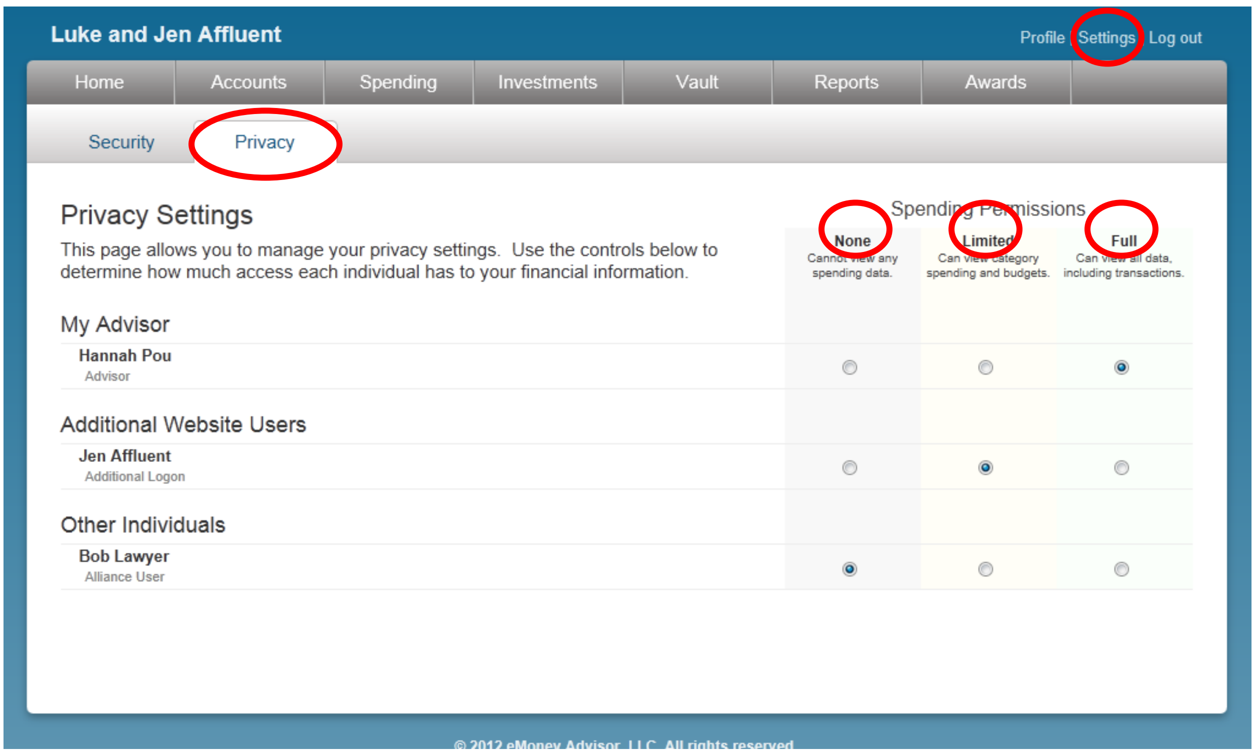
In this training guide, we will demonstrate the Client Site Budgeting Tool.

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.

