

Integral Wealth Portal

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

Privacy Settings

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. You can choose between the Spending Permissions: **None**, **Limited**, or **Full** for each person listed.

	Hom	e Organizer	Goals	Spending	Investments	Vault	Reports	⊖	Help _	Settings Sign Out
Alerts Sec	curity Priv	асу								
									nonding Dormionio	
Privacy Se	ettinas							5	spending Permissio	115
Privacy Se This page allow much access e	ettings ws you to ma each individu	nage your priva Il has to your f	acy setting inancial in	gs. Use the offermation.	controls below	to deterr	nine how	None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
Privacy Se This page allow much access en My Advisor	ettings ws you to ma each individu	nage your priva Il has to your f	acy setting inancial in	gs. Use the information.	controls below	to deterr	nine how	None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
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Spending Tab

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

Welcome					
Frank and Joan	na Miller				
Accounts	View All	Net Worth \$1,984,870	٥	Investments \$2,119,958	٥
+ Add Accou	unt	as of today		as or today	
🖸 Cash	\$82,368 🗸	\$10,300 this month	\$195,374 year to date		
E Credit Cards	-\$4,918 🗸				
Taxable	\$599,529 🗸	Spending			View All
+ Tax Advantaged	\$1,402,561 🗸	openning			
S Life Ins Cash Values	\$35,500 🗸	Income \$0	Expenses -\$713.18	Net -\$713.18	
Do Loans	-\$752,770 🗸				
Property	\$1,295,000 🗸	Overall Budget			\$0 of \$0



2. The Spending tab comprises three sections: **Overview**, **Budgets**, and **Transactions**.

Colman Knight Home Organizer Workshop Spending Investme	ts Vault Reports 🖓	Help Settings Sign Out
Spending // Overview Budgets Transactions		Spending Settings
Spending by Category v Date Range (04/09/2024 to 05/09/2024) v	scounts v Categories v	ch by Description
	Top Spending: -\$5,758.38 as of Today Income: \$9,026.00 Expenses: -\$5,758.38 Net: \$3,267.62	
spending \$5.76K	Cash/ATM Auto & Transport	-\$1,813.30 -\$1,396.22
	Unclassified	-\$1,001.99
	Bills & Utilities	-\$601.07
	Food	-\$357.25
	Taxes	-\$356.00
	Shopping	-\$83.36
	Fees & Charges	-\$75.00
	Entertainment	-\$44.19

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, from All Accounts, for All Categories.

Home Organizer Goals Spe	ending Investments Vault Reports 🖓 🖧	Help Settings Sign Out
Spending // Overview Budgets	Transactions	Spending Settings
Spending by Category V Date Range (05/21/2024 to View Hidden	0 06/20/2024) V Accounts V Categories V	Search by Description Q
	Top Spending: -\$860.40	



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(i) Note

Credit Card Payments and Transfers are considered neutral categories and do not affect the Income, Expenses, and Net Total calculations.

2. The **pie chart** is a graphical representation of the category list on the right-hand side. Clicking a **pie chart segment**, a **Spending category** within the list, or using the **Categories filter** will take you to a more detailed spending breakdown for a category. In this example, the category **Auto & Transport** is selected.



Using the Categories Filter:

When using the **Categories** filter to display a detailed spending breakdown for a category, click the **checkbox** for the category you want to display. The category's subcategories will automatically be selected. Click the **plus symbol** next to the category to view its subcategories.





You can remove the checkbox before any subcategory to be more specific about what you want to display. Click **Apply** once you have selected all the categories and subcategories you want to display.

The **Categories filter** shows how many categories are selected.

Clicking the **Transactions** tab will retain these same categories filters.

Click **Clear** to clear all selected items.

3. After clicking into a specific category, you can see what sub-categories make up the total spending of the time frame you have set. Clicking **View all transactions** will take you to the Transactions tab for a detailed view of the individual transactions in those categories.

Top Sp	
as of Today Income: \$0.0	nding: -\$558.46 Expenses: -\$558.46 Net: -\$558.46
Spending	-\$279.90
\$558.40	tilities -\$278.56



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e Range (04/10/2024 to (D5/10/2024) V Accounts V Categories (3)	~	Search by Description	Q
Transactior	n Details		Income: \$0.00 Expenses: -\$558	8.46 Net: -\$558.46
Date ⊛	Description	Account	Category	Amount
		Pending		
Apr 22, 2024	WHOLE FOODS MARKET DUPLICATE	Easy 123 Checking	Groceries	-\$80.25
Apr 29, 2024	WAWA TOWN	*************Card	Fast Food & Convenience	-\$3.99
Apr 26, 2024	COLLEGEVILLE WEGMANS	*************Card	Groceries	-\$111.42
Apr 22, 2024	WHOLE FOODS MARKET	Easy 123 Checking	Groceries	-\$80.25
Apr 13, 2024	BILL PYMT ELECTRIC CO	Easy 123 Checking	Energy, Gas & Electric	-\$278.56
Apr 11, 2024	WAWA TOWN	***************Card	Fast Food & Convenience	-\$3.99

