



Personal Finance Powered by MX User Guide

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Getting Started

We have 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 the software, you may be prompted to accept our Terms and Conditions.

If you are accessing Personal Finance through a financial institution, the accounts you have with that provider will be imported automatically. We recommend the following next steps when first using Personal Finance:

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 Budget" to let Personal Finance 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 full and complete spending history.

4. Stay in the loop.

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

Personal Finance 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.

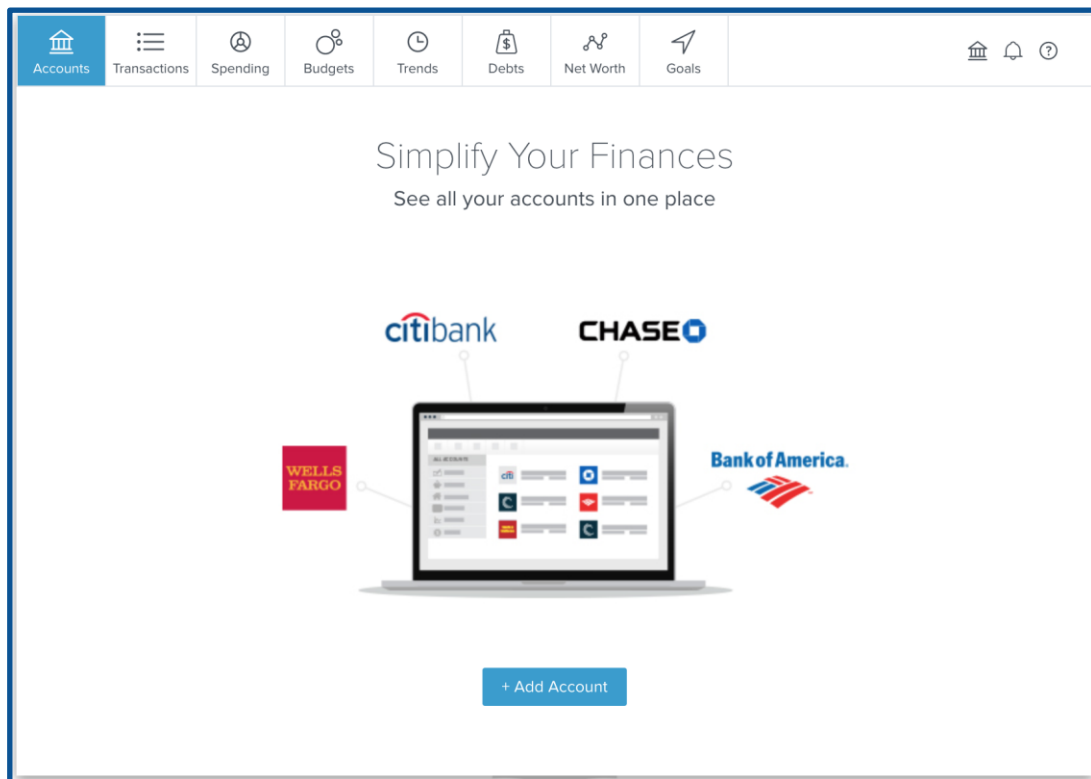
Refer to the chapter on [Settings](#) in this guide for details on how to set up alerts and mobile devices.

🔗 — *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 an Account](#)" feature.*

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

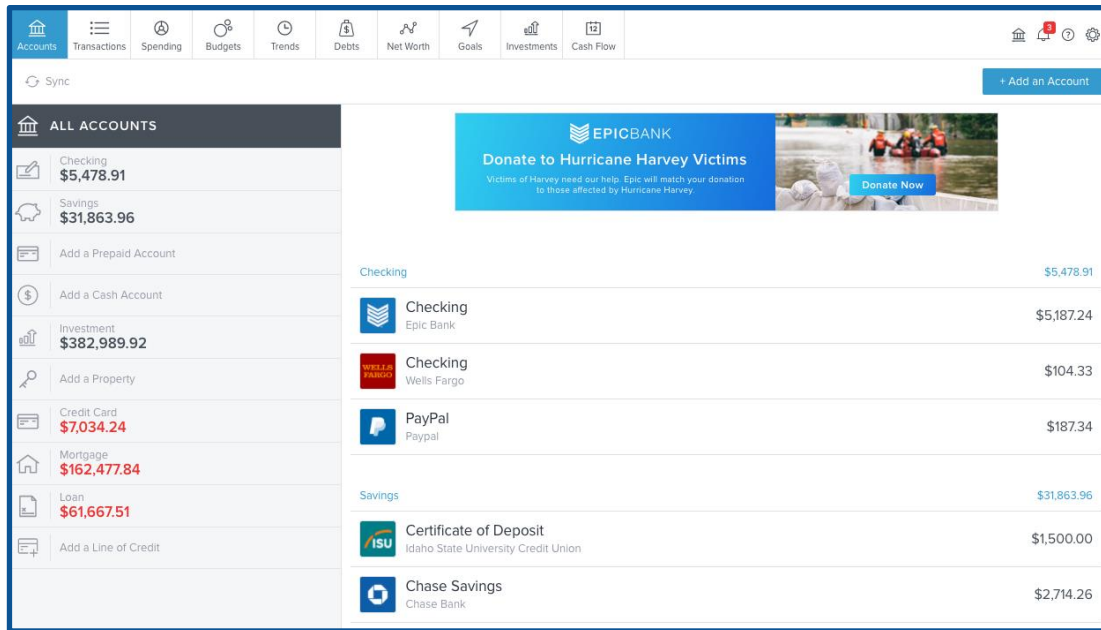
Accounts

You can use Personal Finance 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 will be prompted to “Add an Account.”



In the Accounts tab, you can see all of your accounts together. On the left, you'll see a column with different account types like 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.

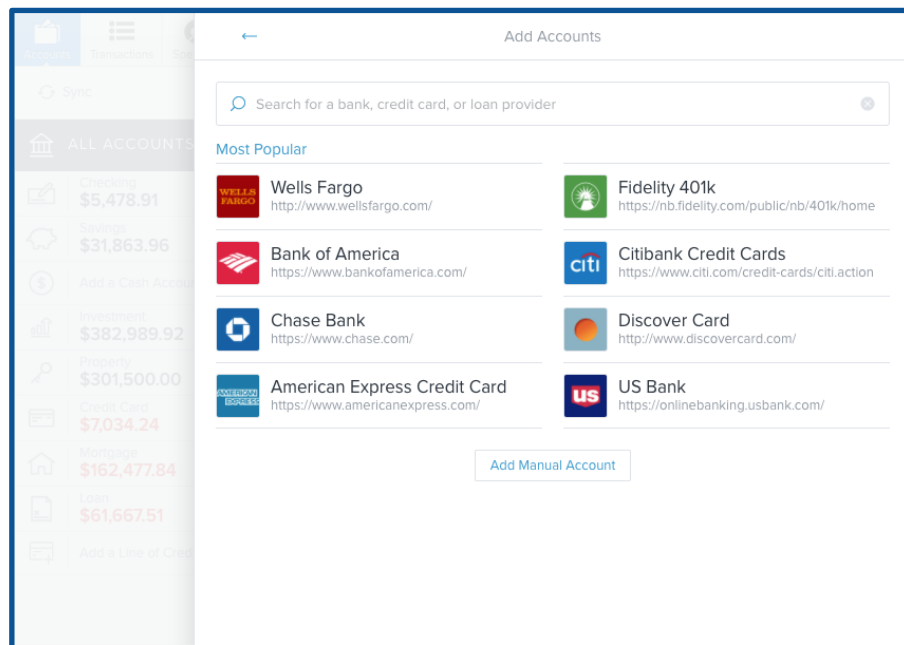
- Click an account type on the left column to show accounts of the corresponding type on the right.
- If you haven't added any accounts of a particular type, clicking on that type will prompt you to add a new account.

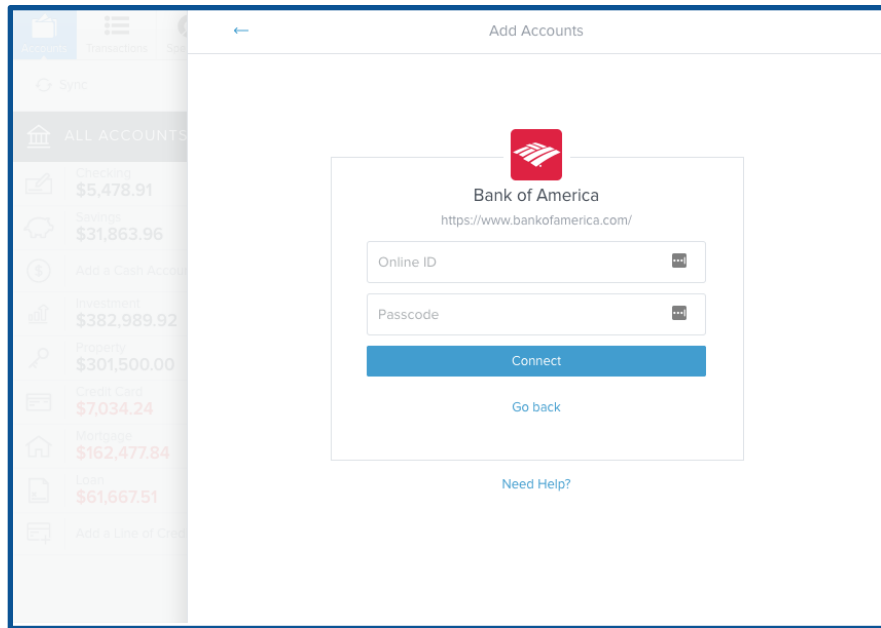


Add account

To add an account:

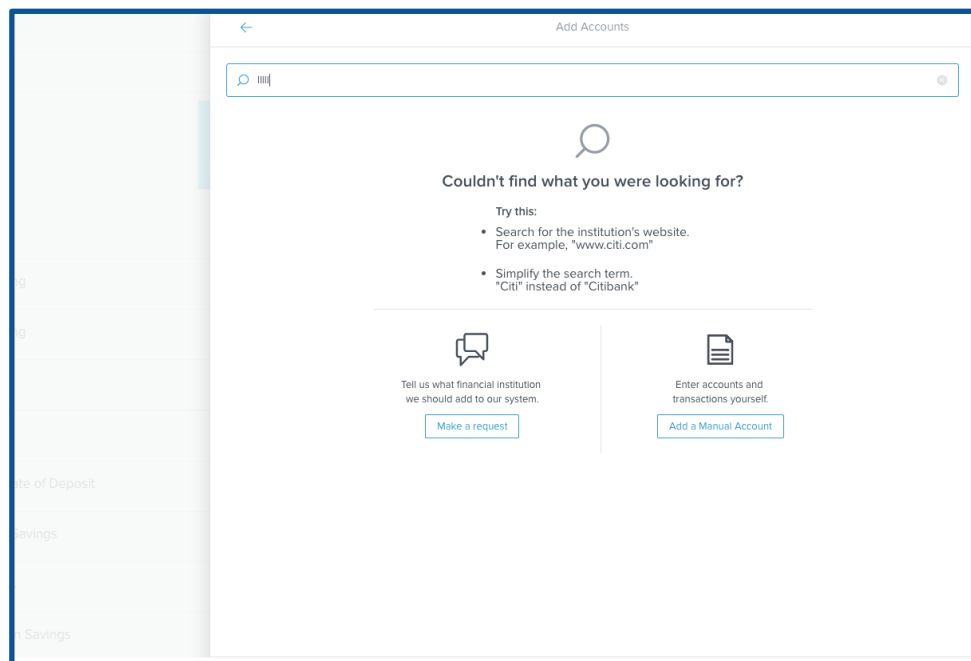
1. Click “Add an Account” on the right to open the “Add Account” window.
2. Search for a financial institution by its name or URL.
3. Select the institution from the list and enter the requested login credentials.





Manual accounts

Manual accounts can be used to track cash and property values — or accounts with unsupported financial institutions. If your financial institution does not appear to be supported, [send our support team a message](#) and we will work to add it.

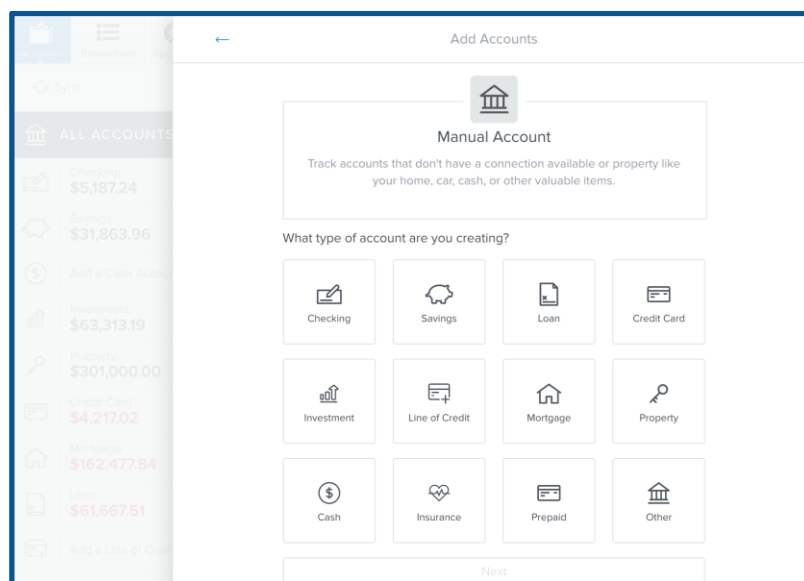


Property accounts are helpful for tracking key assets like a house or car. This helps to balance

out large liabilities — like mortgages or auto loans — so you can get a more accurate picture of your net worth. Property accounts can't be automatically updated, so you will need to periodically [update their value manually](#).

To add a manual account:

1. Click “Add a Manual Account” at the bottom center of the “Add Account” window.
2. Choose an account type — e.g., cash, property, mortgage — and click "Next."
3. Enter the current balance of the account or the value of the asset.
4. You will need to periodically update this figure manually.
5. Add any other necessary details. This varies according to account type.
6. Click “Save” to complete the process.



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

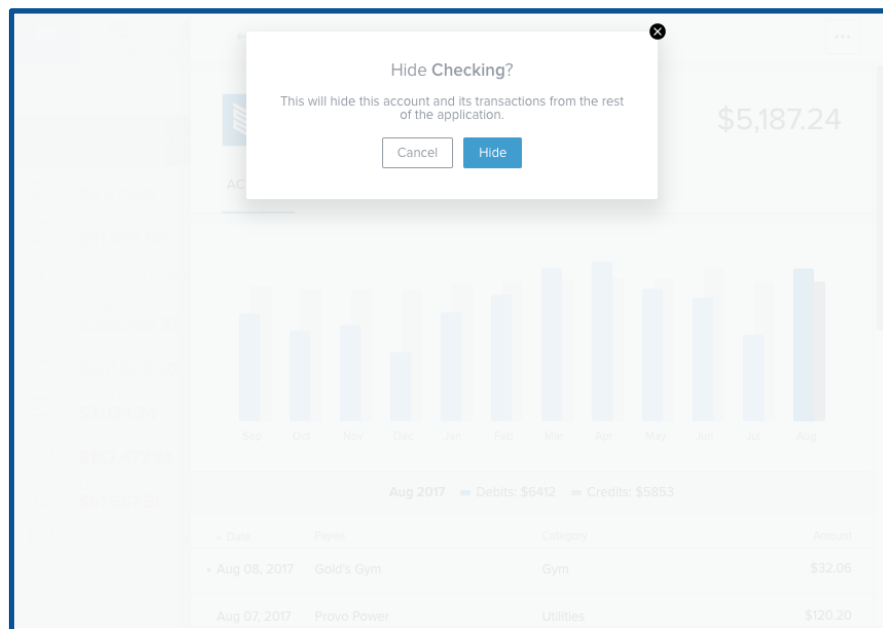
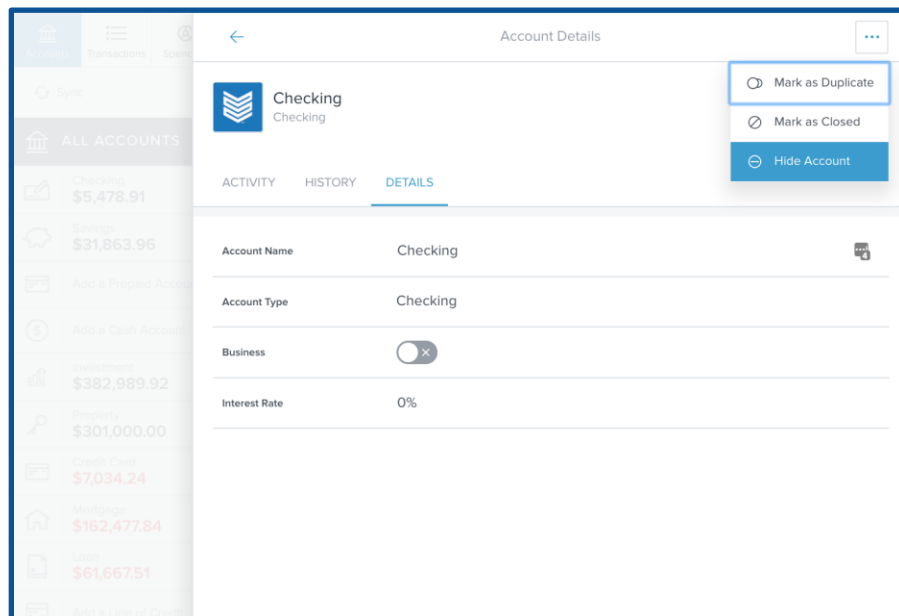
Account Details				
Checking		\$5,187.24		
ACTIVITY HISTORY DETAILS				
Date	Payee	Category	Account	Amount
Feb 27, 2018	Capital One Credit Card...	Credit Card Payment	Checking	\$125.00
Feb 25, 2018	401k	Transfer	Checking	\$850.00
Feb 20, 2018	Kay Jewelers	Gift	Checking	\$75.62
Feb 20, 2018	Visa Platinum 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	\$21.79

