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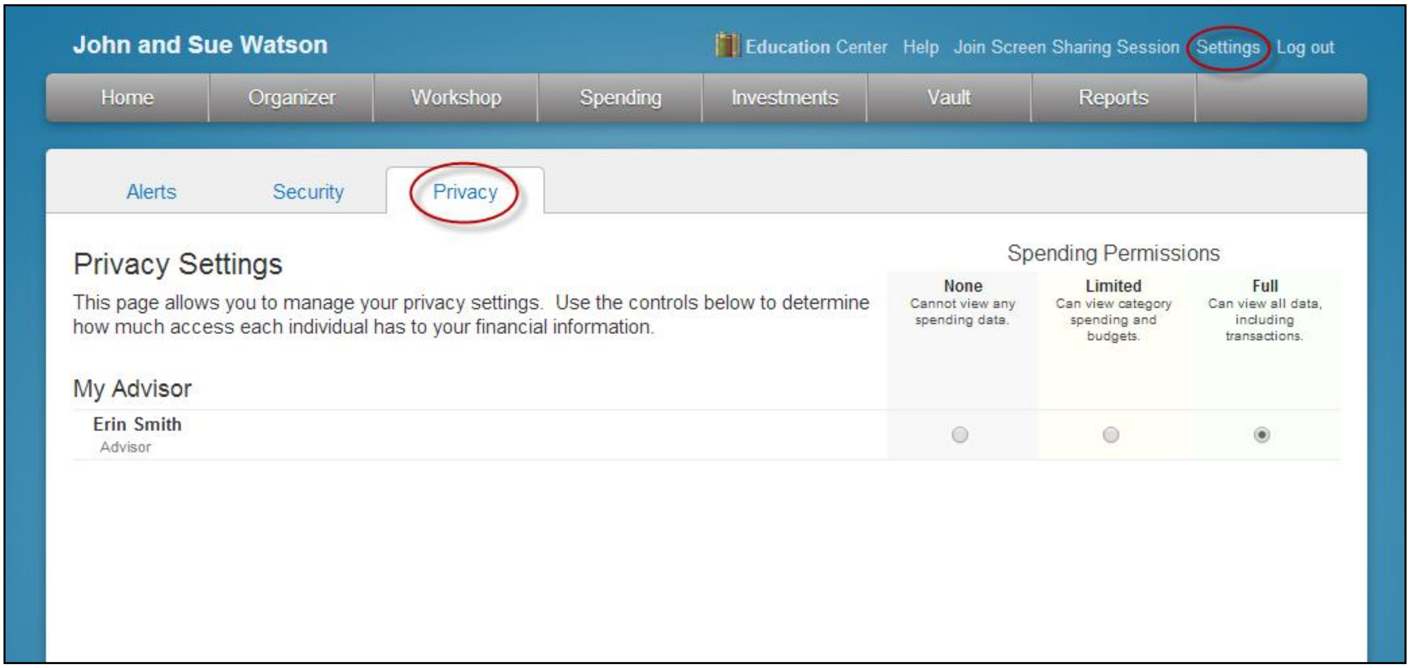
Client Site Budgeting Tool for Clients

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**.

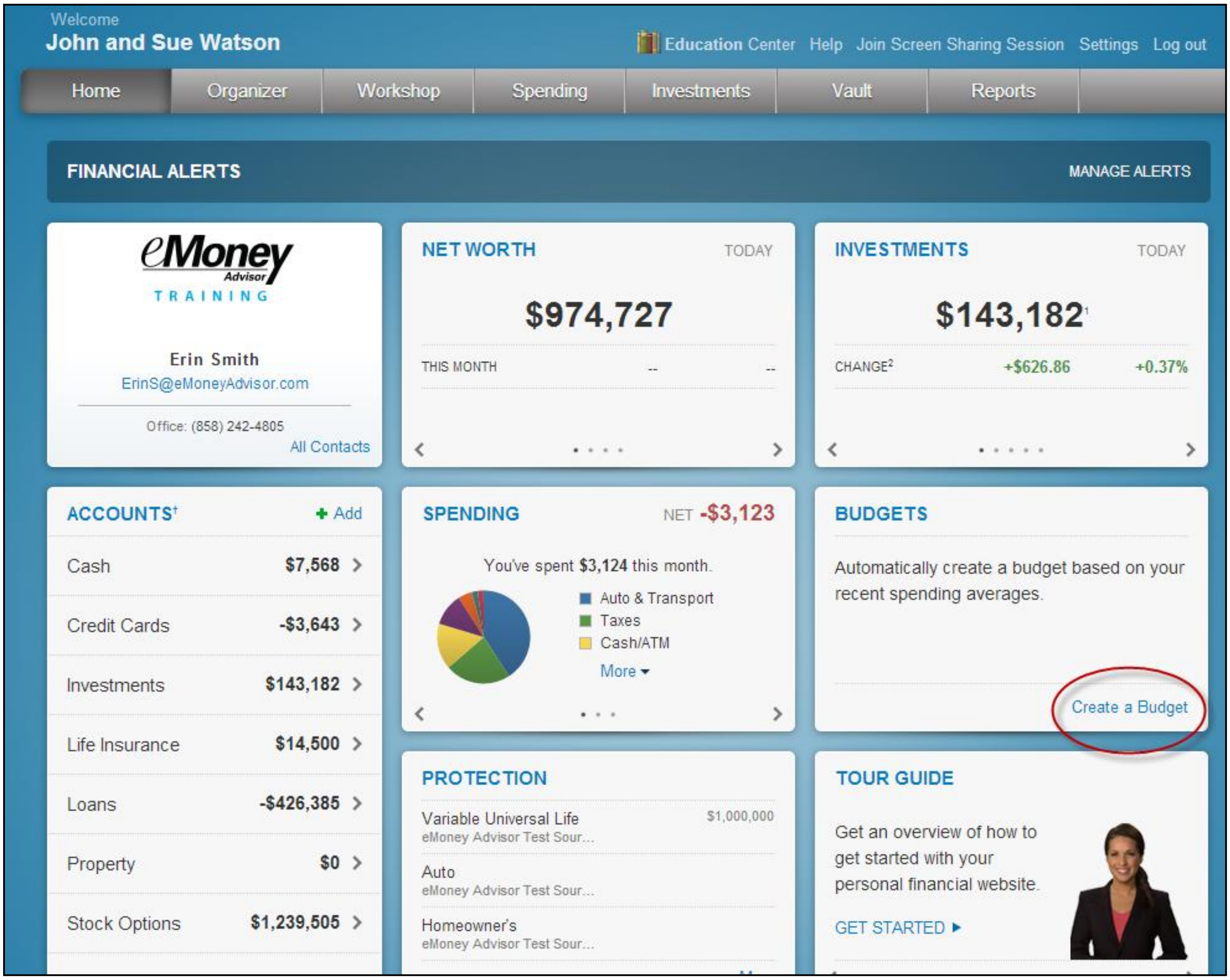
1. From the client website, you can click **Settings** and click **Privacy**.



