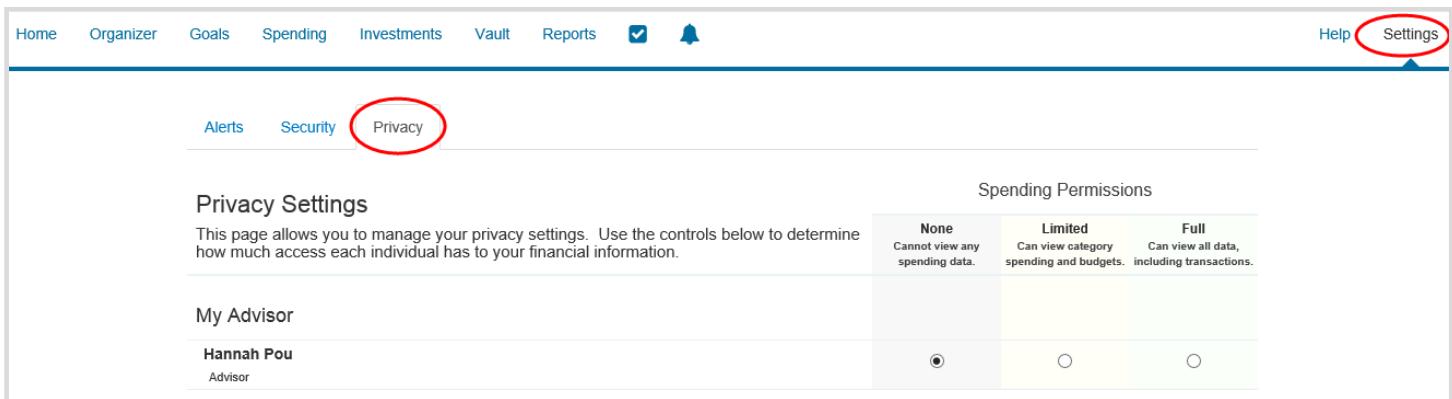


This training guide will walk you through utilizing the spending & budgeting tools available in your Integral Wealth Portal.

These tools allow you to build out monthly spending budgets while also tracking spending habits on your connected transactional accounts.

To analyze spending and budgeting, you must first connect your accounts. Please refer to the Adding Accounts user guide for additional information.

Please Note: By default, we will be unable to see your spending information.
To change this setting, modify your privacy permissions located in Settings.



