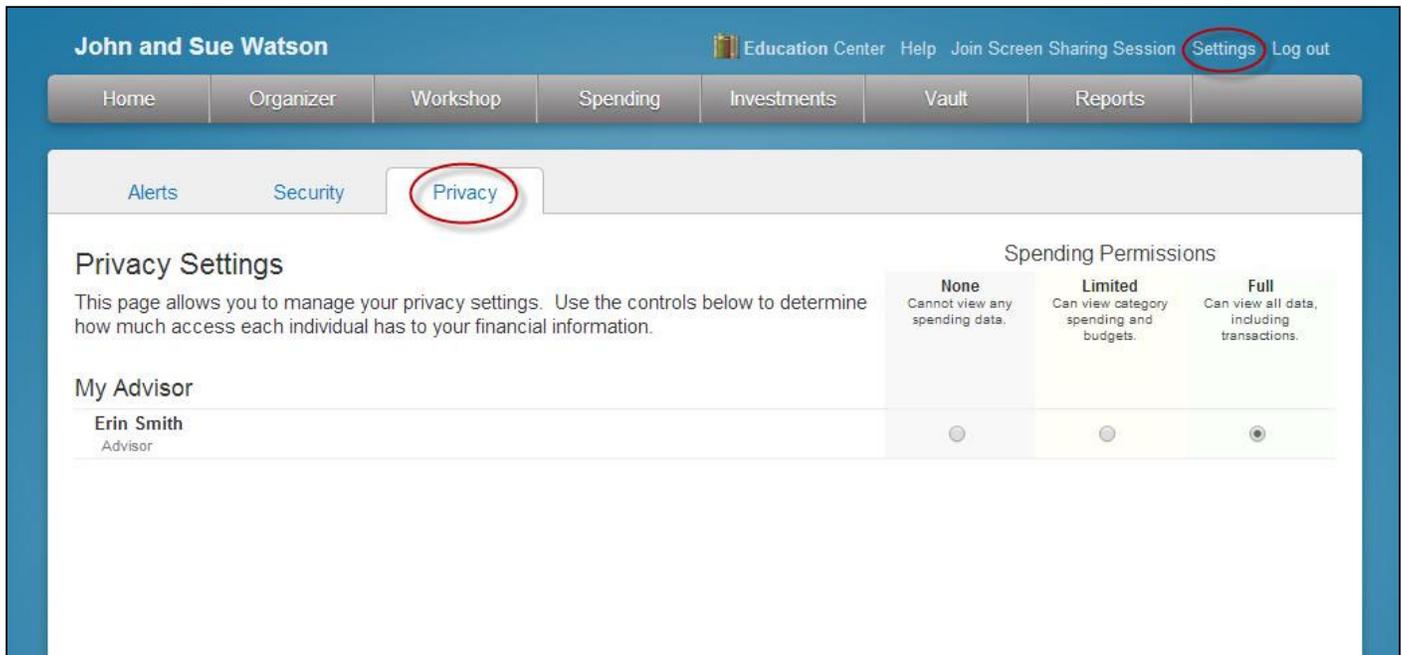


This training guide will demonstrate the Client Site Budgeting Tool.

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**.