There are three varieties of Spending Permissions:

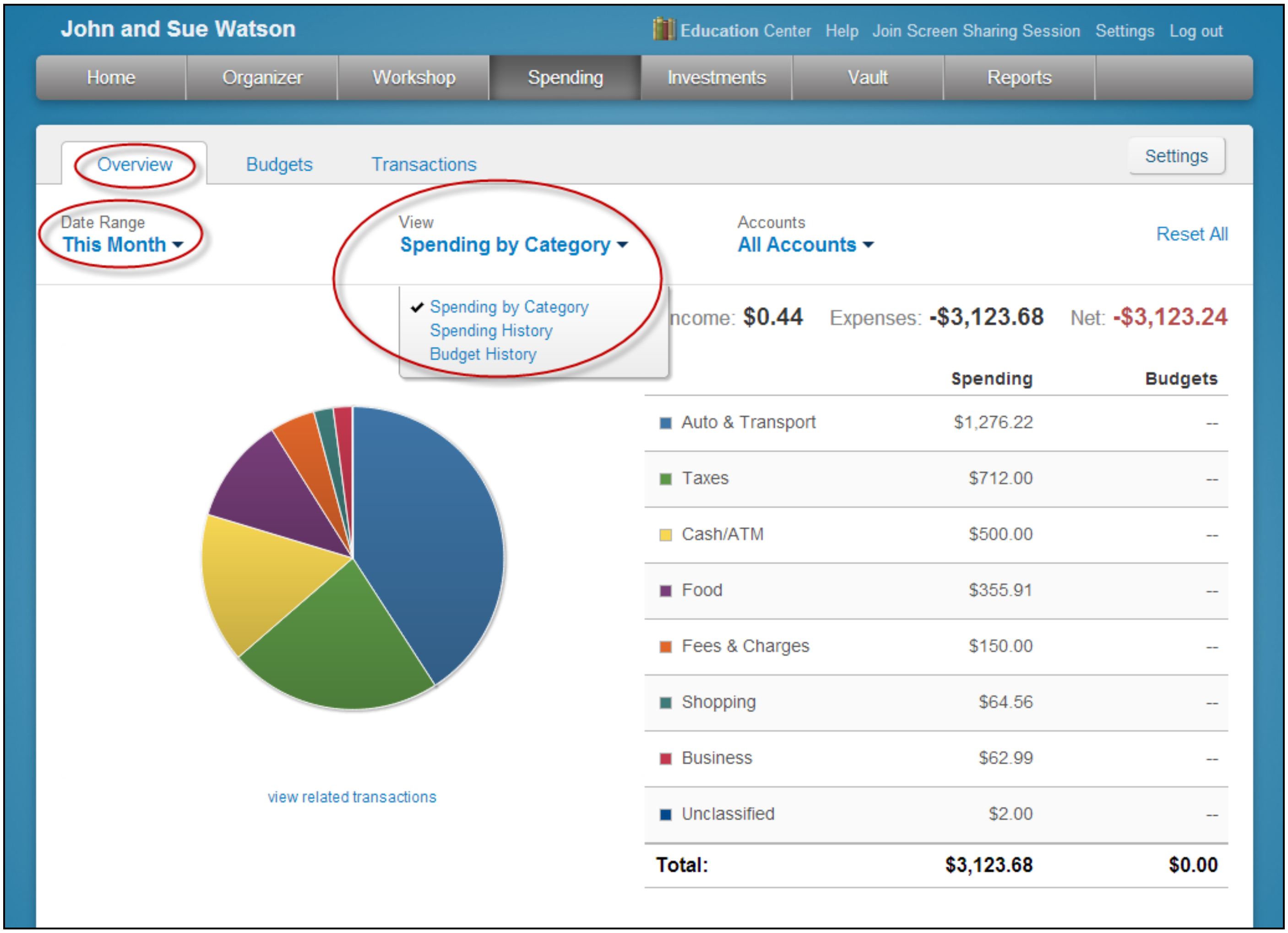
None - The user does not have access to any of your spending data.
Limited - The user has limited access to your spending details and can only view the categories regarding the spending and budgets.
Full access - The user can view all spending and budgeting data, including transactions.

