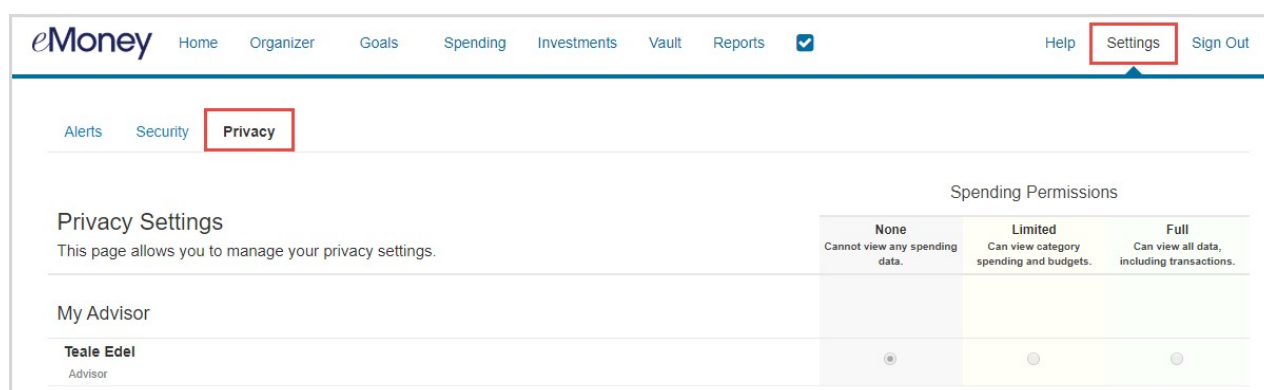# Spending & Budgeting Tool

This training guide will walk you through utilizing the spending & budgeting tools available in your financial portal.

These tools allow you to build out monthly spending budgets while also tracking spending habits on your connected transactional accounts.

To analyze spending and budgeting, you must first connect your accounts. Please refer to the Adding Accounts user guide for additional information.

> **Please Note:** By default, your advisor will be unable to see your spending information. To change this setting, modify your privacy permissions located in settings.
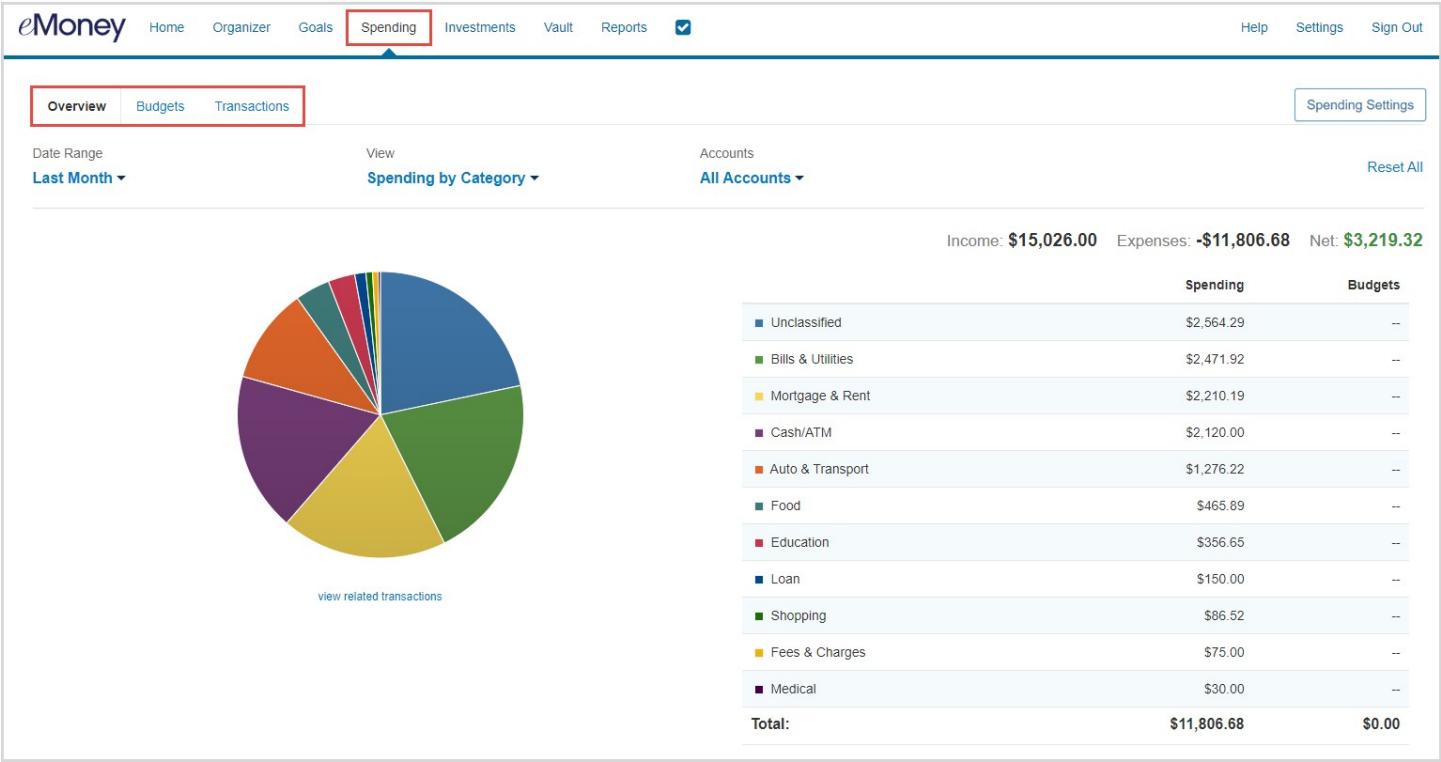

