

Spending & Budgeting Overview

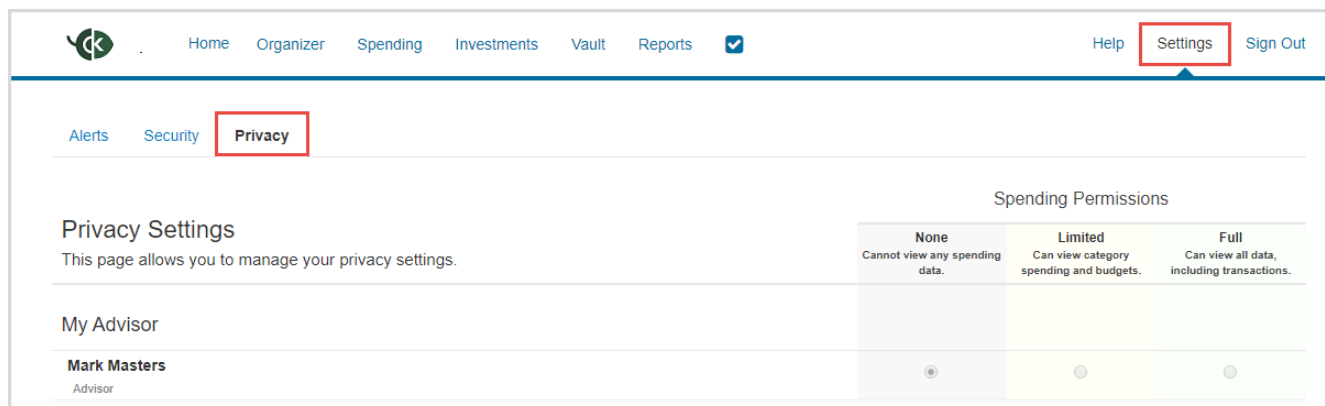
This user guide will walk you through how to use the Spending and Budgeting tools available in your Integral Wealth Portal. These tools allow you to build out monthly spending budgets while also tracking spending habits on your connected transactional accounts. To track your spending and budgeting, you must first connect your accounts.

Table of Contents:

- Privacy Settings
- Spending Tab
- Overview Tab
- Budgets Tab
- Transactions Tab
- Spending Settings

Privacy Settings

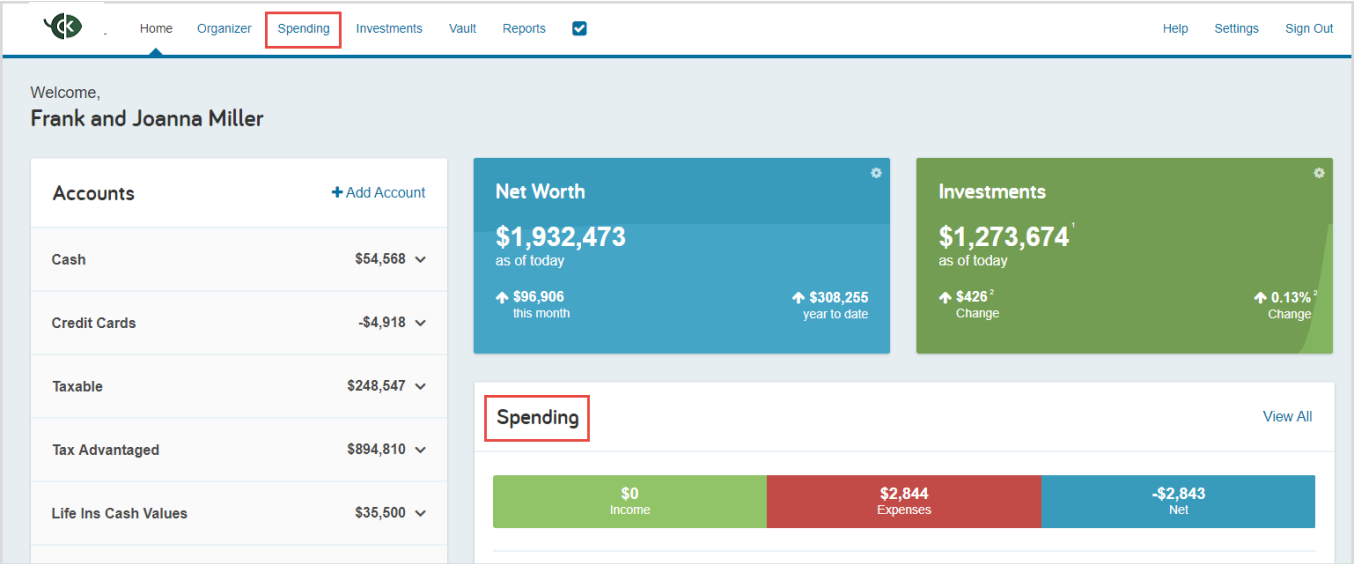
1. By default, Colman Knight and any additional website users, such as a Spouse, are unable to see your spending information. To change this setting, click Settings, then click the **Privacy** tab. For each person listed you can choose between the Spending Permissions: **None**, **Limited**, or **Full**.