Home Organizer Goals Spending Investments Vault Reports

Help **Settings**

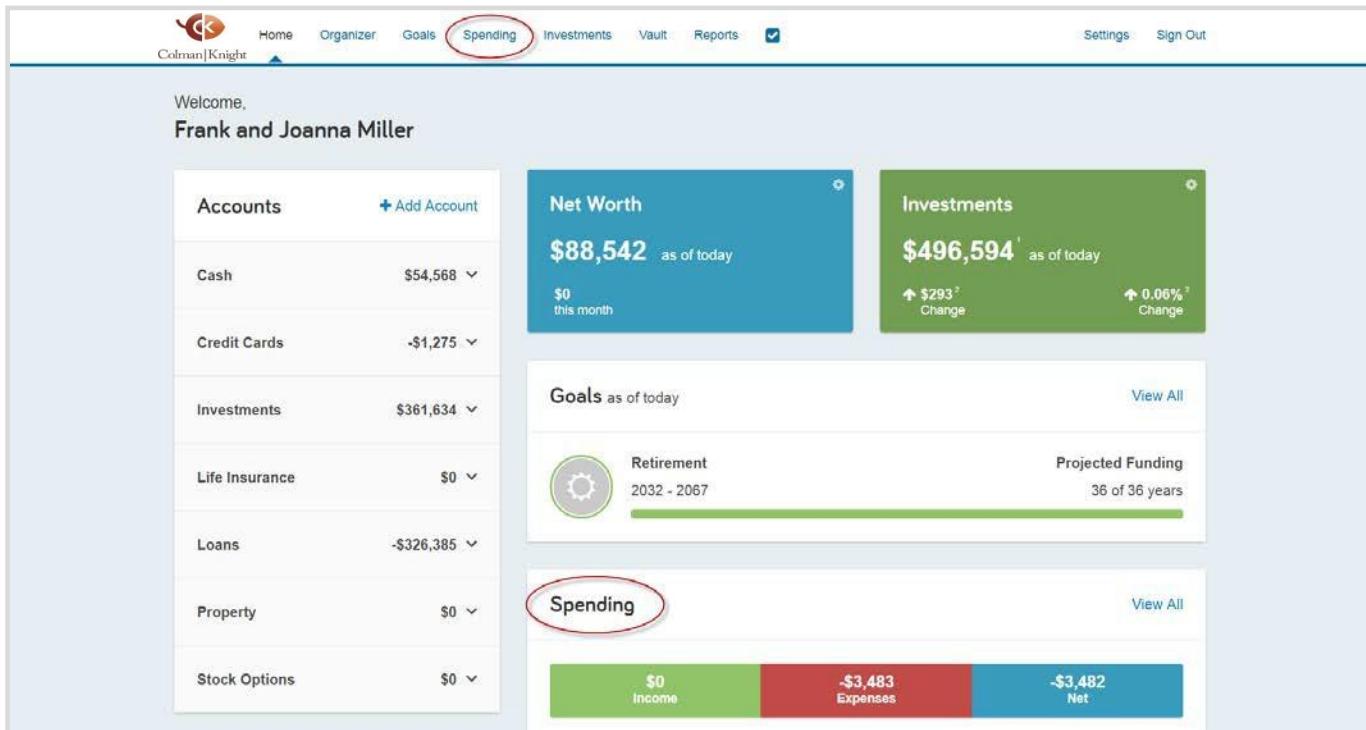
Alerts Security **Privacy**

Privacy Settings

This page allows you to manage your privacy settings. Use the controls below to determine how much access each individual has to your financial information.

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

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



Home Organizer Goals **Spending** Investments Vault Reports

Welcome,
Frank and Joanna Miller

Accounts [+ Add Account](#)

| | |
|----------------|------------|
| Cash | \$54,568 |
| Credit Cards | -\$1,275 |
| Investments | \$361,634 |
| Life Insurance | \$0 |
| Loans | -\$326,385 |
| Property | \$0 |
| Stock Options | \$0 |