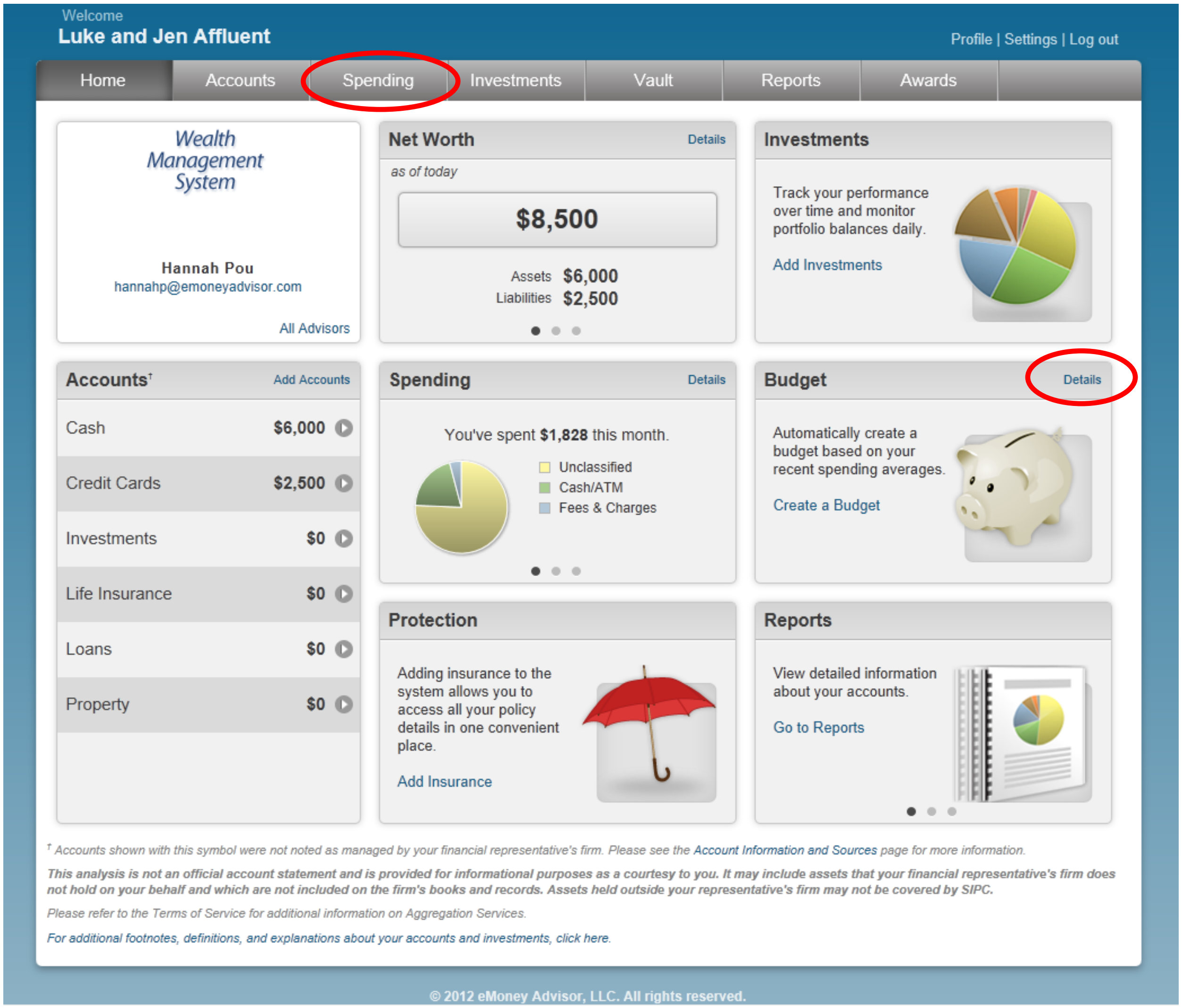
Please note: The Budgeting feature is not viewable by the advisor unless the client permits. The client will control this permission under Settings. It is important for the client to understand their privacy settings in relation to what the advisor, alliance partner, or additional website users are allowed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