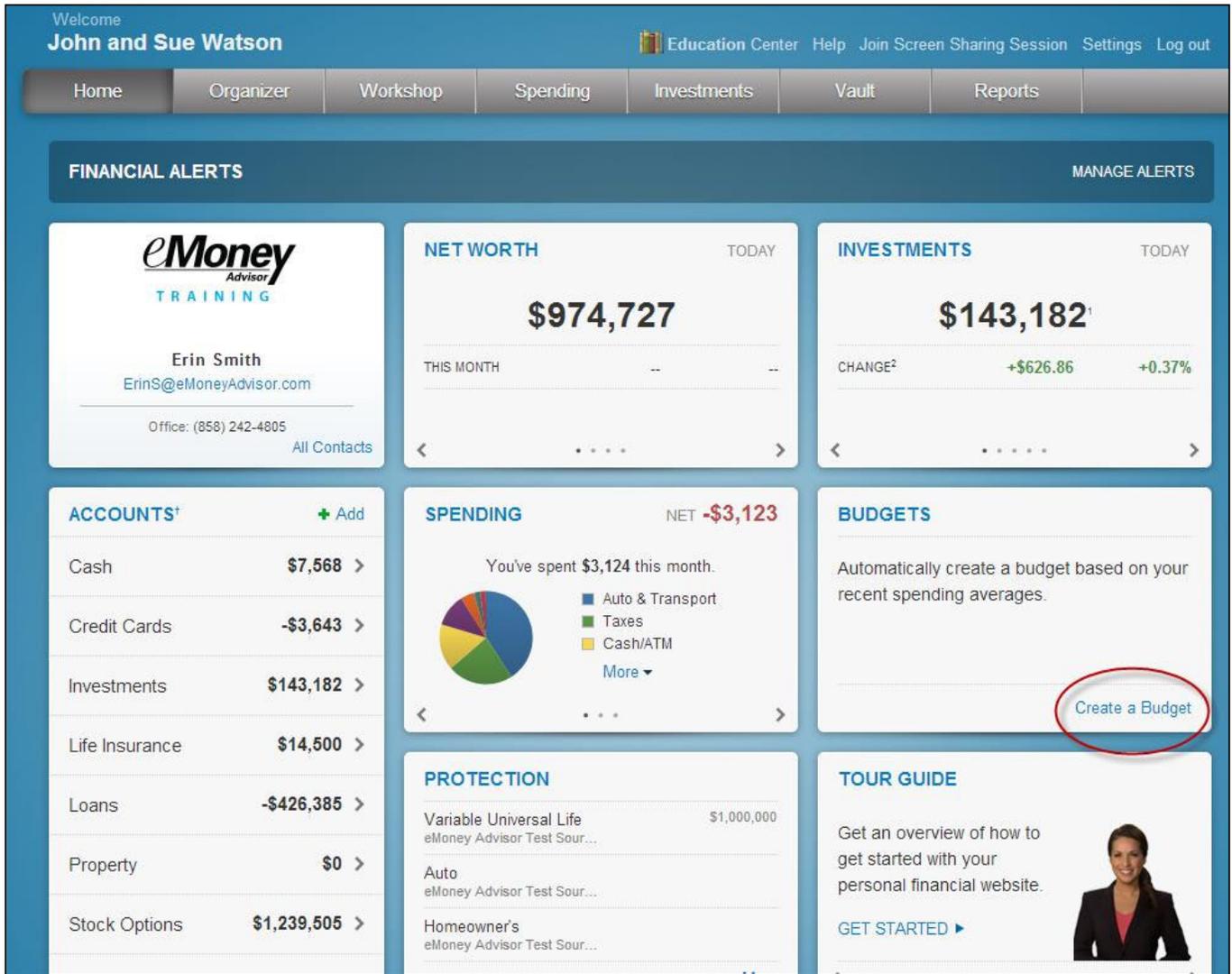
There are three varieties of Spending Permissions:

**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 user interface for John and Sue Watson. At the top, there is a navigation bar with options: Home, Organizer, Workshop, Spending, Investments, Vault, and Reports. Below this is a 'FINANCIAL ALERTS' section with a 'MANAGE ALERTS' link. The main content area is divided into several panels:

- eMoney Advisor TRAINING** panel for Erin Smith, including contact information.
- NET WORTH** panel showing a total of \$974,727 as of today.
- INVESTMENTS** panel showing a total of \$143,182 as of today, with a change of +\$626.86 (+0.37%).
- ACCOUNTS** panel listing various accounts: Cash (\$7,568), Credit Cards (-\$3,643), Investments (\$143,182), Life Insurance (\$14,500), Loans (-\$426,385), Property (\$0), and Stock Options (\$1,239,505).
- SPENDING** panel showing a net spending of -\$3,123 for the month, with a pie chart breakdown into categories like Auto & Transport, Taxes, and Cash/ATM.
- BUDGETS** panel with a 'Create a Budget' button circled in red.
- PROTECTION** panel listing insurance policies like Variable Universal Life, Auto, and Homeowner's.
- TOUR GUIDE** panel with 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**.

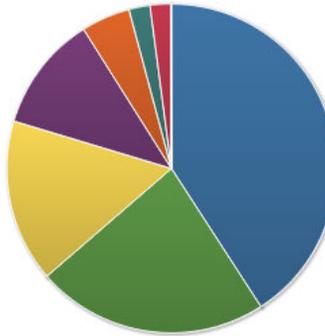
**John and Sue Watson** Education Center Help Join Screen Sharing Session Settings Log out

