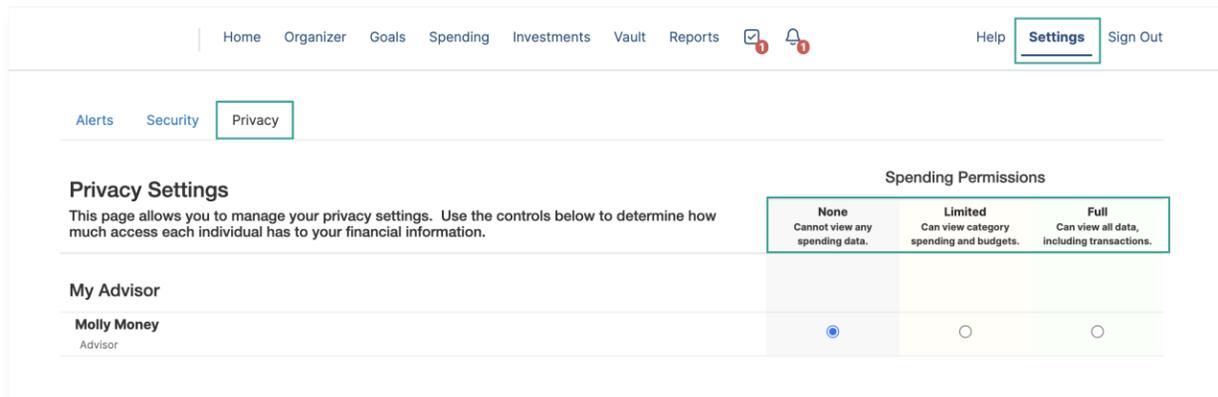


This guide details how to use the Spending and Budgeting tools available on your Integral Wealth Portal. These tools allow you to build out monthly spending budgets while tracking spending habits on your connected transactional accounts. To track your spending and budgeting, you must first connect your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

Privacy Settings

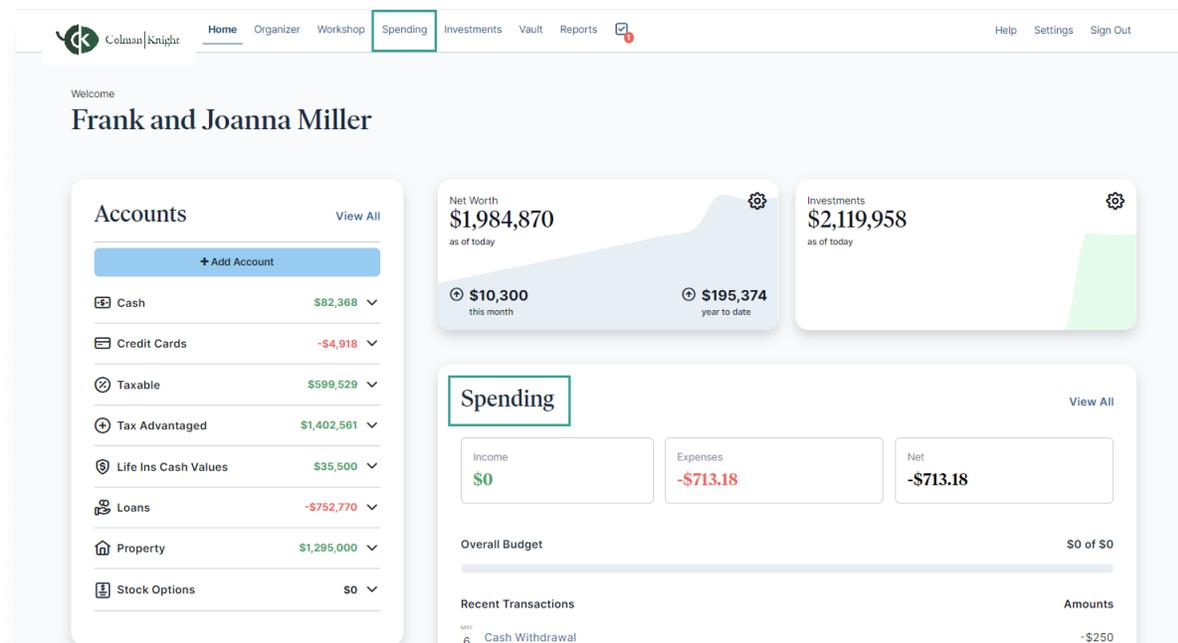
By default, Colman Knight and any additional website users, such as a spouse, are unable to see your spending information. To change this setting, click Settings, then click the Privacy tab. You can choose between the Spending Permissions: **None**, **Limited**, or **Full** for each person listed.



