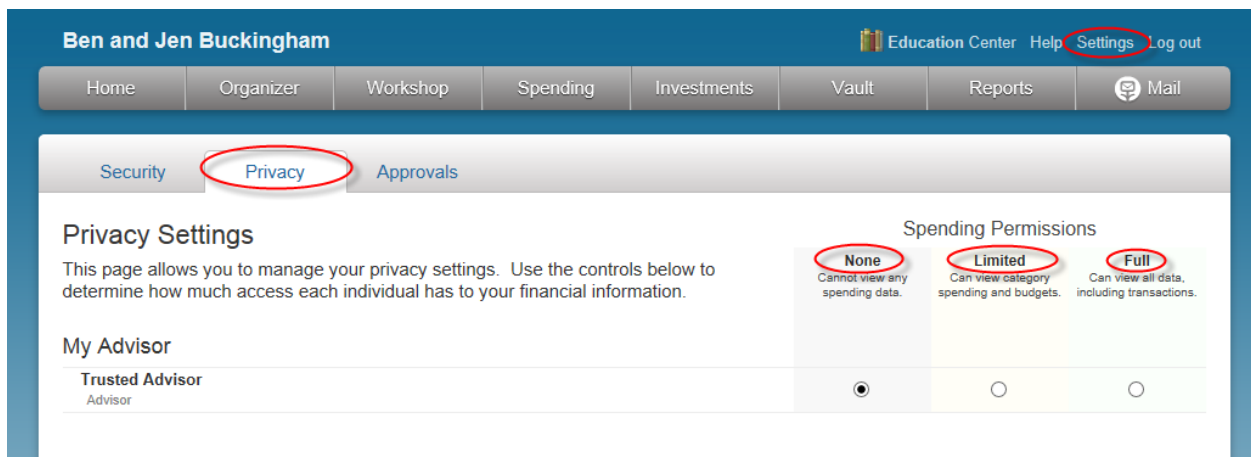


In this training guide, we will demonstrate the Client Site Budgeting Tool.

The Budgeting Tool allows you, on your client site, to build out an individual or 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 your advisor access to these features. You will control this permission under Settings. It is important for you to understand your privacy settings in relation to what your advisor, alliance partner, or additional website users are allowed to see.

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



Ben and Jen Buckingham Education Center Help **Settings** Log out

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Security **Privacy** Approvals

Privacy Settings

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.

My Advisor

Trusted Advisor	None	Limited	Full
Advisor	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

Spending Permissions

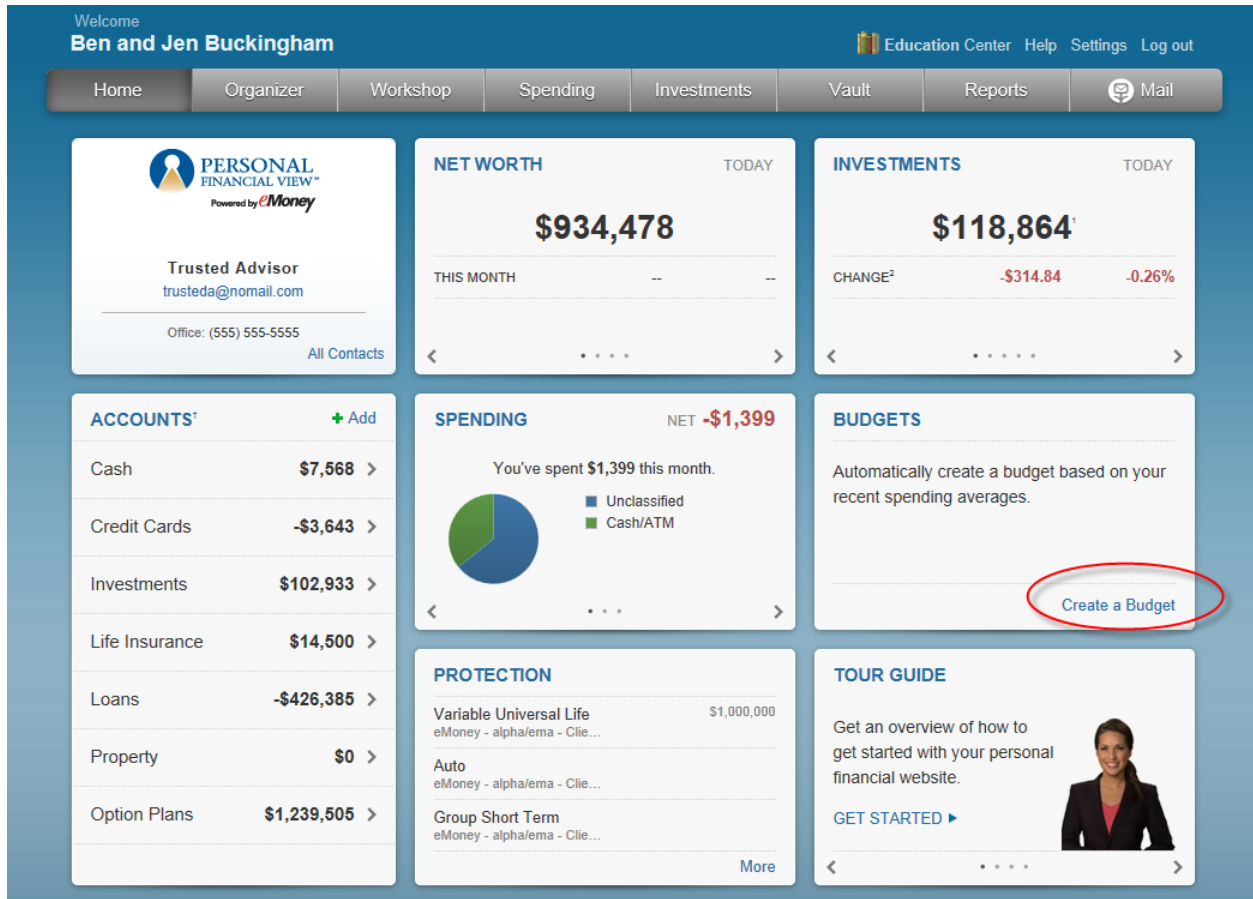
None	Limited	Full
Cannot view any spending data.	Can view category spending and budgets.	Can view all data, including transactions.