Net Worth
\$88,542 as of today
\$0 this month

Investments
\$496,594 as of today
↑ \$293 Change ↑ 0.06% Change

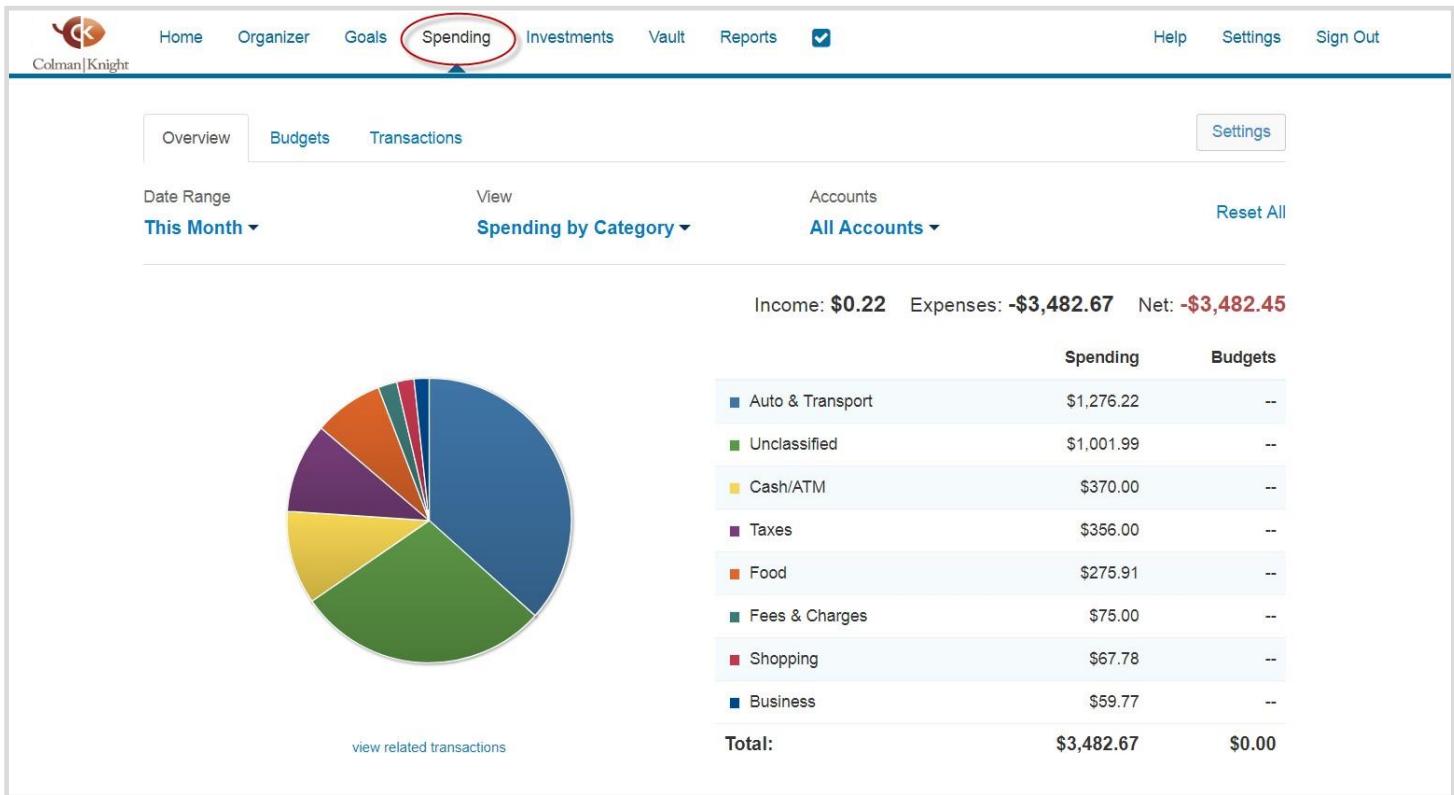
Goals as of today [View All](#)

Retirement 2032 - 2067 Projected Funding 36 of 36 years

Spending [View All](#)

| | | |
|------------|-------------------|--------------|
| \$0 Income | -\$3,483 Expenses | -\$3,482 Net |
|------------|-------------------|--------------|