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

Spending Tab

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



Accounts [View All](#)

+ Add Account

- Cash \$82,368
- Credit Cards -\$4,918
- Taxable \$599,529
- Tax Advantaged \$1,402,561
- Life Ins Cash Values \$35,500
- Loans -\$752,770
- Property \$1,295,000
- Stock Options \$0

Net Worth \$1,984,870 as of today

Investments \$2,119,958 as of today

Spending [View All](#)

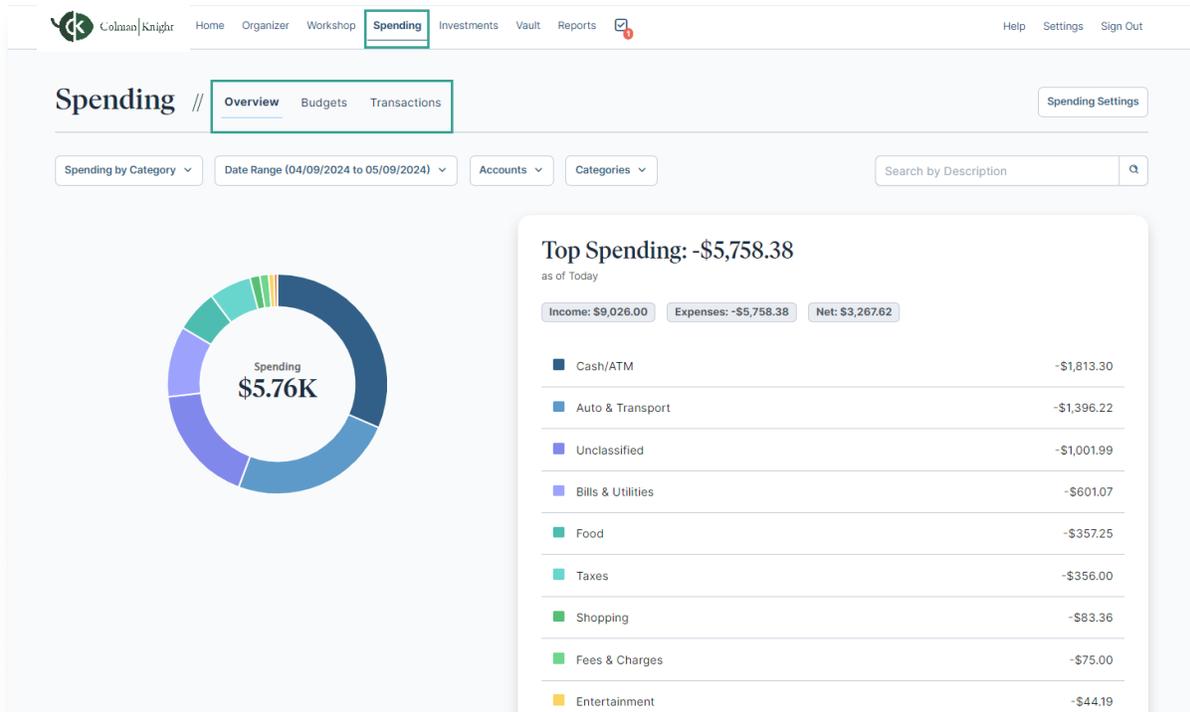
Income: \$0 | Expenses: -\$713.18 | Net: -\$713.18