Hide account

If you don't want an account to be used in any of Personal Finance'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:

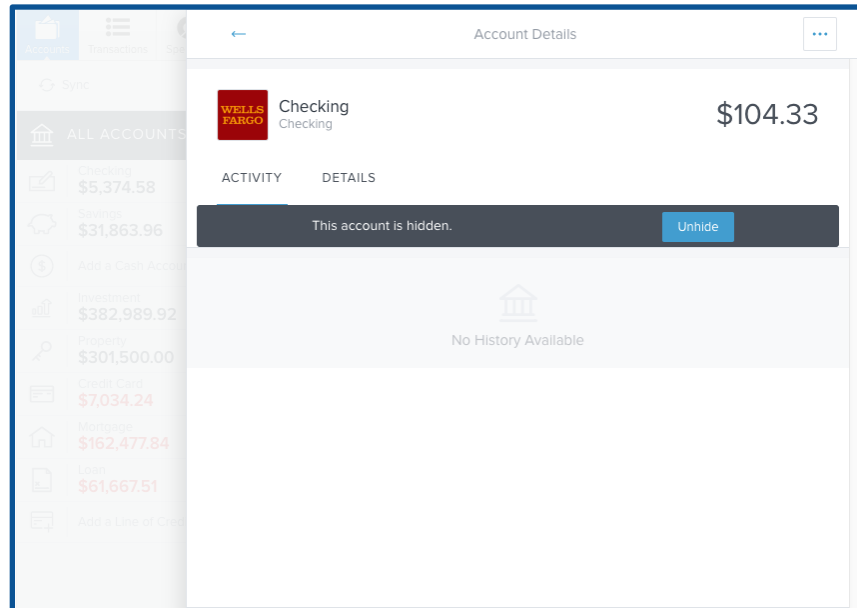
1. Bring up the “Account Details” window for the account you wish to hide.
2. Click the “...” button on the top right and choose “Hide Account” from the dropdown menu. A warning message will appear asking if you really want to hide the account.
3. Click “Hide” to confirm, or click “Cancel” if you change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




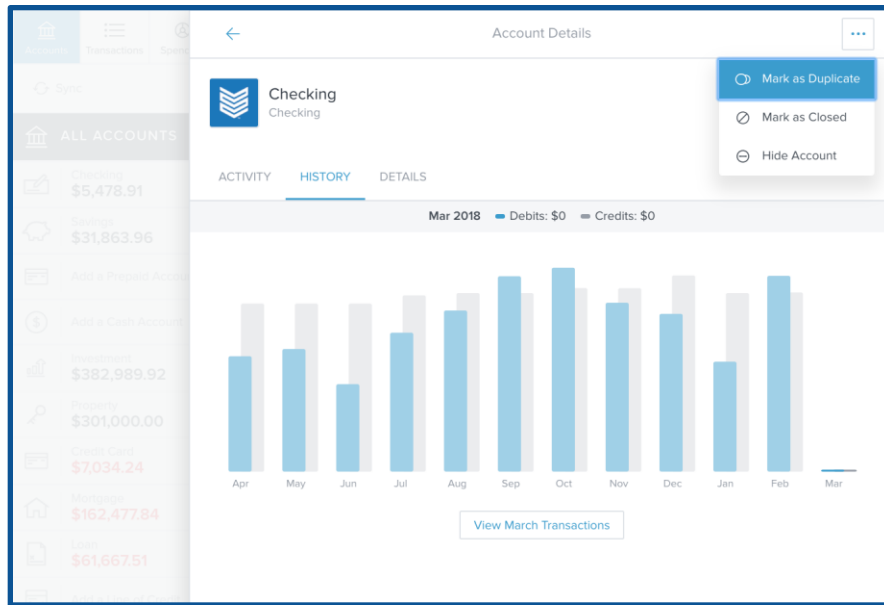
Merge duplicate accounts

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 Personal Finance under a different name or identity than in the past, it is created as a new account in Personal Finance. 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.

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



The screenshot shows the 'Mark As Duplicate' dialog box. It displays two 'Checking' accounts: one with a balance of \$5,187.24 and another with a balance of \$104.33. The dialog explains that the accounts will be merged into one and that the action cannot be undone. The 'Merge' button is highlighted.

Account Name	Account Type	Business	Interest Rate
Checking	Checking	<input type="checkbox"/>	0%

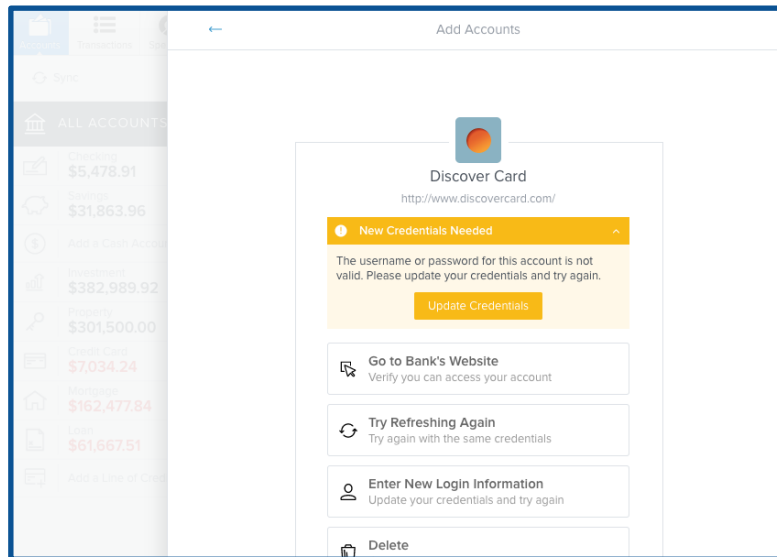
Diagnose connection errors

Personal Finance 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:

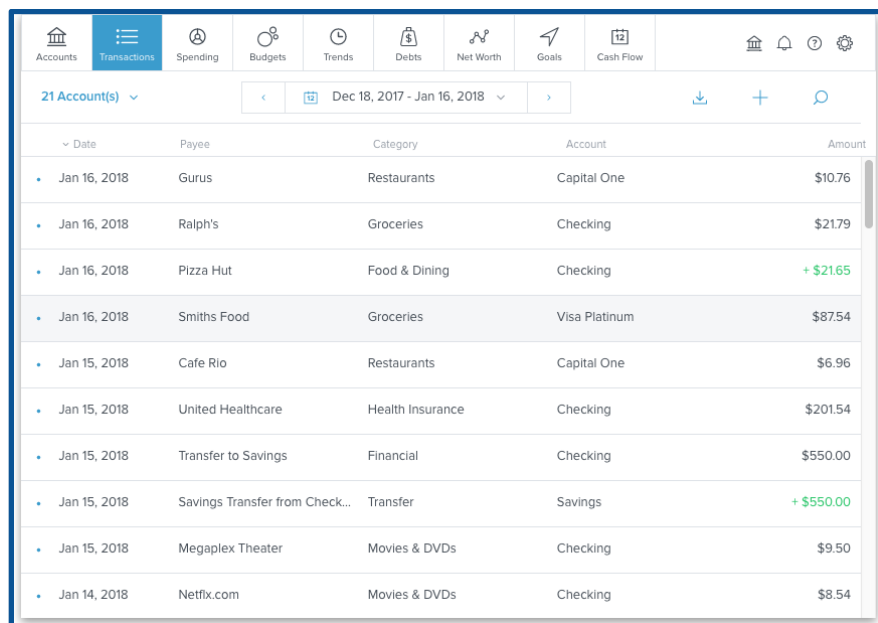
1. Click on the account with an error. A window will appear explaining the connection issue.
2. Follow the troubleshooting steps indicated for your connection.
3. If you are unable to reconnect the account, you may wish to submit a request for support



Transactions

The Transactions tab provides a consolidated list of your recent transactions from all accounts. Personal Finance 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. Personal Finance will save your transaction history moving forward.



Date	Payee	Category	Account	Amount
Jan 16, 2018	Gurus	Restaurants	Capital One	\$10.76
Jan 16, 2018	Ralph's	Groceries	Checking	\$21.79
Jan 16, 2018	Pizza Hut	Food & Dining	Checking	+ \$21.65
Jan 16, 2018	Smiths Food	Groceries	Visa Platinum	\$87.54
Jan 15, 2018	Cafe Rio	Restaurants	Capital One	\$6.96
Jan 15, 2018	United Healthcare	Health Insurance	Checking	\$201.54
Jan 15, 2018	Transfer to Savings	Financial	Checking	\$550.00
Jan 15, 2018	Savings Transfer from Check...	Transfer	Savings	+ \$550.00
Jan 15, 2018	Megaplex Theater	Movies & DVDs	Checking	\$9.50
Jan 14, 2018	Netflix.com	Movies & DVDs	Checking	\$8.54

Categorize transactions

When your transactions are pulled into Personal Finance, 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, Personal Finance will attempt to remember your preference the next time you post a similar transaction. Customizing your transactions will make Personal Finance 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 Personal Finance.

Date	Payee	Category	Account	Amount
Jan 16, 2018	Gurus	Restaurants	Capital One	\$10.76
Jan 16, 2018	Ralph's	Groceries	Checking	\$21.79
Jan 16, 2018	Pizza Hut	Food & Dining	Checking	+ \$21.65
Jan 16, 2018	Smiths Food	Groceries	Visa Platinum	\$87.54
Jan 15, 2018	Cafe Rio	Restaurants	Capital One	\$6.96
Jan 15, 2018	United Healthcare	Health Insurance	Checking	\$201.54
Jan 15, 2018	Transfer to Savings	Financial	Checking	\$550.00
Jan 15, 2018	Savings Transfer from Check...	Transfer	Savings	+ \$550.00
Jan 15, 2018	Megaplex Theater	Movies & DVDs	Checking	\$9.50
Jan 14, 2018	Netflix.com	Movies & DVDs	Checking	\$8.54

Recategorizing dozens of transactions can be a bit time consuming. Fortunately, there's a feature which makes it much easier. When you categorize something, you'll see a message asking if you'd like to put all similar transactions into the same category.

- Click "Yes. Apply to all." to mass categorize similar transactions.

If you don't want to mass categorize your transactions, this message will simply disappear after a few seconds. You can also dismiss it by clicking the "X".

Date	Payee	Category	Account	Amount
Jan 16, 2018	Gurus	Restaurants	Capital One	\$10.76
Jan 16, 2018	Ralph's	Uncategorized	Checking	\$21.79
Jan 16, 2018	Pizza Hut	Uncategorized	Checking	+ \$21.65
Jan 16, 2018	Smiths Food	Groceries	Visa Platinum	\$87.54
Jan 15, 2018	Cafe Rio	Restaurants	Capital One	\$6.96
Jan 15, 2018	United Healthcare	Health Insurance	Checking	\$201.54
Jan 15, 2018	Transfer to Savings	Financial	Checking	\$550.00
Jan 15, 2018	Savings Transfer from Check...	Transfer		
Jan 15, 2018	Megaplex Theater	Movies & DVDs		

Would you like to categorize 2 uncategorized transactions?

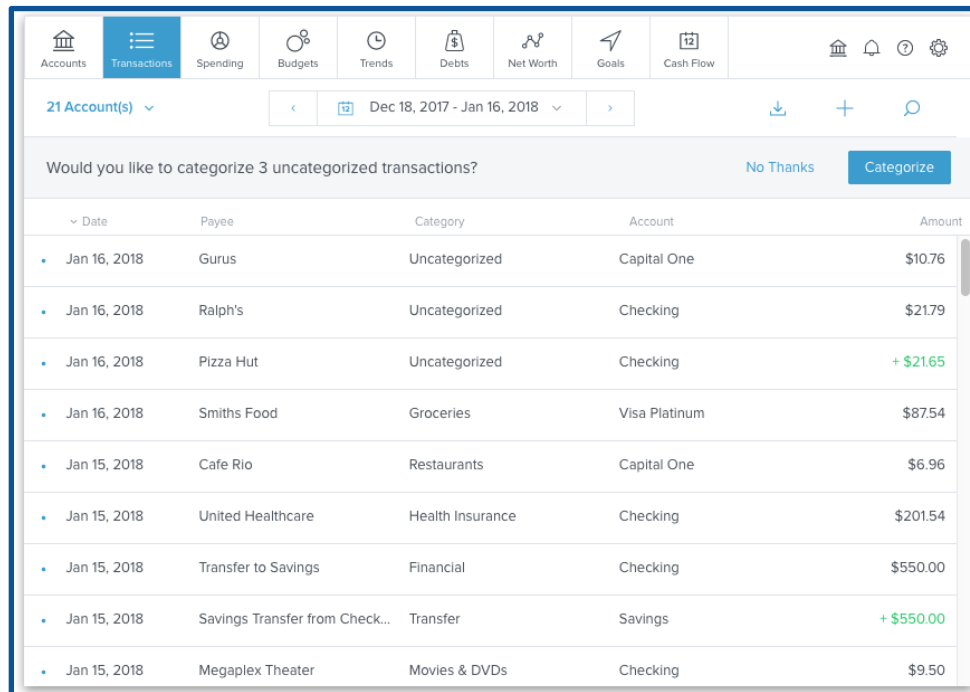
No Thanks **Categorize**

Do you want all past and future Gurus transactions to be categorized as "Restaurants"?

Yes. Apply to All.

Uncategorized transactions

If Personal Finance 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.



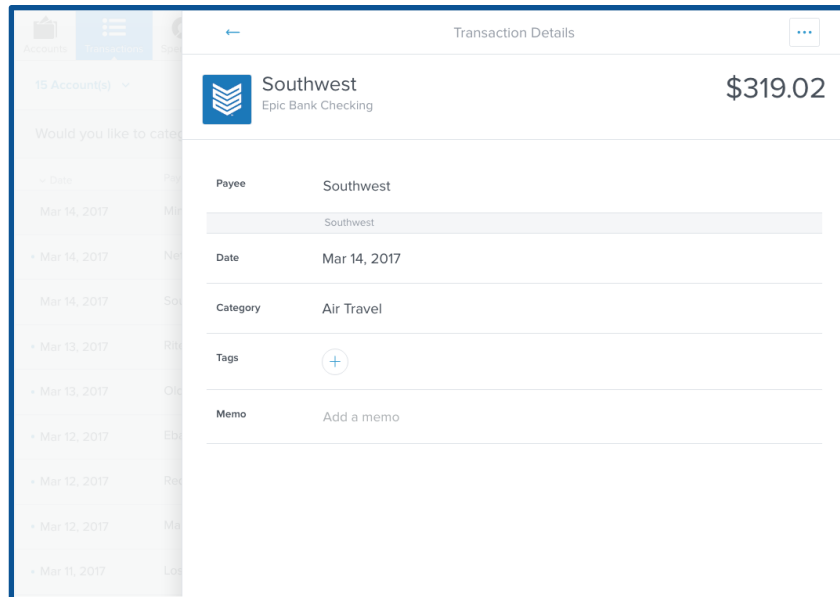
▼ Date	Payee	Category	Account	Amount
• Jan 16, 2018	Gurus	Uncategorized	Capital One	\$10.76
• Jan 16, 2018	Ralph's	Uncategorized	Checking	\$21.79
• Jan 16, 2018	Pizza Hut	Uncategorized	Checking	+ \$21.65
• Jan 16, 2018	Smiths Food	Groceries	Visa Platinum	\$87.54
• Jan 15, 2018	Cafe Rio	Restaurants	Capital One	\$6.96
• Jan 15, 2018	United Healthcare	Health Insurance	Checking	\$201.54
• Jan 15, 2018	Transfer to Savings	Financial	Checking	\$550.00
• Jan 15, 2018	Savings Transfer from Check...	Transfer	Savings	+ \$550.00
• Jan 15, 2018	Megaplex Theater	Movies & DVDs	Checking	\$9.50

- 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.

