Money Management

User Guide

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Getting Started

We believe that Money Management should be easy to use and help improve financial lives. Our hope is that this solution 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 Money Management, you will be prompted to accept our Terms and Conditions. Your primary accounts you have with us will be imported automatically, and we recommend the following next steps when first using Money Management:

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 Money Management 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.

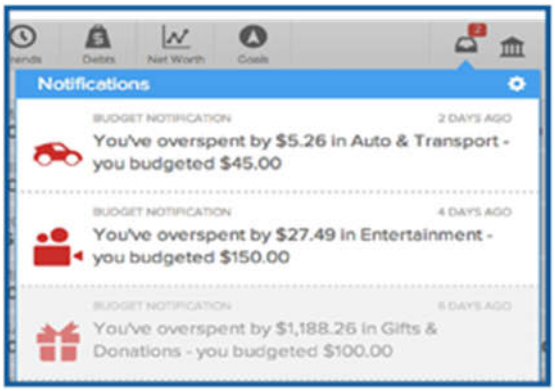
Refer to the chapter on Settings in this guide for details on how to set up alerts and mobile devices.

Navigation Bar

The navigation bar on the top right of Money Management 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 you stay on track. A red box will appear over the notifications icon in the navigation bar to indicate the number of unread notifications.

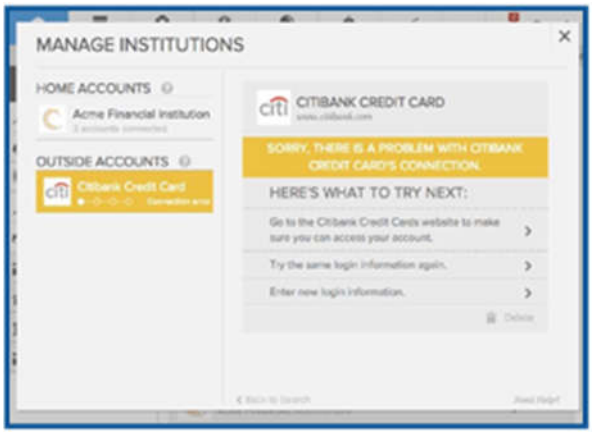


Click on the notifications icon to view all notifications, with the most recent at the top.

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 Institutions

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



To resolve a connection error:

1. Click the institutions icon.
2. Click the institution containing an error message.
3. Follow the troubleshooting steps indicated for your account.
4. If you are unable to reconnect the account manually, click "Need Help?" on the bottom right to request support so our support team can assist you.

Help

If you have a problem or question about Money Management, we encourage you to contact our support team. Feedback can be submitted through this channel as well.

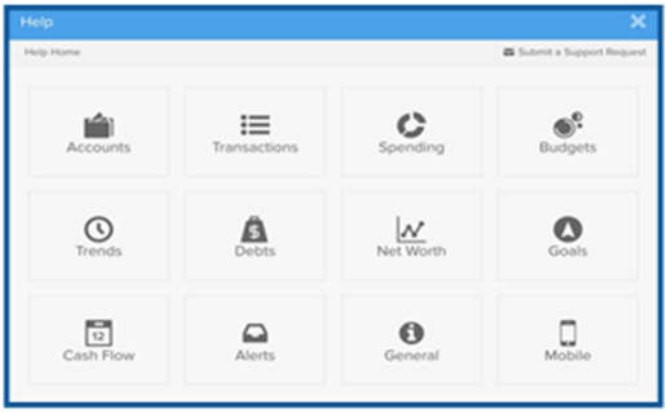
To submit a support request:

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

Upon submitting your request, you will receive an email verifying receipt of your ticket. An agent will respond to you via email within one business day. If you have not seen the response within one business day, check your junk or spam folder.

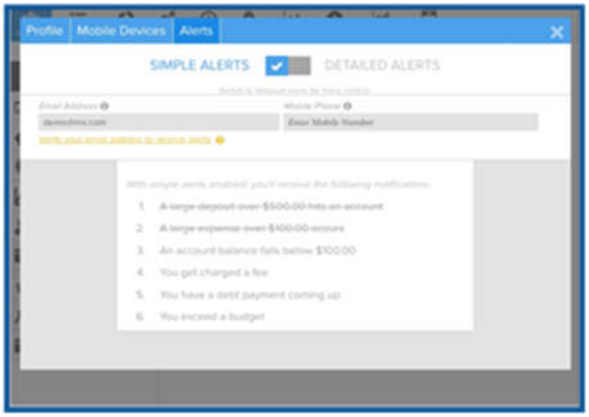
Settings

Alerts can help users stay on track by keeping them notified of important events in their finances. Users must verify their email address and/or their mobile phone number before alerts can be sent to them.