Overall Budget: \$0 of \$0

Recent Transactions: MAY 6 Cash Withdrawal - \$250

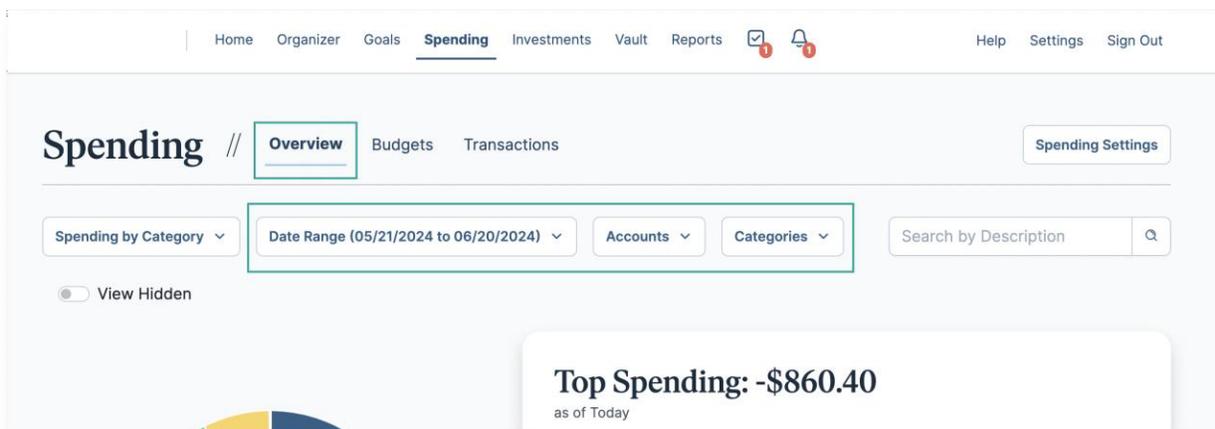
Spending and Budgeting Overview

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



Overview Tab

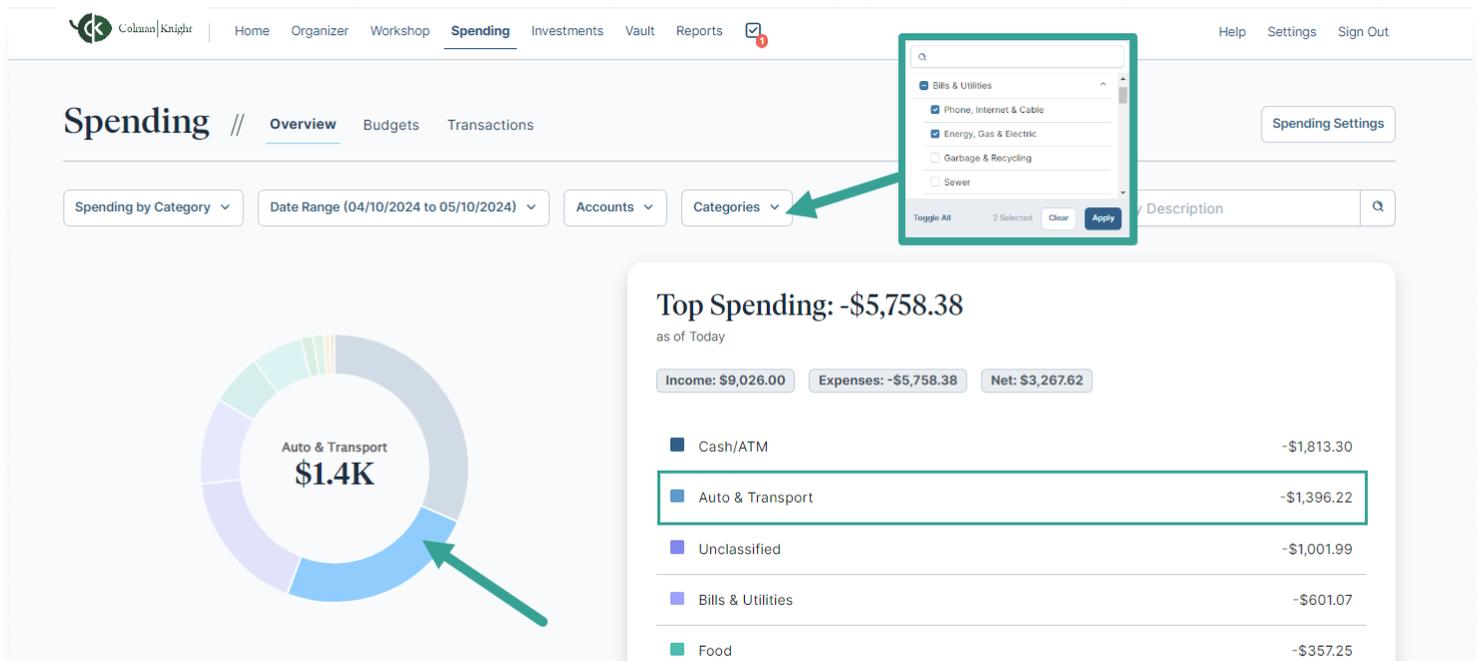
1. The Overview tab shows spending by category over a specific date range. The default view displays spending amounts during the **Last 30 Days**, from **All Accounts**, for **All Categories**.



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.



Spending // Overview Budgets Transactions

Spending by Category Date Range (04/10/2024 to 05/10/2024) Accounts Categories

Spending Settings

Auto & Transport
\$1.4K

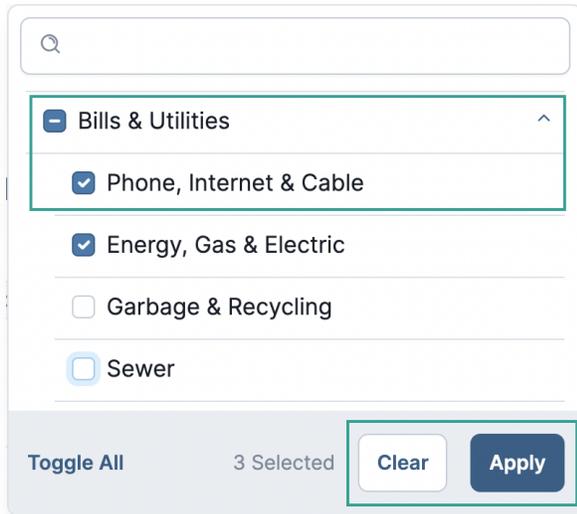
Top Spending: -\$5,758.38
as of Today

Income: \$9,026.00 Expenses: -\$5,758.38 Net: \$3,267.62

Cash/ATM	-\$1,813.30
Auto & Transport	-\$1,396.22
Unclassified	-\$1,001.99
Bills & Utilities	-\$601.07
Food	-\$357.25

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.



