



MoneyMap

A guide for new users

Updated April 15, 2019

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Getting started

MX has a vision of banking the way it should be — easy, helpful, and secure. Our hope is that our software will help you to better understand and manage your finances, so you can spend less time worrying about money and more time enjoying the security and comfort it affords you.

When you first access MoneyMap, you may be prompted to accept our Terms and Conditions, unless your financial services provider has updated its own Terms to incorporate the MX Terms and Conditions.

If you are accessing MoneyMap through a financial institution, the accounts you have with that provider will be imported automatically.

We recommend the following next steps when first using MoneyMap:

- 1. Link your external accounts.**

[Add accounts](#) from other institutions, so you can view your whole financial picture in one place. Nearly any financial account can be linked! Checking and savings

accounts, investments, credit cards, loans, mortgages, and other lines of credit can all be added. You can also easily track cash or property values by adding manual accounts.

Tip: Property accounts are important in Net Worth for tracking your high-value assets, such as your house or vehicles.

2. Review your transaction history.

[Transactions](#) will be automatically cleansed for readability, and categorized to make it easy to see where your money is going. However, not all transactions can be automatically categorized, so it's important to review your transactions regularly. For example, checks and ATM withdrawals will be left uncategorized, and you will be prompted to assign a category for such transactions. Make any changes necessary to ensure your spending data is complete and accurate.

It can be helpful to review your [spending](#) chart after reviewing your transactions. You will better understand how your transaction categories influence your financial reports, and can often reveal spending details that need to be recategorized.

3. Set up a budget.

A [budget](#) makes it easy to visualize how much you've spent and how much money you have left for the month. Select "Auto-Generate Budgets" to let MoneyMap calculate your average monthly spending in each category for the last two months with complete data. This gives you a realistic starting point for your budget.

Tip: An auto-generated budget will be more accurate and helpful if you first add any outside accounts and review your transactions so that your budget calculations are based on a complete spending history.

4. Stay in the loop.

[Notifications](#) can keep you notified of important things happening with your accounts, like a low balance or upcoming debt payment.

MoneyMap is also available on [mobile](#) devices with select financial institutions. The mobile app makes it easy to stay on top of your finances by keeping your account and spending data readily available.

Refer to the section on [Settings](#) in this guide for details on how to set up alerts and mobile devices.

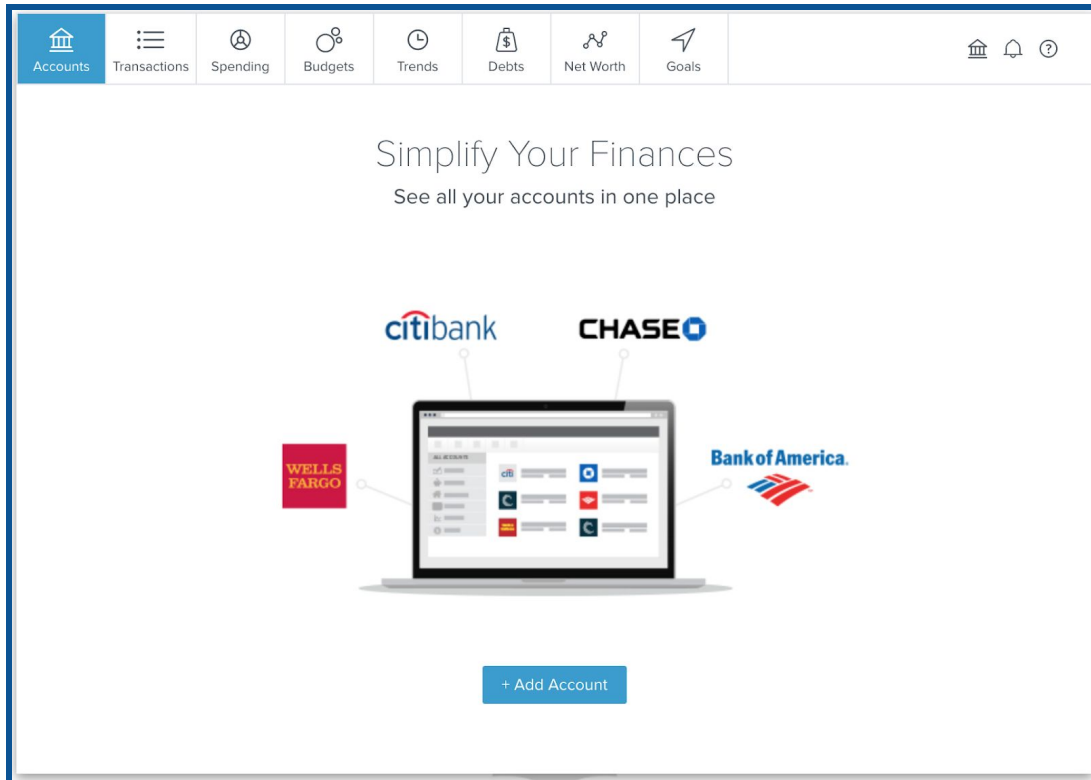
i — Four of the tools listed below are compliant with either the WCAG 2.0 A or AA

standards for accessibility: [Trends](#), [Spending](#), [Budgets](#), and the [Add Accounts](#) feature.

i — *Disclaimer: The functionality of this software varies depending on which financial institution you use. Not all content of this guide will apply to your MoneyMap experience.*

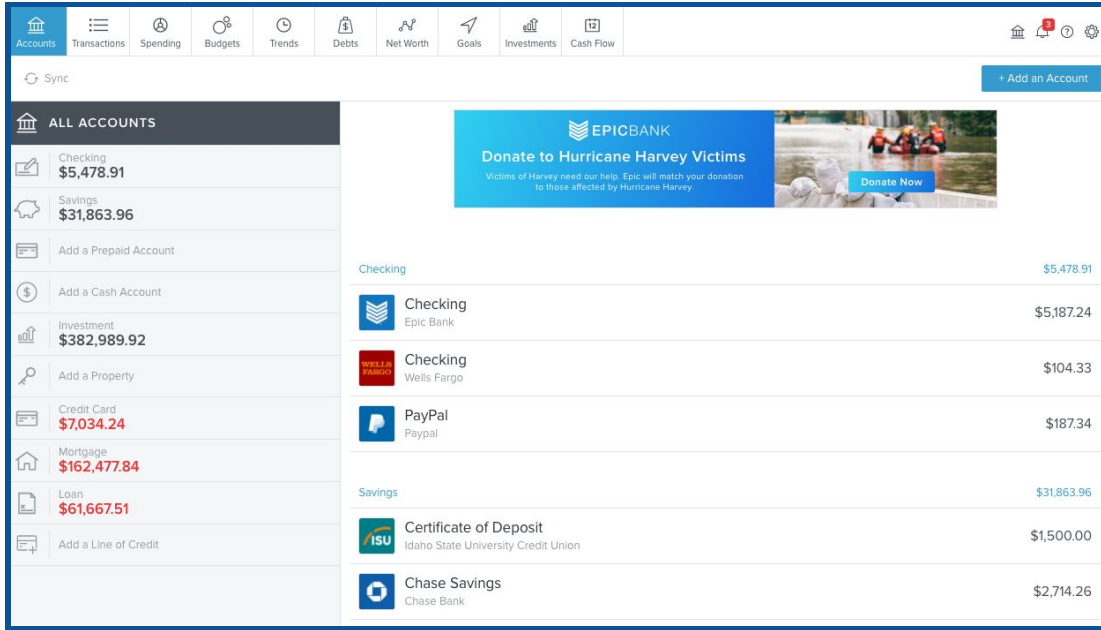
Accounts

You can use MoneyMap to monitor financial activity across all of your accounts in one place, simplifying the way you track your finances. Accounts can be linked from most financial institutions. New users can click the “Add Account” button to add a new account.



In the Accounts tab, you can see all your accounts together. On the left, you'll see a column with different account types, including checking, savings and credit cards. Under each type is a total balance that includes all accounts of that type. On the right is a list of every account you've added — grouped by type — along with balances for each.

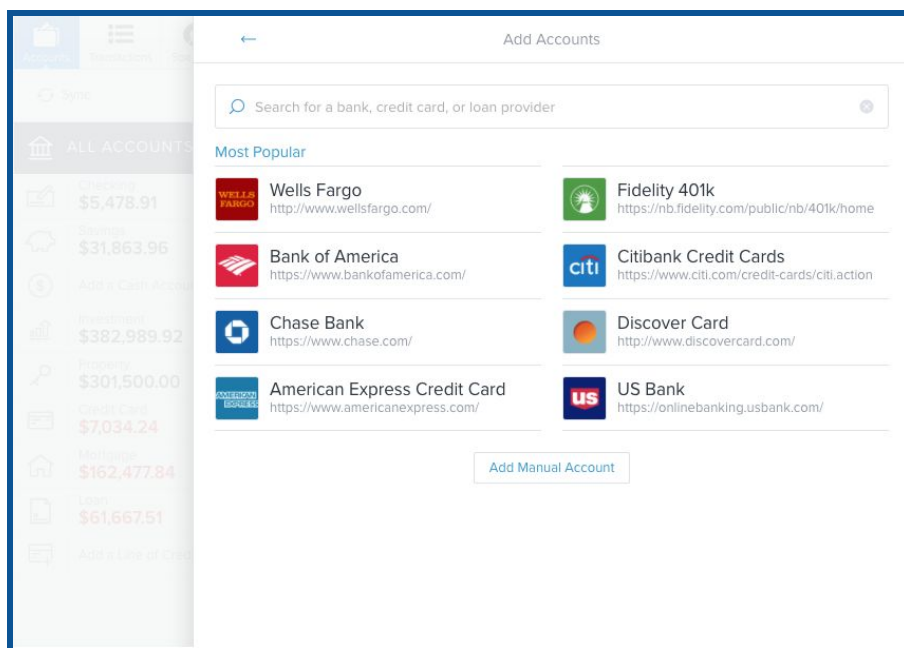
- Click an account type on the left column to show accounts of the corresponding type on the right.
- If you haven't added any accounts of a particular type, clicking on that type will prompt you to add a new account.

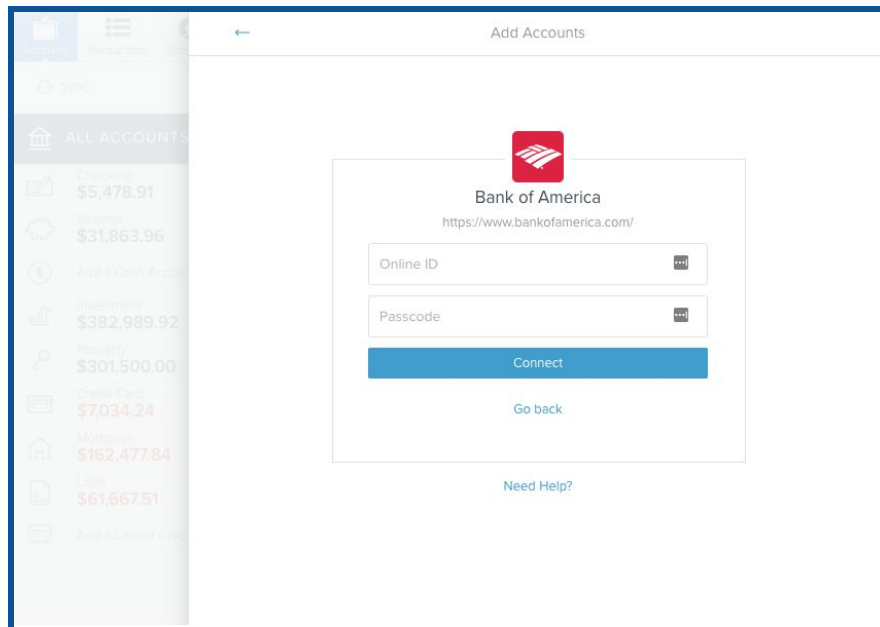


Add an account

To add an account:

1. Click “Add an Account” on the right to open the “Add Accounts” window.
2. Search for a financial institution by its name or URL.
3. Select the institution from the list and enter the requested login credentials.



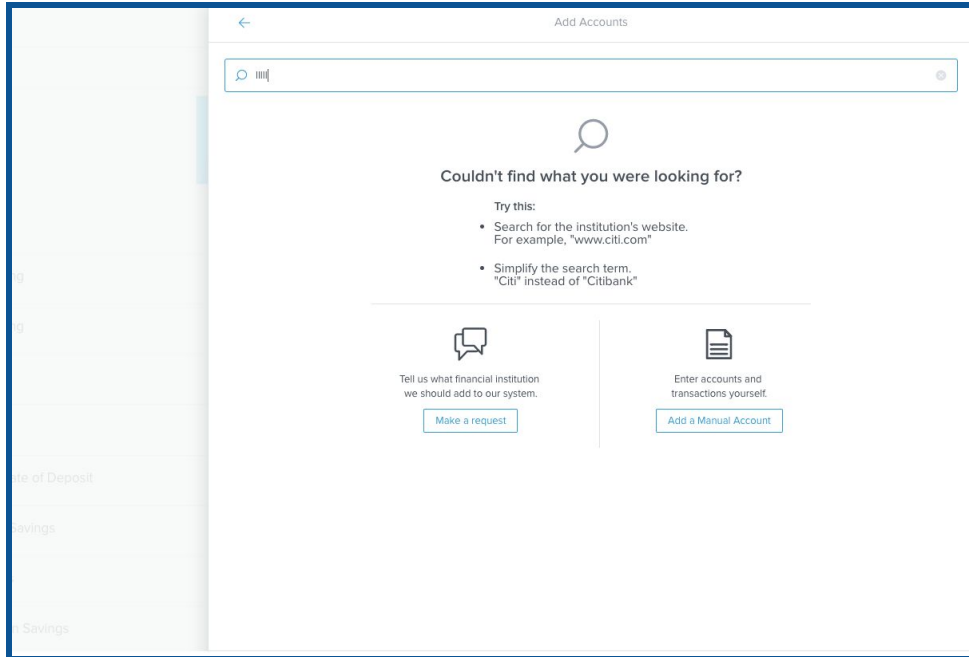


Manual accounts

Sometimes it's just impossible for the app to automatically bring in important financial information. It might be that one of your financial institutions doesn't support our software, or it might be that you paid off your home a decade ago, so there wouldn't be an online account with any information about it.

In these kinds of situations, you should add a manual account. They'll allow you to keep track of a lot of things with a lot of value: property like a home or car, cash that isn't in a bank, a credit card that isn't compatible with the app, a loan you're paying back to a friend. These are all critical to your finances, so you should feel free to add as many as necessary.

***i** — If you have a mortgage or loan that was used to buy property like a home or a car, you should add a manual account for the full value of that home, car, etc. That way, the app will keep track of the positive value of your assets and not just your debt.*



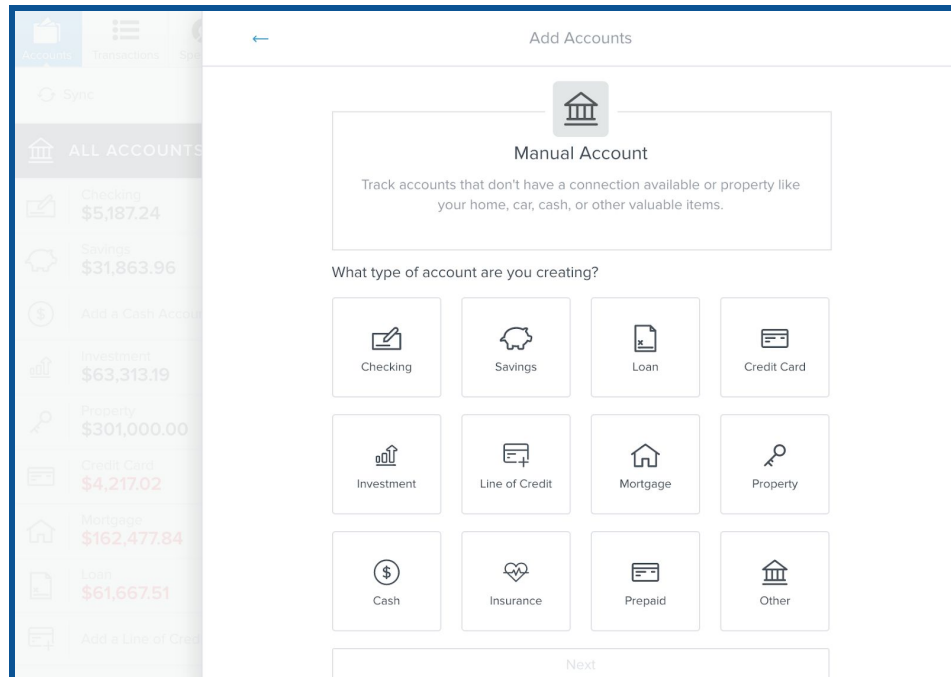
i — Manual accounts must be updated using [manual transactions](#).

To add a manual account:

1. Click “Add an account” at the top right of the Accounts tab.
2. Click “Add a Manual Account” at the bottom of the window.
3. Choose an account type. You can choose from the following:
 - Checking
 - Savings
 - Loan
 - Credit Card
 - Investment
 - Line of Credit
 - Mortgage
 - Property
 - Cash
 - Insurance
 - Prepaid
 - Other
4. Enter in the details. This could be a balance, interest rate, payment amount, and so on. Each account type will require slightly different information. You will also give the account a name. It could be “Home,” “My other credit card,” or even “That secret gold I’ve got buried.”
5. Click “Save.”

i — Getting the details you’ll need for step 5 may require pulling out a paper

statement, making a call, or logging on to another online account — but it's worth it. The app will be more accurate — and you'll rest easier — knowing you've got all the information you need to take full advantage of this powerful software.



You may wish to delete a manual account from time to time, like when you sell a computer, car, or even your home.

To delete a manual account:

1. Select the account you wish to delete.
2. Click the "..." menu and choose "Delete Account."
3. Type "DELETE."
4. Click "Delete" to confirm that you wish to delete the account, or click "Cancel" if you change your mind.

Account details

With just a few clicks, you can easily view your recent transactions, your account balance history, and the specific details of your account.

To view your various account details:

1. On the Accounts tab, tap on the account you wish to view.
2. Tap on "ACTIVITY," "HISTORY," or "DETAILS."

By default, this window shows your latest activity in the form of recent transactions.

The "HISTORY" tab will show your monthly debits from and credits to that account over the last 12 months.

The "DETAILS" tab contains information like the account's name, type, interest rate, and more.

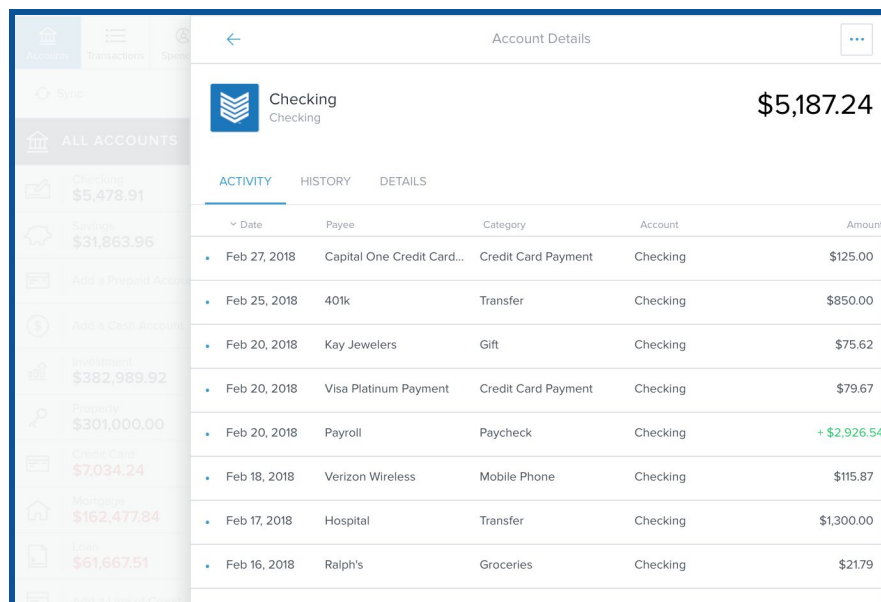
Edit account

From the Accounts tab:

- Click on any account listed on the right to open its "Account Details" window.
- Click "DETAILS" to edit the account.

You can edit information such as:

- Account Name
- Account Type
- Interest Rate (%)
- Credit Limit and Original Balance (debt accounts only)
- Account Balance (manual accounts only)
- Business account toggle



Date	Payee	Category	Account	Amount
Feb 27, 2018	Capital One Credit Card...	Credit Card Payment	Checking	\$125.00
Feb 25, 2018	401k	Transfer	Checking	\$850.00
Feb 20, 2018	Kay Jewelers	Gift	Checking	\$75.62
Feb 20, 2018	Visa Platinum Payment	Credit Card Payment	Checking	\$79.67
Feb 20, 2018	Payroll	Paycheck	Checking	+\$2,926.54
Feb 18, 2018	Verizon Wireless	Mobile Phone	Checking	\$115.87
Feb 17, 2018	Hospital	Transfer	Checking	\$1,300.00
Feb 16, 2018	Ralph's	Groceries	Checking	\$217.9

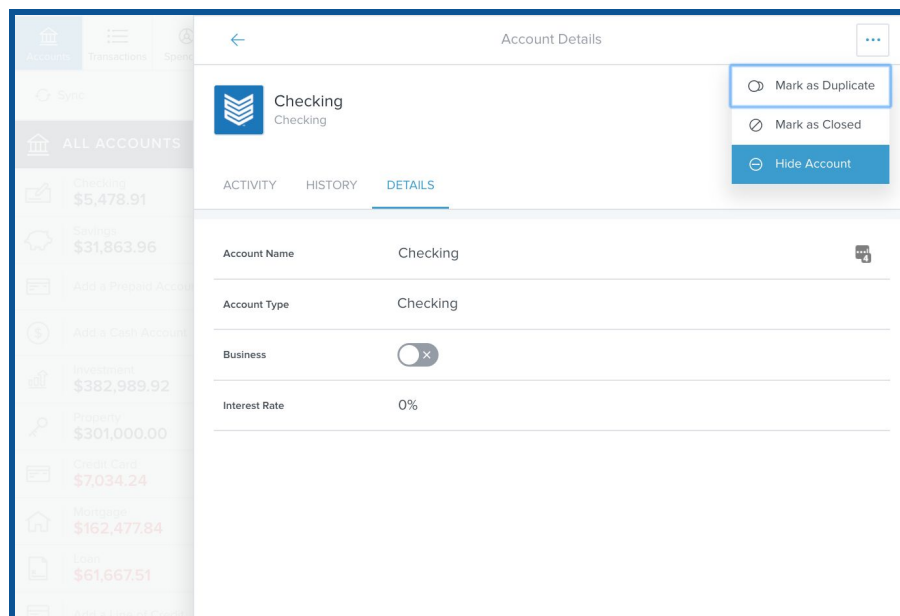
Hide account

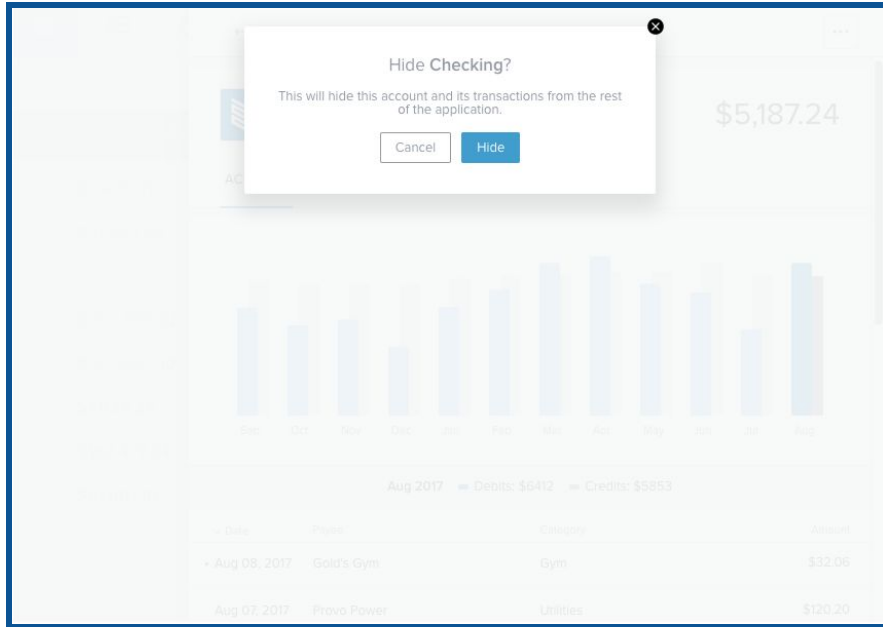
If you don't want an account to be used in any of MoneyMap's features or reports, you

can choose to hide the account. This way, no information or transactions from that account will be factored into other tabs. The data related to that account won't be deleted, however, and you can easily unhide an account.

To hide an account:

1. Bring up the “Account Details” window for the account you wish to hide.
2. Click the “...” button on the top right and choose “Hide Account” from the dropdown menu. A warning message will appear asking if you really want to hide the account.
3. Click “Hide” to confirm, or click “Cancel” if you change your mind.