By default, “simple alerts” are enabled. That means you’ll receive the following alerts on the Notifications tab, via email and mobile:

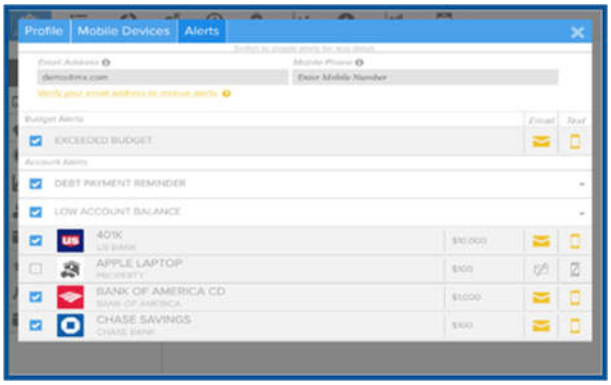
- A large deposit over $500 occurs
- A large expense over $100 occurs
- An account balance falls below $100
- You get charged a fee
- You have a debt payment coming up
- You exceed a budget



Click on any alert to disable it. The alert will be crossed out to show that it has been disabled. Click “Disable Alerts” to disable all alerts.

Detailed alerts provide greater control and flexibility. You can select not only which alerts you want, but on which specific accounts, and even what amount should trigger an alert.

- Click the checkbox on the left of an alert to enable or disable the alert on all accounts.
- Click the dropdown arrow to view a list of accounts,

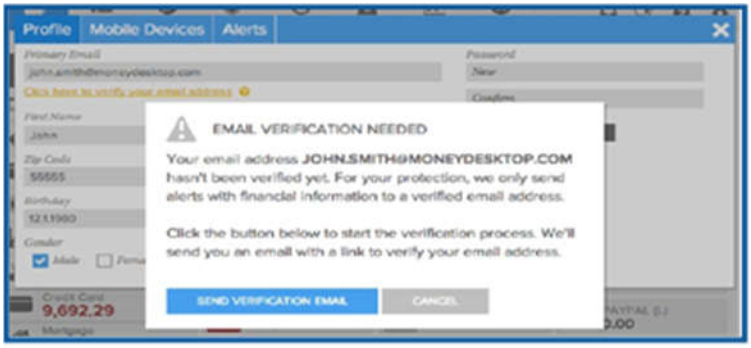


then click the checkbox on the left of an account to enable or disable that alert for that account specifically.

- You can also click on the email icon to enable or disable email alerts for a specific account or an entire alert.

Alerts 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.

Alerts that contain sensitive financial information will only be sent to users who have verified their email address. Verify your email by clicking on the link. General emails will be sent to unverified email addresses.

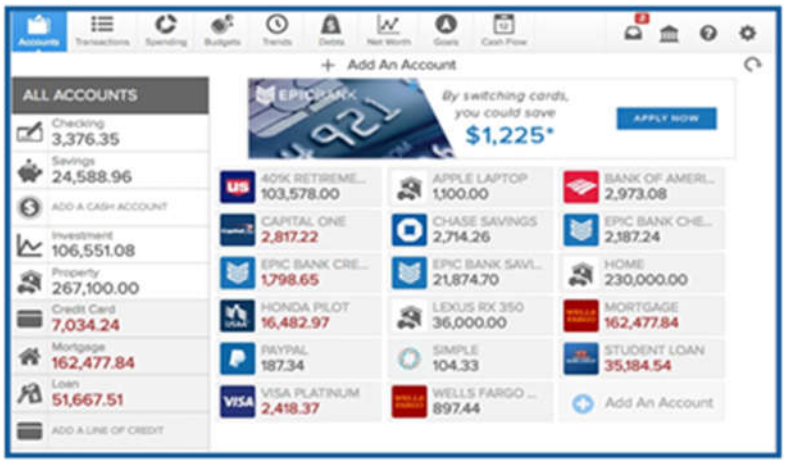


Accounts

You can use Money Management to monitor financial activity across all 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.”

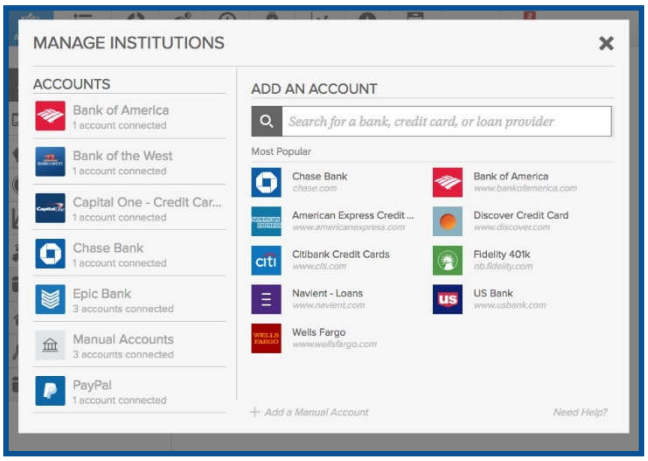
In the Accounts tab, you can see all your accounts together. In the column on the left, accounts are organized by type, along with a balance across all accounts of the same type. On the right, accounts are listed alphabetically. You can click on an account type on the left to filter the accounts shown on the right.