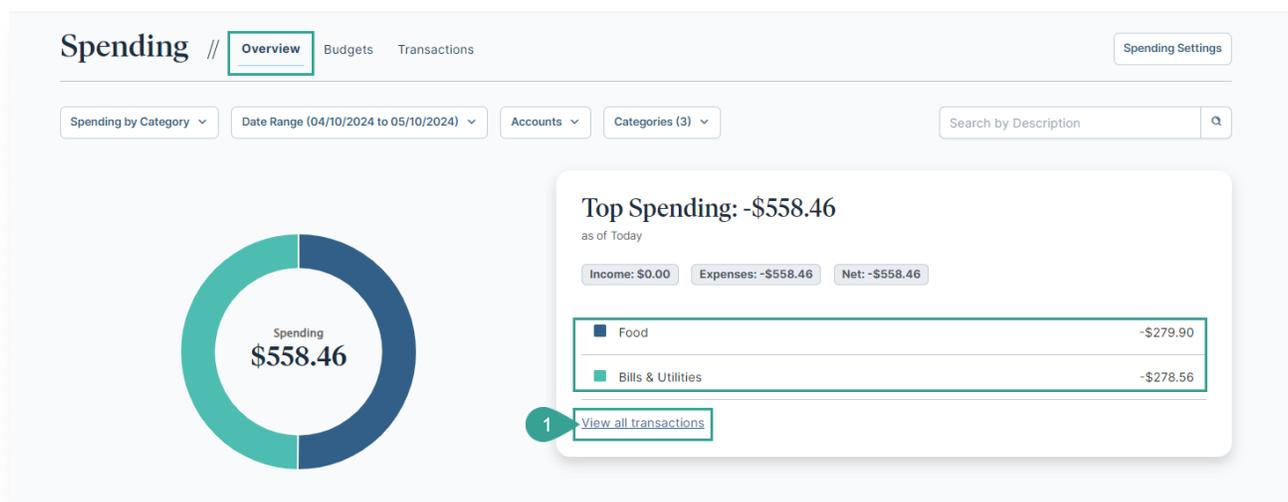
You can remove the checkbox before any subcategory to be more specific about what you want to display. Click **Apply** once you have selected all the categories and subcategories you want to display.

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.



Spending and Budgeting Overview

Spending // Overview Budgets **Transactions** 2 Spending Settings

Date Range (04/10/2024 to 05/10/2024) Accounts Categories (3) Search by Description Download

Transaction Details Income: \$0.00 Expenses: -\$558.46 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**.

Colman | Knight Home Organizer Workshop **Spending** Investments Vault Reports Help Settings Sign Out

Spending // **Overview** Budgets Transactions Spending Settings

Spending by Category Date Range (04/10/2024 to 05/10/2024) Accounts Categories Search by Description