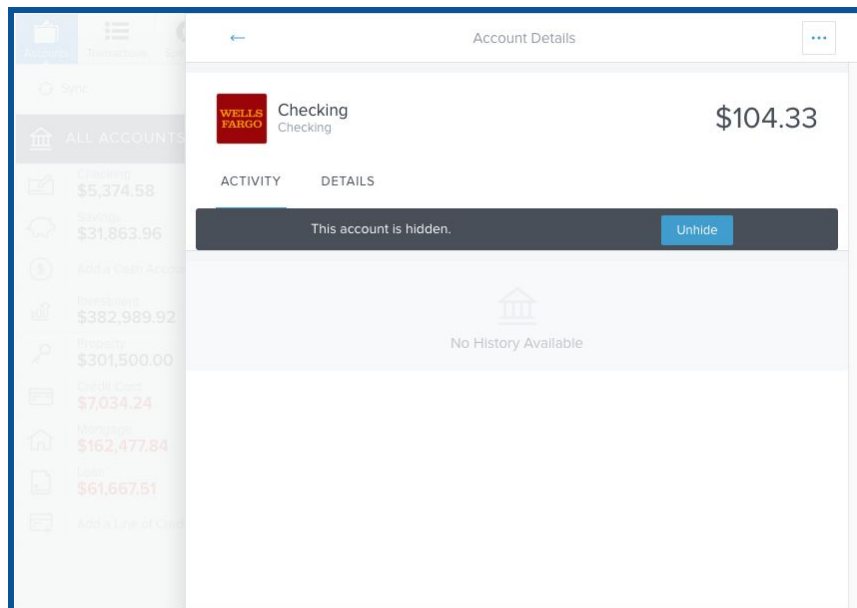




Your hidden accounts will still be visible on the Accounts tab. They'll be at the bottom of the list of accounts on the right, with their icons grayed out and marked "Hidden."

To unhide an account:

1. Click on the hidden account to bring up its "Account Details" window.
2. Click the "Unhide" button. Your account data will appear immediately and will now be included in other features in MoneyMap.



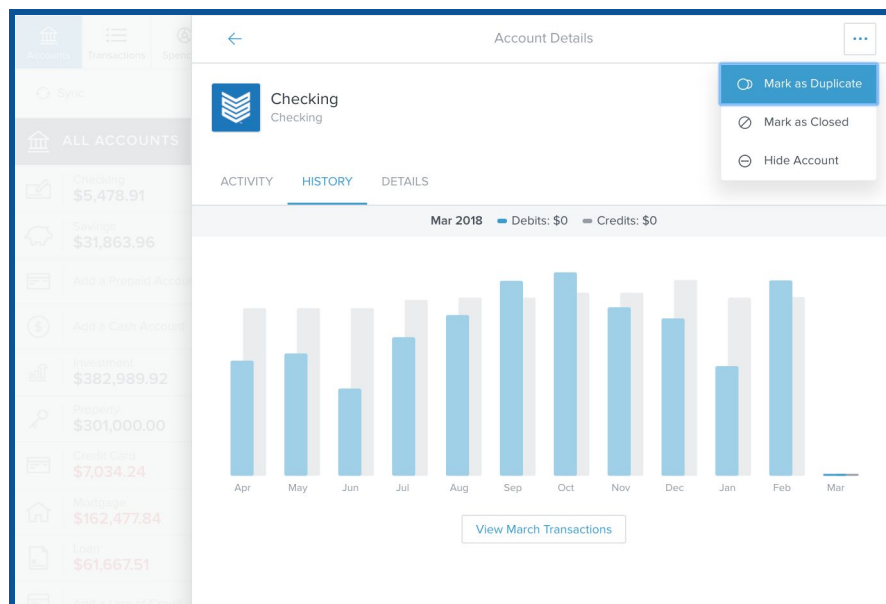
Merge duplicate accounts

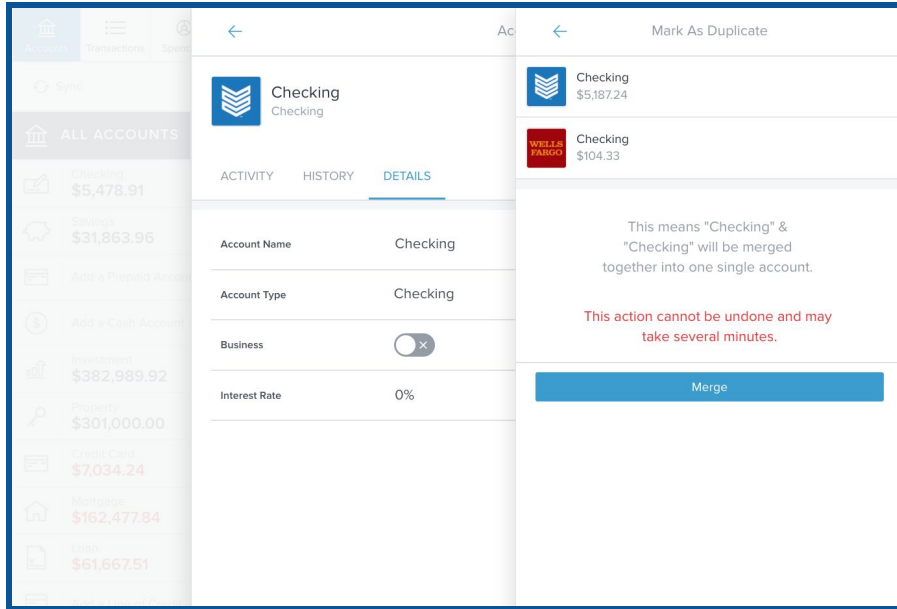
Duplicate accounts can appear when existing account connections are altered, such as when a financial institution changes the way they name accounts in their system, or when a lost or stolen credit card is replaced. When the account is relayed to MoneyMap under a different name or identity than in the past, it is created as a new account in MoneyMap. This type of duplication can be fixed by merging the accounts to ensure all data is retained.

To merge duplicate accounts:

1. Determine which account is the original — it should have a longer transaction history than the new account.
2. In the “Account Details” view of the original account, click the “...” button on the top right and select “Mark as Duplicate” from the dropdown.
3. Select the duplicate account from the list of accounts that appears. A message will appear warning you that merging two accounts into one can’t be undone.
4. Click “Merge.”
5. Type the word “MERGE” (in capital letters) and click “Confirm” to complete the process.

i — *Warning: Merging accounts can't be undone.*





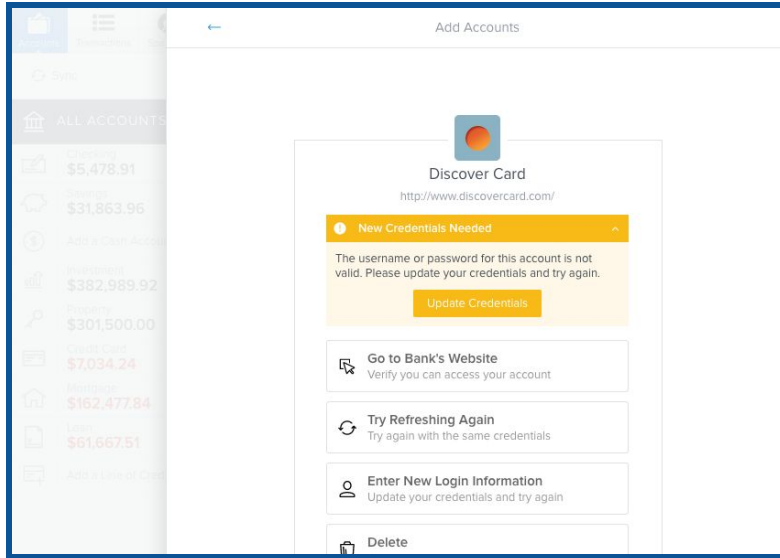
Diagnose connection errors

MoneyMap utilizes a multi-source aggregation strategy in order to provide the best possible account aggregation, but connection issues can still occur and are often solved with a few simple steps from the user.

If there is a connection error on an account, you will see an error icon over the account that is not connecting. You may also see a window pop up in the case that multi-factor authentication is triggered.

To resolve a connection error:

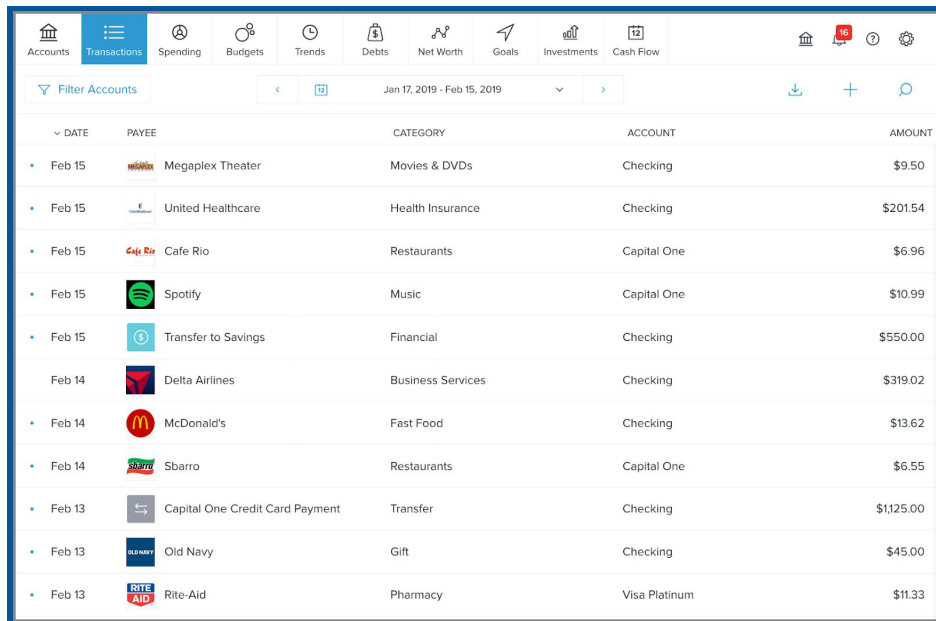
1. Click on the account with an error. A window will appear explaining the connection issue.
2. Follow the troubleshooting steps indicated for your connection.
3. If you are unable to reconnect the account, you may wish to submit a request for support



Transactions

The Transactions tab provides a consolidated list of your recent transactions from all accounts. MX automatically cleanses and categorizes your transactions to make them easier for you to review and work with.

If you don't have any accounts that were automatically linked by your financial institution, you may be prompted to add an account. When you begin using the software, it will immediately start downloading your transactions. Some institutions take longer to download than others. The length of transaction history that can be imported on newly-linked accounts varies, though ninety days is common. MX will save your transaction history moving forward.



DATE	PAYEE	CATEGORY	ACCOUNT	AMOUNT
Feb 15	Megaplex Theater	Movies & DVDs	Checking	\$9.50
Feb 15	United Healthcare	Health Insurance	Checking	\$201.54
Feb 15	Cafe Rio	Restaurants	Capital One	\$6.96
Feb 15	Spotify	Music	Capital One	\$10.99
Feb 15	Transfer to Savings	Financial	Checking	\$550.00
Feb 14	Delta Airlines	Business Services	Checking	\$319.02
Feb 14	McDonald's	Fast Food	Checking	\$13.62
Feb 14	Sbarro	Restaurants	Capital One	\$6.55
Feb 13	Capital One Credit Card Payment	Transfer	Checking	\$1,125.00
Feb 13	Old Navy	Gift	Checking	\$45.00
Feb 13	Rite-Aid	Pharmacy	Visa Platinum	\$11.33

Categorize transactions

When your transactions are pulled into MoneyMap, they will be automatically categorized. We encourage you to go through your transactions history and check that each transaction is categorized correctly. If you re-categorize a transaction, MoneyMap will attempt to remember your preference the next time you post a similar transaction. Customizing your transactions will make MoneyMap more accurate in the future. To change a category:

- Click on the category you wish to edit and select the correct transaction category from the list. Your change will be reflected across all reports in MoneyMap.

DATE	PAYEE	CATEGORY	ACCOUNT	AMOUNT
Feb 15	Megaplex Theater	Uncategorized	Checking	\$9.50
Feb 15	United Healthcare	Health Insurance	Checking	\$201.54
Feb 15	Cafe Rio	Restaurants	Capital One	\$6.96
Feb 15	Spotify	Music	Capital One	\$10.99
Feb 15	Transfer to Savings	Financial	Checking	\$550.00
Feb 14	Delta Airlines	Business Services	Checking	\$319.02
Feb 14	McDonald's	Fast Food	Checking	\$13.62
Feb 14	Sbarro	Restaurants	Capital One	\$6.55
Feb 13	Capital One Credit Card Payment	Transfer	Checking	\$1,125.00
Feb 13	Old Navy	Gift	Checking	\$45.00

Subscriptions

The subscriptions feature is an easy way to see where your money goes every month with the help of a bar that features all your recurring transactions.

You'll see this slider bar above the list of transactions that shows your monthly recurring subscriptions. These transactions — Netflix, a gym membership, fruit-of-the-month club, whatever — will automatically be classified as subscriptions and appear in the slider.

If a subscription charge is predicted to occur within the next two weeks, it will appear individually in the slider bar. If it is due more than two weeks out, it will be grouped with all the subscriptions in a box on the right side of the slider bar. A static box on the left side of the slider bar shows uncategorized transactions.

Filter Accounts Jul 1, 2019 - Jul 30, 2019

Dollar Shave Club
ETA Today \$10

Dollar Shave Club
ETA Aug 3 \$10

Spotify
ETA Aug 5 \$11

Amazon Prime
ETA Aug 6 \$7

Gold's Gym
ETA Aug 8 \$32

6 Subscriptions
View All...

DATE	PAYEE	CATEGORY	ACCOUNT	AMOUNT
Jul 30	Aspen Salon	Hair	Epic Checking	\$71.26
Jul 29	Dividend	Investments	HSA Savings Account	+ \$5.06
Jul 28	Smith's	Groceries	Capital One	\$162.25
Jul 27	Capital One Credit Card Payment	Credit Card Payment	Epic Checking	\$125.00
Jul 27	Payment	Credit Card Payment	Capital One	- \$125.00
Jul 25	401k	Transfer	Epic Checking	\$850.00
Jul 24	401k	Transfer	Savings	\$850.00
Jul 23	Visa Payment	Credit Card Payment	Epic Checking	\$1,000.00
Jul 22	401k	Deposit	401k	+ \$600.00
Jul 20	Pavroll	Paycheck	Epic Checking	+ \$2,926.54

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To view your upcoming subscriptions:

1. Click the left or right arrow on either side of the slider.

To view the details of a subscription:

1. Click a subscription; you'll see information about how often you are charged, which of your accounts the subscription is connected to, and the yearly cost.
2. Click "More Details" at the bottom to see the last payment date and category of the subscription.

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The screenshot shows a mobile application interface. On the left is a vertical list of transactions with categories like 'Prime \$', 'Gold's Gym', 'Hair', 'Investments', 'Groceries', 'Credits Card Payment', 'Transfer', 'Deposit', 'Paycheck', 'Movies & DVDs', 'Restaurants', and 'Mobile Phone'. A 'View All' link is visible at the bottom of this list. On the right is a detailed view for a 'Dollar Shave Club' subscription, showing a price of '\$10.00'. The details include:

Recurrence	Monthly
Account	Epic Credit Card
Yearly Cost	\$120.00

A 'More Details' link is located below the table.

This screenshot is similar to the one above, but the detailed view for the 'Dollar Shave Club' subscription includes additional information:

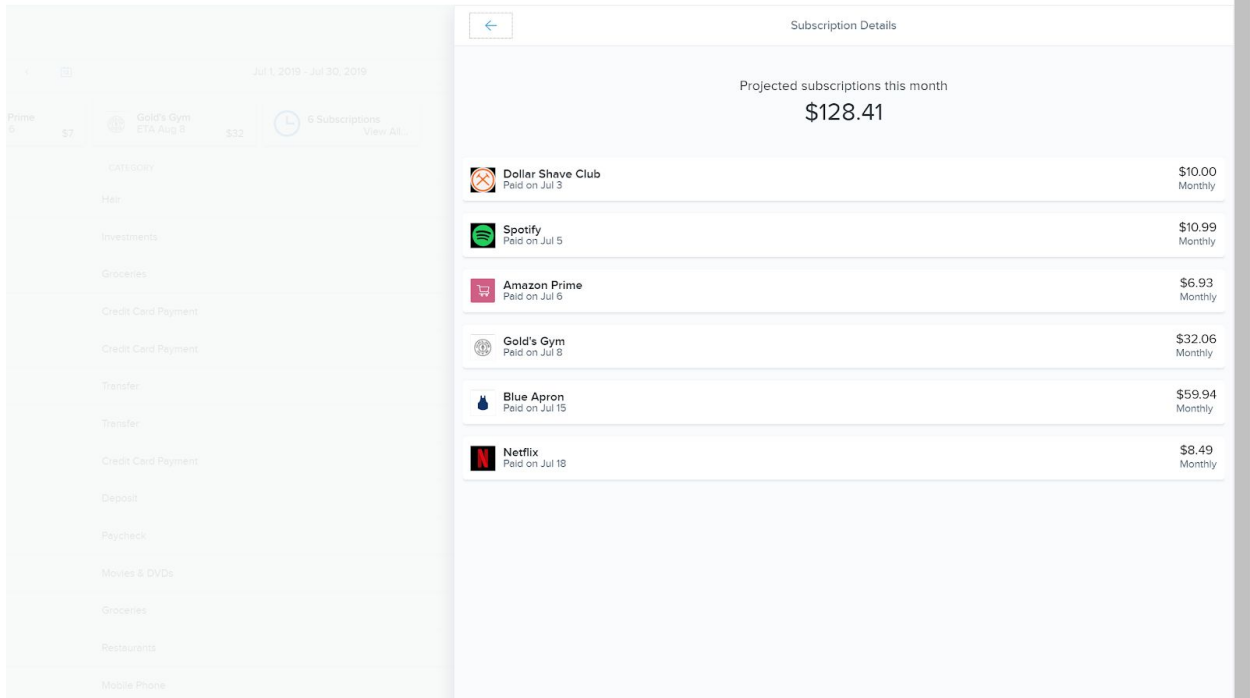
Recurrence	Monthly
Account	Epic Credit Card
Yearly Cost	\$120.00
Last Payment	06/30/2019
Category	Personal Care

A 'Fewer Details' link is located below the table.

To view all your subscriptions:

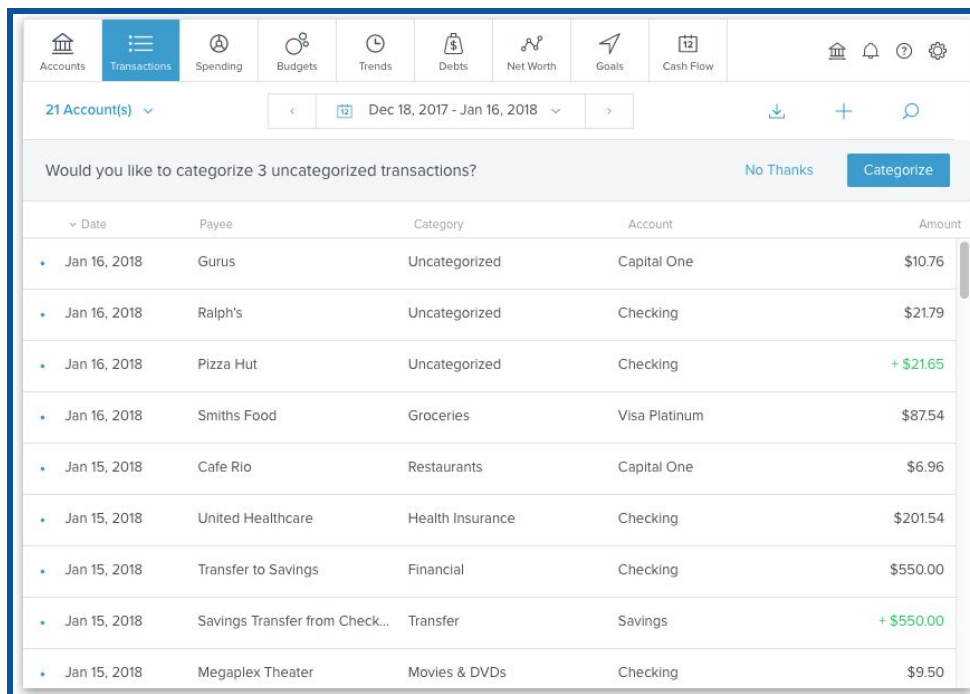
1. Click the "View All" box on the right end of the slider bar.
2. Click an individual subscription to bring up more details.

This at-a-glance view makes it simple to understand where money is going, so you can decide whether to make changes, if necessary.



Uncategorized transactions

If MoneyMap is not reasonably certain of which category a transaction belongs to, it may be left uncategorized. When you open your transactions list, you will be prompted to assign a category to these transactions.



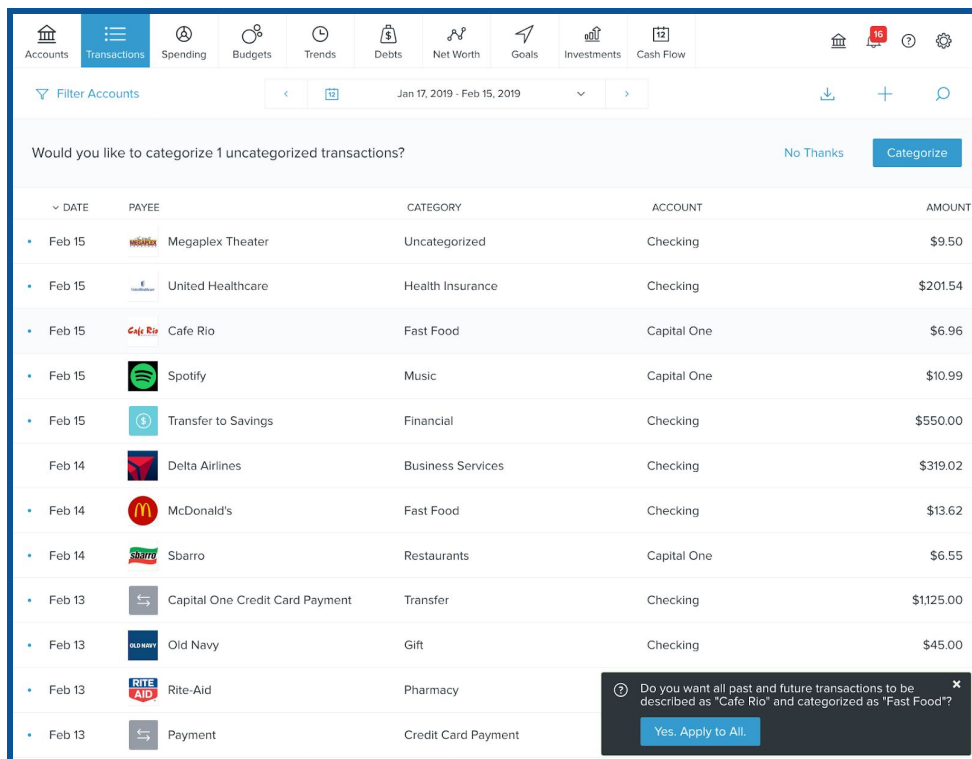
- Select “No Thanks” to ignore the prompt. It will appear again the next time you log in, if you still have uncategorized transactions.
- Select “Categorize” to view and categorize the transactions.

Transaction rules

Recategorizing dozens of transactions can be a bit time consuming. Fortunately, you can create *transaction rules* to make this much easier. These rules will automatically place all similar transactions — both past and future — into the category of your choice.

To create a transaction rule:

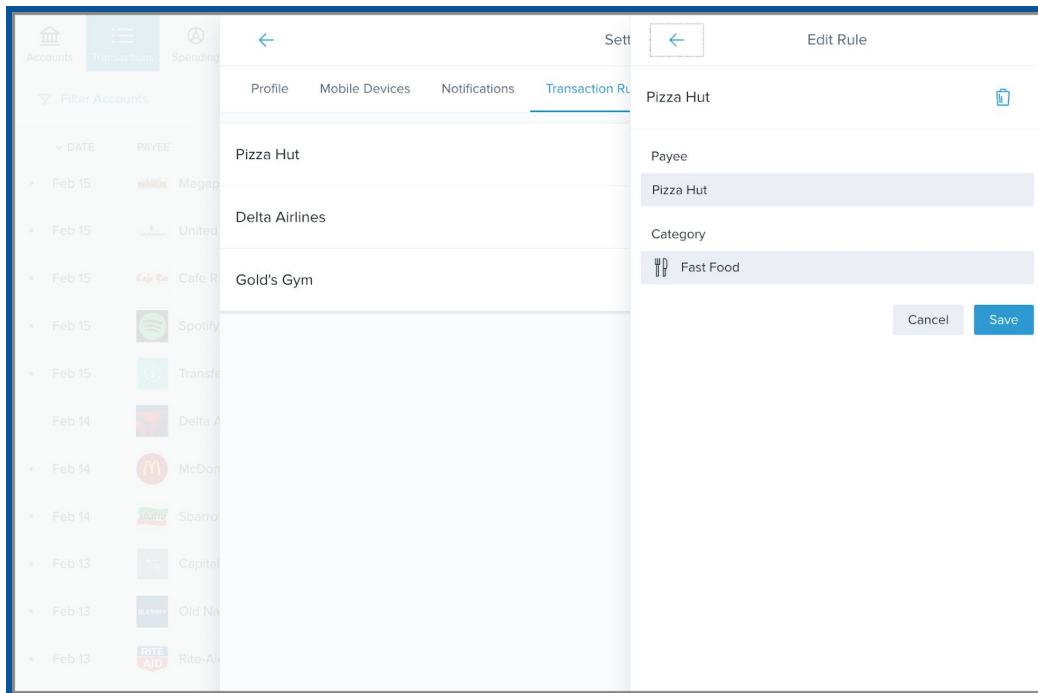
1. Manually categorize a transaction.
 - When you categorize something, you'll see a message asking if you'd like to put *all* similar transactions into the same category.
2. Click "Yes. Apply to all." to create the new transaction rule.