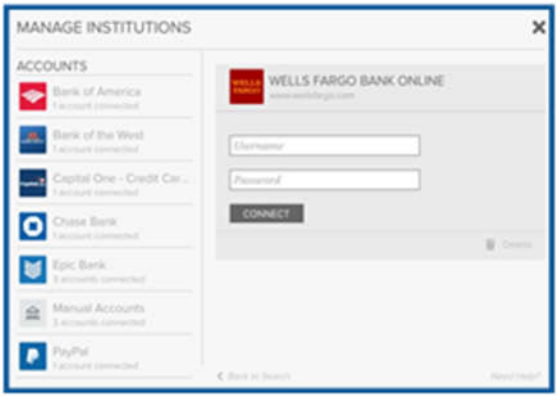


Add Account

To add an account:

1. Click “Add an Account” on the right to open the Manage Institutions 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.





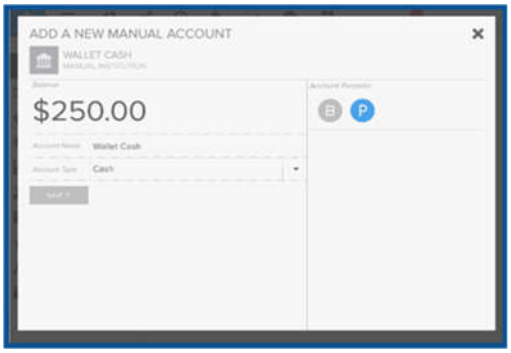
Manual Accounts

Manual Accounts can be used to track cash, 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 are added manually, 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 Manage Institutions window to create a manual account.
2. Enter the current balance of the account or the value of the asset. You will need to update this figure manually.
3. Select the account type (e.g., Cash, Property, Credit Card).
4. Add any additional details requested on the account.
5. Click “Save It” to complete the process.

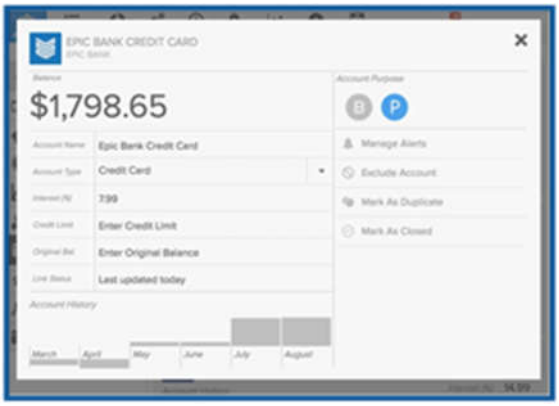


Edit Account

From the Accounts tab, click on any account listed on the right side to open the “Account Detail” window. You can edit account details such as:

- Account Name

- Account Type
- Interest (%)
- Credit Limit and Original Balance (debt accounts only)
- Account Balance (manual accounts only)

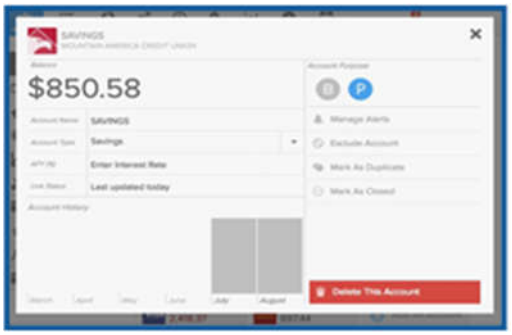


Delete Account

When you delete an account, all current and historical data in the account will be permanently deleted. A deleted account cannot be retrieved. Only delete an account if you are certain it does not contain any information necessary to your report history. If you wish to retain historical data, see "Exclude an Account" below.

To delete an account:

1. In the Account Detail window, click "Delete This Account" at the bottom right corner.
2. Click "Delete" to confirm that you wish to delete the account.

