

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

The Budgeting Tool allows the client to build out an individual or overall comprehensive budget. This is done by mapping aggregated transactions with client determined limits.

Please note: The Budgeting feature is not viewable by the advisor unless the client permits. The client will control this permission under Settings. It is important for the client to understand their privacy settings in relation to what the advisor, alliance partner, or additional website users are allowed to see.

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

The screenshot shows the user interface for 'Luke and Jen Affluent'. At the top right, 'Settings' is circled in red. Below the main navigation bar, 'Privacy' is circled in red. The 'Privacy Settings' section includes a description and a table for 'Spending Permissions'.

	None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
My Advisor Hannah Pou Advisor	<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>
Additional Website Users Jen Affluent Additional Logon	<input type="radio"/>	<input checked="" type="radio"/>	<input type="radio"/>
Other Individuals Bob Lawyer Alliance User	<input checked="" type="radio"/>	<input type="radio"/>	<input type="radio"/>

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 **Spending Tab** or by clicking the **DETAILS** link in the Budget pane shown below.

Welcome
Luke and Jen Affluent Profile | Settings | Log out

Home Accounts **Spending** Investments Vault Reports Awards

Wealth Management System

Hannah Pou
hannahp@emoneyadvisor.com

All Advisors

Net Worth Details

as of today


\$8,500

Assets **\$6,000**
Liabilities **\$2,500**

Investments

Track your performance over time and monitor portfolio balances daily.

Add Investments




Accounts[†] Add Accounts

Cash	\$6,000	▶
Credit Cards	\$2,500	▶
Investments	\$0	▶
Life Insurance	\$0	▶
Loans	\$0	▶
Property	\$0	▶

Spending Details

You've spent **\$1,828** this month.




- Unclassified
- Cash/ATM
- Fees & Charges

Budget Details

Automatically create a budget based on your recent spending averages.


Create a Budget



Protection

Adding insurance to the system allows you to access all your policy details in one convenient place.


Add Insurance



Reports

View detailed information about your accounts.

