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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 Site Budgeting Tool 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 menu with Home, Organizer, Workshop, Spending, Investments, Vault, and Reports. The main content area has tabs for Alerts, Security, and Privacy (circled in red). The Privacy Settings page includes 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 "My Advisor", Erin Smith is listed as an Advisor. To the right, a "Spending Permissions" table shows three options: None, Limited, and Full. The Full permission is selected for Erin Smith.

	None	Limited	Full
	Cannot view any spending data.	Can view category spending and budgets.	Can view all data, including transactions.
Erin Smith Advisor	<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.

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

The screenshot displays the 'Home' screen of the Client Site Budgeting Tool. At the top, it says 'Welcome John and Sue Watson' and includes navigation links for 'Education Center', 'Help', 'Join Screen Sharing Session', 'Settings', and 'Log out'. Below this is a menu with 'Home', 'Organizer', 'Workshop', 'Spending', 'Investments', 'Vault', and 'Reports'. The main content area is titled 'FINANCIAL ALERTS' and contains several widgets:

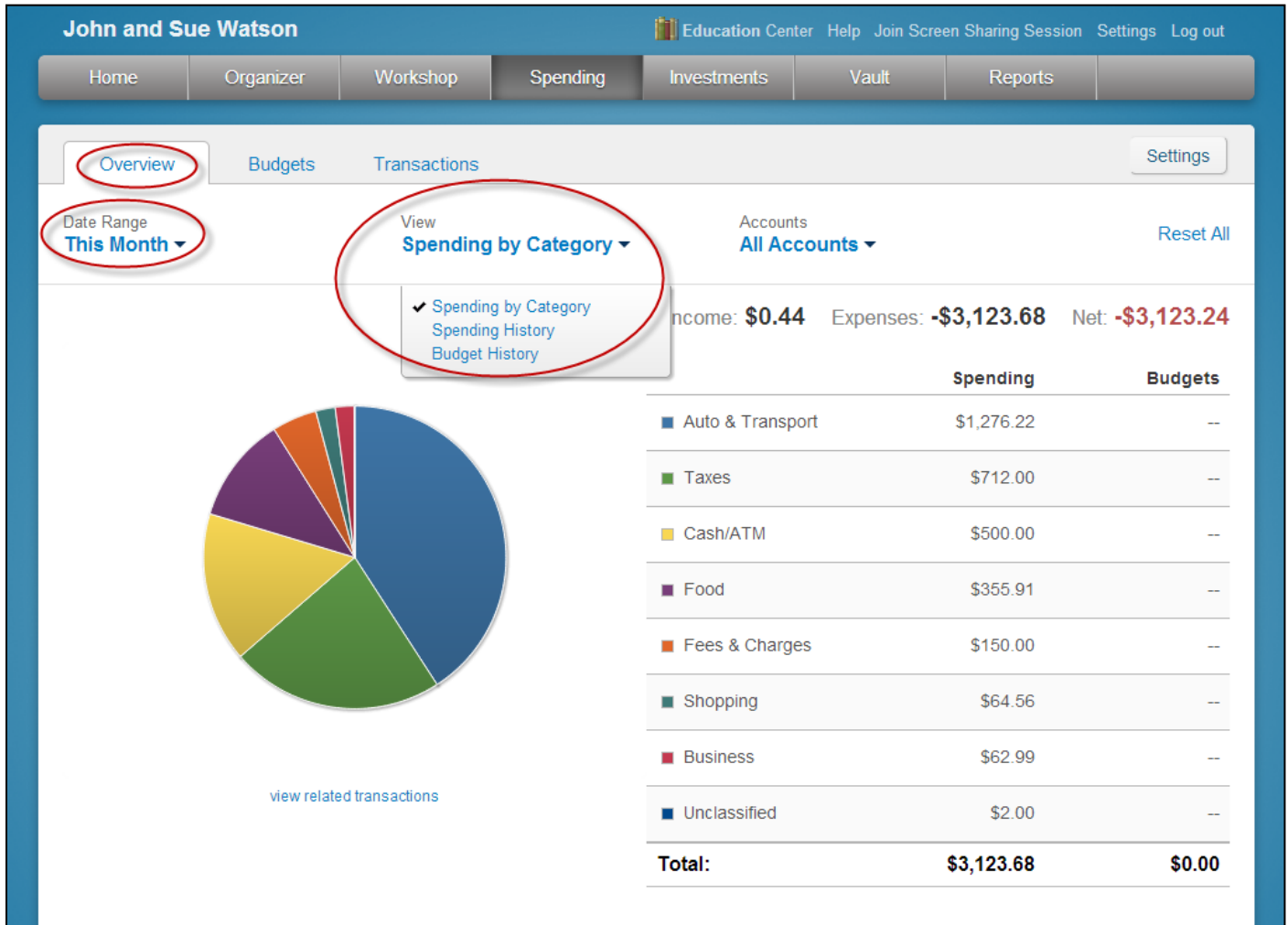
- eMoney Advisor TRAINING** widget for Erin Smith, with contact information and a link to 'All Contacts'.
- NET WORTH** widget showing a total of **\$974,727** as of 'TODAY'.
- INVESTMENTS** widget showing a total of **\$143,182¹** as of 'TODAY', with a change of **+\$626.86** (+0.37%) from 'THIS MONTH'.
- ACCOUNTS[†]** widget with a '+ Add' button and a list of 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** widget showing a net spending of **-\$3,123** and a pie chart for the month. The chart categories are Auto & Transport, Taxes, and Cash/ATM.
- BUDGETS** widget with the text 'Automatically create a budget based on your recent spending averages.' and a circled **Create a Budget** button.
- PROTECTION** widget listing insurance policies: Variable Universal Life (\$1,000,000), Auto, and Homeowner's.
- TOUR GUIDE** widget with the text 'Get an overview of how to get started with your personal financial website.' and a 'GET STARTED ►' button.