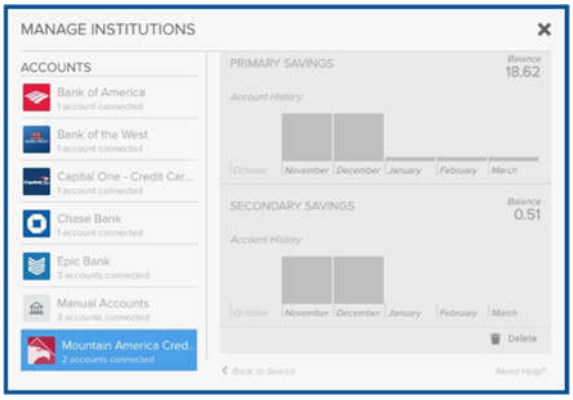


You cannot delete accounts that were automatically linked by your primary institution. See "Exclude an Account" for information on how to exclude accounts.

If you would like to delete every account from a specific institution, you can easily do so by deleting the entire institution.

To delete an institution:

1. Click the Manage Institutions icon or "Add an Account."
2. Select the institution you wish to delete from the list on the left.
3. Scroll to the bottom of the listed accounts.
4. Click "Delete."
5. Click "Delete this Institution" to confirm.

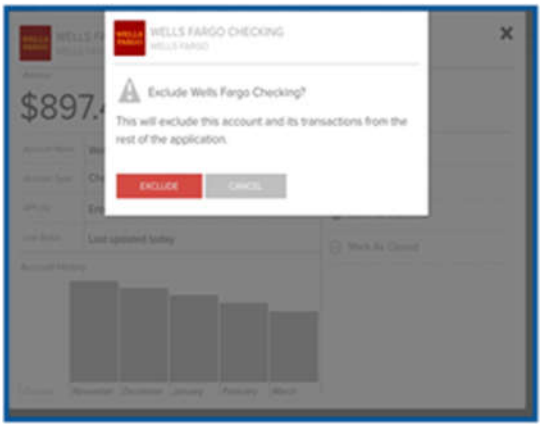


Exclude Account

When you exclude an account, Money Management will ignore all current and historical data related to that account. An excluded account can easily be re-included. Exclude an account rather than delete it if the delete option is not available (i.e. internal accounts) or if you are not sure whether you will need the account data in the future.

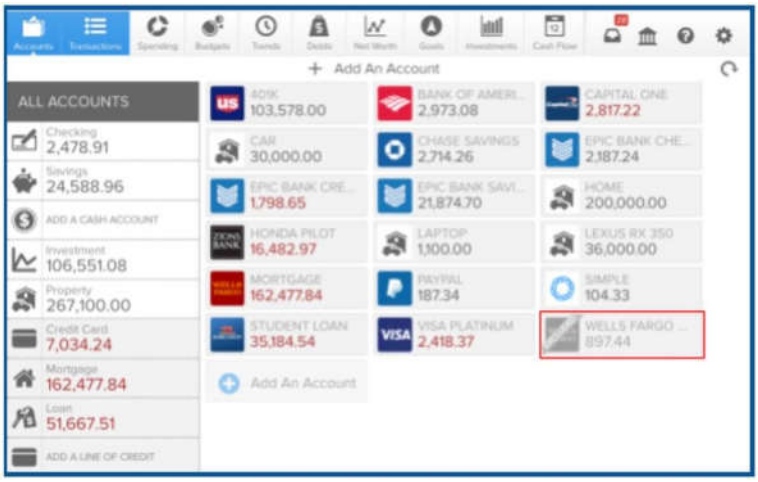
To exclude an account:

1. In the Account Detail window, click “Exclude Account”.
2. Click “Exclude” to confirm that you wish to exclude the account.

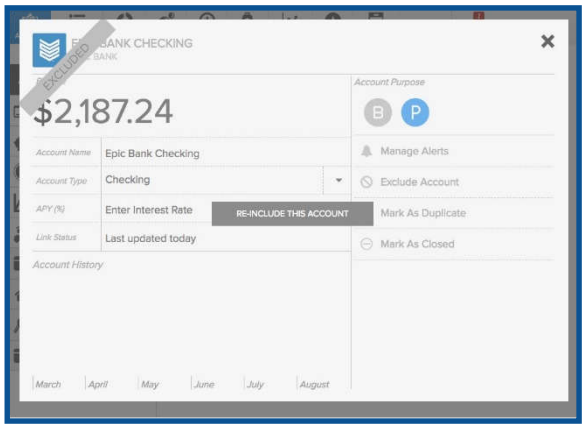


Excluded accounts will remain visible in the Accounts tab, but are marked as excluded and aren’t used in calculating balances. for each account type.

To re-include an account:



1. In the Account Detail window, click “Re-Include This Account”.
2. Click “Include” to confirm that you wish to re-include the account.