You can also edit or delete transaction rules.

To edit a transaction rule:

1. Click the "Settings" tab.
2. Click the "Transaction Rules" tab.
 - * You'll see a list of the rules you have created, named according to the payee.
3. Click a transaction rule.
4. Edit the payee or choose a new category.
5. Click "Save," or click "Cancel" if you change your mind.



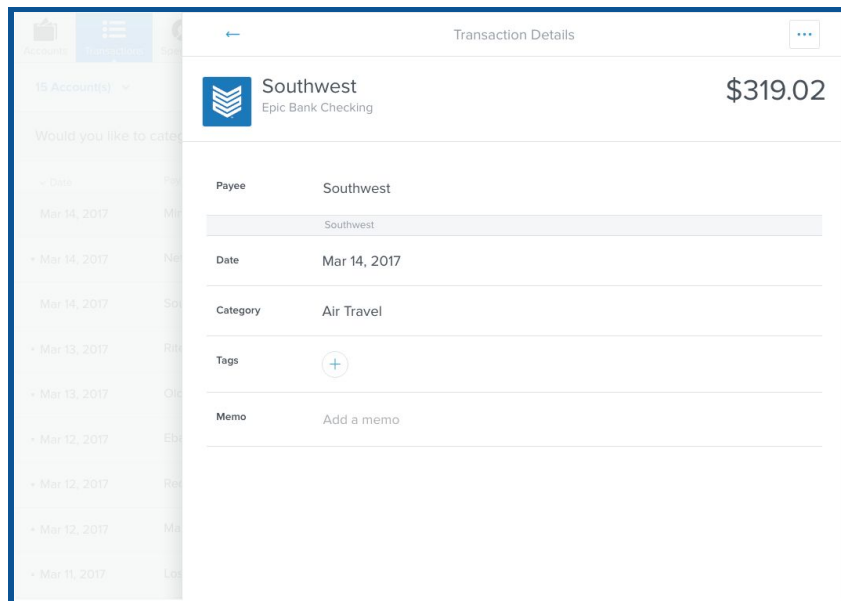
To delete a transaction rule:

1. Click the "Settings" tab.
2. Click the "Transaction Rules" tab.
 - * You'll see a list of the rules you have created, named according to the payee.
3. Click a transaction rule.
4. Click the trash can icon on the top right.
5. Click "Delete," or click "Cancel" if you change your mind.

Edit transactions

You are not limited to editing the category of a transaction. Click on a transaction to open the "Transaction Details" window, where you can:

- Customize the payee description
- Edit the date
- Add tags for custom searching
- Add a memo to remind yourself of details about the purchase
- Flag a transaction with the flag icon to call it out in the transactions list
- Split a transaction between multiple categories
- Exclude a transaction from your spending reports

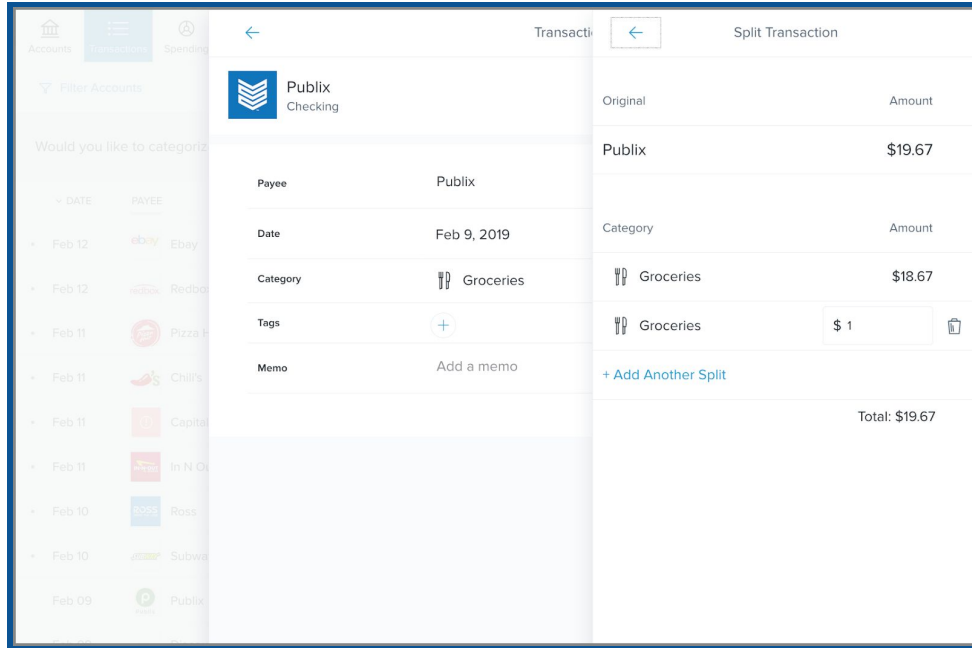


Split transactions

Some transactions encompass multiple categories in a single purchase. This is particularly common at big box stores like Costco or Walmart where you might buy groceries, home supplies, and a DVD all in one purchase. You can split a transaction between as many categories as needed to accurately account for your spending.

To split a transaction:

1. Click on the transaction to open the “Transaction Details” window.
2. Click the “...” button on the top right to view additional options.
3. Click on “Split.”
4. Enter the amount, category, tags, and flags for each line of the split.
5. Click “Save” to confirm your changes.



To delete a split:

1. Click on any line of the split transaction to open the “Transaction Details” window.
2. Click on the trashcan icon to reunite all splits into a single transaction.
3. Click “Delete” to confirm.

Add a manual transaction

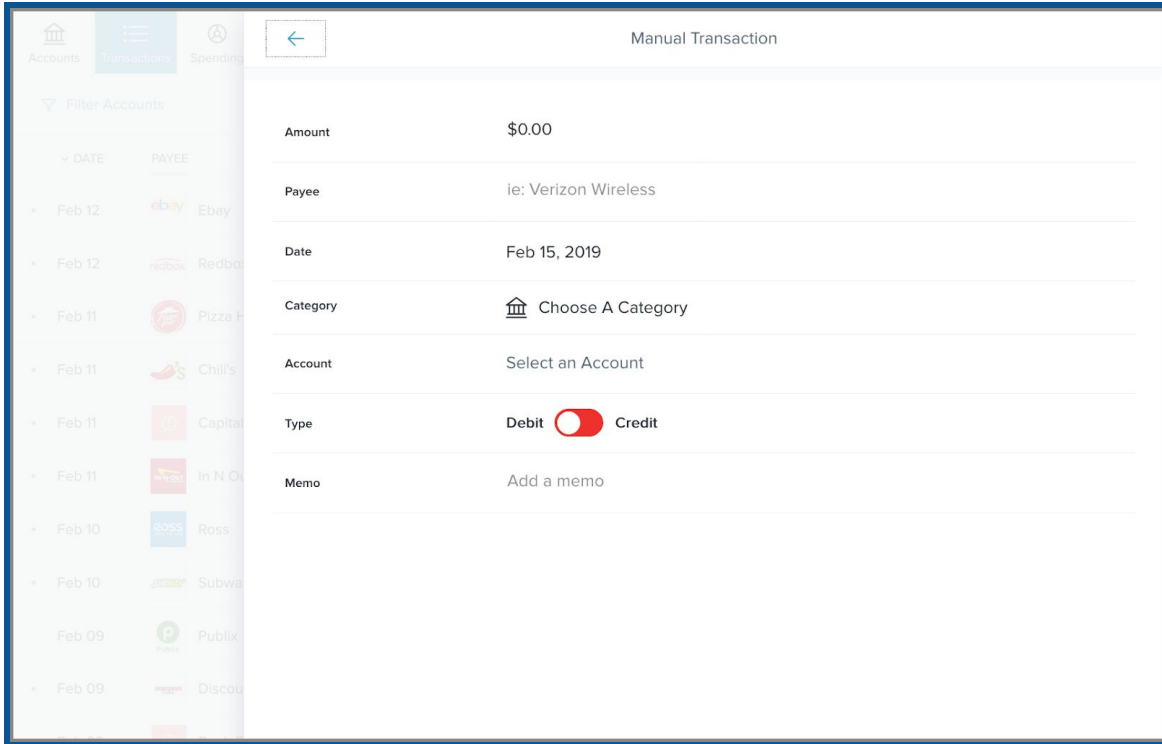
If you are using a [manual account](#) to track cash spending or another account, you may wish to add manual transactions to MoneyMap to account for spending from this account.

i — *Manual transactions can only be added to manual accounts. You cannot add a manual transaction to an account connected to an outside financial institution.*

To add a manual transaction:

1. Click on “+” icon on top right, just below the navigation bar.
2. Enter all details of your transaction, including the amount, payee, date, category, account, type, and any relevant tags or memos.
3. Click “Save.”

The transaction type refers to whether the transaction is a credit or a debit. A credit is generally money being added to one of your accounts, such as a deposit or payment against a credit card. A debit is generally money taken from an account, such as money spent at the store or a transfer out of savings.



Pending transactions

If an incoming transaction is marked as pending, it will be shown at the top of the transactions list in italics. Pending transactions are editable, but changes will not be saved when the transaction moves from pending to posted.

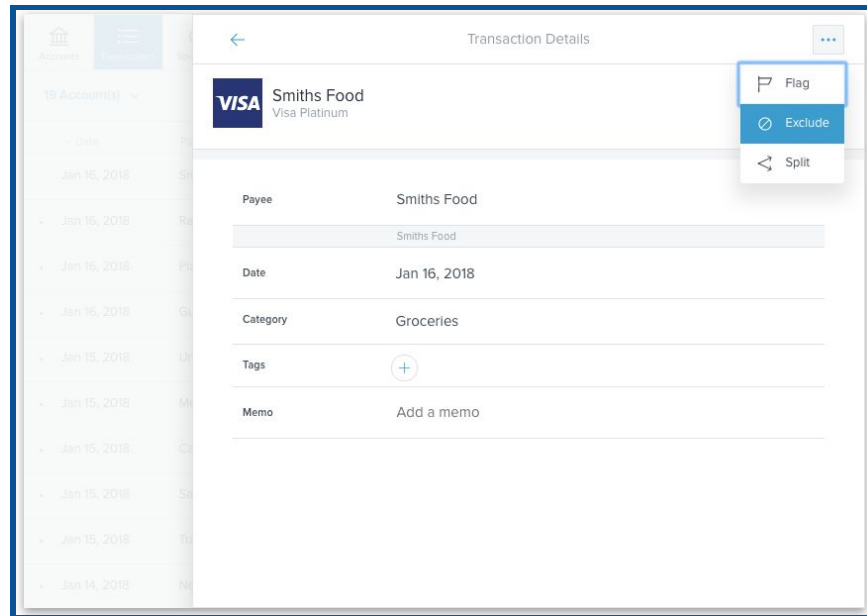
Delete and exclude transactions

Only pending and [manual transactions](#) can be deleted. Occasionally, a transaction may appear twice — once as pending and once as posted. Users can delete the pending transaction if it does not automatically reconcile with the posted transaction.

1. To delete a pending or manual transaction:
2. Click on the transaction to open the detail view.
3. Click the “...” button to view additional options.
4. Click on “Delete.”
5. Click “Delete” to confirm.

Other transactions can be excluded if you don't want to include them in your financial reports. The transaction will still be visible in the Transactions tab and other reports in MoneyMap, but it will be marked as “Excluded” and the amount will not be factored into any calculations. It can be re-included later if you change your mind.

1. To exclude a transaction:
2. Click on the transaction to open the “Transaction Details” window.
3. Click the “...” button on the top right to view additional options.
4. Click “Exclude.”
5. Click “Exclude” to confirm.



Search, sort, and filter transactions

By default, transactions from all accounts over the previous 30 days are listed chronologically, with the most recent transactions at the top. The Transactions tab can be customized in the following ways:

- Filter by account
- Adjust the date range
- Sort by column heading: Date, Payee, Category, Account or Amount

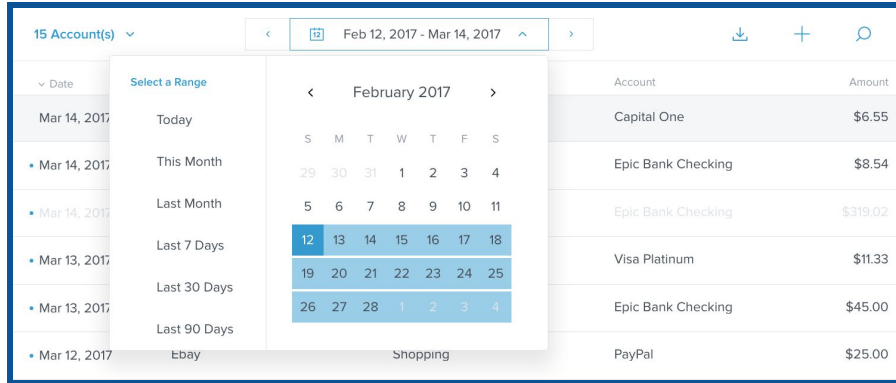
DATE	PAYEE	CATEGORY	ACCOUNT	Amount
Feb 12	ebay Ebay	Gift	PayPal	\$75.00
Feb 12	redbox Redbox	Movies & DVDs	Capital One	\$1.07
Feb 11	Pizza Hut	Fast Food	Checking	\$20.46
Feb 11	Chill's	Restaurants	Visa Platinum	\$26.82
Feb 11	Capital One Finance Fee	Finance Charge	Capital One	\$123.09
Feb 11	In N Out Burger	Fast Food	Checking	\$8.68
Feb 10	Ross	Clothing	Credit Card	\$28.37
Feb 10	Subway	Fast Food	Visa Platinum	\$5.39
Feb 09	Publix	Groceries	Checking	\$19.67
Feb 09	Discount Tire	Service & Parts	Capital One	\$80.90

You can sort your transactions by date, payee, category, account, or amount by clicking on the column heading. You can also search by any of these fields by clicking on the magnifying glass and entering your search term in the search bar that appears.

- Date: The date of the transaction. This will match the date posted in online banking, but may not match the actual date of purchase.
- Payee: A cleansed description of the transaction that usually calls out the merchant in a transaction. You can rename the transaction as needed, but note that it may affect the description on future transactions with the same merchant.
- Category: The budget and spending category for the transaction.
- Account: The account a transaction belongs to.
- Amount: The total amount of a transaction. Green indicates income or credit.

You have multiple options for adjusting the date range:

- Use the back and forward arrows to navigate through time
- Use the dropdown arrow to select from a list of preset date range options.
- Use the dropdown arrow to open the calendar view and select a custom date range.



Export transactions to CSV file

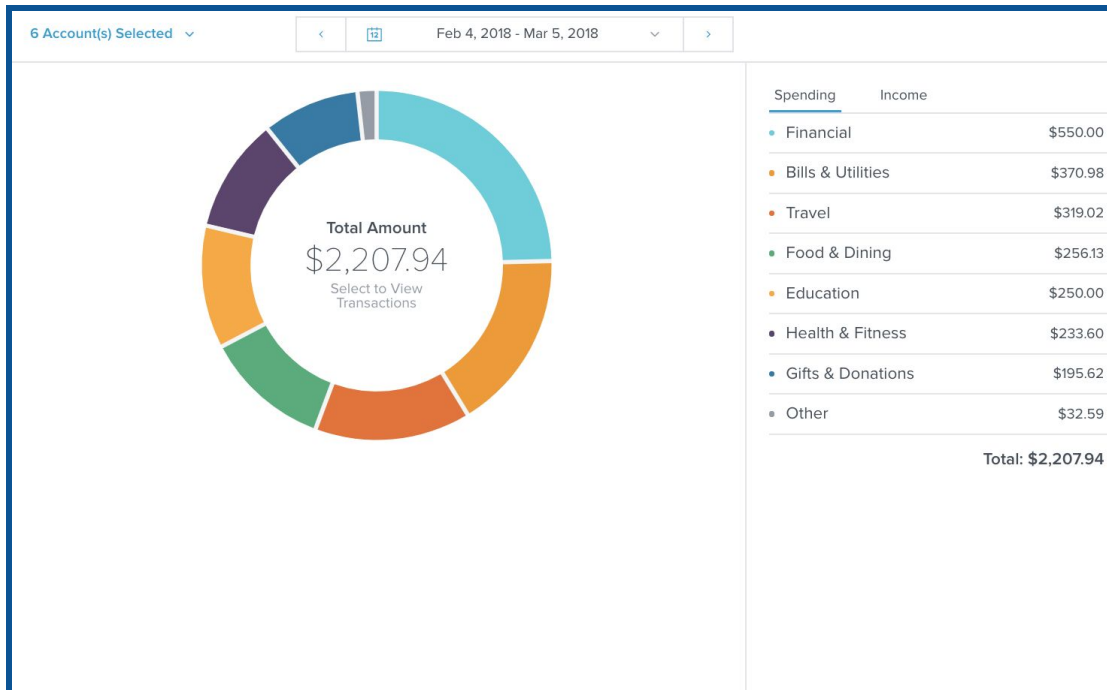
MoneyMap allows you export transactions as a CSV file, which can be used with several different applications — including most accounting software. The exported file includes all transaction details.

To export transactions to a CSV file:

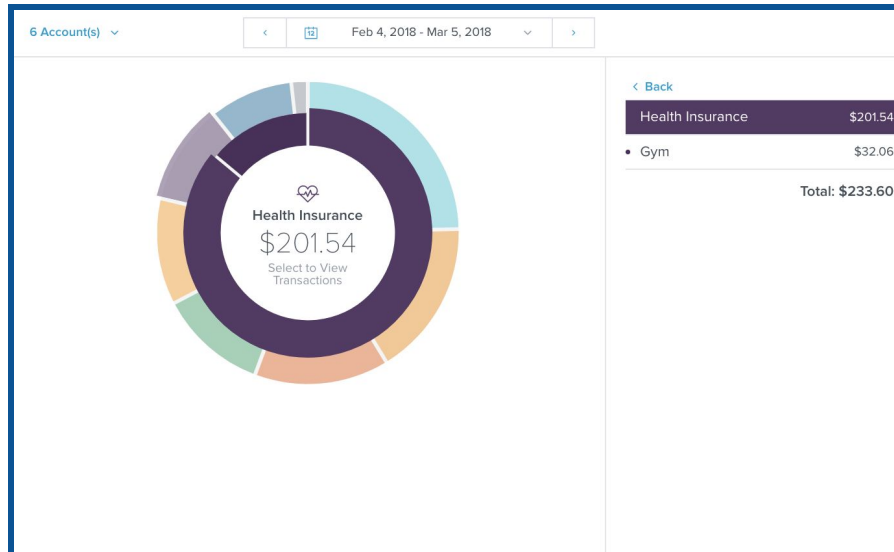
1. Filter your transactions to the set you wish you export.
2. Click the export icon on the top right.
3. Specify where you wish to save the file, name it, and save.

Spending

The Spending tab shows you where your money is going, by category, so you can better understand your spending habits and stay on track.



- Click on the “Account(s)” dropdown on the top left to choose which accounts to include in the spending wheel.
- Click on a section section of the wheel to see how much you spent in each category. If your spending in a category is below 3% of your overall spending, it will be grouped in “Other” with other low-spending categories.
- Click on any category to see a breakdown of spending by subcategory, such as how much of your spending in Food & Dining is on groceries versus eating out.

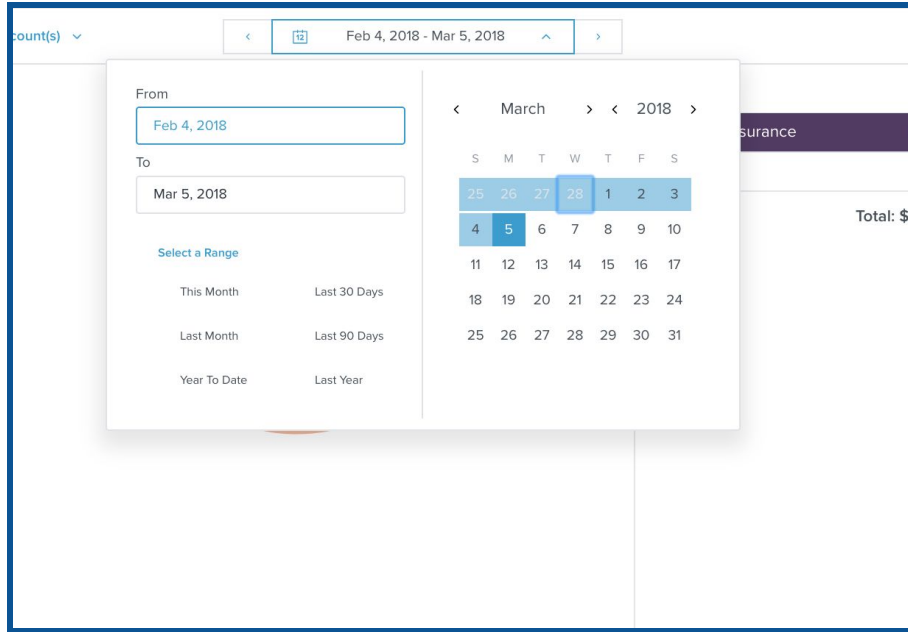


- Click on any subcategory, or on the center of the spending wheel, to see the transactions associated with the selected subcategory. From this view, you can also edit the transaction details just like in the main transactions widget.
- To return to the main spending wheel, click on the blue arrow in the corner, or in the gray area outside of the Transactions view.

Customize the date range

You have multiple options for adjusting the date range:

- Use the back and forward arrows to navigate through time
- Use the dropdown arrow to select from a list of preset date range options.
- Use the dropdown arrow to open the calendar view to select a custom date range.



Income report

To view your income:

- Click on “Income” on the top right.

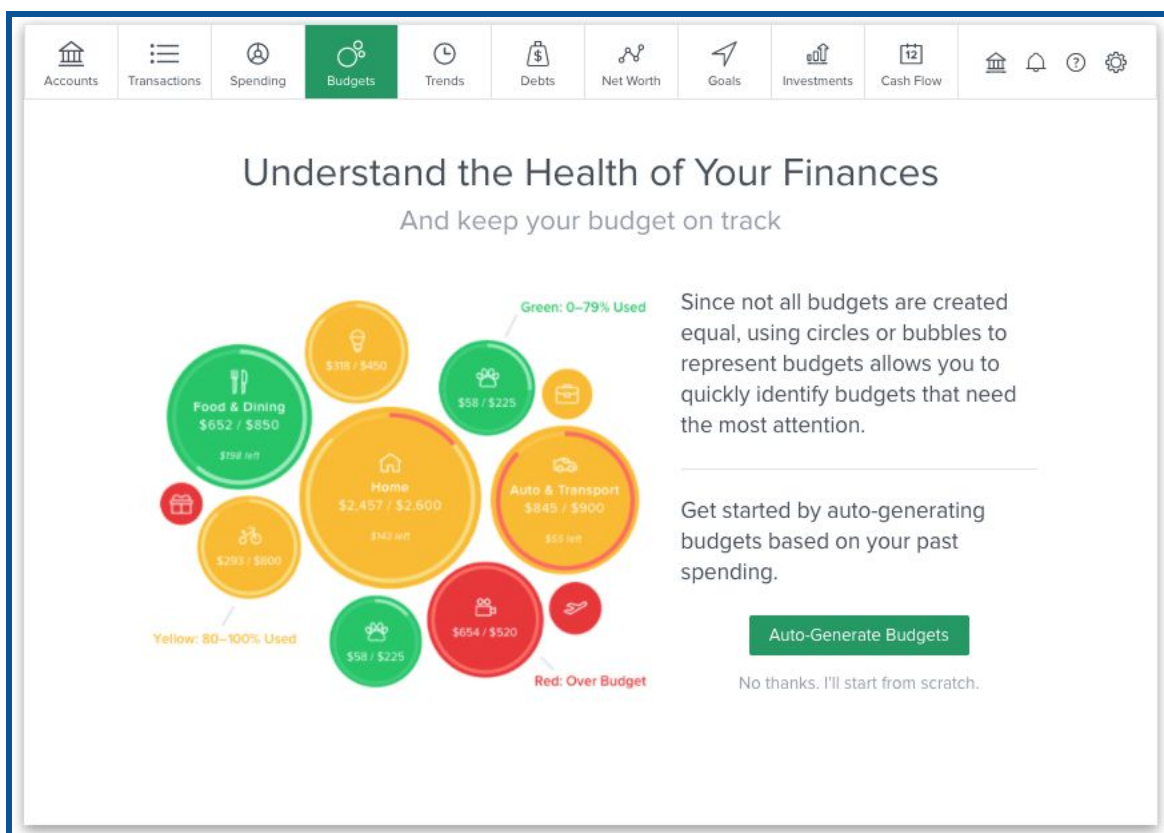
As with spending, you can click on an income category to view your income by subcategory, and drill down to the transaction level if desired.