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

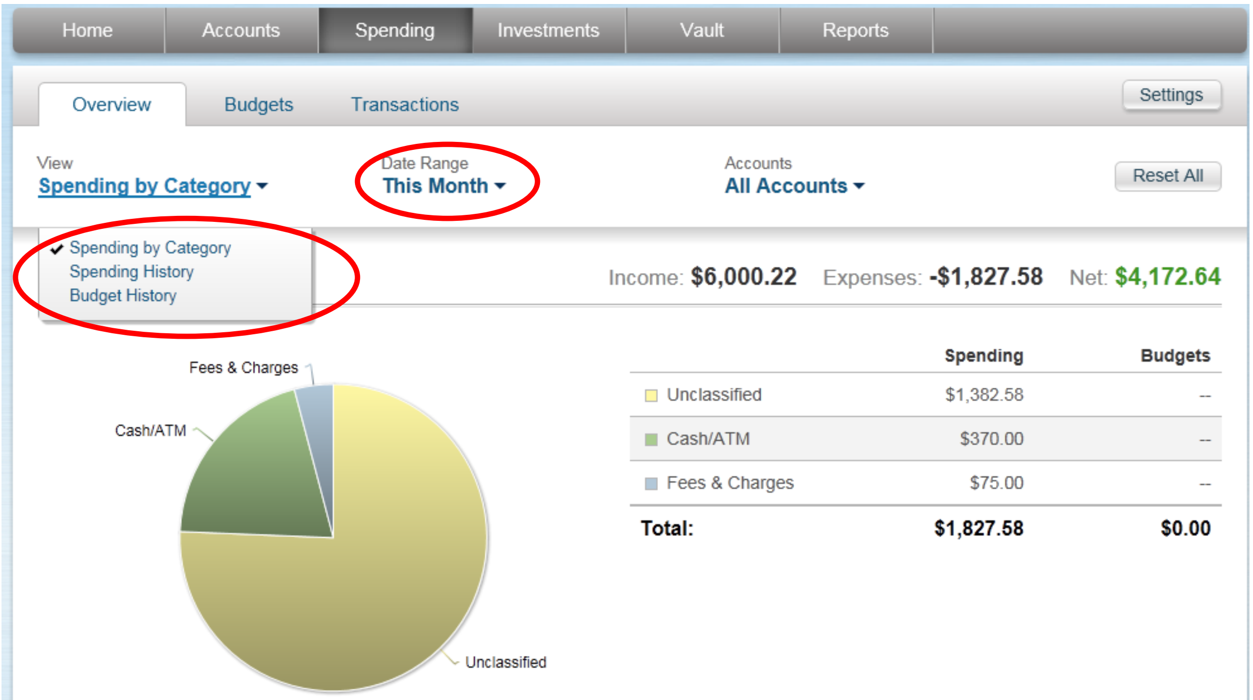


None - The advisor will not have access to any of the clients spending data.
Limited- The advisor has limited access to the client's spending details & can only view the categories regarding the spending & budget.
Full access - Means the advisor can view all spending & budgeting items, including transactions.