1. From the Home page, click the **Spending** tab or tile.
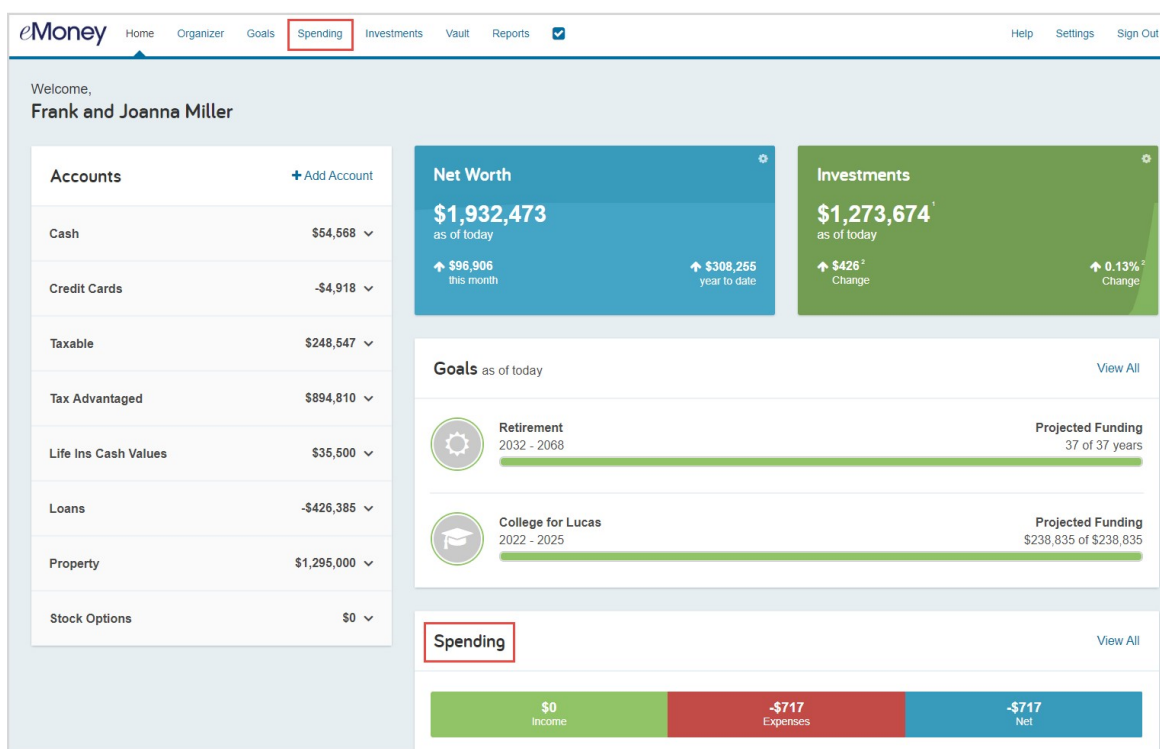
Spending & Budgeting Tool