Budgets

Budgets can help you set realistic monthly spending limits and avoid exceeding those limits. The Budgets tab draws your eye to the areas that need your attention the most: big bubbles represent a larger portion of your monthly budget, and red bubbles have exceeded their monthly allowance.

When you first use Budgets, you have two options:

- Click “Auto-Generate Budgets” to let the software budget for you, or;
- Click “No thanks. I’ll start from scratch” to create your own budgets.



Auto-generate budgets

We encourage you to use the auto-generate budgets feature; it will create budgets based on your average spending in each category over the last two months for which there are complete data.

i — The auto-generate feature will be more helpful if you have first [added all your accounts](#) and accurately categorized your transactions.

Review your generated budgets and adjust them if necessary. You can decide which categories you do and do not want included. If a category was added during auto-generation that you do not want in your budget, you can delete it.

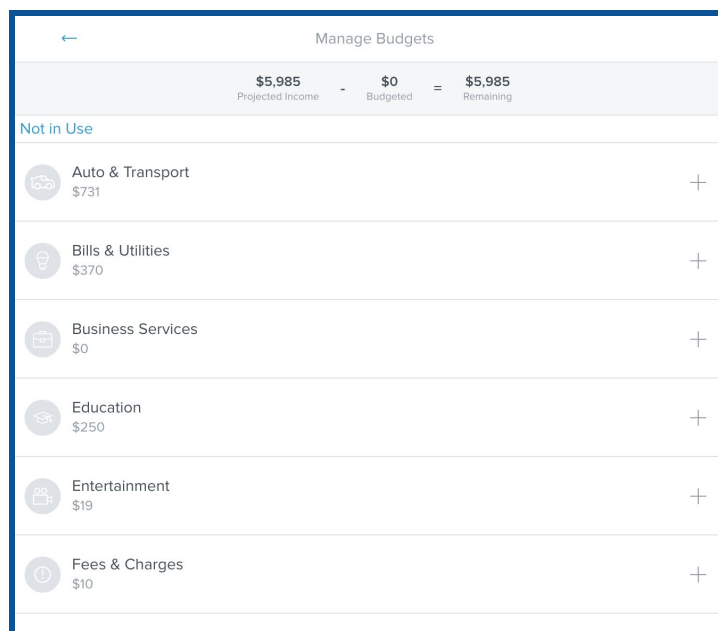
You may also automatically recalculate your budgets at any time, or delete all your budgets to start from scratch again.

Start from scratch

If you choose to start from scratch, the software will present a list of spending categories.

To create budgets from scratch:

1. Select the "+" to the right of a category to create a budget for it.
 - A window will appear with a suggested amount for that category.
2. Enter the amount you'd like to allocate for that category, or simply leave the suggested amount as-is.
3. Click "Save" to create the budget for that category or "Cancel" if you change your mind.
 - The newly created budget will appear at the top of the list in color.
4. Repeat the steps above for all other desired categories.



The screenshot shows a mobile application interface titled "Manage Budgets". At the top, there is a summary row: "\$5,985 Projected Income - \$0 Budgeted = \$5,985 Remaining". Below this, a section labeled "Not in Use" contains a list of categories, each with an icon, a name, a current budgeted amount, and a plus sign to the right. The categories are: Auto & Transport (\$731), Bills & Utilities (\$370), Business Services (\$0), Education (\$250), Entertainment (\$19), and Fees & Charges (\$10).

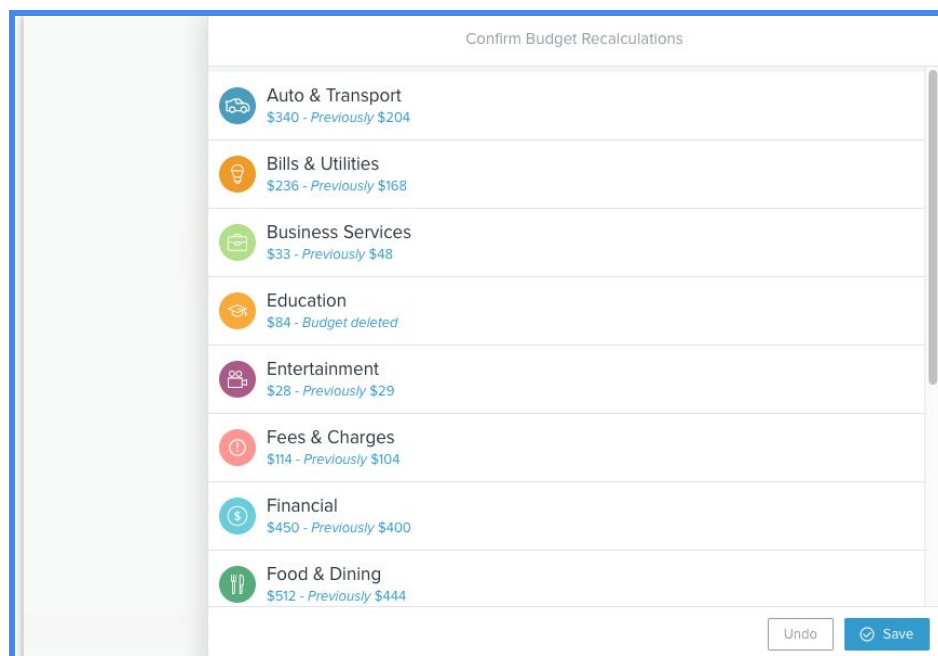
Category	Current Budgeted Amount
Auto & Transport	\$731
Bills & Utilities	\$370
Business Services	\$0
Education	\$250
Entertainment	\$19
Fees & Charges	\$10

Recalculate budgets

If your budgets seem a bit off or you want to take advantage of automatically created budgets, you can use the recalculate feature. In order to make these budgets as accurate as possible, recalculation is based on the last two months for which complete data are available.

To recalculate your budgets:

1. Click on the "Add New Budget" link on the top right of the budgets window.
2. Scroll to the bottom of the list that appears.
3. Click on "Recalculate Budgets."
 - You'll see a preview of each newly created budget next to the previous budget amount.
4. Click "Save" if you'd like to keep these budgets. Click "Undo" if you change your mind.



Viewing your budgets

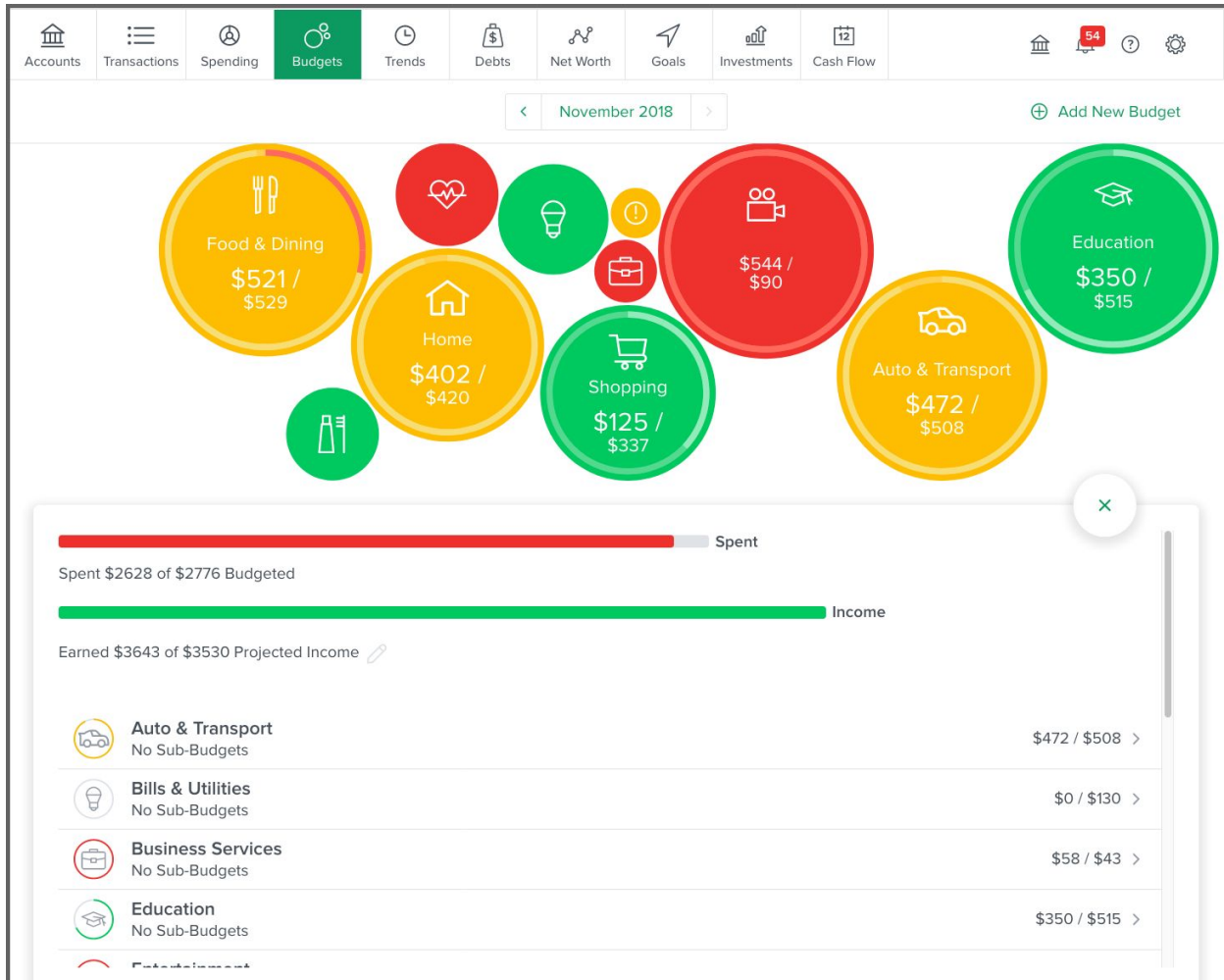
Once you've set up your budgets, you can view and edit them from the main budgets screen where each budget is represented by colorful bubble. Each budget is also available in a list view. By default, you'll see bubble budgets.

The benefit of bubble budgets is that they allow you to see both the health and the impact of your budget categories quickly. The larger the bubble, the more of your

income it takes up.

For both views, the color of each budget indicates whether you are on track, nearing your budget limit, or over limit:

- Green: below 80%;
- Yellow: between 80-100%;
- Red: over 100%.



To view details and transactions for a particular budget:

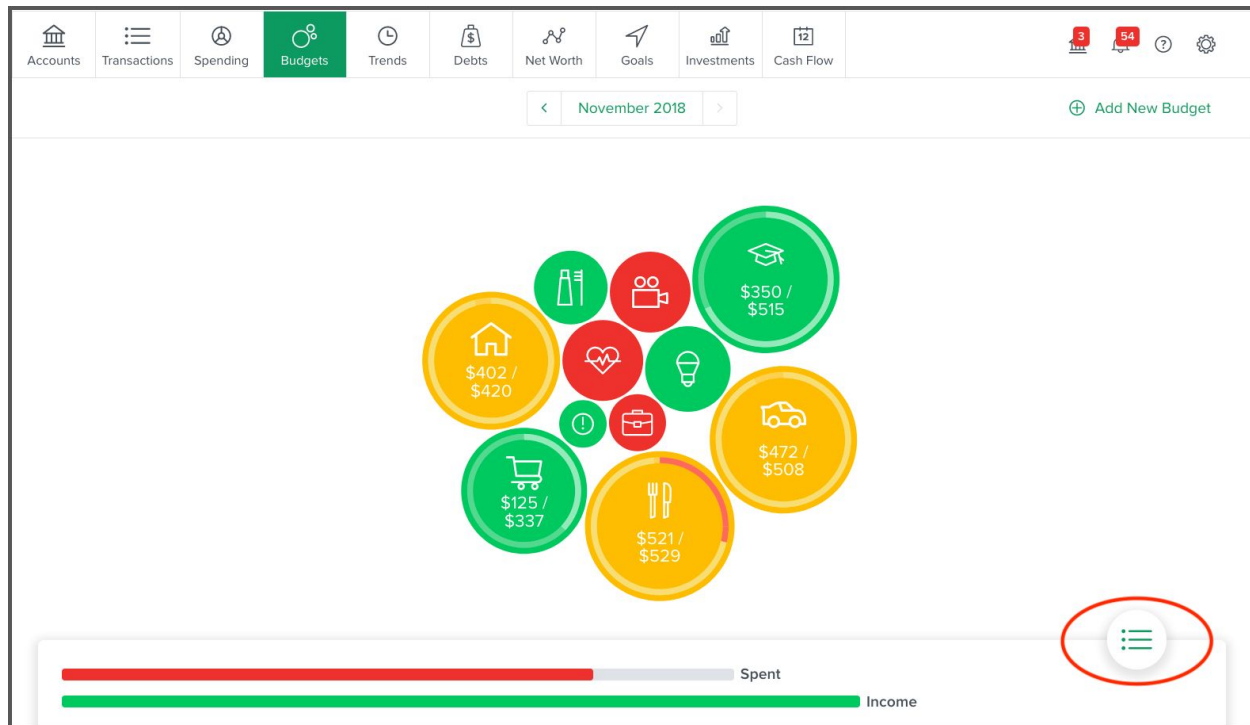
1. Click on your desired budget to bring up the budget details window.
2. Click on "Transactions" to bring up a list of transactions in that category for the current month.

List view

The list view allows you to quickly navigate between budgets and sub-budgets to help you get a clear idea of where your money is going. It is especially helpful if you use a screen reader to navigate the software.

Depending on the specific implementation of the software, the list view may appear in several places: on the right side next to the bubble budgets, below the bubble budgets, or hidden below the bubble budgets.

If the list view is hidden, a list view button will appear on the bottom right.



To bring up a hidden list view:

1. Click the list view icon on the bottom right.
 - The list of budgets will rise up and the list icon will change to an “X”.
2. Click the “X” to hide the list.

The main budget categories are listed on the left of the list area; a colorful ring around the budget icon indicates how close you are to exceeding your budget. You'll also see the number of sub-budgets available in each category. The budget allocation and the amount spent so far this month are listed the right.

To view details, transactions, and sub-budgets for a category in list view:

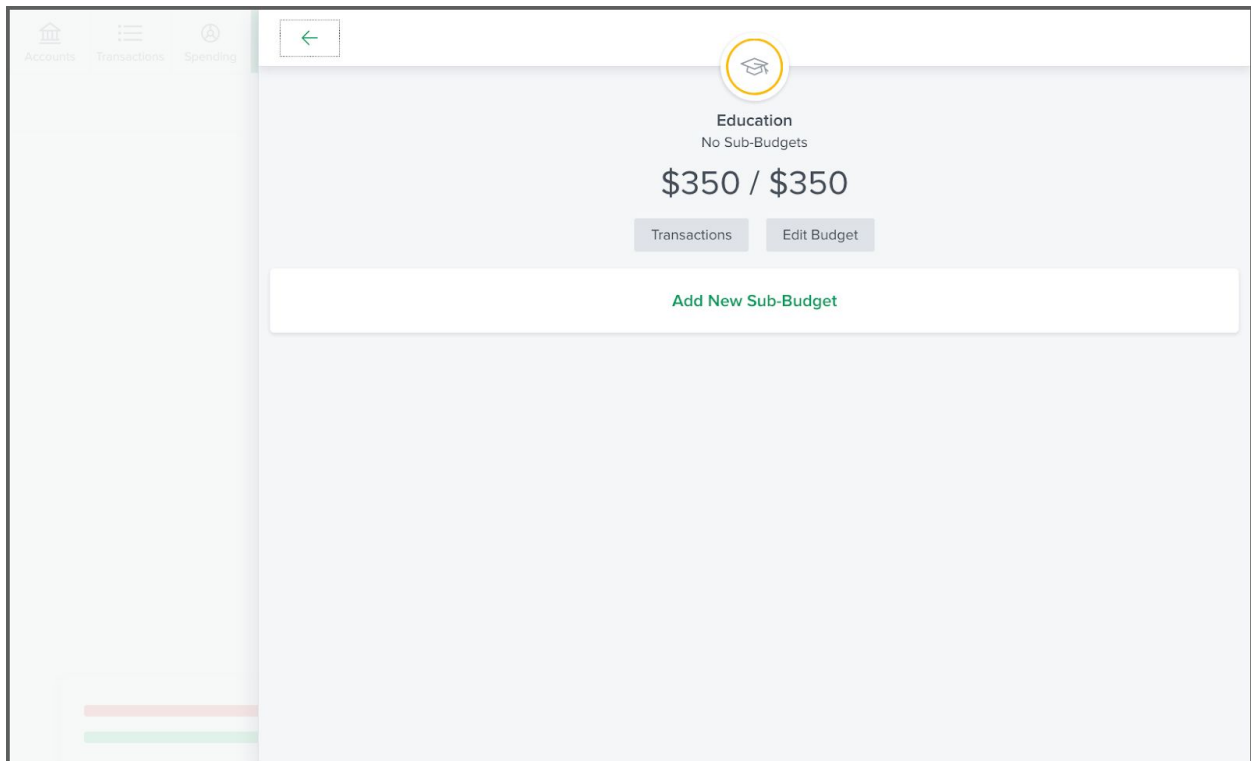
1. Click on a main budget category.
2. If you're looking for a sub-budget, click your desired sub-budget on the details

window.

Editing budgets

You can change budget amounts, create new budgets, create sub-budgets within the main budget, create custom sub-budgets, and delete budgets.

i — If you increase a sub-budget to an amount greater than the main budget, the main budget amount will automatically increase. However, deleting or reducing a sub-budget will not affect the main budget.



To change a budget's amount:

1. Click on your desired budget or sub-budget whether represented as a bubble or on the list.
2. Click "Edit Budget".
3. Enter your desired budget amount.
 - You'll see your available unbudgeted funds above the budget amount.
4. Click "Save," or click "Cancel" if you change your mind.

To create a sub-budget:

1. Click on your chosen main budget to bring up the budget details window.

2. Click on "Add a new Sub-Budget."
3. Select your desired sub-budget from the list that appears; the sub-budget will automatically be given an amount based on past spending.
 - Alternatively, you may create a custom sub-budget:
 1. Click "Add a Sub-category."
 2. Enter a new name for the sub-budget.
 3. Click "Add."

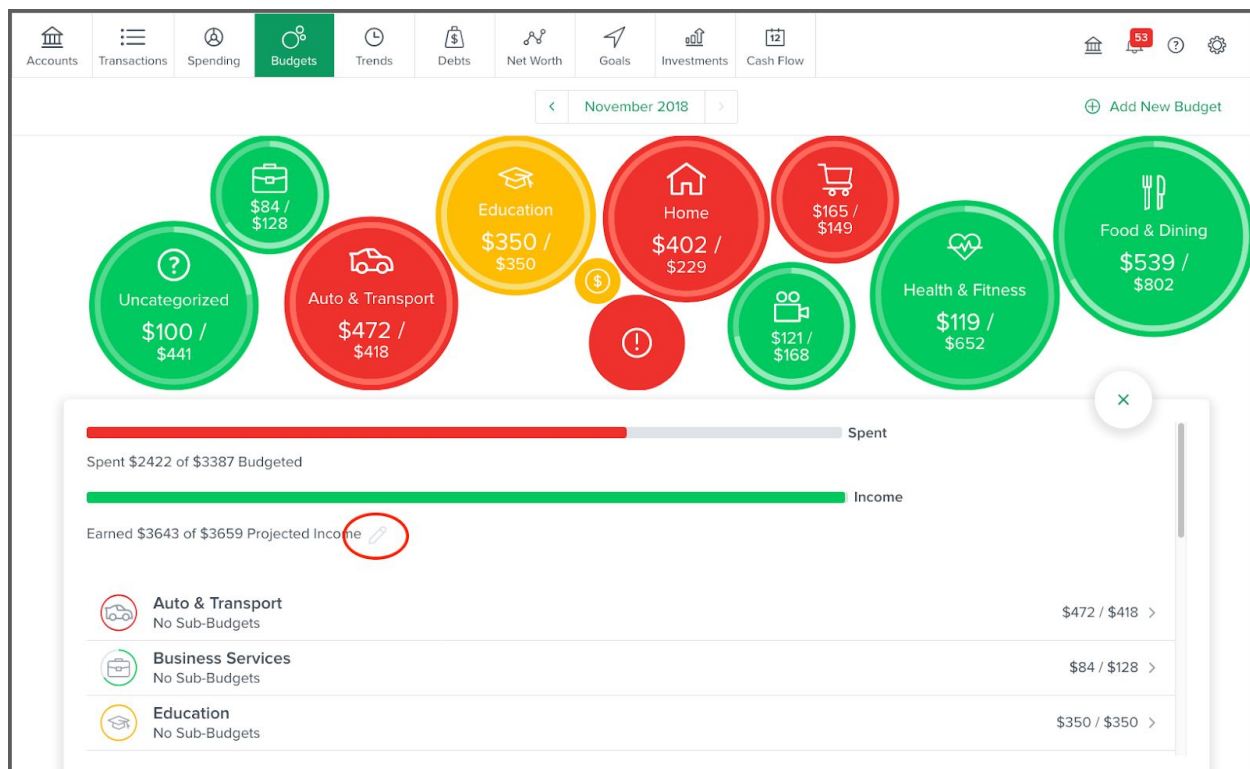
To delete a budget:

1. Click on the budget to open the details window.
2. Click on "Edit Budget."
3. Click "Delete [budget name]."
4. Click "Delete" again to confirm.

Projected income

You can also view and edit your projected income within budgets. The projected income helps you make budget decisions that fit within your income. Projected income is calculated based on your past transaction history. You can edit this number manually, however.

Your projected income appears wherever the budget list appears.



To edit the projected income:

1. Click on the pencil icon below the green projected income.
2. Enter a new amount.
3. Click "Save."

Trends

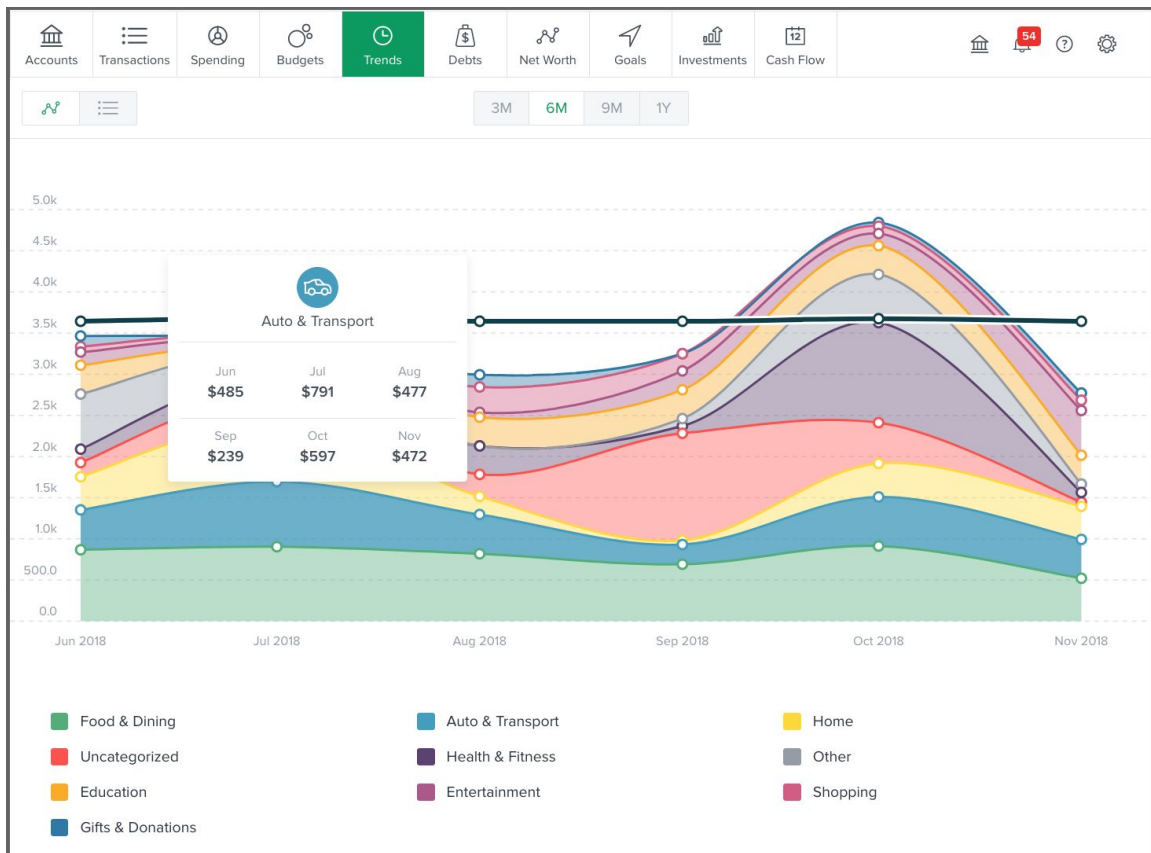
Where did you come from? Where did you go? It's tough to know what to do with your money in the moment if you don't know where you've been and where you're going. The Trends tab can help you with that.