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 - Means the advisor can view all spending & budgeting items, **including transactions**.

2. Click **Create a Budget** to set up a budget.



Welcome
Ben and Jen Buckingham

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PERSONAL FINANCIAL VIEW®
Powered by *eMoney*

Trusted Advisor
trustedad@nomain.com
Office: (555) 555-5555
[All Contacts](#)

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

INVESTMENTS TODAY
\$118,864
CHANGE² **-\$314.84** **-0.26%**

ACCOUNTS* [+ Add](#)

Cash	\$7,568	>
Credit Cards	-\$3,643	>
Investments	\$102,933	>
Life Insurance	\$14,500	>
Loans	-\$426,385	>
Property	\$0	>
Option Plans	\$1,239,505	>

SPENDING NET **-\$1,399**
You've spent **\$1,399** this month.

- Unclassified
- Cash/ATM

BUDGETS
Automatically create a budget based on your recent spending averages.
[Create a Budget](#)

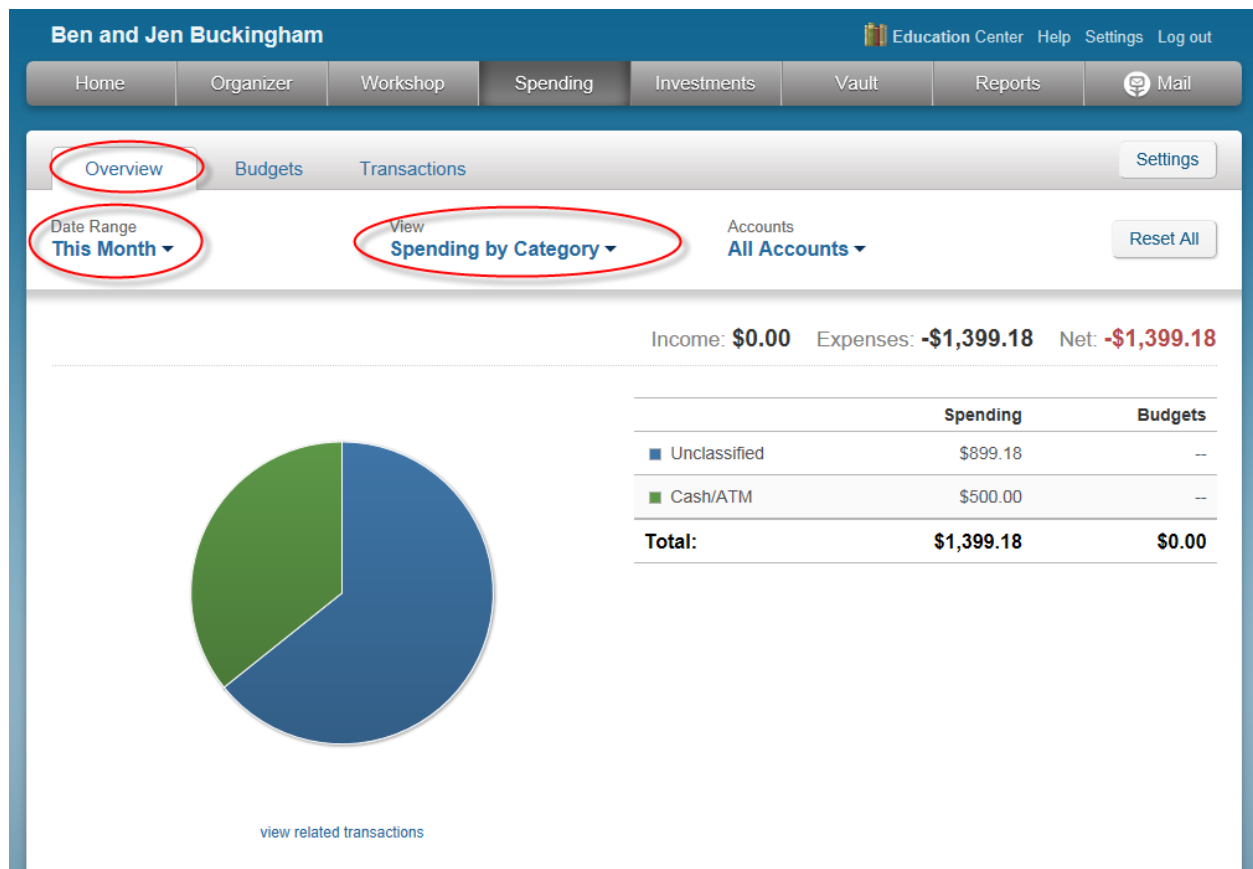
PROTECTION

Variable Universal Life	\$1,000,000
eMoney - alpha/ema - Clie...	
Auto	
eMoney - alpha/ema - Clie...	
Group Short Term	
eMoney - alpha/ema - Clie...	

