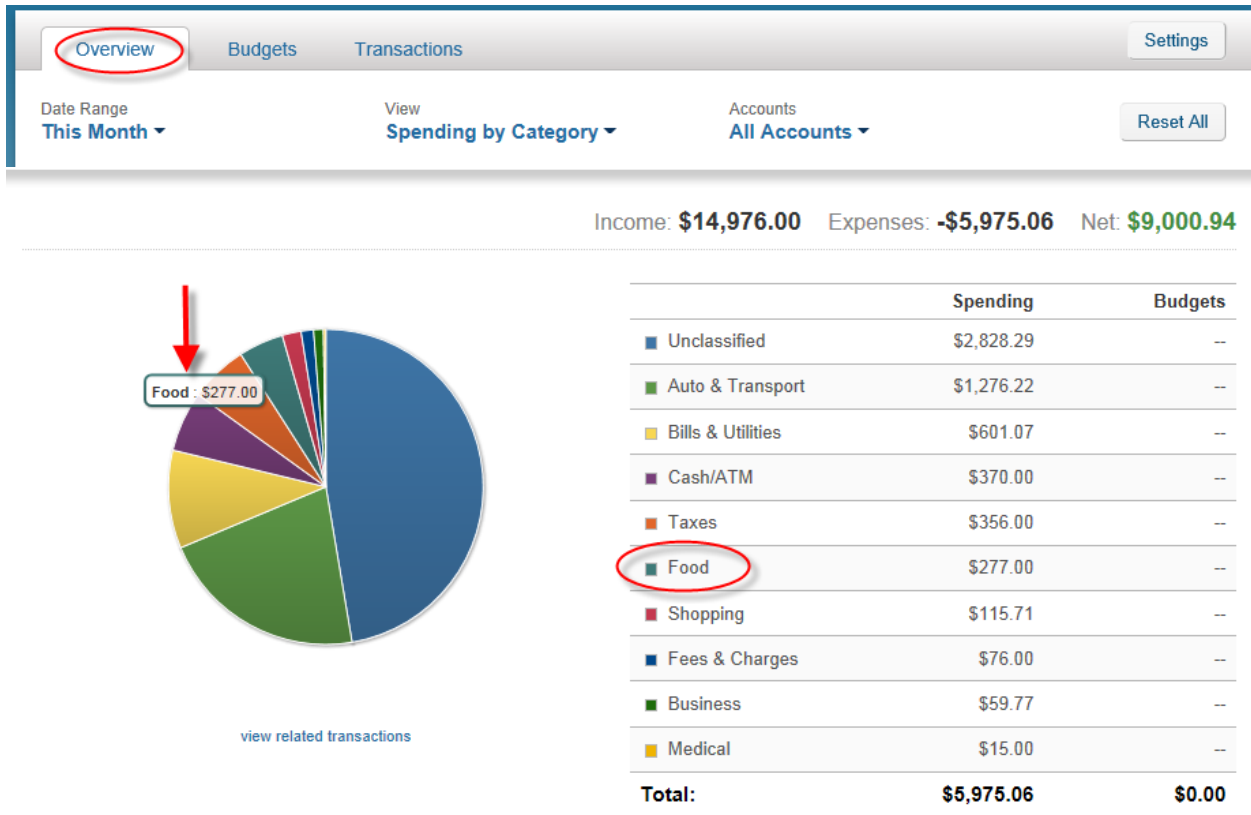
Export Results Transactions Found: 47 Total Amount: \$12,307.11

Date	Description	Account	Category	Value
Sep 26, 2013	WAWA TOWN	Fidelity Brokerage	Unclassified	-\$80.00
Sep 25, 2013	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Sep 25, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 24, 2013	STRIDE RITE	Platinum Credit Card	Unclassified	-\$44.19
Sep 23, 2013	IRS	Fidelity Brokerage	Federal Tax	-\$356.00
Sep 23, 2013	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 21, 2013	STAPLES VALLEY FORGE	Fidelity Brokerage	Unclassified	-\$3.22
Sep 21, 2013	STAPLES VALLEY FORGE	Platinum Credit Card	Unclassified	-\$56.55