4. Back on the Overview tab, the first dropdown also includes **Spending History** and **Budget History**.

spending //	Overview Budgets Transactions			Spending Settings
Spending by Category 🗸	Date Range (04/10/2024 to 05/10/2024) V	ccounts v Categories v	Search by Descrip	tion a
Spending by Category Spending History Budget History		Top Spending: -\$5,758.38 as of Today Income: \$9,026.00 Expenses: -\$5,758.38	Net: \$3,267.62	
	Spending	Cash/ATM		-\$1,813.30
	\$5.76K	Auto & Transport		-\$1306.22



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5. **Spending History** displays a bar chart that 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 is clickable too.

Spending //	Overview Budgets Transactions		Spi	anding Settings
Spending History v	e Range (04/10/2024 to 05/10/2024) v Accounts	Categories	Search by Description	Q
Spending: -\$5,7	758.38			
as of Today Income: \$9,026.00 Exp	Jenses: -\$5,758.38 Net: \$3,267.62 <u>View Transa</u>	actions		
\$10,000				
\$7.500	You've cent \$2.001 (action units aread			
\$5,000	G			
		The second se		
\$2,500 E V S0			~~ 0	
52,500 50 -52,500				
52,500 -52,500 -55,000 -57,500			***	

6. **Budget History** displays what was budgeted and spent over time. Hover your mouse over the chart to see details of what was budgeted and what was spent.

Spend	ing // Overview Budgets Transi	actions			Spending Settings
Budget Histor	y V Date Range (01/01/2023 to 06/20/2024)	Accounts V Categories V	Search by Description	٩	View Hidden
Spendir s of Today	ng: \$4,123.37				
			Budgeted: \$11,700.00	Spent: \$4,123.37	Under: \$7,576.63
\$12,500 -					
\$10,000					
\$7,500					
Amount		You've spent \$4,123 during this time period. Your budget is \$11	,700 You have \$7,577 left to spend		
\$5,000					
\$2,500					
\$0					



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 – **Add a Single Budget** or **Create an Auto-Budget**.

Date Range (05/01/2024 to 05/16/2024) v		- Add a Budget
You have no b <u>udgets for this time pe</u> riod. You car Add a Single Budget	Other Expenses	This Month
Let us Create an Auto-Budget pased on your recent spending	Unclassified	\$1.00 🖿
	Cash/ATM	\$250.00
	Entertainment	\$44.19 🗄
	Fees & Charges	\$75.00
	Food	\$115.41
	Shopping	\$83.36
	Auto & Transport	\$638.11
	Taxes	\$356.00 @

2. Continue building out your desired budget by clicking **Add a Budget**, selecting a caJtegory, and entering a monthly budget amount. Then click **Save**.

If you're creating an Auto-Budget, the system will automatically create a budget for you based on your average spending from the past six months.

Add a Budget	Add Budget for Cash/ATM
Choose category Categories ~ Enter your monthly budget	For the past 6 months, you've averaged \$2,764.24 per month for the " Cash/ATM " category, <u>Click</u> <u>here to set this as your budget</u> .
\$0.00	\$250.00 ÷
Cancel Save	all Cancel Save



3. Click the **pencil icon** to edit the budget details for any specific category.

Budgeted: \$7,775 Spent: \$1,132	Left: \$6,643 <u>View all transactions</u>				
		May 16			
Categories			1	Other Francisco	
Categories			1	Other Expenses	This Mon
Categories Auto & Transport		s	445 Budgeted	Other Expenses	This Mon

(i) 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.

Transactions Tab

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

pending //	Overview Dudgets			Spending Setting
te Range (04/10/2024 to	05/10/2024) V Accounts V Categories V	~	Search by Description	Q O Download
Transactior	n Details		Income: \$9,026.00 Expenses: -\$5,75	8.38 Net: \$3,267.62
Date ③	Description	Account	Category	Amount
		Pending		
May 2, 2024	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Merchandise/Misc	-\$3.22
Apr 22, 2024	WHOLE FOODS MARKET DUPLICATE	Easy 123 Checking	Groceries	-\$80.25
May 6, 2024	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00



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- 1. Click the transaction row to make changes to the Description or Category for transaction.
- 2. Use the **Category** drop-down to select a new category.
- 3. To create a rule to apply your edits to all similar transactions, make the edits to the Description and Category of the transaction, then **check** the appropriate box under Rule.
- 4. Click Save Rule when you've set rule parameters.
- 5. You can choose to hide individual transactions by toggling the **Hide Transaction** toggle on.