[More](#)

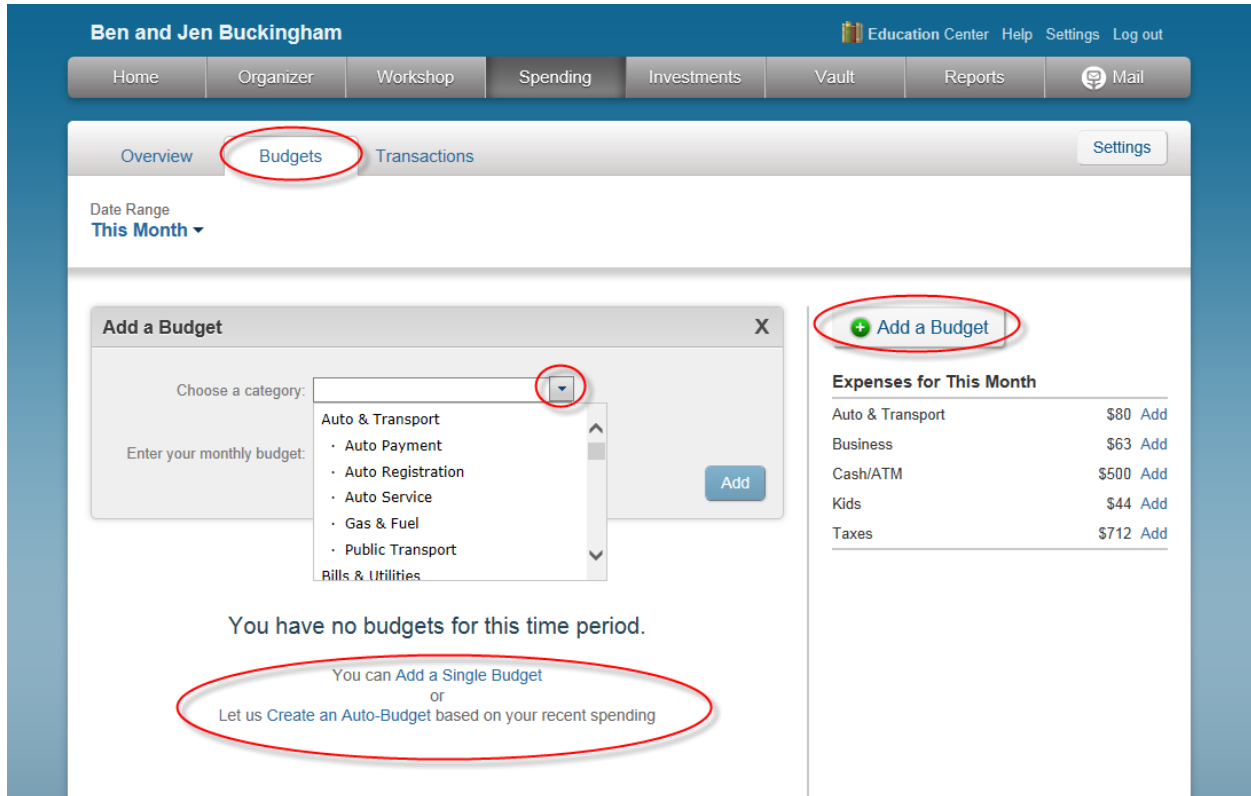
TOUR GUIDE
Get an overview of how to get started with your personal financial website.
[GET STARTED ▶](#)

3. The **Overview** tab provides a pie chart sorted by categorized transactions. You can also view by **Spending History** & **Budget History**. You see further detail by applying a **Date Range**, viewing a **Specific Category**, or by **Specific Account**.



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

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



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Overview **Budgets** Transactions Settings

Date Range
This Month ▾

Add a Budget X

Choose a category: ▾

Enter your monthly budget: Add

- Auto & Transport
 - Auto Payment
 - Auto Registration
 - Auto Service
 - Gas & Fuel
 - Public Transport
- Bills & Utilities

