

Track My Money

Initial Setup

Setting up financial goals for yourself is just as important as establishing a budget. As you move closer to your objectives, Track My Money not only serves as a rearview mirror to see how far you have come, but also as a map, so you can see how much further you need to go. The path toward funding expenses such as a home, vacation or even the tuition for a new career becomes clearer and easier to manage.

The tools within Track My Money help you calculate your net worth, set budgets, view your spending habits and trends, and set up a debt payment plan.

Tagging Transactions

In order for our Track My Money tools to work properly, make sure your transactions are correctly tagged. When all your accounts are linked to Track My Money, your transactions are automatically tagged. Common tags include: travel, entertainment, health, home and utilities. If a transaction needs to be reassigned, you can manually edit the tag.

Each tag has a corresponding icon assigned to it to help quickly identify a transaction's financial tag. These icons are displayed next to each transaction in the transactions page.

← Transactions Q

Oct 25, 2021 Apr 25, 2022 4 Transactions | \$0.00 EXPORT

Amount (\$)

Nov Dec Jan Feb Mar Apr

Thursday, March 31, 2022

1 Service Charge Fees -\$0.00 >

Savings

Monday, February 28, 2022

Service Charge Fees -\$0.00 >

Savings

Monday, January 31, 2022

Service Charge Fees -\$0.00 >

Savings

Friday, December 31, 2021

Service Charge Fees -\$0.00 >

Savings

Click the **Track My Money** tab, then click the “View Transactions” link.

1. Click a transaction to edit the tag.

The screenshot shows a transaction tagging interface. At the top left, the date is "Mar 31, 2022" and the amount is "\$0.00". The transaction name is "Service Charge". A callout "2" points to a tag selection dropdown menu currently showing "Fees". Below the name, there is a note: "Appears as SERVICE CHARGE FEE on your Savings statement." A callout "3" points to a checkbox labeled "Apply this tag and title to all similar transactions", which is currently unchecked. To the right of the tag selection, there is a text instruction: "Use **one regular tag** for the full value or **split tags** to apportion the amount." Below this instruction is a button labeled "USE SPLIT TAG". At the bottom right, there are three buttons: "DELETE", "CANCEL", and "SAVE". A callout "4" points to the "SAVE" button.

2. Select a new tag.
3. (Optional) Check the box next to "Apply this tag and title to all similar transactions" to apply the tag to similar transactions.
4. Click the **Save** button.

Splitting a Transaction

Track My Money offers the ability to split one transaction to represent multiple tags. For example, if a shopping trip needs to be split into multiple categories such as grocery, pharmacy and home supplies, you can review your receipt and split the total charge across multiple tags.

The screenshot displays the 'Transactions' screen in the Track My Money app. At the top, there is a back arrow, the title 'Transactions', and a search icon. Below this, the date range is set from 'Oct 25, 2021' to 'Apr 25, 2022', with '4 Transactions' and '\$0.00' shown. An 'EXPORT' button is in the top right. A bar chart shows the amount in dollars for each month from Nov to Apr. Below the chart, the date 'Thursday, March 31, 2022' is highlighted. A red circle with the number '1' points to the first transaction: 'Service Charge Savings' with a 'Fees' tag and an amount of '-\$0.00'. Below this, other transactions for 'Monday, February 28, 2022', 'Monday, January 31, 2022', and 'Friday, December 31, 2021' are listed, all with 'Service Charge Savings' and 'Fees' tags and amounts of '-\$0.00'.

Click the **Track My Money** tab, then click the “View Transactions” link.

1. Click a transaction to split.

Mar 31, 2022 \$0.00

Name *
Service Charge Fees

Appears as SERVICE CHARGE FEE on your Savings statement.

Apply this tag and title to all similar transactions

Use **one regular tag** for the full value or **split tags** to apportion the amount.

2 USE SPLIT TAG
 DELETE CANCEL SAVE

Mar 31, 2022 \$0.00

Name *
Service Charge Fees

Appears as SERVICE CHARGE FEE on your Savings statement.