Home Organizer Workshop **Spending** Investments Vault Reports

Overview Budgets Transactions Settings

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

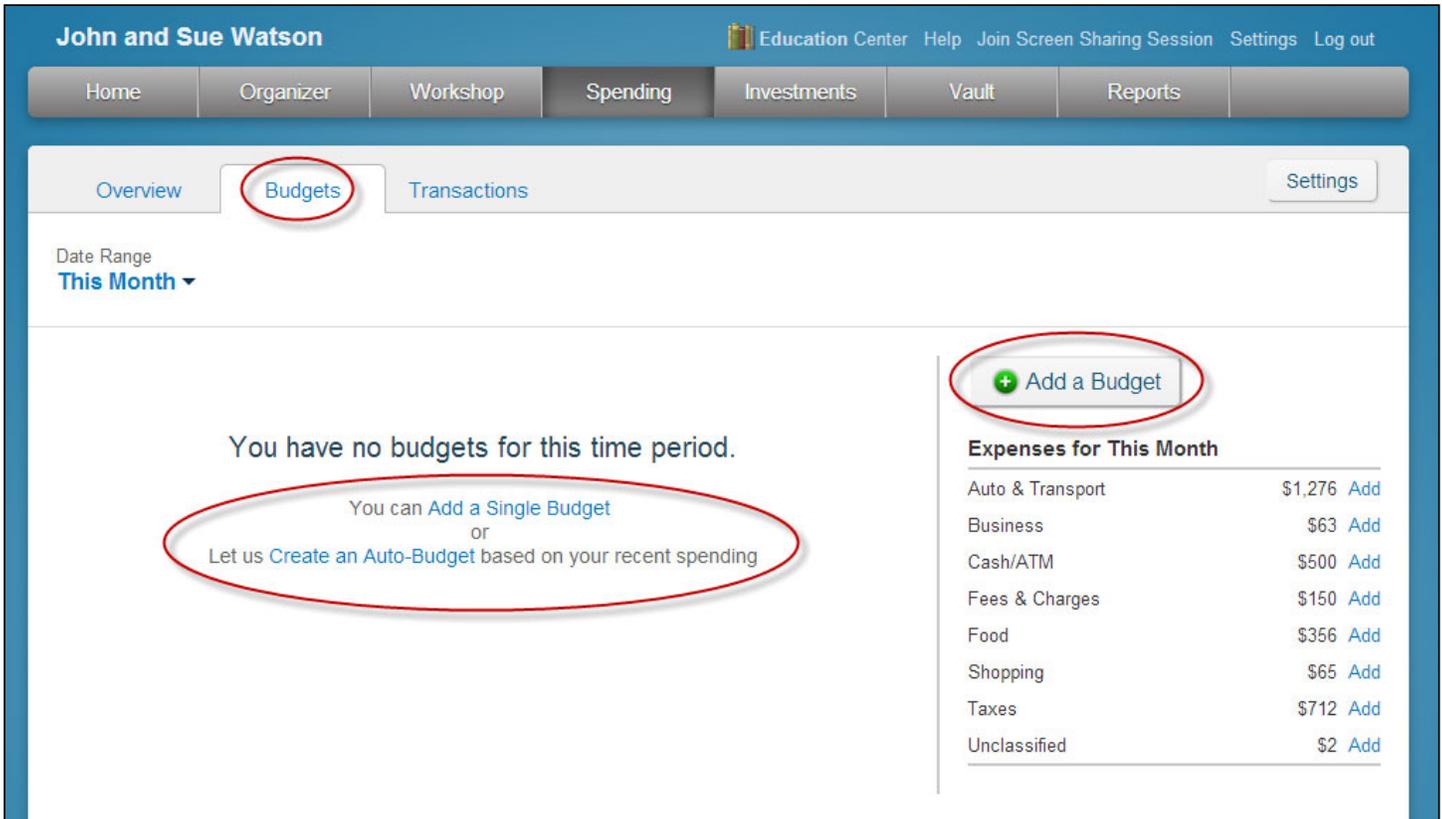
Income: **\$0.44** Expenses: **-\$3,123.68** Net: **-\$3,123.24**



[view related transactions](#)

	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	--
<b>Total:</b>	<b>\$3,123.68</b>	<b>\$0.00</b>

