

Review Spending and Create a Budget

This user guide will walk you through the basic transactions related tools available in your eMoney Financial Dashboard including:

- Privacy Settings
- Spending: Overview
- Spending: Budgets
- Spending: Transactions

Privacy Settings

1. By default, your Advisor and any additional website users, such as a Spouse, are unable to see your spending information. To change this setting, click Settings, then click the **Privacy** tab. For each person listed you can choose between the Spending Permissions: **None**, **Limited**, or **Full**.

The screenshot shows the 'PERSONAL FINANCIAL WEBSITE' interface. The top navigation bar includes 'Home', 'Organizer', 'Spending', 'Investments', 'Vault', 'Reports', 'Help', 'Settings' (highlighted with a red box), and 'Sign Out'. Below the navigation bar, the 'Privacy' tab is selected and highlighted with a red box. The main content area is titled 'Privacy Settings' and includes a sub-header 'Spending Permissions'. A table below shows the permissions for 'Mark Masters' (Advisor):

	None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
Mark Masters Advisor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Spending: Overview

1. From the Home page, click the **Spending** tab or tile.

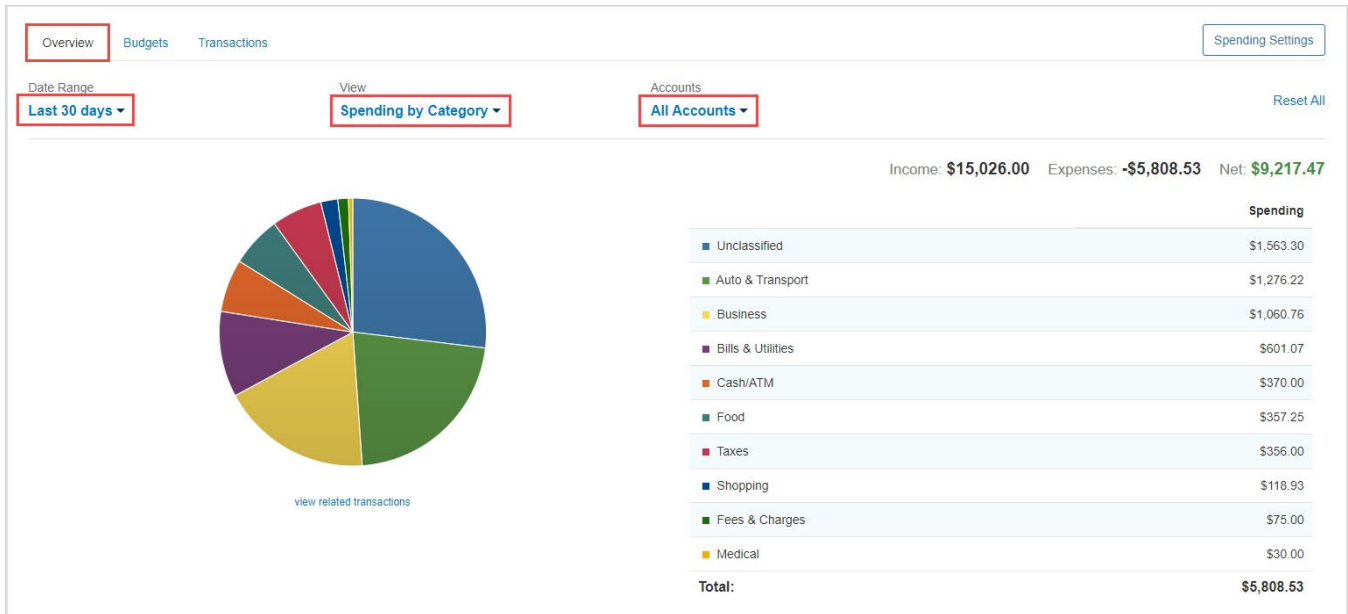
The screenshot shows the 'PERSONAL FINANCIAL WEBSITE' interface. The top navigation bar includes 'Home', 'Organizer', 'Spending' (highlighted with a red box), 'Investments', 'Vault', 'Reports', 'Help', 'Settings', and 'Sign Out'. Below the navigation bar, the 'Spending' tab is selected and highlighted with a red box. The main content area is titled 'Spending Overview' and includes a sub-header 'Spending by Category'. A pie chart on the left shows the distribution of spending by category. A table on the right lists the categories and their corresponding spending amounts:

Category	Spending
Auto & Transport	\$1,276.22
Unclassified	\$1,000.99
Cash/ATM	\$370.00
Taxes	\$356.00
Food	\$275.91
Fees & Charges	\$75.00
Shopping	\$67.78
Business	\$59.77
Total:	\$3,481.67

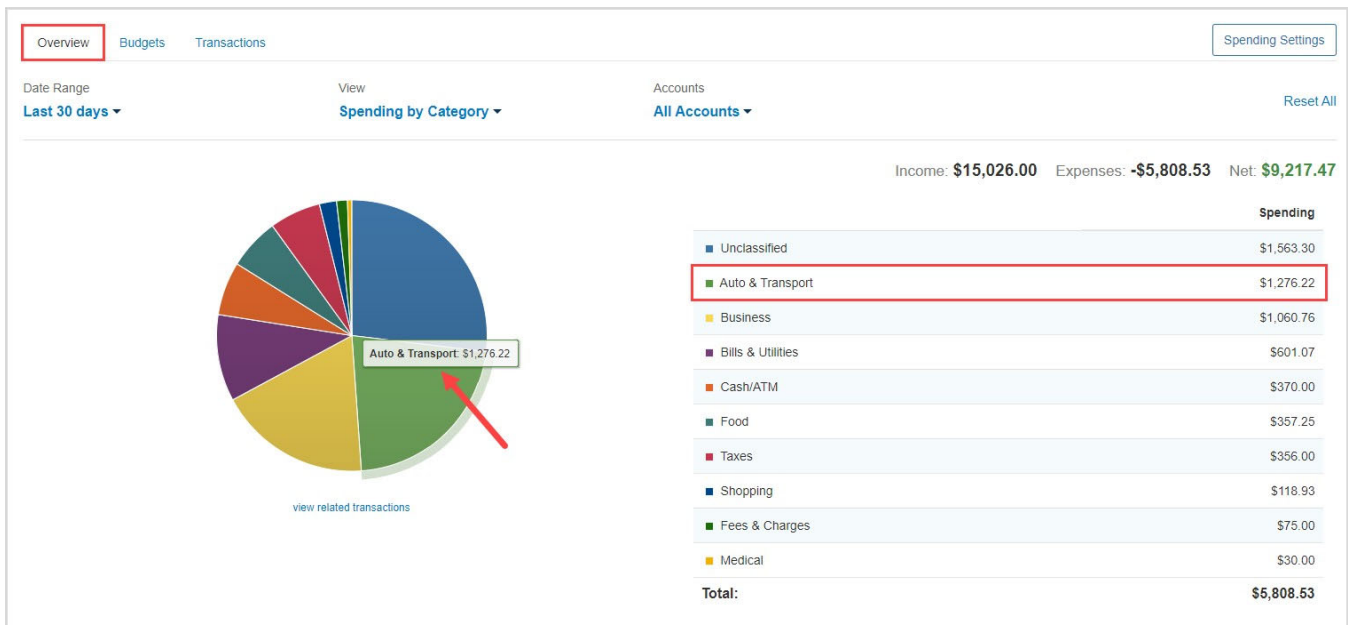
Summary statistics: Income: \$100.22, Expenses: -\$3,481.67, Net: -\$3,381.45

Guide to your eMoney Financial Dashboard

2. The Overview tab shows spending by category over a specific date range. The default view displays spending amounts during the **Last 30 Days, by Category**, and from **All Accounts**.



3. The **pie chart** is a graphical representation of the category list located on the right-hand side. Clicking either a pie chart segment or a Spending category within the list will take you to a more detailed spending breakdown for that category. In this example, the category **Auto & Transport** is selected.



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- After clicking the category, we can see that the two sub-categories of Auto & Transport – **Auto Service** and **Auto Payment** – make up the total spending amount of \$1,276.22 in the last 30 days. Clicking **view related transactions** under the pie chart will take you to the Transactions tab for a detailed view of the individual transactions making up that amount.