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

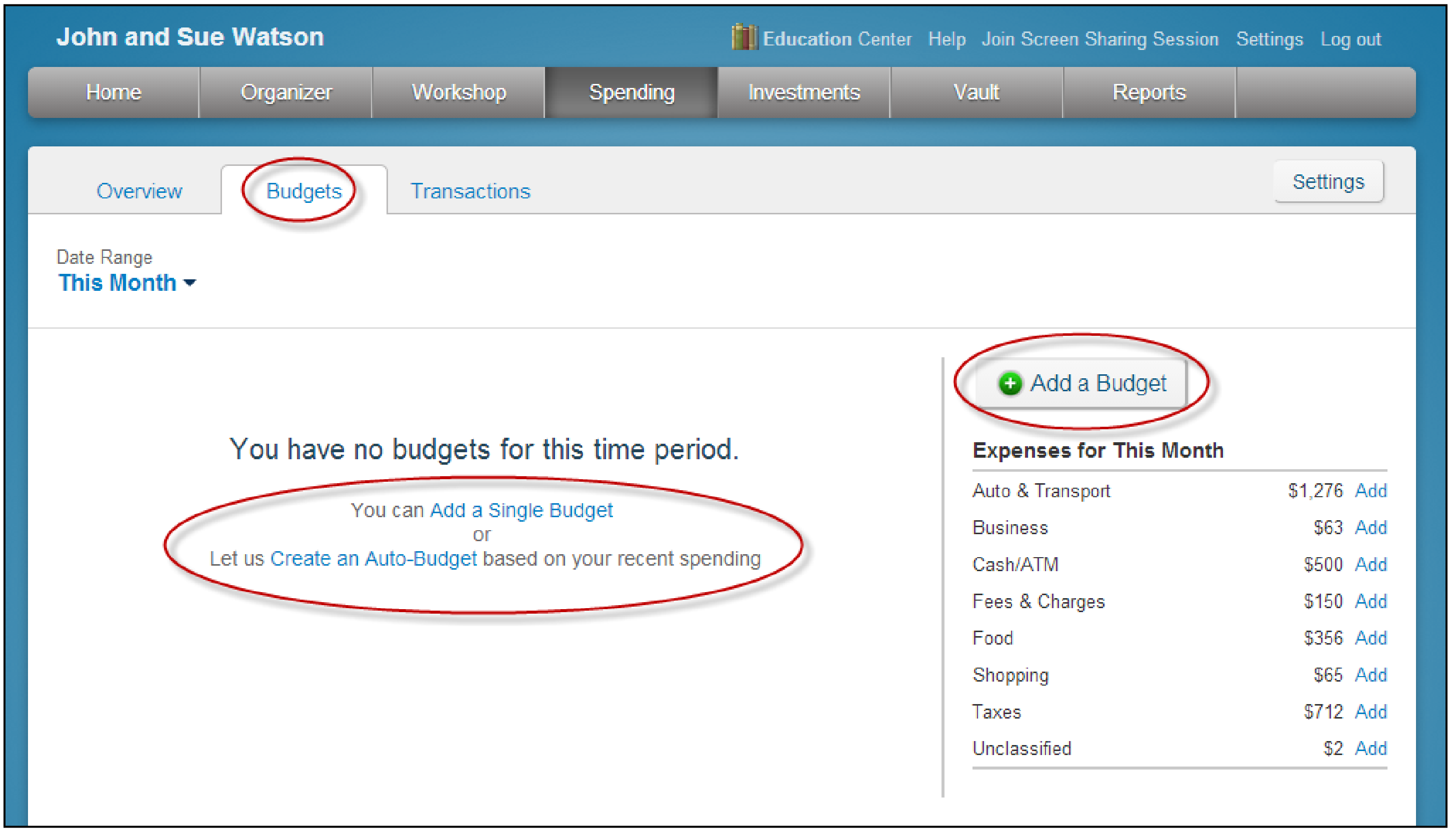


NOTE: Before you can analyze transactions & build a budget, you must first connect your bank accounts. Refer to the CLIENT CONNECTION BOOKLET for a detailed explanation.

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**.



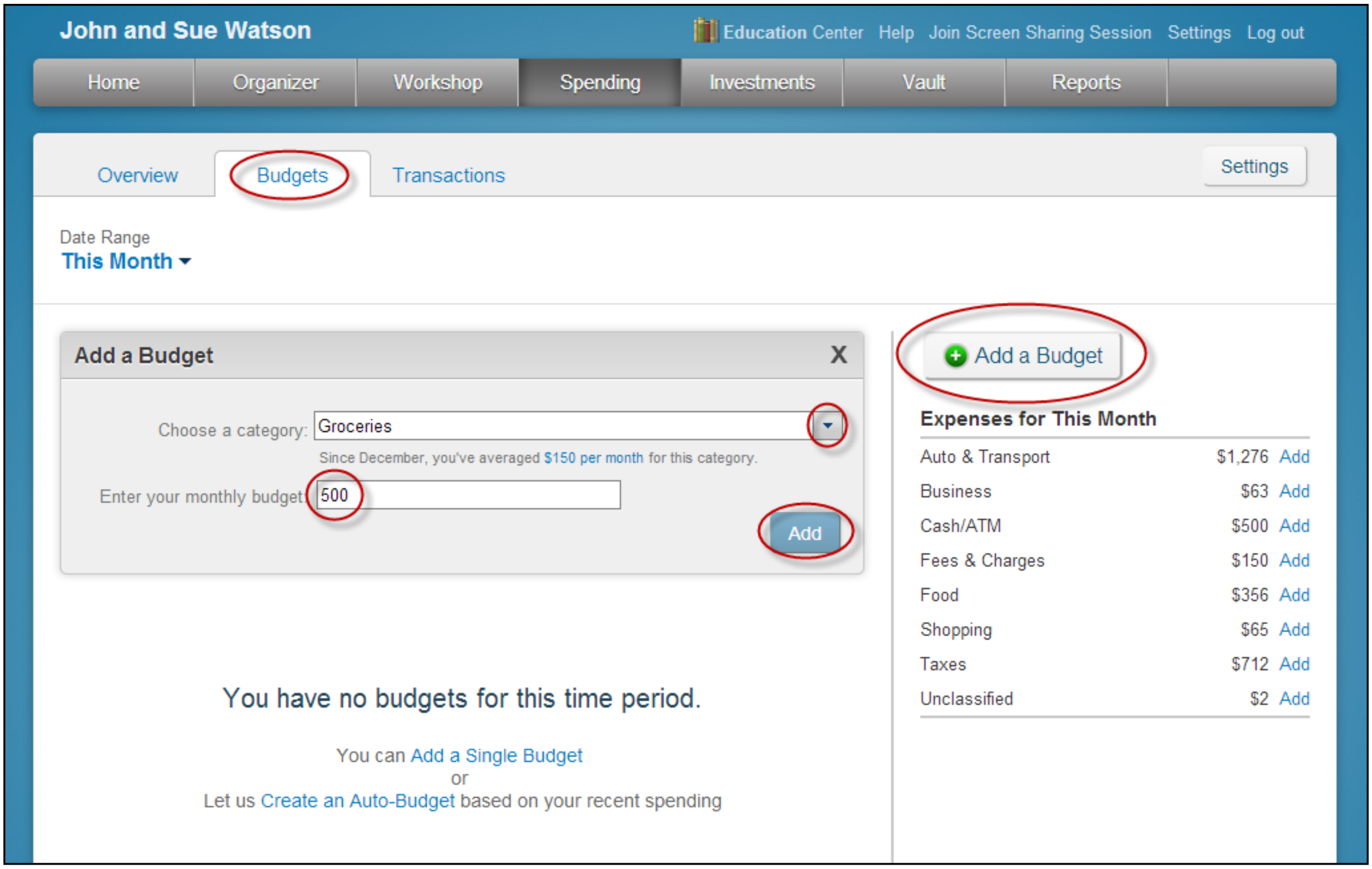
4. Under **Budgets**, click **Add a Budget**, to create a budget. You can select to **Add a Single Budget** or **Create an Auto-Budget** based on your recent spending.