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

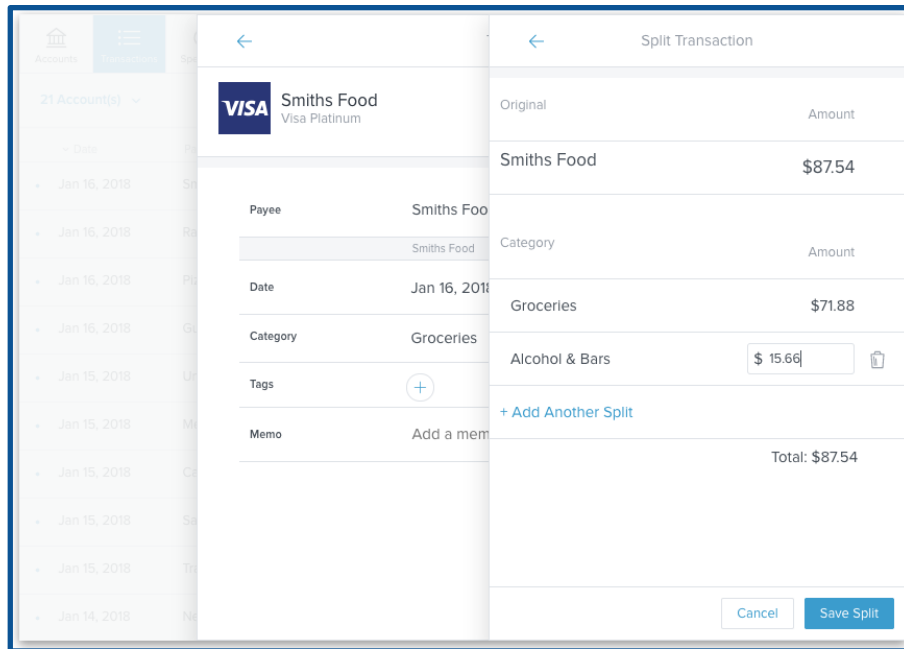


Split transactions

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 Personal Finance to account for spending from this account.

 — *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.

← Manual Transaction

Amount	\$0.00
Payee	ie: Verizon Wireless
Date	Mar 14, 2017
Category	Choose A Category
Account	Select an Account
Type	Debit <input checked="" type="radio"/> Credit
Memo	Add a memo

✓ Save

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

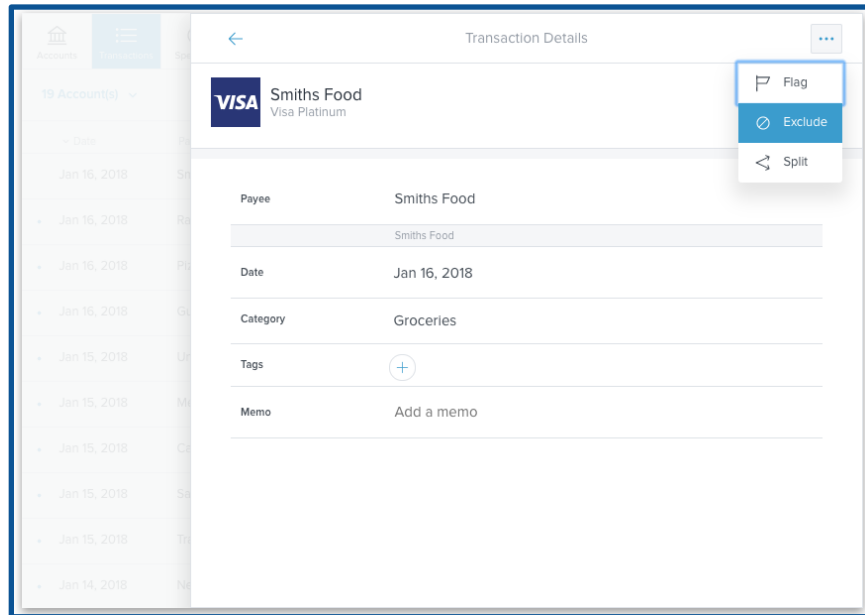
Only pending and [manual transactions](#) can be deleted. Occasionally, a transaction may appear twice — once as pending and once as posted. Users can delete the pending transaction if it does not automatically reconcile with the posted transaction.

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 Personal Finance, 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.

To exclude 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 “Exclude.”
4. 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

15 Account(s) ▾		<div> <div><</div> <div>Feb 12, 2017 - Mar 14, 2017 ▾</div> <div>></div> </div>		<div> <div>⬇</div> <div>+</div> <div>🔍</div> </div>
▾ Date	Payee	Category	Account	Amount
Mar 14, 2017	Mimi's Cafe	Fast Food	Capital One	\$6.55
• Mar 14, 2017	Netflix.com	Movies & DVDs	Epic Bank Checking	\$8.54

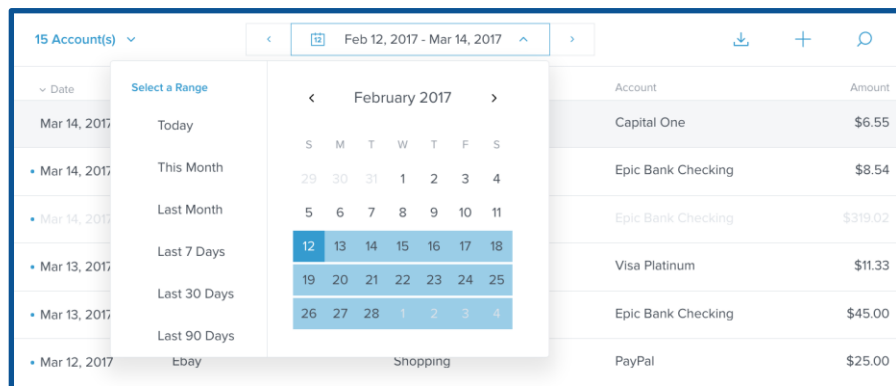
You can sort your transactions by date, payee, category, account, or amount by clicking on the column heading. You can also search by any of these fields by clicking on the magnifying glass

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

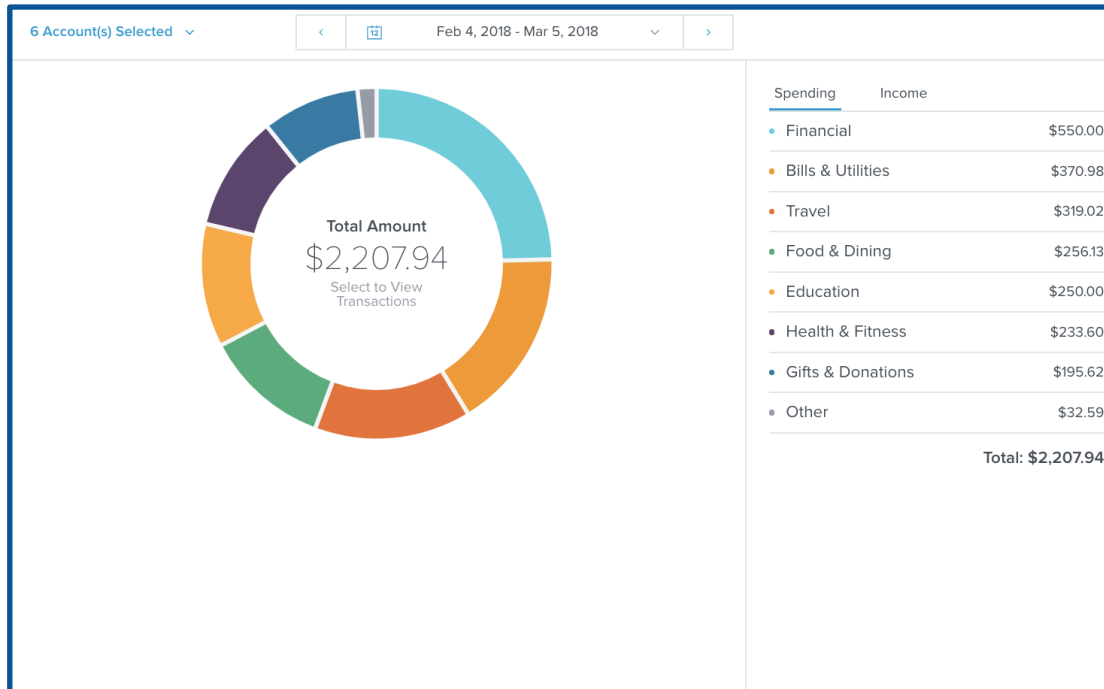
Personal Finance allows you export transactions as a CSV file, which can be used with several different applications — including most accounting software. The exported file includes all transaction details.

To export transactions to a CSV file:

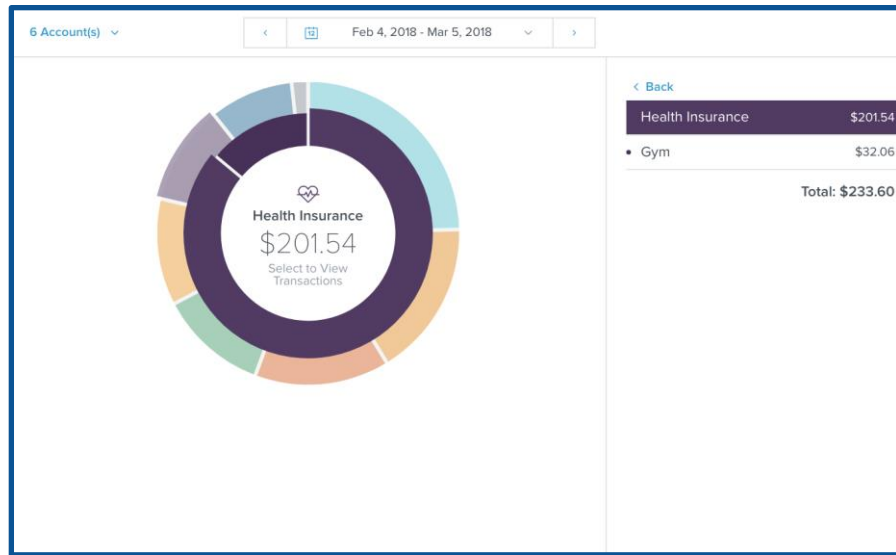
1. Filter your transactions to the set you wish you export.
2. Click the export icon on the top right.
3. Specify where you wish to save the file, name it, and save.

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 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.

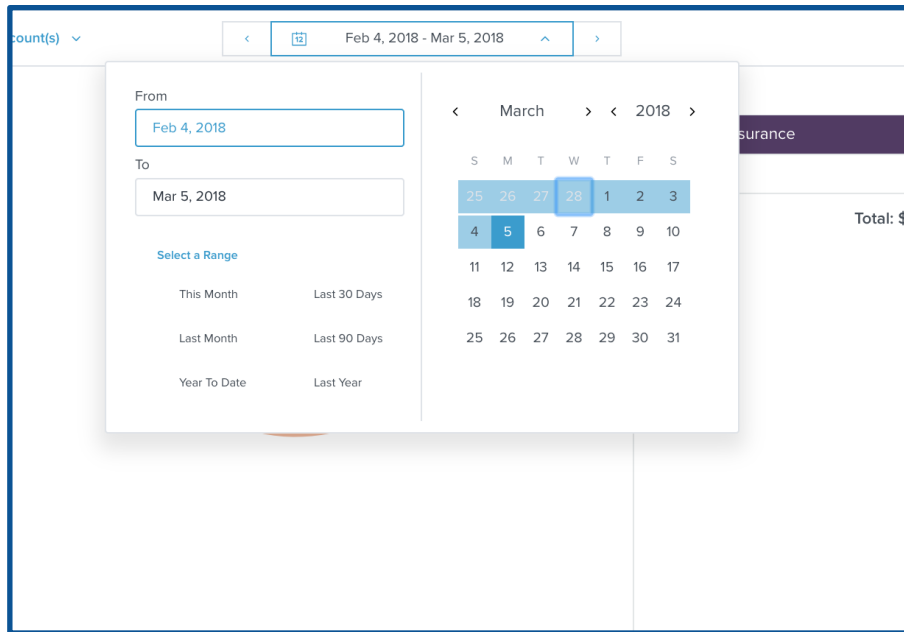


- Click on any subcategory, or on the center of the spending wheel, to see the transactions associated with the selected subcategory. From this view, you can also edit the transaction details just like in the main transactions widget.
- To return to the main spending wheel, click on the blue arrow in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

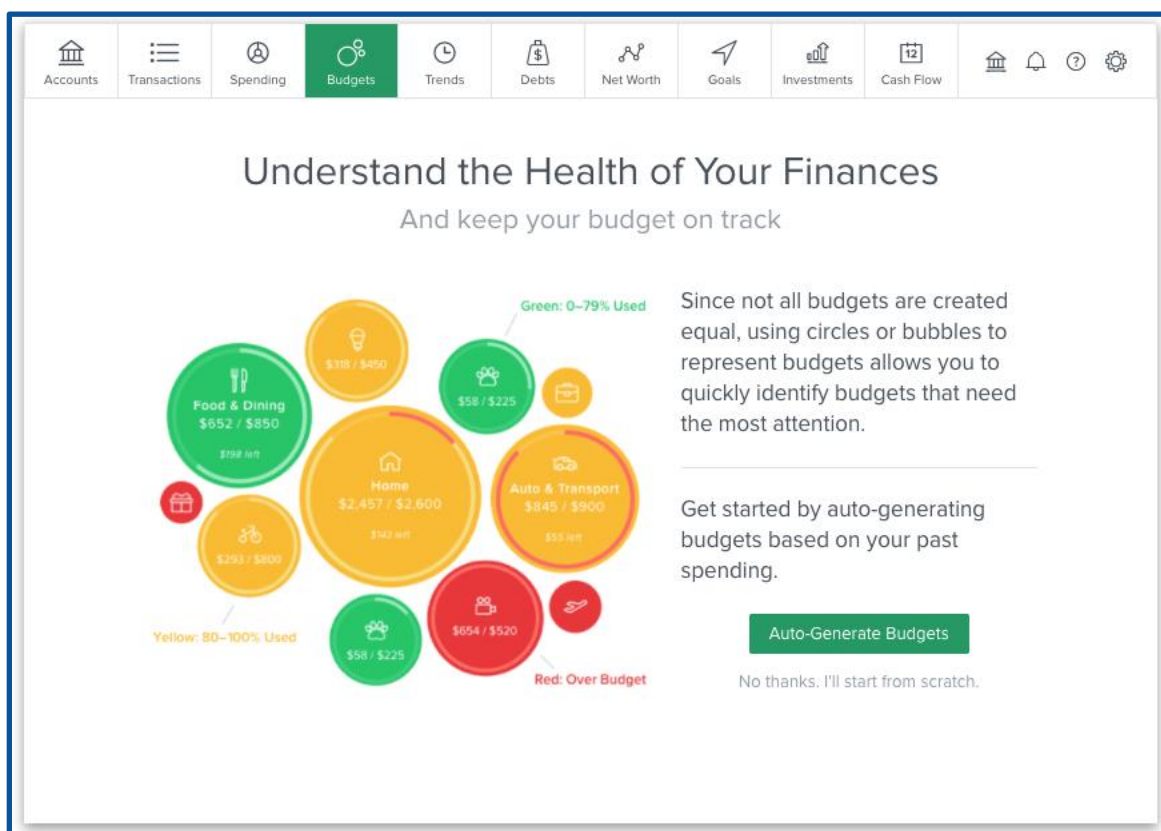
To view your income:

- 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 monitor your progress toward hitting those limits. The Budgets tab draws your eye to the categories that need your attention the most — big bubbles represent a larger portion of your monthly budget, and red bubbles have exceeded their monthly allowance.



Auto-generate budgets

When you first use Budgets, you have the option to either “Auto-Generate Budgets” or start from scratch. We encourage you to use the auto-generate budgets feature, which will create a starting budget for you based on your average spending in each category over the previous 90 days.