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

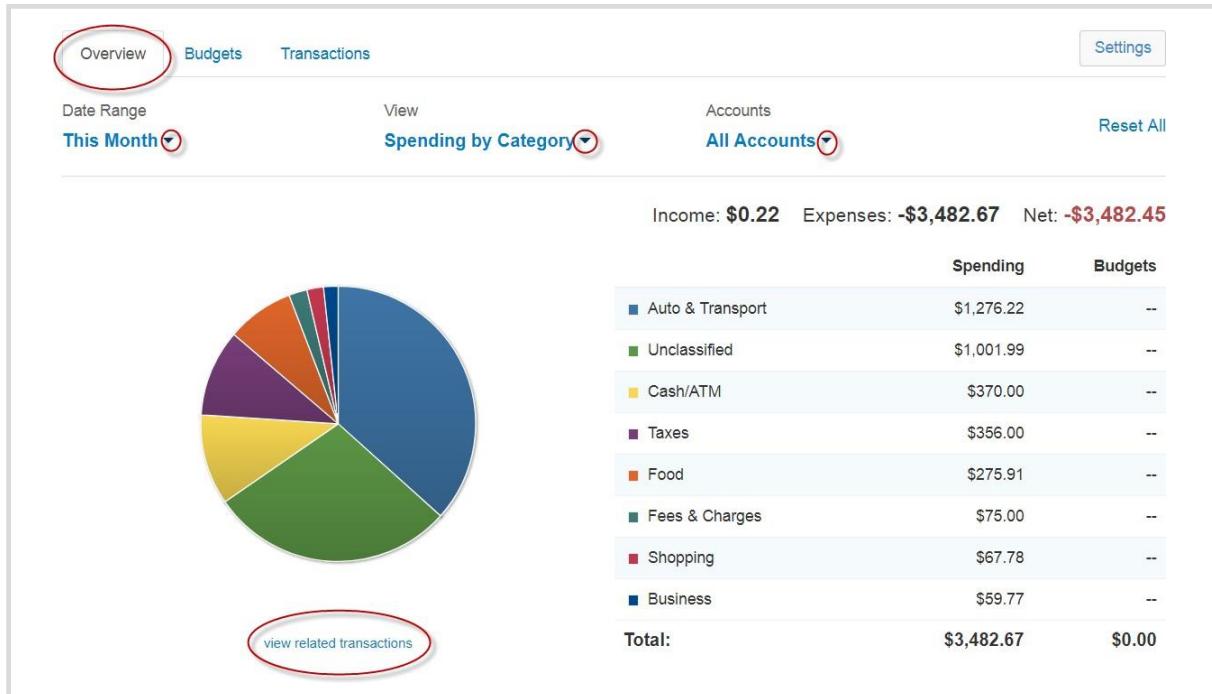


The screenshot shows the Colman|Knight application interface for the Spending & Budgeting section. At the top, there is a navigation bar with links: Home, Organizer, Goals, Spending (which is circled in red), Investments, Vault, Reports, Help, Settings, and Sign Out. Below the navigation bar, there are three tabs: Overview, Budgets, and Transactions. The Overview tab is selected. There are filters for Date Range (set to This Month), View (set to Spending by Category), and Accounts (set to All Accounts). A large red arrow points down from the Spending tab in the navigation bar towards the main content area. In the main content area, there is a pie chart titled "Spending by Category" showing the distribution of expenses across various categories. Below the pie chart, there is a link to "view related transactions". To the right of the pie chart, there is a table titled "Spending" with columns for Category, Spending amount, and Budgets. The table lists the following categories and their spending amounts:

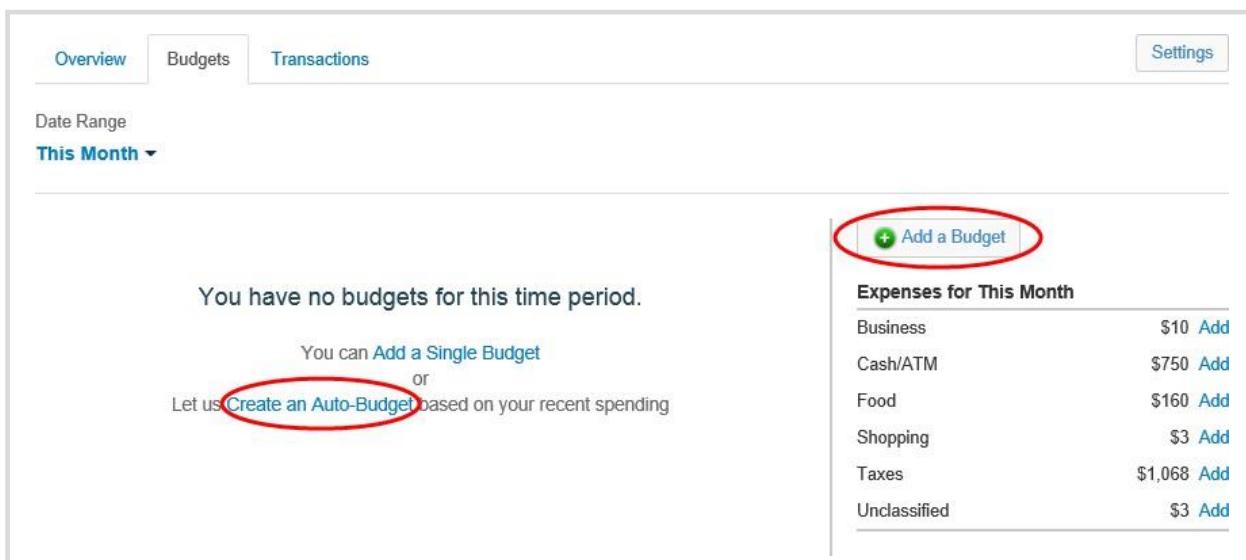
| | Spending | Budgets |
|------------------|-------------------|---------------|
| Auto & Transport | \$1,276.22 | -- |
| Unclassified | \$1,001.99 | -- |
| Cash/ATM | \$370.00 | -- |
| Taxes | \$356.00 | -- |
| Food | \$275.91 | -- |
| Fees & Charges | \$75.00 | -- |
| Shopping | \$67.78 | -- |
| Business | \$59.77 | -- |
| Total: | \$3,482.67 | \$0.00 |



3. The **Overview** tab shows spending by category over a specific date range. The default view is to view spending amounts **This Month**, by **Category**, and from **All Accounts**. Hover over the pie chart to see how much you've spent in that category. You can also click "**view related transactions**" to see a list of transactions from the specified date range and accounts.