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

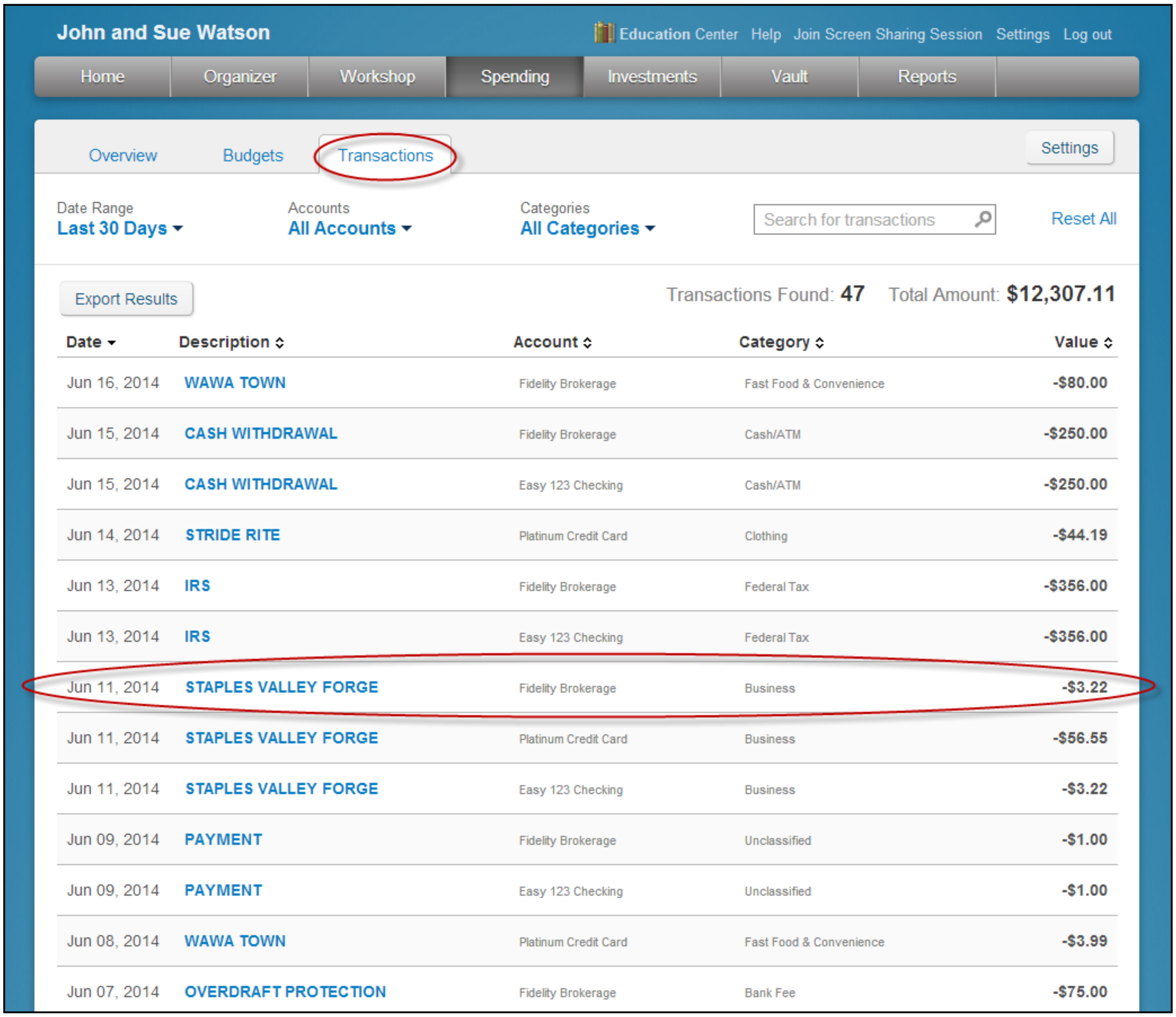
Expenses for This Month		
Auto & Transport	$1,276	Add
Business	$63	Add
Cash/ATM	$500	Add
Fees & Charges	$150	Add
Food	$356	Add
Shopping	$65	Add
Taxes	$712	Add
Unclassified	$2	Add

