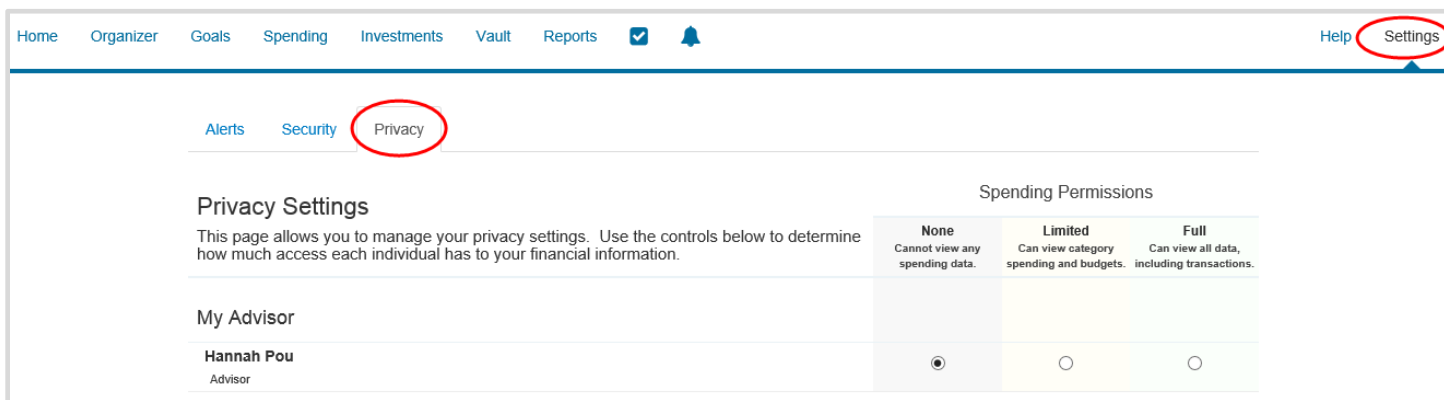




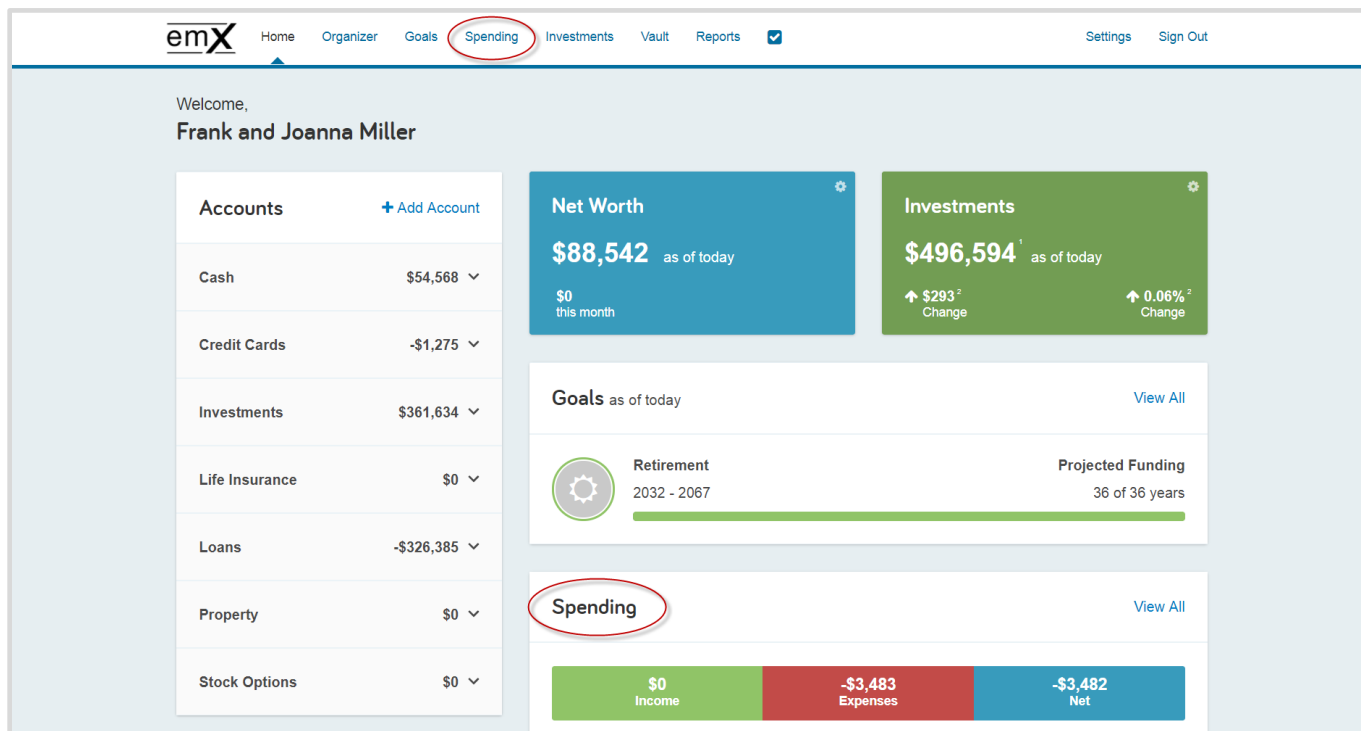
This training guide will walk you through utilizing the spending & budgeting tools available in your financial portal. These tools allow you to build out monthly spending budgets while also tracking spending habits on your connected transactional accounts.