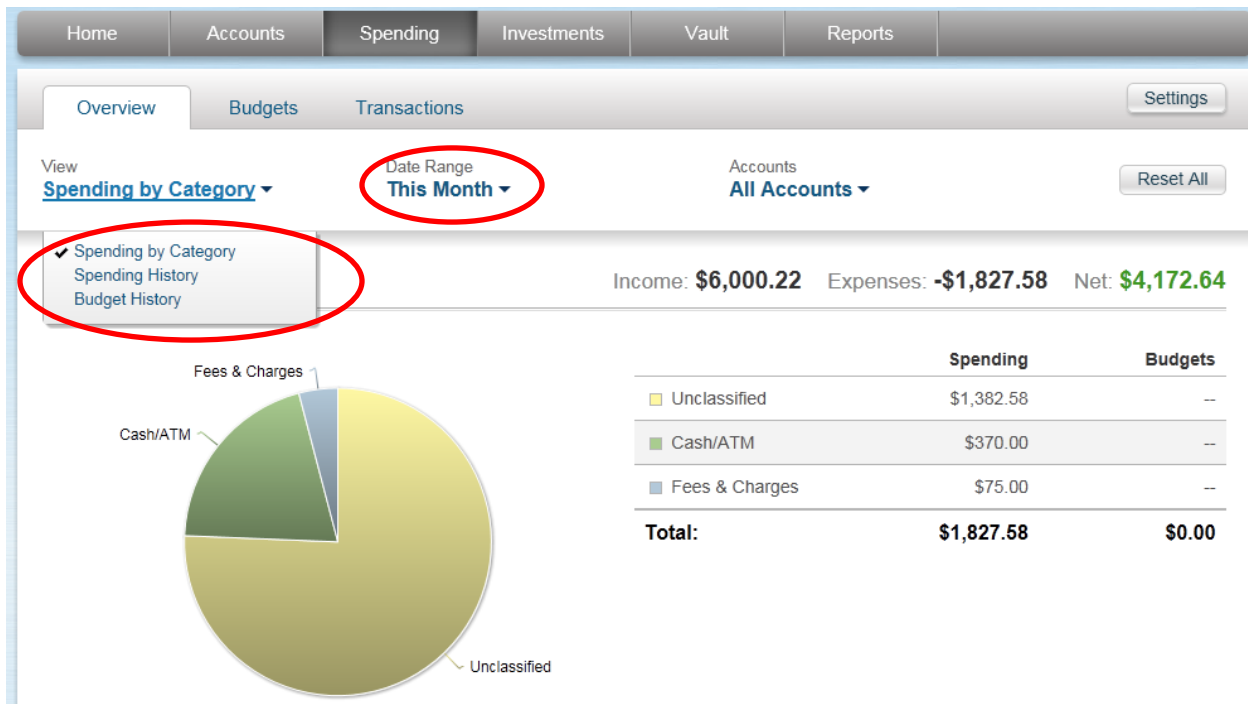
Go to Reports



[†] Accounts shown with this symbol were not noted as managed by your financial representative's firm. Please see the Account Information and Sources page for more information.
This analysis is not an official account statement and is provided for informational purposes as a courtesy to you. It may include assets that your financial representative's firm does not hold on your behalf and which are not included on the firm's books and records. Assets held outside your representative's firm may not be covered by SIPC.
Please refer to the Terms of Service for additional information on Aggregation Services.
For additional footnotes, definitions, and explanations about your accounts and investments, click here.

© 2012 eMoney Advisor, LLC. All rights reserved.

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



NOTE: Before the client can analyze transactions & build a budget, the client must first aggregate bank accounts. Refer to the **CLIENT SITE CONNECTION** guide for a detailed explanation.

3. Click **Add a Budget**, to create a budget. The client can select to add a Single Budget or create an Auto Budget based on their recent spending.

Luke and Jen Affluent Profile | Settings | Log out

Home Accounts Spending Investments Vault Reports Awards

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

+ Add a Budget

Expenses for This Month

Cash/ATM	\$370	Add
Fees & Charges	\$75	Add
Unclassified	\$1,383	Add

This analysis is not an official account statement and is provided for informational purposes as a courtesy to you. It may include assets that your financial representative's firm does not hold on your behalf and which are not included on the firm's books and records. Assets held outside your representative's firm may not be covered by SIPC. Please refer to the Terms of Service for additional information on Aggregation Services.

© 2012 eMoney Advisor, LLC. All rights reserved.
[Terms of Service](#) · [Security](#) · [Privacy Statement](#) · [Disclaimer](#)
 Software Version: 1.0.460

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

4. Select the appropriate category from the Spending Category drop down box & enter in the desired monthly budget. Click **Add Budget**.

Luke and Jen Affluent Profile | Settings | Log out

Home Accounts **Spending** Investments Vault Reports Awards

Overview Budgets Transactions Settings

Date Range
This Month

Add a Budget X

Choose a spending category: Groceries (selected)

Enter your desired monthly budget: 350

Add Budget

Expenses for This Month

Cash/ATM	\$370	Add
Fees & Charges	\$75	Add
Unclassified	\$1,383	Add

You have no budgets for this time period.
You can Add a Single Budget

This analysis is not an official account statement and is provided for informational purposes as a courtesy to you. It may include assets that your financial representative's firm does not hold on your behalf and which are not included on the firm's books and records. Assets held outside your representative's firm may not be covered by SIPC. Please refer to the Terms of Service for additional information on Aggregation Services.

© 2012 eMoney Advisor, LLC. All rights reserved.
Terms of Service • Security • Privacy Statement • Disclaimer
Software Version: 1.0.460

5. Click, **Transactions**. The Transaction tab provides a breakdown of any transactions that were pulled through aggregation. You can sort by Date Range, Account, and Category.
6. To manually classify a transaction, highlight it by clicking on the particular line item.