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.**

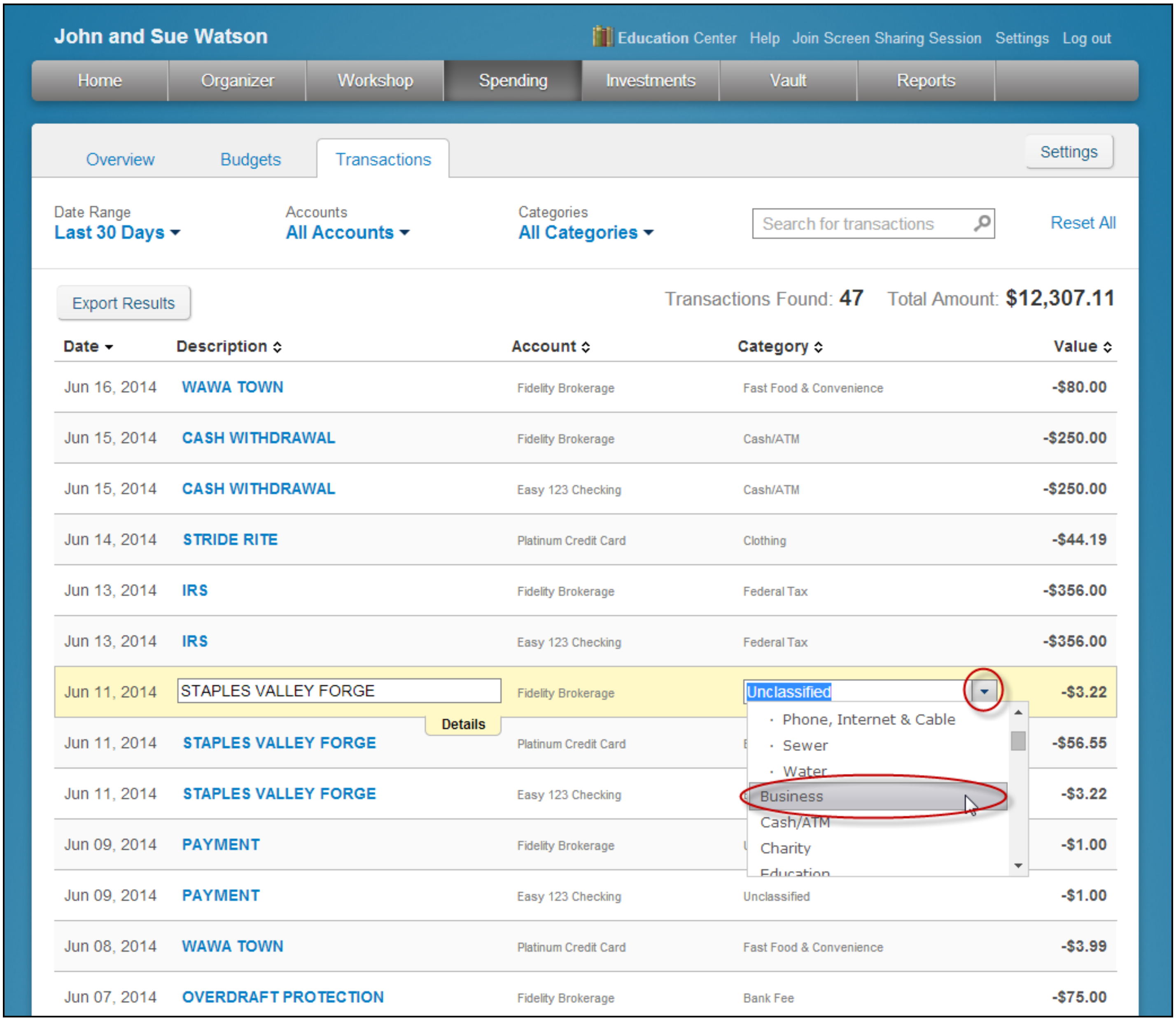


6. Click the **Transactions** tab. The Transactions tab provides a breakdown of any transactions that were pulled in through your connections. You can sort by **Date Range**, **All Accounts**, and **All Categories**.

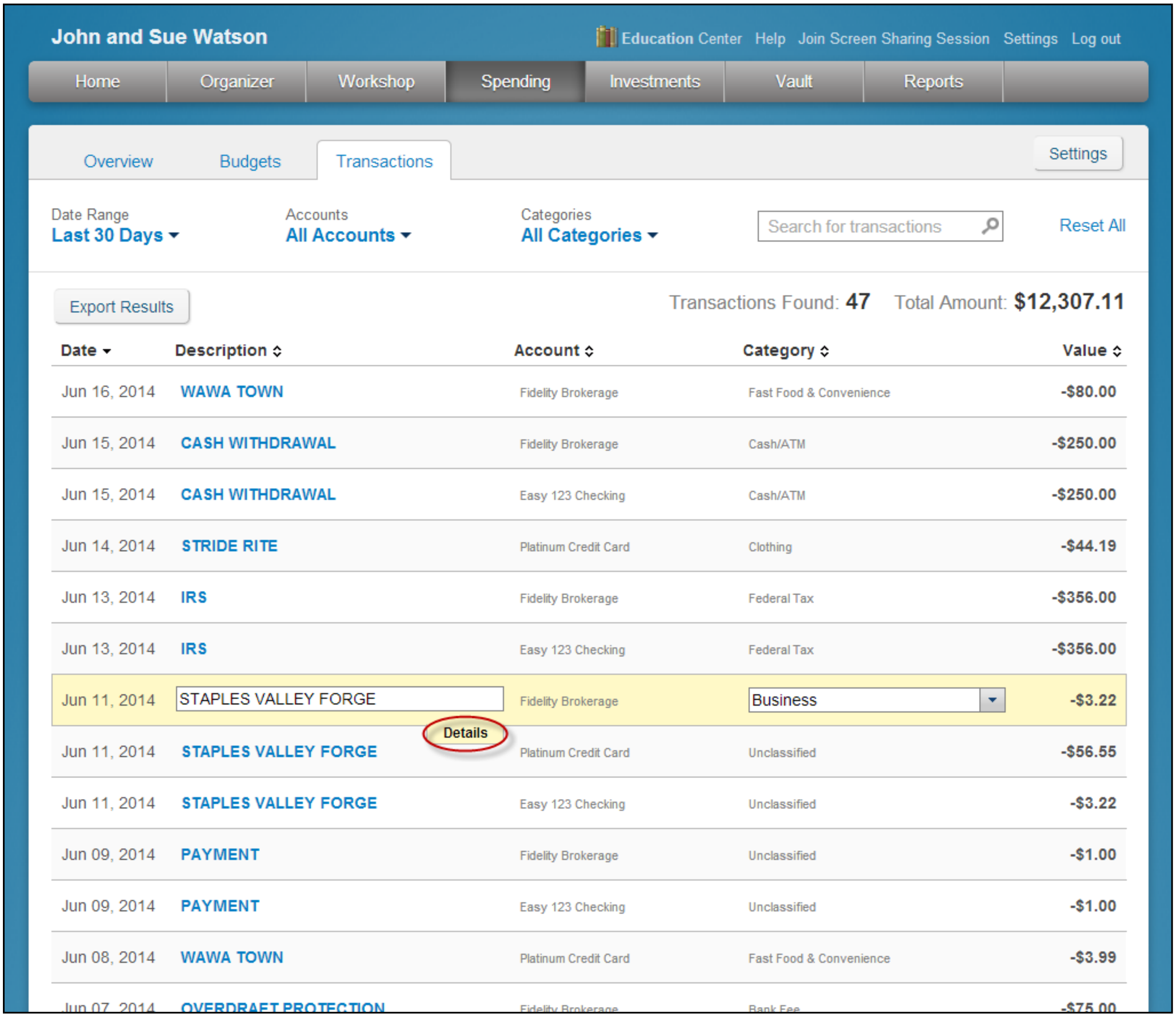
    1. To manually classify a transaction, highlight it by clicking on the particular line item.