2. The **Spending** page is comprised of 3 sections: Overview, Budgets, and Transactions.
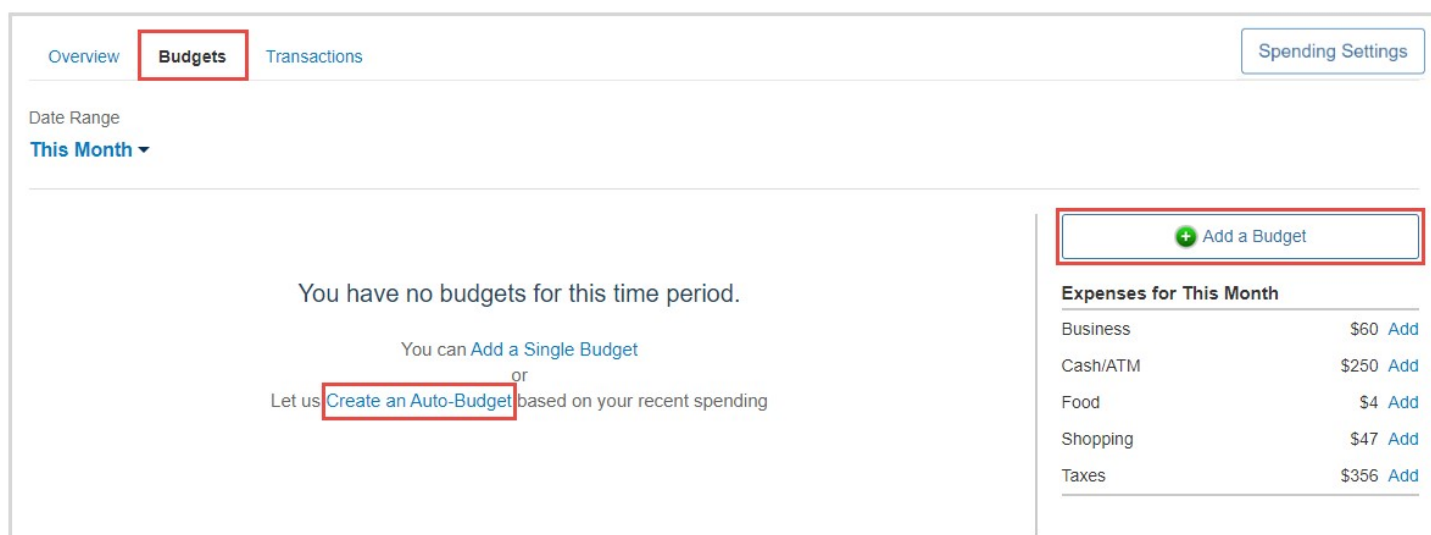
Spending & Budgeting Tool