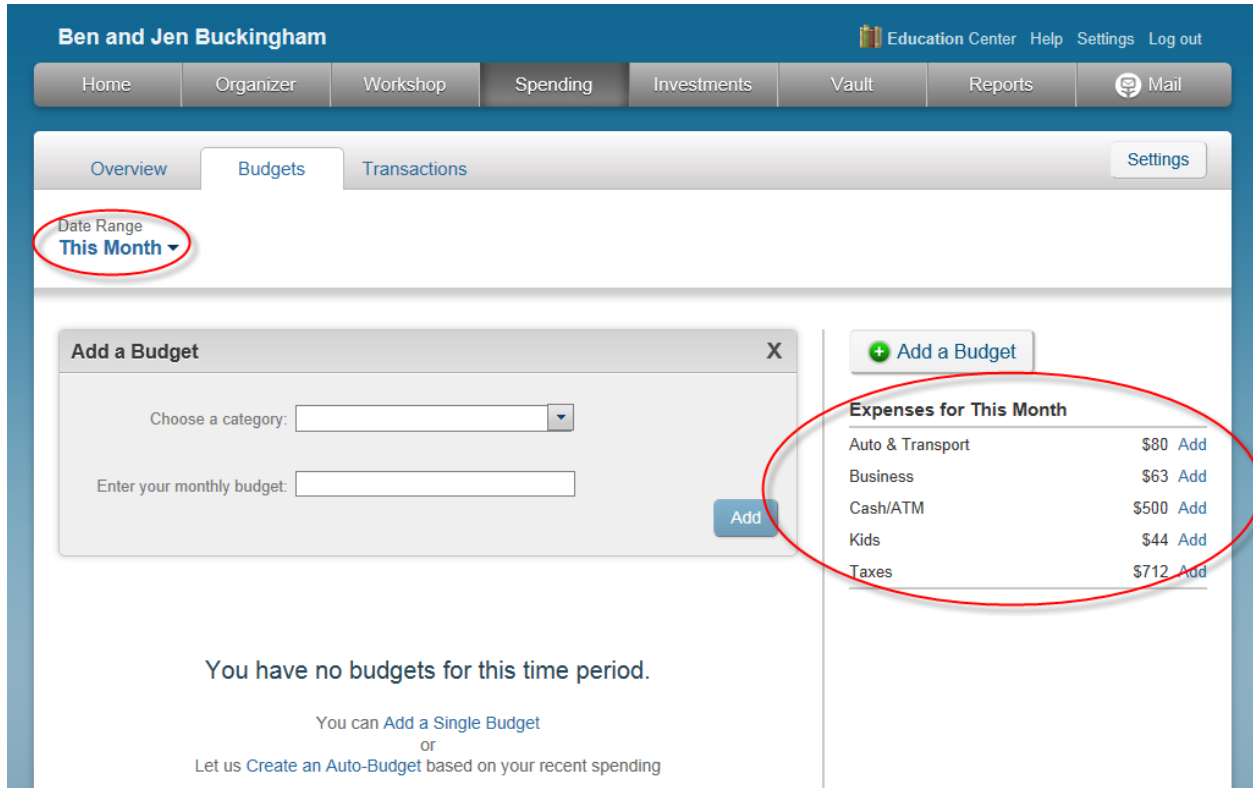
You have no budgets for this time period.

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

Expenses for This Month

Auto & Transport	\$80	Add
Business	\$63	Add
Cash/ATM	\$500	Add
Kids	\$44	Add
Taxes	\$712	Add

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

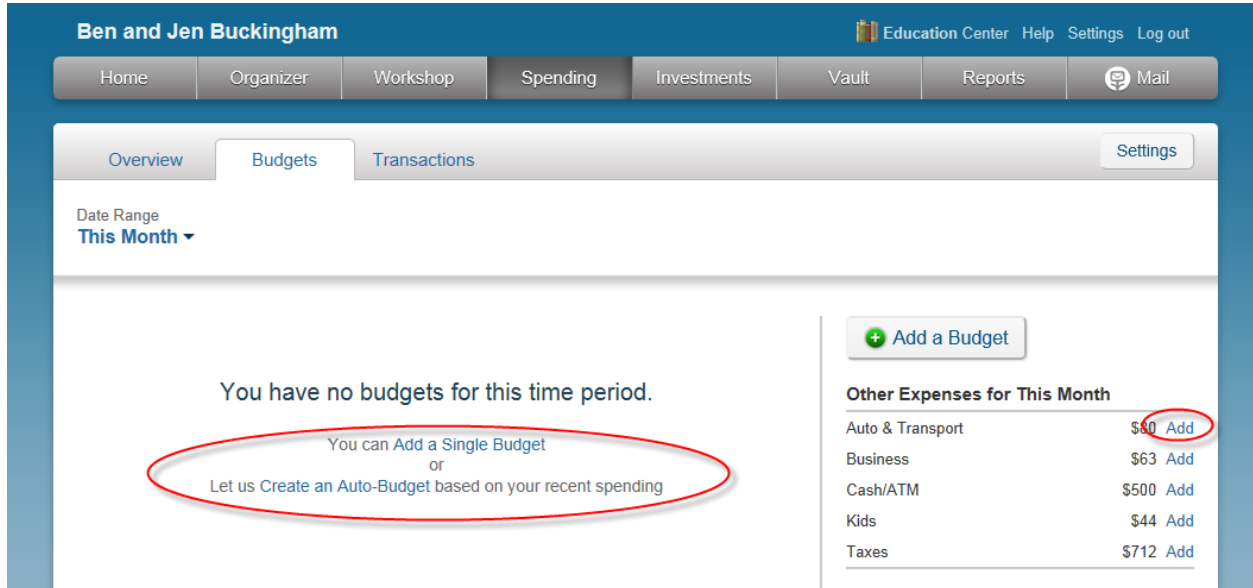


The screenshot shows the 'Client Site Budgeting Tool' interface for Ben and Jen Buckingham. The top navigation bar includes links for Home, Organizer, Workshop, Spending, Investments, Vault, Reports, and Mail. The 'Spending' tab is active. Below the navigation bar, there are tabs for Overview, Budgets, and Transactions, with 'Budgets' selected. A 'Date Range' dropdown menu is set to 'This Month'. On the left, there is a 'Add a Budget' dialog box with fields for 'Choose a category' and 'Enter your monthly budget', and an 'Add' button. On the right, the 'Expenses for This Month' section is highlighted with a red circle. It contains a table with the following data:

Expenses for This Month	
Auto & Transport	\$80 Add
Business	\$63 Add
Cash/ATM	\$500 Add
Kids	\$44 Add
Taxes	\$712 Add

Below the table, there is a message: 'You have no budgets for this time period.' followed by links to 'Add a Single Budget' or 'Create an Auto-Budget based on your recent spending'.