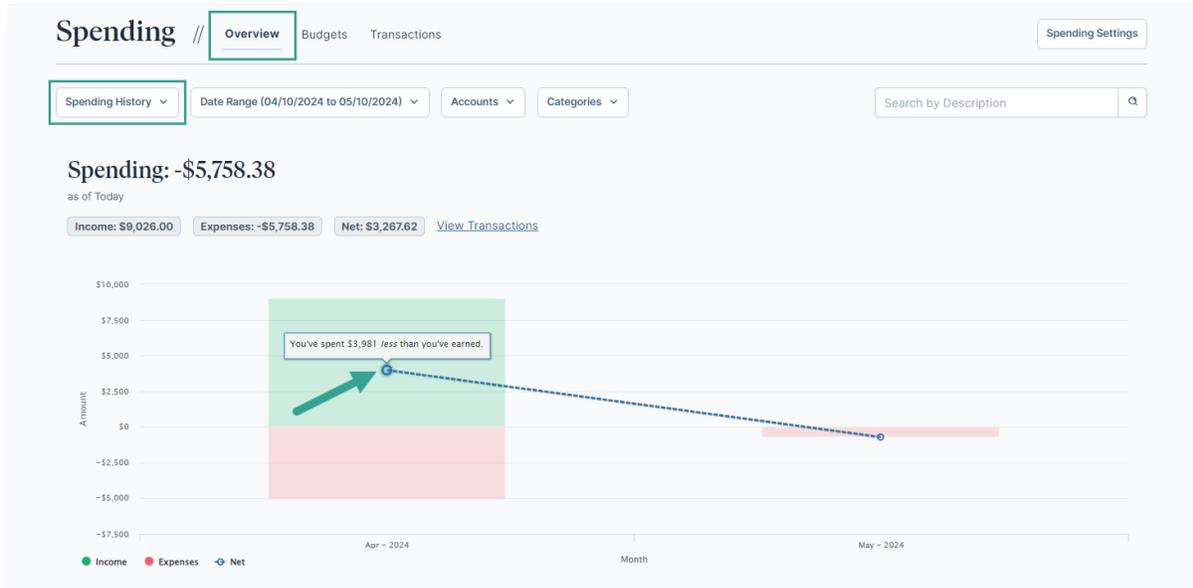
Spending \$5.76K

Top Spending: -\$5,758.38
as of Today

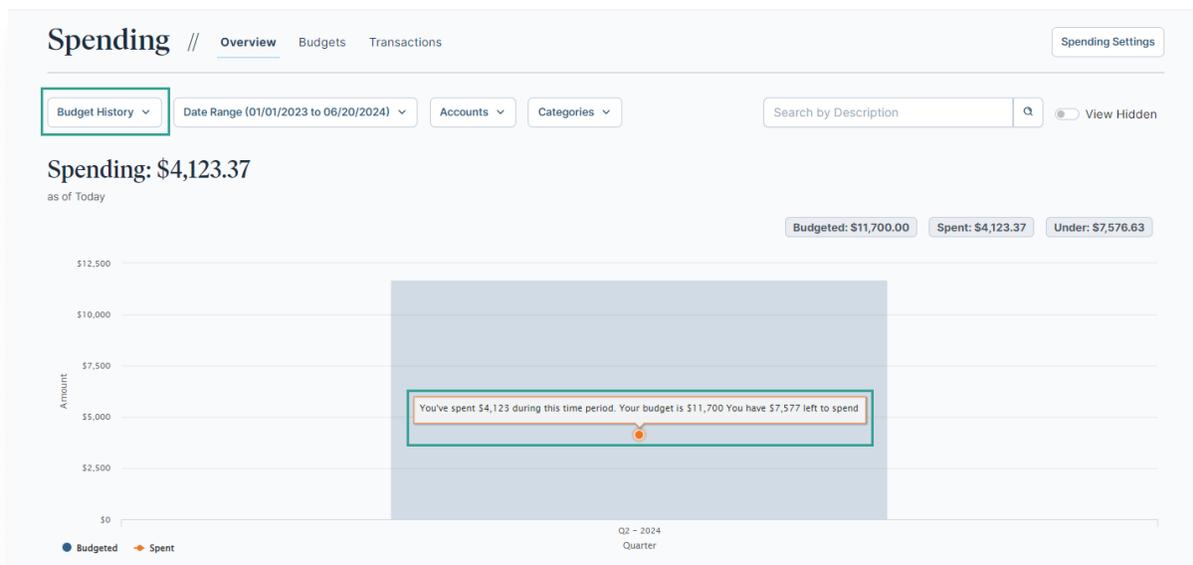
Income: \$9,026.00 Expenses: -\$5,758.38 Net: \$3,267.62

Cash/ATM	-\$1,813.30
Auto & Transport	-\$1,396.22
Unclassified	-\$1,001.99
Bills & Utilities	-\$601.07

- 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.

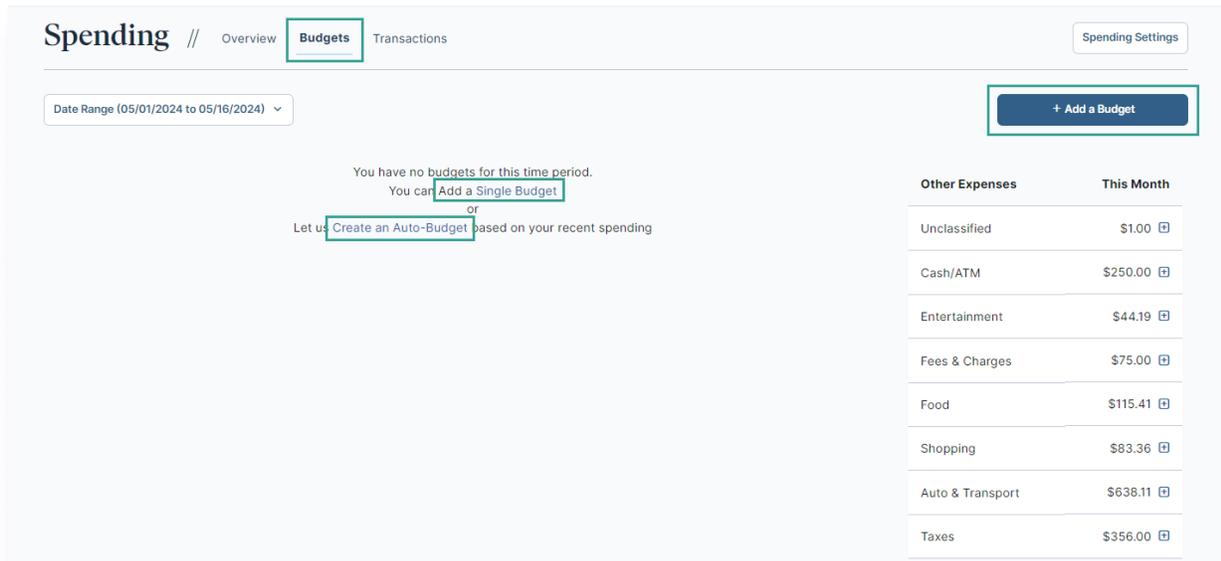


- 6. **Budget History** displays what was budgeted and spent over time. Hover your mouse over the chart to see details of what was budgeted and what was spent.



