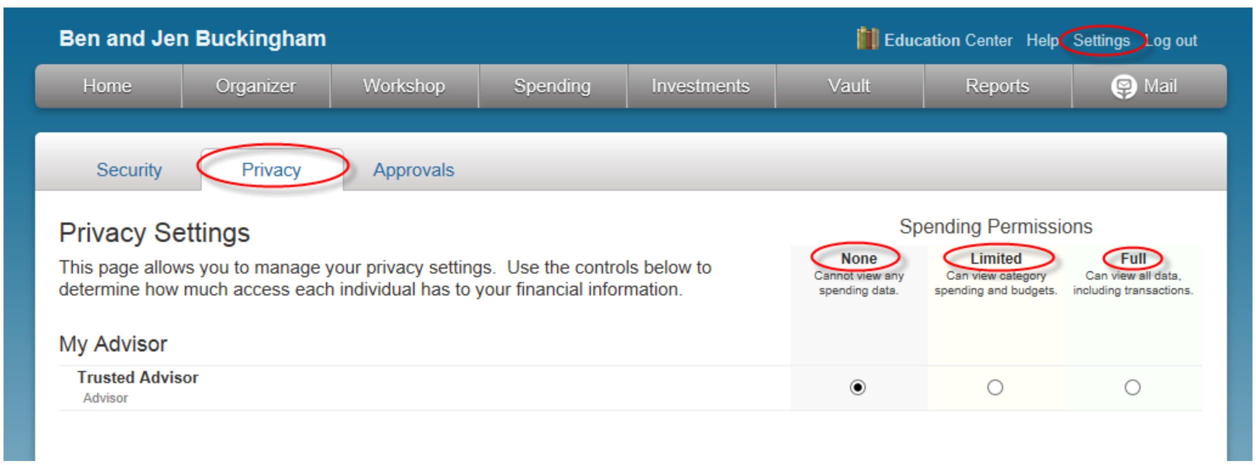
In this training guide, we will demonstrate the Client Site Budgeting Tool.

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.

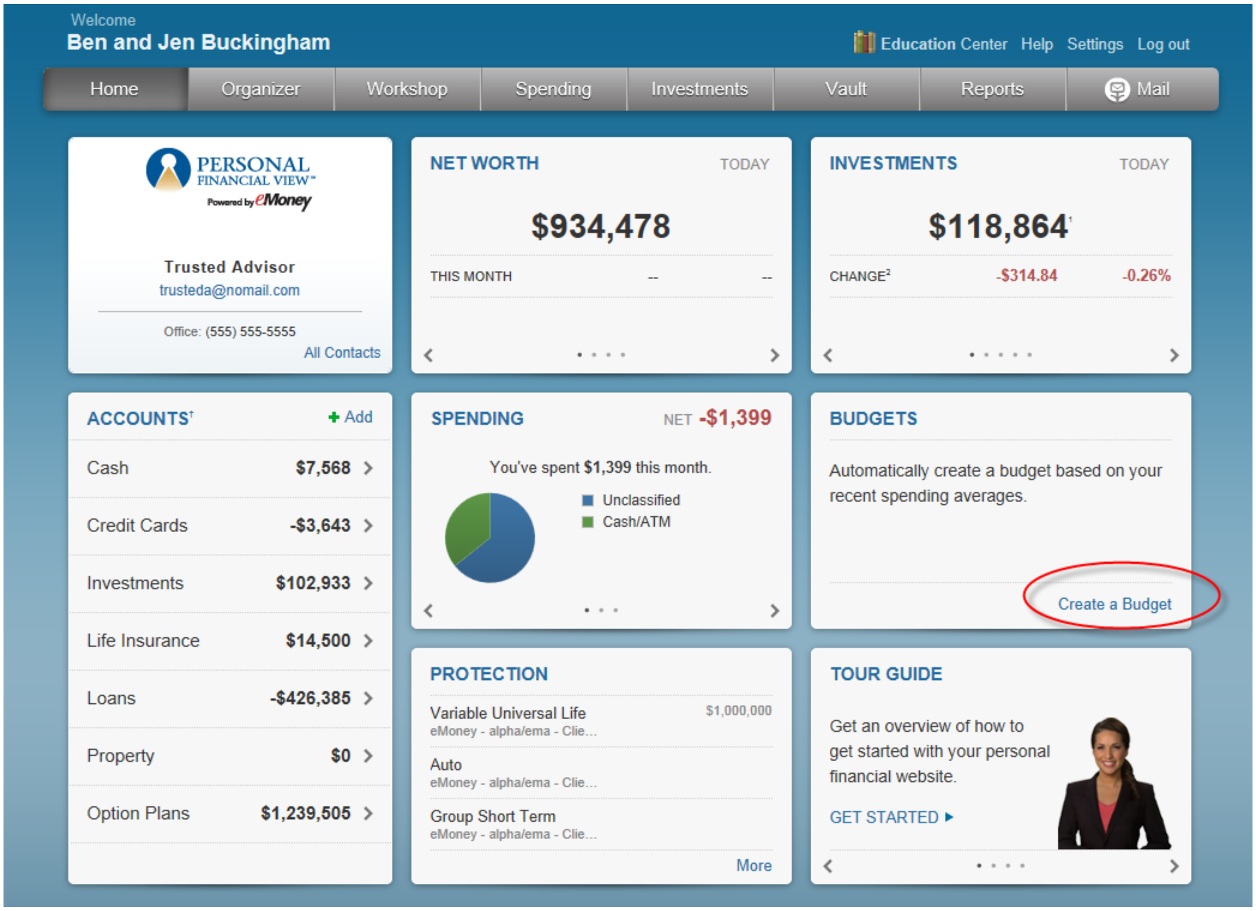
Please note: The Budgeting Tool has features that are not viewable to your advisor unless you permit your advisor access to these features. You will control this permission under Settings. It is important for you to understand your privacy settings in relation to what your advisor, alliance partner, or additional website users are allowed to see.