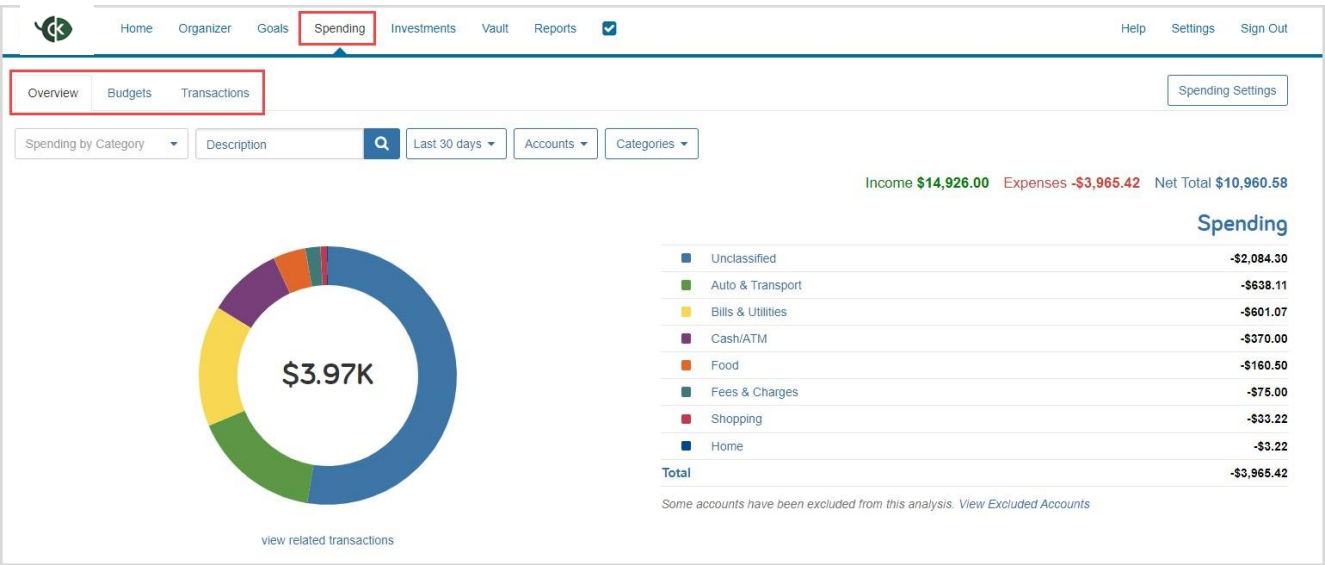
		Spending Permissions		
		None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
My Advisor				
Mark Masters Advisor		<input type="radio"/>	<input type="radio"/>	<input checked="" type="radio"/>

Spending & Budgeting Overview

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



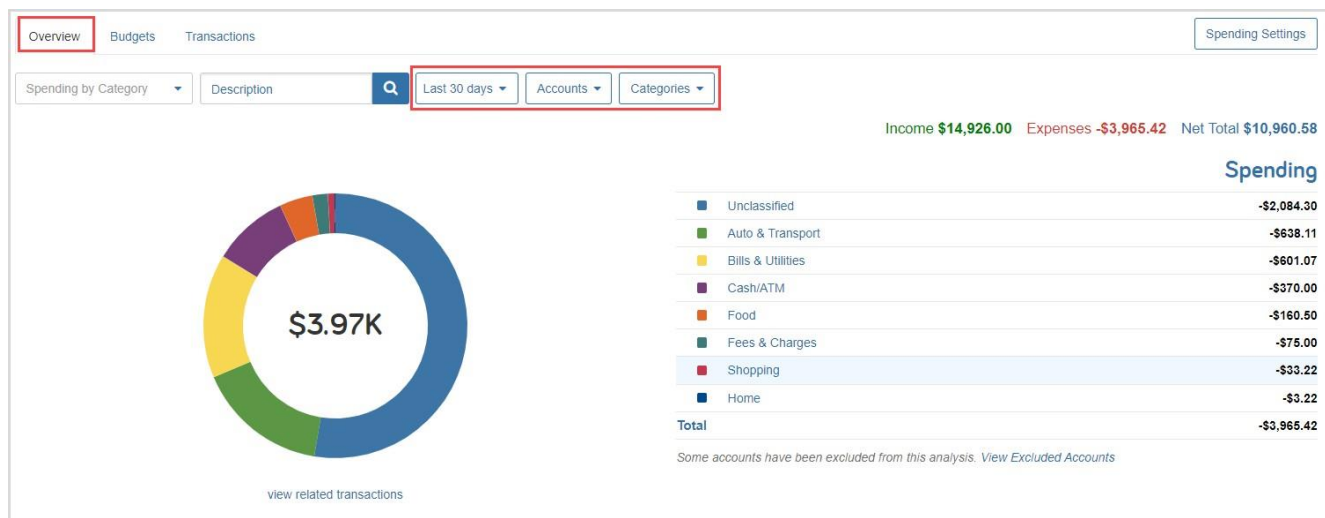
2. The Spending tab is comprised of 3 sections: **Overview**, **Budgets**, and **Transactions**.



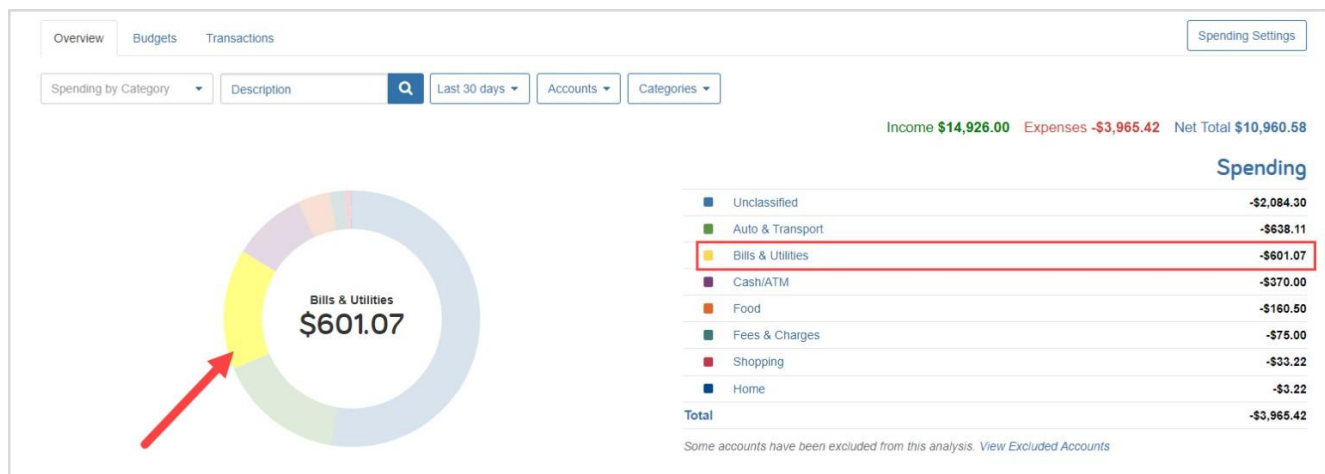
Spending & Budgeting Overview

Overview Tab

1. The Overview tab shows spending by category over a specific date range. The default view displays spending amounts during the **Last 30 Days**, **by Category**, and from **All Accounts**.