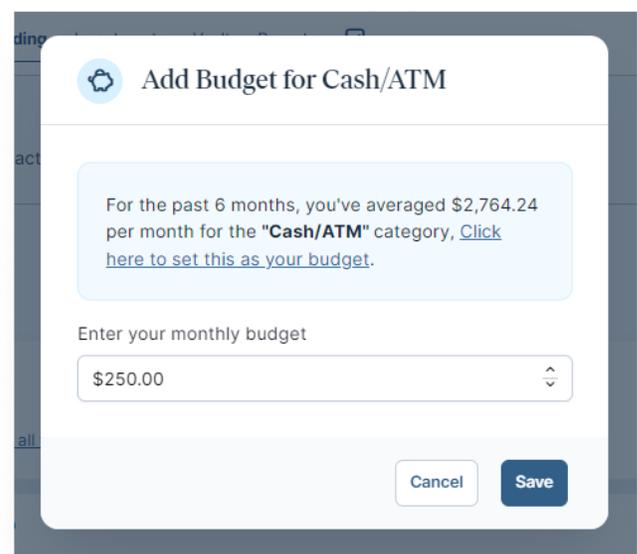
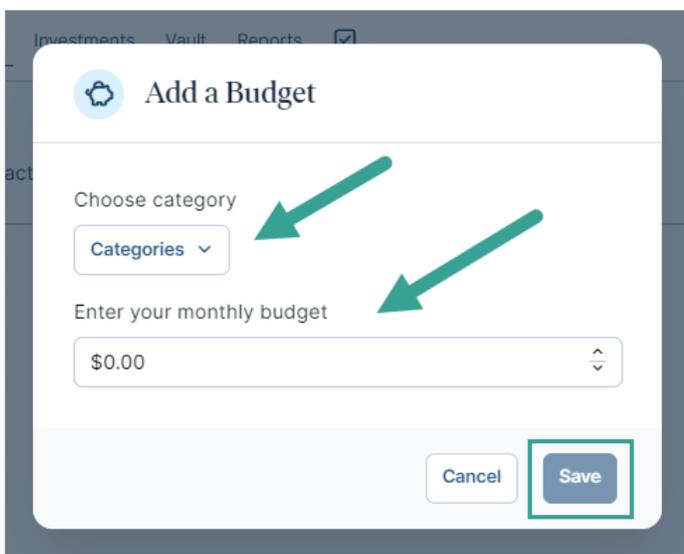
Budgets Tab

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**.



2. Continue building out your desired budget by clicking **Add a Budget**, selecting a category, 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.



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



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.

Spending // Overview Budgets **Transactions** [Spending Settings](#)

Date Range (04/10/2024 to 05/10/2024) | Accounts | Categories | Search by Description | Download

Transaction Details | Income: \$9,026.00 | Expenses: -\$5,758.38 | Net: \$3,267.62

Date	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
May 5, 2024	STRIDE RITE	*****Card	Entertainment	-\$44.19

Spending and Budgeting Overview

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.

1 May 5, 2024 STRIDE RITE *****Card 2 Category (Kids Clothing) -\$44.19

Details: Hide Transaction

This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - *****Card statement as STRIDE RITE.

Create Rule Split Transaction

Rule: Manage Rules

3 Always update transactions that contain STRIDE RITE 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.

1 transaction will be impacted by this rule change

May 5, 2024 STRIDE RITE *****Card Kids Clothing -\$44.19

4 Save Rule

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

Spending // Overview Budgets Transactions Spending Settings

Date Range (04/10/2024 to 05/10/2024) Accounts Categories Search by Description Download View Hidden

Transaction Details Income: \$9,026.00 Expenses: -\$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
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