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

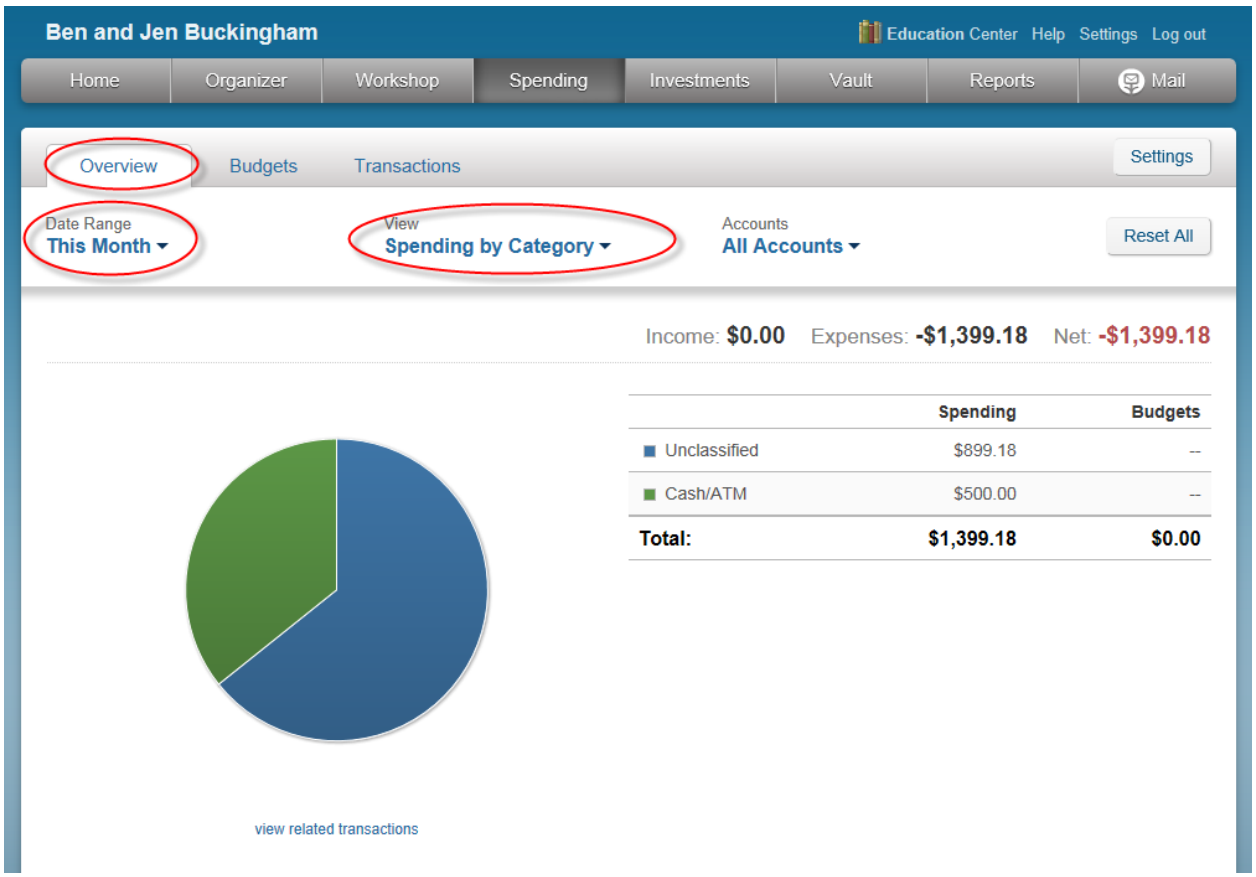


None - The advisor will not have access to any of the clients spending data.
Limited- The advisor has limited access to the client's spending details & can only view the categories regarding the spending & budget.
Full access - Means the advisor can view all spending & budgeting items, **including transactions**.

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

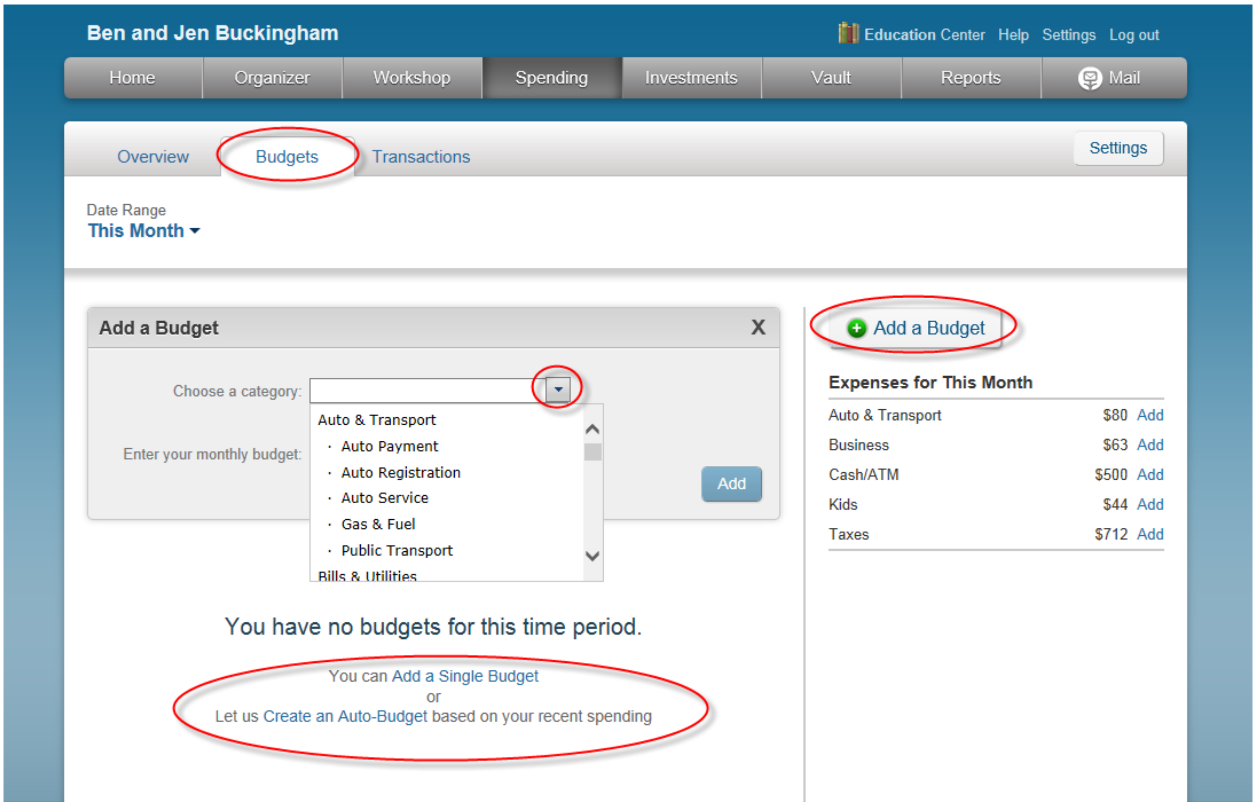


3. The **Overview** tab provides a pie chart sorted by categorized transactions. You can also view by **Spending History** & **Budget History**. You see further detail by applying a **Date Range**, viewing a **Specific Category**, or by **Specific Account**.