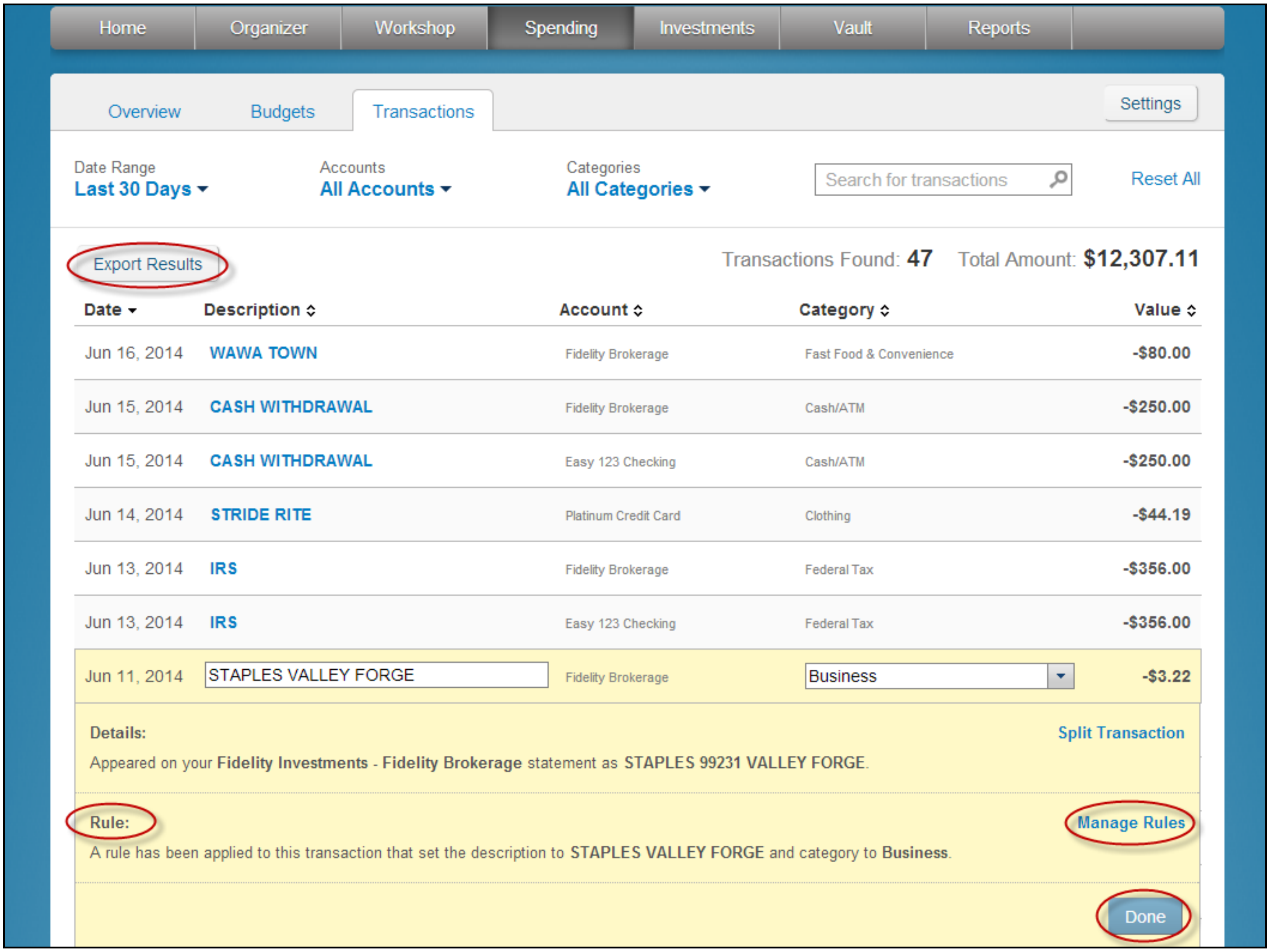
2. Click the Category Drop down and choose from the pre-existing category list.