5. Click the **Add** button next to each expense to create a budget for that category. Note you can opt to **Add a Single Budget** or **Create an Auto-Budget**.



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Overview Budgets Transactions Settings

Date Range This Month ▾

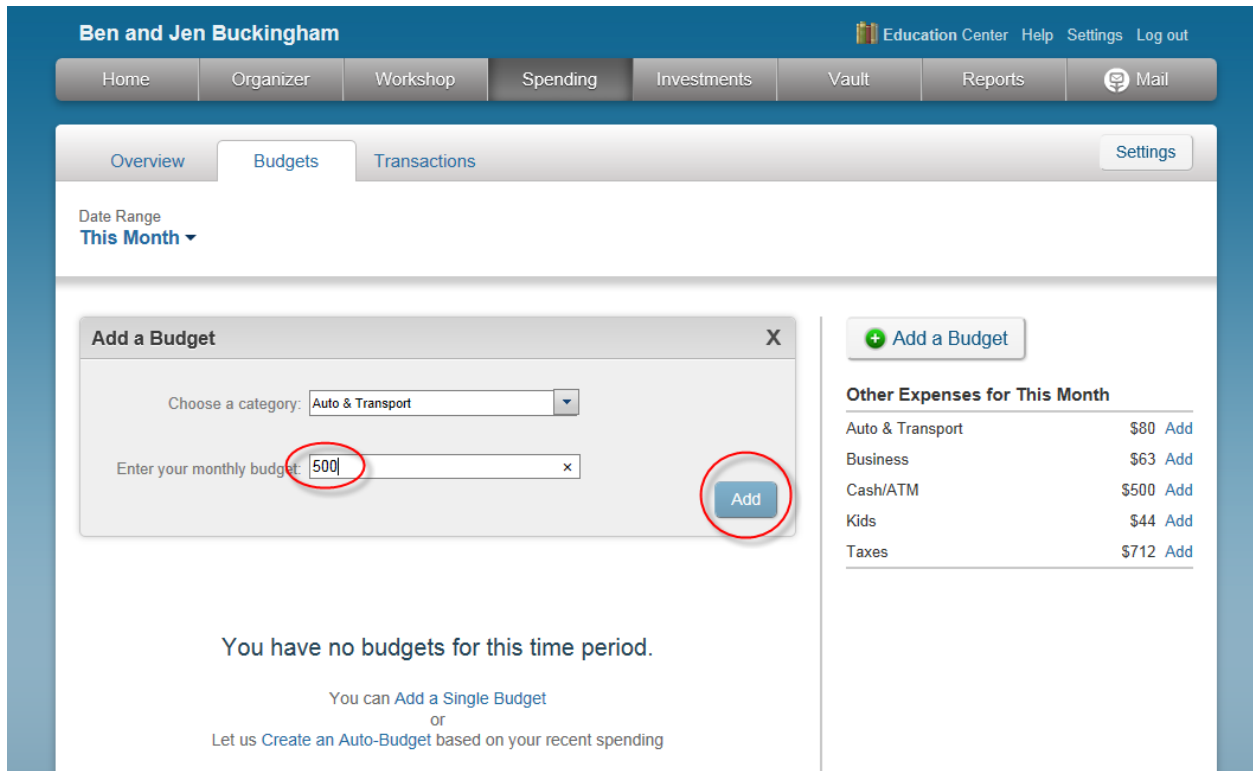
You have no budgets for this time period.

You can Add a Single Budget or Let us Create an Auto-Budget based on your recent spending

Other Expenses for This Month

Auto & Transport	\$80	Add
Business	\$63	Add
Cash/ATM	\$500	Add
Kids	\$44	Add
Taxes	\$712	Add

6. For a single budget, enter in the monthly budget amount and click **Add**.



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Home Organizer Workshop Spending Investments Vault Reports Mail