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

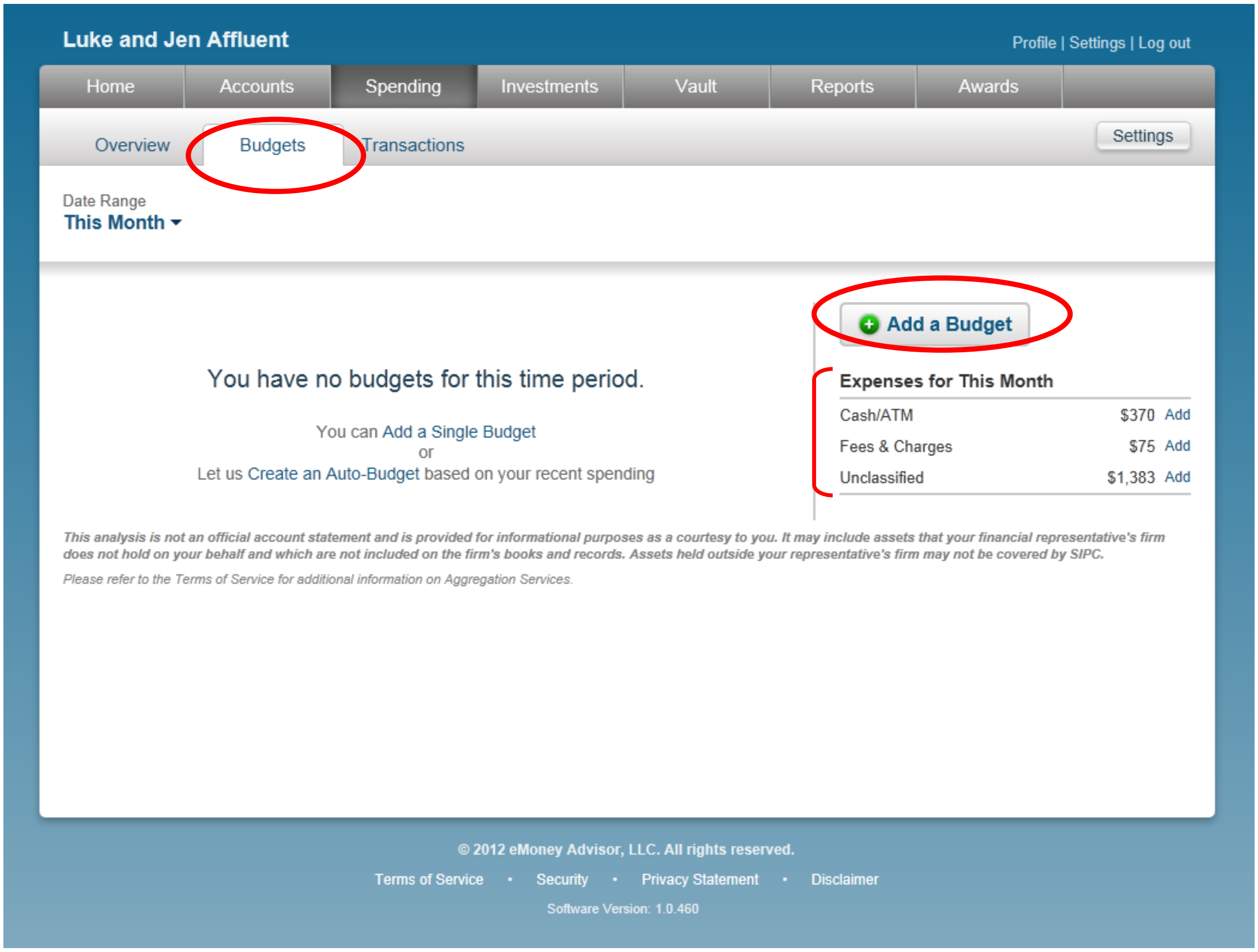


The **Spending** tab provides a pie chart sorted by categorized transactions. You can also view by **Spending History** & **Budget History**. The client can see further detail by applying a **Date Range**, viewing a **Specific Category**, or by **Specific Account**.



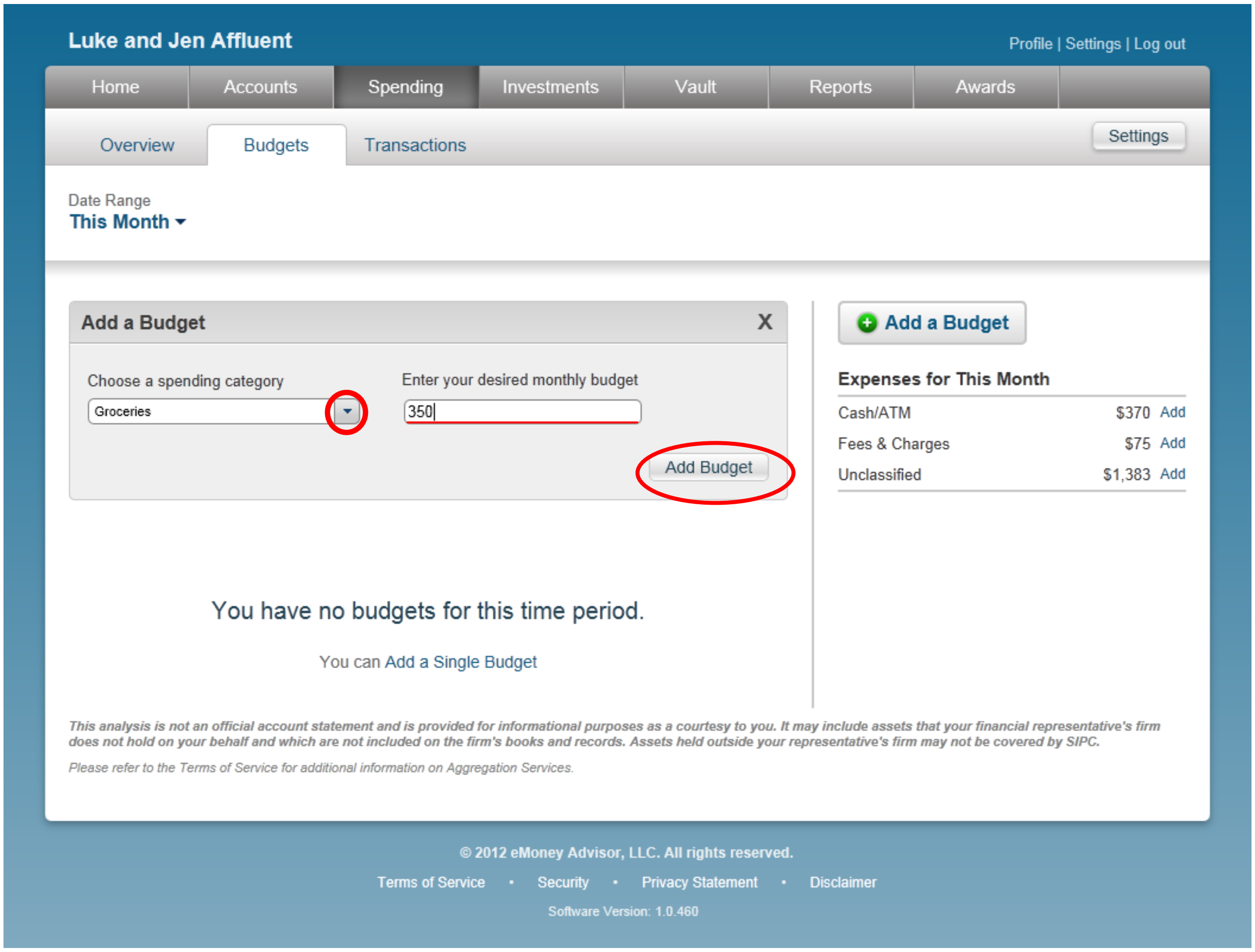
NOTE: Before the client can analyze transactions & build a budget, the client must first aggregate bank accounts. Refer to the **CLIENT SITE CONNECTION** guide for a detailed explanation.