3

6 ADD TAG

4

\$

✕

\$

✕

To allocate: \$0.00

5 AUTOFILL REMAINING

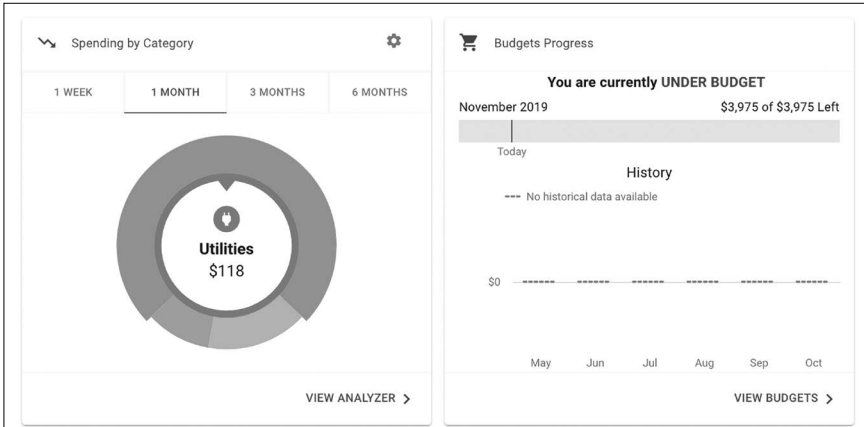
DELETE CANCEL 7 SAVE

2. Click the **Use Split Tag** button to split a transaction into multiple tags.
3. Select the tags.
4. Enter the amounts.
5. (Optional) After entering the first amount, click the "Autofill Remaining" link to automatically enter the remaining amount in the second tag.
6. Click the "Add Tag" link to add additional tags.
7. Click the **Save** button.

Track My Money

Track My Money Dashboard

There are several features within Track My Money that are accessed through widgets or menu options on the Track My Money dashboard. These features help you review your finances within Track My Money.



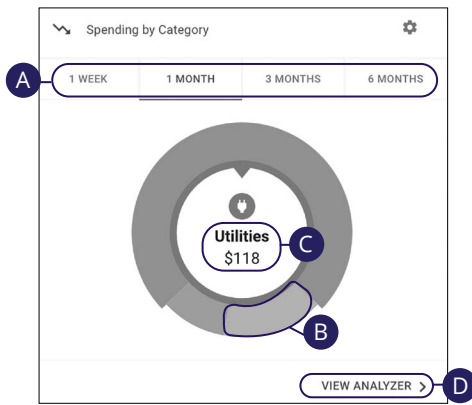
Different widgets and menu options appear on the Track My Money dashboard, which take you to interactive features to help you manage your finances.

- **Spending:** See your spending habits in a visual chart.
- **Budgets:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Cashflow:** The cash flow calendar displays your income and bills on an interactive calendar.
- **Net Worth:** Total your assets and debts and view a bar graph to see how funds are allocated.
- **Accounts:** View and manage all of the accounts linked to Track My Money.
- **Transactions:** Track your habits even further to see how you spend your money over time.
- **Goals:** Add and track saving and spending goals.

Track My Money

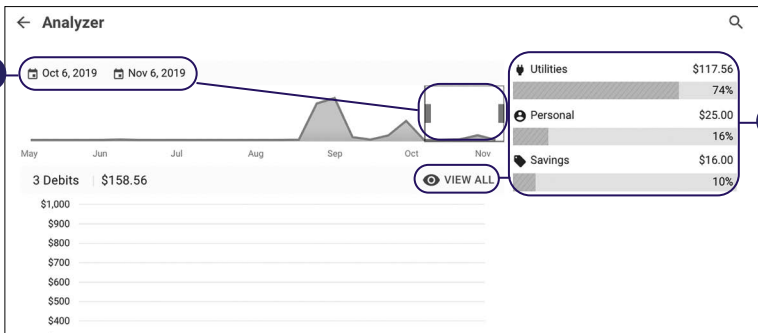
Spending by Category

The spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized into a pie chart on the Track My Money dashboard for you to easily view your smallest and largest expenses. Seeing your expenses broken down allows you to choose where you can cut back, so funds can be used elsewhere.