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.





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

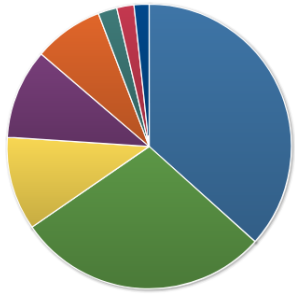
emX Home Organizer Goals **Spending** Investments Vault Reports Help Settings Sign Out

Overview Budgets Transactions Settings

Date Range: **This Month** View: **Spending by Category** Accounts: **All Accounts** Reset All

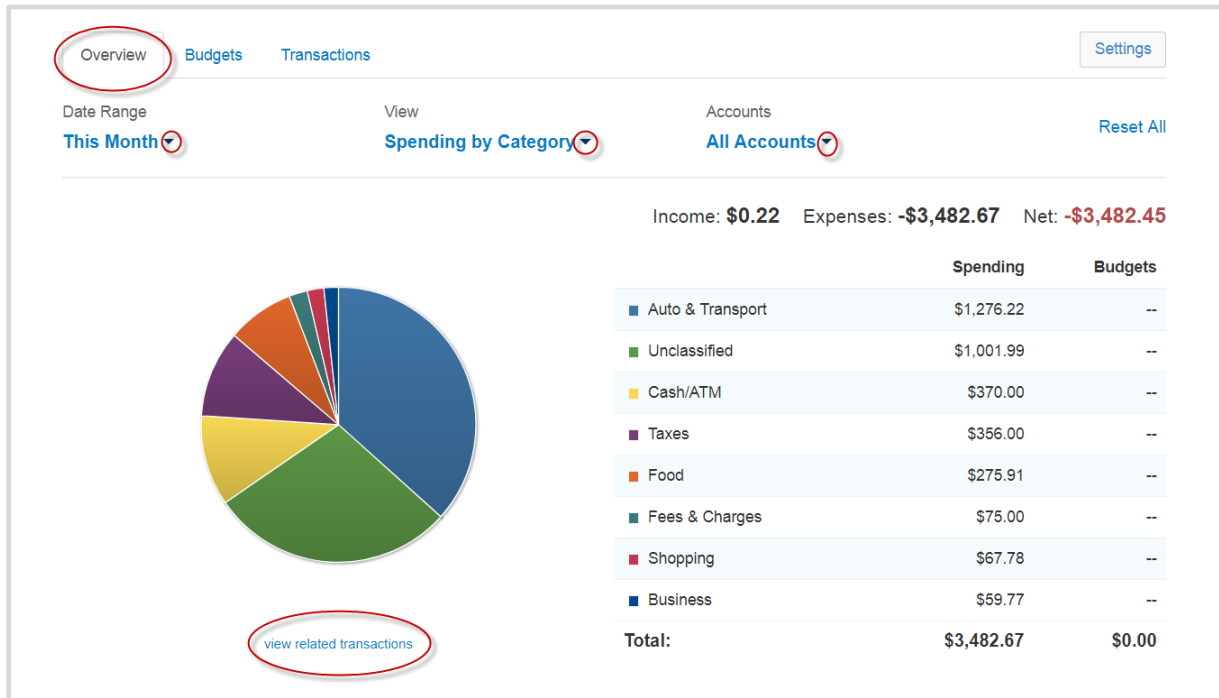
Income: **\$0.22** Expenses: **-\$3,482.67** Net: **-\$3,482.45**

	Spending	Budgets
■ Auto & Transport	\$1,276.22	--
■ Unclassified	\$1,001.99	--
■ Cash/ATM	\$370.00	--
■ Taxes	\$356.00	--
■ Food	\$275.91	--
■ Fees & Charges	\$75.00	--
■ Shopping	\$67.78	--
■ Business	\$59.77	--
Total:	\$3,482.67	\$0.00