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.



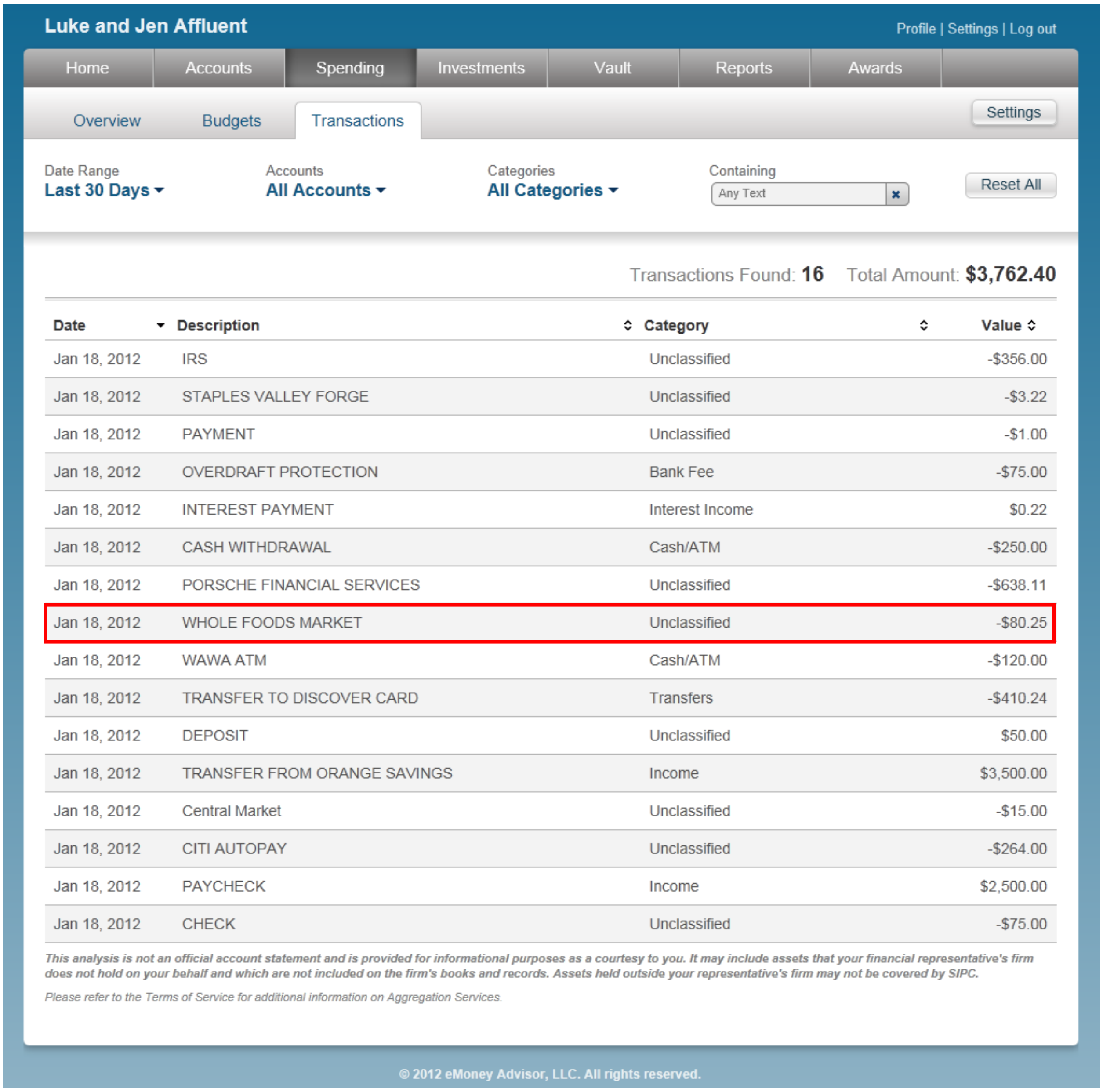
The **Expenses for This Month** shows the breakdown of categorized transactions.