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

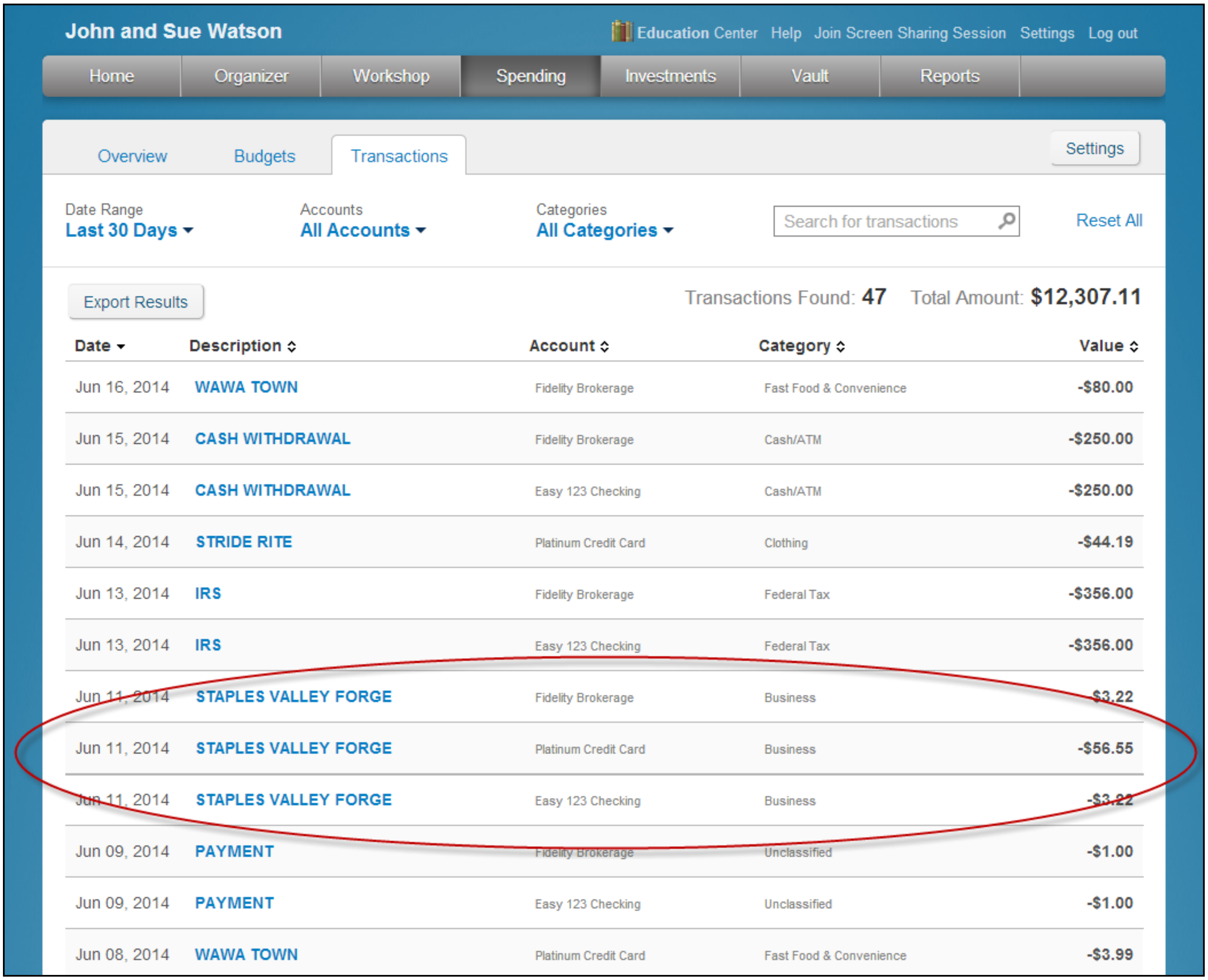


4. Set up the **Rule** and click **Done.**

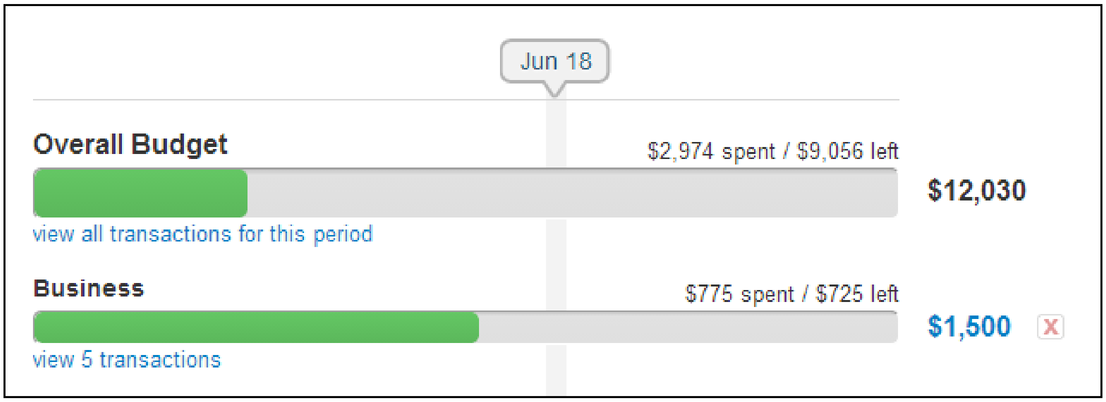


→ ***Note: To export your transactions to Excel, click on the Export Results button.***