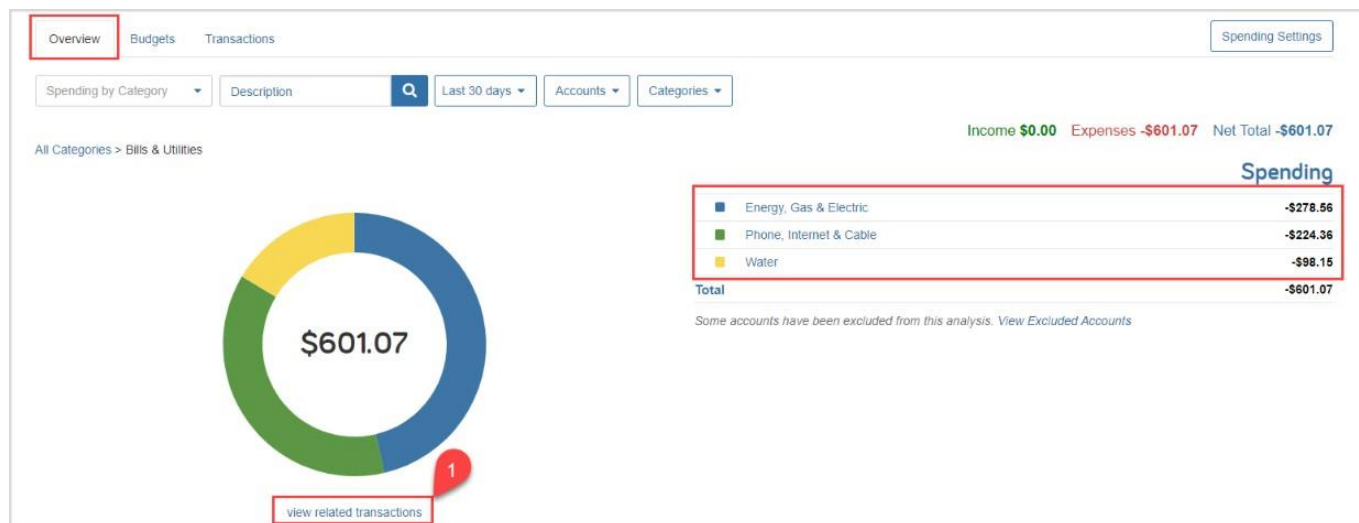
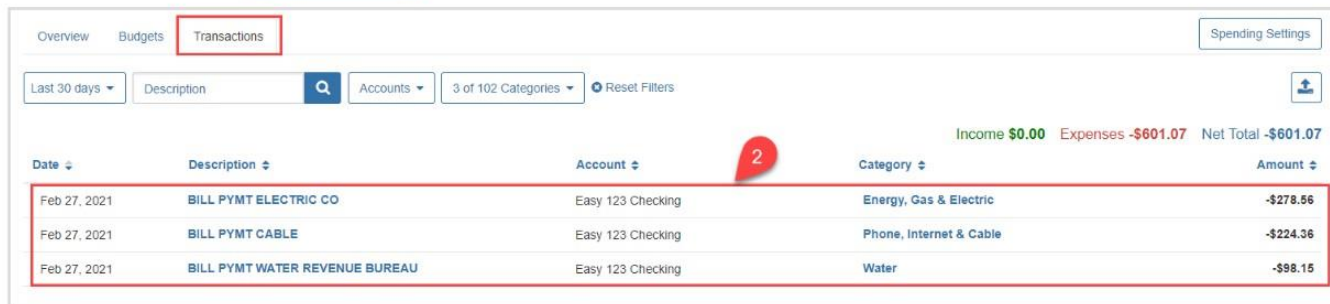


2. The **pie chart** is a graphical representation of the category list located on the right-hand side. Clicking either a pie chart segment or a Spending category within the list will take you to a more detailed spending breakdown for that category. In this example, the category **Bills & Utilities** is selected.



Spending & Budgeting Overview

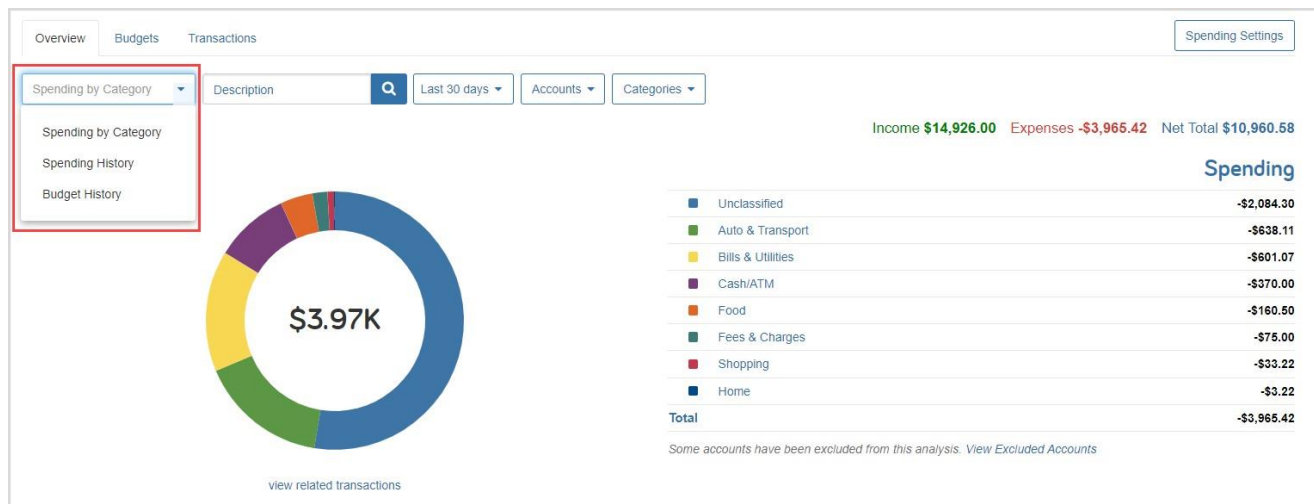
3. After clicking the category, we can see that the three sub-categories of Bills & Utilities – **Energy, Gas & Electric, Phone, Internet & Cable, and Water** – make up the total spending amount in the last 30 days. Clicking **view related transactions** under the pie chart will take you to the Transactions tab for a detailed view of the individual transactions making up that amount.