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



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: Any Text | 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

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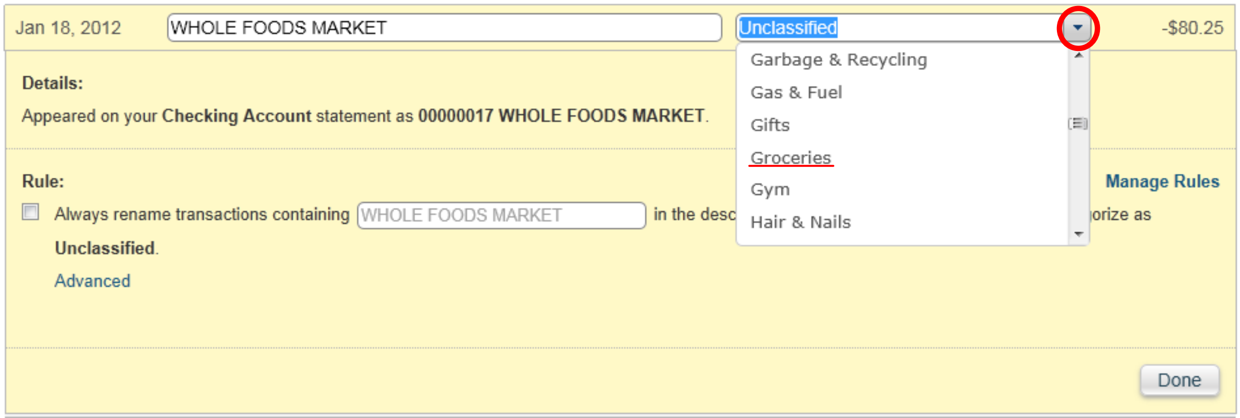
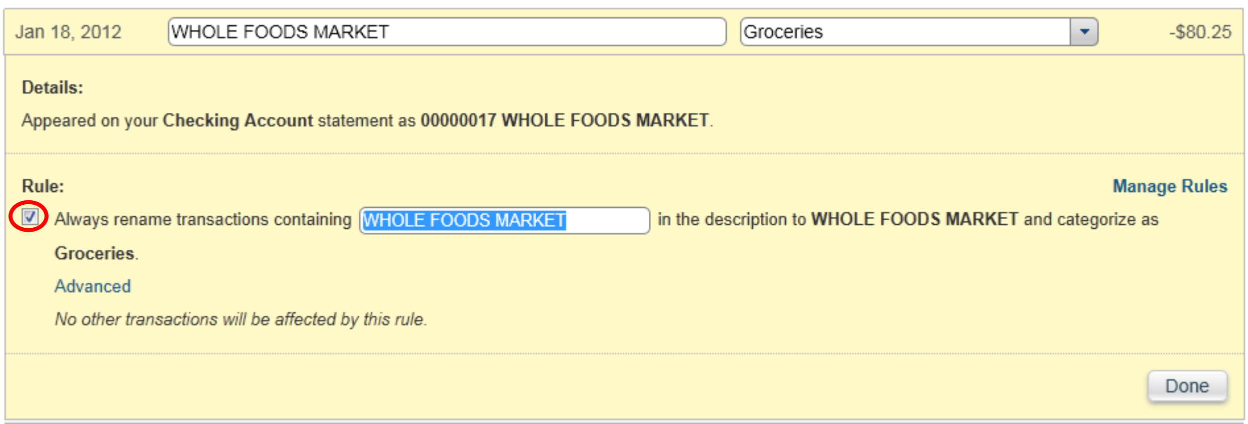
7. Click the Category Drop down and choose from the pre-existing category list.