Overview Budgets Transactions Settings

Date Range This Month ▾

Add a Budget X

Choose a category: Auto & Transport ▾

Enter your monthly budget: 500 x

Add

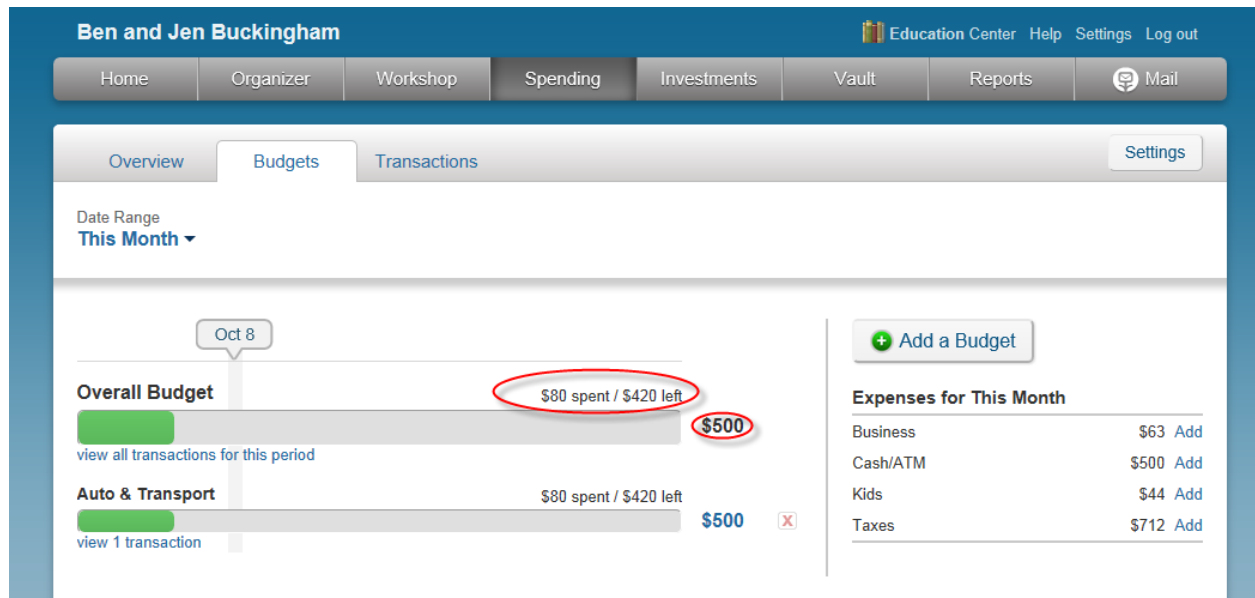
Other Expenses for This Month

Auto & Transport	\$80	Add
Business	\$63	Add
Cash/ATM	\$500	Add
Kids	\$44	Add
Taxes	\$712	Add

You have no budgets for this time period.

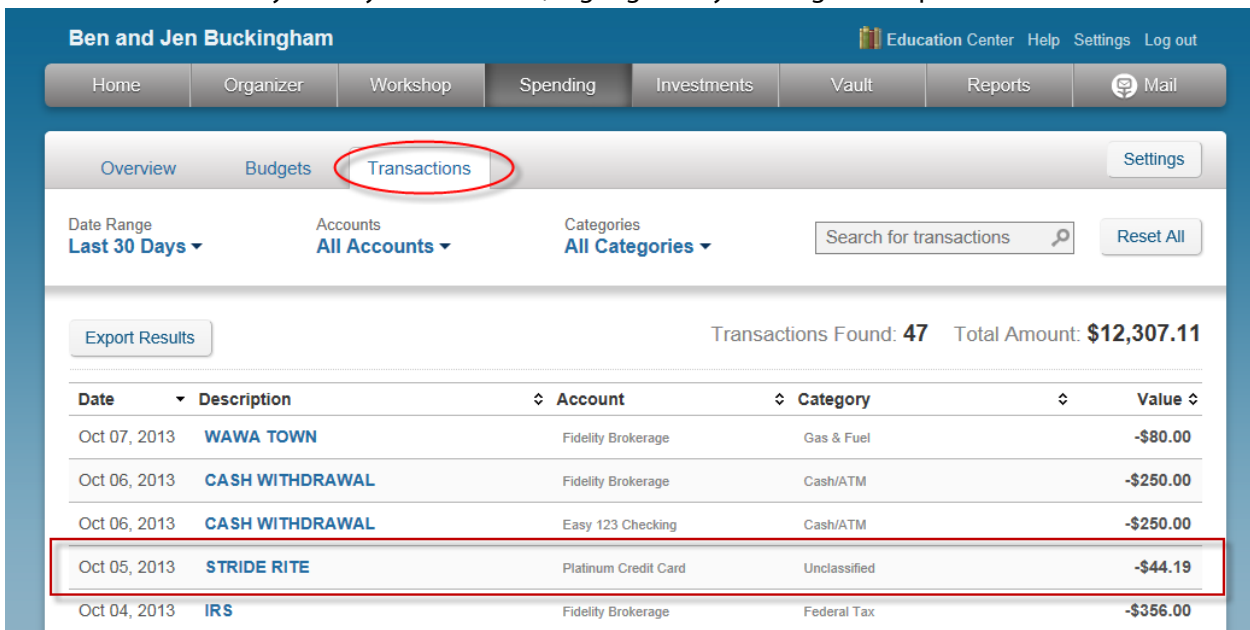
You can Add a Single Budget or Let us Create an Auto-Budget based on your recent spending

7. The Overall budget shows what's been spent and the amount left for the month.



8. 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.