The Trends tab charts both your income and spending in every category over the last 3, 6, 9, or 12 months, all in one simple visualization. In just a few moments, you'll be able to see if you're living within your means and identify areas you need to work on.

The vertical axis represents your spending in dollars. The horizontal axis is a timeline. The black line represents your income.

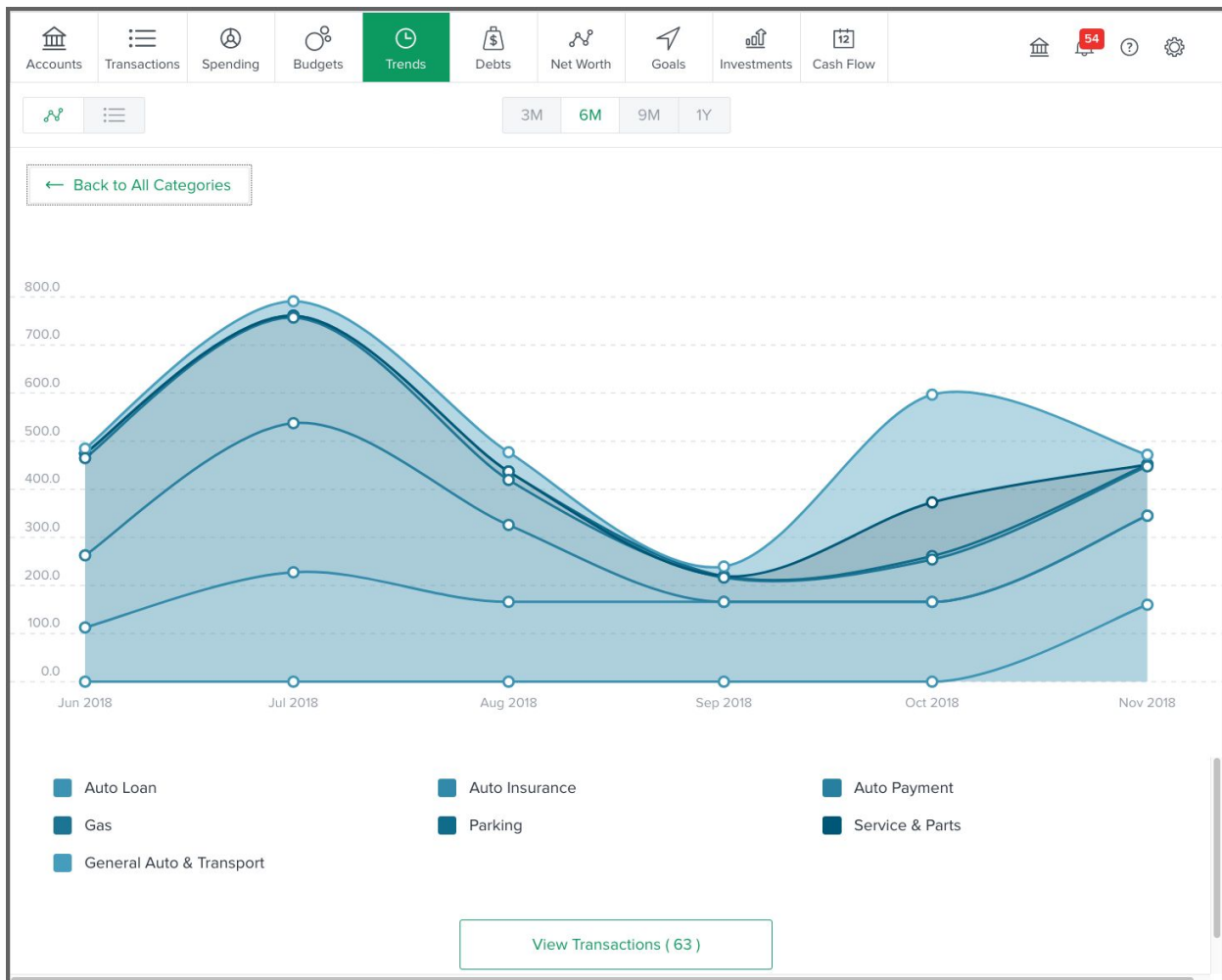
Each category is represented by a colorful section of the graph, with categories stacked on top of each other. The height of each colorful section represents the amount you spent that month. With all the categories stacked, you can easily see how much you spent overall.

Below the chart is a legend which displays each spending category.



If you need more details about a specific category or specific month, they are just a few clicks away:

- Hover over any category to see your spending history in that category.
- Hover over any dot on the chart to see how much you spent in that category that month.
- Hover over any category in the legend to highlight the corresponding category on the chart.
- Click on any category on the chart or the legend to bring up a breakdown of your spending by subcategory. Click on a subcategory to see information about that subcategory by itself.
- Click on any dot on the chart to bring up a list of transactions in a category or subcategory for that month.



List view

In addition to the chart, you also have a list view which displays the same data. This can

be helpful for those who use screen readers to interact with their computer or for those who prefer to see raw data.

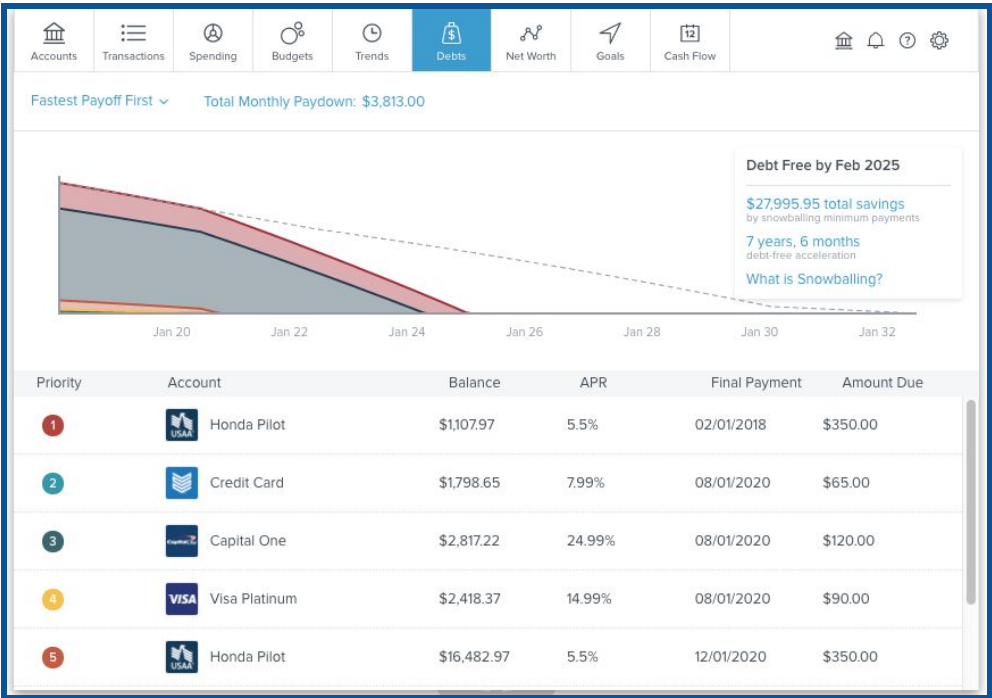
1. Click the list button on the top left to access the list view.
2. Click a category on the left to see a list of subcategories.
3. Click a figure on the right to bring up a list of transactions
4. Click a subcategory on the left to see only that subcategory.

Transaction trends by category
Aug 2017 - Jan 2018

CATEGORY	AUG	SEP	OCT	NOV	DEC
Income	\$5,865	\$5,862	\$6,023	\$6,377	\$5,862
Home	\$893	\$1,742	\$1,509	\$1,511	\$1,457
Auto & Transport	\$635	\$781	\$1,489	\$156	\$251
Food & Dining	\$719	\$691	\$343	\$536	\$353
Financial	\$300	\$750	\$200	\$450	\$350
Other	\$513	\$423	\$219	\$312	\$183
Travel	\$0	\$515	\$0	\$855	\$25
Bills & Utilities	\$256	\$499	\$236	\$285	\$51

Debts

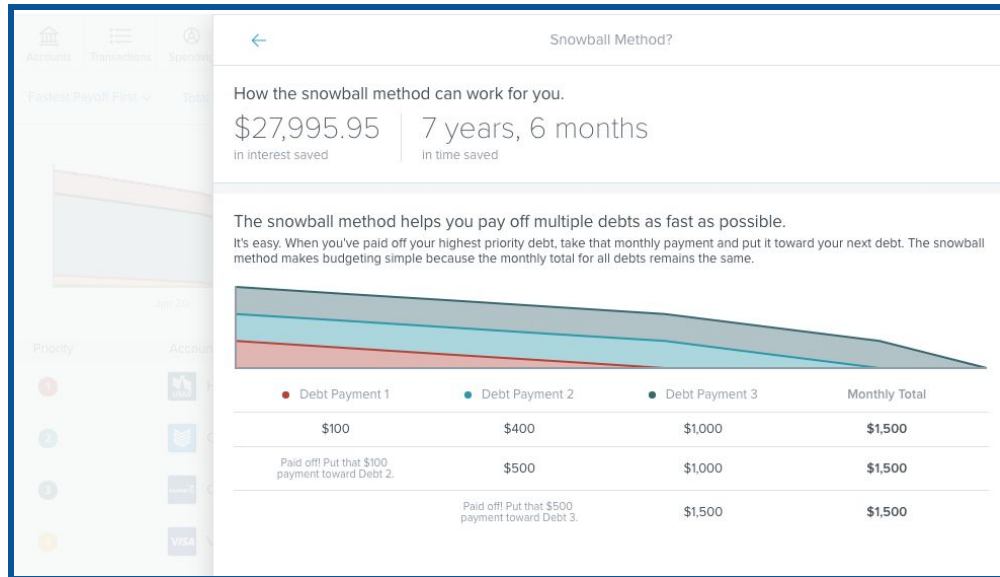
The Debts tab is a powerful tool that allows you to see all of your debts in one place and create an expedited payoff plan. The Debts tab teaches you how to use [the snowball method](#), a debt-payment strategy that can dramatically reduce both the time it takes to payoff debt and the amount of interest you'll pay.



The snowball method

The snowball method is a common debt-reduction strategy. It allows you to pay debts off faster without increasing your monthly contribution toward debt.

To use the snowball method, you should “roll over” your monthly minimum payments as each debt is fully repaid. In other words, when you're done paying off a debt, you'll take the monthly contribution to that debt and put it toward another. The total amount you pay each month stays the same, but the monthly contribution to each debt goes up progressively as they are paid off. This can help users get out of debt without the need for painful budget cuts.



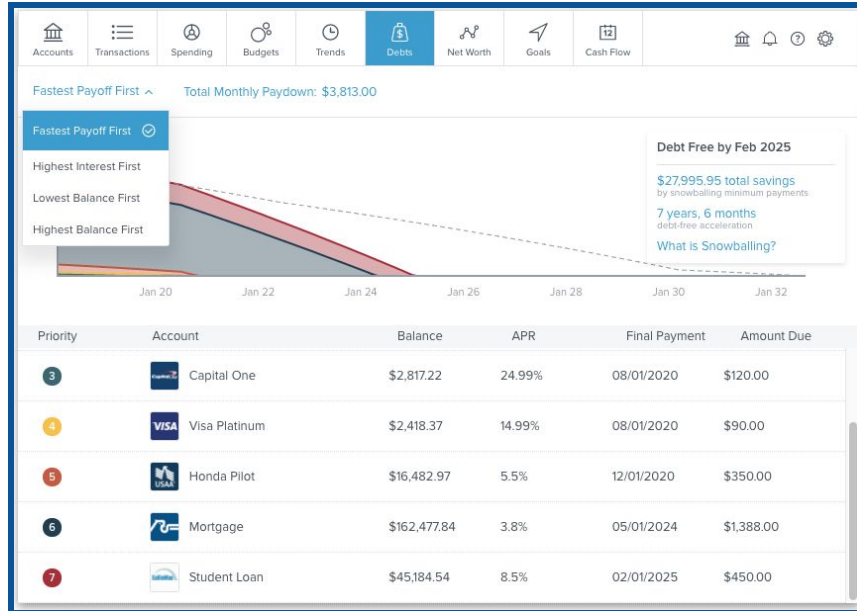
Debt priority options

We recommend prioritizing your debts for the fastest possible payoff. However, there are four built-in prioritization options that you can choose from, based on your particular situation.

- *Fastest payoff first:* Debts are ordered by which debt you will pay off soonest, based on balance, APR, and minimum payment. This ordering is considered the standard snowball method.
- *Highest interest first:* Debts are ordered from your highest APR to the lowest APR. This ordering is often referred to as the "avalanche method"; it can save you more money over the life of the debt.
- *Lowest balance first:* Debts are ordered by balance from lowest to highest.
- *Highest balance first:* Debts are ordered by balance from highest to lowest.

To change your debt priorities:

1. Select the dropdown menu on the top left.
2. Select one of the four available options. The chart and all associated calculations will automatically update.



Debt chart

On the main Debts window, you'll see a colorful chart and a timeline with a list of your debt accounts below. The dotted line on the chart represents the status quo, i.e., the time it will take to get out of debt by making minimum payments without the snowball method.

The colorful chart represents the expedited payoff for each debt which you can achieve by using the snowball method and by paying more than the minimum. To the right, you'll see an estimated payoff date, as well as an estimate of the amount you'll save.

To see your estimated total debt at a future date:

- Hover the mouse over a date on the timeline.

Debt list

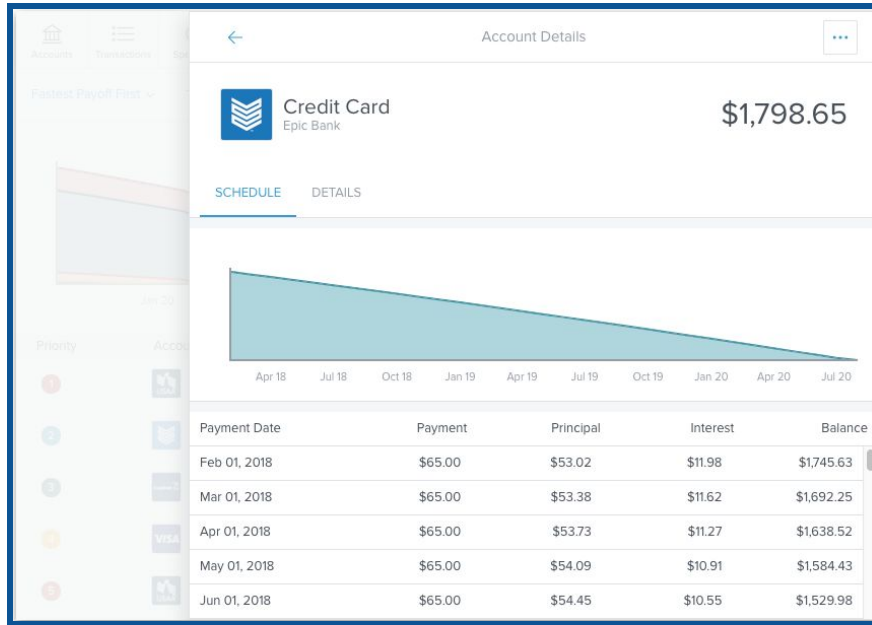
On the bottom of the main screen you'll see a list of all your debts, ordered by their [priority](#). They are numbered and color-coded to match the chart above. To the right, you'll see the balance, interest rate, estimated final payment date, and minimum payment amount for each debt.

Debt details

To view more details about a particular debt:

- Click on a debt in the list.

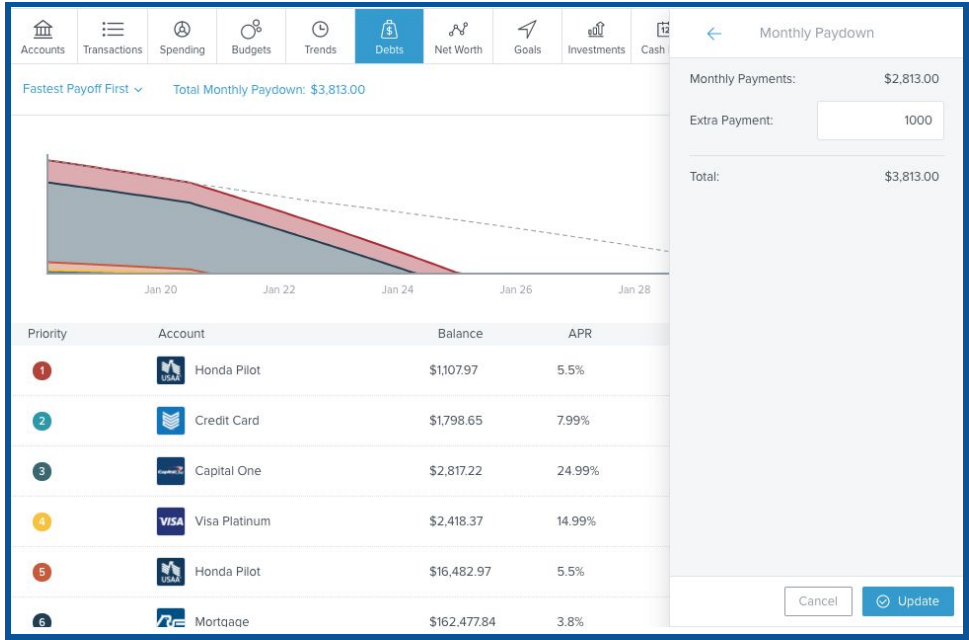
Under the tab labeled "SCHEDULE," you'll see a list of future payment dates. For each date, there is an associated payment amount which is then broken down by principal and interest. The projected balance is on the right. If you don't see these details, you may need to manually enter information like minimum payments and due dates.



As you scroll through the future payment dates, you may see the payment amounts start to increase. This is a reflection of the snowball method at work.

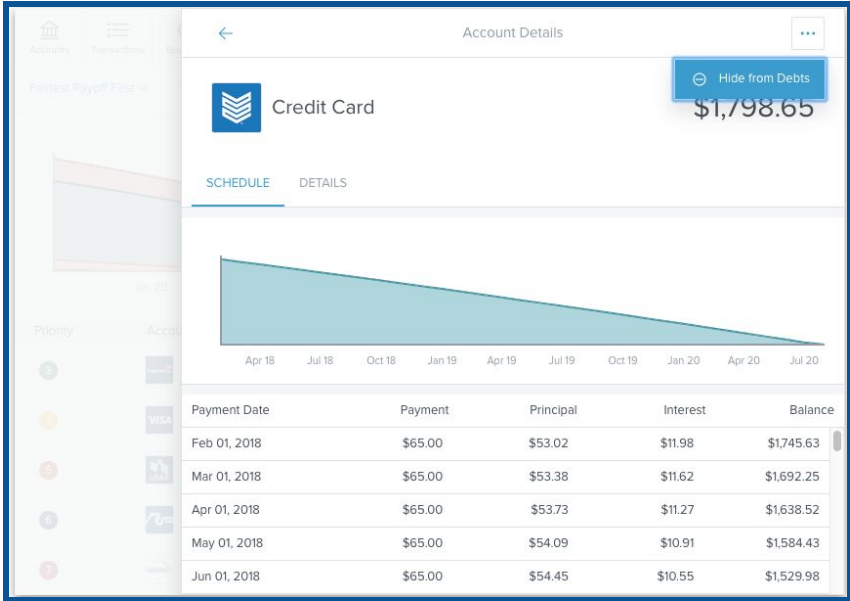
To view or update your minimum payment or interest rate:

1. Select a debt from the debt list.
2. Click the tab labeled "DETAILS."
3. Click the figure for monthly payment or interest rate and enter a new number.



Hide from chart

Any account can be hidden from the Debits chart without being excluded from other reports. This is helpful for customizing the chart to reflect your specific debt-reduction goals. For example, a credit card that is paid off in full each month may not need to be included in the chart.



To hide an account from Debits:

1. Click on an account below the chart to open the detail window.
2. Click the "...” button on the top right.
3. Click "Hide from debts."

The account will be moved to the end of the list, grayed out, and will not be calculated in the chart.

To re-include a debt:

1. Click on the hidden account at the bottom of the Debts list.
2. Click "Include Account."

Extra payment toward debt

If you want to see what will happen when you put more money toward your debt:

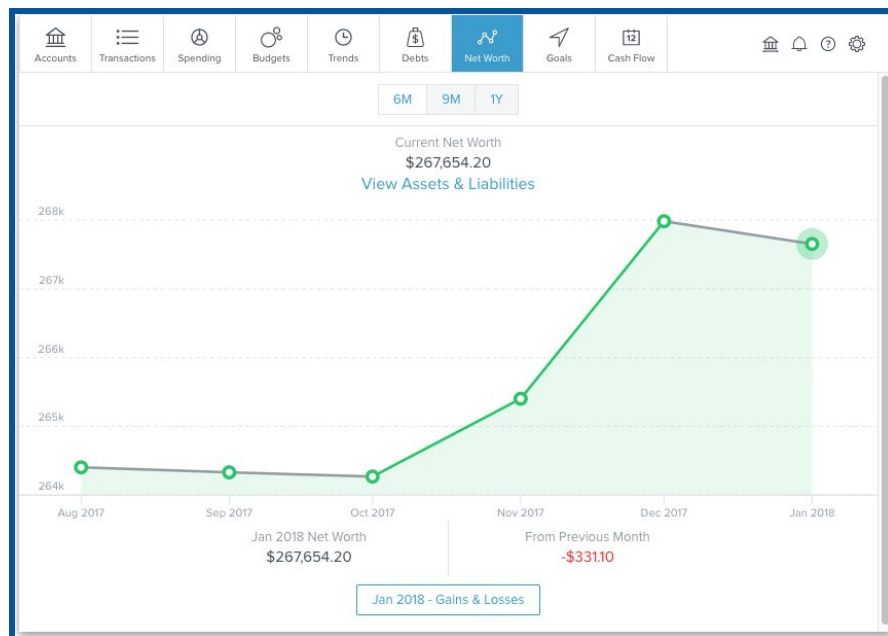
1. Click on "Total Monthly Paydown."
2. Enter in an additional amount in the "Extra Payment Toward Debt" box. The graph will readjust and show you how much you could save by putting extra money toward your debt.

Net Worth

The Net Worth tab tracks the sum of all your assets and liabilities. Property accounts can be added manually on the Accounts tab to make sure key assets — such as the value of your home or vehicle — are counted.

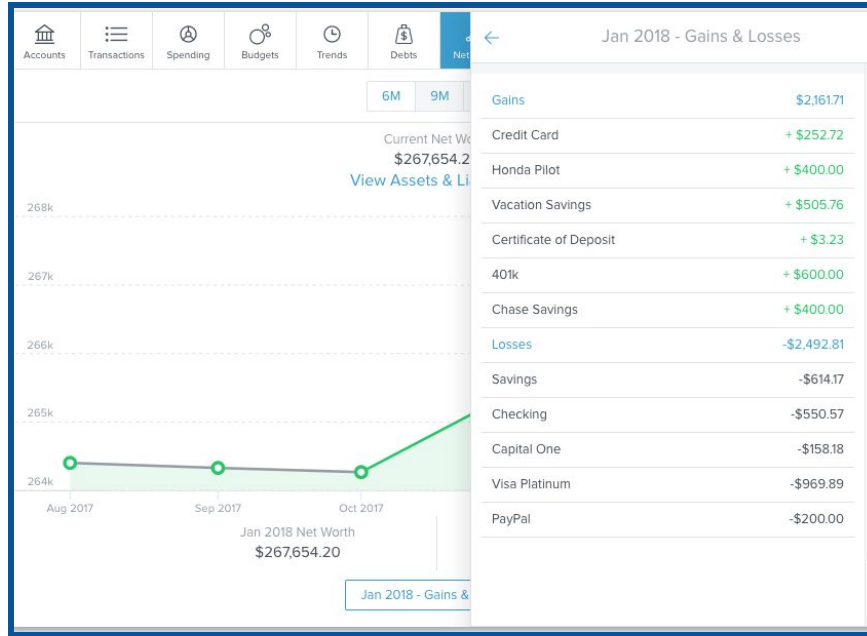
You can choose to view the past 6, 9, or 12 months of net-worth history. If you just started using the software, you may not have accumulated enough data to get an accurate historical picture of your net worth; however, the software will continue to save transaction data moving forward.

Each dot on the graph represents your net worth during a specific month.