This budget calculation will be more helpful if you have added all your accounts first and have reviewed your transaction history for accuracy. Still, you should review your generated budget and adjust them if necessary. The variable nature of initial aggregation can impact the accuracy of your historical spending averages.

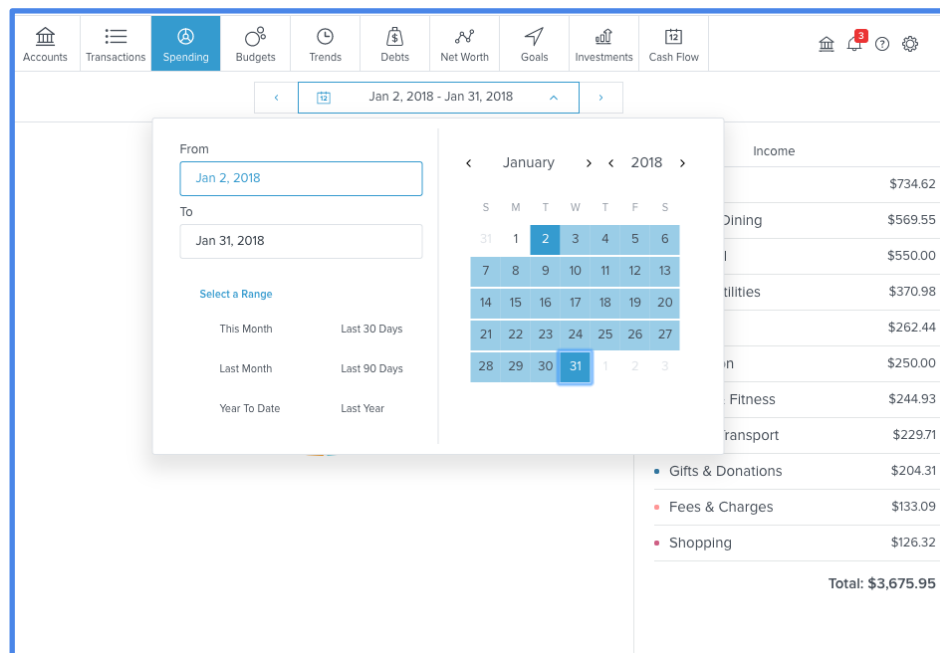
In Budgets, you can decide which categories you do and do not want included. If a category was

added during auto-generation that you do not want in your budget, you can delete it.

Recalculate budgets

You can recalculate your budgets any time. Recalculated budgets are based on the last 90 days of transactions to better tailor your budget experience to your actual spending.

1. Click on the “Manage Budgets” link on the top right of the budgets home page.
2. Scroll to the bottom of the pop-out menu.
3. Click on “Recalculate Budgets.”



Start from scratch

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

1. Select a category to create a budget for it.
2. After selecting each budget you'd like to create, tap the back arrow on the top left.
3. Click the [list view](#) button on the top left.
4. Click the edit button for the budget you'd like to set. It looks like a pencil.
5. Set an amount for the budget.
6. Click "Save."

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

The size of your bubble represents the budget amount, relative to your overall budget. The larger the bubble, the more of your overall budget that category consumes. The bubble will grow to reflect the percentage the category represents.

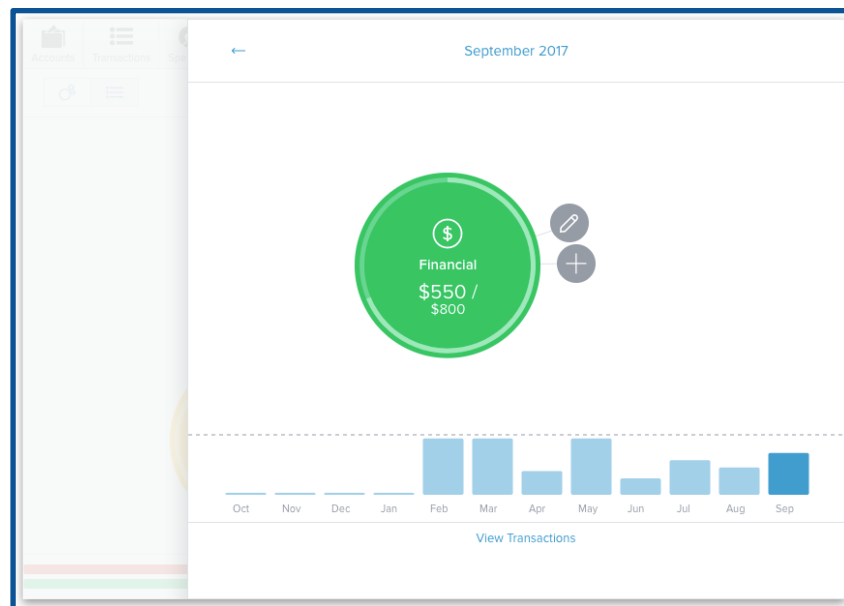
Edit budget amount

- Click on a bubble to display the budget details window.

Here, you can click the pencil icon to edit or delete the selected category, view spending trends in that category and add sub-budgets.

Note that if you increase your sub-budgets to an amount greater than the main budget, the main budget amount will also increase. Deleting or decreasing a sub-budget will not affect the main budget.

- Click on a sub-budget to reveal details for that sub-budget. Here, you can edit or delete that sub-budget, view spending trends in that sub-budget or click the bubble to view related transactions.



To change budget amounts in bubble view:

- Click on your desired bubble budget.

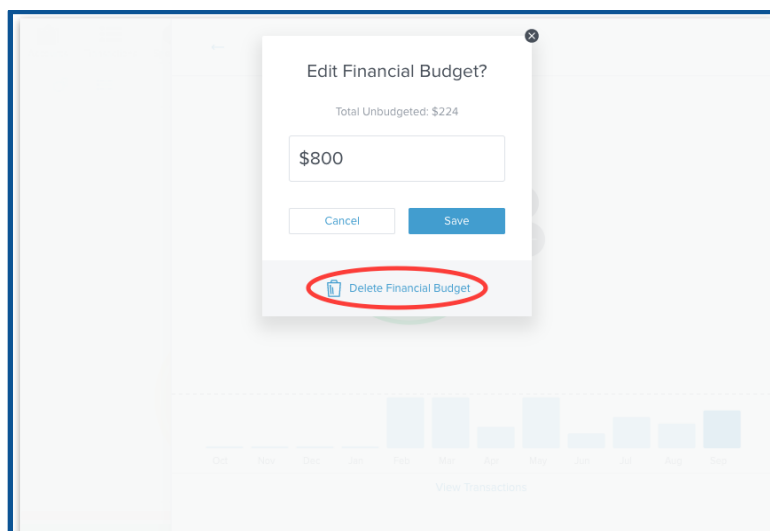
- Click the pencil icon or click on a sub-budget, then the pencil icon.
- Enter your desired budget amount.
- You'll see your available unbudgeted funds above the budget amount.
- Click "Save," or click "Cancel" if you change your mind.

To change budget amounts in list view:

- Click on the list view icon.
- On the left, click on the desired parent budget.
- On the right, click the pencil icon for the desired budget or sub-budget.
- Enter your desired budget amount.

To delete a budget:

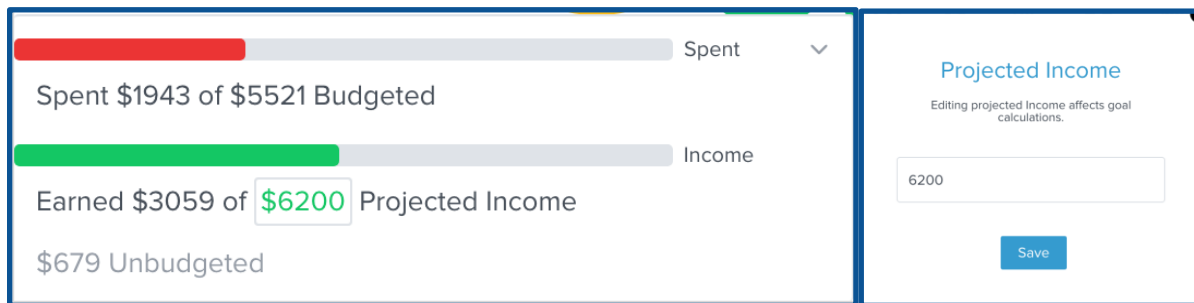
1. Click on the budget bubble to open the detail view.
2. Click on the pencil icon.
3. Click "Delete [budget name]"
4. Click "Delete" again to confirm.



You can also view and edit your projected income within budgets, helping you to make budget decisions that balance with your income. Projected income is calculated based on transaction history; however, you can edit this number manually.

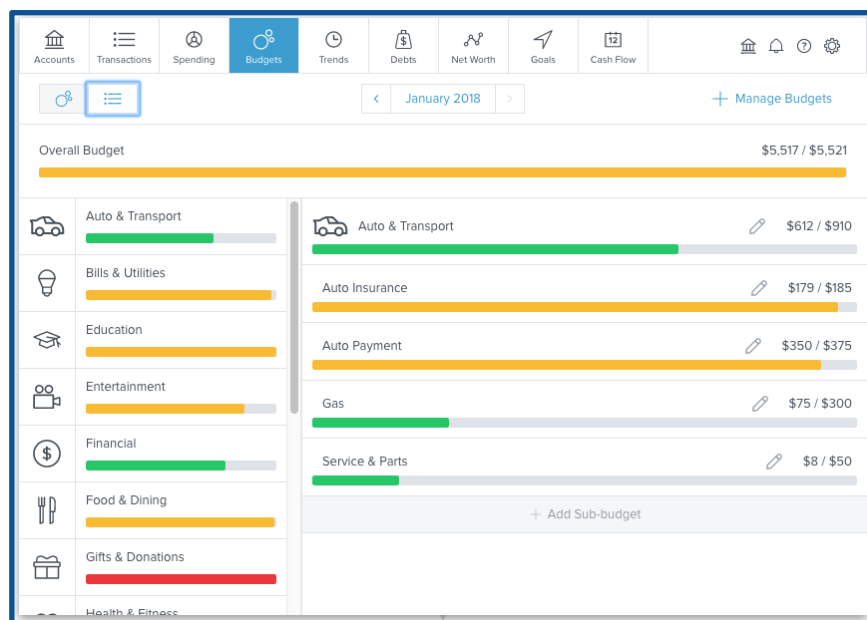
To edit projected income:

1. Click on the panel in the bottom left corner of the Budgets tab.
2. Click on the green projected income amount.
3. Enter a new amount.
4. Click "Save."



List view

The list view allows you to see a detailed list of categories and subcategories. Here, you can quickly make budget edits without the need to navigate in and out of the budget details window.



The colorful bars represent the status of your budget:

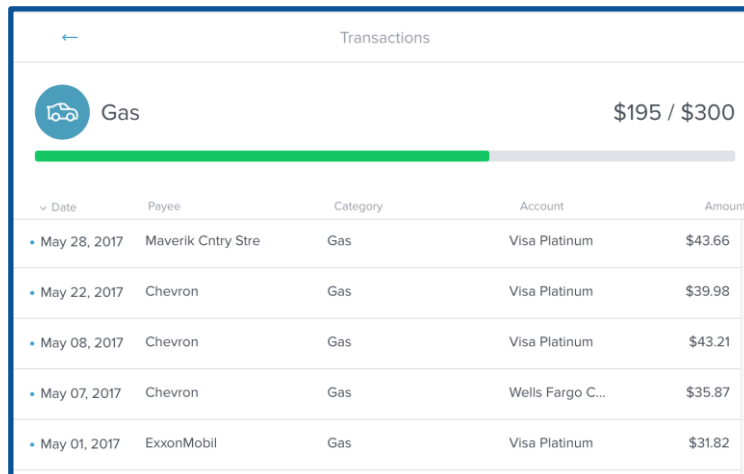
- Green: below 80%
- Yellow: between 80-100%
- Red: over 100%

View budget transactions

To view the transactions associated with a particular budget:

1. Click on any budget.
2. Click on the budget again to see a list of all transactions within the associated category.

You can access transaction details and recategorize transactions here, just like in the [Transactions tab](#).



Transactions				
Gas \$195 / \$300				
▼ Date	Payee	Category	Account	Amount
• May 28, 2017	Maverik Cntry Stre	Gas	Visa Platinum	\$43.66
• May 22, 2017	Chevron	Gas	Visa Platinum	\$39.98
• May 08, 2017	Chevron	Gas	Visa Platinum	\$43.21
• May 07, 2017	Chevron	Gas	Wells Fargo C...	\$35.87
• May 01, 2017	ExxonMobil	Gas	Visa Platinum	\$31.82

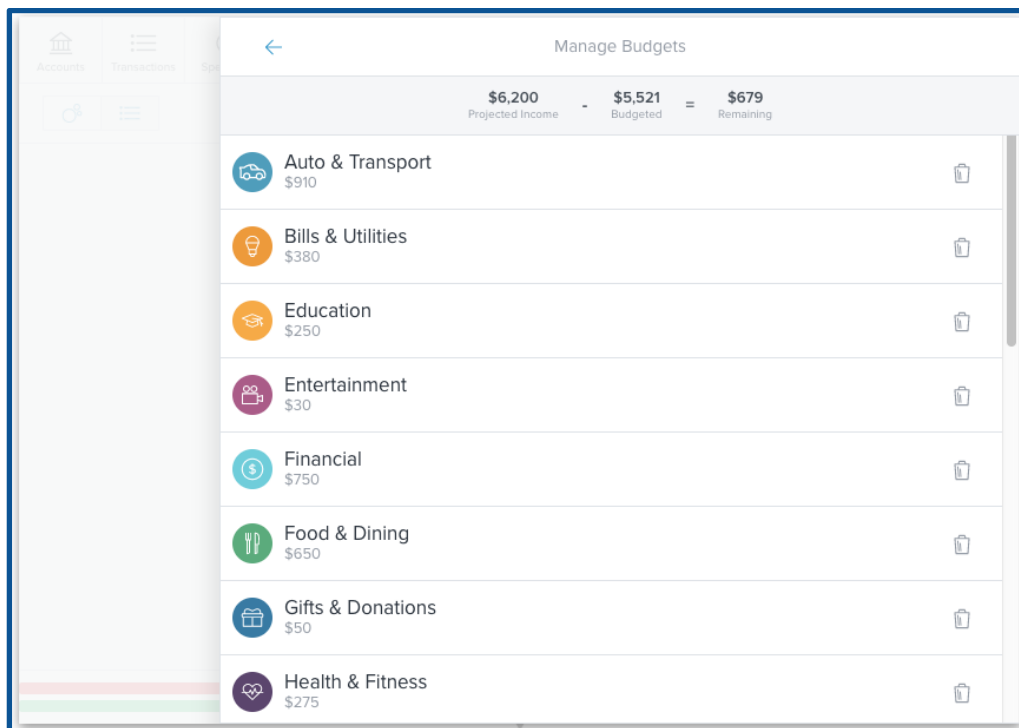
Manage budgets

Use the “Manage Budgets” button to quickly add, remove, or recalculate budget categories.



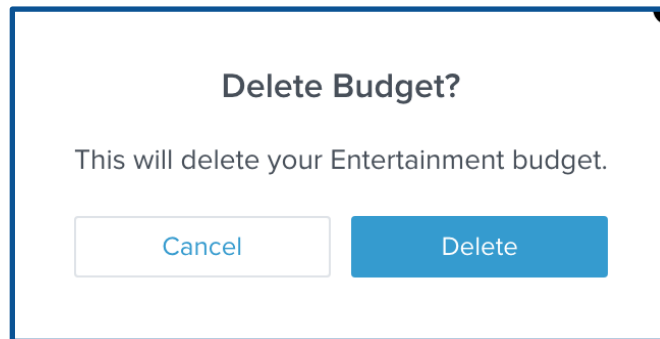
To add a budget category:

1. Click on “Manage Budgets” in the top right corner.
2. Scroll to the bottom of the pop-out menu to see categories labeled “Not in Use.”
3. Choose the category that you would like to add.
4. Click on the category and adjust the budgeted amount.