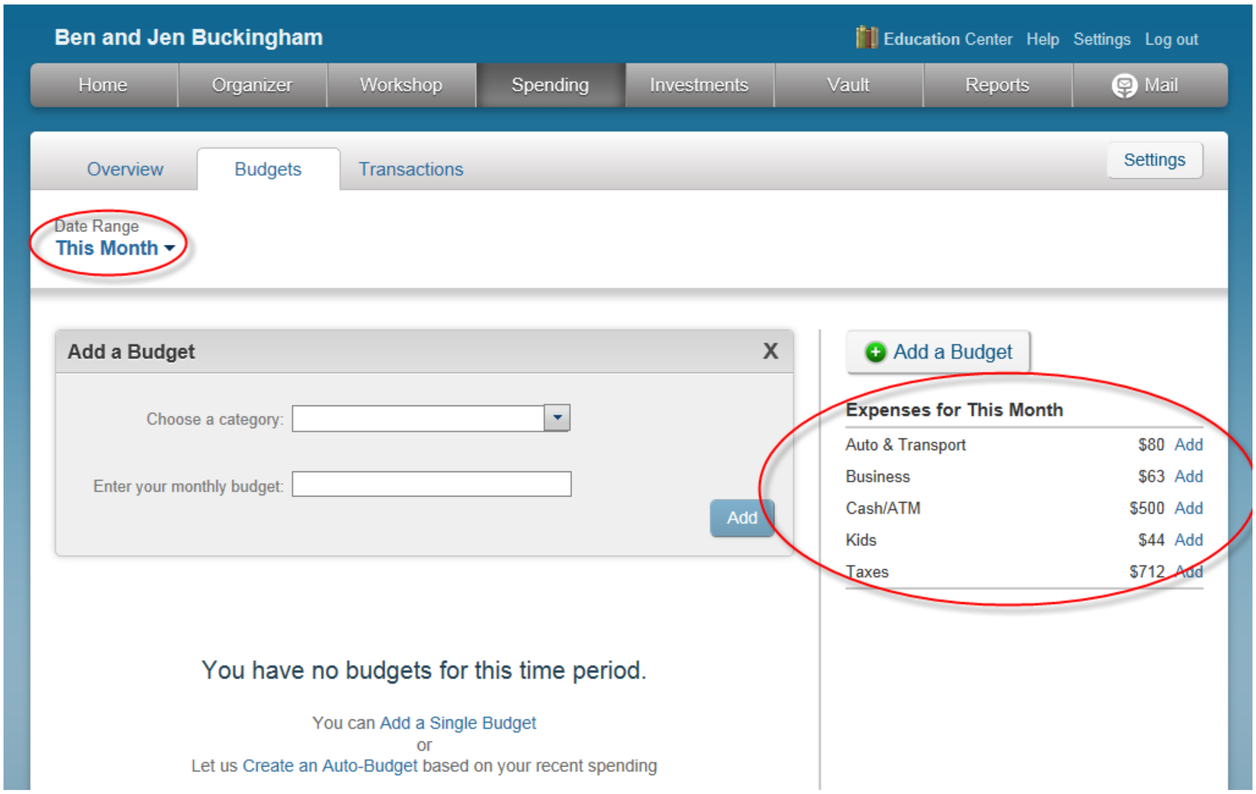


NOTE: Before you can analyze transactions & build a budget, you must first connect your bank accounts. Refer to the ***CLIENT SITE CONNECTION GUIDE*** *for a detailed explanation.*

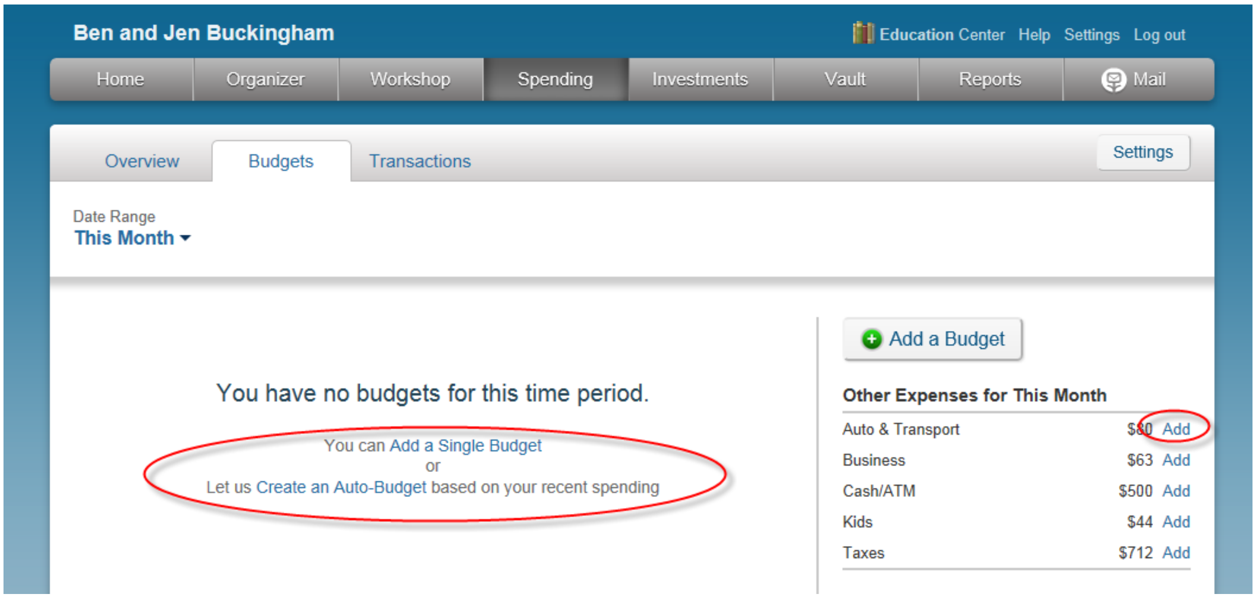
4. Under the **Budgets** tab, click **Add a Budget**, to create a budget. You select to **Add a Single Budget** or **Create an Auto-Budget** based on your recent spending.