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



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



9. 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
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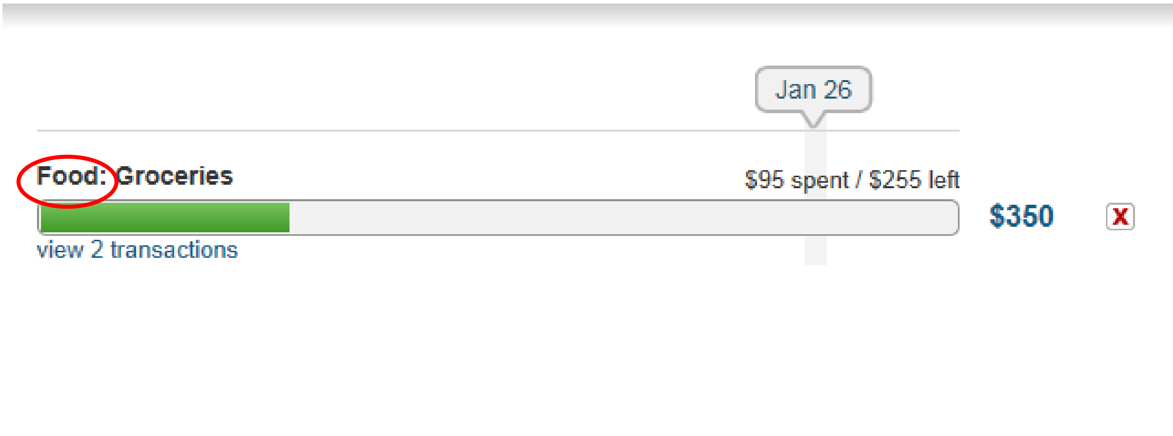
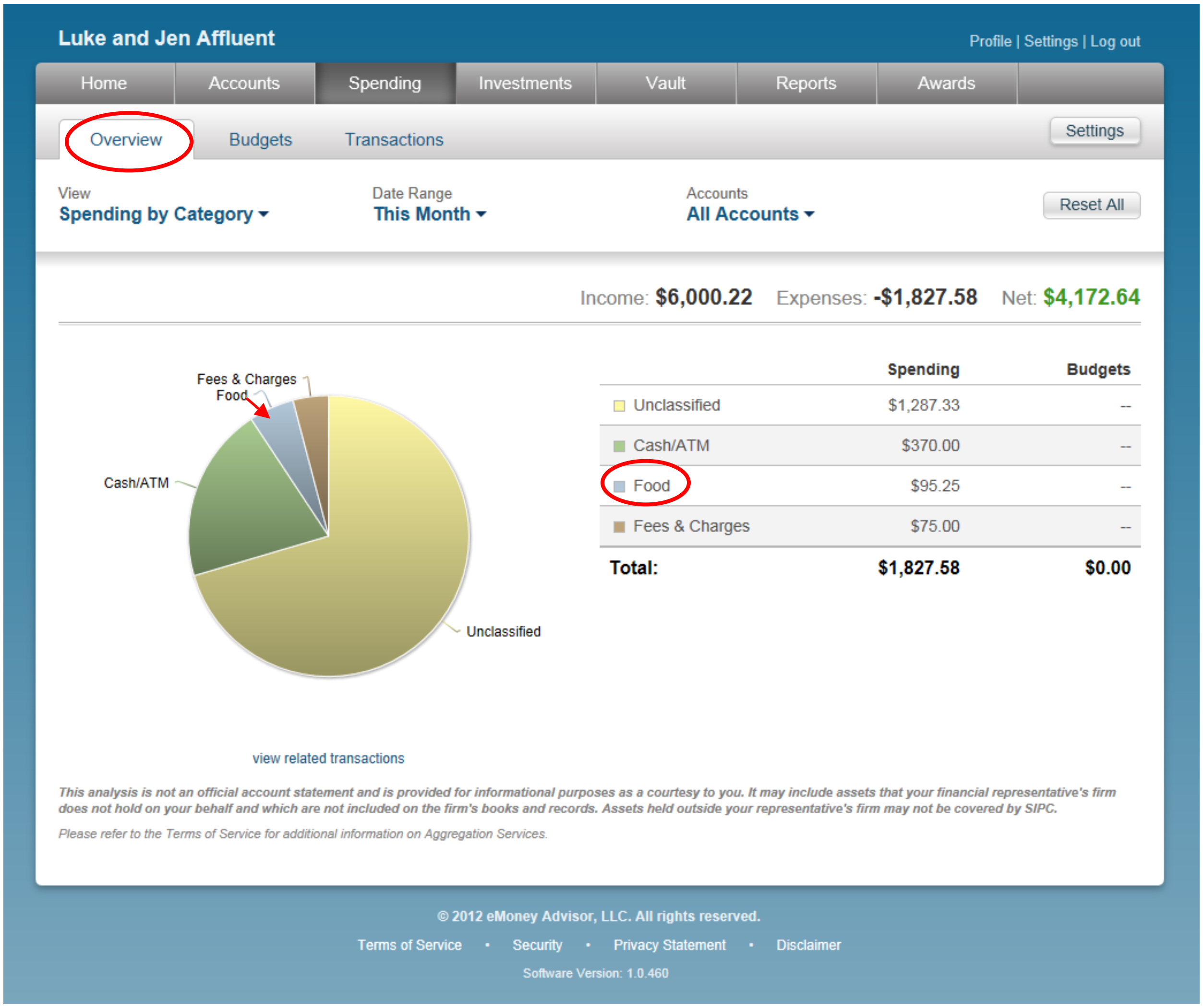