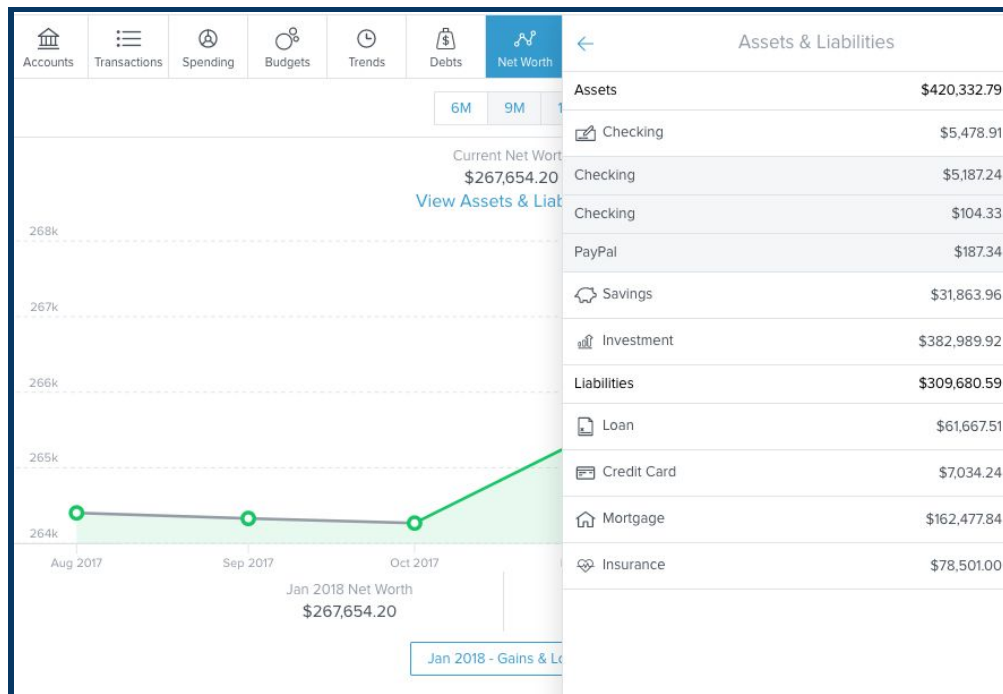


To see details about your net worth during that month:

1. Click on a circle to see how your net worth increased or decreased.
2. Click on the same circle again to bring up a list of gains and losses. A window will appear showing the *gains and losses* within each account during that month.
 - *Gains*: When an *asset increases* in value or a *liability decreases* in value, your net worth will go up. For example, putting money in savings or making a car payment.
 - *Losses*: When an *asset decreases* in value or a *liability increases* in value, your net worth will go down. For example, pulling money out of savings or spending more on a credit card than you can immediately pay off.



You can also use Net Worth to keep track of your total assets and liabilities displayed as a list by account type.



To view your assets and liabilities:

1. Click "Assets & Liabilities" at the top to view these figures.
2. Click on an account type to view individual accounts. A window will appear

showing the *assets and liabilities* within each account during that month.

- *Assets*: Positive values that count toward your net worth, such as money in checking accounts, the value of your home, etc.
- *Liabilities*: Negative values that count against your net worth, such as credit card debt, loans, or a mortgage.

Goals

Whether it's saving for retirement, paying off a car loan, or just putting some money away for emergencies, we all have financial goals that require long-term planning. The Goals tab helps you make those plans and allows you to visualize them on a simple timeline.

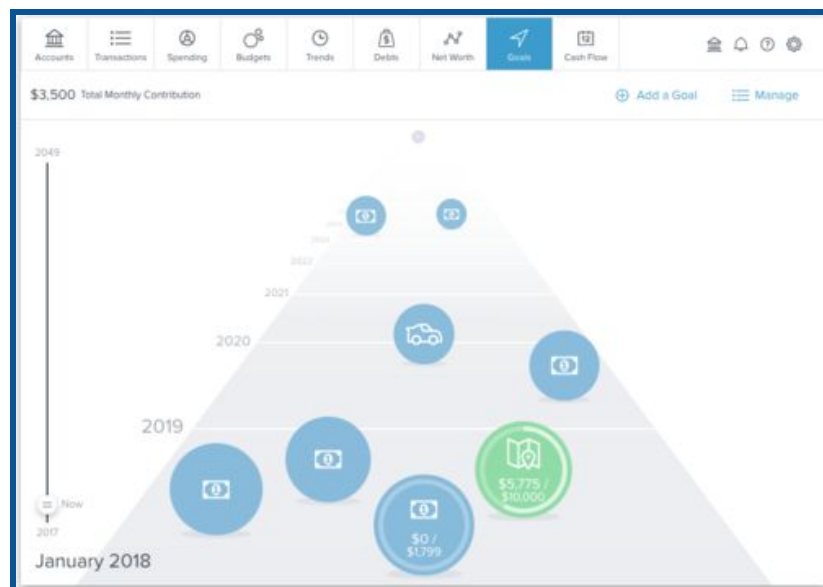
Each goal you create will be tied to only one of the accounts you've added — except retirement goals, which can be tied to multiple accounts. If you have multiple savings accounts, you may create multiple savings goals.

Your goals appear on the timeline as colorful circles. As you scroll to a savings or retirement goal, you'll see the amount you've put aside for that goal as well as the total amount you hope to achieve. Goals will automatically update as you put money into a savings account or pay off a debt.

The first time you view the Goals tab, you'll see a welcome screen.

- Click “Get Started.”

This will bring up the tab's main screen. Here, you'll see the timeline with the future up at the top of the screen. On the left you'll see a slider, used to navigate back and forth on the timeline. You'll see “Total Monthly Contribution” on the top left and buttons to add and manage goals on the right.



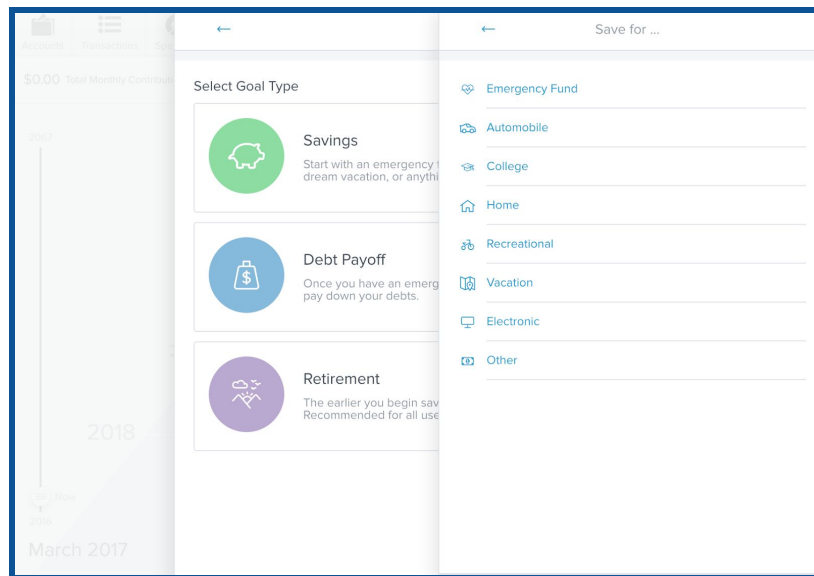
Creating goals

It's time to start setting up your goals. You can create three types: savings, debt payoff, and retirement.

To set up a goal:

1. Click the “+” button at the top right.
2. Choose a goal type: savings, debt payoff, or retirement.

Each type of goal is a little different and requires slightly different information.



Savings goals

We encourage you to start by setting up an emergency savings goal. Saving \$1,000 in an emergency-only account is a good start, but working toward 3–6 months of living expenses is even better.

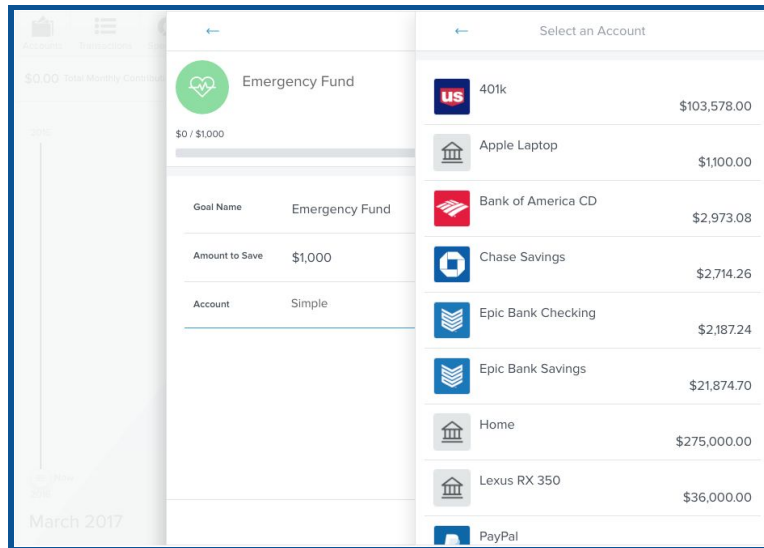
To create a savings goal:

1. Click the “+” button at the top right.
2. Click the “Savings” goal type.
3. Select a more specific type of savings goal. You can choose from: emergency fund, automobile, college, home, recreational, vacation, electronic, or other.
4. Edit the details for the goal: give it a name and set an amount you would like to save for your goal.
5. Click the “Select an Account” field. A window will appear listing all your non-checking, non-debt accounts.
6. Click the account you’d like to use for this goal.
7. Click “Save.”

This goal will now appear on the main page of Goals — a green circle right above the date when the savings goal is expected to be achieved.

To see details and make changes to a savings goal:

1. Click the green savings goal on the timeline.



Debt payoff goals

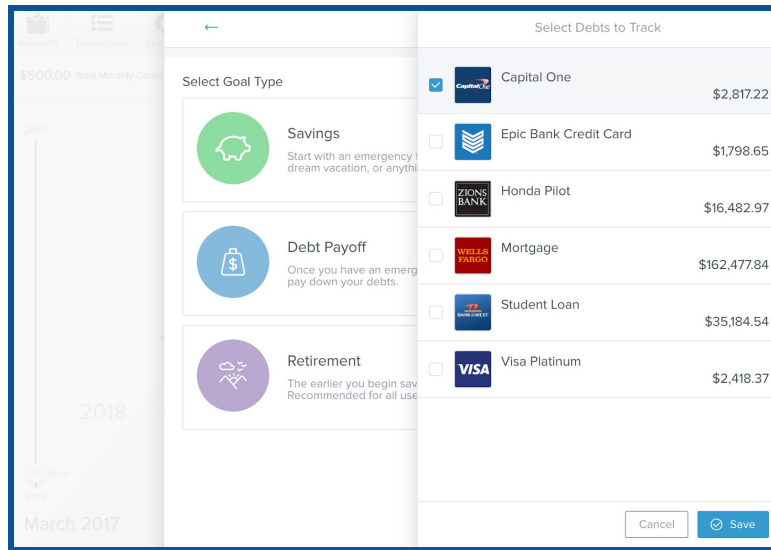
If you've already connected a debt account to the software, then Goals will automatically pull in the information it needs to create a debt goal — including balance, APR, and minimum payments. Goals will use your minimum payment information to automatically calculate the date the debt will be repaid, but you can add more to your monthly contribution to pay things off sooner. To create a debt payoff goal:

1. Click the “+” button on the top right of the main Goals window.
2. Click the “Debt Payoff” goal type. This will bring up a window that lists all of your debt accounts.
3. Check all the accounts you wish to track.
4. Click "Save".

Each debt account you selected will appear on the timeline as a blue circle above the date when they are expected to be paid off.

To see details and make changes to debt goals:

1. Click the blue debt on the timeline.



Retirement goal

To add a retirement goal:

1. Click the “+” button on the top right of the main Goals window.
2. Chose the “Retirement” goal type.
3. If you have already entered personal information in the Settings section, your birthday will automatically be imported. Otherwise, you can select the date of your birth by tapping the dropdown menu.
4. Choose the age at which you would like to retire. The default is 65.
5. Enter the amount of money you’d like to have when you retire.
6. Click “Current Savings.” This will open a window from which you can choose a retirement account.
7. Check one or more retirement accounts. The total balance of selected accounts will be listed as your current savings. Click “Add it Here” if you need to connect another account to the software.
8. Click “Save.”
9. Click “Save” on the next window as well.

This goal will appear on the timeline as a purple circle above the date you will reach your chosen retirement age. As you scroll to it, you’ll see your current retirement savings and your desired savings side-by-side.

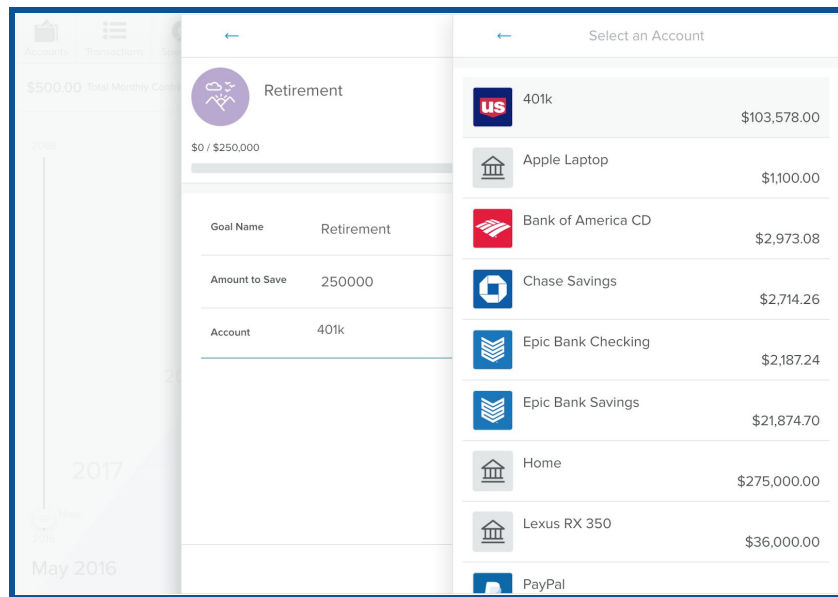
If you aren’t projected to achieve your desired retirement savings by your selected age — based on a 6 percent average rate of return — a blue “i” symbol will appear.

To see details and make changes to your retirement goals:

- Click the purple retirement goal on the timeline.

If you see a blue "i" appear over your retirement goal:

- Click the retirement goal to see what your projected retirement savings will be by your retirement age and how much less that is than your desired savings.



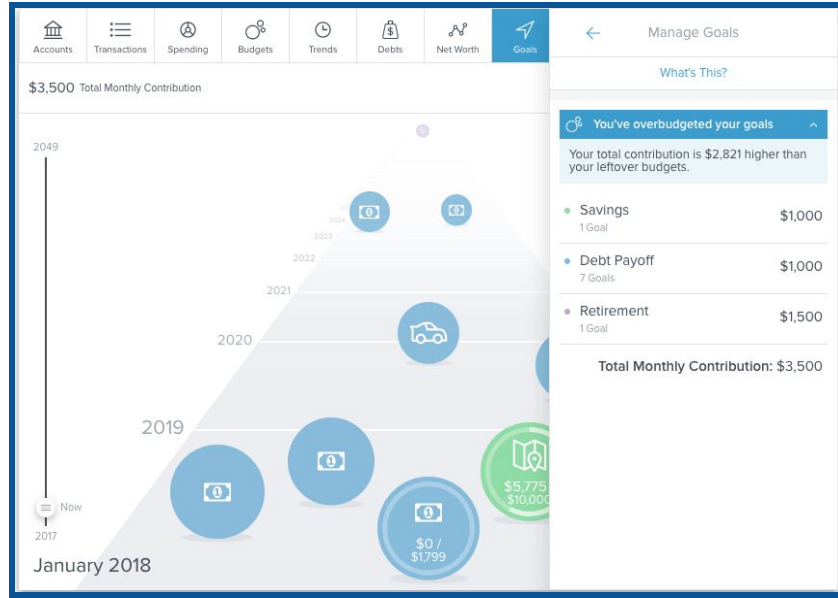
Manage goal contributions and priorities

Now that you've created some goals, you should determine what kind of monthly contribution makes sense for each goal. This will affect when each goal will be achieved.

With the manage goals feature, you can adjust the size of your contribution to each goal type and determine the priority of goals within a specific type.

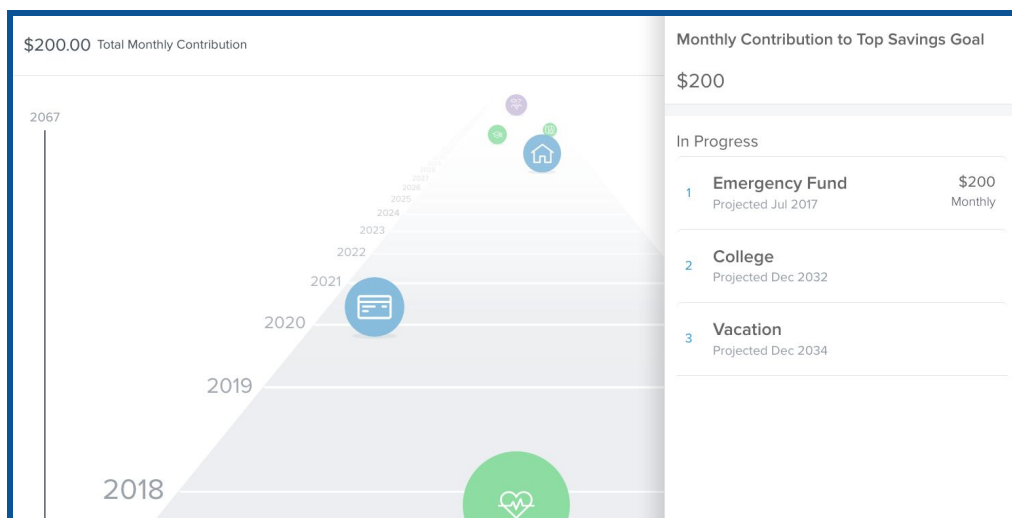
A contribution is the amount of money that you plan to allocate each month to an overall goal type. The priority is the order in which that contribution will be applied to each goal within a particular type.

Your monthly contribution will be applied to whatever goal has the highest priority. When that goal is achieved, the contribution will be applied to the goal with the second-highest priority and so on.



To adjust your contribution and priority for savings goals:

1. Click on the manage goals button on the top right.
2. Click "Savings."
3. Click the pencil icon on the top left of the window that appears and enter a monthly contribution.
4. Click "Reorder" on the right to adjust the priority of multiple savings goals.
5. Click and drag the goals into the order you prefer.
6. Click "Done."



Debt goals are managed differently. You contribution is an amount in addition to your

minimum payments for each debt.

To adjust your contribution and priority for debt goals:

1. Click the manage goals button.
2. On “Debt Payoff.”
3. Click the pencil icon on the top left and enter a monthly contribution.
4. Click the dropdown menu to the right to reorder debt priorities. This will default to “Fastest Payoff First.” You can also choose “Highest Interest First,” “Lowest Balance First,” and “Highest Balance First.”

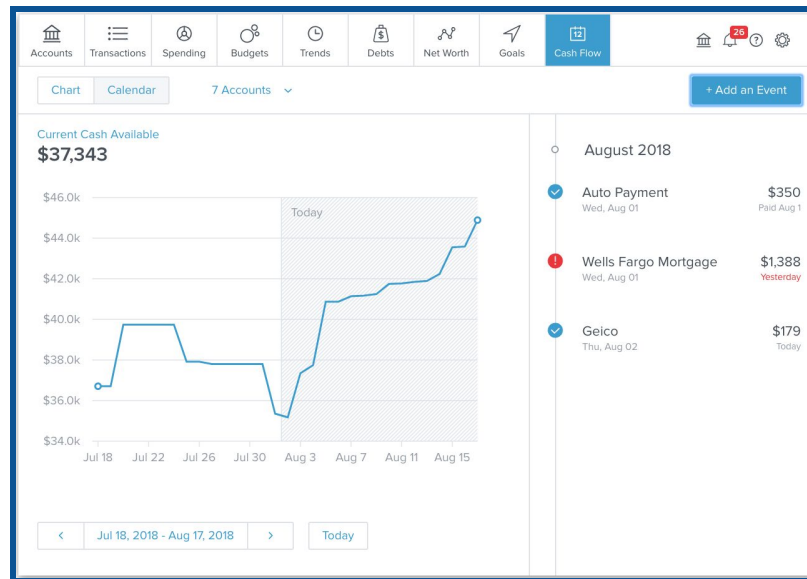
To adjust your contribution to your retirement goal:

1. Click the manage goals button.
2. Click “Retirement.”
3. Click the pencil icon on the top left and enter a monthly contribution.

You will have only one retirement goal, hence you won’t need to determine a priority.

Cash Flow

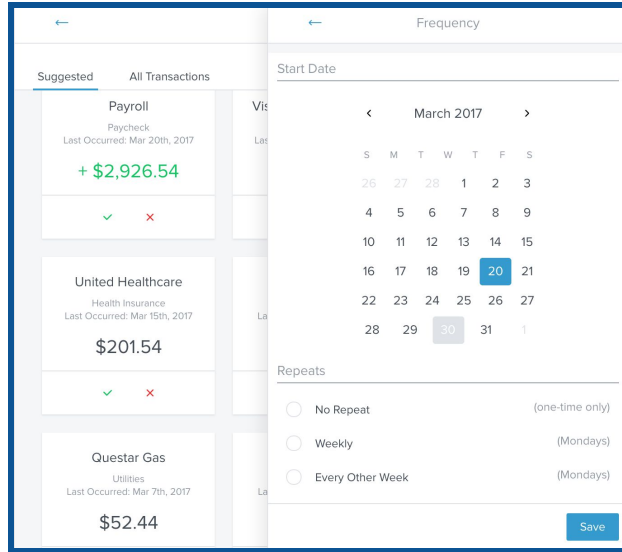
The Cash Flow tab combs through your transactions to help you understand your historical spending and predict future spending. It allows you to easily identify and add recurring bills and payments as well as one-time or annual payments such as property tax. It helps you see the impact of upcoming payments and plan ahead.



When you first open Cash Flow, you'll be prompted to add your regular deposits and payments as "Cash Events." The software will make suggestions based on recurring transactions.

1. Select the green checkmark to accept a suggested event or the red "X" to reject it.
2. Select the appropriate frequency and save.

***i** — Cash Flow can show your predicted balance 30 days into the future when using the chart view, and about six weeks into the future when using the calendar view.*



When you're finished adding events, you'll be able to see your currently available cash based on all asset accounts, as well as an estimate of your future available balance.

The main screen provides a visualization forecasting the cash you are expected to have available on a given date within the selected range. It includes all checking and savings accounts.

- Hover over any point on the graph to see the income, expenses, and the ending balance for a particular day.

At the top of the main screen, you can choose which accounts you want to focus on. All checking and saving accounts are included by default.

Cash events

Cash events are recurring or one-time events that will be represented in your Cash Flow forecast. These events can be tracked in the Cash Flow tab, but they won't directly affect your account balances. Events can be income or expenses and will always include the following information:

- *Payee*: The name of the cash event; for example, "Paycheck" or "Mortgage Payment."
- *Average Amount*: The amount of the recurring transaction.
- *Type*: Specifies whether the event is income or an expense.
- *Account*: Specifies the account in which the event occurs.
- *Frequency*: The date and repeating schedule for the event.
- *Category (optional)*: The category for the transaction associated with the

event.

The timeline on the right displays upcoming cash events. Paid events will have check marks and overdue events will have a red exclamation mark.

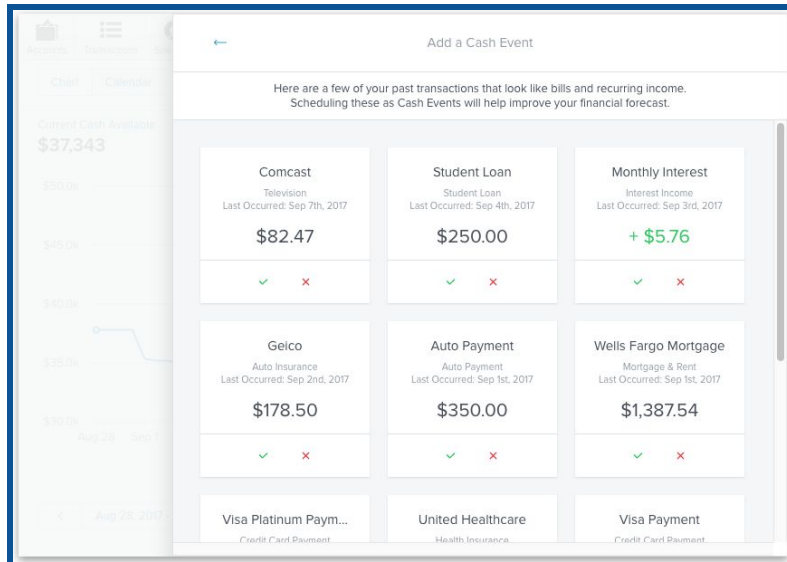
Paid →	✓	Acme Gas Bill Fri, Aug 7	\$95 Paid Aug 8
Past Due →	!	Auto Insurance Thu, Aug 20	\$212 3 Days Ago
Upcoming →	○	Cell Phone Bill Mon, Aug 24	\$87 Tomorrow

Add a new cash event

To add an event:

- Click on “Add an Event” in the top right corner.