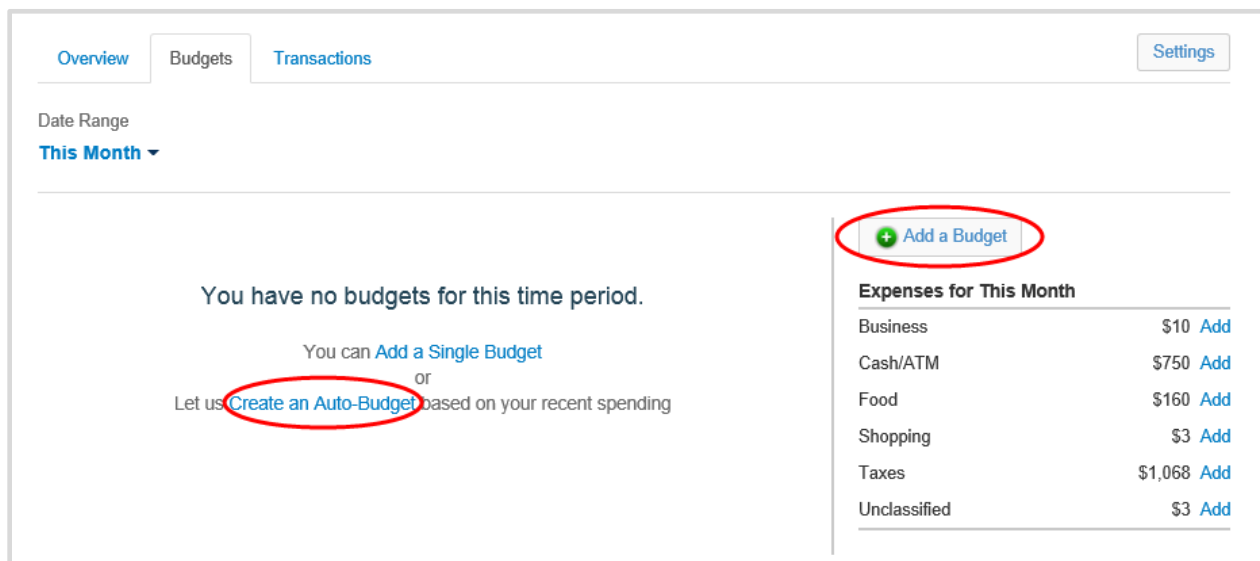

[view related transactions](#)



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.