Note: Hiding Transactions

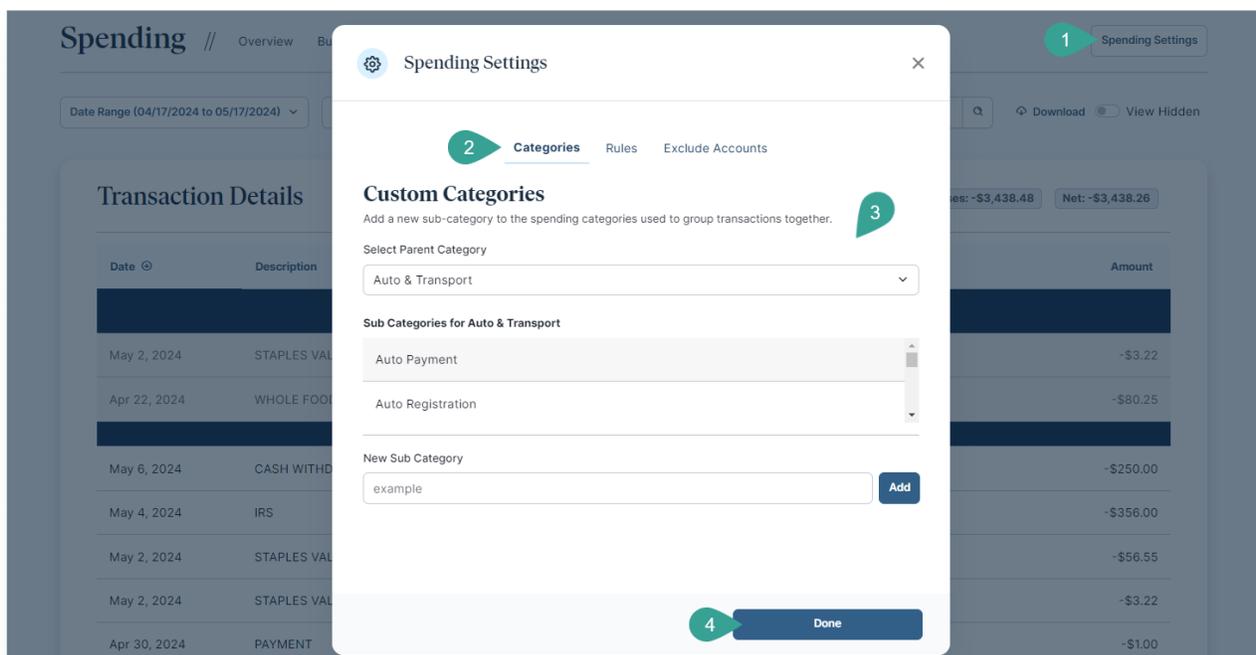
Hidden transactions will not remain visible within the Transactions tab unless you click the **View Hidden toggle** on the top of the Transactions page, and are no longer accounted for on the Overview tab or Budget tab. When viewing hidden transactions, note the amounts of these transactions will not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

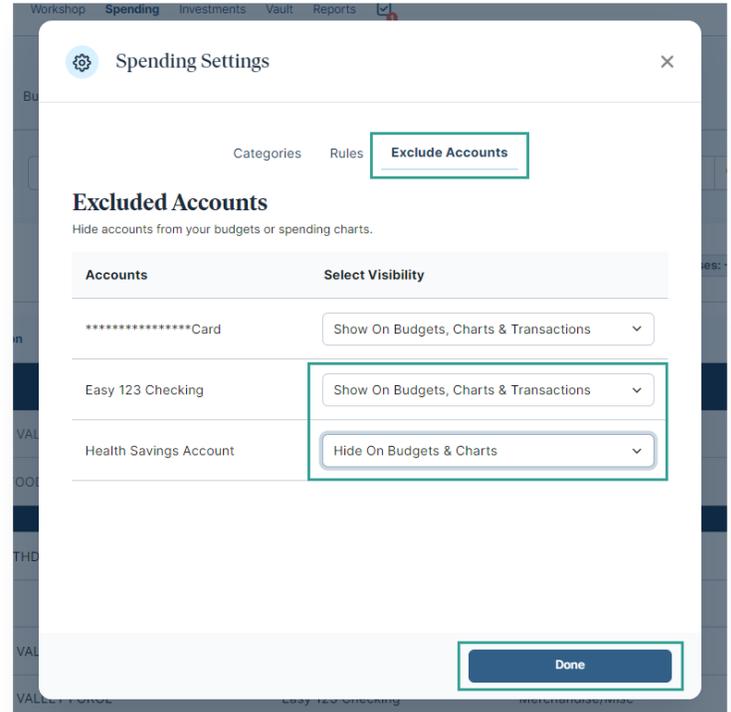
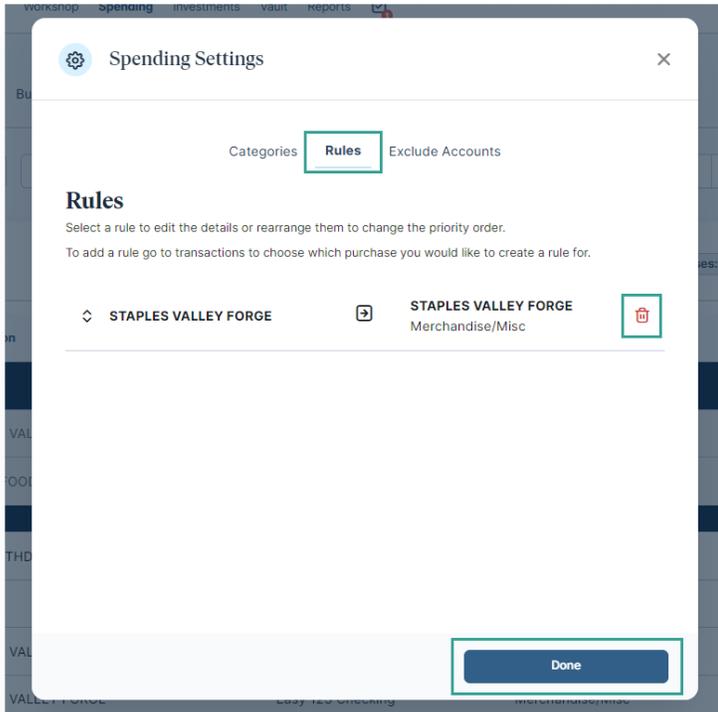
The **Spending Settings** button allows you to further manage spending Categories, Rules, and Excluded Accounts. For example, if you cannot find the category you're looking for when re-categorizing transactions, you can create new sub-categories.