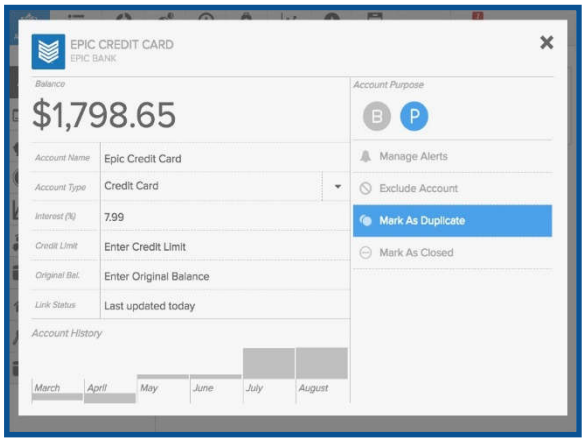
Merge Accounts

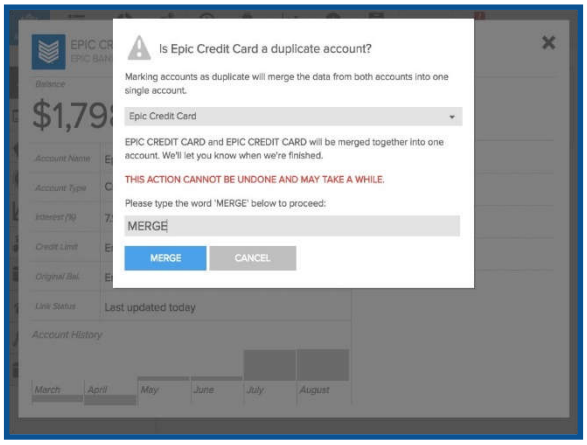
Duplicate accounts can appear when existing account connections are altered, such as when a financial institution changes the way they name accounts in their system, or when a lost or stolen credit card is replaced. When the account is relayed to Money Management under a different name or identity than what has been received in the past, it is created as a new account in Money Management. 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 Detail view of the original account, click “Mark as Duplicate”.
3. Select the new duplicate account from the list of accounts available to merge.
4. Type the word “MERGE” (in capital letters) to confirm that you wish to merge the accounts.
5. Click “Merge” to complete the process.

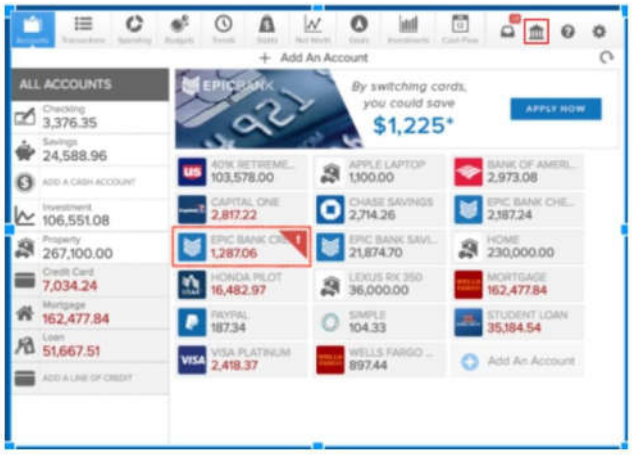


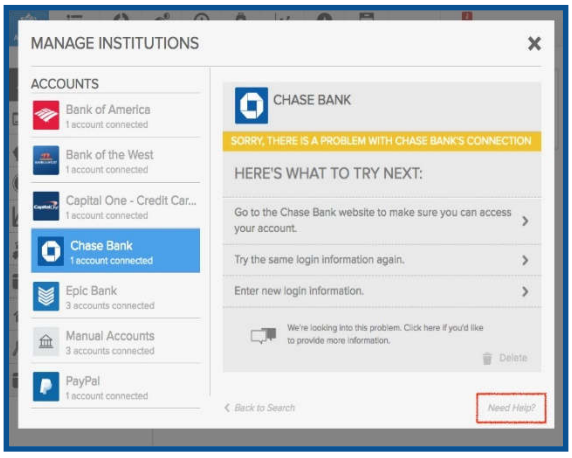


Diagnose Connection Errors

Digital Insight has partnered with MX, who 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.

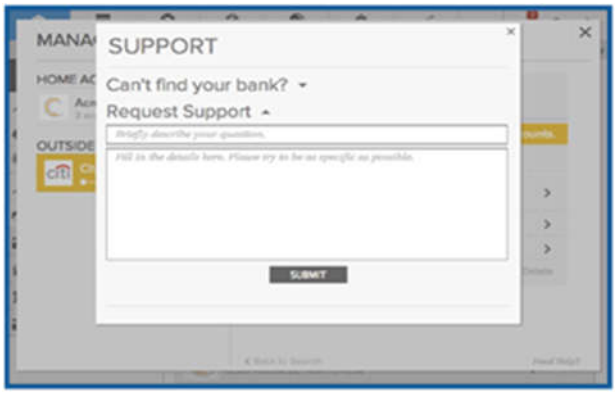
If there is a connection error on an account, you will see a notification icon over the “Manage Institutions” icon in the Navigation Bar, and an error icon over the account that is not connecting.