This screenshot shows the 'Transactions' tab of the Integral Wealth Portal. The 'Transactions' tab is highlighted with a red box. The main display is a table of transactions. A red circle with the number '2' highlights the 'Category' column. The table lists three transactions from February 27, 2021, all from the 'Easy 123 Checking' account. The categories are 'Energy, Gas & Electric' (\$278.56), 'Phone, Internet & Cable' (\$224.36), and 'Water' (\$98.15). The top navigation bar includes 'Overview', 'Budgets', and 'Transactions', with 'Transactions' being the active tab. The top right corner has a 'Spending Settings' button.

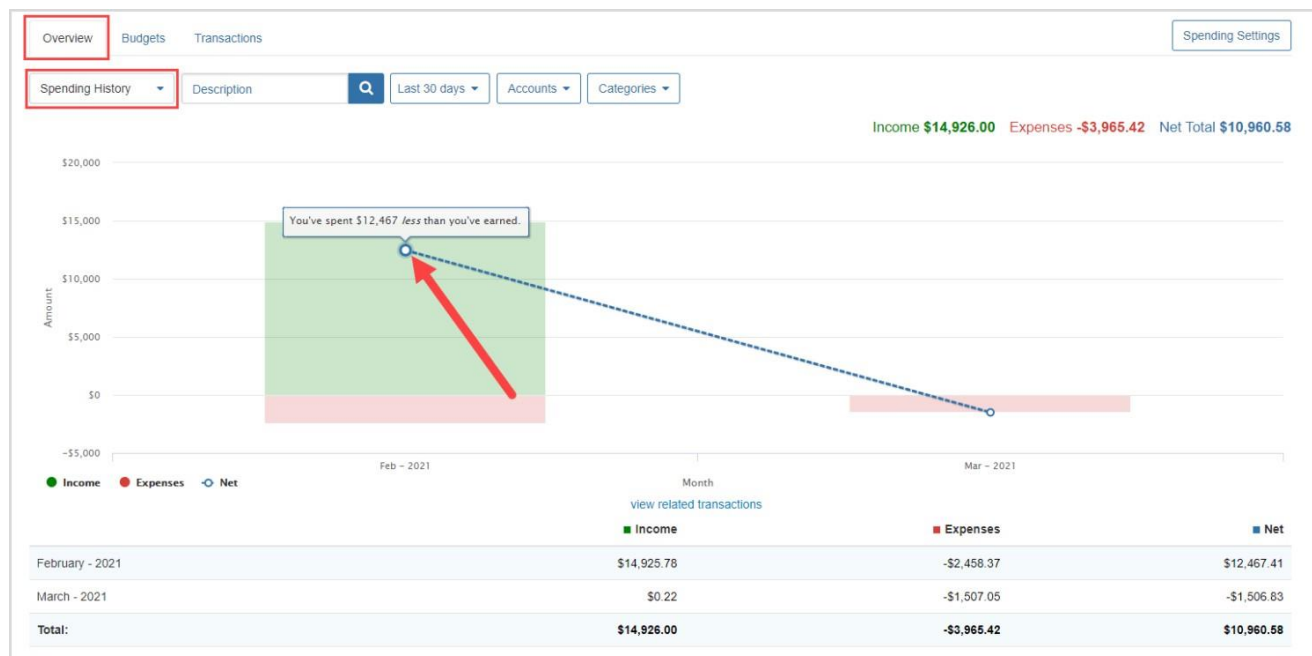
Date	Description	Account	Category	Amount
Feb 27, 2021	BILL PYMT ELECTRIC CO	Easy 123 Checking	Energy, Gas & Electric	-\$278.56
Feb 27, 2021	BILL PYMT CABLE	Easy 123 Checking	Phone, Internet & Cable	-\$224.36
Feb 27, 2021	BILL PYMT WATER REVENUE BUREAU	Easy 123 Checking	Water	-\$98.15