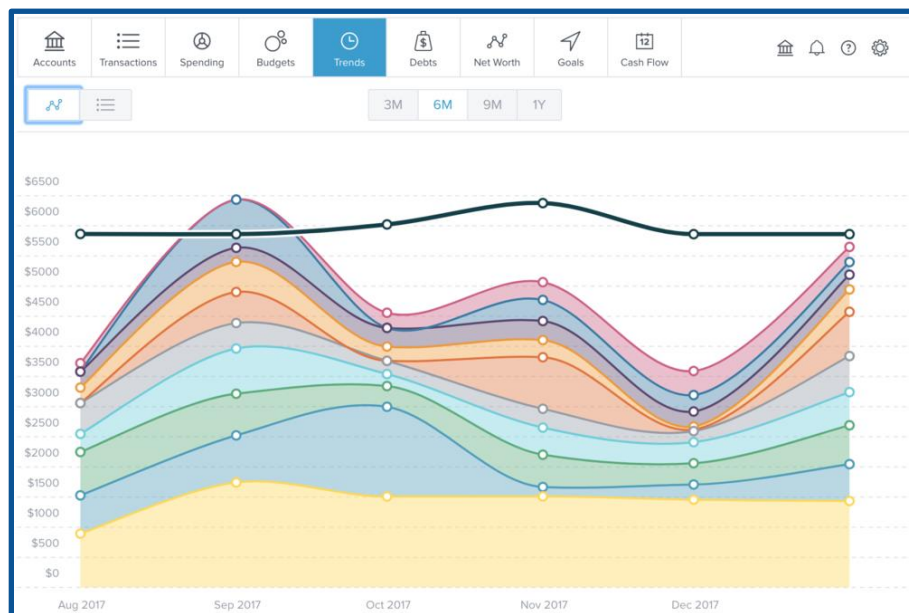
To delete a budget category:

1. Click on “Manage Budgets” in the top right corner.
2. On the category you want to delete, click on the trash can to the right.
3. Click “Delete” to confirm.

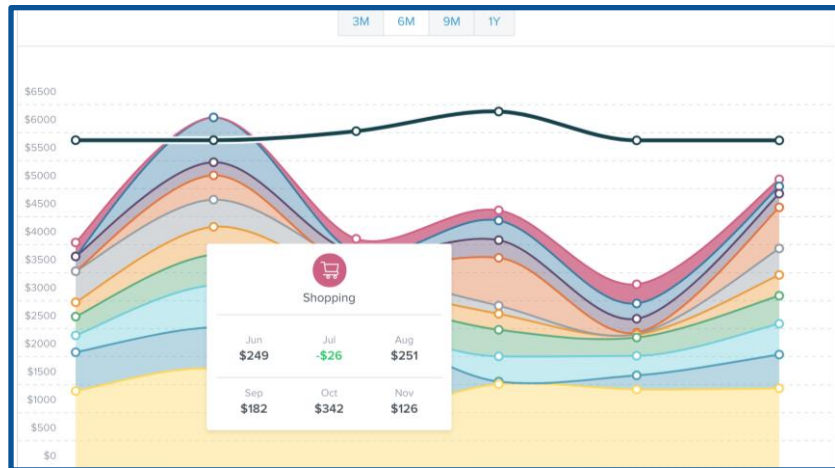


Trends

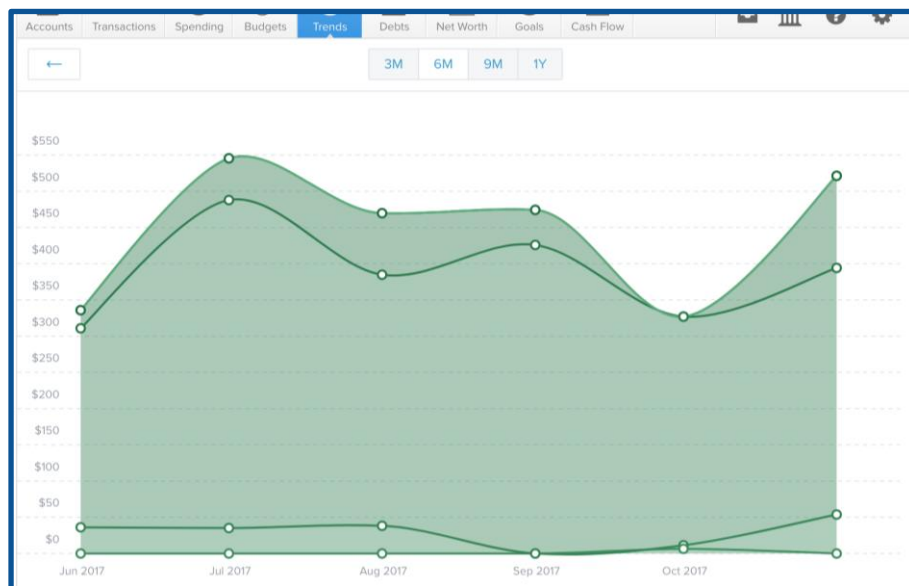
The Trends tab is helpful for viewing spending trends over time. It displays up to 12 months of spending by category, along with overall income, represented by the green line. This comparison can help a user quickly determine if they are living within their means.



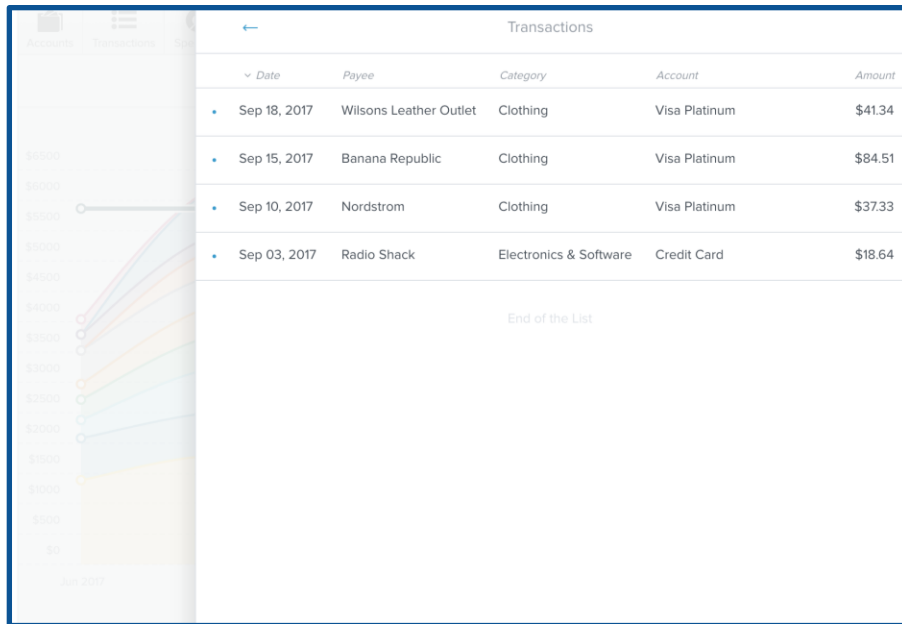
- Hover over any category to see the history of spending in that category.



- Click on any category to drill down into a breakdown by sub-category.

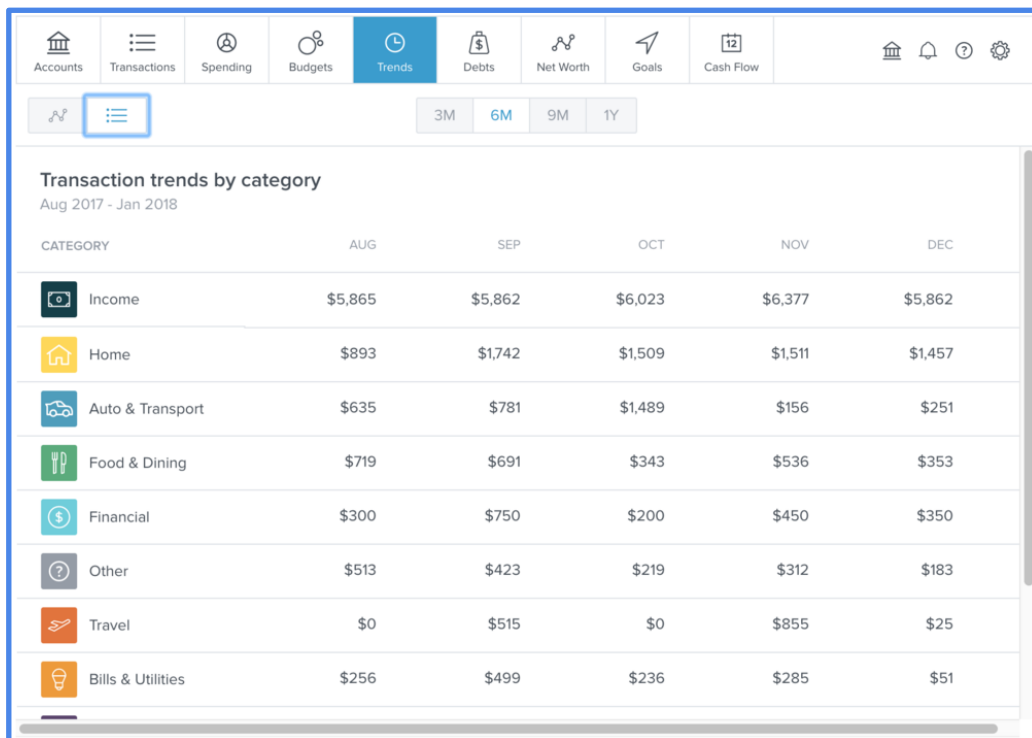


- Click on any of the circle data points to view a list of transactions for the selected category in the that month.



You also have access to a list containing the same information. This can be helpful for those who use screen readers to interact with their computer or for those who prefer to see raw data.

- Click the list button on the top left to access the list view. Click the trend-line button to return to the default view.

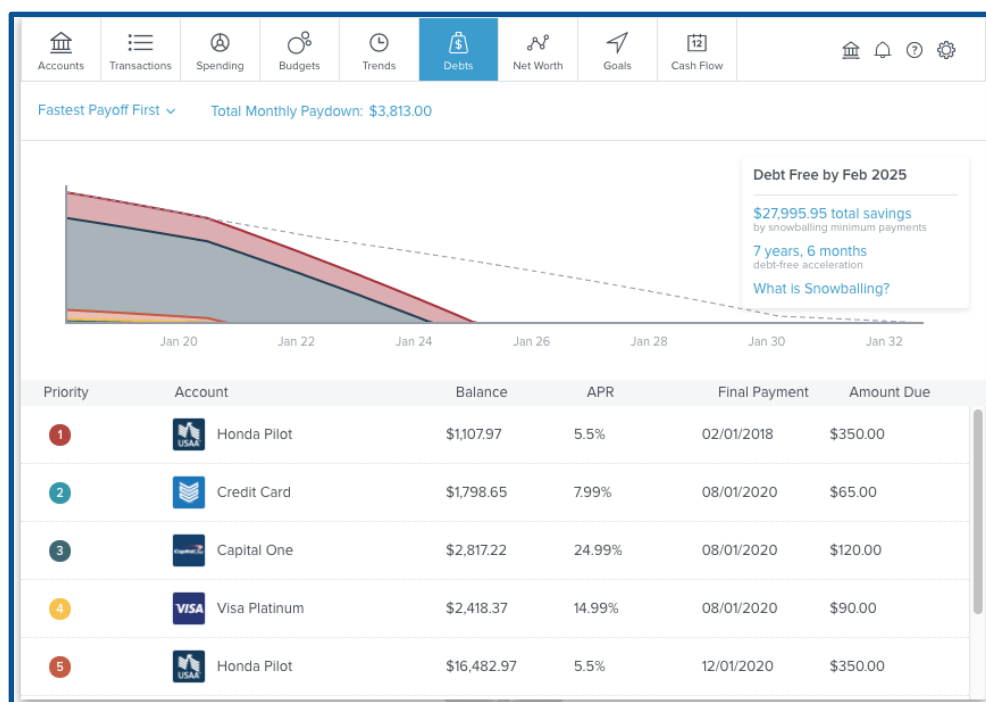


Debts

The Debts tab is a powerful tool that allows you to see all of your debts in one place, create an expedited payoff plan, and calculate the time and money to be saved by using the snowball method.

The dotted line that extends to the far right of the chart represents the status quo — how long it will take to get out of debt by making minimum payments and without rolling over payments.

The colorful graph represents the expedited payoff for each debt, to be achieved by rolling over debt payments. Hover your mouse over the graph to view how much total debt you will owe at any future point in time, based on the current projection.

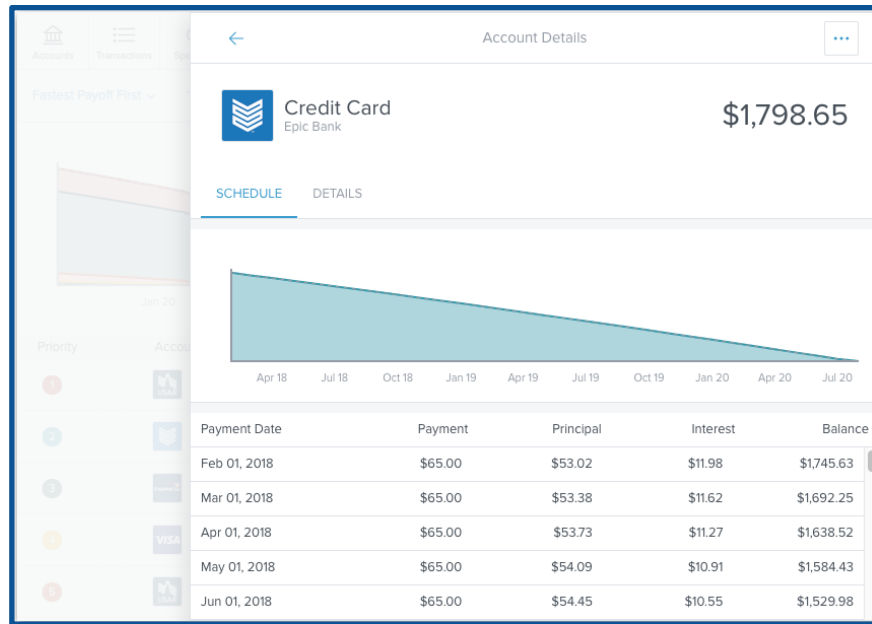


Loan details

Payoff dates and the amount you save are automatically calculated based on your debt balance, interest rate, and minimum payment. Sometimes these details can be aggregated automatically, but sometimes they will need to be entered manually.

- Click on any debt in the list to open the detail view, where you can manually add the minimum payment and interest rate.

You can also add the due date for a debt, if you would like to receive a reminder before the payment is due.



Hide from chart

Any debt can be hidden the Debts chart without being excluded from other reports. This is helpful for customizing the Debts chart to reflect a user's more 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.

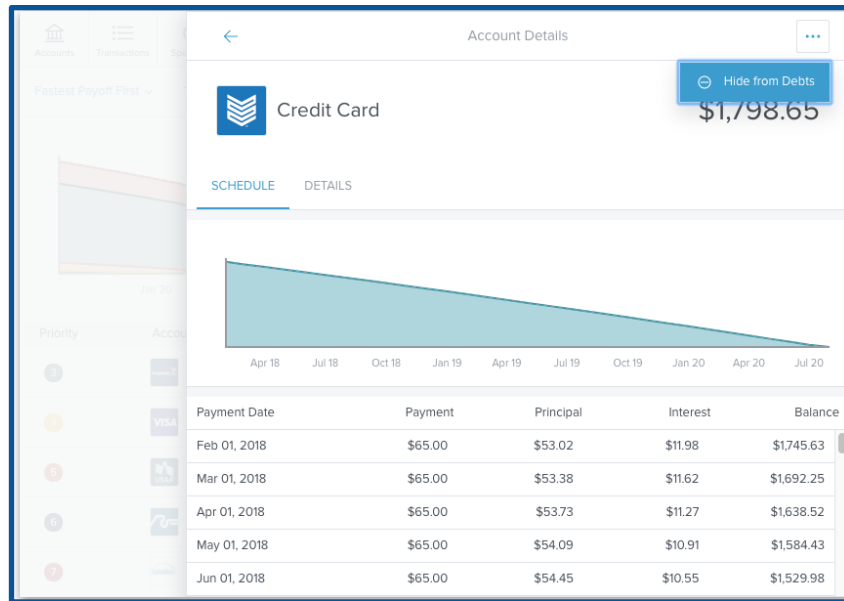
To hide an account from Debts:

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:

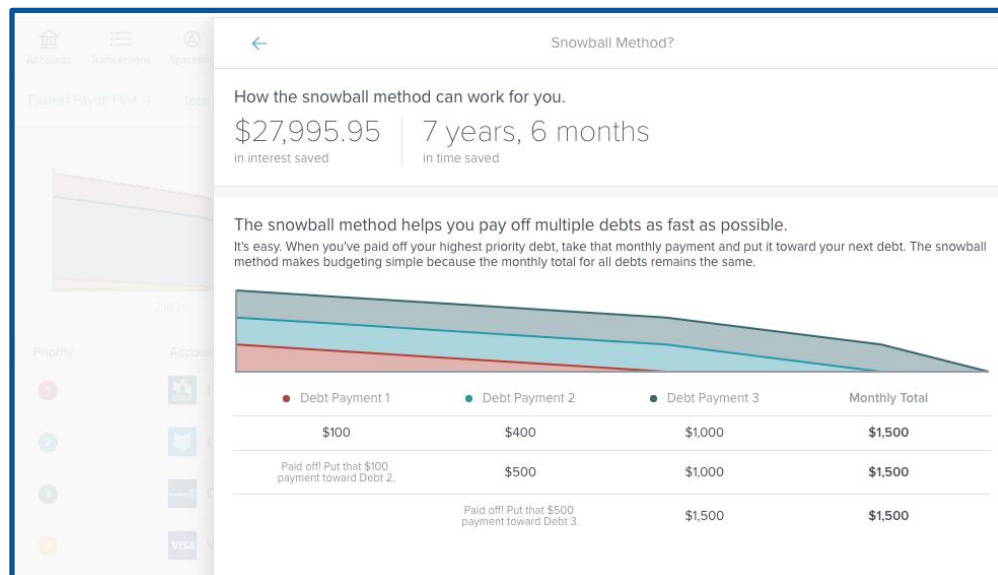
1. Click on the hidden account at the bottom of the Debts list.
2. Click "Include Account."