4. 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

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**

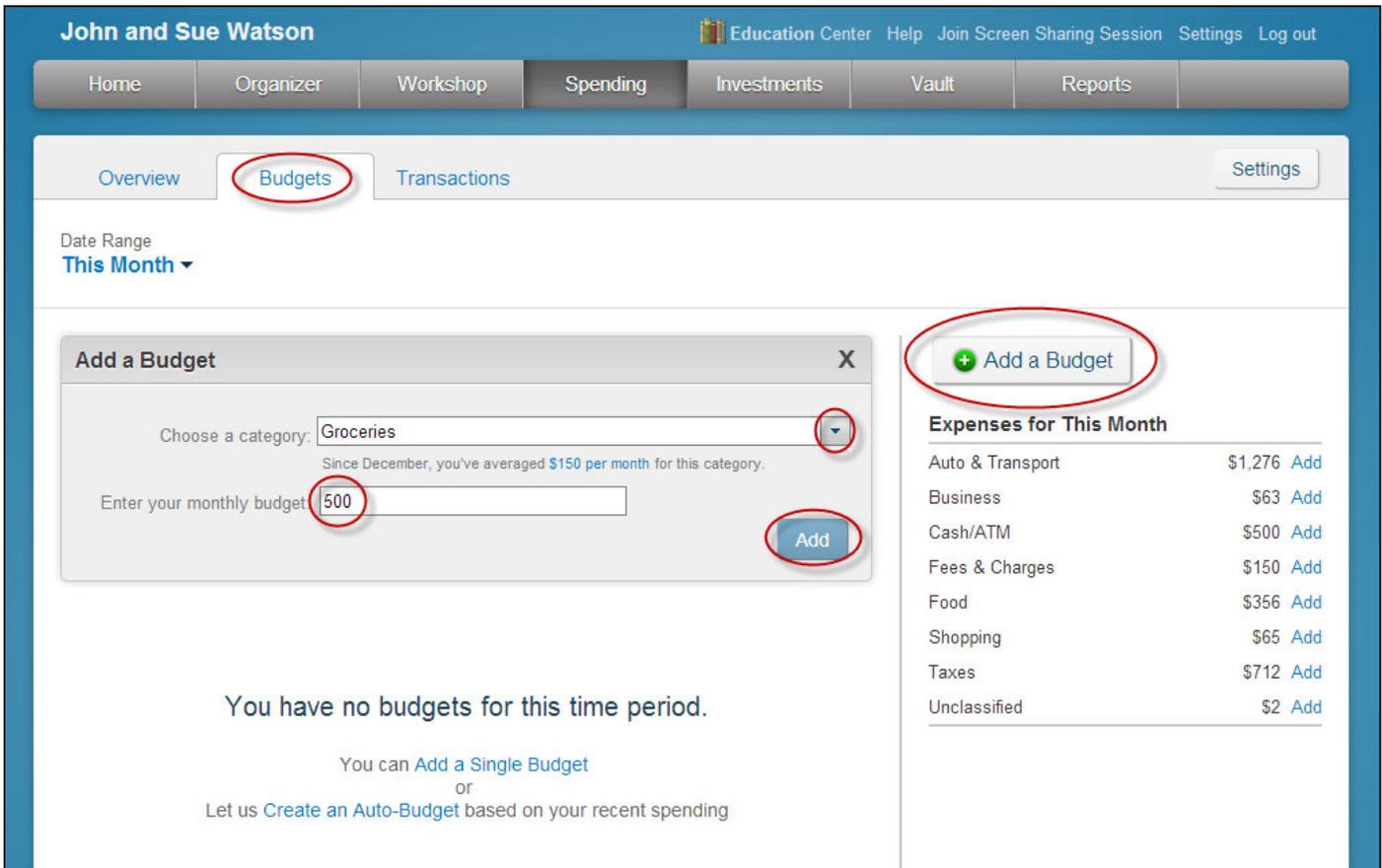
**Expenses for This Month**

Auto & Transport	\$1,276	<a href="#">Add</a>
Business	\$63	<a href="#">Add</a>
Cash/ATM	\$500	<a href="#">Add</a>
Fees & Charges	\$150	<a href="#">Add</a>
Food	\$356	<a href="#">Add</a>
Shopping	\$65	<a href="#">Add</a>
Taxes	\$712	<a href="#">Add</a>
Unclassified	\$2	<a href="#">Add</a>

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	<a href="#">Add</a>
Business	\$63	<a href="#">Add</a>
Cash/ATM	\$500	<a href="#">Add</a>
Fees & Charges	\$150	<a href="#">Add</a>
Food	\$356	<a href="#">Add</a>
Shopping	\$65	<a href="#">Add</a>
Taxes	\$712	<a href="#">Add</a>
Unclassified	\$2	<a href="#">Add</a>

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** X

Choose a category:  ▾

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

Enter your monthly budget:

**Add**

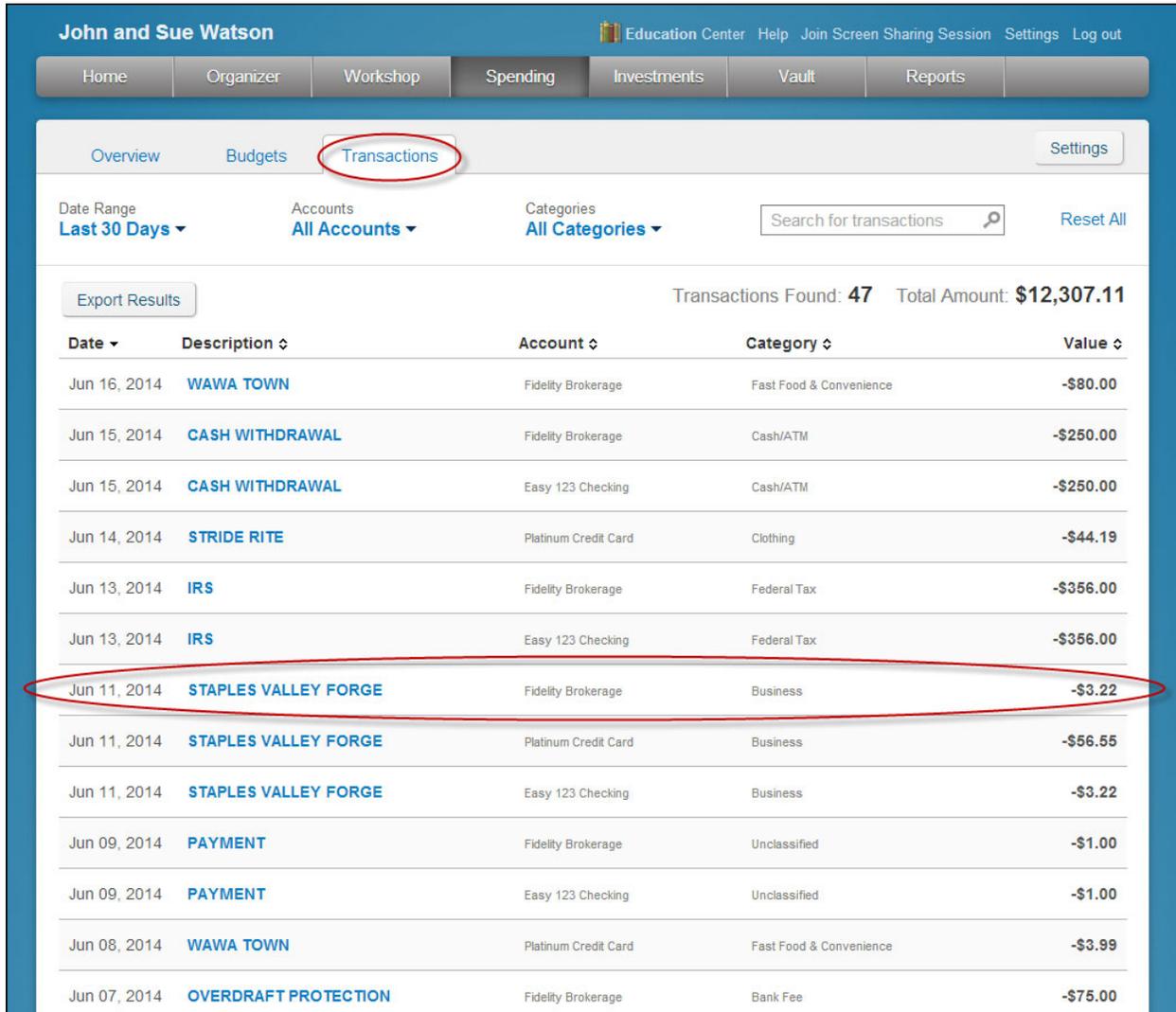
You have no budgets for this time period.

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

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

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.



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

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.

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

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 09, 2014	PAYMENT	Easy 123 Checking	Education	-\$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

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

**John and Sue Watson**

[Education Center](#)
[Help](#)
[Join Screen Sharing Session](#)
[Settings](#)
[Log out](#)