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.

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Client Site Budgeting Tool for Clients

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**.



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- 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

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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**.

The screenshot displays the 'Client Site Budgeting Tool for Clients' interface for 'John and Sue Watson'. The top navigation bar includes 'Home', 'Organizer', 'Workshop', 'Spending', 'Investments', 'Vault', and 'Reports'. The 'Spending' tab is active, and the 'Budgets' sub-tab is selected. A 'Date Range' dropdown is set to 'This Month'. A modal dialog titled 'Add a Budget' is open, showing a category dropdown set to 'Groceries' and a monthly budget input field containing '500'. An 'Add' button is visible in the dialog. To the right, a table titled 'Expenses for This Month' lists various categories with their respective amounts and 'Add' links. A '+ Add a Budget' button is also visible in the top right of the main content area.

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

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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

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

The screenshot displays the 'Spending' section of the budgeting tool for 'John and Sue Watson'. The interface includes a navigation bar with tabs for Home, Organizer, Workshop, Spending, Investments, Vault, and Reports. Below this, there 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 shows a table of transactions with columns for Date, Description, Account, Category, and Value. A transaction on June 11, 2014, for 'STAPLES VALLEY FORGE' is highlighted, and its category dropdown menu is open, showing options like 'Unclassified', 'Phone, Internet & Cable', 'Sewer', 'Water', 'Business', 'Cash/ATM', 'Charity', and 'Education'. The 'Business' option is circled in red, and a mouse cursor is pointing at it.

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

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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 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	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

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

The screenshot displays the 'Transactions' tab of the budgeting tool. At the top, there are navigation tabs: Home, Organizer, Workshop, Spending, Investments, Vault, and Reports. Below these are sub-tabs: Overview, Budgets, and Transactions (selected), along with a Settings button. The main area shows filters for Date Range (Last 30 Days), Accounts (All Accounts), and Categories (All Categories), a search bar, and a Reset All button. A summary indicates 47 transactions found with a total amount of \$12,307.11. An 'Export Results' button is circled in red. The transaction list includes columns for Date, Description, Account, Category, and Value. A transaction on Jun 11, 2014, for 'STAPLES VALLEY FORGE' is highlighted in yellow. Below it, a 'Details' section shows it appeared on a Fidelity statement as 'STAPLES 99231 VALLEY FORGE'. A 'Rule' section, also circled in red, states: 'A rule has been applied to this transaction that set the description to STAPLES VALLEY FORGE and category to Business.' A 'Manage Rules' button is circled in red. At the bottom right, a 'Done' button is 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

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

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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

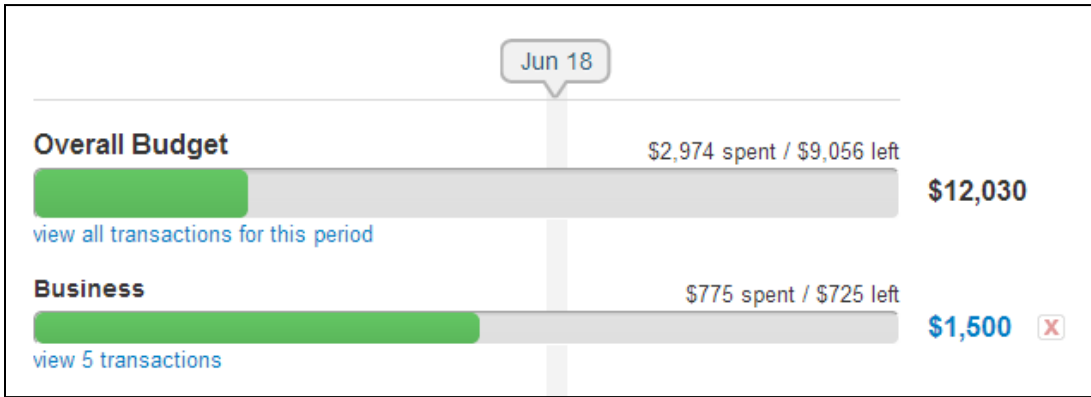
Date Range: Last 30 Days Accounts: All Accounts Categories: All Categories Search for transactions Reset All