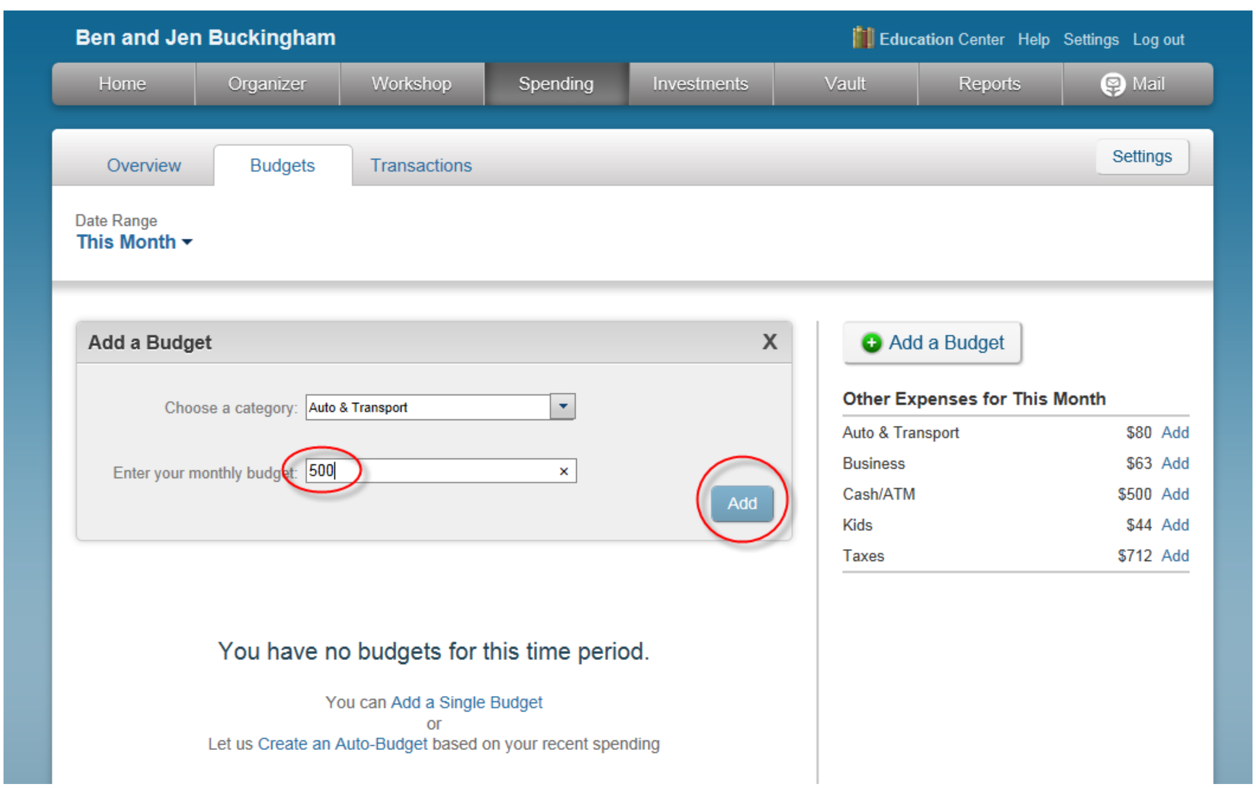
The **Expenses for This Month** shows the breakdown of categorized transactions.



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**.