The software will suggest recurring events that it has identified. You can also click “Create your own” to create an event from a list of past transactions or create an event entirely from scratch for transactions that occur outside the software — or for anticipated future payments.



Edit event

To edit an event:

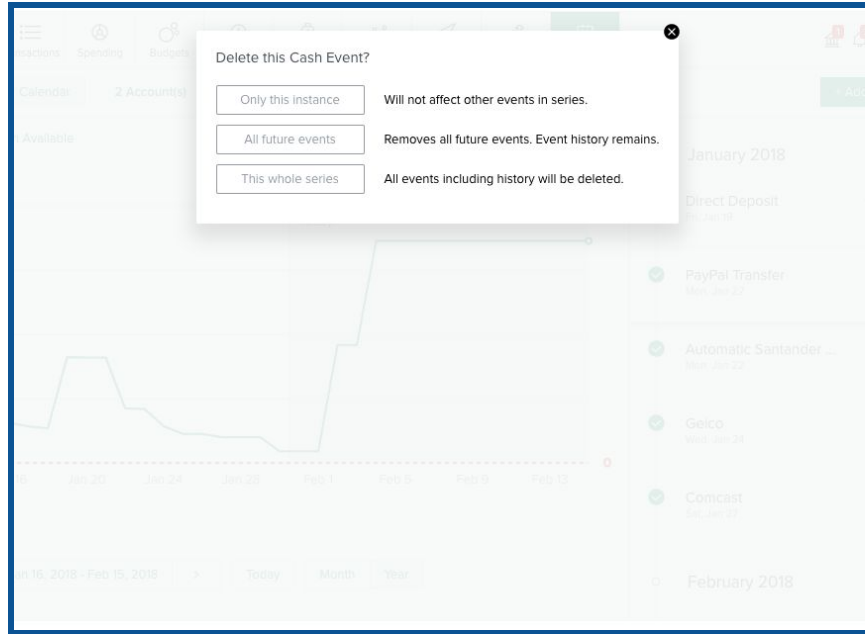
- Click on the event name from the list on the right.
- Click the “...” button.
- Click “Edit Event.”

Delete a cash event

To delete an event:

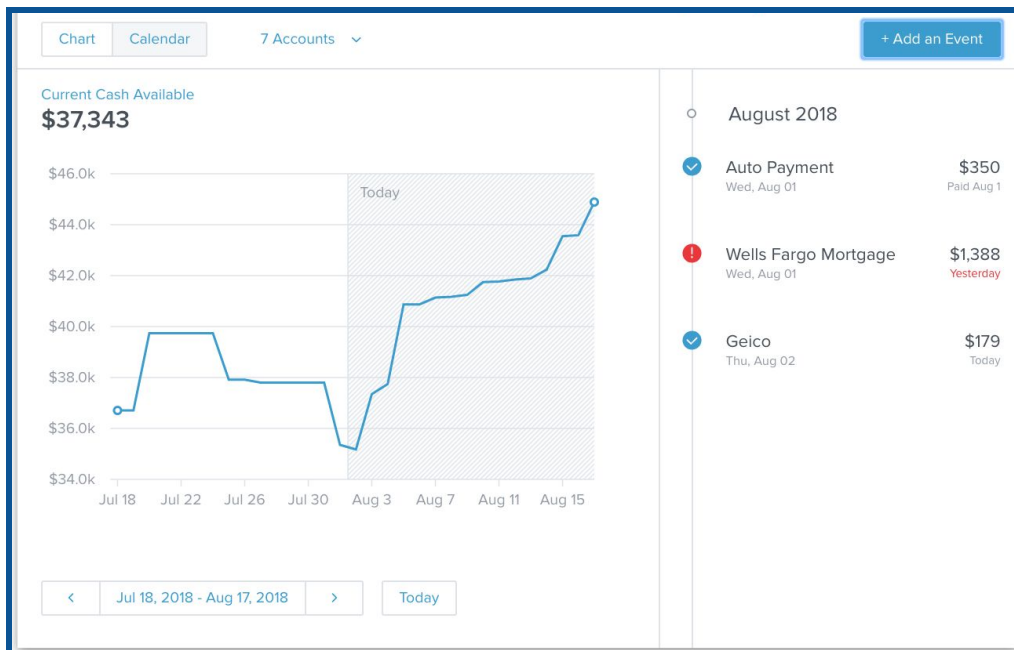
- Click on the event name from the list on the right.
- Click the “...” button
- Click “Delete.”

You have the option to delete this particular event and all future events (leaving the history untouched), or the entire series including past events.



Cash flow forecast

The main screen provides a forecast visualization of your currently available cash across the selected date range. It includes all checking and savings accounts. Hover over any point on the graph to see your income, expenses, and ending balance for a particular day.



i — The Cash Flow forecast can show your predicted balance 30 days into the future.

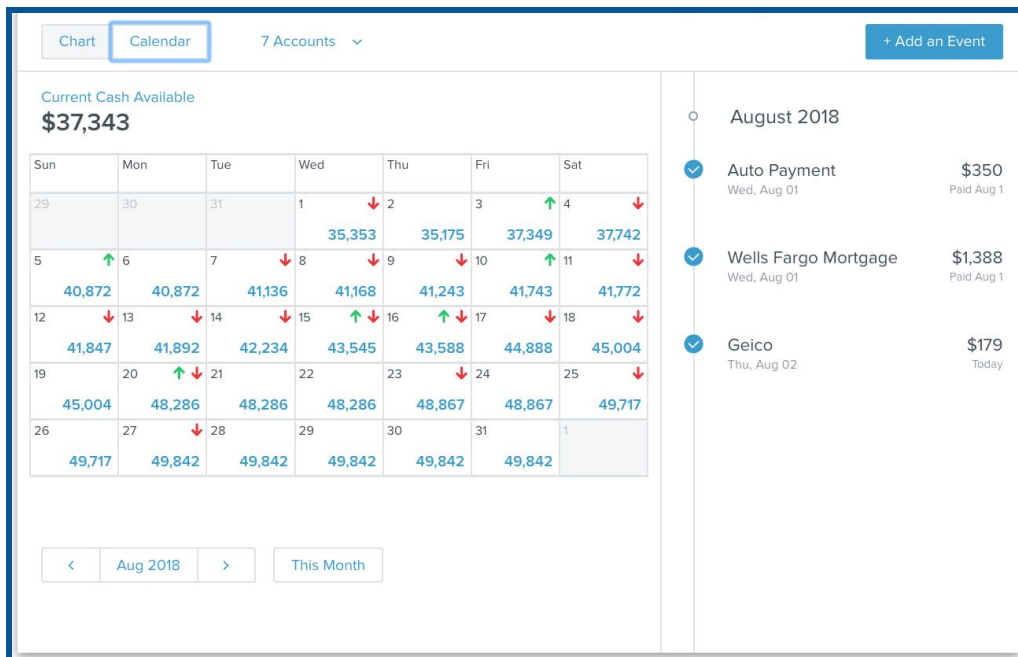
Date range

You can choose a specific date range to examine using the tools at the bottom of Cash Flow's main screen.

- Use the arrows to move forward or backward by one month.
- Click on "Today" to refocus the chart on recent events.

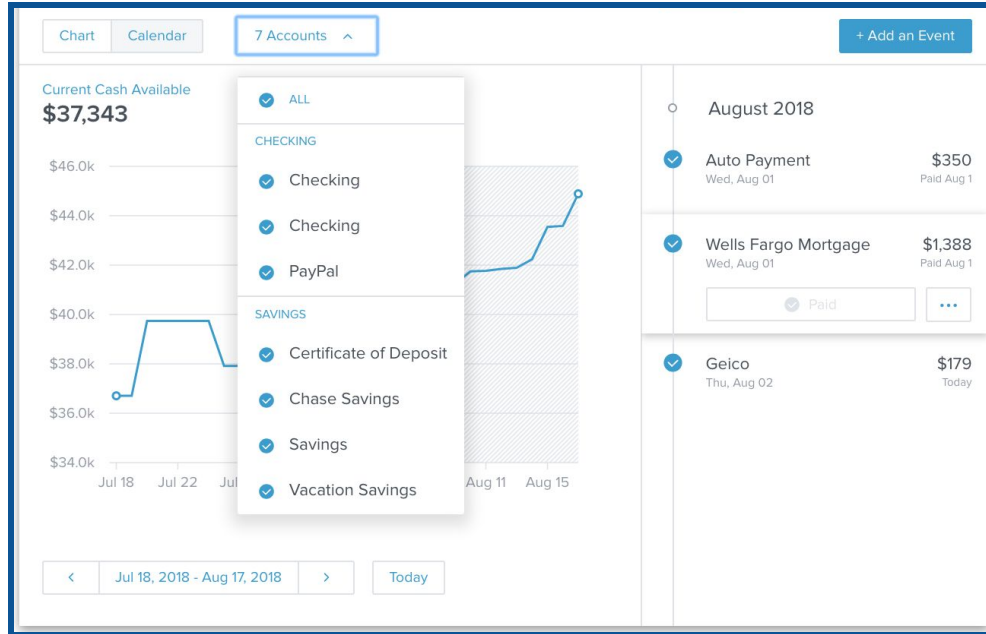
Calendar view

On the top left of Cash Flow's main screen, you can choose a calendar view. Expenses and income are represented by red down arrows and green up arrows, respectively.



Account filter

To the right of the chart/calendar toggle, you can choose which accounts you want to focus on. All checking and saving accounts are included by default.



Mark as paid

The software will automatically match transactions to Cash Events when it is able, but you may sometimes need to do this manually.

To manually mark an event as paid:

1. Select the the appropriate cash event.
2. Press the "Mark as Paid" button.
3. If you know what transaction represents this payment, choose "Link to Transaction" to bring up a list of recent transactions.
4. Select the appropriate transaction.

By linking transactions, you will improve forecasting over time.



Marked as Paid

Would you like to link this event to a transaction to
make Cash Flow even smarter?

No Thanks

Link to Transaction

Investments

Whether you've just got a 401(k) or you hold an extensive investment portfolio, the Investments tab can help you track and analyze your portfolio performance, adjust your strategy, and determine your allocation.

You'll be able to quickly get a read on your total investment value and your gains and losses. If you need more detailed information about a specific account — or even a specific holding — you can dive in deeper with just a few clicks.

Total Portfolio	
\$129,411.92	
TD Ameritrade TD Ameritrade 8294	Total Value \$66,098.73 Total Gain/Loss \$15,099.81 22.84%
Fidelity Investments Fidelity Personal Retirement Ann...	Total Value \$32,989.76 Total Gain/Loss \$3,091.58 9.37%
Fidelity Investments INDIVIDUAL 3518	Total Value \$27,947.00 Total Gain/Loss \$9,251.16 33.10%
Fidelity Investments Joint WROS	Total Value \$2,376.43 Total Gain/Loss \$42.70 1.80%

But isn't investing hard? And risky?

For those new to investing, there can be a bit of a learning curve. Stocks versus bonds? Cost basis? Convertible stocks? There are definitely a few things to learn, but at it's nothing to be afraid of. We've designed the Investment tab to be quite simple, and this guide will give you a primer on what you need to know to use the tool.

While there is some risk involved in investing, it's important to remember that not investing your money is actually quite risky. Money that is just sitting under your mattress — or even sitting in a standard savings account — actually loses value over time.

It's called *inflation*. A dollar today can buy fewer things than a dollar could last year: In fact, your money will lose anywhere between 2% and 6% of its value every year, and sometimes much more. Ask your grandparents how much it cost to go out for dinner 40 years ago and you'll see inflation at work.

Investing your money properly not only protects it from inflation, it actually makes you

more money than you had before, sometimes quite a bit. It's important to take a long-term view when investing; there will always be ups and downs, but over the long term there will almost certainly be more ups.

In fact, the average 20-year rolling return on investments in the stock market is more than 11%. Some investments are safer than others, to be sure, and there is always the risk of an economic downturn or a company going broke, but when you look at things in terms of decades rather than days or weeks, you'll see that investing your money is actually a very good idea. And sometimes an aggressive "risky" strategy is actually the right move.

A key tool for keeping your investments going over the long term is diversity, in other words, investing in lots of different ways, with lots of different investment types, in lots of different industries, etc.

Investment details

The default Investments window is called "Details." Here you'll see a list of the investment accounts you've added to the software. Above, you'll see the total value of all your investments. To the right, you'll see the value of each individual account, as well as the gain or loss on that account based on the cost basis.

A cost basis may automatically appear, or you may need to enter it manually. The cost basis for an individual security can often be found in the tax section of your brokerage firm.

Total Portfolio				
\$129,411.92				
TD Ameritrade				
TD Ameritrade 8294				
Total Value \$66,098.73				
Total Gain/Loss \$15,099.81 22.84%				
Holding	Quantity	Cost Basis	Market Value	Gain/Loss
AAPL Apple, Inc.	100	1,105.00	9,635.00	\$8,530.00 88.53%
GE General Electric	300	8.00	8,601.00	\$8,593.00 99.91%
IEMG iShares Core MSCI Emerging Markets ETF	275	12,742.00	10,128.25	(\$2,613.75) -25.81%
NKE Nike, Inc.	225	13,140.00	14,060.25	\$920.25 6.55%
ORCL Oracle Corporation	267	10,416.03	9,529.23	(\$886.80) -9.31%
SLV iShares Silver Trust	85	972.14	1,185.75	\$213.61 18.01%

The following types of investment accounts can be added to the software:

- General Investment
- Plan 401(k)
- Plan Roth 401(k)
- Plan 403(b)
- Plan 529
- IRA
- Rollover IRA
- Roth IRA
- Taxable
- Non-taxable
- Brokerage
- Trust
- Uniform Gifts To Minors Act
- Plan 457
- Pension
- Employee Stock Ownership Plan
- Simplified Employee Pension
- Simple IRA
- Fixed annuity
- Variable annuity

Within these account types, you may see one or more of the following types of holdings:

- **Equity:** These represent an ownership stake in a company, usually in the form of stock, but sometimes other types of securities.
- **ETF (exchange traded fund):** These represent an ownership share of a fund made up of other assets, which could be stocks, bonds, futures, gold, or any number of other things. Shareholders don't own the underlying assets, just the right to some of the profits generated from those assets.
- **Money market:** These are cash accounts which are like both a savings account and a checking account combined. They return higher yields than savings or checking accounts but may have restrictions on how often money can be withdrawn. They may also require a minimum balance.
- **Mutual funds:** These are companies run by professional money managers whose job is to invest the money of people who buy shares in the mutual fund company. Managers may change their investments, buy, and sell the underlying assets in order to meet performance goals. However, these shares are not traded on an exchange, like ETFs above.
- **Hedge fund:** These are investment companies that aren't available to the general public and are thus regulated differently than mutual funds or other types of funds. They generally invest in relatively liquid assets and may have an investment strategy aimed at getting a return whether markets go up or down, hence the term "hedge."
- **Annuity:** These financial products pay out money on specified schedule after a

certain period of time, called annuitization. Money is invested during this time (which can last from 2 to 10 years or more), and then begins paying out in a predictable stream. This is often used as retirement income or providing for long-term care.

- **UIT (unit investment trust):** These investment companies are much like mutual funds, except they have fixed portfolios that allow investors to know what securities are held from the date of deposit until maturity. This is generally two years. UITs are not actively managed and should be considered as a long-term strategy. They are not intended to be traded prior to maturity.
- **Cash:** These are the funds in your account that have not yet been invested in a security.
- **Fixed income:** These holdings produce a specific, predictable, regular level of income. They are generally predictable and stable. There are many kinds, but bonds are the most common type of fixed-income holding.
- **Options:** These grant the holder the right to buy or sell a stock in the future at a price specified at the time of purchase. If the market price differs from the agreed-upon price, the option holder may earn a return.
- **Unknown:** Sometimes we are unable to determine the security type of a particular holding. When this happens, you can manually set the security type.

To see details about the holdings within an account:

- Click an investment account.

A drop down menu will appear. The holding's symbol and name are to the left. To the right, you'll see the quantity you own, the cost basis, the current market value of the holding, and the gain or loss since it has been tracked. If your investment includes a cash balance, it will be shown at the bottom of the list.

Fidelity Investments		Total Value	Total Gain/Loss	
Fidelity Personal Retirement Ann...		\$32,989.76	\$3,091.58 9.37%	
Holding	Quantity	Cost Basis	Market Value	Gain/Loss
FAVEI Fidelity® VIP Equity-Income Initial	15	1,537.50	1,627.50	\$90.00 5.53%
FLFNC Fidelity® VIP Growth & Income Investor	80	1,664.00	1,850.40	\$186.40 10.07%
FPDFC Fidelity® VIP Contrafund Investor	220	5,623.20	5,291.00	(\$332.20) -6.28%
FTLKC Fidelity® VIP Investment Grade Bd Inv	1000	12,720.00	15,890.00	\$3,170.00 19.95%
FTNJC Fidelity® VIP Government Money Mkt Inv	670	7,571.00	7,591.10	\$20.10 0.26%
UGEPIX Invesco VI Global Core Equity I	356	4,478.48	4,435.76	(\$42.72) -0.96%

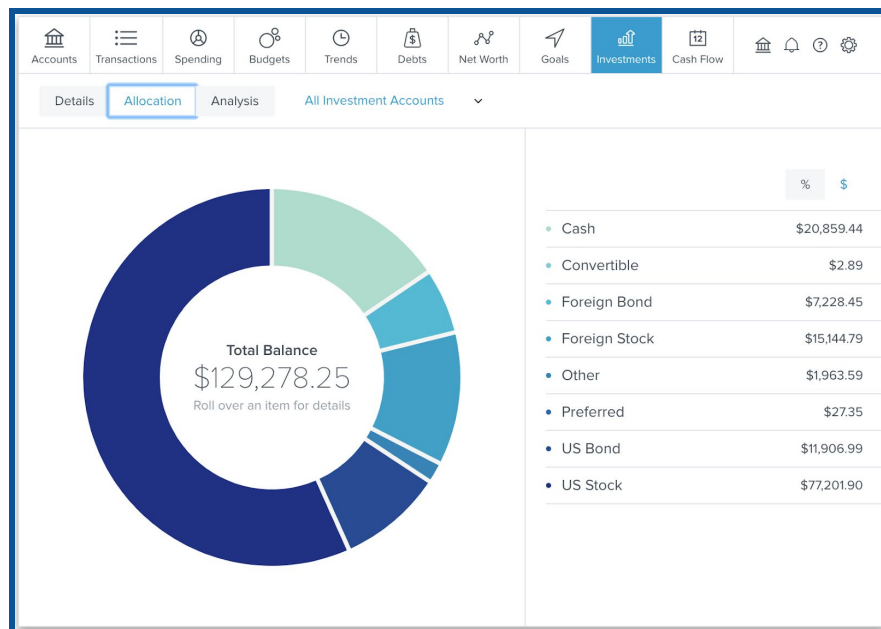
For the software to track your gains and losses accurately, you'll need to know the cost basis of each holding. The cost basis is the original price you paid for a given holding. It may be imported automatically, or you may need to enter it manually.

To edit the cost basis of a particular holding:

1. Click an account to bring up holding details.
2. Click on the cost basis figure; as you hover over it, it will read "Click to edit."
3. Enter in the correct purchase price, including any commission paid. In the event you made multiple purchases of the same security, the cost basis for each purchase will need to be added together before entering it into the software.

Allocation

No investment strategy will be perfect for everyone; we all have different lives, plans, and goals. One important way you can adjust your investment strategy to meet your goals is to adjust the allocation of your investment types. That's why the Investment tab includes an allocation tool that gives you a simple visualization of your current allocation, allowing you to understand your investments and adjust them as necessary.



The percentage of different kinds of investments you own can have a profound effect on what kind of return you get in different economic conditions. Is it better to have more stocks or more bonds? Should you invest in U.S. stock or international stock? Should you have more or fewer cash investments like certificates of deposit or money market accounts?

Investment experts often break down allocations into three broad strategies: conservative, moderate, and aggressive. A conservative approach is less risky, but may not bring the highest returns. An aggressive approach may bring higher returns, but is more risky.

i — In the allocations below, the “other” group refers to investments like private equity funds, hedge funds, real estate investment trusts, derivatives, or other less-common types of holdings.

Conservative:

- 19% U.S. stocks
- 6% international stocks
- 55% bonds
- 7% cash investments
- 13% other

Moderate:

- 38% U.S. stocks
- 18% international stocks
- 30% bonds
- 2% cash investments
- 12% other

Aggressive:

- 58% U.S. stocks
- 30% international stocks
- 0% bonds
- 2% cash investments
- 10% other

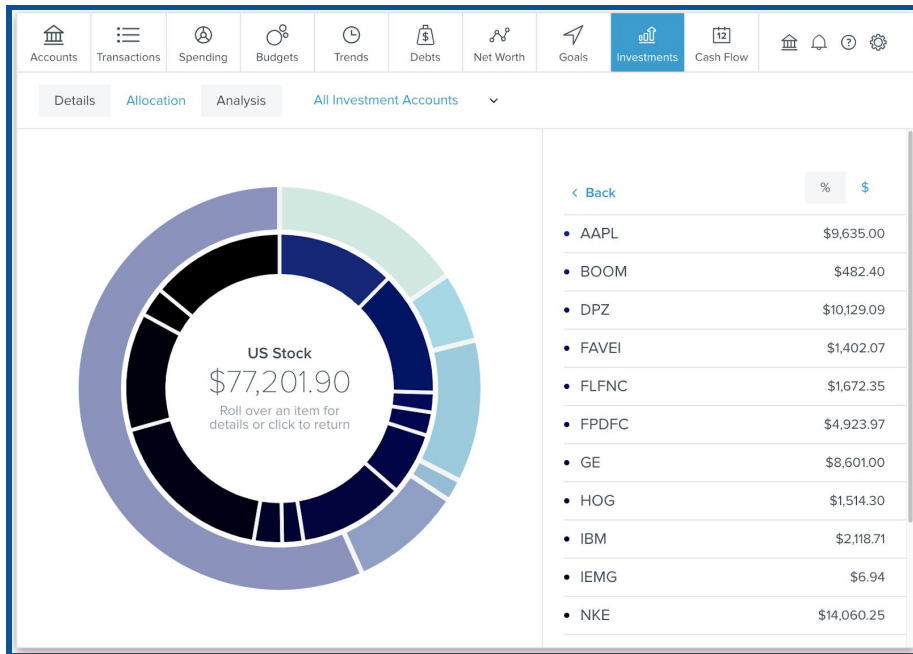
To view your allocation:

- Click on the “Allocation” button on the top left.
 - The allocation wheel will appear on the left, with a list of investment categories on the right.

To see a list of each holding in a given investment category:

1. Hover over a piece of the investment wheel to see the amount you have invested in that category;
 - Alternatively, hover over the desired investment category on the right.
2. Click on a piece of the investment wheel to bring up a list of holdings in that investment category;
 - Alternatively, click on an investment category on the right.
3. Hover over a holding’s symbol to see the size of that holding; this is also listed on

the right.

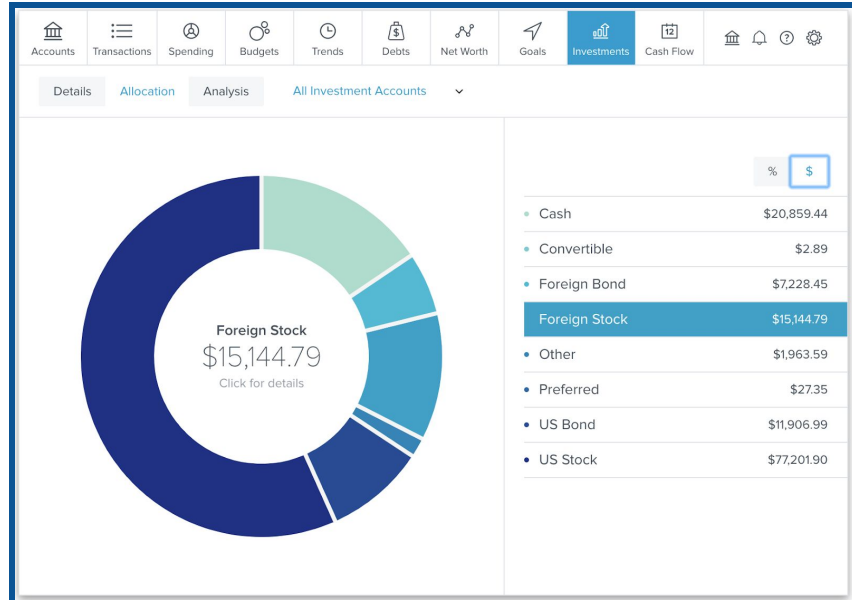


You can view your allocated holdings in terms of dollar amounts or as a percentage of your total investments. The default is dollars.

To toggle between dollars and percentages:

1. Click the “%” button on the top right above the list of holdings types.
2. Click the “\$” button to return to dollars.

By default, all your connected investment accounts are included in the investment wheel. You can, however, choose to display one account at a time.