Overview Budgets Transactions Spending Settings

Date Range: Last 30 days | View: Spending by Category | Accounts: All Accounts Reset All

All Categories > Auto & Transport Income: \$0.00 Expenses: -\$1,276.22 Net: -\$1,276.22

Spending	
Auto Service	\$638.11
Auto Payment	\$638.11
Total:	\$1,276.22

[view related transactions](#)

Overview Budgets Transactions Spending Settings

Last 30 days | Description | Accounts | 6 of 102 Categories | Income \$0.00 Expenses -\$1,276.22 Net Total -\$1,276.22

Date	Description	Account	Category	Amount
Apr 15, 2020	PORSCHE FINANCIAL SERVICES	Easy 123 Checking	Auto Service	-\$638.11
Apr 08, 2020	PORSCHE FINANCIAL SERVICES	*****Card	Auto Payment	-\$638.11

- Back on the **Overview** tab the **View** filter also includes **Spending History** and **Budget History**.

Overview Budgets Transactions Spending Settings

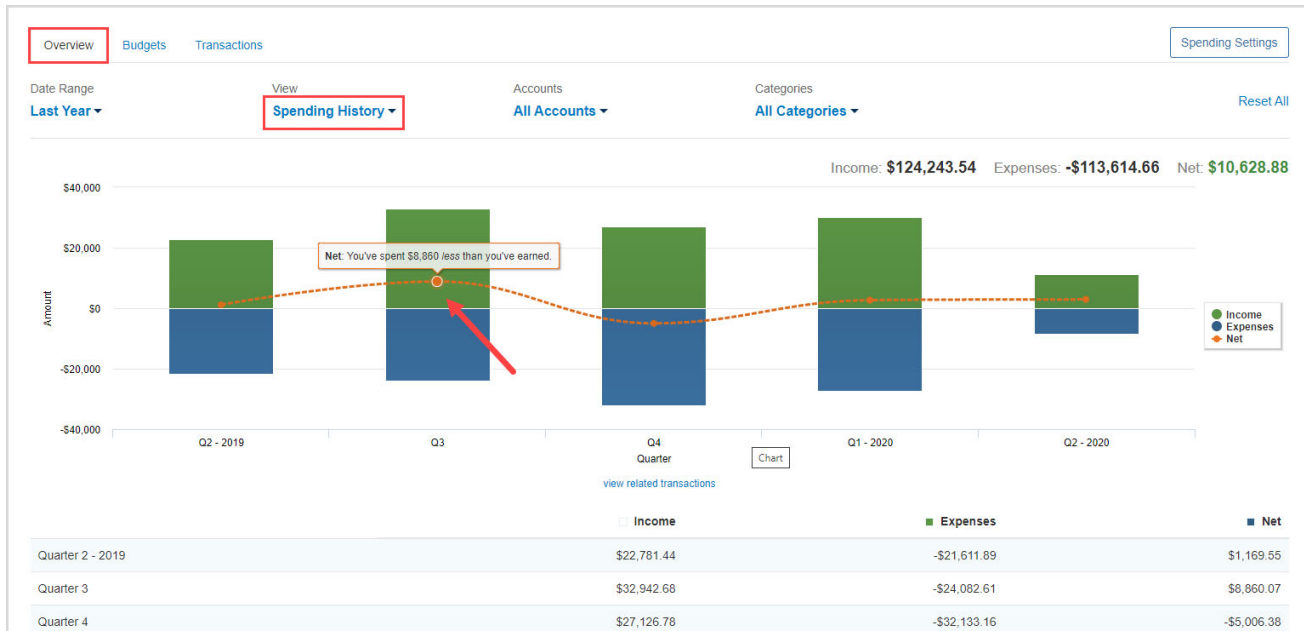
Date Range: Last 30 days | View: Spending by Category | Accounts: All Accounts Reset All