Click the **Track My Money** tab.

- A.** Click a time period tab to view your spending habits during a specific time.
- B.** Click a section of the pie chart to view spending in a specific category.
- C.** Total amount spent in a category is located in the center of the chart.
- D.** Click the "View Analyzer" link to view your spending on a line graph.

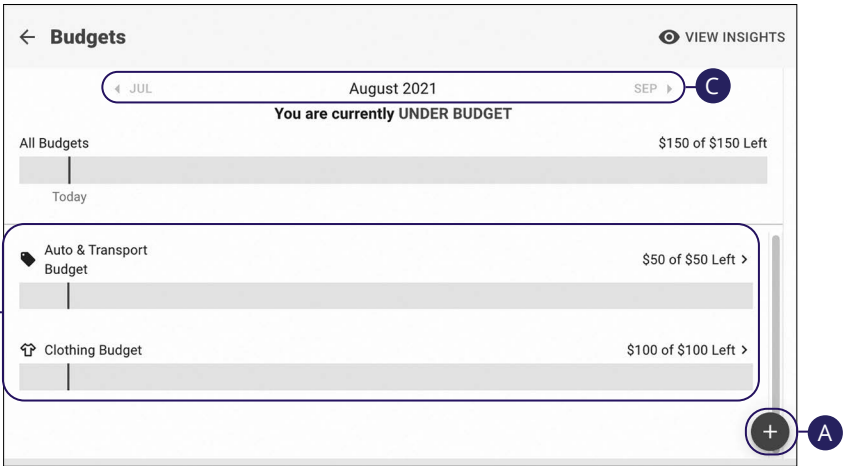


- E. Adjust the time period by changing the dates or expanding and contracting the time period window.
- F. Click a category or the "View All" link to view all your spending habits or income as a list.

Track My Money

Budget

A budget helps you manage your money based on how much you earn and spend. Our budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are properly tagged.



Click the **Track My Money** tab, then click the “View Budgets” link.

- A. Click the **Add Budget** button to add a new budget.
- B. Click the **Budget Alert** button to add a new budget alert.
- C. Your budgets appear as a bar chart to track your progress. A green bar indicates you are within budget, a yellow bar is near budget and a red bar is over budget.
- D. Click the < > buttons to view another month’s budget.

Adding Budgets

Within the budget tool, you can add new budgets to help manage your spending.

The screenshots illustrate the following steps:

- Click the **ADD BUDGET** button.
- Select the tags for the transactions you want to track. Below each of the tags is the average monthly amount. Have tags you don't use anymore? Click Here to delete your old tags.
- (Optional) Click the "Show More" link to show more tag options.
- Click the **Next** button.
- Enter a budget name.
- Enter a monthly limit.
- Click the **Next** button.
- Check the box to "Create an alert for your budget" and click the **Next** button.
- Choose the accounts to include.
- Click the **Finish** button.
- (Optional) Provide contact information for the alert.

Click the **Track My Money** tab, then click the "View Budgets" link.

- Click the **Add Budget** button.
- Check the boxes next to the tags you would like to include in the budget.
- (Optional) Click the "Show More" link to show more tag options.
- Click the **Next** button.
- Enter a budget name.
- Enter a monthly limit.
- Click the **Next** button.
- Check the box to "Create an alert for your budget" and click the **Next** button.
- Choose the accounts to include.
- Click the **Finish** button.
- (Optional) Provide contact information for the alert.

Managing Budgets

Within the budget tool, you can edit or delete an existing budget.

The image shows two screenshots from a budgeting application. The top screenshot is the 'Budgets' screen for August 2021, displaying a progress bar for 'All Budgets' at \$150 of \$150 left. Below it, three budget categories are listed: 'Auto & Transport Budget' (\$50 of \$50 left), 'Clothing Budget' (\$100 of \$100 left), and a '+'. A blue circle with the number '1' highlights the 'Auto & Transport Budget' entry. The bottom screenshot is a detailed view of the 'Auto & Transport Budget', showing a bar chart with a single bar for 'Today' at \$50. The chart indicates '\$0 SPENT' and '\$50 LEFT'. At the bottom, there are two buttons: 'VIEW AUGUST TRANSACTIONS' (highlighted with a blue circle and '2') and 'EDIT BUDGET' (highlighted with a blue circle and '3').