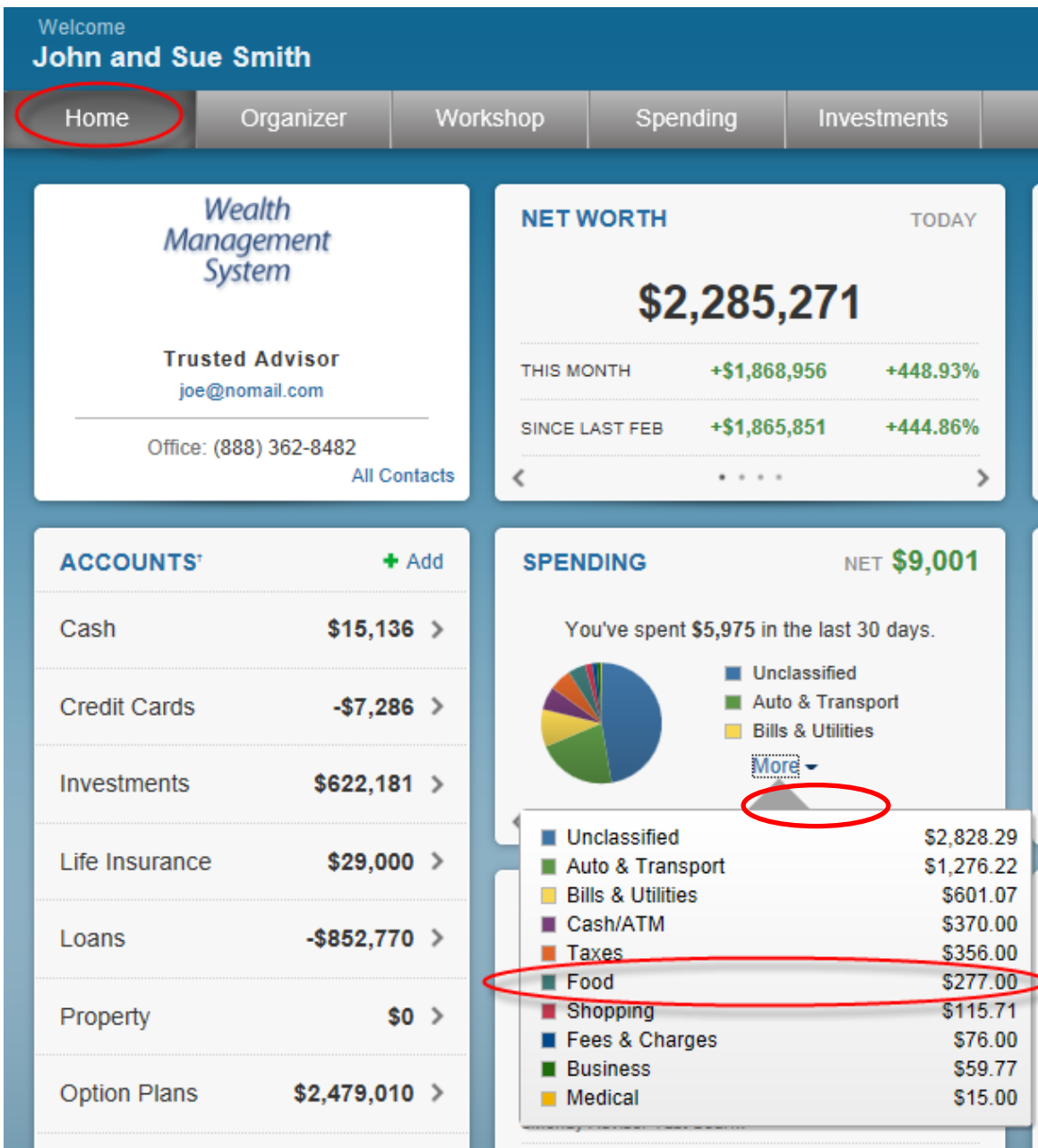
8. The Budget Tab now displays the current amount spent on groceries & the amount left in the monthly grocery budget.



9. The Spending Overview tab now incorporates the budget.



10. 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
John and Sue Smith

Home Organizer Workshop Spending Investments

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%**

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](#)

Unclassified	\$2,828.29
Auto & Transport	\$1,276.22
Bills & Utilities	\$601.07
Cash/ATM	\$370.00
Taxes	\$356.00
Food	\$277.00
Shopping	\$115.71
Fees & Charges	\$76.00
Business	\$59.77
Medical	\$15.00



ADDITIONAL READING: Client Connection Booklet