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 and Budgeting Overview

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**.



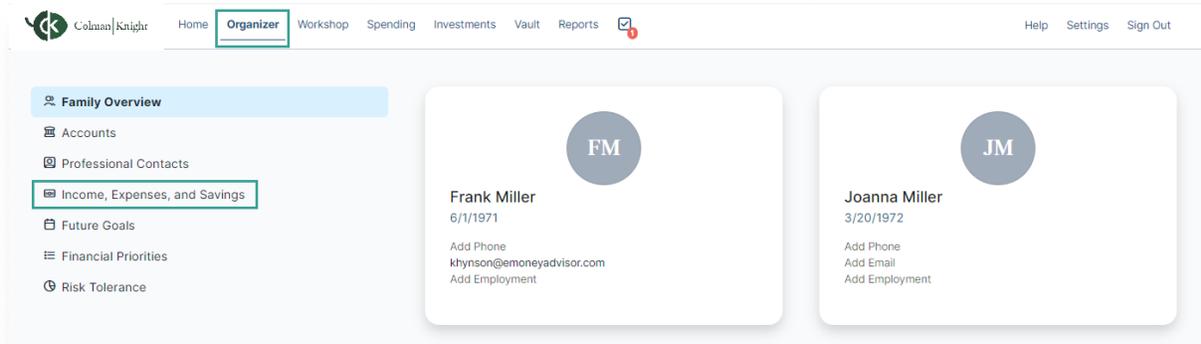
① Note

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.

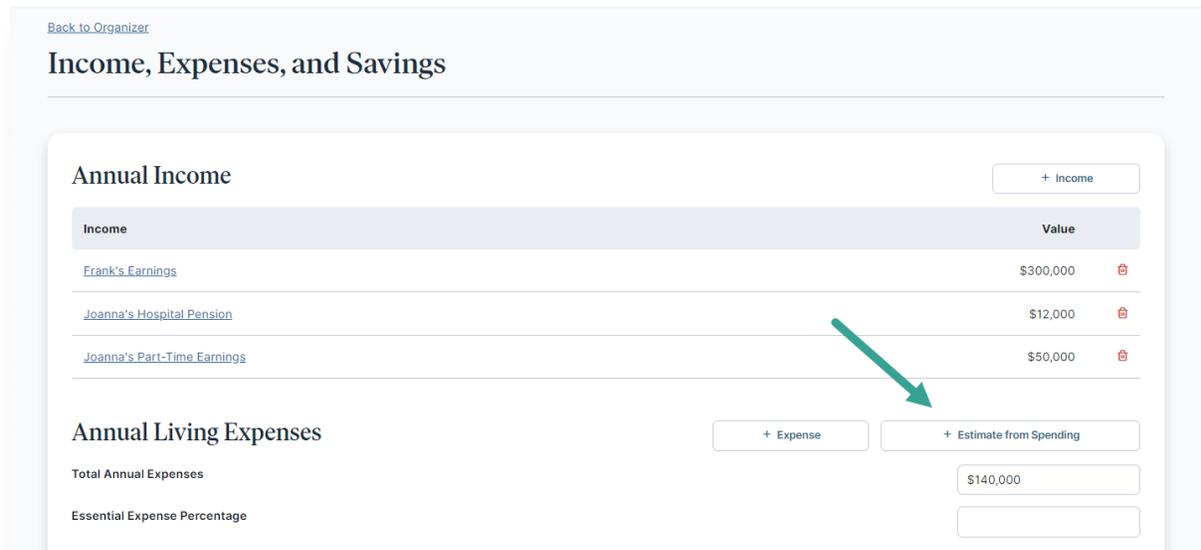
Estimate Annual Living Expenses from Spending

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**.



Spending and Budgeting Overview

- Review the annual and monthly amounts, then click **Add**.

Estimate Living Expenses from Spending

The items below are estimated annual living expenses based on your transaction history. You can change or delete these expenses after they are added.

	Annual Average
Auto & Transport	\$4,920 (\$410/month)
Bills & Utilities	\$6,360 (\$530/month)
Cash/ATM	\$26,520 (\$2,210/month)

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 =

$$\left[\left(\frac{\text{Total Dollar Value in Category}}{\text{\# of Months Since First Transaction in Category}} \right) \text{ Rounded to the Nearest \$10} \right] \times 12$$

- 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

Expenses	Value
Auto & Transport	\$4,920
Bills & Utilities	\$6,360
Cash/ATM	\$26,520