Home
Organizer
Workshop
Spending
Investments
Vault
Reports

Overview
Budgets
Transactions
Settings

Date Range  
**Last 30 Days** ▼

Accounts  
**All Accounts** ▼

Categories  
**All Categories** ▼

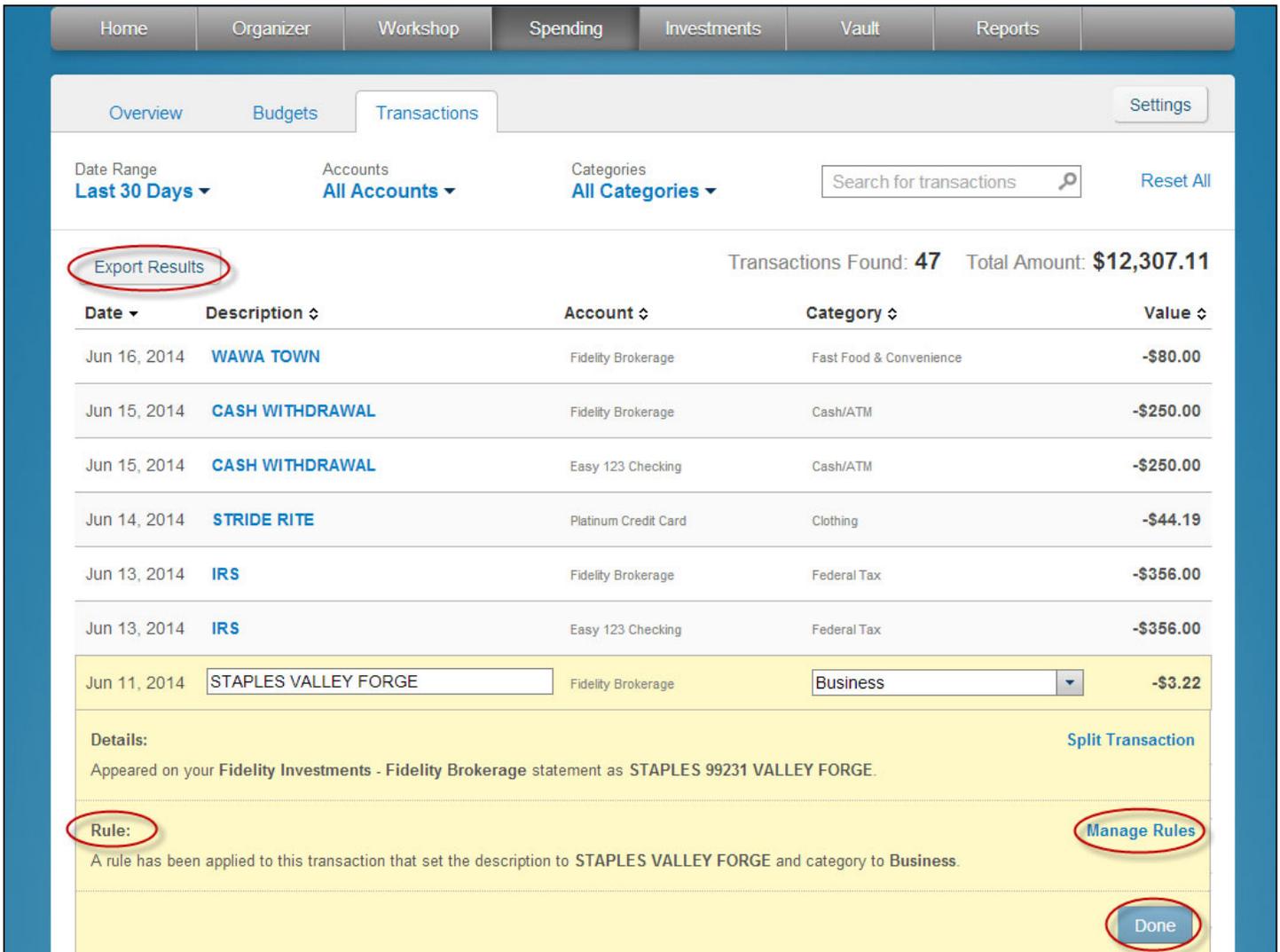
[Reset All](#)

[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	<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 in the Client Site Budgeting Tool. At the top, there are navigation tabs: Home, Organizer, Workshop, Spending, Investments, Vault, and Reports. Below these are sub-tabs: Overview, Budgets, Transactions, and Settings. The 'Transactions' sub-tab is active, showing 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. Below this transaction, there is a 'Details' section and a 'Rule' section. The 'Rule' section states: 'A rule has been applied to this transaction that set the description to STAPLES VALLEY FORGE and category to Business.' Several buttons are circled in red: 'Export Results' at the top left, 'Manage Rules' in the 'Rule' section, and 'Done' at the bottom right. The 'Details' section includes a 'Split Transaction' link and text indicating the transaction appeared on a Fidelity statement.