To resolve a connection error:

1. Click on the Manage Institutions icon.
2. Click on the institution containing an error message.
3. Follow the troubleshooting steps indicated for your connection.
4. If you are unable to reconnect the account manually, click “Need Help?” to request support so the MX Support team can assist you.



Transactions

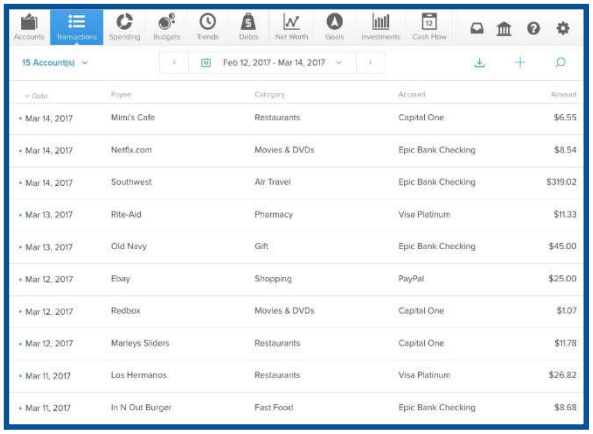
The Transactions tab provides a consolidated list of your recent transactions from all accounts. Money Management automatically cleanses and categorizes your transactions to make them easier for you to review and work with.

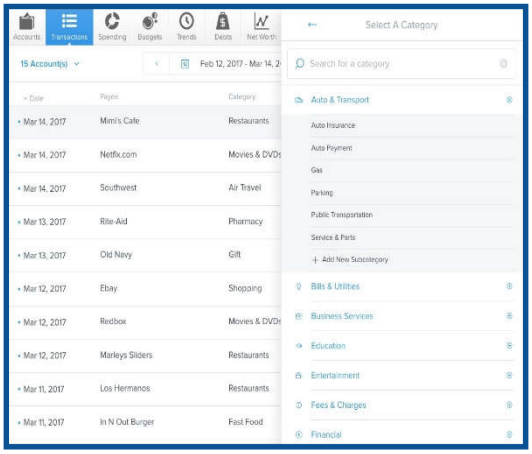
If you don’t have any accounts that were automatically linked by your financial institution, you may be prompted to add an account.

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. Money Management will save your transaction history moving forward.

Categorize Transactions

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

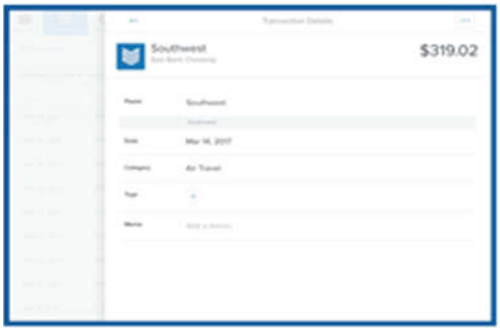
If Money Management is not reasonably certain of which category a transaction belongs to, it may be left uncategorized. When you open your transactions list, you will be prompted to assign a category to these transactions.

- 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.

Edit Transactions

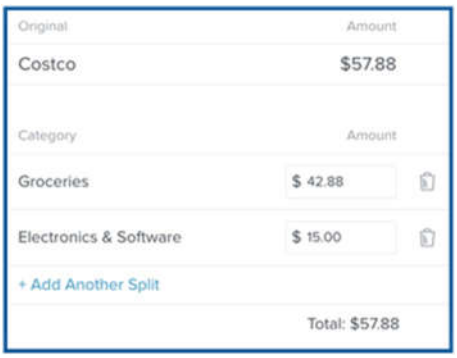
You are not limited to editing the category of a transaction. Click on a transaction to open the “Transaction Details” window, where you can:

- 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:

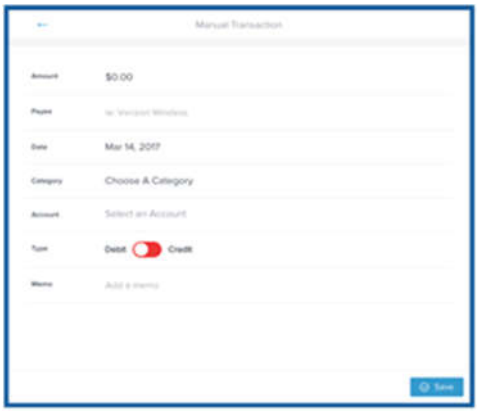
1. Click on the transaction to open the “Transaction Details” window.
2. Click the “•••” button on the top right to view additional options.
3. Click on “Split.”
4. Enter the amount, category, tags, and flags for each line of the split.
5. Click “Save” to confirm your changes.