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



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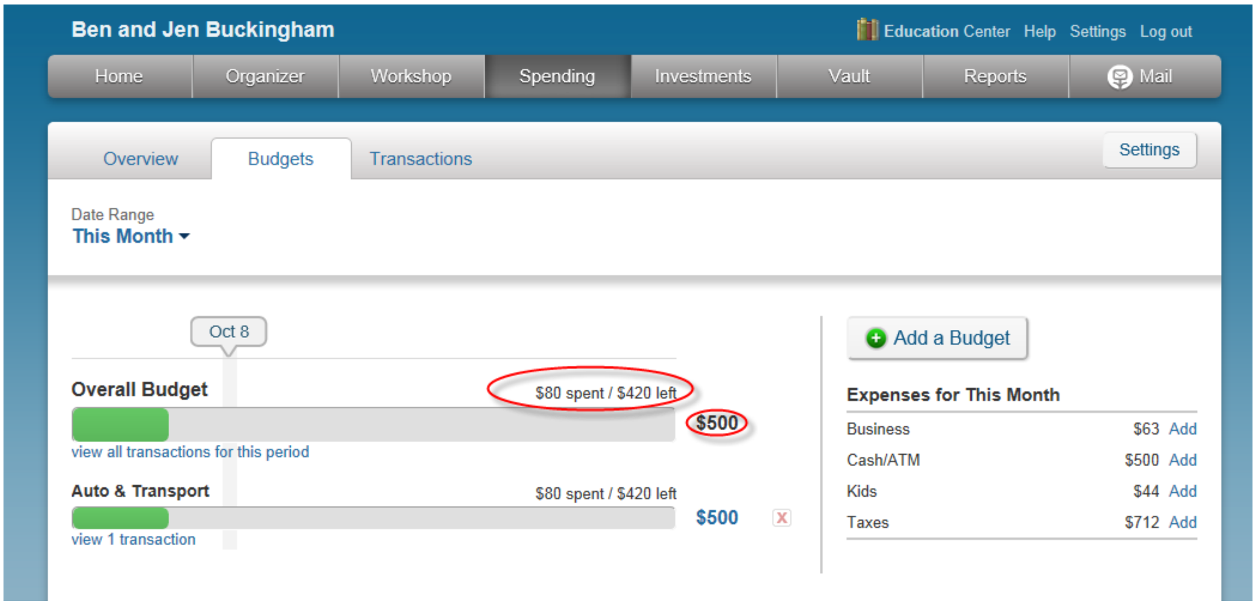
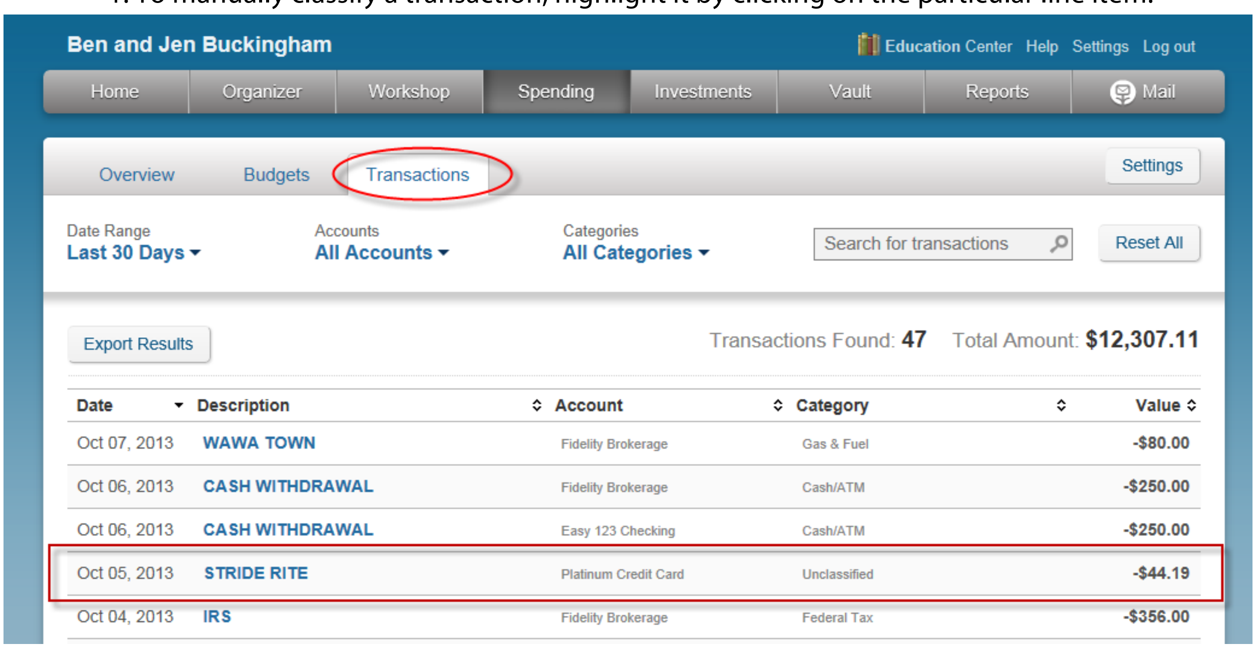
7. The Overall budget shows what's been spent and the amount left for the month.