4. Back on the **Overview** tab the **View** filter also includes **Spending History** and **Budget History**.

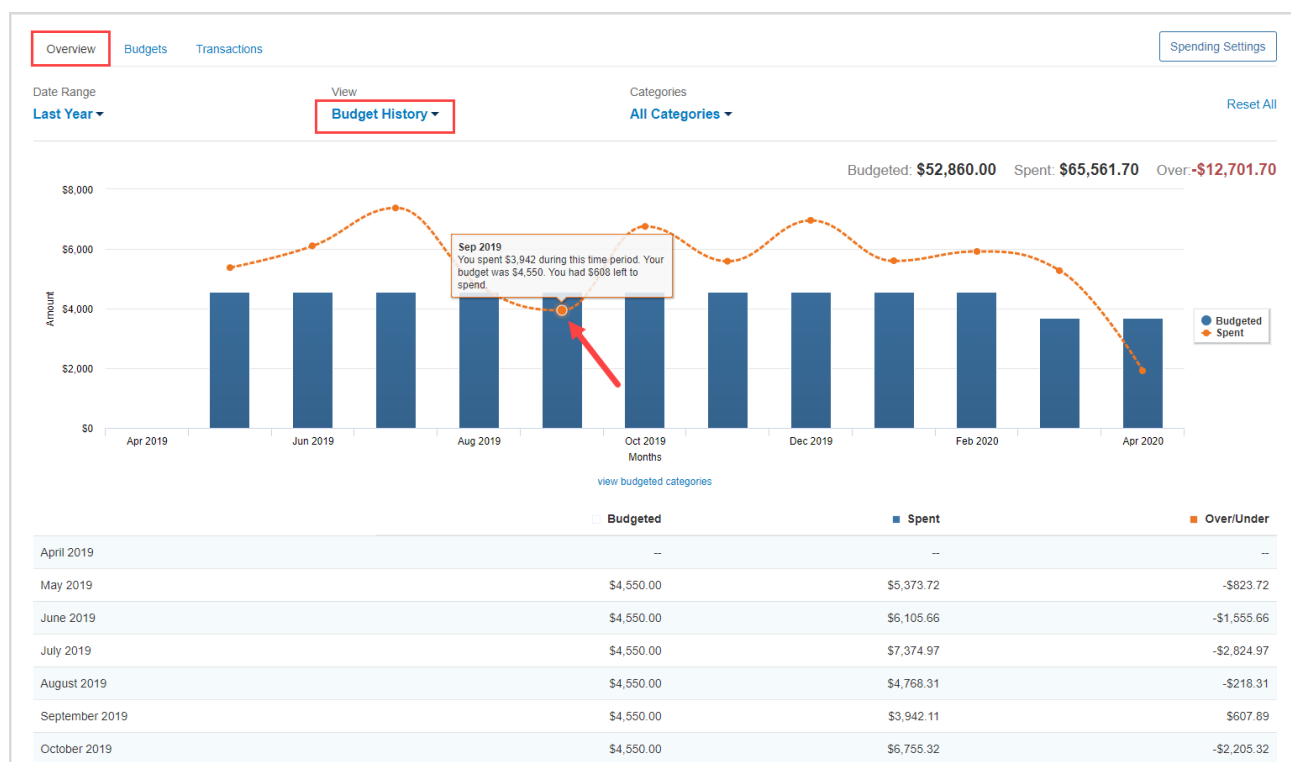


Spending & Budgeting Overview

5. **Spending History** displays a bar chart which tracks income, expenses, and the net amount over time. You can hover your cursor over the green (Income) and red (Expenses) bars as well as the points (Net amount) to view specific information for that time frame – each are clickable too.



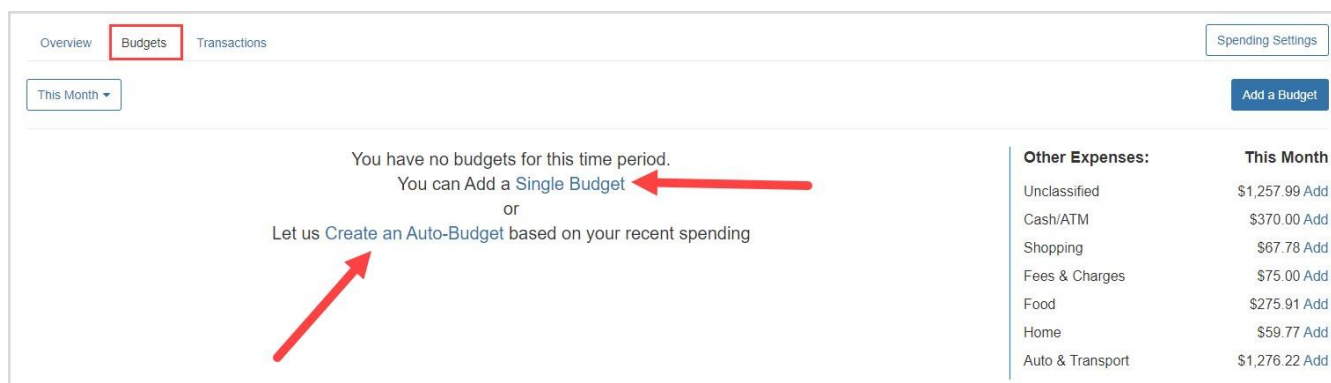
6. **Budget History** displays what was budgeted and spent over time. The blue bars represent the amount budgeted and the orange points represent the amount spent.



Spending & Budgeting Overview

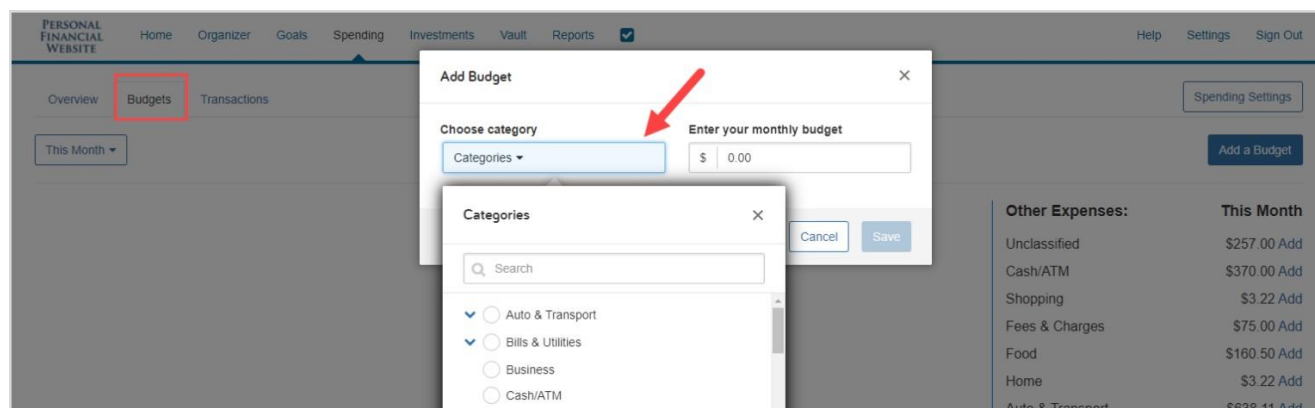
Budgets Tab

1. The Budgets tab allows you to create a budget to help manage your expenses. There are two ways to add a budget –**Single Budget** or **Create an Auto-Budget**.



Other Expenses:	This Month
Unclassified	\$1,257.99 Add
Cash/ATM	\$370.00 Add
Shopping	\$67.78 Add
Fees & Charges	\$75.00 Add
Food	\$275.91 Add
Home	\$59.77 Add
Auto & Transport	\$1,276.22 Add

2. The option to **Add a Budget** allows you to add categories and enter a monthly budget amount one budget item at a time. First, select a category from the **Choose category** drop-down menu or begin typing to filter through the category and sub-category options. Then, key in a dollar amount in the **Enter your monthly budget** field and click **Add**.