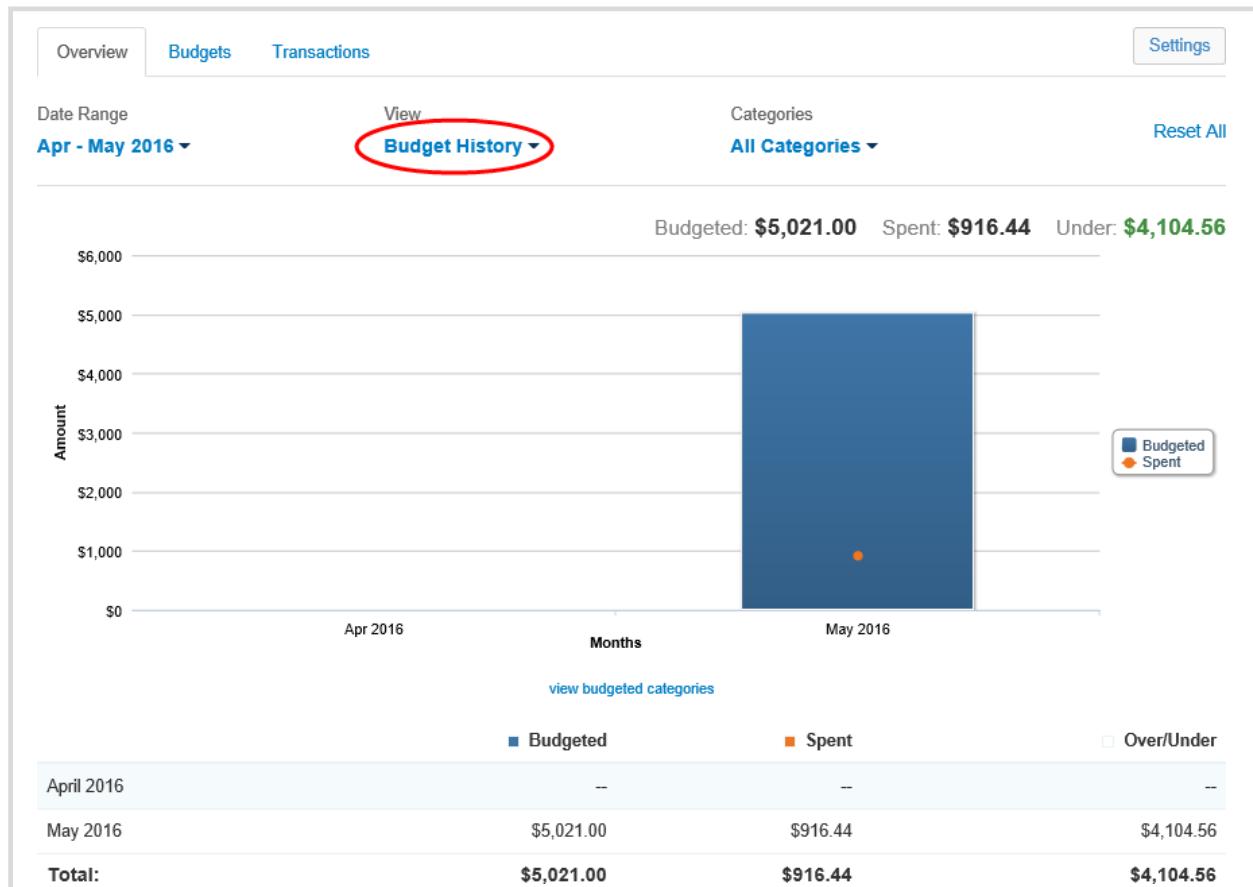


4. The **Budgets** tab allows you to create budgets to help manage your expenses. You can either add budget items one at a time by category, or you can select **Create an Auto-Budget** to view a budget created automatically based on your average spending from the past six months.