The snowball method

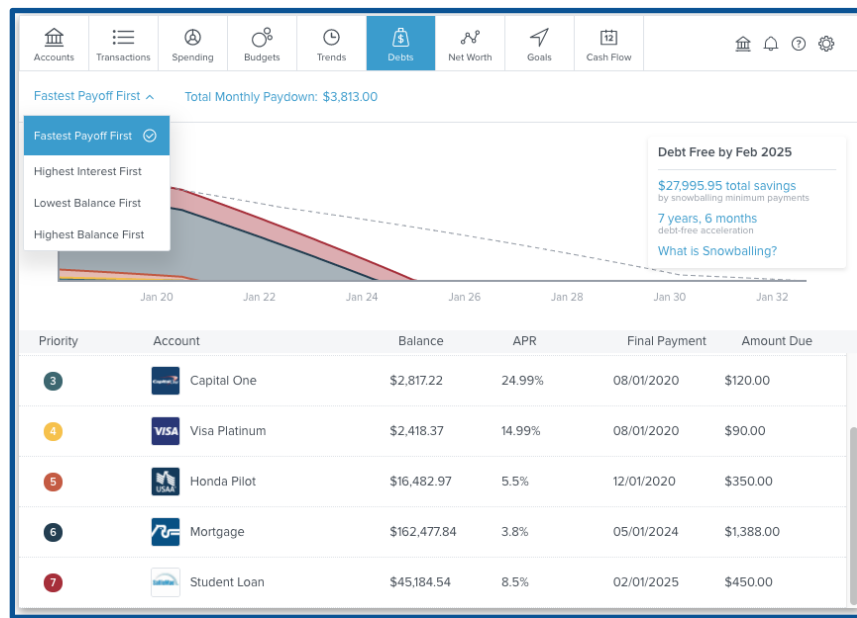
The snowball method is a common debt reduction strategy. It allows you to pay debts off faster without increasing your monthly contribution toward debt.

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 your monthly contribution for 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 they are paid off. This can help users get out of debt faster without the need for painful budget cuts.



Debt priority options

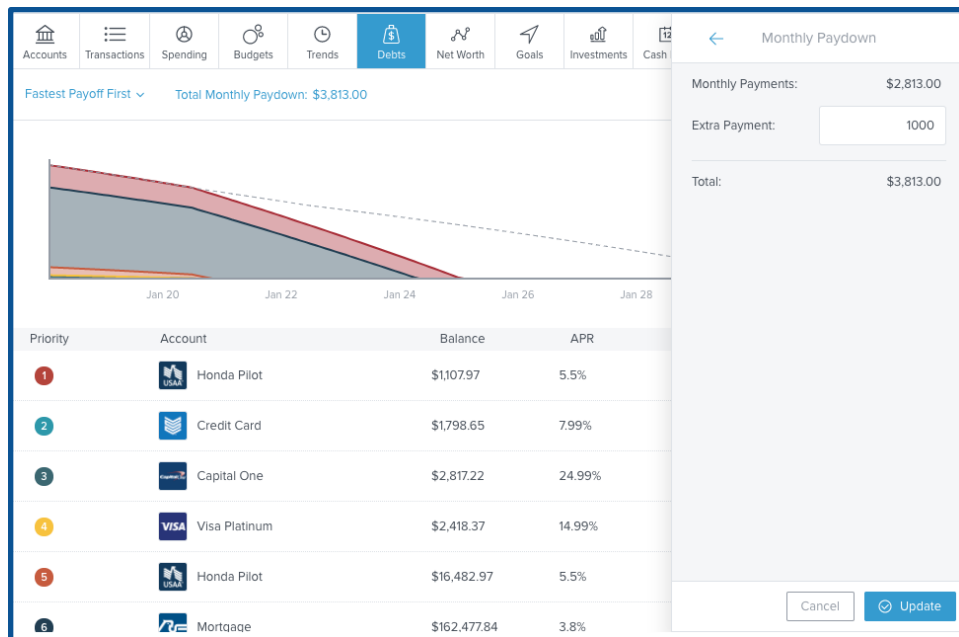
If you don't want to use the "Fastest Payoff First" method, you can set the priority to "Highest Interest First," "Lowest Balance First," or "Highest Balance First" by clicking on the drop-down menu below the navigation bar.



- **Fastest Payoff First:** Your debts are ordered by which debt you will pay off soonest, based on balance, APR, and minimum payment. First, you'll pay off the debt you can eliminate fastest. Then, you'll keep paying the same amount, only you'll apply it to remaining debts. This is often referred to as the "snowball method" and is usually the most effective as it nets you quicker wins which is highly motivating.
- **Highest Interest First:** Debts are ordered from your highest APR to the lowest APR. Your additional amount toward your debts is applied in that order as you pay off your debts. This is often referred to as the Avalanche Method and will save you more money over the life of the debt.
- **Lowest Balance First:** Debts are ordered by balance from lowest to highest. Your additional amount toward your debts is applied in that order as you pay off your debts.
- **Highest Balance First:** Debts are ordered by balance from highest to lowest. Your additional amount toward your debts is applied in that order as you pay off your debts.

Extra payment toward debt

If you want to see what will happen when you put more money toward your debt, you can click on “Total Monthly Paydown” and enter in the 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

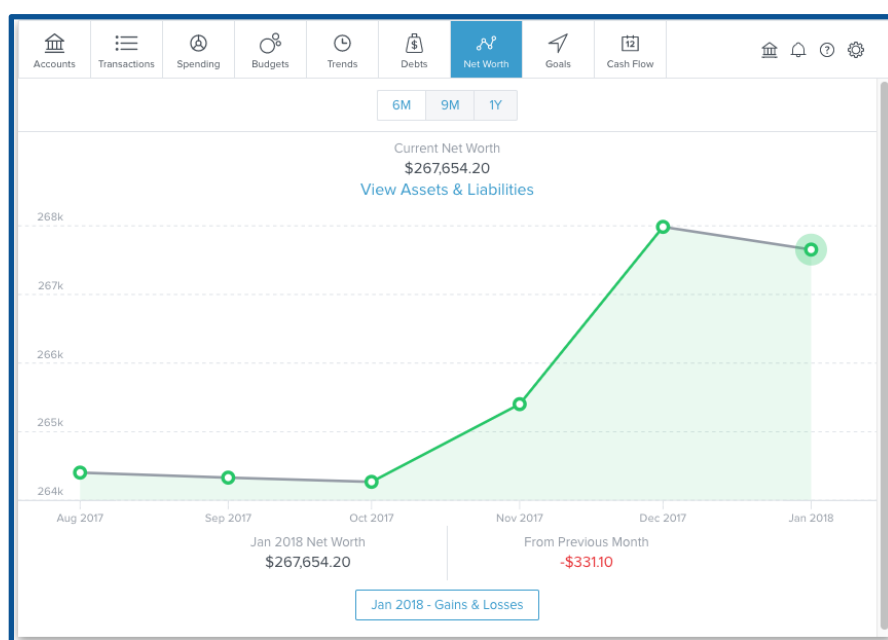
The Net Worth tab tracks the sum of all your assets and liabilities. Property Accounts can be added manually on the Accounts tab to account for key assets, such as the value of your home or vehicle. See “[manual accounts](#)” for more details on adding manual accounts.

You can choose to view the past 6, 9, or 12 months of net worth history. New users may not have sufficient transactions to receive accurate historical net worth, but the software will continue to save transaction data moving forward in order to provide better historical insights.

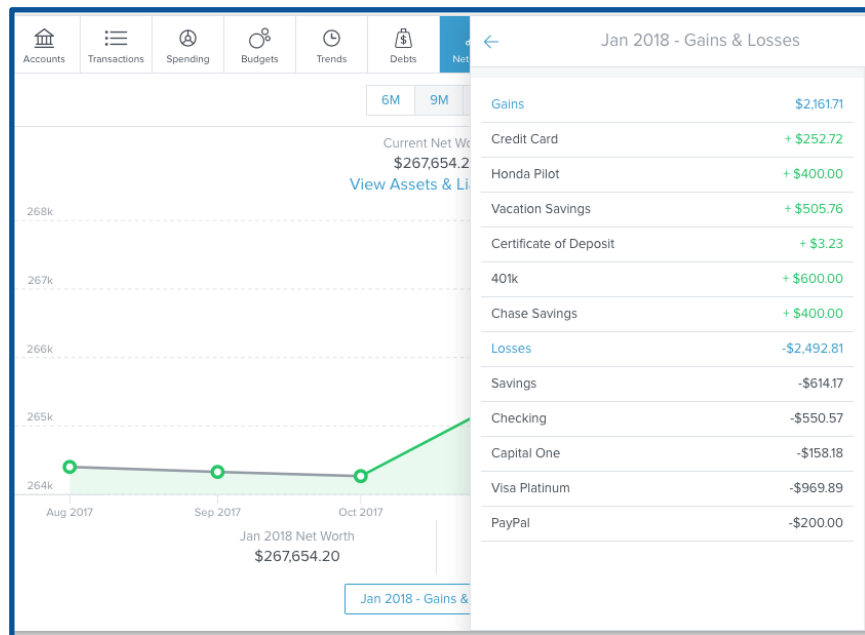
The dots on the graph represent your net worth each month. The lines represent the change in your net worth from month to month. Click on any dot on to view your net worth for that month and the total change from the month before.

1. Click on a circle to see the details of how your net worth increased or decreased.
2. Click on any account to view associated transactions for the selected month.

A sidebar will appear, showing the gains and losses within each account during that month.



- **Gains:** An increased asset or decreased liability. For example, putting money in savings or making a car payment. This increases your net worth.
- **Losses:** A decreased asset or increased liability. For example, pulling money out of savings or spending more on a credit card than you can immediately pay off. This decreases your net worth.



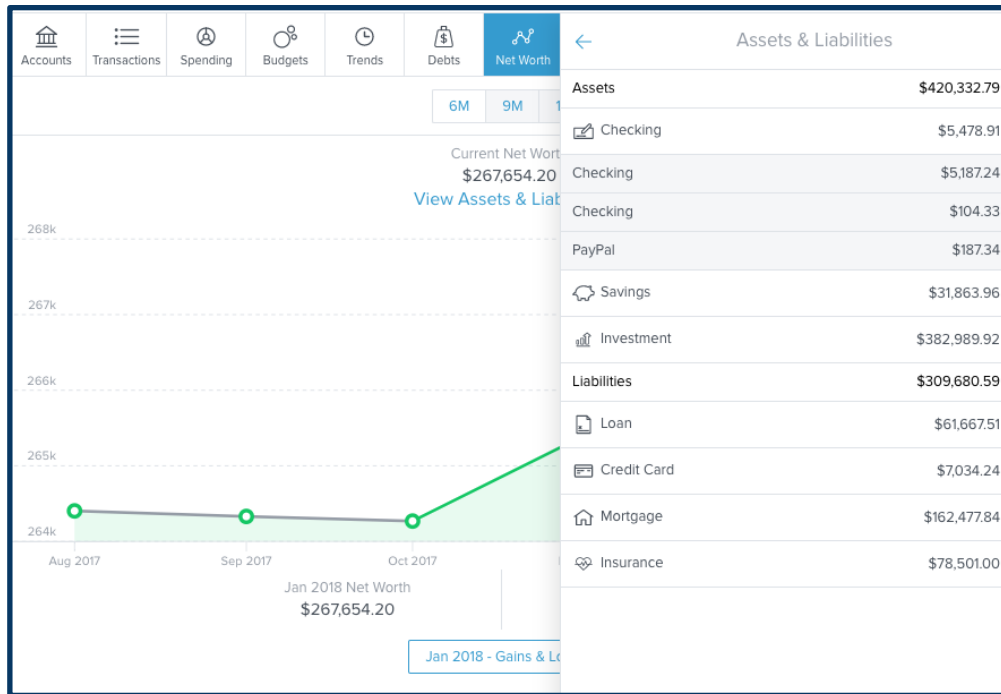
- Click on any account to view associated transactions for the selected month.

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

- **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.

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.



Assets

\$420,332.79

Checking	\$5,478.91
Checking	\$5,187.24
Checking	\$104.33
PayPal	\$187.34
Savings	\$31,863.96
Investment	\$382,989.92

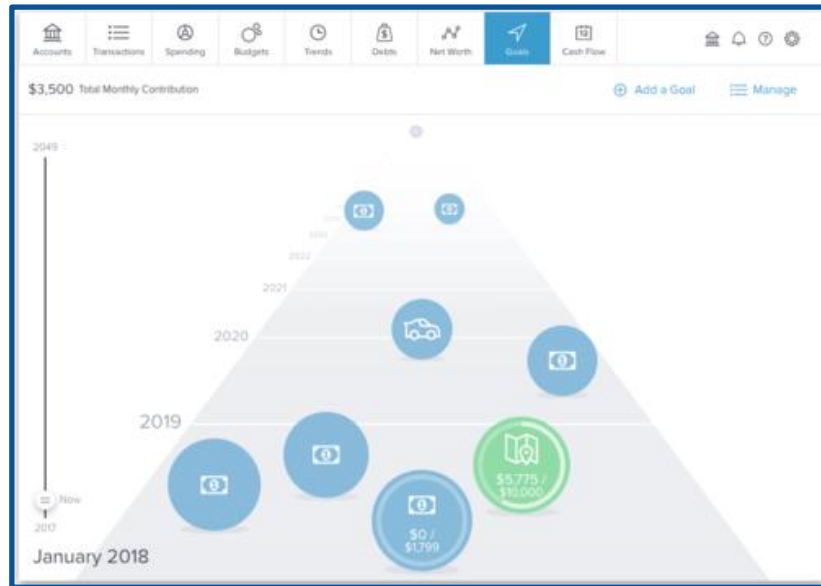
Liabilities

\$309,680.59

Loan	\$61,667.51
Credit Card	\$7,034.24
Mortgage	\$162,477.84
Insurance	\$78,501.00

Goals

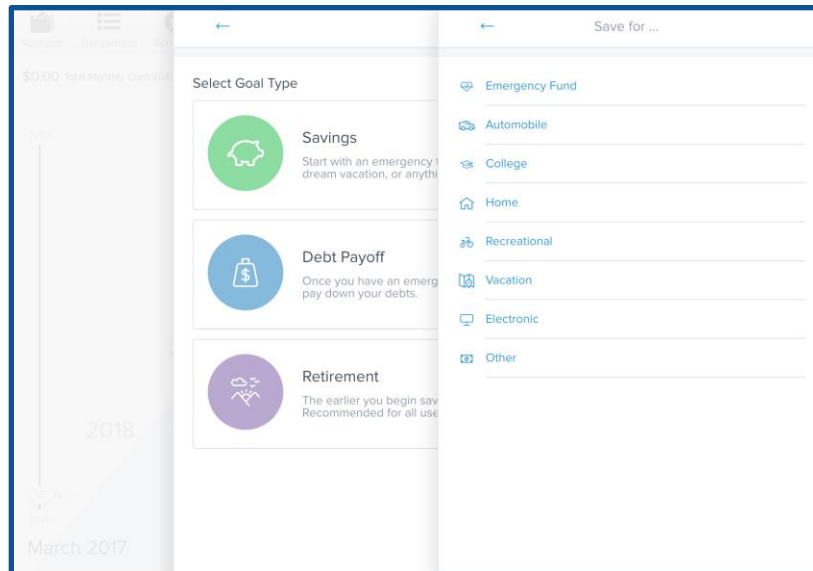
Goals can help users plan ahead and visualize long-term financial objectives, such as saving for a home or vacation. This tool provides a timeline of prioritized goals, and projects how long it will take to complete each goal based on a user's saving plans.