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 Money Management to account for spending from this account.



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.

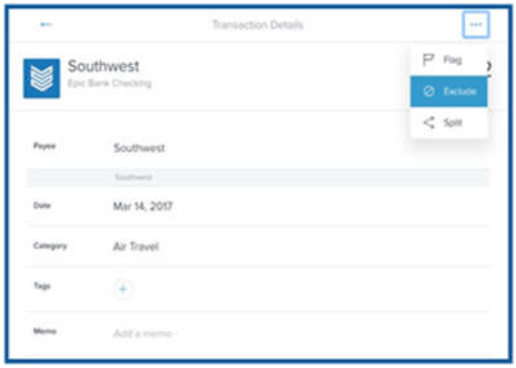
To delete a pending or manual transaction:

1. Click on the transaction to open the detail view.
2. Click the "•••" button to view additional options.
3. Click on "Delete".
4. 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 Money Management, 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:

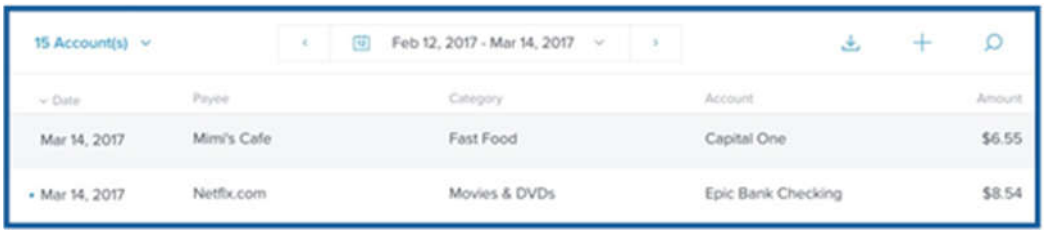
1. Click on the transaction to open the "Transaction Details" window.
2. Click the "…" button on the top right to view additional options.
3. Click "Exclude".
4. Click "Exclude" to confirm.



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



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.

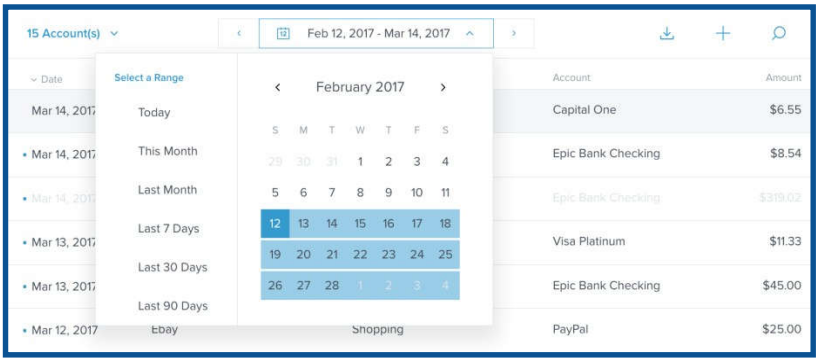
- Date: The date of the transaction. This will match the date posted in online banking, but may not match the actual date of purchase.
- Payee: A cleansed description of the transaction that usually calls out the merchant in a transaction. You can rename the transaction as needed, but note that it may 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 to CSV

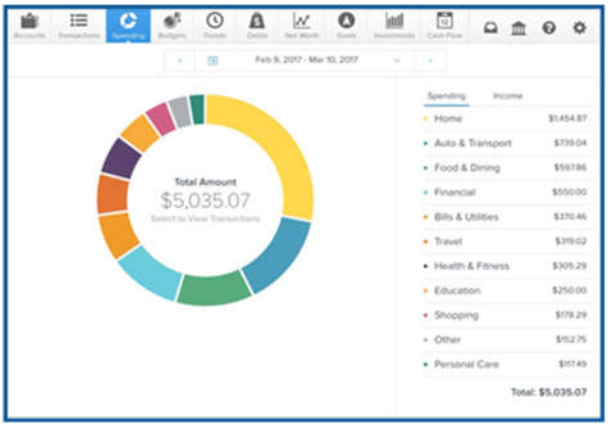
Money Management allows you export transactions as a CSV file, which can be used with several different applications — including most accounting software. The exported file includes all transaction details.

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.



