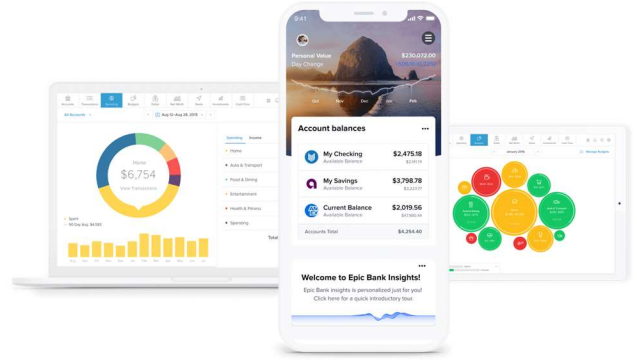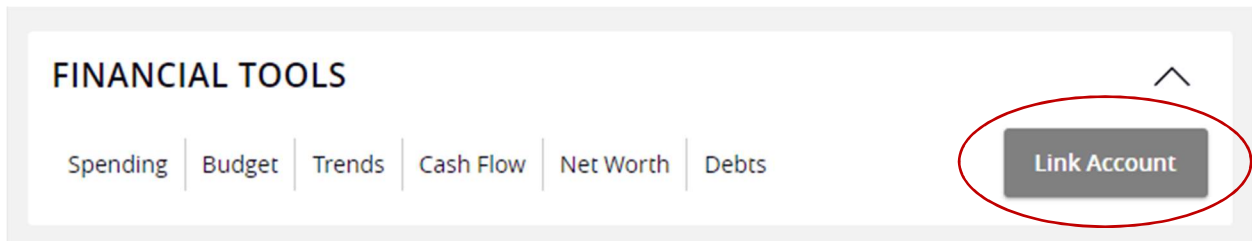# Budget Planning & Tracking Tools

Linking Accounts

Linking and Unlinking Accounts

To link an account:

1. On the Home page, select *Link Account* in the *Personal Financial Management* section.

2. Search for a financial institution (FI) or select an FI name in the *Quick Picks* section.

3. Authenticate with the external FI. You may be asked to authenticate in the following ways:

   - By providing your digital banking credentials for the external FI and following any prompts to supply more information if requested.

   - By following a separate workflow in a new browser window. Upon completion, you will be prompted to close the window and return to home banking.

   Note: The time needed to link external accounts may vary depending on many factors, including the external FI, number of accounts, and server speed.

4. Select where you want your linked accounts to be visible. If *Home* is selected, the account will display as a tile in the *Accounts* section of the Home page.

5. To link more accounts, select *Link More Accounts* and repeat steps 2 and 3.

6. Select *Close* to return to the Home page. The status of the account appears, along with prompts for any outstanding information, such as account credentials.

After linking your accounts, they will appear in a *Linked Accounts* group on the Home page. You can reorder and group the accounts as necessary.

To edit your preferences for how accounts display on the Home page and in Personal Financial Management, select *Settings > Account Preferences*. In the *Linked Accounts* section, find the account you want to show or hide. Then, select the *Home* and *Personal Financial Management* toggles.