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

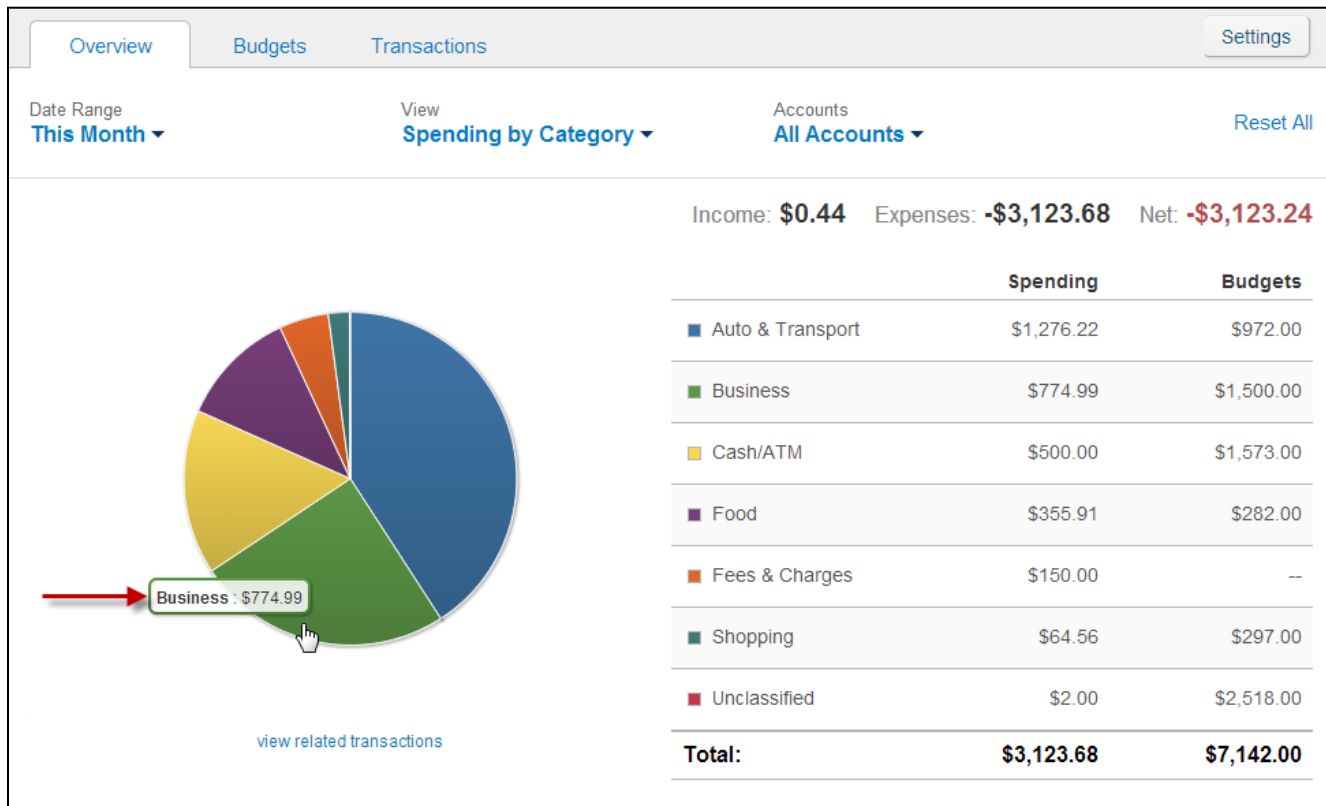
Date	Description	Account	Category	Value
Jun 16, 2014	WAWA TOWN	Fidelity Brokerage	Fast Food & Convenience	-\$80.00
Jun 15, 2014	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Jun 15, 2014	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Jun 14, 2014	STRIDE RITE	Platinum Credit Card	Clothing	-\$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

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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.



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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

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All Contacts

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

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

ACCOUNTS[†] + 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 >

Category	Amount
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

ADDITIONAL READING: Client Connection Booklet