Set a goal

You can create three types of Goals: savings, debt payoff, and retirement.

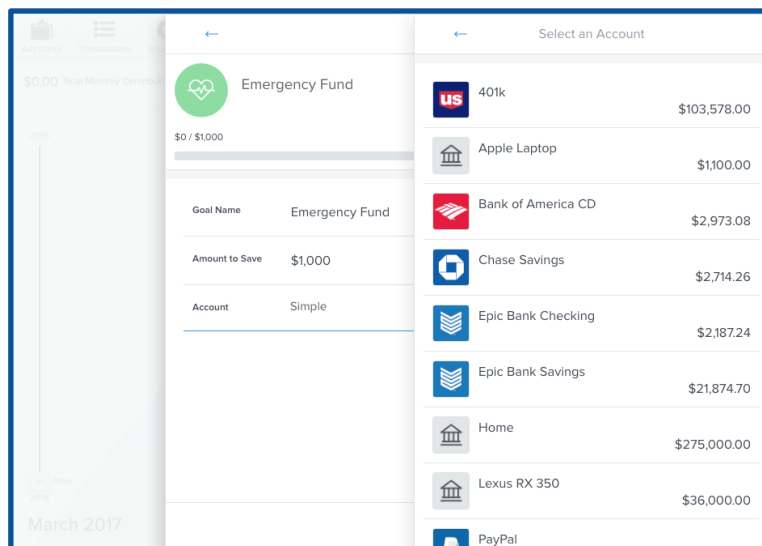
We encourage all users to start by setting up a savings account for an emergency fund. Saving \$1,000 in an emergency-only account is a good start, but working toward 3-6 months of living expenses is a better long-term goal.



To create a savings goal:

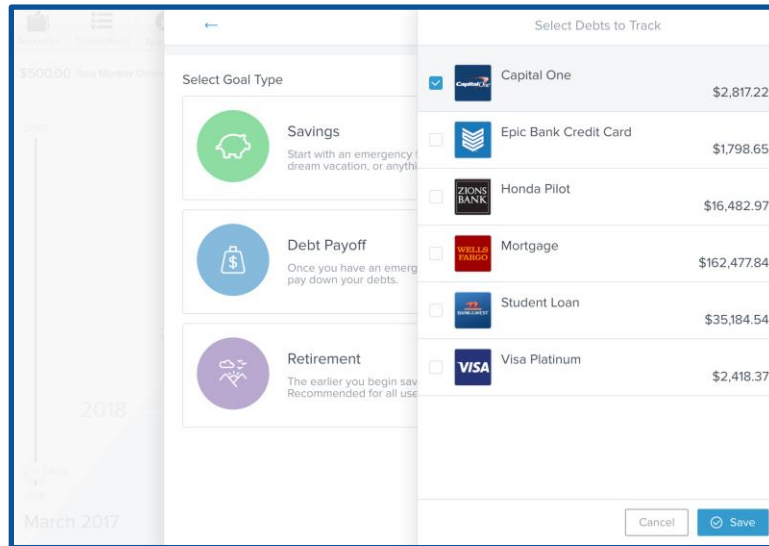
1. Click “Add a Goal” at the top right.
2. Select the “Savings” goal type.
3. Select a specific goal to save for, like “College,” or “Home.”
4. Customize the goal’s name.
5. Specify the amount to save.
6. Select an account.
7. Save.

Each goal must be tied to its own account — except retirement goals, which may be tied to multiple accounts. This will be used to measure your progress toward each goal. You may choose to open new savings accounts in order to set additional goals.



To create a debt payoff goal:

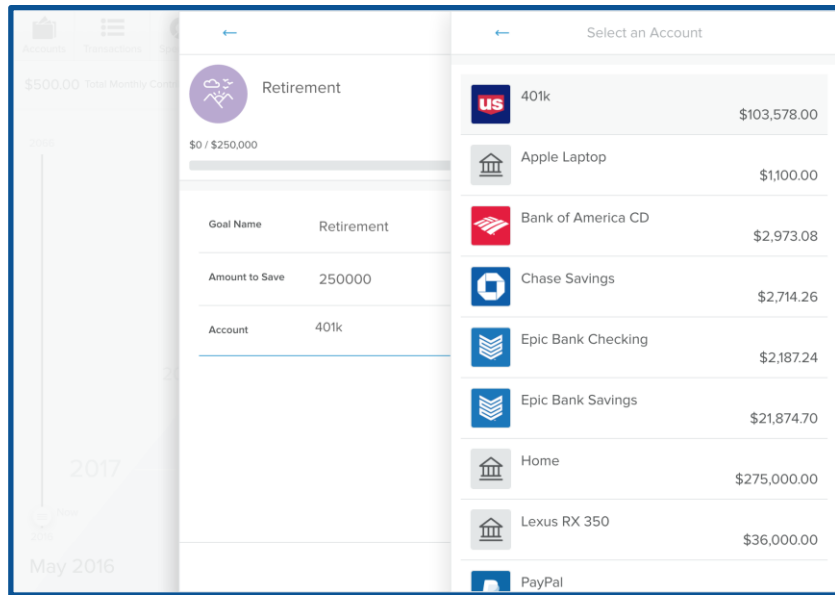
1. Click “Add a Goal” on the top right.
2. Select the “Debt Payoff” goal type.
3. Select the debt you’d like to track.
4. Save.



To create a retirement goal:

1. Click “Add a Goal” on the top right.
2. Select the “Retirement” goal type.
3. Specify the amount to save.
4. Select all retirement accounts.
5. Save.

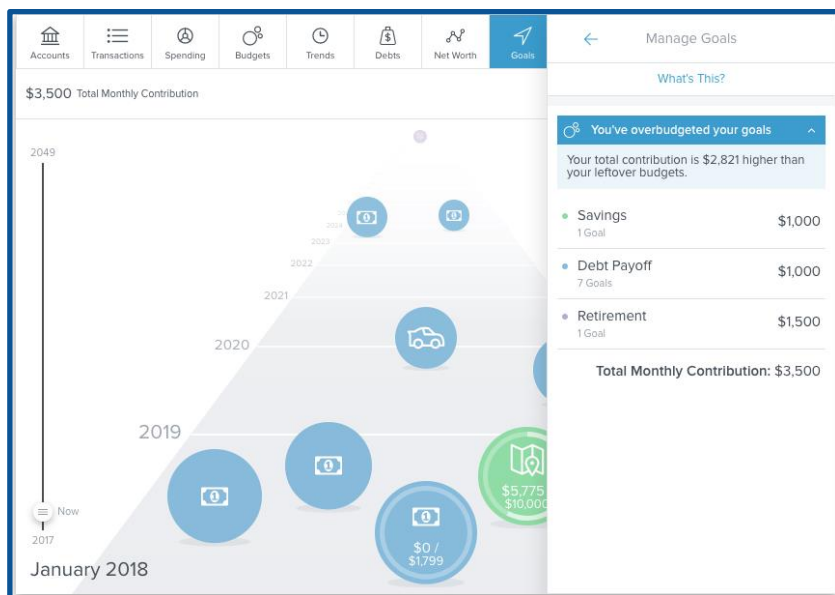
The software will calculate how much you’re projected to have by your target retirement age, and will notify you if you’re not projected to meet the goal on time.



If your regular retirement contributions are taken directly from your paycheck, the amount you enter to save for retirement might give the appearance that you've over-budgeted your goals. If money is saved by direct deposit, there are no account transactions to represent it, and it won't show up in your budget. Don't worry about the alert, so long as the "over-budgeted" amount is less than your automatic monthly retirement contribution.

Manage goals

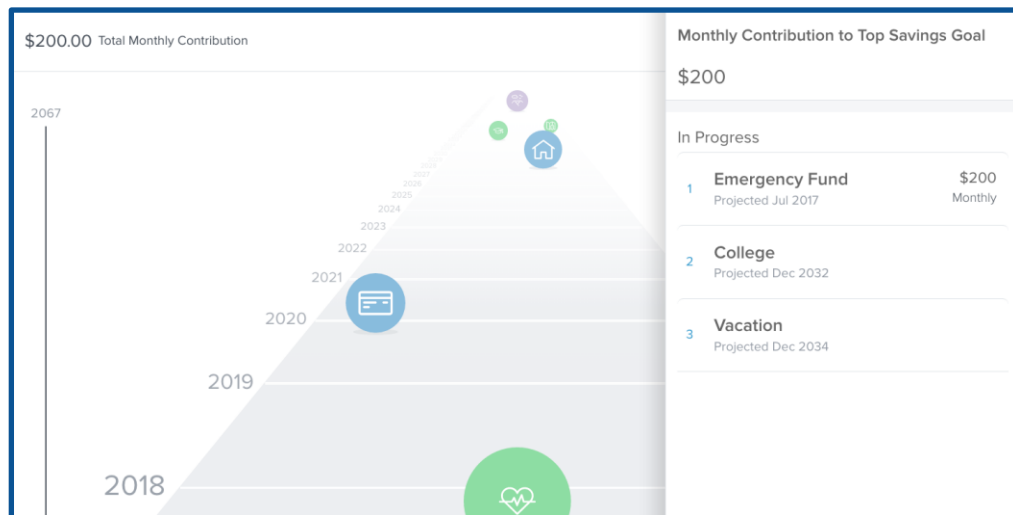
The "Manage Goals" feature provides a quick overview of all current goals and your total monthly contribution.



1. Click the "Manage" button on the top right. Goals are organized by type.

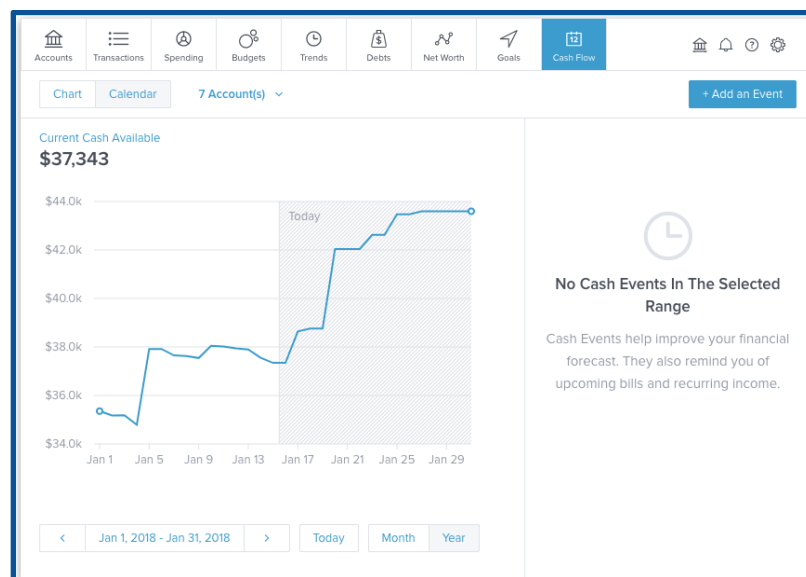
2. Click on each goal type to set your monthly contribution toward that goal. Savings and debts contributions will be applied toward the top goal first.

For savings goals only, you can change the goal priority by dragging the goal up or down on the list.



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.

The screenshot displays the 'Frequency' configuration screen in the Cash Flow app. On the left, a list of 'Suggested' transactions is shown, including 'Payroll' (+\$2,926.54), 'United Healthcare' (\$201.54), and 'Questar Gas' (\$52.44). Each entry has a green checkmark and a red 'X' for selection. The right panel is titled 'Frequency' and features a 'Start Date' calendar for March 2017, with the 20th selected. Below the calendar, the 'Repeats' section offers three options: 'No Repeat' (one-time only), 'Weekly' (Mondays), and 'Every Other Week' (Mondays). A 'Save' button is located at the bottom right.

When the user is finished adding events, they will be able to see their currently-available cash based on all asset accounts and an estimate of their available balance in the near future.

Cash events

Cash events are recurring or one-time events that will be represented in your Cash Flow forecast. Events can be income or expenses — but they will always include the following:

- *Payee*: Enter the name of the cash event, for example, "Paycheck" or "Mortgage Payment."
- *Average Amount*: 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*: Select the date and repeating schedule for the event.
- *Category (optional)*: Choose the appropriate category for the transaction.

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

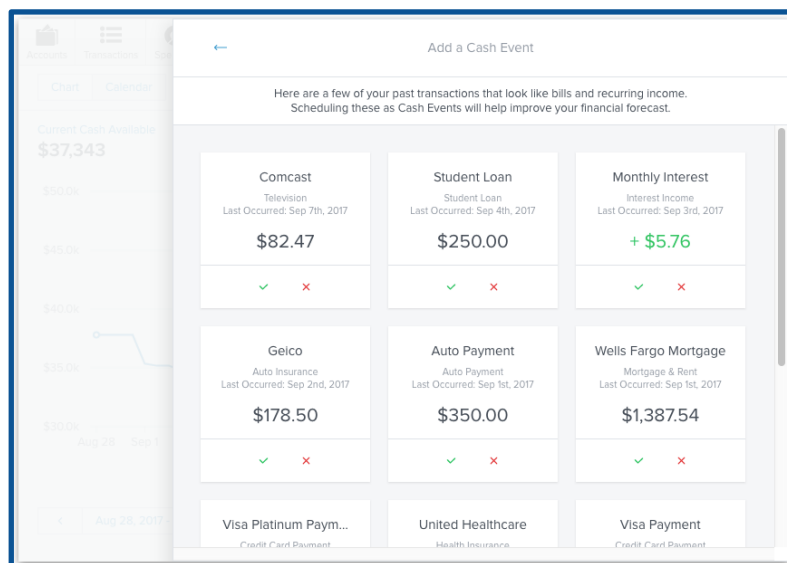
Paid →	✓	Acme Gas Bill Fri, Aug 7	\$95 Paid Aug 8
Past Due →	!	Auto Insurance Thu, Aug 20	\$212 3 Days Ago
Upcoming →	○	Cell Phone Bill Mon, Aug 24	\$87 Tomorrow

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:

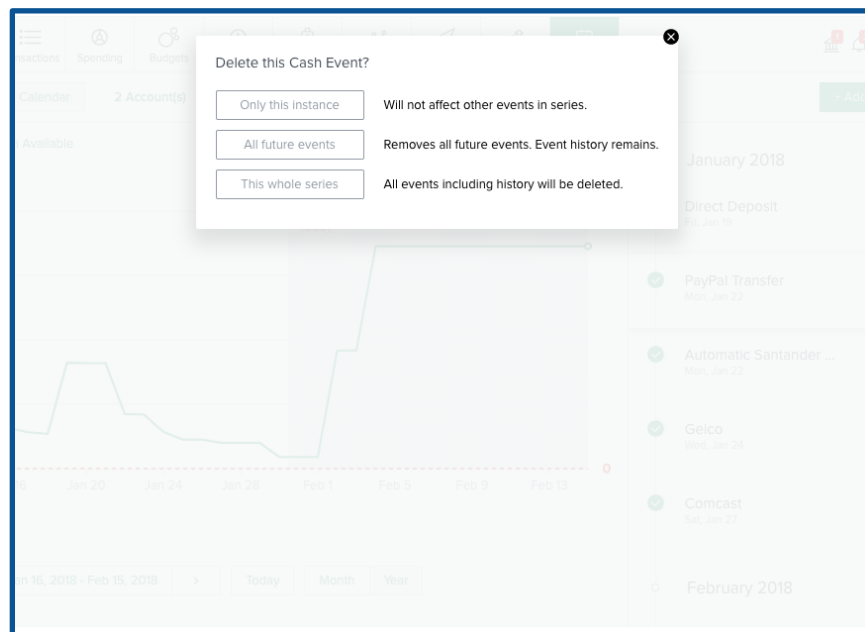
- Click on the event name from the list on the right.
- Click the “...” button.
- Click “Edit Event.”