→ **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** Education Center Help Join Screen Sharing Session Settings Log out

Home Organizer Workshop **Spending** Investments Vault Reports

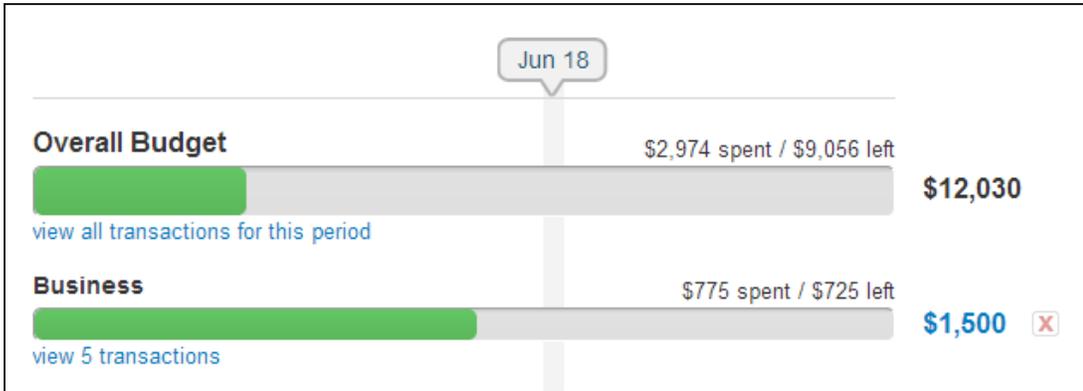
Overview Budgets **Transactions** Settings

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

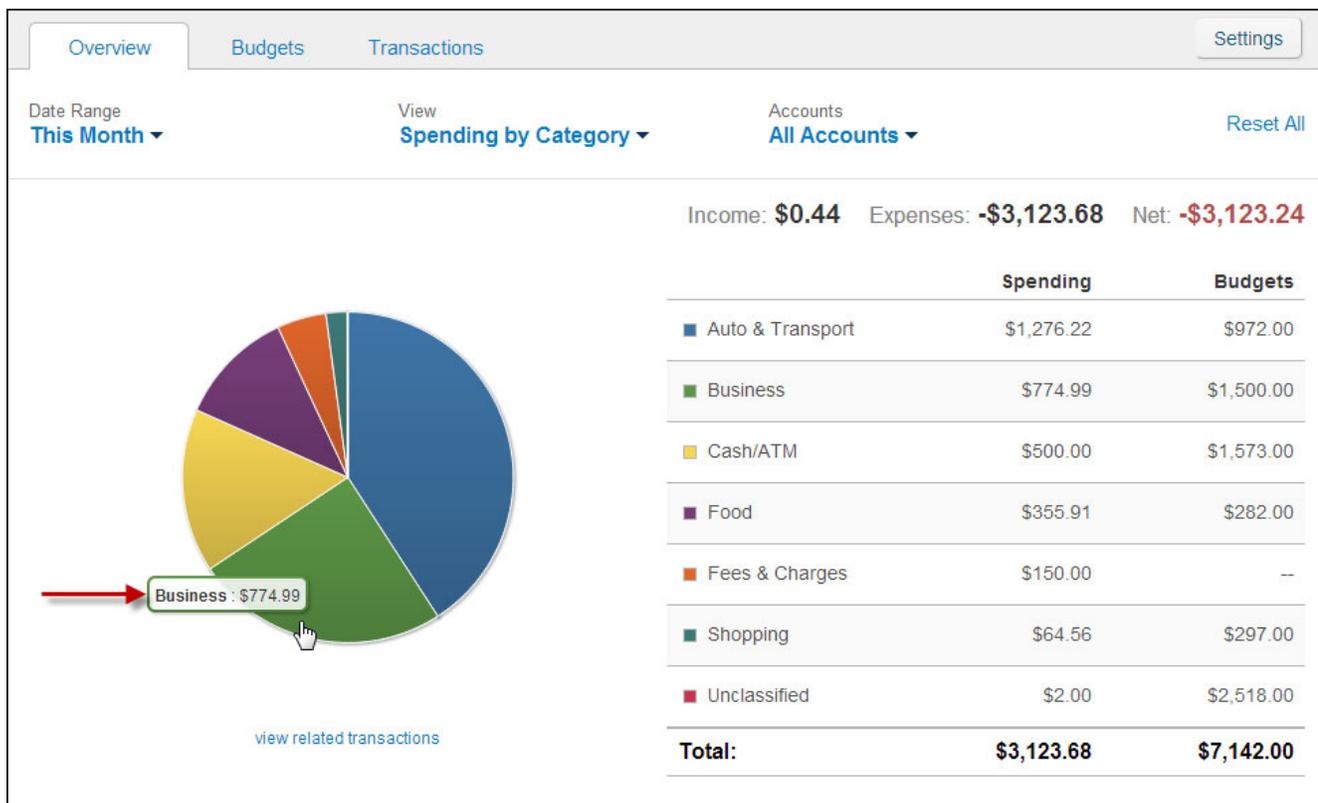
[Export Results](#) Transactions Found: **47** Total Amount: **\$12,307.11**