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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
Oct 07, 2013	WAWA TOWN	Fidelity Brokerage	Gas & Fuel	-\$80.00
Oct 06, 2013	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Oct 06, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Oct 05, 2013	STRIDE RITE	Platinum Credit Card	Unclassified	-\$44.19
Oct 04, 2013	IRS	Fidelity Brokerage	Federal Tax	-\$356.00

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

Ben and Jen Buckingham Education Center Help Settings Log out

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
Oct 07, 2013	WAWA TOWN	Fidelity Brokerage	Gas & Fuel	-\$80.00
Oct 06, 2013	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Oct 06, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Oct 05, 2013	STRIDE RITE	Platinum Credit Card	Unclassified	-\$44.19
Oct 04, 2013	IRS	Fidelity Brokerage	Kids	-\$356.00
Oct 04, 2013	IRS	Easy 123 Checking	Baby Supplies	-\$356.00
Oct 02, 2013	STAPLES VALLEY FORGE	Fidelity Brokerage	Childcare & Daycare	-\$3.22
Oct 02, 2013	STAPLES VALLEY FORGE	Platinum Credit Card	Kids Clothing	-\$56.55
Oct 02, 2013	STAPLES VALLEY FORGE	Easy 123 Checking	Toys	-\$3.22
Oct 02, 2013	STAPLES VALLEY FORGE	Easy 123 Checking	Legal	-\$3.22

3. To recognize this transaction in the future, check the Create a Rule box.

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
Oct 07, 2013	WAWA TOWN	Fidelity Brokerage	Gas & Fuel	-\$80.00
Oct 06, 2013	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Oct 06, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Oct 05, 2013	STRIDE RITE	Platinum Credit Card	Kids Clothing	-\$44.19
Oct 04, 2013	IRS	Fidelity Brokerage	Federal Tax	-\$356.00

Create a Rule



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

Ben and Jen Buckingham Education Center Help Settings Log out

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

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

Date	Description	Account	Category	Value
Oct 07, 2013	WAWA TOWN	Fidelity Brokerage	Gas & Fuel	-\$80.00
Oct 06, 2013	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Oct 06, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Oct 05, 2013	<input type="text" value="STRIDE RITE"/>	Platinum Credit Card	<input type="text" value="Kids Clothing"/>	-\$44.19

Details:
Appeared on your eMoney - alpha/ema - Client Access - Platinum Credit Card statement as STRIDE RITE.

Rule: ☒ Always rename transactions containing in the description to STRIDE RITE and categorize as [Manage Rules](#)

[Advanced](#)
No other transactions will be affected by this rule.

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

Ben and Jen Buckingham Education Center Help Settings Log out

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
Oct 07, 2013	WAWA TOWN	Fidelity Brokerage	Gas & Fuel	-\$80.00
Oct 06, 2013	CASH WITHDRAWAL	Fidelity Brokerage	Cash/ATM	-\$250.00
Oct 06, 2013	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Oct 05, 2013	STRIDE RITE	Platinum Credit Card	Kids Clothing	-\$44.19
Oct 04, 2013	IRS	Fidelity Brokerage	Federal Tax	-\$356.00
Oct 04, 2013	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Oct 02, 2013	STAPLES VALLEY FORGE	Fidelity Brokerage	Business	-\$3.22

6. The **Budget** Tab now displays the current amount spent on Kid's Clothing.

Ben and Jen Buckingham Education Center Help Settings Log out

Home Organizer Workshop **Spending** Investments Vault Reports Mail

Overview **Budgets** Transactions Settings

Date Range: **This Month**

Oct 8

Overall Budget \$124 spent / \$576 left **\$700**
view all transactions for this period

Auto & Transport \$80 spent / \$420 left **\$500** X
view 1 transaction

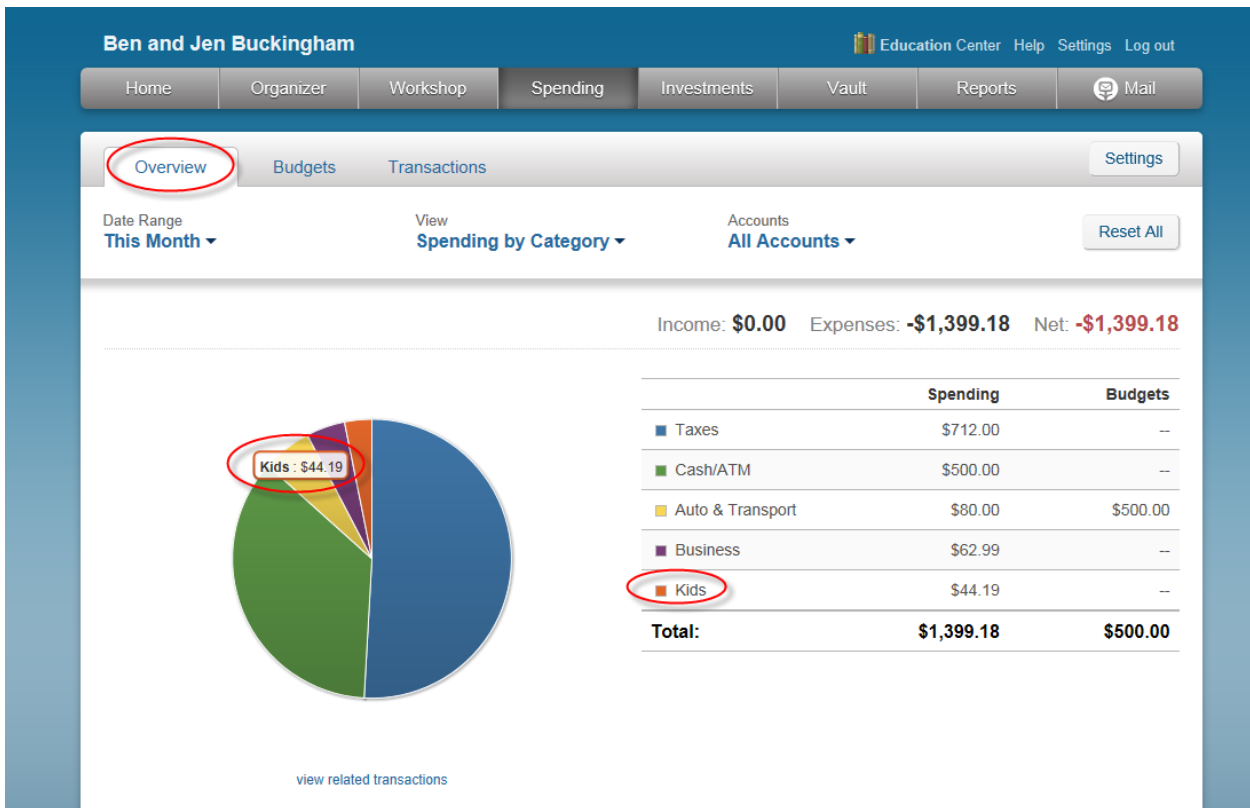
Kids: Kids Clothing **\$44 spent** / \$156 left **\$200** X
view 1 transaction