Delete a cash event

To delete an event:

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

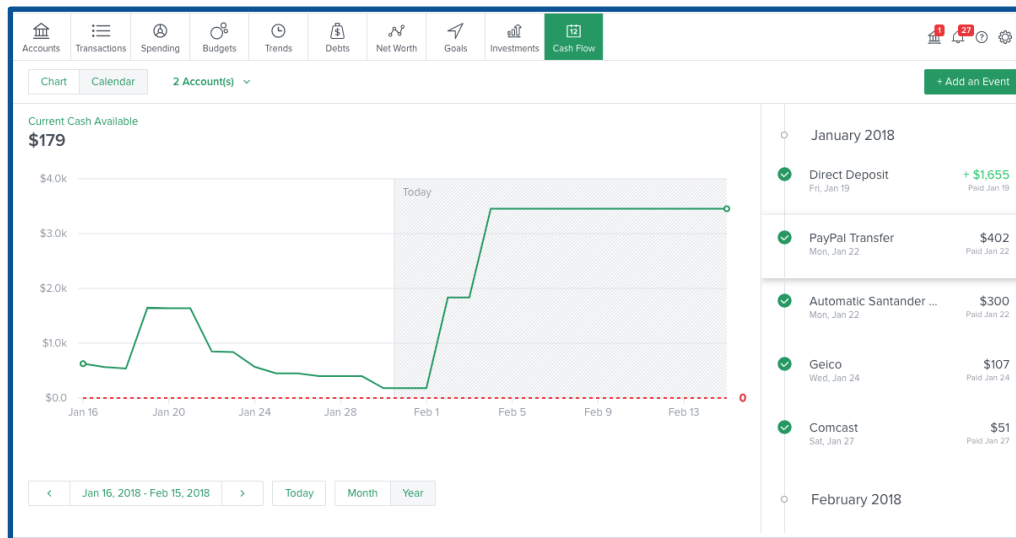
You have the option to delete either this and all future events, or the entire series including past events.



You have the option to delete this particular event, this 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.



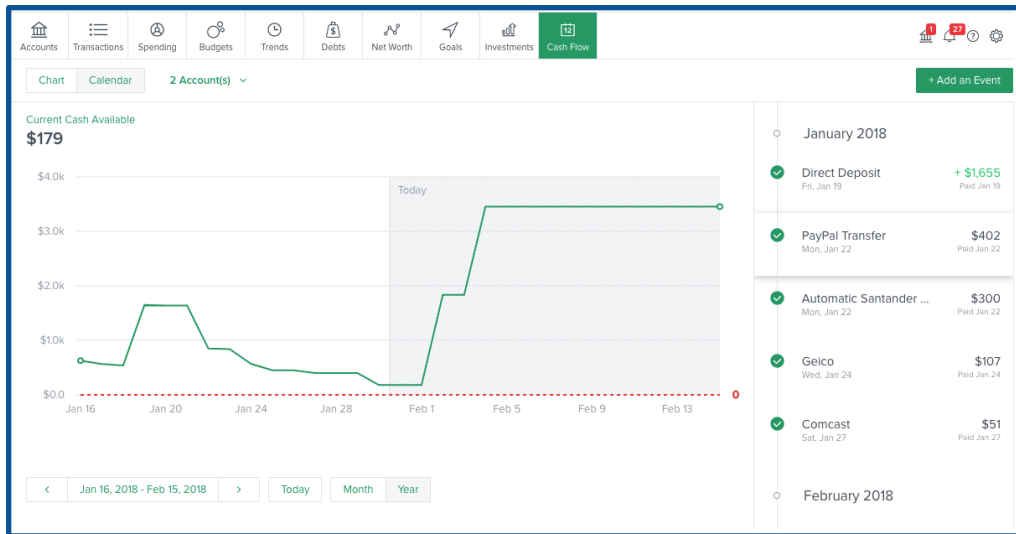
Date range

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

- Choose "Month" for recent changes or "Year" for a broader picture.
- Use the arrows to move forward or backward in time by the selected range.
- Click on "Today" to refocus the chart on recent events.

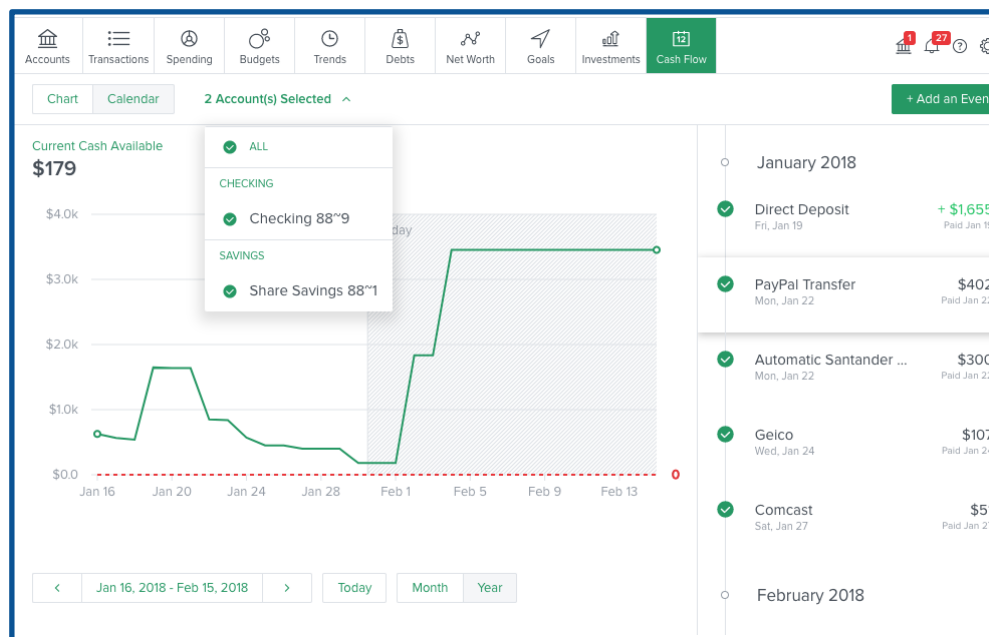
Calendar view

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

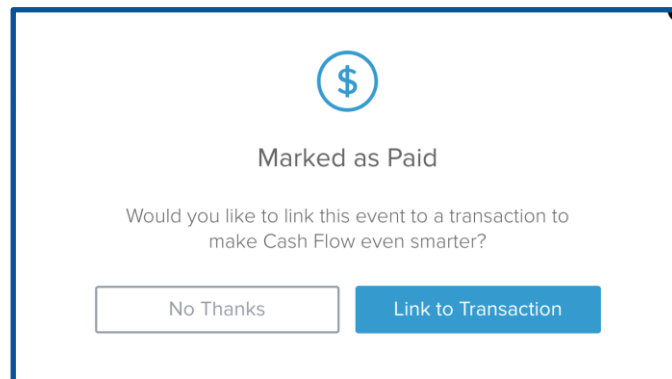
To the right of the chart/calendar toggle, you can choose which accounts you want to focus on. All checking and saving accounts are included by default.



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 do this, click on the appropriate cash event, then click "Mark as Paid."

By using the linking tool, you can find a specific transaction to match to the selected cash event. Linking transactions will improve forecasting over time.

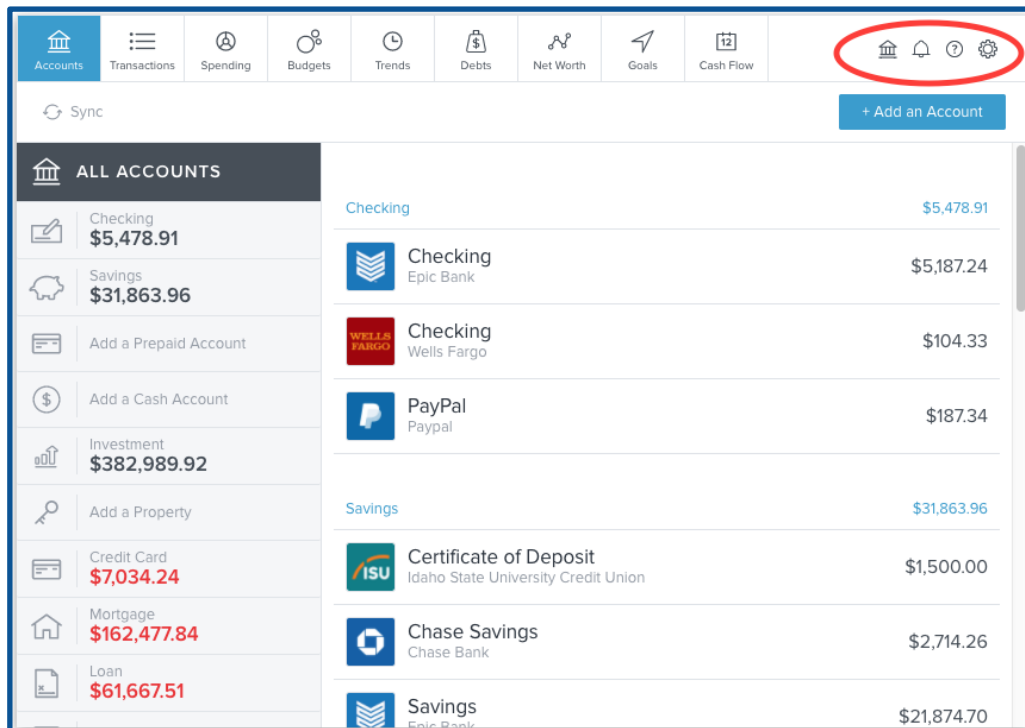


- Click on “Link to Transaction” to bring up a list of recent transactions.
- You can click on any transaction to link it to the cash event.

Link Event to Transaction				
Student Loan Expected: Aug 03, 2017		\$250.00		
^ Date	Payee	Category	Account	Amount
• Aug 18, 2017	Verizon Wireless	Mobile Phone	Epic Bank Ch...	\$115.35
• Aug 18, 2017	United Air	Air Travel	Epic Bank Ch...	\$434.27
• Aug 17, 2017	Costco	Groceries	Epic Bank Ch...	\$187.94
• Aug 15, 2017	Transfer to Savings	Financial	Epic Bank Ch...	\$300.00
• Aug 15, 2017	United Healthcare	Health Insurance	Epic Bank Ch...	\$201.54
• Aug 15, 2017	Maverik Country Store	Gas	Epic Bank Ch...	\$53.10

Navigation bar

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

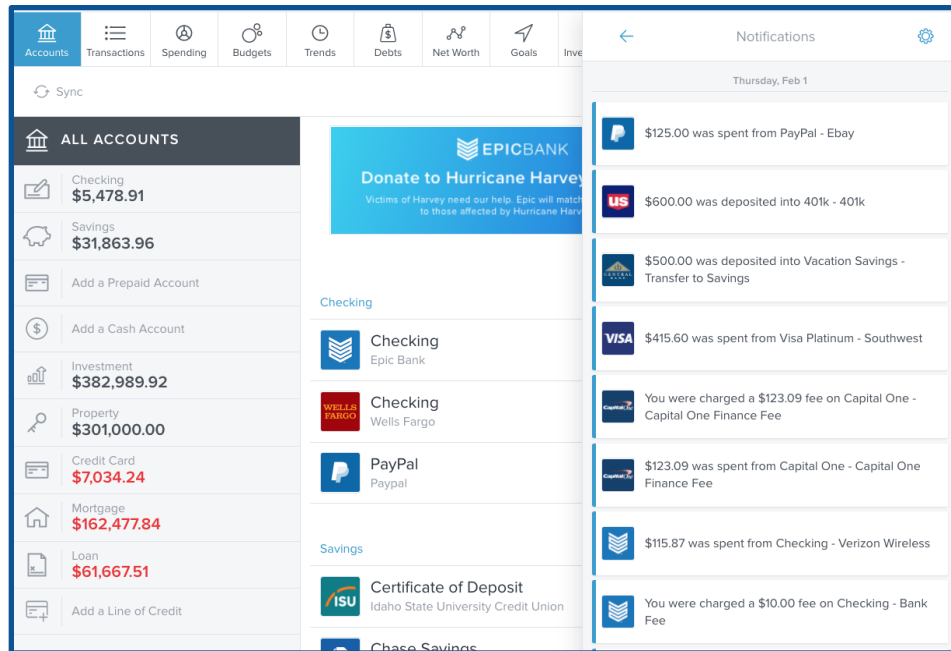


Notifications

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.

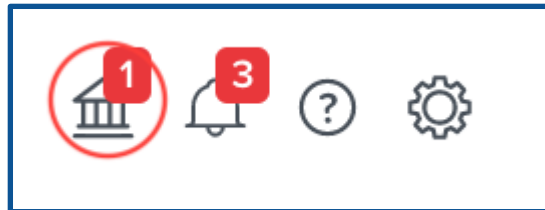


- Click on the notifications icon to view all notifications, with the most recent at the top.
- Click on a notification and you will be redirected to the relevant tool. For example, a budget notification will redirect you to the Budgets tab.



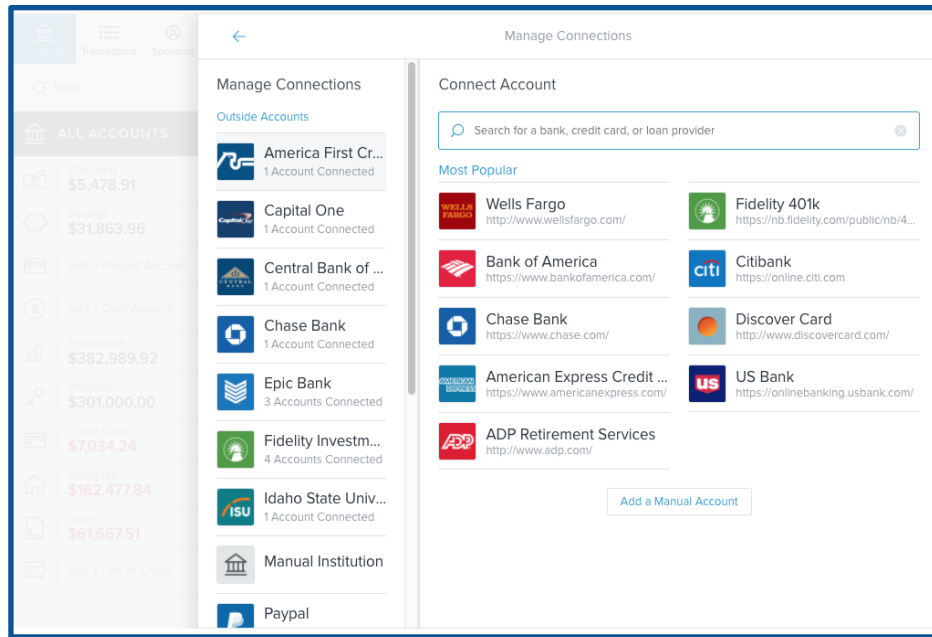
Manage connections

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

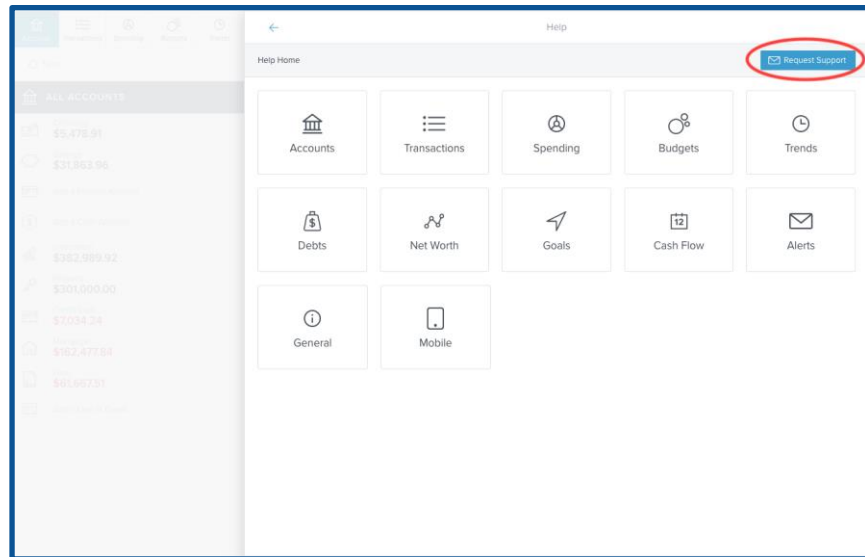
The Help tab provides several troubleshooting resources. Go here for reminders on how to perform certain actions, how to fix common problems, and overviews of every tool inside Personal Finance.

If you have a problem or question about Personal Finance, 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@Personal Finance.zendesk.com. An agent will typically respond to you via email within one to 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 Personal Finance will have the “Change Password” option.

Settings	
Profile Mobile Devices Notifications	
First Name	Last Name
Enter First Name	Enter Last Name
Email Address	Mobile Phone
Enter Email Address	Enter Mobile Phone
Birthday	Postal Code
04/24/1984	Enter Postal Code
Credit Score	Gender
Enter Credit Score	<input type="checkbox"/> Female <input type="checkbox"/> Male
View Terms & Conditions	

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.