Click the **Track My Money** tab, then click the “View Budgets” link.

1. Click on a budget.
2. Click the “View Transactions” link to view transactions in this budget.
3. Click the **Edit Budget** button.

← **Edit Budget**

Budget Info

Budget Name *
Auto & Transport Budget

Tags
Auto & Transport + ADD TAG

Budget Amount

Monthly Limit *
\$ 50

Accounts
Tagged transactions are linked to accounts and count towards your budget limit.

- Checking
- Checking
- Checking
- Savings
- Loan
- Loan
- Account 1

SAVE

CANCEL

5a DELETED

Delete Budget?

CANCEL DELETED 5b

4. Make edits to your budget and click the **Save** button.
5. To delete a budget:
 - a. Click the "Delete" link.
 - b. Click the "Delete" link.

Add a Budget Alert

Create an alert for your budget.

CURRENT	COMPLETED
Savings	\$8,541.41
Savings Save for a college Save \$10.00 monthly goal of \$100.00 Save \$10.00 monthly to complete on 6/30/2021	
Loan	\$246,958.60
Auto Pay off a credit card Pay \$8.00 monthly goal of \$246,958.60 Pay \$100.00 monthly to complete on 6/30/2021	



← **New Alert** CONTACT INFO

Pick an Alert Type

Alert Type
3 Spending Target Exceeded ▼
 You have spent 75% of your Grocery budget.

Alert Options

4 Notify me when I have spent 0 % of Auto & Transport Budget ▼

Alert Me Via

5 Text Message Email

6 **SAVE**
CANCEL

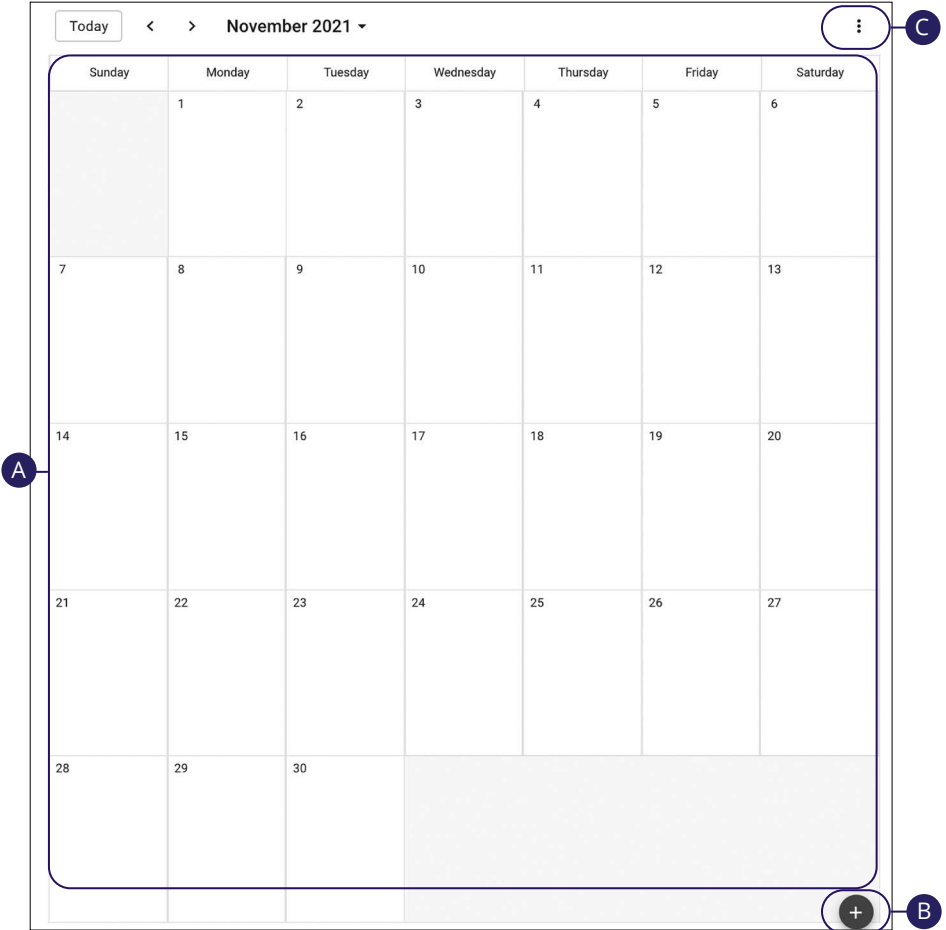
Click the **Track My Money** tab, then click the “View Budgets” link.