Add a Budget

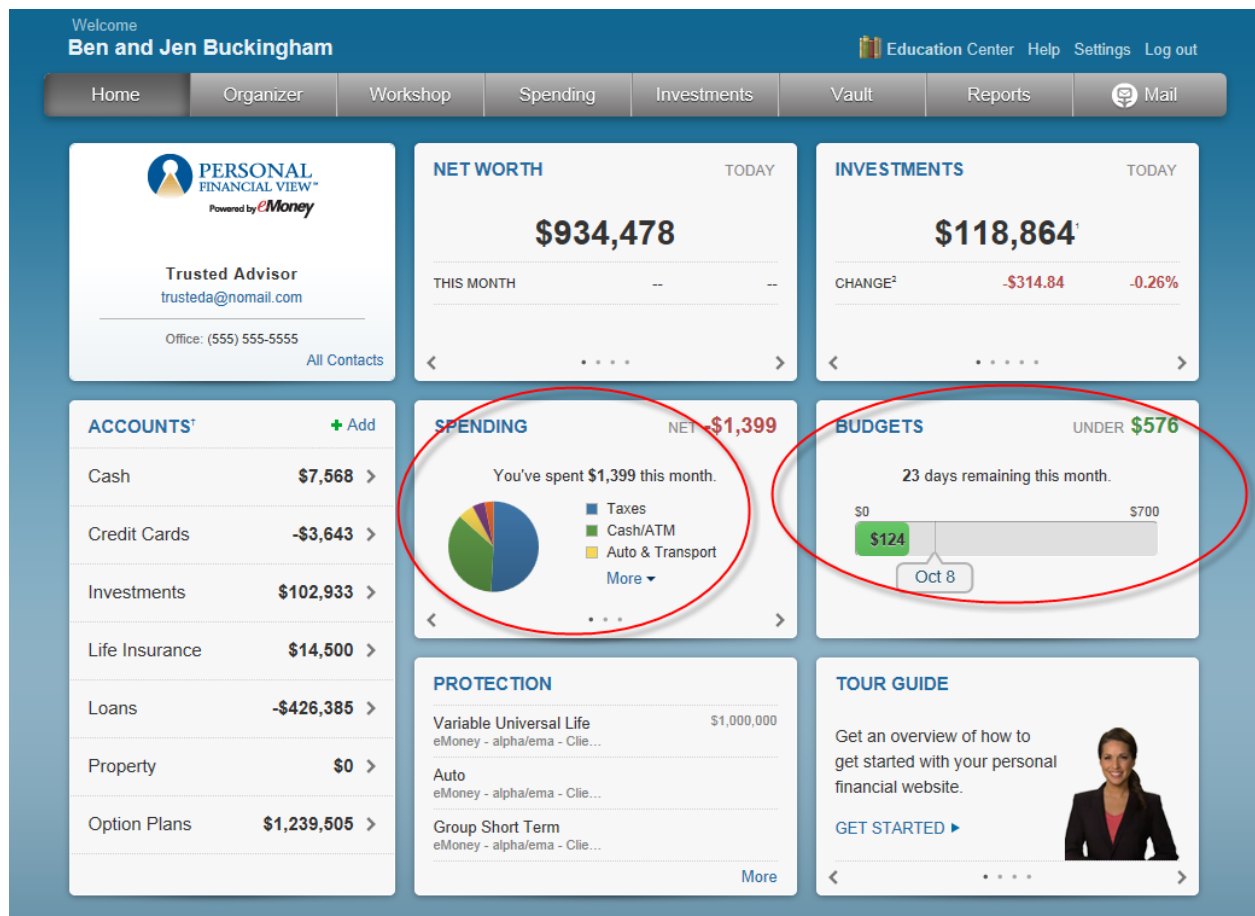
Expenses for This Month

Business	\$63	Add
Cash/ATM	\$500	Add
Kids	\$44	Add
Taxes	\$712	Add

7. The **Spending Overview** tab now incorporates your budget.



8. The Home page will populate the **Spending & Budgeting** panes with the new data entered.



ADDITIONAL READING: Client Connection Guide