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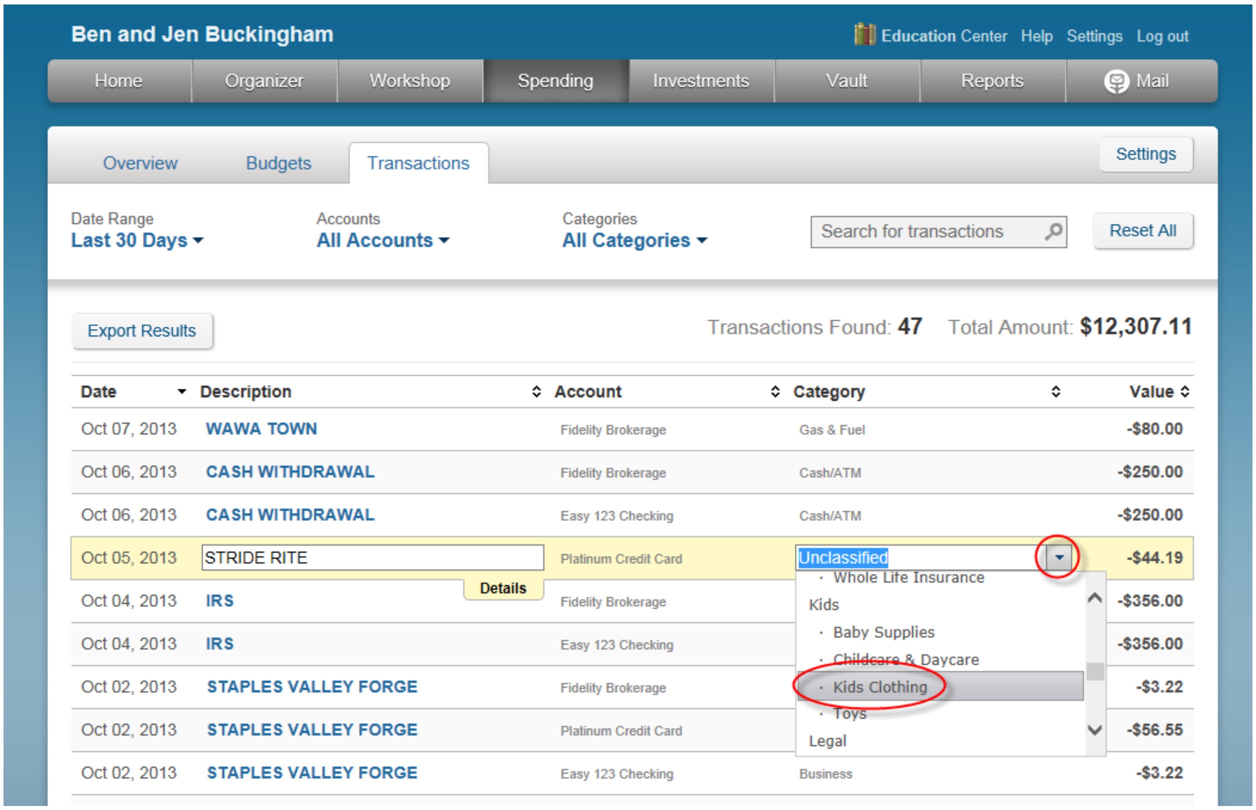
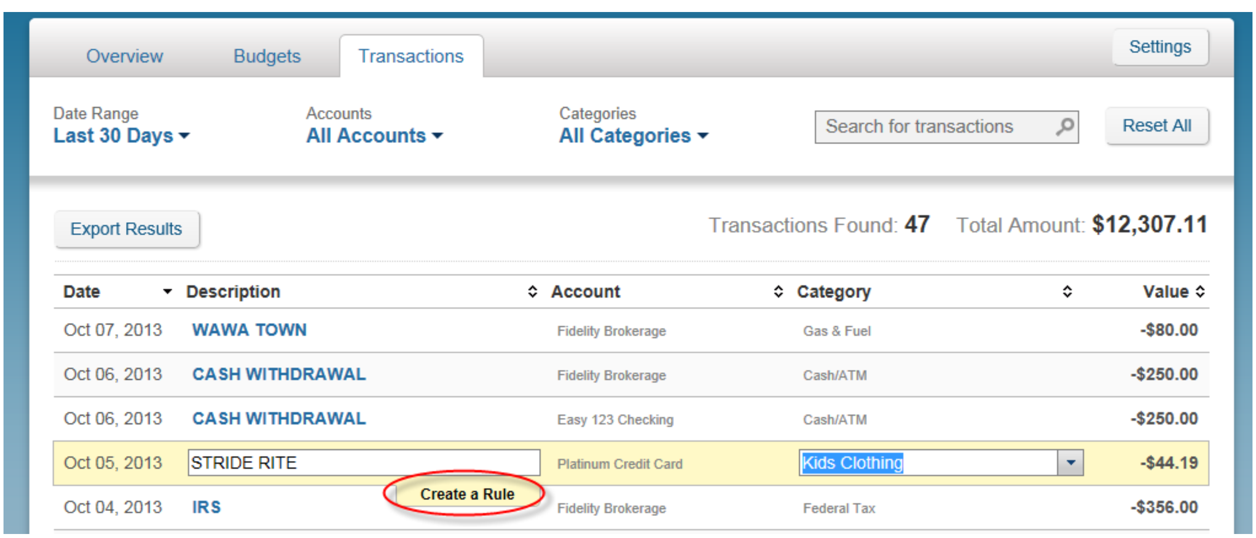
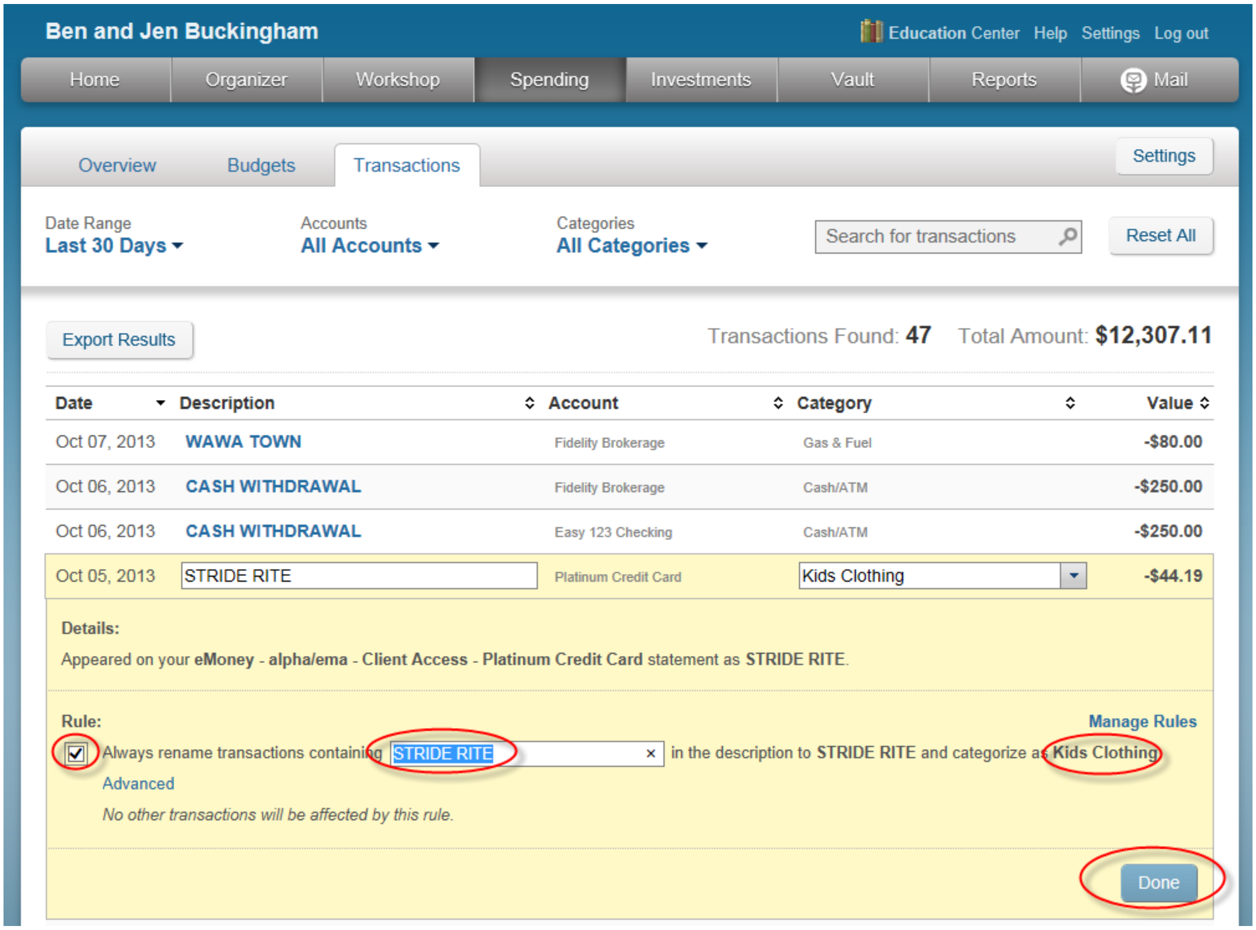
2. Click the Category Drop down and choose from the pre-existing category list.