3. The **Overview** tab shows spending by category over a specific date range. The default view is to view spending amounts **This Month**, by **Category**, and from **All Accounts**. Hover over the pie chart to see how much you've spent in that category. You can also click "**view related transactions**" to see a list of transactions from the specified date range and accounts.
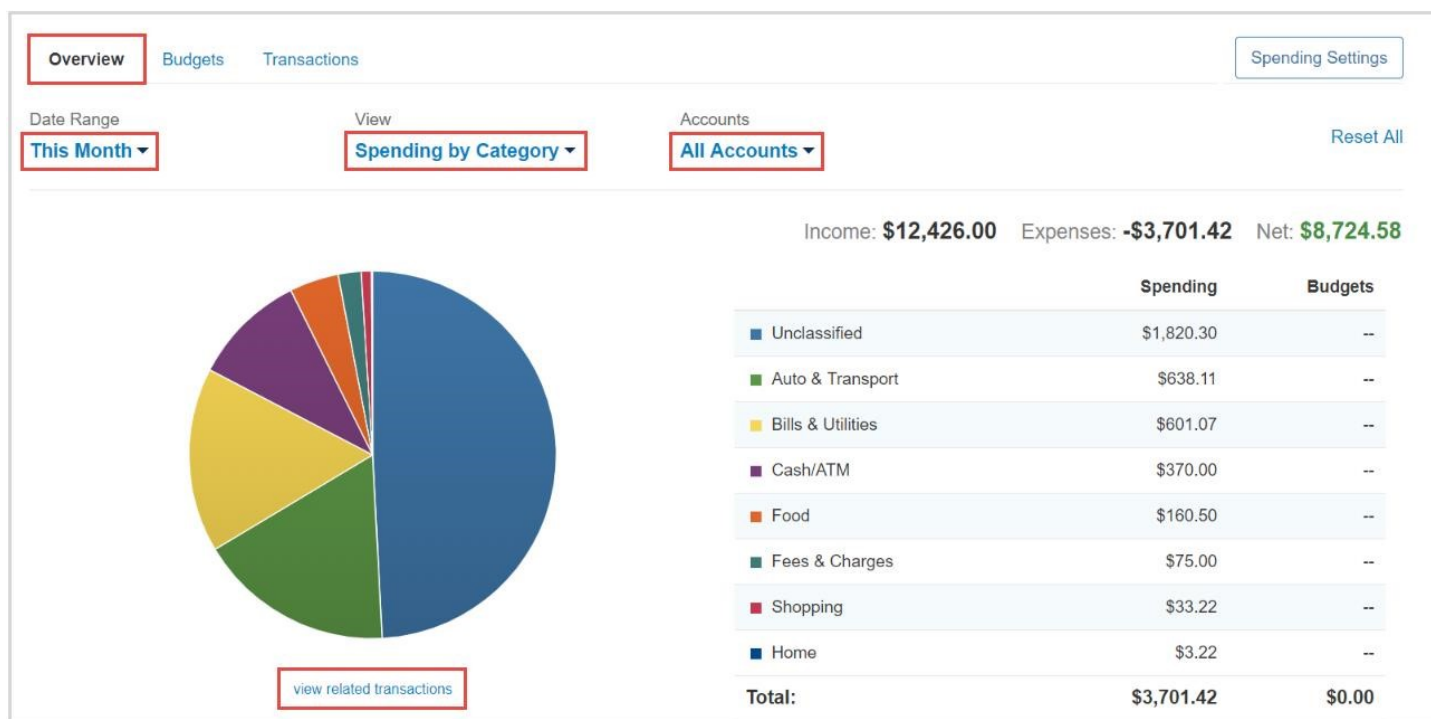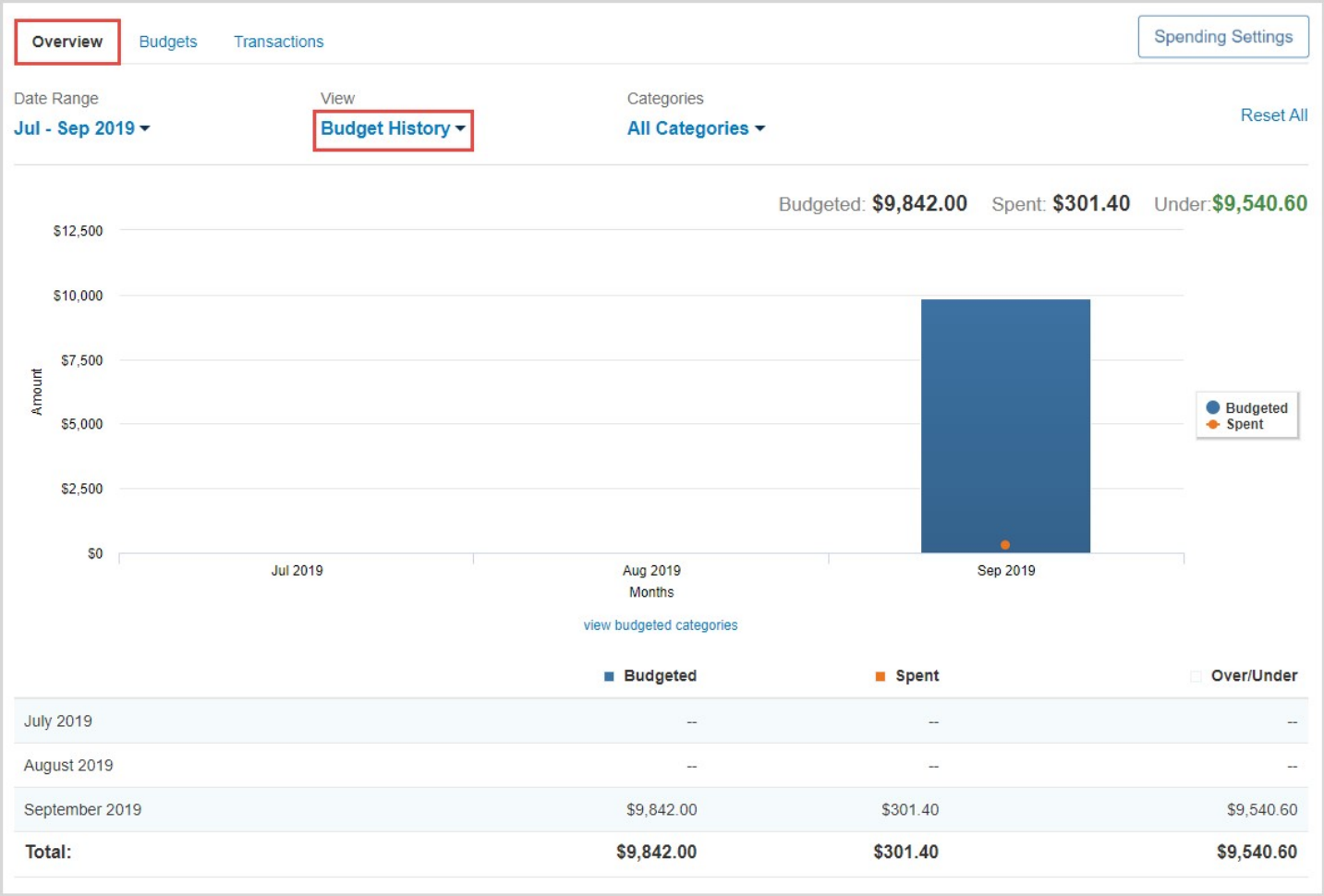