5. Once you've added your budget, go back to the **Spending - Overview** tab and select the **Budget History** view to see the amount you've budgeted, the amount you've spent, and whether you're over or under budget.





6. The Transactions tab displays all bank transactions from your online accounts. The number of transactions found and the total amount will be displayed at the top of your transactions list.

| Date | Description | Account | Category | Value |
|--------------|--------------------------------|-------------------|------------------|-----------|
| Aug 20, 2017 | CASH WITHDRAWAL | Easy 123 Checking | Cash/ATM | -\$250.00 |
| Aug 19, 2017 | STRIDE RITE | *****Card | Clothing | -\$44.19 |
| Aug 18, 2017 | IRS | Easy 123 Checking | Federal Tax | -\$356.00 |
| Aug 16, 2017 | STAPLES VALLEY FORGE DUPLICATE | Easy 123 Checking | Sports & Hobbies | -\$3.22 |
| Aug 16, 2017 | STAPLES VALLEY FORGE | Easy 123 Checking | Business | -\$3.22 |

To make changes to the Description or Category provided for transaction, click the transaction's row and type a new description and/or select a new category from the drop-down.

If you want to apply your edits to all similar transactions, you can create a rule. Make the edits to the Description and Category of a transaction. Click Details below the transaction row. Click the checkbox before the rule, and then click Advanced to apply a monetary or date range to the rule using the entry boxes provided. Click Done

Details:
Appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VALLEY FORGE.

Rule:

Always rename transactions containing **STAPLES VALLEY FORGE** in the description to **STAPLES VALLEY FORGE** and categorize as **Business**.

Advanced

Hide this transaction

Done



7. If you can't find the category you're looking for, you can create new subcategories by clicking settings at the top of the budgeting page. Choose the parent category, type in new sub category and click **Add**.

The screenshot shows the 'Transactions' tab selected in the top navigation bar. The main area displays a list of transactions from May 04 to May 08, 2016. The 'Settings' button in the top right corner is circled in red.

| Date | Description | Account | Category | Value |
|--------------|--------------------------------|-------------------|------------------|-----------|
| May 08, 2016 | CASH WITHDRAWAL | Easy 123 Checking | Cash/ATM | -\$250.00 |
| May 06, 2016 | IRS | Easy 123 Checking | Federal Tax | -\$356.00 |
| May 04, 2016 | STAPLES VALLEY FORGE DUPLICATE | Easy 123 Checking | Sports & Hobbies | -\$3.22 |

The 'SPENDING SETTINGS' dialog box is open. The 'Categories' tab is selected. A sub-dialog for adding a new category is shown, with 'Business' selected in a dropdown menu. The text 'Business Supplies' is typed into the input field, and the 'Add' button is circled in red. A 'Done' button is at the bottom right.



8. To Export transactions, click the Export Results button to export the transaction table to a .CSV format.

The screenshot shows the 'Transactions' tab selected. At the top, there are filters for Date Range ('Last 30 Days'), Accounts ('Easy 123 Checking'), and Categories ('All Categories'). A search bar and a 'Reset All' button are also present. Below the filters, the 'Export Results' button is highlighted with a red circle. The main area displays a table of transactions with columns for Date, Description, Account, Category, and Value. Two transactions are listed: 'May 08, 2016 CASH WITHDRAWAL' and 'May 06, 2016 IRS'. The total number of transactions found is 17, and the total amount is \$3,753.93.

9. The Settings button allows you to further manage spending Categories, Rules, and Excluded Accounts.

The screenshot shows the 'Transactions' tab selected. At the top, there are filters for Date Range ('This Month'), View ('Spending by Category'), Accounts ('All Accounts'), and a 'Reset All' button. The 'Settings' button is circled in red. A modal window titled 'SPENDING SETTINGS' is open, showing the 'Categories' tab. It includes a dropdown menu for choosing a category, currently set to 'Auto & Transport'. Below the dropdown is a list of categories: Auto Payment, Auto Registration, Auto Service, Gas & Fuel, and Public Transport. There is an 'Add' button at the bottom right of the modal and a 'Done' button at the very bottom right.