To unlink an account:
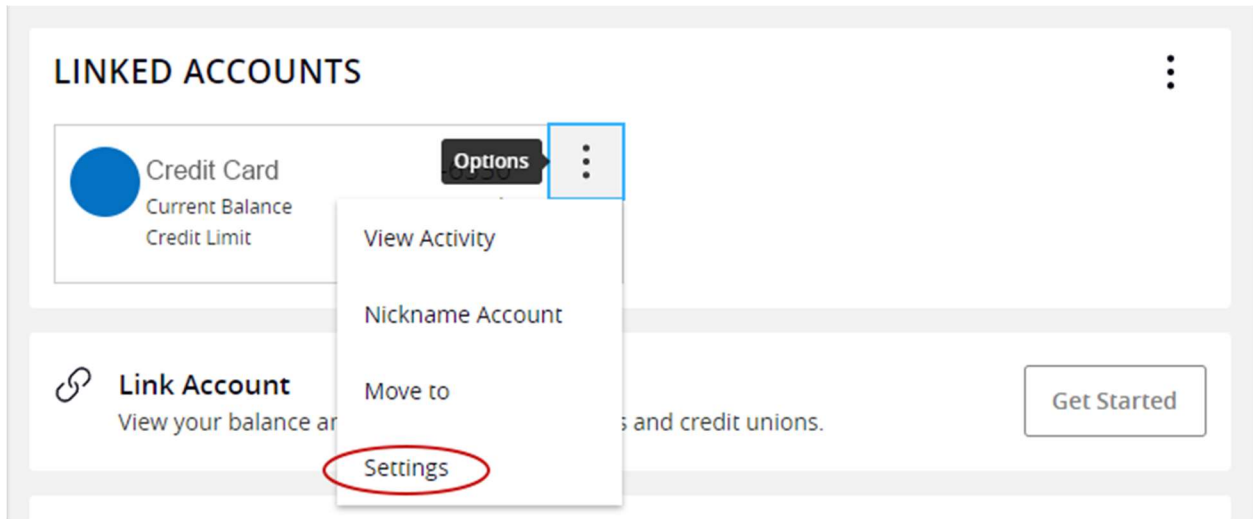
1. Select *Options* in the *Linked Accounts* section. Then, select *Settings*.

2. In the *Details & Settings* page select *unlink* ⚯ Unlink .

Spending Tool

FINANCIAL TOOLS ∧

Spending | Budget | Trends | Cash Flow | Net Worth | Debts   **Link Account**
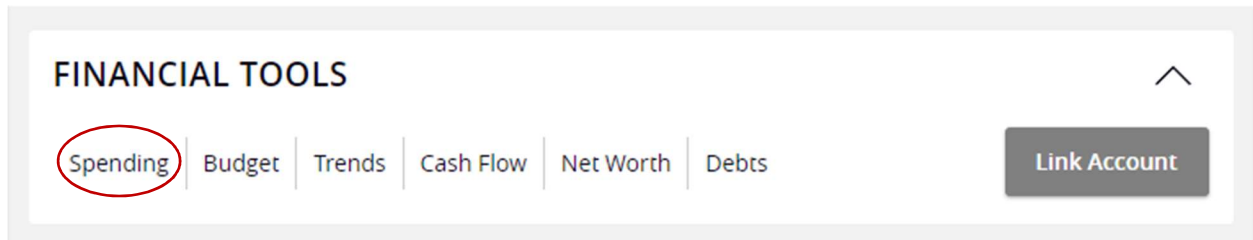
Using the Spending Tool

1. Select the *Spending/Income* toggle on the right to view the Spending or Income wheel.

2. Change the time frame by changing the date range.

Note: To choose a specific date range you can select from the calendar, use the drop-down menu, or select the left or right arrow.

3. Select *Filter Accounts* to filter transactions by account. Choose the accounts you would like to view from the drop-down menu.

4. Select a section of the spending wheel to see how much you spent in each category.

Note: If a certain category spending is less than 3% of your overall spending, it will be placed in the "Other" category.

5. To see more information, double-click on the desired section and it will expand out to its own category wheel with a breakdown of your subcategory spending.

6. To see the transactions under a subcategory, select the subcategory listing on the right or select the center of the wheel.

7. Select a transaction to view or edit the transaction details.

Budget Tool

FINANCIAL TOOLS   ∧

Spending | Budget | Trends | Cash Flow | Net Worth | Debts   **Link Account**
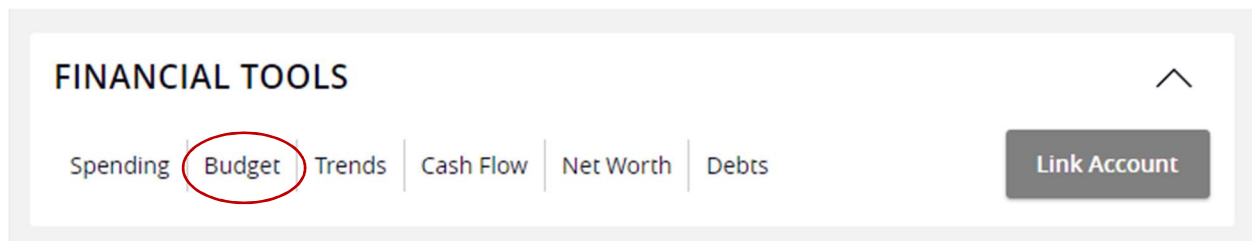
Using the Budget Tool

On your first time using the Budget tool, you will have the option to *Start From Scratch* or choose to *Auto-Generate Budgets* based on your spending history.