Luke and Jen Affluent
Profile | Settings | Log out

Home
Accounts
Spending
Investments
Vault
Reports
Awards

Overview
Budgets
Transactions
Settings

Date Range

Last 30 Days ▾

Accounts

All Accounts ▾

Categories

All Categories ▾

Containing

✕

Reset All

Transactions Found: **16** Total Amount: **\$3,762.40**

Date	Description	Category	Value
Jan 18, 2012	IRS	Unclassified	-\$356.00
Jan 18, 2012	STAPLES VALLEY FORGE	Unclassified	-\$3.22
Jan 18, 2012	PAYMENT	Unclassified	-\$1.00
Jan 18, 2012	OVERDRAFT PROTECTION	Bank Fee	-\$75.00
Jan 18, 2012	INTEREST PAYMENT	Interest Income	\$0.22
Jan 18, 2012	CASH WITHDRAWAL	Cash/ATM	-\$250.00
Jan 18, 2012	PORSCHE FINANCIAL SERVICES	Unclassified	-\$638.11
Jan 18, 2012	WHOLE FOODS MARKET	Unclassified	-\$80.25
Jan 18, 2012	WAWA ATM	Cash/ATM	-\$120.00
Jan 18, 2012	TRANSFER TO DISCOVER CARD	Transfers	-\$410.24
Jan 18, 2012	DEPOSIT	Unclassified	\$50.00
Jan 18, 2012	TRANSFER FROM ORANGE SAVINGS	Income	\$3,500.00
Jan 18, 2012	Central Market	Unclassified	-\$15.00
Jan 18, 2012	CITI AUTOPAY	Unclassified	-\$264.00
Jan 18, 2012	PAYCHECK	Income	\$2,500.00
Jan 18, 2012	CHECK	Unclassified	-\$75.00

This analysis is not an official account statement and is provided for informational purposes as a courtesy to you. It may include assets that your financial representative's firm does not hold on your behalf and which are not included on the firm's books and records. Assets held outside your representative's firm may not be covered by SIPC.
 Please refer to the Terms of Service for additional information on Aggregation Services.

© 2012 eMoney Advisor, LLC. All rights reserved.

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

NOTE: you may also create custom categories by typing in a custom name.

Jan 18, 2012 WHOLE FOODS MARKET **Unclassified** -\$80.25

Details:
Appeared on your **Checking Account** statement as 00000017 WHOLE FOODS MARKET.

Rule:
 Always rename transactions containing **WHOLE FOODS MARKET** in the description to **Unclassified.**
[Advanced](#)

[Manage Rules](#)
Categorize as

[Done](#)

8. To recognize this transaction in the future, the client can check the Rule box.

Jan 18, 2012 WHOLE FOODS MARKET Groceries -\$80.25

Details:
Appeared on your **Checking Account** statement as 00000017 WHOLE FOODS MARKET.

Rule:
 Always rename transactions containing **WHOLE FOODS MARKET** in the description to **WHOLE FOODS MARKET** and categorize as **Groceries.**
[Advanced](#)
No other transactions will be affected by this rule.

[Manage Rules](#)

[Done](#)

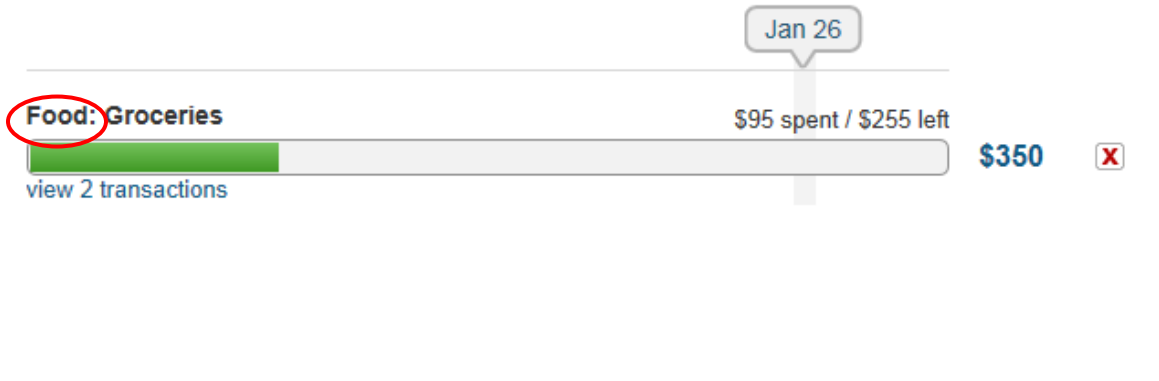
- After classifying all transactions, the client can view their **Budget** tab to track the expense.