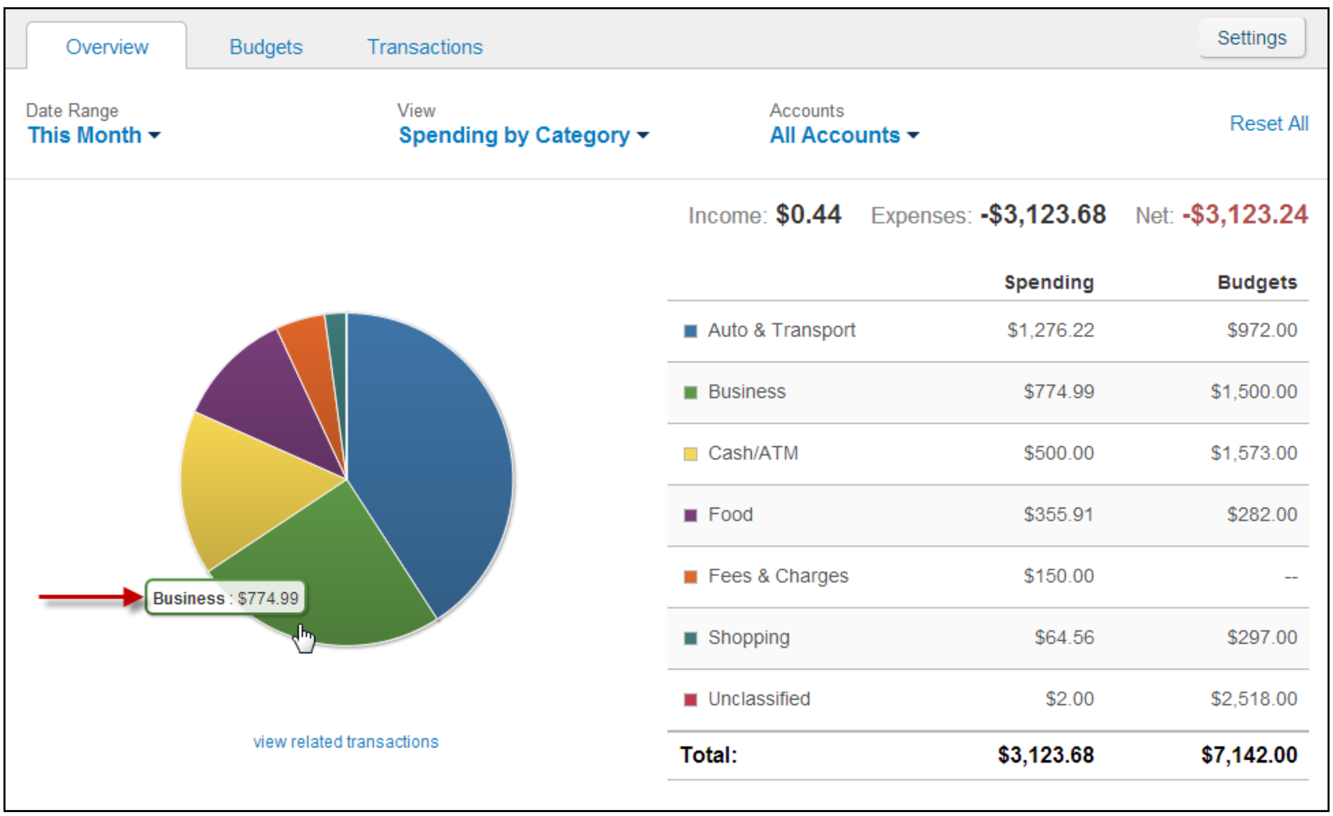
5. After classifying all transactions, you can view your **Budget** to track the expense.



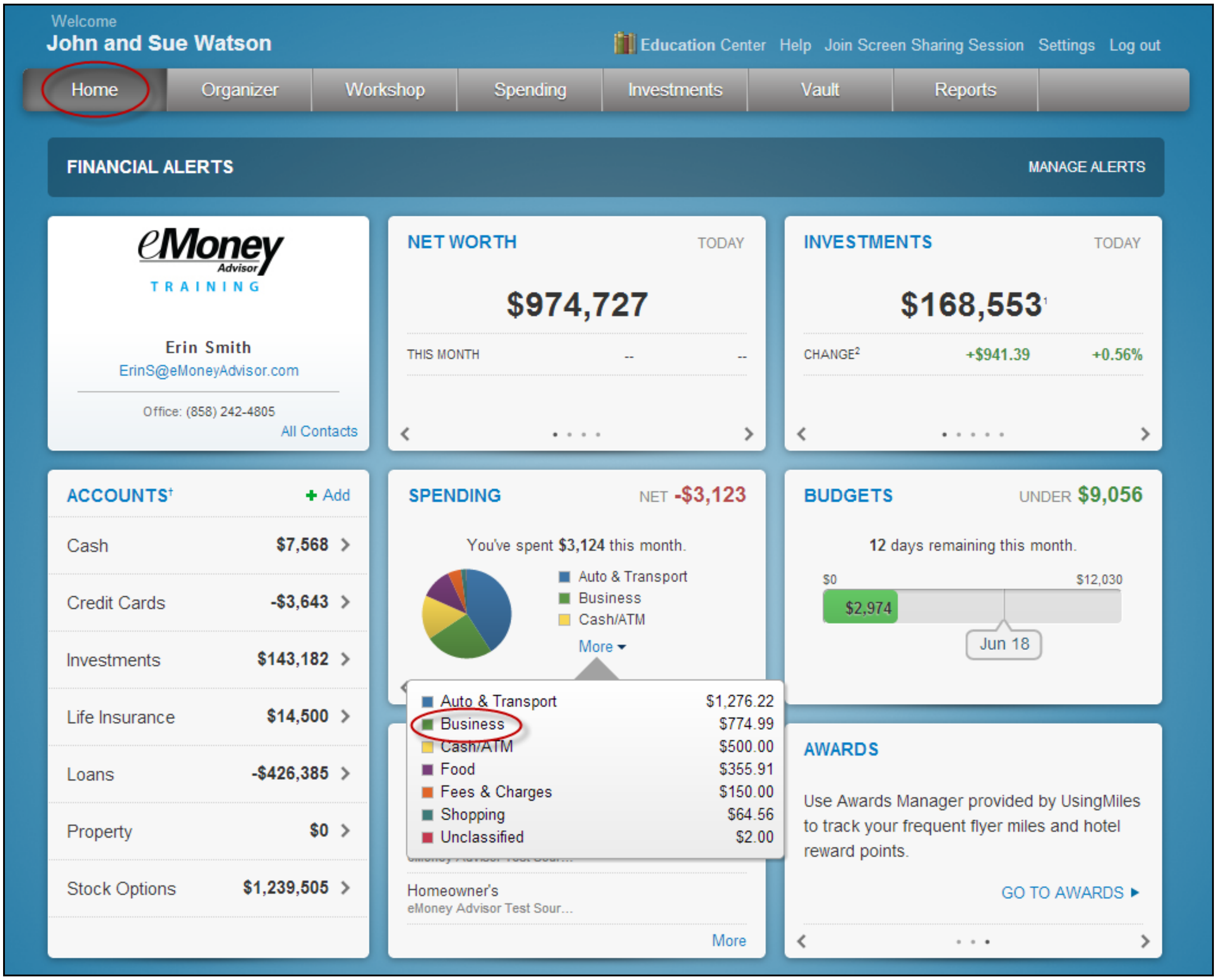
6. The **Budgets** tab now displays the current amount spent for the Overall Budget as well as the amount spent for specific categories.



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.



ADDITIONAL READING: Client Connection Booklet