If you choose *Start From Scratch*, a menu of categories appears. Choose a category, then set the budget amount.

If you choose *Auto-Generate Budgets*, a set of bubbles will appear displaying suggested categories and amounts based on your spending history. If you do not want a specific budget tracked, select *Delete*, then select *Delete This Budget*. Select *Save Budgets* to save all changes.

To edit or delete a budget:

1. Select a category to display a list of sub-budgets, along with your monthly progress.

2. Select *Edit* to edit the budgeted amount and select *Save*.

3. Select *Delete* to delete the budget, and then select *Delete*.

To edit a budget transaction:

1. Select a budget and then select *Transactions* to display a list of all transactions within the related category. Here, you can access transaction details and re-categorize transactions.

2. Select an individual transaction to view and edit the transaction details.

To add a budget:

1. In the Budget tool, select ⊕ Add New Budget .

2. Select a category from the budget categories available.

3. Enter an amount in the *Budget Amount* field. Select *Save* or *Cancel*.

To add a sub-budget:

 1. Select the budget category for which you want to add a sub-budget.

 2. Select *Add New Sub-Budget*.

 3. Select the desired category.

 4. (Optional) To create a custom sub-category, select *Add a Sub-category*.

 5. Enter the name of the sub-category you want to create and select *Add* or press Enter.

To view individual transactions:

 1. In the Budget tool, select a bubble budget.

 2. Select *Transactions* to see transactions for the month you've chosen. All individual transactions in that month will appear.

Bubble Budgets View

After your budgets are created, they will appear in the bubble form. The color of the bubbles represents the amount you've spent for a given budget. Bubbles can appear as the following colors:

 Green: Less than 80% of the budget spent.
 Yellow: Between 80% and 100% of the budget spent.
 Red: More than 100% of the budget spent.

The larger you budget, the bigger it's bubble will be. Exact progress displays on the outside rim of the bubble. Drag and drop bubbles to move their position on the screen.

View and edit your projected income within each budget tool to help you make decisions that are in balance with your income. Projected income is calculated based on transaction history; however, you can edit this number manually.

 To edit the projected income:

 1. In the Budget tool, at the bottom of the bubble view and select *Edit* 🖊 next to *Projected Income*.

 2. Enter the monthly projected income amount, then select *Save*.

Sub-budgets

Select a bubble to display current sub-budgets. Select *Transactions* to view transactions within the budget category. Select *Edit Budget* to modify the budget amount or to delete the budget.

Select [icon] to delete the budget, edit the amount, or view its associated transactions.

Note: To help you make more informed budgeting decisions, you can see your historical spending while creating or editing a budget.

List View

Select at the bottom of the bubble view to view your budget in list form. The color of the icons represents the amount of your budget spent. The icons appear as the following colors:

> **Green:** Less than 80% of the budget spent.
> **Yellow:** Between 80% and 100% of the budget spent.
> **Red:** More than 100% of the budget spent.

> **Note:** List view is currently only supported in the desktop view of the application.

The *Overall Budget* bar at the top displays monthly progress for the sum of all budgets.