Transactions Found: **16** Total Amount: **\$3,762.40**

Date	Description	Category	Value
Jan 18, 2012	IRS	Unclassified	-\$356.00
Jan 18, 2012	STAPLES VALLEY FORGE	Unclassified	-\$3.22
Jan 18, 2012	PAYMENT	Unclassified	-\$1.00
Jan 18, 2012	OVERDRAFT PROTECTION	Bank Fee	-\$75.00
Jan 18, 2012	INTEREST PAYMENT	Interest Income	\$0.22
Jan 18, 2012	CASH WITHDRAWAL	Cash/ATM	-\$250.00
Jan 18, 2012	PORSCHE FINANCIAL SERVICES	Unclassified	-\$638.11
Jan 18, 2012	WHOLE FOODS MARKET	Groceries	-\$80.25
Jan 18, 2012	WAWA ATM	Cash/ATM	-\$120.00
Jan 18, 2012	TRANSFER TO DISCOVER CARD	Transfers	-\$410.24
Jan 18, 2012	DEPOSIT	Unclassified	\$50.00
Jan 18, 2012	TRANSFER FROM ORANGE SAVINGS	Income	\$3,500.00
Jan 18, 2012	Central Market	Groceries	-\$15.00
Jan 18, 2012	CITI AUTOPAY	Unclassified	-\$264.00
Jan 18, 2012	PAYCHECK	Income	\$2,500.00
Jan 18, 2012	CHECK	Unclassified	-\$75.00

This analysis is not an official account statement and is provided for informational purposes as a courtesy to you. It may include assets that your financial representative's firm does not hold on your behalf and which are not included on the firm's books and records. Assets held outside your representative's firm may not be covered by SIPC. Please refer to the Terms of Service for additional information on Aggregation Services.

The **Budget** Tab now displays the current amount spent on groceries & the amount left in their monthly grocery budget.



10. The **Spending Overview** tab incorporates the client's budget.

Luke and Jen Affluent
Profile | Settings | Log out

Home
Accounts
Spending
Investments
Vault
Reports
Awards

Settings

Overview
Budgets
Transactions

Reset All

View
Spending by Category ▾

Date Range
This Month ▾

Accounts
All Accounts ▾

Income: **\$6,000.22** Expenses: **-\$1,827.58** Net: **\$4,172.64**

[view related transactions](#)

	Spending	Budgets
Unclassified	\$1,287.33	--
Cash/ATM	\$370.00	--
Food	\$95.25	--
Fees & Charges	\$75.00	--
Total:	\$1,827.58	\$0.00

This analysis is not an official account statement and is provided for informational purposes as a courtesy to you. It may include assets that your financial representative's firm does not hold on your behalf and which are not included on the firm's books and records. Assets held outside your representative's firm may not be covered by SIPC. Please refer to the Terms of Service for additional information on Aggregation Services.

© 2012 eMoney Advisor, LLC. All rights reserved.
[Terms of Service](#) · [Security](#) · [Privacy Statement](#) · [Disclaimer](#)
 Software Version: 1.0.460

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

Welcome
Luke and Jen Affluent Profile | Settings | Log out

Home Accounts Spending Investments Vault Reports Awards

Wealth Management System

Hannah Pou
hannahp@emoneyadvisor.com

All Advisors

Net Worth Details

as of today

\$8,500

Assets **\$6,000**
Liabilities **\$2,500**

Investments

Track your performance over time and monitor portfolio balances daily.

[Add Investments](#)

Accounts* Add Accounts

Cash	\$6,000
Credit Cards	\$2,500
Investments	\$0
Life Insurance	\$0
Loans	\$0
Property	\$0

Spending Details

You've spent **\$1,828** this month.

Budget Details

With 11 days to go in this month, you have **\$255** left to spend.

\$0 \$350

\$95

Jan 20

Protection

Adding insurance to the system allows you to access all your policy details in one convenient place.

[Add Insurance](#)

Reports

View detailed information about your accounts.

[Go to Reports](#)

* Accounts shown with this symbol were not noted as managed by your financial representative's firm. Please see the Account Information and Sources page for more information.
This analysis is not an official account statement and is provided for informational purposes as a courtesy to you. It may include assets that your financial representative's firm does not hold on your behalf and which are not included on the firm's books and records. Assets held outside your representative's firm may not be covered by SIPC.
Please refer to the Terms of Service for additional information on Aggregation Services.
For additional footnotes, definitions, and explanations about your accounts and investments, click here.

© 2012 eMoney Advisor, LLC. All rights reserved.
Terms of Service • Security • Privacy Statement • Disclaimer
Software Version: 1.0.460

ADDITIONAL READING: Client Connection Guide