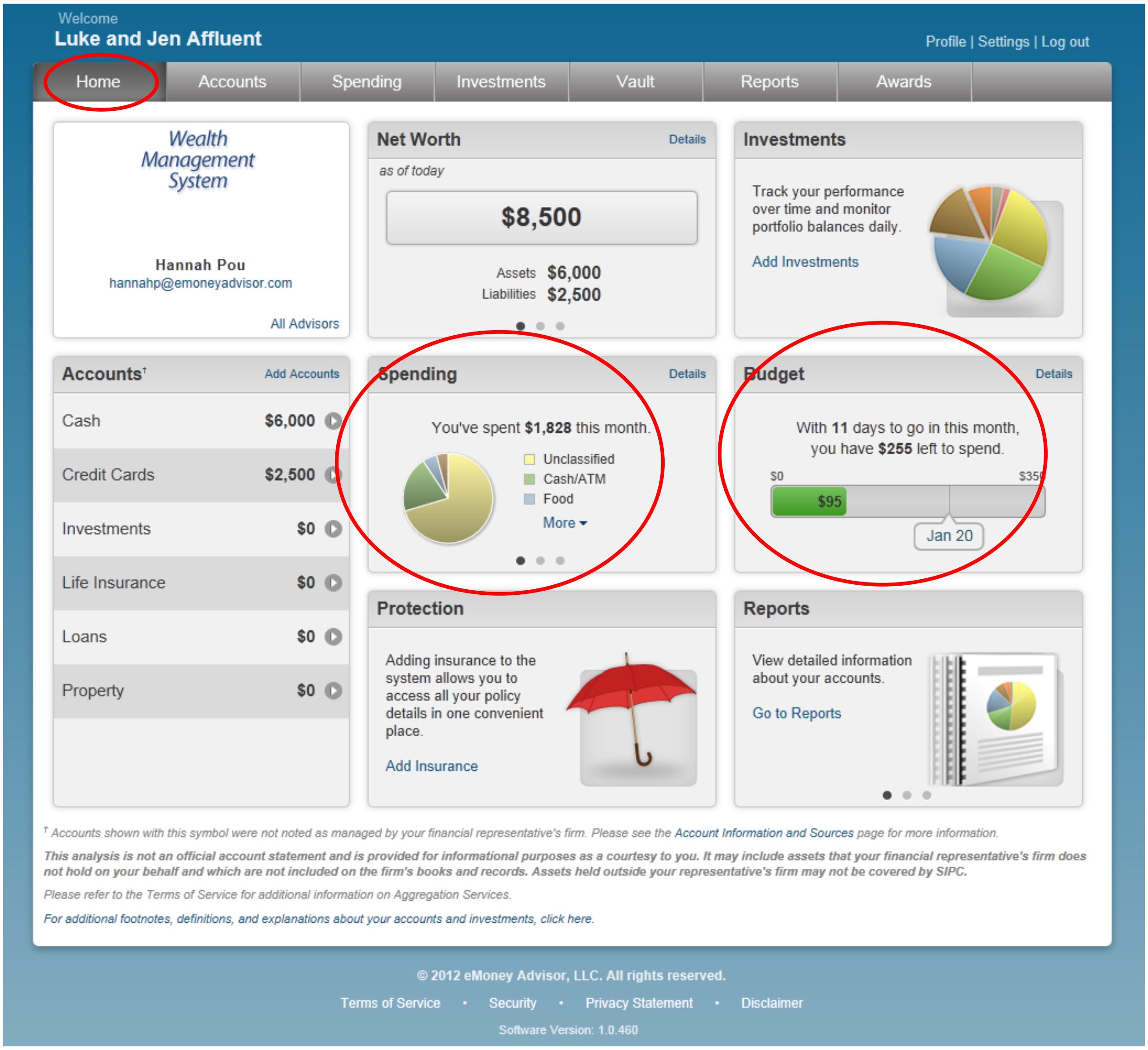
The **Budget** Tab now displays the current amount spent on groceries & the amount left in their monthly grocery budget.



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



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



ADDITIONAL READING: Client Connection Guide