Trends Tool

FINANCIAL TOOLS

Spending | Budget | Trends | Cash Flow | Net Worth | Debts

Link Account
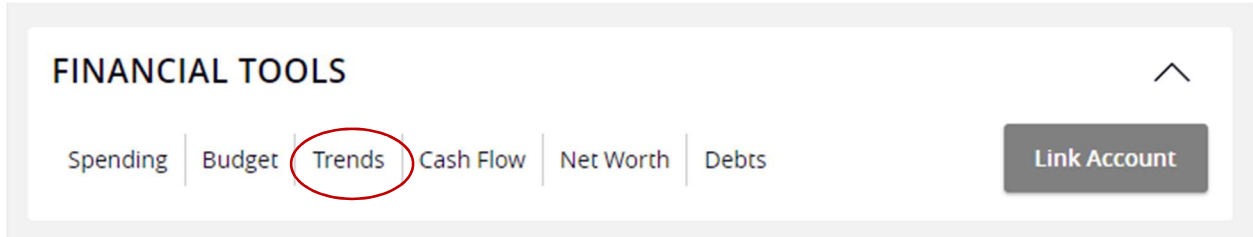
Using the Trends Tool

1. You can view transaction trends graphically or in list view. Choose a date range at the top to change the transaction trends period.

2. Hover your mouse over a colored area to show the actual spending in each category for the months displayed.

3. Select a category area in the graph to drill down into the selected category and show any relevant subcategories.

4. Select any of the circle data points to display a list of transactions for the selected category.

5. Select any transaction to see transaction details.

Cash Flow Tool
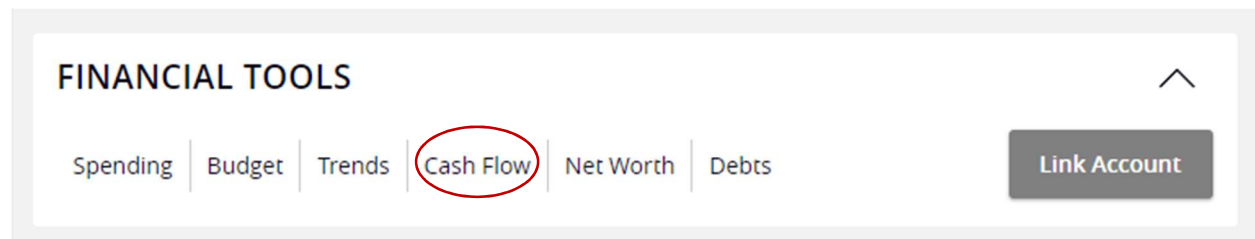
Setting Up the Cash Flow Tool

The first time you open the Cash Flow tool, you will be given suggestions for what to add as Cash Events, including recurring expenses and deposits.

Adding a Suggested Cash Event

1. Select ✔ to add the Cash Event, or dismiss it with ✖ .
2. Configure the frequency.
3. Select *Save*.

Using the Cash Flow Tool

After you've added your Cash Events, you can view your available cash based on all accounts. You can also see your estimated balances in the near future. The following image shows each element of the Cash Flow tool. The numbered elements are described below.

1. Switch between *Chart* and *Calendar* views.

2. Filter the displayed accounts to focus on specific accounts.

3. Use the timeline to view Cash Events within the currently-selected time frame. Paid Cash Events are shown with a checkmark, overdue Cash Events with a red exclamation mark, and future Cash Events with a circle.

4. View Cash Events within a specified time frame.

Adding a Custom Cash Event

1. Select *Add an Event*.

2. Select *Create your own*.

3. Select either *Based on Past Transaction* or *Start from Scratch*.

4. Configure the frequency, amount, and other options as needed. (Cont'd on page 9.)

5. Select *Save*.

Changing the Status of a Cash Event

You can manually change the status of a Cash Event that is not tied to a transaction.

Changing the Status of an "Unpaid" Cash Event to "Paid"

1. Select a Cash Event from the timeline.

2. Select *Mark as Paid*.

Changing the Status of a "Paid" Cash Event Back to "Unpaid"

1. Select a Cash Event from the timeline.
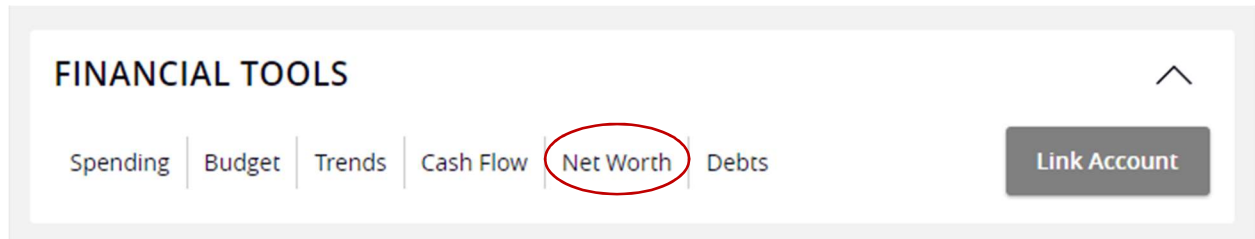
2. Select ••• and select *Undo "Mark as paid"*.