Details:				Hide Transaction
This transaction appear	ed on your eMoney Advisor Source	(EMA) - Client Access - *************	***Card statement as STRIDE RITE.	5
Create Rule Split	Transaction			
Rule:				Manage Rules
Always update trar	sactions that contain STRIDE RIT	E with the Description and Category ab	ove	
Only apply rule if the	ne dollar value is between	and		
Only apply rule if th	ne date is between days	and of the month.		
1 transaction will be in	npacted by this rule change			
Mar 5, 2024		**************	Kide Clothing	-\$4410

6. Click **Download** to export the transaction table to a .CSV format.

(ange (04/10/2024 to	05/10/2024) V Accounts V Categories V		Search by Description	Q Download View H
Transaction	n Details		Income: \$9,026.00	Denses: -\$5,714.19 Net: \$3,311.81
Date ⊙	Description	Account	Category	Amount
		Pending		
May 2, 2024	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Merchandise/Misc	-\$3.22



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O Note: Hiding Transactions

Hidden transactions will not remain visible within the Transactions tab unless you click the **View Hidden toggle** on the top of the Transactions page, and are no longer accounted for on the Overview tab or Budget tab. When viewing hidden transactions, note the amounts of these transactions will not be included in totals.

The hidden transaction amount will deduct from Income, Expenses, and Net Total numbers on the top right of the Transactions tab.

Spending Settings

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

- 1. Click Spending Settings.
- 2. The pop-up window will open on the Categories tab where you can customize your Categories.
- 3. Select a Parent Category, enter the desired information and add any sub-categories.
- 4. Click Done.

Spending //	Overview Bu	Spending Settings ×	1 Spending Settings
Date Range (04/17/2024 to	05/17/2024) ~	2 Categories Rules Exclude Accounts	Q Q Download View Hidden
Transaction	n Details	Custom Categories Add a new sub-category to the spending categories used to group transactions together.	ies: -\$3,438.48 Net: -\$3,438.26
Date 🛞	Description	Select Parent Category Auto & Transport	Amount
		Sub Categories for Auto & Transport	
May 2, 2024	STAPLES VAL	Auto Payment	-\$3.22
Apr 22, 2024	WHOLE FOOL	Auto Registration	-\$80.25
May 6, 2024	CASH WITHD	New Sub Category	-\$250.00
May 4, 2024	IRS	example Add	-\$356.00
May 2, 2024	STAPLES VAL		-\$56.55
May 2, 2024	STAPLES VAL		-\$3.22
Apr 30, 2024	PAYMENT	4 Done	-\$1.00



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- 5. The **Rules** tab allows you to edit a rule's details, rearrange the priority if you have multiple rules set, or delete a rule. To delete a rule, click the **trash can icon** next to the rule you want to delete. Click **Done**.
- 6. The **Excluded Accounts** tab lets you exclude specific accounts from budgets and spending charts. Use the drop-down to specify if you want to show or hide specific accounts. Then, click **Done**.

 Spending Settings 	×	Spending Settings	×
Categories Rules Exclude Accounts		Catego	ries Rules Exclude Accounts
Rules Select a rule to edit the details or rearrange them to change the priority order. To add a rule go to transactions to choose which purchase you would like to create a rule for.		Excluded Accounts Hide accounts from your budgets or	spending charts.
STAPLES VALLEY FORGE	ies: -	Accounts	Select Visibility
STAPLES VALLEY FORGE Merchandise/Misc	un in	************Card	Show On Budgets, Charts & Transactions
		Easy 123 Checking	Show On Budgets, Charts & Transactions
	VAL	Health Savings Account	Hide On Budgets & Charts V
IC	THD		
Done	VAL		Done

(i) 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.



Estimate Annual Living Expenses from Spending

The **Estimate from Spending** option lets you pull in aggregate figures from your historical spending transactions to populate itemized annual living expenses in your Organizer.

1. To estimate annual living expenses from spending, click Organizer, then click Income, Expenses, and Savings.



2. Click Estimate from Spending.

Annual Income		+ Income	
Income		Value	
Frank's Earnings		\$300,000	۵
Joanna's Hospital Pension		\$12,000	₿
Joanna's Part-Time Earnings		\$50,000	Đ
Annual Living Expenses	+ Expense	+ Estimate from Spending	
otal Annual Expenses		\$140,000	



3. Review the annual and monthly amounts, then click Add.



Note:

The Annual Average for each category starts from the date the category was added to the system, i.e., when you connected the account(s) to your Integral Wealth Portal.

To get the monthly value, the number is divided by the number of months the category has been added to your Integral Wealth Portal and then it is rounded to the nearest ten dollars. Then, the number is multiplied by twelve to get the annualized value. See below for the calculation.

Estimate from Spending Annual Amount =
[(Total Dollar Value in Category # of Months Since First Transaction in Category) Rounded to the Nearest \$10] X 12

4. The itemized living expenses from spending will populate. Click the **trash can icon** to delete an expense. If Itemized living expenses are already added, the Estimate from Spending option will not overwrite any existing itemized expenses.

Annual Living Expenses	+ Extimate from Spending
Expenses	Value
Auto & Transport	\$4,920
Bills & Utilities	\$6,360
Cash/ATM	\$26,520