Income: \$15,026.00 Expenses: -\$5,808.53 Net: \$9,217.47

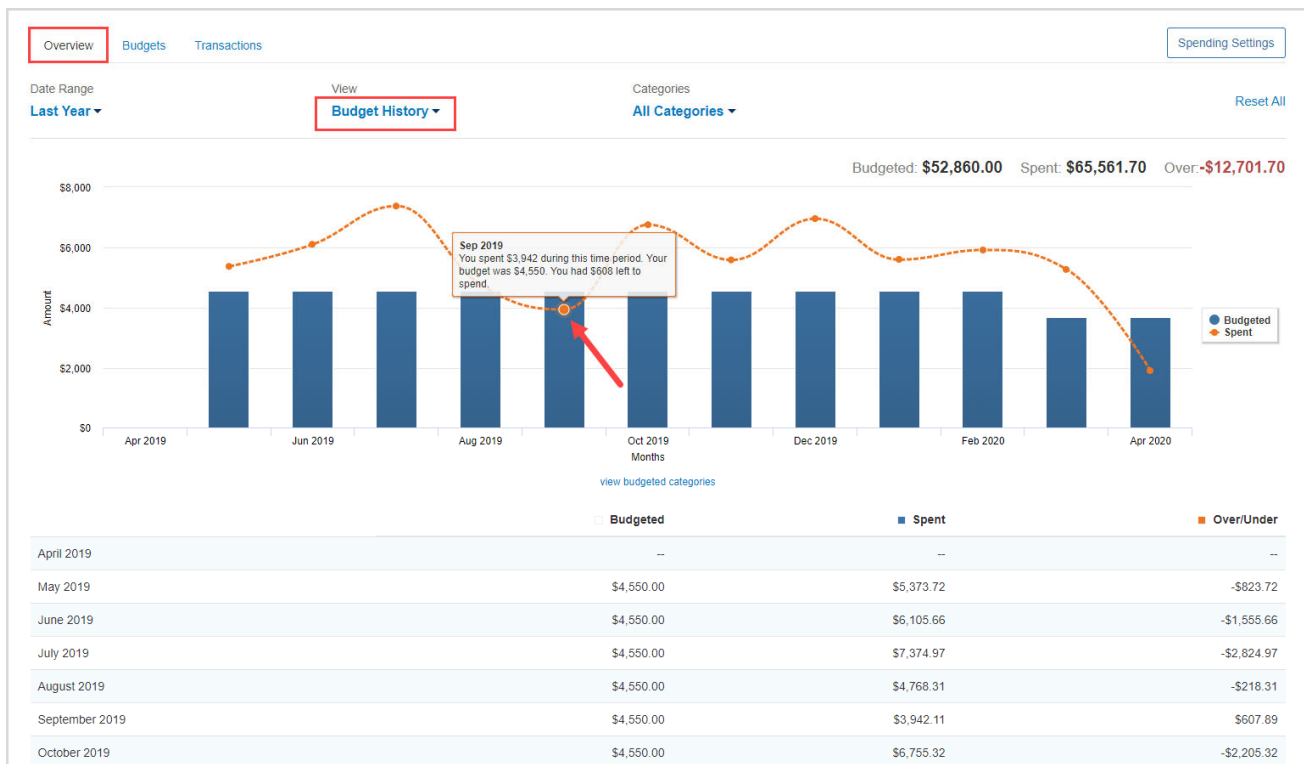
Spending	
Unclassified	\$1,563.30
Auto & Transport	\$1,276.22
Business	\$1,060.76
Bills & Utilities	\$601.07
Cash/ATM	\$370.00
Food	\$357.25
Taxes	\$356.00
Shopping	\$118.93
Fees & Charges	\$75.00
Medical	\$30.00
Total:	\$5,808.53

[view related transactions](#)

6. **Spending History** displays a bar chart which tracks income, expenses, and the net amount over time. You can hover your cursor over the green (Income) and blue (Expenses) bars as well as the orange points (Net amount) to view specific information for that time frame – each are clickable too.