Editing a Cash Event

1. Select a Cash Event from the timeline.

2. Select ••• and select *Edit*.

3. Make any necessary changes.

4. Select *Save*.

Deleting a Cash Event

1. Select a Cash Event from the timeline.

2. Select ••• and select *Delete*.

3. Select either *All future events* or *This whole series*.

4. Select *Continue*.

Net Worth Tool

Using the Net Worth Tool

1. Adjust the time frame by choosing a date range from the tabs above.

2. Double-click a circle on the line chart to see you net worth's gains and losses. A window will appear showing the amount of change that occurred within each of your accounts during that month.

3. Select one of the accounts to display its transactions.

4. Select an individual transaction to view and edit the transaction details.

Note: Tags only appear within Financial Tools. They do not appear on the Account Details page and are not used for anything within digital banking at this time.

Debts Tool

FINANCIAL TOOLS

Spending | Budget | Trends | Cash Flow | Net Worth | Debts

Link Account
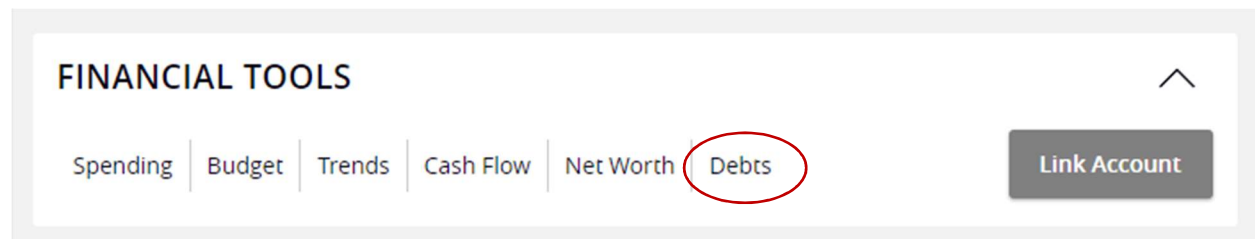
Using the Debts tool

1. Hover your mouse over a section of the graph to show the balance of what you will owe over time, based on the current projection.

   Note: The colors in the graph correspond to the numbers beside each account. Payoff dates and the amount you save are automatically calculated by the details you input for each debt. The dotted line reflects time and money savings from using the Snowball method.

2. Select on an account to edit details and view an individual payoff graph.

3. Select the fields in blue in the *Debt Free* message box to see more details. For instance, select on *What is Snowballing* to see how Snowballing helps you pay down your debt more quickly.

4. Hover your mouse over a section of the graph to see how much you will owe based on the current projection.

   Note: Some FIs may not provide details such as the interest rate and minimum payment. You may select the account and manually provide those details so the system can suggest the best paydown strategies and timelines.

If you don't want to use the Fastest Payoff First method, you can adjust the priority to Highest Interest First, Lowest Balance First, or Highest Balance First by clicking on the drop-down menu in the navigation bar. It is important for you to find a strategy that meets your needs and will help you succeed in eliminating debt.

- **Fastest Payoff First**: Debts are ordered by which one you will pay off soonest based on balance, annual percentage rate (APR), and minimum payment. Your additional amount towards your debts is applied in that order as you pay off your debts.

- **Highest Interest First**: Debts are ordered from highest APR to lowest APR. Your additional amount towards your debts is applied in that order as you pay off your debts.

- **Lowest Balance First**: Debts are ordered by balance amount from lowest to highest. Your additional amount towards your debts is applied in that order as you pay off your debts.

- **Highest Balance First**: Debts are ordered by balance amount from highest to lowest. Your additional amount towards your debts is applied in that order as you pay off your debts.