1. Click the **Budget Alert** button.
2. (Optional) Click the “Contact Info” link to update your contact info for goal alerts.
3. Use the drop-down to select an alert type.
4. Fill out the alert options.
5. Check the box next to your chose alert methods.
6. Click the **Save** button.

Track My Money

Cashflow Overview

The cash flow calendar displays your income and bills on an interactive calendar.



Click the **Track My Money** tab, then click the “View Cashflow” link.

- A.** Income and bills are displayed on the calendar.
- B.** Click the **+** icon to add a bill or income.
- C.** Click the **:** icon and select “Configure Accounts” to select which accounts contribute to your cashflow or select “Bills & Income” to view a list of your bills and income.

Add a Bill or Income

Add a bill or income to your cashflow.

A screenshot of a cashflow calendar grid. The grid has columns for days 23 through 29, and rows for days 30 and 31. A large grey rectangular area covers the bottom right portion of the grid. A red circle with a white plus sign (+) is located in the bottom right corner of the grid, with a red circle containing the number '1' next to it.

A screenshot of a form titled "Add a Bill or Income". The form has a close button (X) in the top right corner. It contains the following fields and options, each with a red circle and number next to it:

- 2. "Bill Name *" text input field.
- 3. Radio buttons for "BILL" and "INCOME".
- 4. "Amount *" text input field with a dollar sign (\$) icon.
- 5. "Frequency *" dropdown menu with a clock icon.
- 6. "Start On Date" text input field with a calendar icon, showing "Jan 20, 2022".
- 7. "SAVE" button.

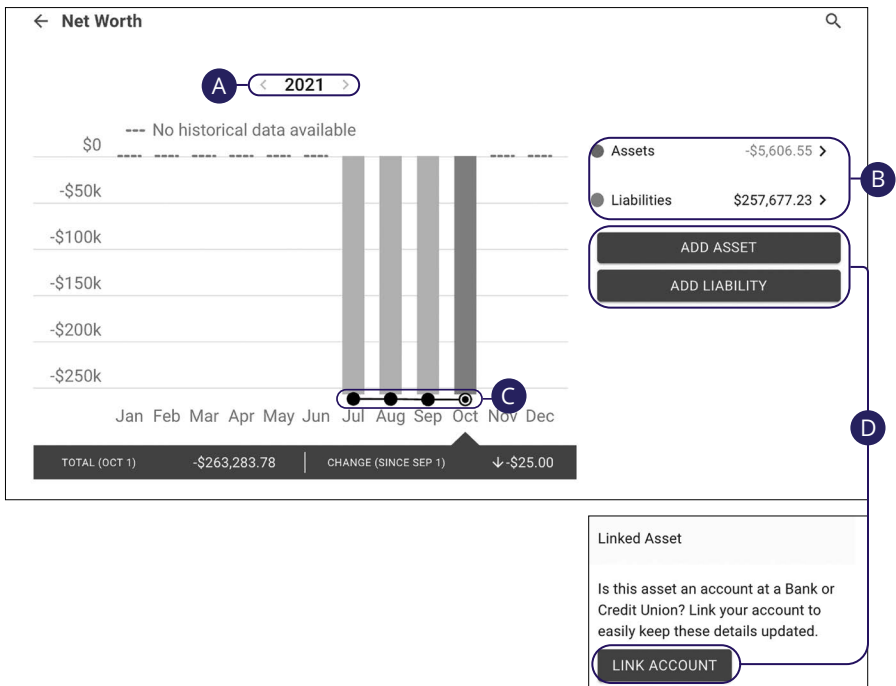
Click the **Track My Money** tab, then click the "View Cashflow" link.