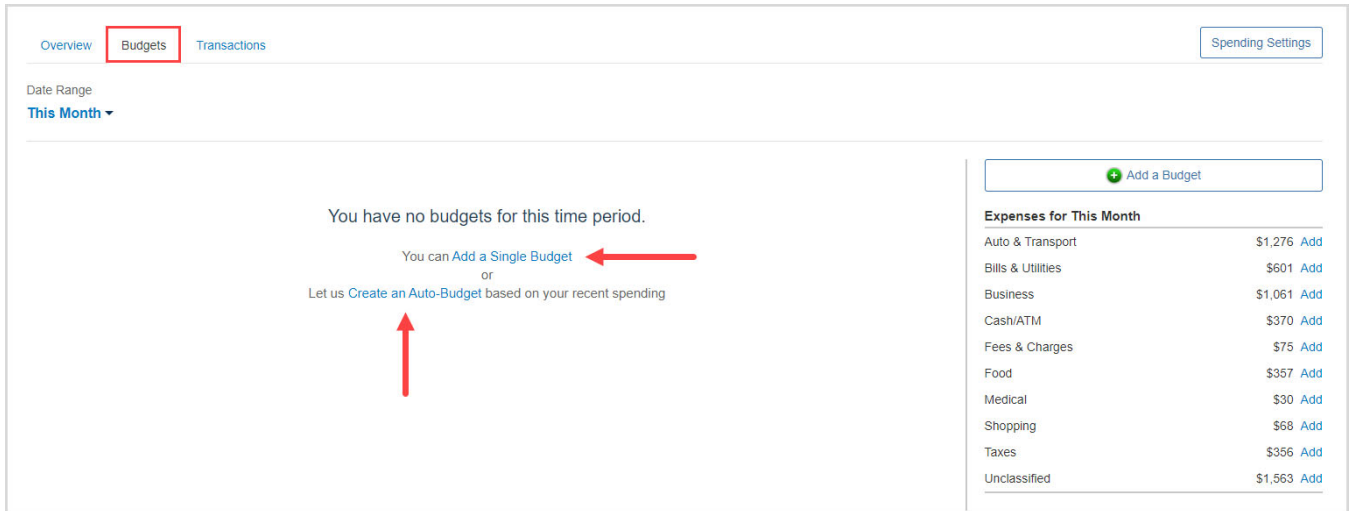


7. **Budget History** displays what was budgeted and spent over time. The blue bars represent the amount budgeted and the orange points represent the amount spent.



Spending: Budgets

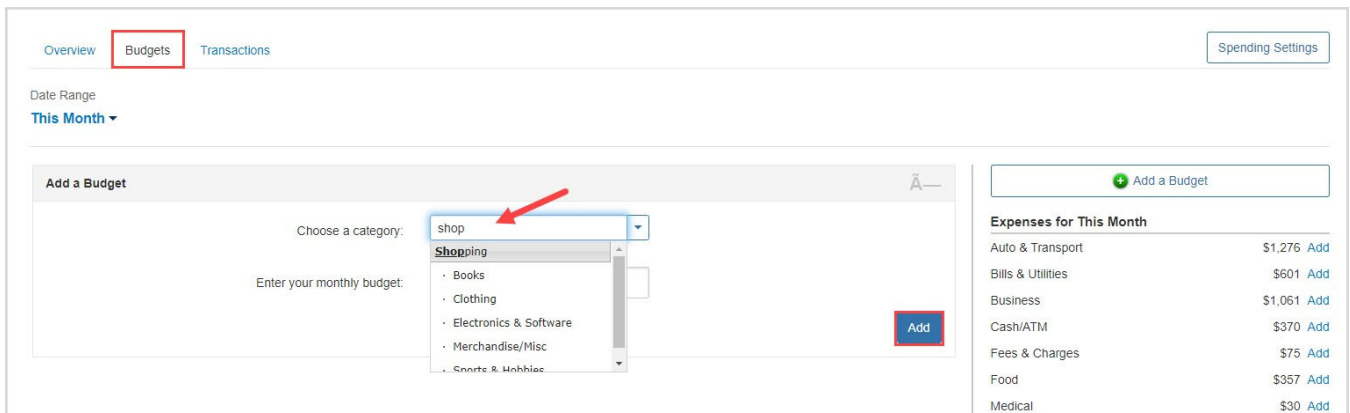
1. The Budgets tab allows you to create a budget to help manage your expenses. There are two ways to add a budget – **Add a Single Budget** or **Create an Auto-Budget**.



The screenshot shows the 'Budgets' tab in the eMoney Financial Dashboard. The 'Date Range' is set to 'This Month'. The main content area displays the message: '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'. Two red arrows point to the 'Add a Single Budget' and 'Create an Auto-Budget' links. On the right side, there is a '+ Add a Budget' button and a table titled 'Expenses for This Month'.