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



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



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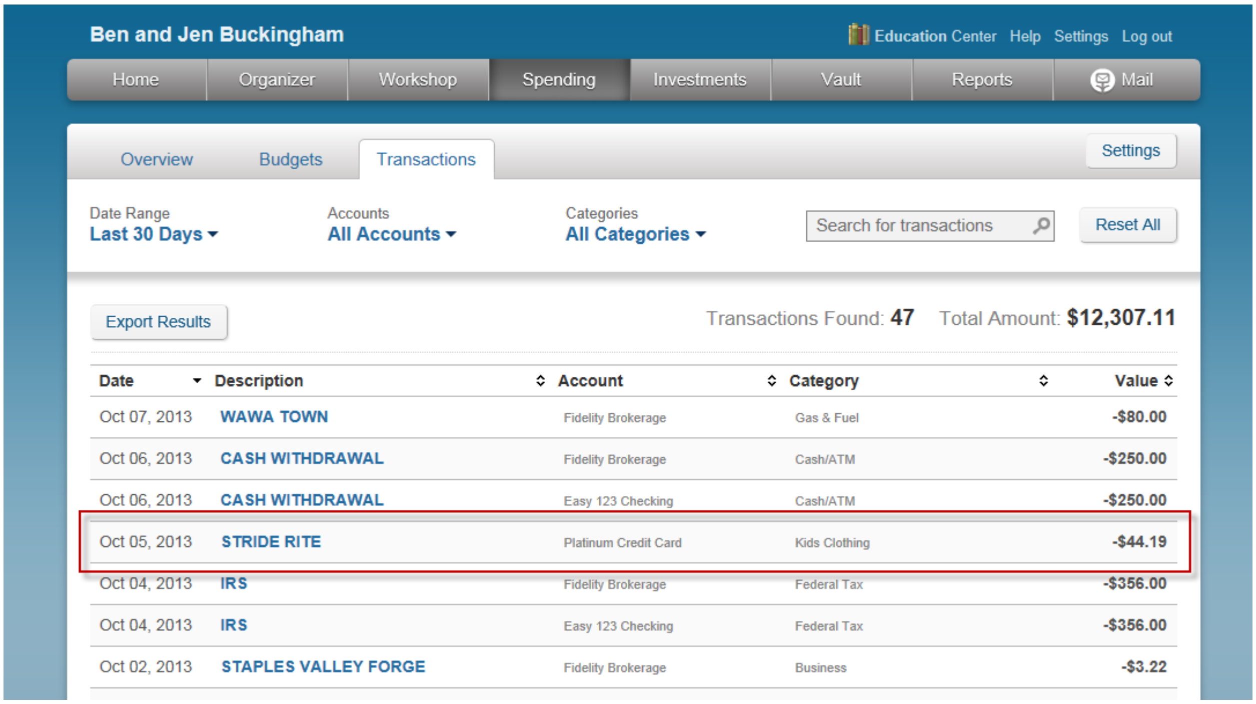
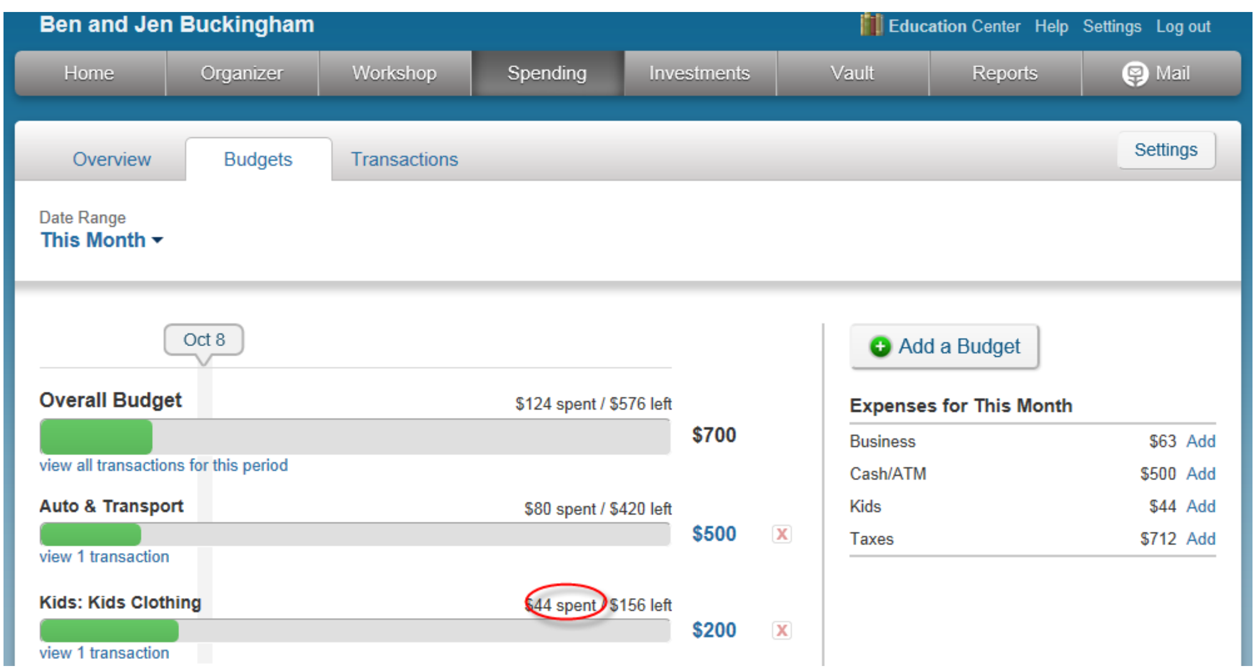
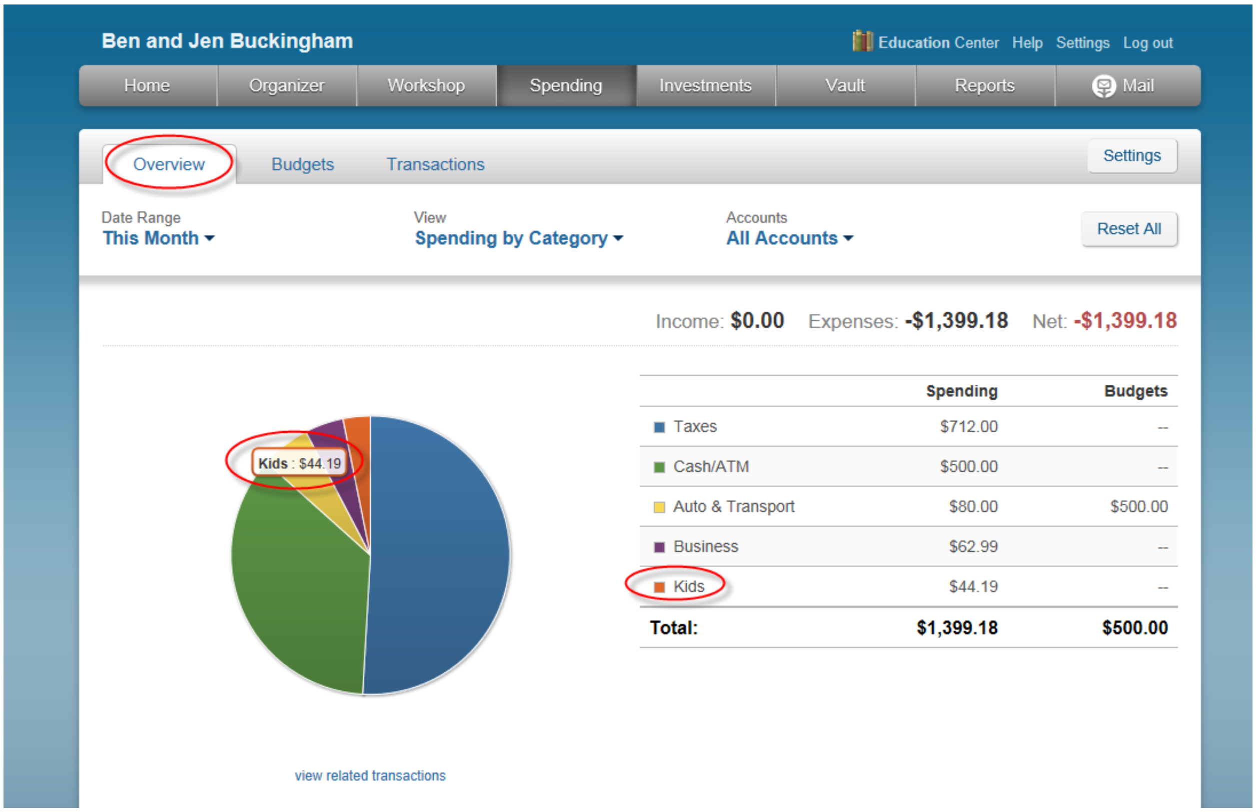
5. After classifying all transactions, you can view your **Budget** to track the expense.