4. The **Budgets** tab allows you to create budgets to help manage your expenses. You can either add budget items one at a time by category, or you can select **Create an Auto-Budget** to view a budget created automatically based on your average spending from the past six months.

Spending & Budgeting Tool

5. Once you've added your budget, go back to the **Spending - Overview** tab and select the **Budget History** view to see the amount you've budgeted, the amount you've spent, and whether you're over or under budget.

Overview	Budgets	Transactions				Spending Settings

Date Range	View	Categories		Reset All
Jul - Sep 2019 ▾	Budget History ▾	All Categories ▾		

Budgeted: **$9,842.00**   Spent: **$301.40**   Under: **$9,540.60**

view budgeted categories

	■ Budgeted	■ Spent	☐ Over/Under
July 2019	--	--	--
August 2019	--	--	--
September 2019	$9,842.00	$301.40	$9,540.60
Total:	**$9,842.00**	**$301.40**	**$9,540.60**

Spending & Budgeting Tool

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

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

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's row** and check the **box** under Rule. Click **Save Rule.**

Spending & Budgeting Tool

7. If you can't find the category you're looking for, you can create new subcategories by clicking **Spending Settings** at the top of the budgeting page. Choose the parent category, type in the new sub category and click **Add**.

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

Overview | Budgets | Transactions | Spending Settings

Date range: Last 30 days
Description: Type to Search
Accounts: Type to Search
Categories: Type to Search
Export results

⚙ SPENDING SETTINGS ✕

Categories | Rules | Exclude Accounts

Add custom categories for classifying your transactions.

Choose a category:

Business ▼

Business Supplies ✗

Add

Done

Spending & Budgeting Tool

8. To Export transactions, click the **Export Results** button to export the transaction table to a .CSV format.

Overview	Budgets	**Transactions**				Spending Settings

Date range	Description	Accounts	Categories		Export results
Last 30 days ▾	Type to Search 🔍	Type to Search 🔍	Type to Search 🔍		

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

9. The **Spending Settings** button allows you to further manage spending **Categories, Rules**, and **Excluded Accounts**.

Overview	Budgets	**Transactions**				Spending Settings

Date range	Description	Accounts	Categories		Export results
Last 30 days ▾	Type to Search 🔍	Type to Search 🔍	Type to Search 🔍		

⚙ **SPENDING SETTINGS**   ✕

Categories	Rules	Exclude Accounts

Add custom categories for classifying your transactions.

Choose a category:

Auto & Transport ▾

Auto Payment

Auto Registration

Auto Service

Gas & Fuel

Public Transport

[_____]   Add

Done