1. Click the **+** icon to add a bill or income.
2. Enter a name.
3. Select "Bill" or "Income."
4. Enter an amount
5. Use the drop-down to select a frequency.
6. Use the calendar feature to select a start on date.
7. Click the **Save** button when you are finished.

Track My Money

Net Worth

After your accounts are linked and tagged, you can view your net worth by subtracting your debts from your checking, savings and investment accounts. Your net worth is tracked each month, allowing you to monitor your financial progress.



Click the **Track My Money** tab, then click the “View Net Worth” link.

- Click the arrows to view additional years.
- Click the “Assets” or “Liabilities” links to view more details about your net worth.
- Click on a data point to view your net worth during a specific month.
- Click the **Add Asset** or **Add Liability** buttons then click the **Link Account** button to add an asset or liability. Go to page 24 for more information about linking an account.

Add an Unlinked Asset or Debt

Add a bill or income to your cashflow.

← Net Worth VIEW LIABILITIES

Total Assets	\$181.00
Checking	\$147.28 >
Savings	\$33.72 >

Linked Asset

Is this asset an account at a Bank or Credit Union? Link your account to easily keep these details updated.

1

Unlinked Asset

2

3

\$

4

Click the **Track My Money** tab, then click the “View Net Worth” link.

1. Click the **Add Asset** or **Add Liability** buttons.
2. Enter a name.
3. Enter an amount.
4. Click the **Save** button.

Track My Money

Goals

Our goals feature allows you to create financial goals for yourself such as saving for a vacation or paying off a high-rate credit card. Your goal summary updates your completion date and the amount needed per month according to your preferences. Goals automatically update your progress and reflect your day-to-day account balances in Track My Money.

The screenshot shows the 'Goals' app interface. At the top, there is a navigation bar with a back arrow, the word 'Goals', and a search icon. Below this, there are two tabs: 'CURRENT' and 'COMPLETED'. The 'COMPLETED' tab is selected and highlighted with a blue circle labeled 'D'. The main content area is divided into two columns. The left column shows account balances: 'Checking' at \$0.00, 'Savings' at \$8,741.41, and 'Loan' at \$246,958.60. Below these are three goal entries, each with a progress bar and a right-pointing arrow. The first goal is 'Create a savings cushion' with a progress bar that is mostly empty. The second goal is 'Save for a college' with a progress bar that is mostly filled and a 'MARK AS COMPLETE' button. The third goal is 'Pay off a credit card' with a progress bar that is mostly empty. The right column contains the text 'Types of Goals' followed by a paragraph explaining that there are two types of goals: 'Save for Goals' and 'Pay Off Goals'. Below this, there are two buttons: 'ADD GOAL' (labeled with a blue circle 'A') and 'ADD GOAL ALERT' (labeled with a blue circle 'B'). A blue circle 'C' is also present on the left side of the screenshot, pointing to the goal entries.

Click the **Track My Money** tab, then click the “View Goals” link.

- Click the **Add Goal** button to add a new goal.
- Click the **Add Goal Alert** button to add a new goal alert.
- Your goals appear as bar charts to track your progress.
- View your completed goals by clicking the **Completed** tab.

Adding Goals

There are two types of goals to choose from: Save for Goals and Pay Off Goals. Save for Goals include saving for your next car or a child's college fund. Pay Off Goals include paying off your credit card debt, short-term and long-term financial goals.

Save for Goals

The screenshot shows the 'Add Goal' process in a banking app. It is divided into two main sections: 'Choose a Goal' and the goal configuration form.

1 Click the **ADD GOAL** button.

2 Select a goal from the 'Choose a Goal' grid. The grid includes options like 'Pay off credit card', 'Pay off loans', 'College fund goal', 'Save for a baby', 'Save for a car', 'Save for a college', 'Create a savings cushion', 'Save for retirement', 'Start off house', 'Start for a vacation', 'Save for a wedding', and 'Custom savings goal'.