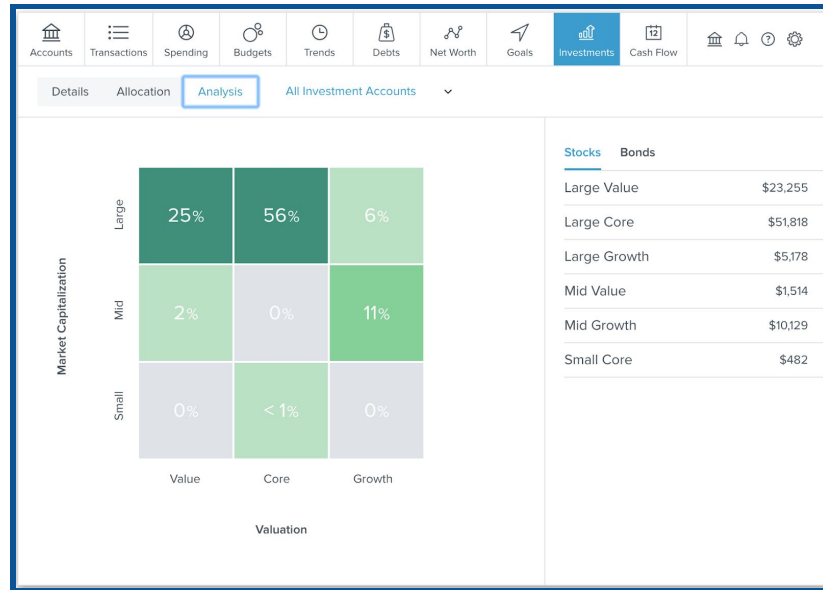


To change the account displayed in your investment wheel:

1. Click on the “All Investment Accounts” dropdown menu at the top.
2. Chose the account you would like displayed in the investment wheel; all other accounts will be excluded.
3. Choose “All Investment Accounts” on the dropdown to display all your accounts again.

Analysis

You can take your investment strategizing another level deeper with the analysis tool. This visualization takes your stocks and bonds and breaks them down into nine different categories based on factors like quality and growth potential. These categories are displayed as an easy-to-read grid so you can get a quick and accurate read on what kinds of investments you have.



In order to use the analysis tool properly, it's important to understand the basic differences between stocks and bonds.

Stocks are pieces of a company. When you buy a stock, you literally own a tiny piece of the company that issued the stock. When that company is doing well, the value of your piece of the company generally increases, and you can sell it for more money than you paid, thus bringing in a return. If the company is doing poorly, your piece of the company will generally be worth less, and you may lose money by selling.

Stocks range in terms of their risk, but they are, in general, considered to be more risky than bonds. However, you shouldn't forget that in the long run, a diversified portfolio of stocks is very likely to increase in value, which is why they are among the most important investments.

Bonds are not like stocks: bonds are like an I.O.U. When you buy a bond, you are essentially loaning someone your money (often a government, but also companies) with the promise that they will pay it all back, plus interest. You could get that interest in a yearly or even quarterly payment, or in one lump sum when the bond *matures*. When a bond matures, you get all your money back; some bonds may also pay interest at maturity, rather than yearly.

Bonds are generally considered to be safer than stocks because of their long-term nature, but they may not bring in the same high returns. Bonds are generally predictable and steady. Because they return a specified interest, they are often referred to as "fixed-income" investments. Though there is always a small chance that a bankruptcy or default will happen, this is unlikely, especially with high-quality, long-duration bonds.

Stocks

By default, you'll see the "Stocks" tool. While we can't say that one investment strategy is the best or that there is an ideal mix of the various types of stocks in your portfolio, the stock analysis tool will help you understand and visualize your particular situation.

The horizontal axis of the stock analysis tool represents investment style:

- **Value:** These are stocks that are seen as being underpriced by the market, or cheaper than they should be. Investing in these stocks may yield a return as the price goes up.
- **Core:** These are stocks that seem to have characteristics of both value and growth stocks.
- **Growth:** These are stocks for companies that have shown strong growth over the last few years and are likely to continue growing at a fast clip. Investing in these stocks may yield a return as the company's overall size and importance increases.

The vertical axis represents a company's *market capitalization* — that is, the total market value of *all* the company's stock. The market "cap" can give you an idea of how much a company is worth, as well as an idea of how desirable its stock is to other investors. A balanced portfolio will have stock from large-, medium-, and small-cap companies.

- **Large:** These companies are typically worth tens of billions of dollars. More specifically, the analysis tool defines large-cap companies as those which represent the top 70 percent of the total market capitalization in a given geographic area.

Large-cap companies are often the most important, most established, better-known, most stable, or most dominant in a given industry. They are often considered less risky by investors, but may not bring in the highest returns.

- **Mid:** These companies are typically worth a few billion dollars, but probably less than \$10 billion. More specifically, these companies represent the middle 20 percent of total market capitalization in a given geographic area.

Mid-cap companies are often thought of as more or less established and important in their given industry. They may not be the most well-known, but they are nevertheless important and are expected to increase their importance, competitiveness, and dominance in the future. They are usually more risky than large-cap stocks, but less risky than small-cap stocks.

- **Small:** These companies are typically worth less than a billion dollars. More specifically, they represent the bottom 10 percent of total market capitalization in a given geographic area.

Small-cap companies are often either newcomers to a particular market or perhaps serve a niche market in an industry. They may not be well-established, especially stable, or important within a particular industry, but they may also be poised to grow quickly or become much more established. While they offer an opportunity for high returns, they are nevertheless considered risky by most investors.

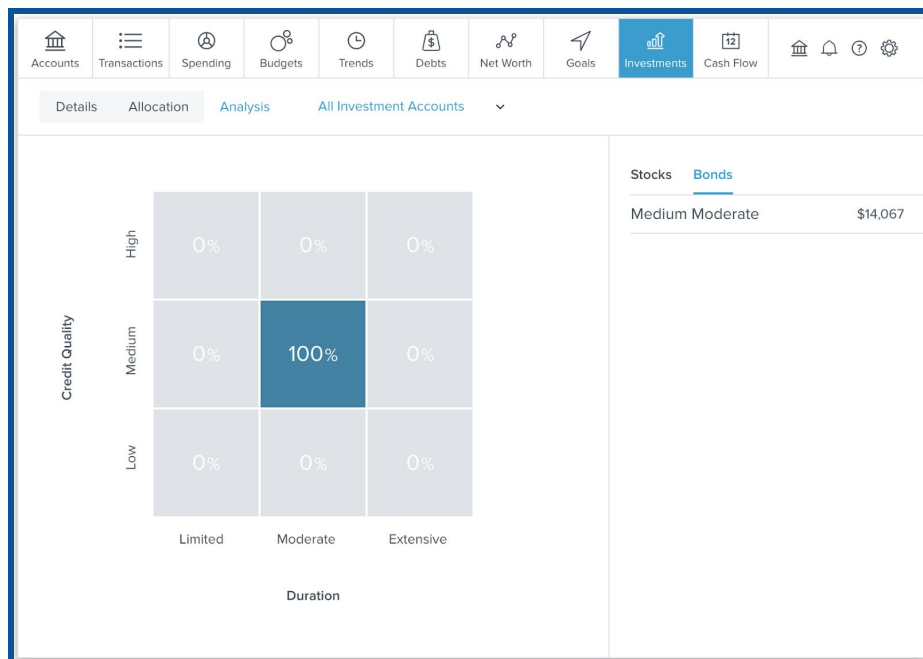
To view the stock analysis tool:

1. Click the “Analysis” button on the top left of the Investments tab.
2. Click the “Stocks” button on the right.

Bonds

To access the bond analysis tool:

1. Click the “Analysis” button on the top left of the Investments tab.
2. Click the “Bonds” button on the right.



You’ll see a grid similar to the socks analysis tool. The vertical axis represents the quality of the bond, i.e. the credit rating.

- **High:** These bonds have a credit rating that is AA- or higher.
- **Medium:** These bonds have credit ratings less than AA-, but greater or equal to BBB-
- **Low:** These bonds have credit ratings that are below BBB-.

Bond *quality* gives you an idea of how likely you are to be paid back by the entity that loaned you money. Bond credit ratings range from AAA to C or sometimes even D, with AA+ being lower than AAA, AA- being lower than AA, and so on. The highest rating means you are almost certain to get your money back, plus interest. A very low rating means there is a significant chance you won't get all your money back.

The horizontal axis measures the *duration* of the bond. Duration is one of those things that is quite complicated, but what it's trying to measure is fairly simple to understand: *risk*. Bonds with a short duration are generally less risky than bonds with a longer duration.

More specifically, longer-term bonds are more likely to be negatively affected by changes in the interest rate set by the U.S. Federal Reserve. Higher interest rates cause bonds to lose value, while lower interest rates will cause bonds to lose less. So, a bond with a long duration is more likely to be negatively affected by an increase in the interest rate.

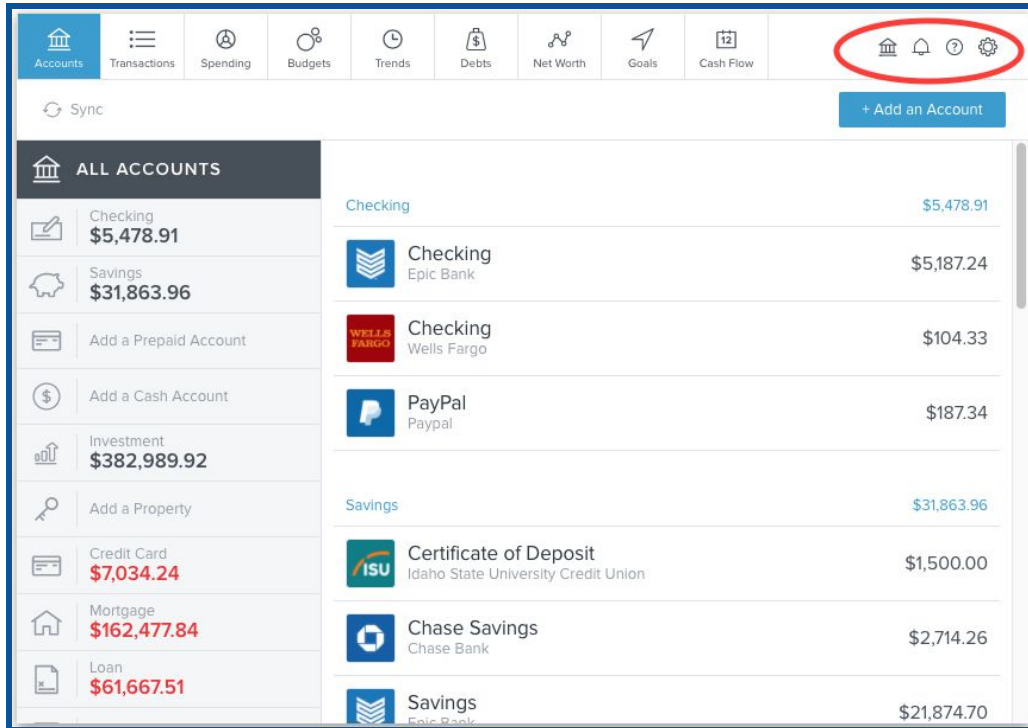
i — *The duration and maturity of a bond are not the same thing. They are related, however. The details are complex, but just remember that a bond's duration is always equal to or shorter than its maturity.*

There are no exact numbers for what counts as a limited, moderate, or extensive duration, as these levels are calculated on a floating basis according to market conditions. But a good general guide is this:

- **Limited:** The bond's duration is roughly 3 years or less.
- **Moderate:** The bond's duration is between roughly 4 and 7 years.
- **Extensive:** The bond's duration is longer than roughly 7 years.

Navigation bar

The navigation bar on the top right of MoneyMap is where you'll see notifications, where you'll adjust overall settings, create and manage alerts, get help, and manage connections to financial institutions.

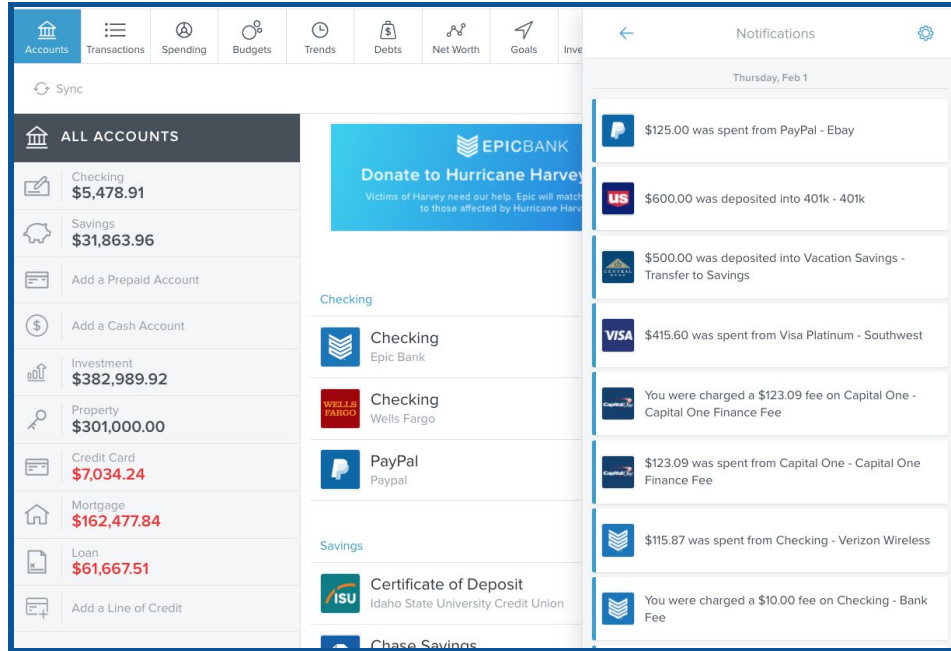


Notifications

The alerts you set up under the Accounts tab — or below under the settings tab — can help a user stay on track. A red box will appear over the notifications icon in the navigation bar to indicate the number of unread notifications.

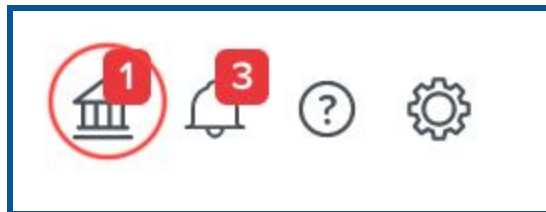


- Click on the notifications icon to view all notifications, with the most recent at the top.
- Click on a notification and you will be redirected to the relevant tool. For example, a budget notification will redirect you to the Budgets tab.



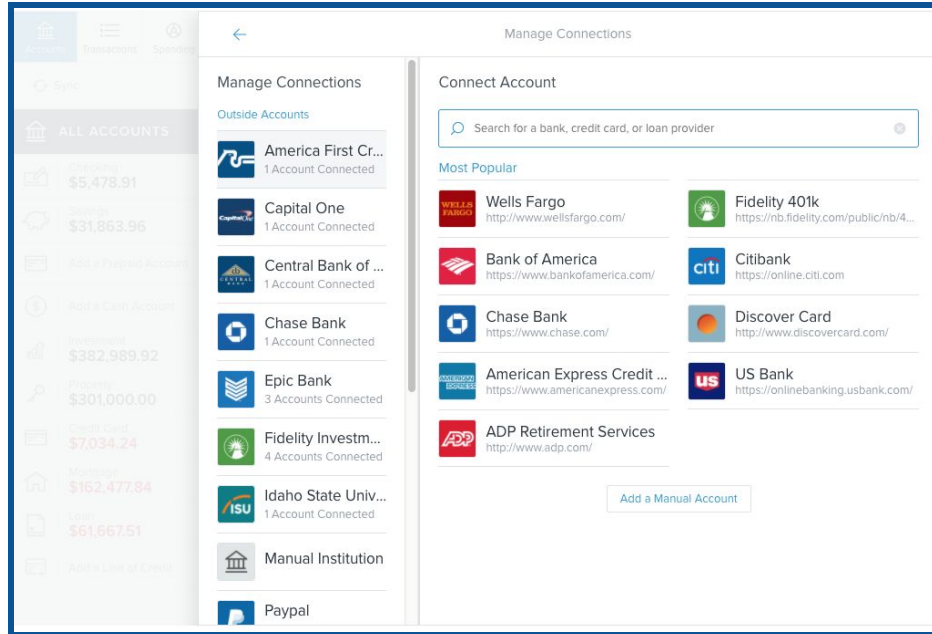
Manage connections

The connections icon provides a quick link to view all the connections to your financial institutions. A red box will appear over this icon if one or more connections need your attention.



To resolve a connection error:

1. Click the “Manage Institutions” icon.
2. Click the institution containing an error icon.
3. Follow the troubleshooting steps indicated for that institution. These will vary depending on the nature of the problem.
4. If you are unable to reconnect the account manually, you may wish to [contact support](#).



Help

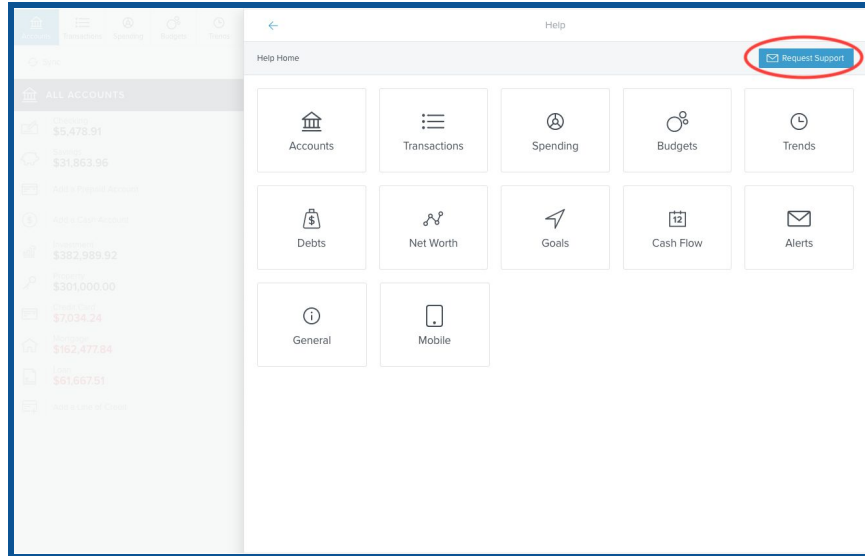
The Help tab provides several troubleshooting resources. Go here for reminders on how to perform certain actions, how to fix common problems, and overviews of every tool inside MoneyMap.

If you have a problem or question about MoneyMap, We encourage you to contact the support team. Feedback and feature requests can be submitted through this channel as well.

To submit a support request:

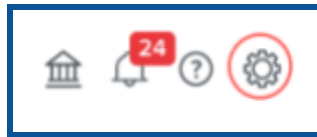
1. Click on the Help icon.
2. Click on “Request support” at the top right.
3. Provide a detailed description of your question, problem, or other request.
4. Click submit.

After submitting your request, You’ll receive an email verifying receipt of your ticket from support@moneydesktop.zendesk.com. An agent will typically respond to you via email within two business days. If you have not seen the response within one business day, check your junk or spam folder.



Settings

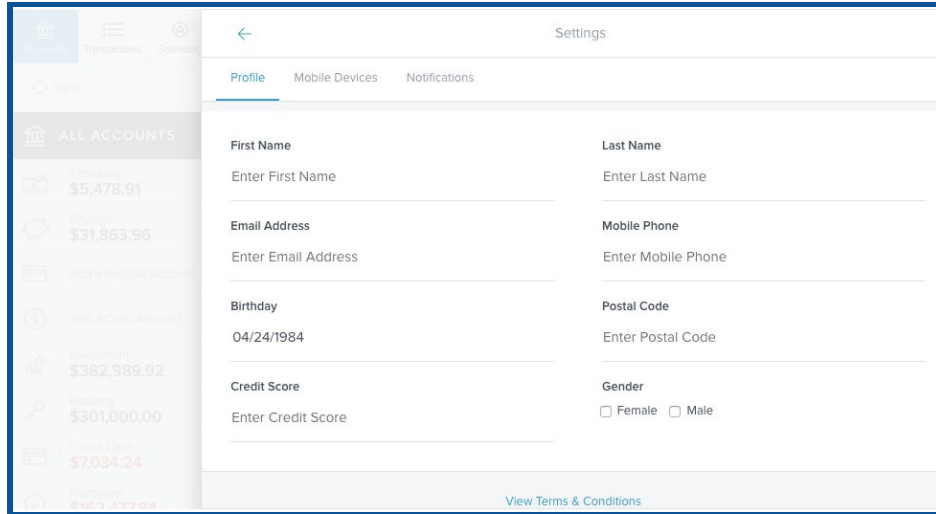
Within Settings, you can update your profile information, set up and manage connected mobile devices, and manage all alerts.



Profile

Within the Profile tab, you can edit your profile information and password, if applicable. Profile information is sometimes used by financial institutions to provide products and services that are best suited to you.

Only some implementations of MoneyMap will have the “Change Password” option.



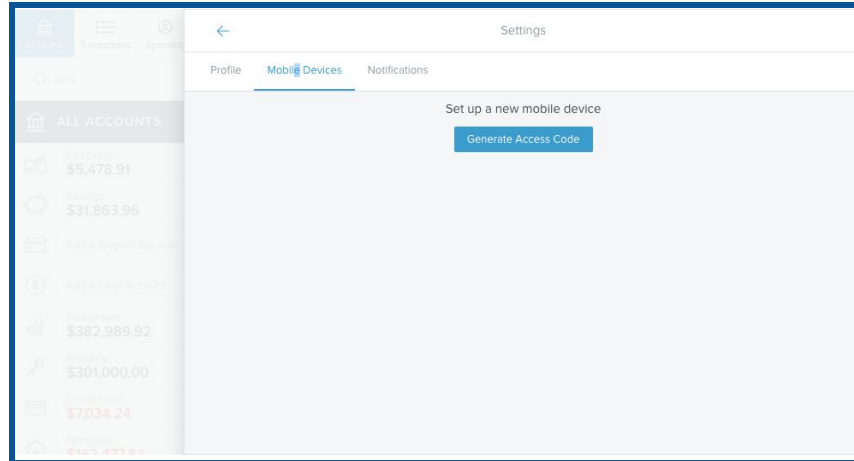
Mobile devices

To register a mobile device:

1. Download the appropriate mobile app for your implementation.
2. Click on the settings icon in the navigation bar.
3. Click on the “Mobile Devices” tab.
4. Click “Generate Access Code.”
5. Enter temporary access code into the mobile app.

Once registered, your mobile device will stay registered with your account; there is no need to log in or out of the app. An optional app lock can be enabled in the app settings for data privacy.

When a you attempt to access the software from a mobile browser, a popup will prompt you to download the appropriate app and generate an access code. The popup will only display if you have an app for the operating system of the device being used (iOS or Android).



Alerts

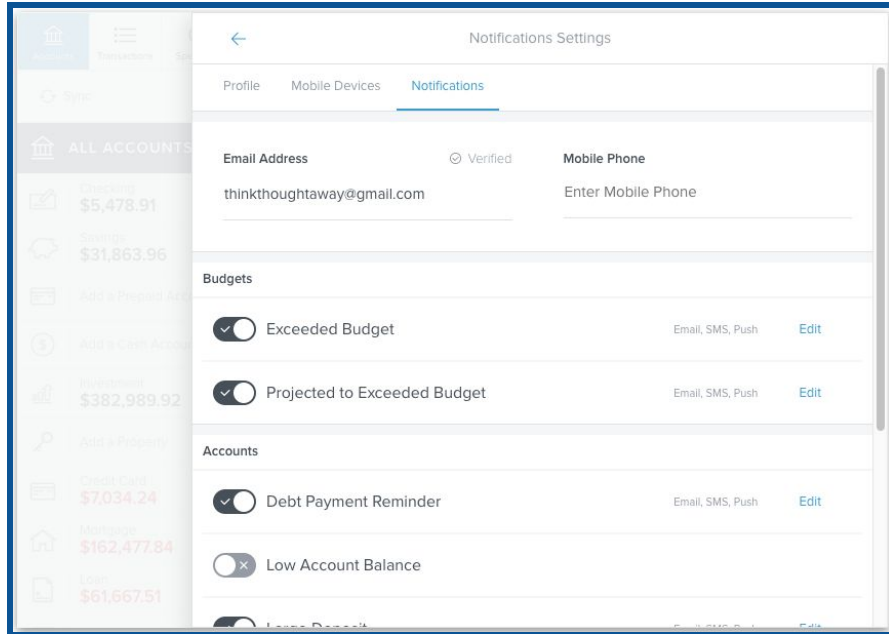
Notifications can help you stay on track by keeping you notified of important events in your finances. You must verify your email address and/or your mobile phone number before alerts can be sent to you.

- Click the settings gear on the top right, then click “Notifications” to change notification settings.
- Click “Edit” to choose how to receive alerts, to choose which accounts will be tracked, and to change the amount at which an alert is triggered.
- Click the checkbox on the left of an alert to enable or disable the alert.

Notifications will be delivered nightly after account information has been updated. Budget alerts will be grouped into one email. Other alerts will appear in separate emails. General emails will be sent to unverified email addresses.

Notifications that contain sensitive financial information will only be sent to users who have verified their email address.

- Verify your email by clicking “Verify” on the top right of the notifications tab.



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