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



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



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

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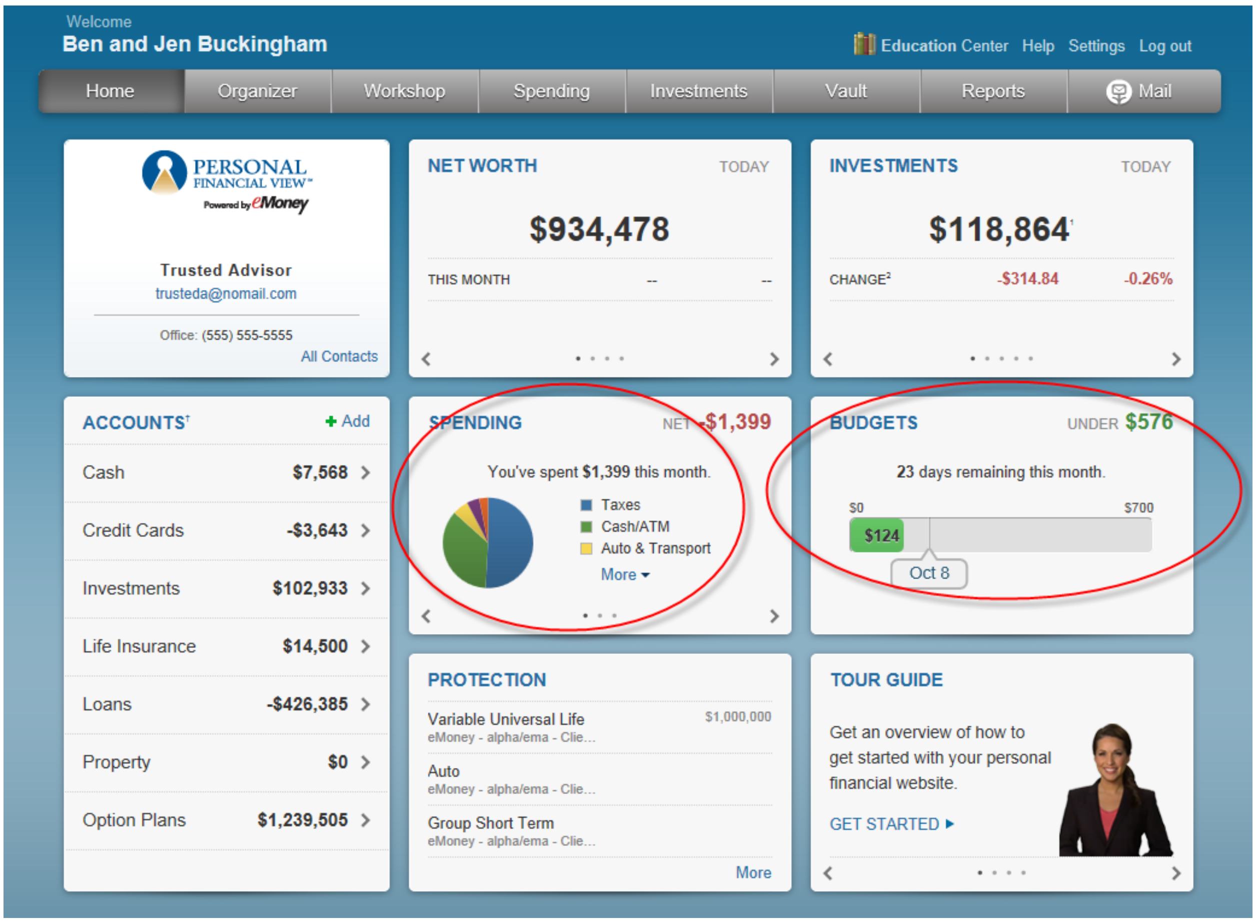

ADDITIONAL READING: Client Connection Guide