Expenses for This Month	
Auto & Transport	\$1,276 Add
Bills & Utilities	\$601 Add
Business	\$1,061 Add
Cash/ATM	\$370 Add
Fees & Charges	\$75 Add
Food	\$357 Add
Medical	\$30 Add
Shopping	\$68 Add
Taxes	\$356 Add
Unclassified	\$1,563 Add

2. The option to **Add a Single Budget** allows you to add categories and enter a monthly budget amount one budget item at a time. First, select a category from the **Choose a category** drop-down menu or begin typing to filter through the category and sub-category options. Then, key in a dollar amount in the **Enter your monthly budget** field and click **Add**.



The screenshot shows the 'Add a Budget' form in the eMoney Financial Dashboard. The 'Choose a category:' dropdown menu is open, showing 'shop' as the selected category and a list of sub-categories: 'Shopping', 'Books', 'Clothing', 'Electronics & Software', 'Merchandise/Misc', and 'Sports & Hobbies'. A red arrow points to the 'shop' dropdown. The 'Enter your monthly budget:' field is empty. A red box highlights the 'Add' button. On the right side, there is a '+ Add a Budget' button and a table titled 'Expenses for This Month'.

Expenses for This Month	
Auto & Transport	\$1,276 Add
Bills & Utilities	\$601 Add
Business	\$1,061 Add
Cash/ATM	\$370 Add
Fees & Charges	\$75 Add
Food	\$357 Add
Medical	\$30 Add

Guide to your eMoney Financial Dashboard

- Continue building out your desired budget by clicking **Add a Budget**, selecting a **category**, and entering a **monthly budget amount**.

Overview **Budgets** Transactions Spending Settings

Date Range
This Month

Apr 29

Overall Budget \$68 spent / \$432 left **\$500**
view all transactions for this period

Shopping \$68 spent / \$432 left **\$500** X
view 3 transactions

+ Add a Budget

Expenses for This Month

Auto & Transport	\$1,276	Add
Bills & Utilities	\$601	Add
Business	\$1,061	Add
Cash/ATM	\$370	Add
Fees & Charges	\$75	Add

- The option to **Create an Auto-Budget** will automatically create a budget for you based on your average spending from the past six months. To delete a category, click the red **X**. To edit the budget amount, click the blue **dollar amount** next to each item.

Overview **Budgets** Transactions Spending Settings

Date Range
This Month

Apr 29

Overall Budget \$5,652 spent / \$3,750 left **\$9,402**
view all transactions for this period

Auto & Transport \$1,276 spent / \$851 over **\$425** X
view 2 transactions

Bills & Utilities \$601 spent / \$1,552 left **\$2,153** X
view 3 transactions

Business \$1,061 spent / \$886 over **\$175** X
view 3 transactions

Cash/ATM \$370 spent / \$1,225 left **\$1,595** X
view 2 transactions

Education \$0 spent / \$357 left **\$357** X

Food \$357 spent / \$62 over **\$295**

Mortgage & Rent \$0 spent / \$2,210 left **\$2,210** X

Shopping \$68 spent / \$229 left **\$297** X
view 3 transactions

+ Add a Budget

Expenses for This Month

Fees & Charges	\$75	Add
Medical	\$30	Add

Please Note: The **Create an Auto-Budget** feature does not currently account for the possibility of having less than six months of transaction data. If you choose to use this feature, it is recommended to review the auto-budget categories and budget amounts for accuracy.

Spending: Transactions

1. The Transactions tab displays all bank transactions from your online accounts.

Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-\$1.00

2. To make changes to the Description or Category provided for the transaction, click the **transaction row** and type a new description and/or select a new category from the drop-down by clicking on the existing **category** in blue.

Sep 04, 2019 | STAPLES VALLEY FORGE | Easy 123 Checking | Business | -\$3.22

Details:
This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VAL...

Create Rule | Split Transaction

Rule:
 Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above

Auto & Transport >
Bills & Utilities >
Business
Cash/ATM
Charity
Education
Entertainment >
Excluded
Fees & Charges >
Food >
Gifts

Hide Transaction
Manage Rules
Save Rule

Sep 04, 2019 | STAPLES VALLEY FORGE | Easy 123 Checking | Home Supplies | -\$3.22

Details:
This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VALLEY FORGE

Create Rule | Split Transaction

Rule:
 Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above

Hide Transaction
Manage Rules
Save Rule

3. If you want to apply your edits to all similar transactions, you can create a **rule**. First, make the edits to the Description and Category of a transaction, then click the **transaction row** and check the **box** under **Rule**. Click **Save Rule**.