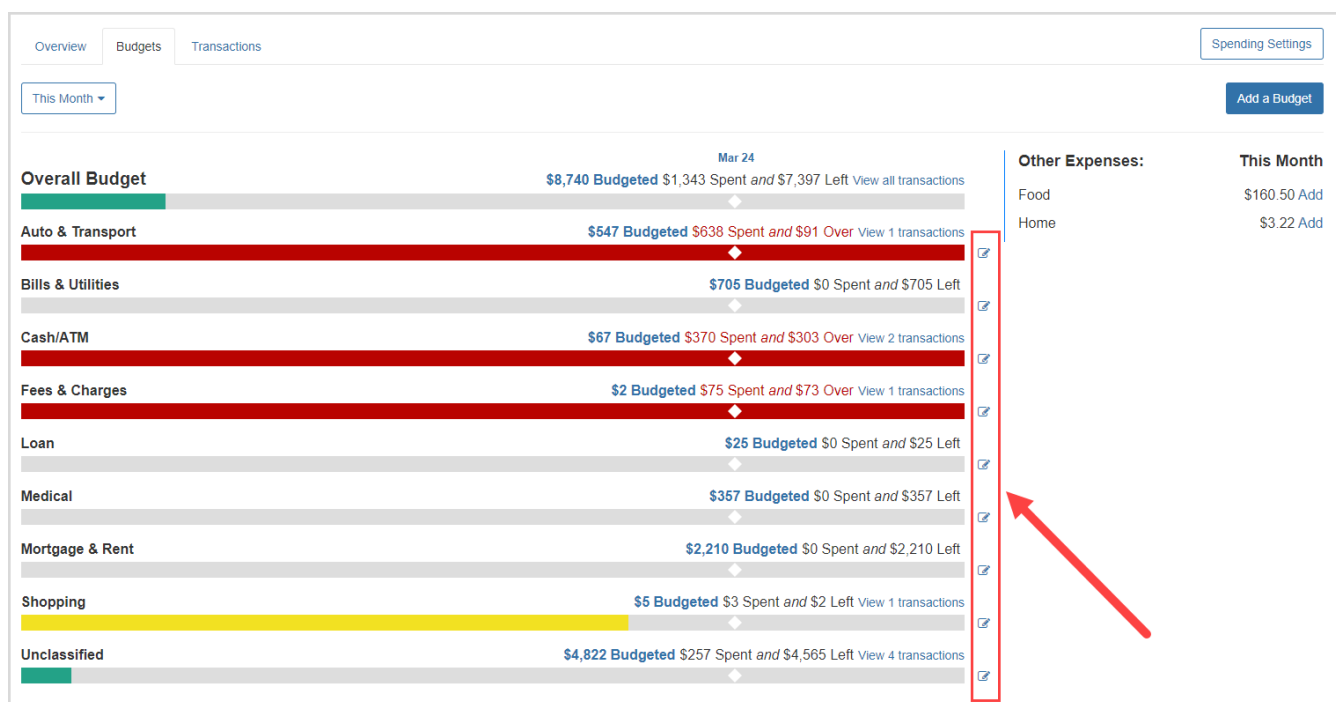
Other Expenses:	This Month
Unclassified	\$257.00 Add
Cash/ATM	\$370.00 Add
Shopping	\$3.22 Add
Fees & Charges	\$75.00 Add
Food	\$160.50 Add
Home	\$3.22 Add
Auto & Transport	\$638.11 Add

Spending & Budgeting Overview

3. Continue building out your desired budget by clicking **Add a Budget**, selecting a **category**, and entering a **monthly budget amount**.



4. The option to **Create an Auto-Budget** will automatically create a budget for you based on your average spending from the past six months. To delete or edit a category, click the red the edit icon to the right.



Please Note: The **Create an Auto-Budget** feature does not currently account for the possibility of having less than six months of transaction data. If you choose to use this feature, it is recommended to review the auto-budget categories and budget amounts for accuracy.

Spending & Budgeting Overview

Transactions Tab

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

Overview	Budgets	Transactions	Spending Settings
Date range	Description	Accounts	Categories
Last 30 days	Type to Search	Type to Search	Type to Search
Date	Description	Account	Category
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment

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

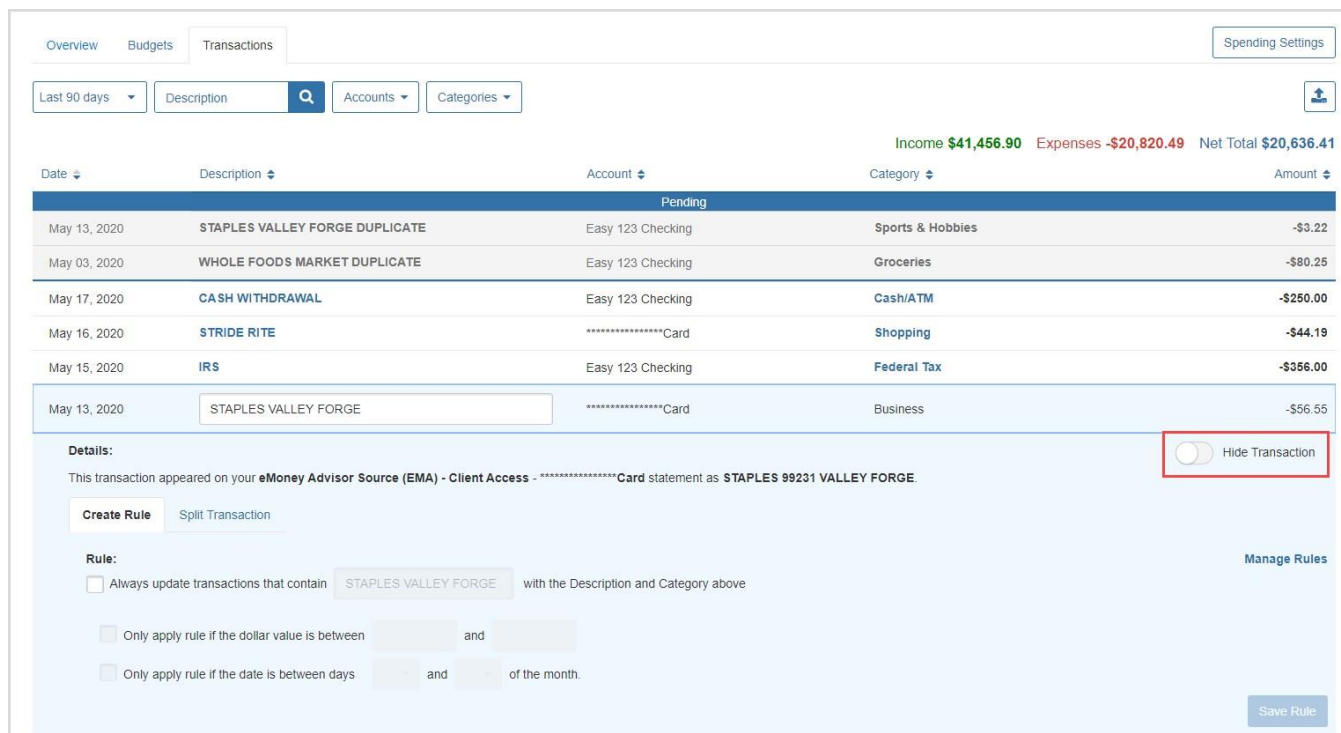
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Details: This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VALLEY FORGE.				
Create Rule Split Transaction				
Rule: <input type="checkbox"/> Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above				
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking		
Sep 02, 2019	PAYMENT	Easy 123 Checking		
Sep 01, 2019	WAWA TOWN	Credit Card		
Aug 31, 2019	OVERDRAFT PROTECTION	Easy 123 Checking		
Aug 29, 2019	COLLEGEVILLE WEGMANS	Credit Card		

3. 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 row** and check the **box** under **Rule**. Click **Save Rule**.

Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Home Supplies	-\$3.22
Details: This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VALLEY FORGE.				
Create Rule Split Transaction				
Rule: <input checked="" type="checkbox"/> Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above				

Spending & Budgeting Overview

4. To hide a transaction, click the **transaction row**, then click the **Hide Transaction** toggle.



Overview Budgets Transactions Spending Settings

Last 90 days Description Accounts Categories

Income \$41,456.90 Expenses -\$20,820.49 Net Total \$20,636.41

Date	Description	Account	Category	Amount
Pending				
May 13, 2020	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
May 03, 2020	WHOLE FOODS MARKET DUPLICATE	Easy 123 Checking	Groceries	-\$80.25
May 17, 2020	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
May 16, 2020	STRIDE RITE	*****Card	Shopping	-\$44.19
May 15, 2020	IRS	Easy 123 Checking	Federal Tax	-\$356.00
May 13, 2020	STAPLES VALLEY FORGE	*****Card	Business	-\$56.55

Details:

This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - *****Card statement as STAPLES 99231 VALLEY FORGE

Create Rule Split Transaction

Rule:

☐ Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above

☐ Only apply rule if the dollar value is between and

☐ Only apply rule if the date is between days and of the month.

Hide Transaction

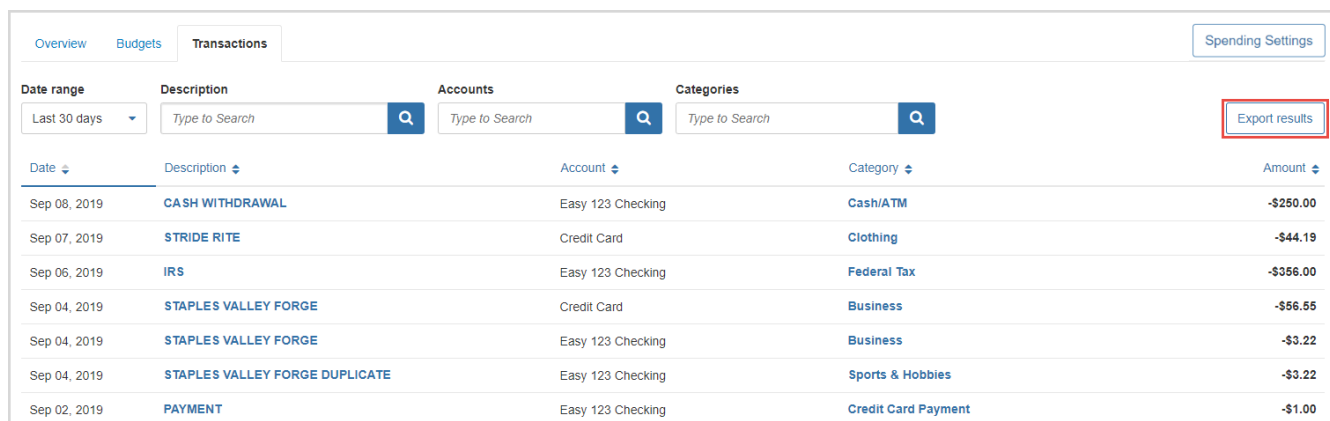
Manage Rules

Save Rule

Please Note: When hiding a transaction:

- The transaction will no longer be visible within the Transactions tab unless you click the **View Hidden** toggle at the top of your Transactions page. When viewing hidden transactions, note the amounts of these transactions will not be included in totals.
- The hidden transaction amount will deduct from the **Income, Expenses, and Net Total** numbers on the top right of the Transactions tab.
- The hidden transaction is no longer accounted for on the **Overview** tab or the **Budget** tab.