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

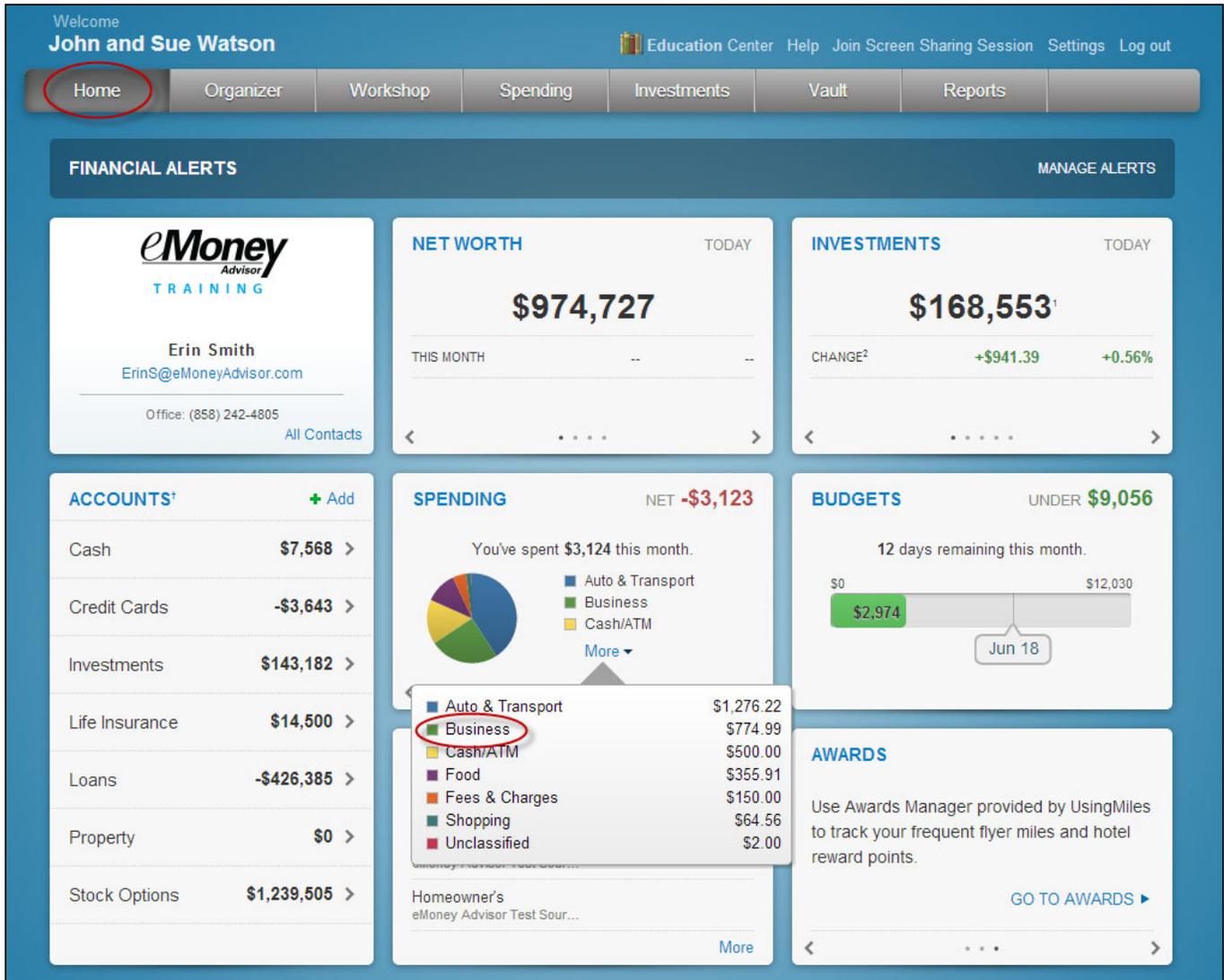
6. The **Budgets** tab now displays the current amount spent for the Overall Budget as well as the amount spent for specific categories.



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**

Education Center Help Join Screen Sharing Session Settings Log out

Home Organizer Workshop Spending Investments Vault Reports

**FINANCIAL ALERTS** MANAGE ALERTS

**eMoney Advisor TRAINING**  
Erin Smith  
ErinS@eMoneyAdvisor.com  
Office: (858) 242-4805  
All Contacts

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

**INVESTMENTS** TODAY  
**\$168,553<sup>1</sup>**  
CHANGE<sup>2</sup> +\$941.39 +0.56%

**ACCOUNTS<sup>†</sup>** + 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

**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