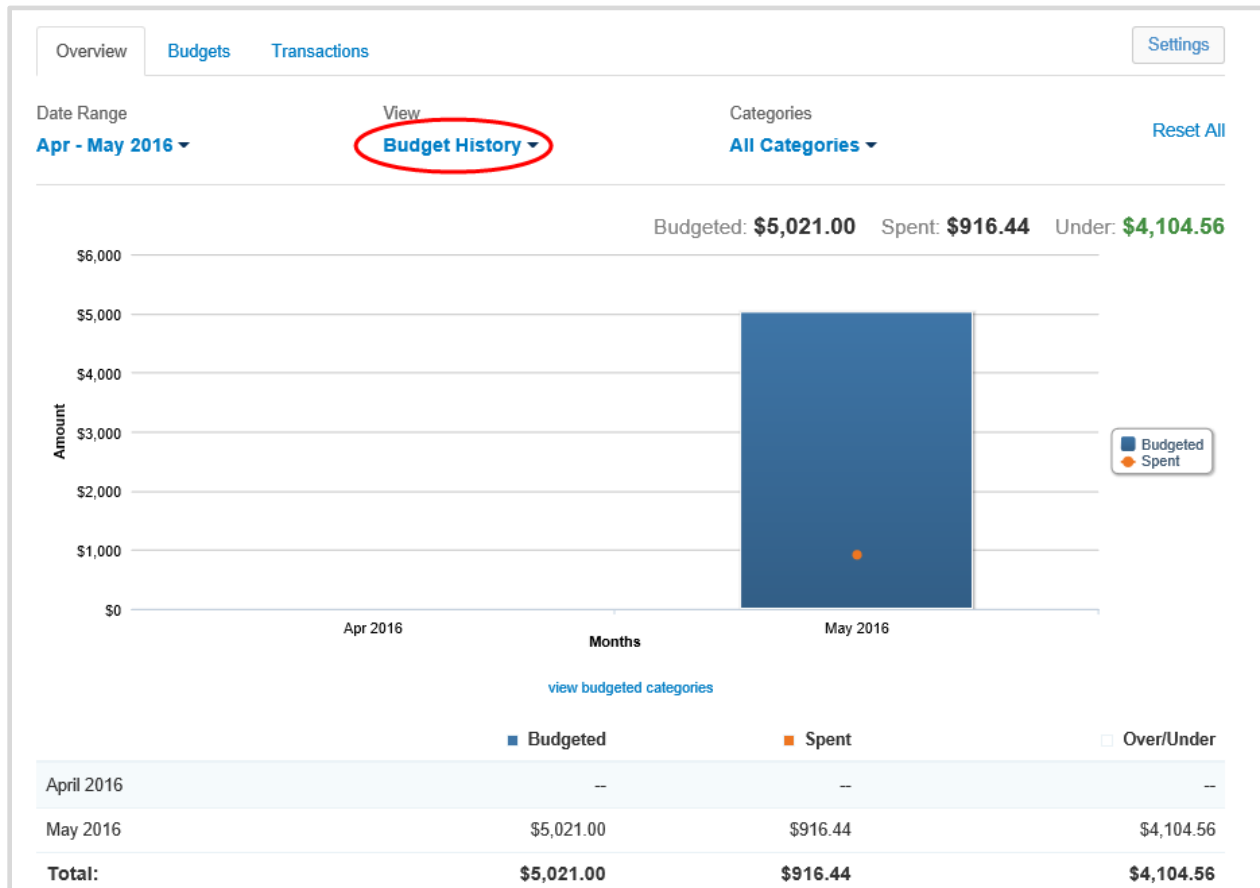


4. The **Budgets** tab allows you to create budgets to help manage your expenses. You can either add budget items one at a time by category, or you can select **Create an Auto-Budget** to view a budget created automatically based on your average spending from the past six months.





- 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.





6. The Transactions tab displays all bank transactions from your online accounts. The number of transactions found and the total amount will be displayed at the top of your transactions list.

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Overview Budgets **Transactions** Settings

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

Export Results Transactions Found: 34 Total Amount: \$8,542.23

Date	Description	Account	Category	Value
Aug 20, 2017	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Aug 19, 2017	STRIDE RITE	*****Card	Clothing	-\$44.19
Aug 18, 2017	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Aug 16, 2017	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Aug 16, 2017	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22

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

May 04, 2016 x Easy 123 Checking -\$3.22

[Details](#)

If you want to apply your edits to all similar transactions, you can create a rule. Make the edits to the Description and Category of a transaction. Click Details below the transaction row. Click the checkbox before the rule, and then click Advanced to apply a monetary or date range to the rule using the entry boxes provided. Click Done

May 04, 2016 Easy 123 Checking x -\$3.22

Details: [Split Transaction](#)
Appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VALLEY FORGE.

Rule: [Manage Rules](#)
 Always rename transactions containing in the description to and categorize as **Business**.
[Advanced](#)

Hide this transaction [Done](#)



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

Overview Budgets Transactions **Settings**

Date Range: Last 30 Days Accounts: Easy 123 Checking Categories: All Categories Search for transactions [magnifying glass icon] Reset All

Export Results Transactions Found: 17 Total Amount: **\$3,753.93**

Date	Description	Account	Category	Value
May 08, 2016	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
May 06, 2016	IRS	Easy 123 Checking	Federal Tax	-\$356.00
May 04, 2016	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22

SPENDING SETTINGS

Categories Rules Exclude Accounts

Add custom categories for classifying your transactions.

Choose a category: Business

Business Supplies

| Add

Done



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

The screenshot shows the 'Transactions' tab in a software interface. At the top right is a 'Settings' button. Below the navigation tabs are filters for 'Date Range' (Last 30 Days), 'Accounts' (Easy 123 Checking), and 'Categories' (All Categories). A search bar and a 'Reset All' link are also present. The 'Export Results' button is circled in red. Below the filters, it shows 'Transactions Found: 17' and 'Total Amount: \$3,753.93'. A table of transactions is displayed with columns for Date, Description, Account, Category, and Value.

Date	Description	Account	Category	Value
May 08, 2016	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
May 06, 2016	IRS	Easy 123 Checking	Federal Tax	-\$356.00

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

This screenshot shows the 'Transactions' tab with the 'Settings' button circled in red. The filters are 'Date Range: This Month', 'View: Spending by Category', and 'Accounts: All Accounts'. A 'Reset All' link is also visible.

The 'SPENDING SETTINGS' dialog box has three tabs: 'Categories', 'Rules', and 'Exclude Accounts'. The 'Categories' tab is active, showing a list of categories: Auto Payment, Auto Registration, Auto Service, Gas & Fuel, and Public Transport. Below the list is an input field and an 'Add' button. At the bottom right is a 'Done' button.