5. 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

Last 30 days Type to Search Type to Search Type to Search

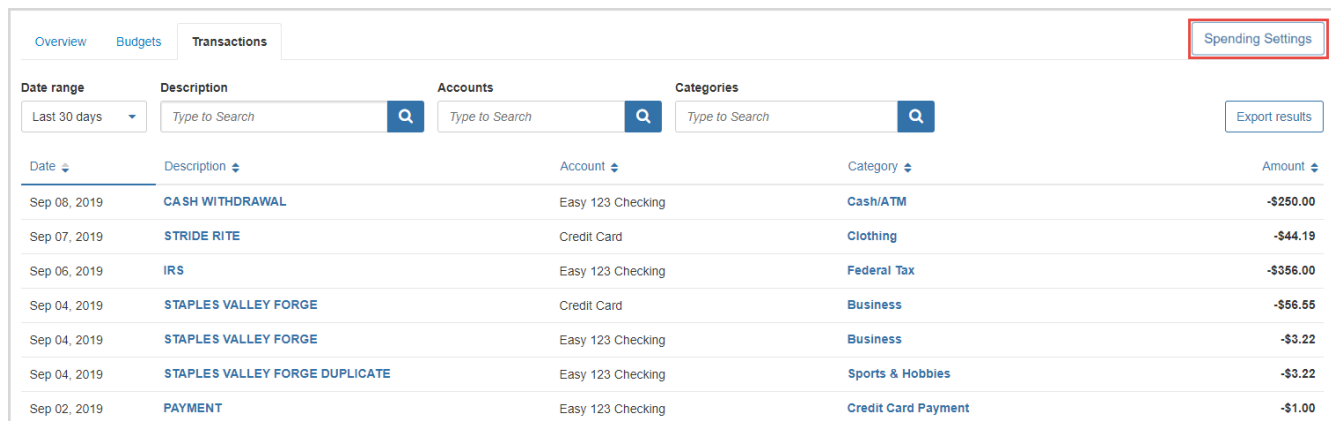
Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES 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

Export results

Spending & Budgeting Overview

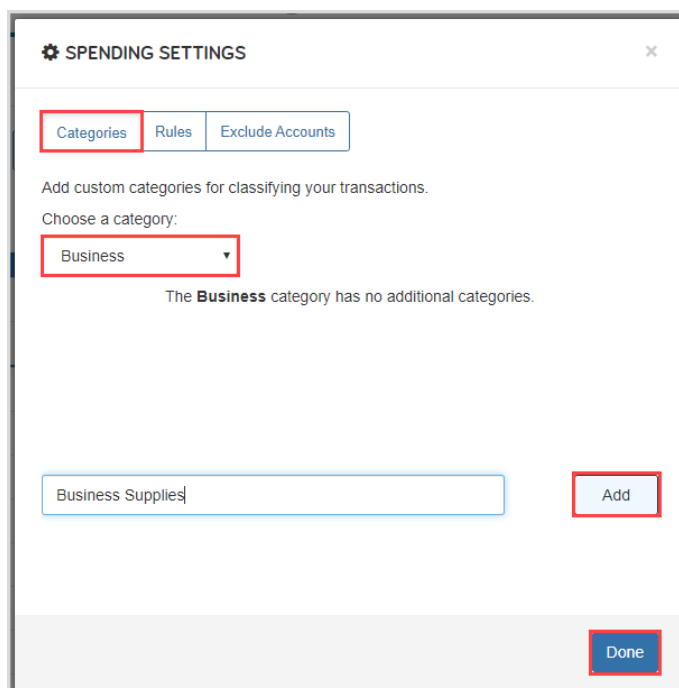
Spending Settings

1. The Spending Settings button allows you to further manage spending Categories, Rules, and Excluded Accounts. For example, if cannot find the category you're looking for when re-categorizing transactions, you can create new sub-categories by clicking **Spending Settings** at the top of the budgeting page.



Overview Budgets Transactions Spending Settings				
Date range	Description	Accounts	Categories	
Last 30 days	Type to Search	Type to Search	Type to Search	Export results
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

2. Next, select a parent category from the **Choose a category** drop-down menu, type your desired sub-category in the free-form field, click **Add** then **Done**. Now, when you re-categorize transactions, your custom sub-category will be available to use!



SPENDING SETTINGS

Categories Rules Exclude Accounts

Add custom categories for classifying your transactions.

Choose a category:

Business

The **Business** category has no additional categories.

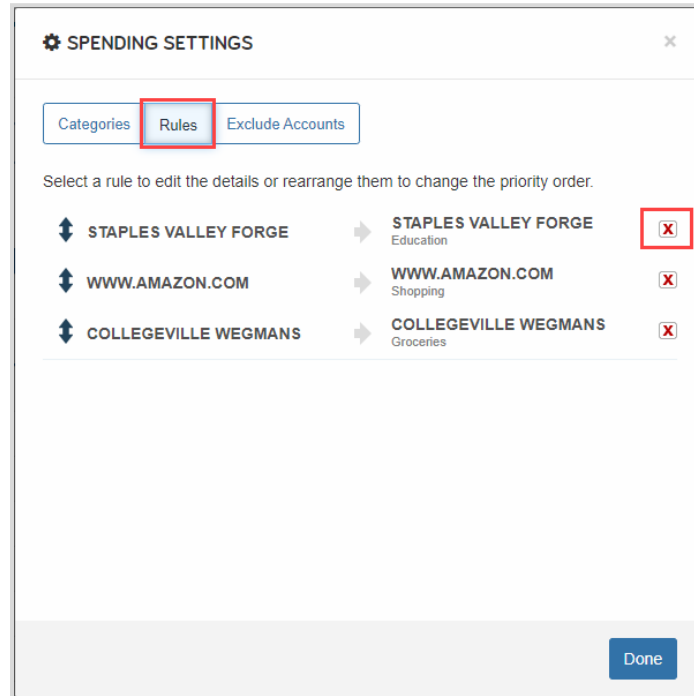
Business Supplies

Add

Done

Spending & Budgeting Overview

3. The **Rules** tab allows you edit the details of a rule, rearrange the priority, or delete a rule. To delete a rule, click the **X** next to the rule(s) you want to delete, click **Yes** to acknowledge, then click **Done**.



Please Note: When deleting a rule, the system will *not* revert the affects that rule had on your past transactions but moving forward it will no longer apply the rule to your transactions.