3 Enter a name for the goal: 'Save for a car'.

4 Select an account using the drop-down menu: 'Checking'.

5 Enter the amount you want to save: '\$'.

6 Choose how you would like to complete your goal:

- 6a** Complete By Date: PICK A DATE
- 6b** Monthly Payment: \$

7 Check the box to create an alert for your goal.

8 Click the **SAVE** button.

Click the **Track My Money** tab, then click the "View Goals" link.

1. Click the **Add Goal** button.
2. Select a goal.
3. Enter a name for the goal.
4. Select an account using the drop-down.
5. Enter the amount you want to save.
6. Choose how you would like to complete your goal.
 - a. Use the calendar feature to select a complete by date.
 - b. Enter a monthly payment.
7. Check the box to create an alert for the goal.
8. Click the **Save** button.

Pay Off Goals

The image illustrates the process of adding a goal in the Track My Money app. It consists of several numbered steps:

- Click the **ADD GOAL** button.
- Select a goal from the **Choose a Goal** screen.
- Enter a name for the goal (e.g., "Pay off a credit card").
- Select an account to pay off (e.g., "Loan").
- Choose how you would like to complete your goal:
 - Use the calendar feature to select a complete by date.
 - Enter a monthly payment.
- Check the box to create an alert for the goal.
- Click the **SAVE** button.

Click the **Track My Money** tab, then click the “View Goals” link.

- Click the **Add Goal** button.
- Select a goal.
- Enter a name for the goal.
- Select an account to pay off.
- Choose how you would like to complete your goal.
 - Use the calendar feature to select a complete by date.
 - Enter a monthly payment.
- Check the box to create an alert for the goal.
- Click the **Save** button.

Add a Goal Alert

Create an alert for your goal.

The screenshot shows the 'Add Goal Alert' process. At the top, there are two buttons: 'ADD GOAL' and 'ADD GOAL ALERT'. The 'ADD GOAL ALERT' button is circled with a blue '1'. Below this is the 'New Alert' form. In the top right corner of the form, there is a 'CONTACT INFO' link with an envelope icon, circled with a blue '2'. The form has a title 'New Alert' and a back arrow. Under 'Pick an Alert Type', there is a dropdown menu for 'Alert Type' with 'Account Balance' selected, circled with a blue '3'. Below the dropdown, it says 'Your Checking account falls below \$200.'. Under 'Alert Options', there is a field 'Notify me when Checking' with a dropdown arrow, followed by 'falls below \$' and a text input field, circled with a blue '4'. Under 'Alert Me Via', there are two options: 'Text Message' with an unchecked checkbox and 'Email' with a checked checkbox, circled with a blue '5'. At the bottom of the form, there are two buttons: 'SAVE' and 'CANCEL'. The 'SAVE' button is circled with a blue '6'.

Click the **Track My Money** tab, then click the “View Goals” link.

1. Click the **Add Goal Alert** button.
2. (Optional) Click the “Contact Info” link to update your contact info for goal alerts.
3. Use the drop-down to select an alert type.
4. Fill out the alert options.
5. Check the box next to your chose alert methods.
6. Click the **Save** button.

Managing Goals

Within the goal tool, you can edit or delete an existing goal.

CURRENT COMPLETED

Savings \$8,541.41

Save for a college
 Saved \$10.00 towards goal of \$100.00
 Save \$90.00 monthly to complete on 8/3/2021

1 Loan \$246,958.60

Pay off a credit card
 Paid \$0.00 towards goal of \$246,958.60
 Pay \$100.00 monthly to complete on 6/3/2227

Complete By Date
 Pick a Date

Monthly Payment
 \$ 200.00

Goal Summary

You're saving \$100.00 by 8/3/2021 for Save for a college goal. If you save \$90.00 a month, you will be able to complete your goal in time.

SAVE

CANCEL

3a DELETE

Delete Budget?

CANCEL DELETE 3b

Click the **Track My Money** tab, then click the “View Goals” link.

1. Click on a goal.
2. Make edits to your goal and click the **Save** button.
3. To delete a goal:
 - a. Click the “Delete” link.
 - b. Click the “Delete” link.