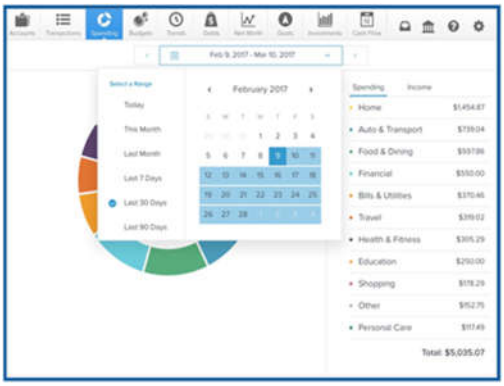
Click on a section of the wheel to see how much you spent in each category. If your spending in a category is below 3% of your overall spending, it will be grouped in "Other" with other low-spending categories.

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

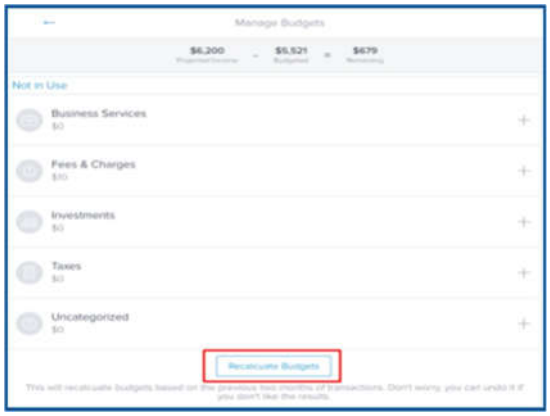
Budgets can help you set realistic monthly spending limits and monitor your progress toward hitting those limits. The Budgets tab draws your eye to the categories that need your attention the most — big bubbles represent a larger portion of your monthly budget, and red bubbles have exceeded their monthly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

Auto-Generate Budgets

When you first use Budgets, you have the option to "Auto-Generate Budgets" or to 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 by clicking on the trash can icon to the right of the screen.

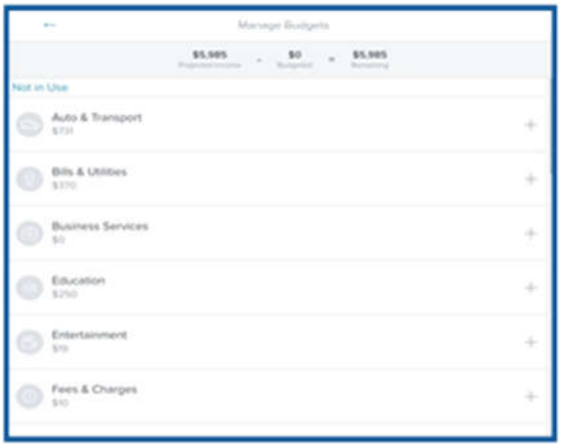


You can recalculate your budgets any time. Recalculated budgets are based on the last 90 days of transactions to better tailor your budget experience to your actual spending.

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".

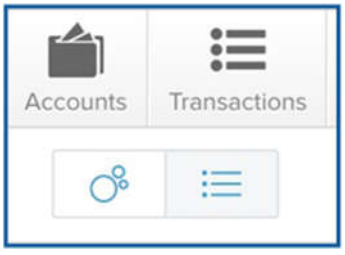
Start from Scratch

If you choose to start from scratch, the software will present a list of spending categories. Select a category to set its budget.



Bubble Budgets

You'll see bubble budgets by default, but a list is also available. Click on the small list or bubbles icon at the top left corner of Budgets to toggle between the views.



The benefit of bubble budgets is that they allow you to see both the health and the impact of your budget categories, pulling your attention toward areas that need it most.

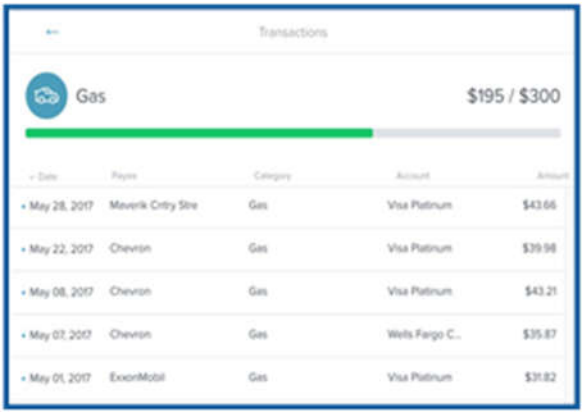
The color of your bubbles indicates whether you are on track, nearing your budget limit, or over limit:

- 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.

To edit a 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 parent budget, the parent budget amount will also increase. Deleting or decreasing a sub-budget will not affect the parent budget.

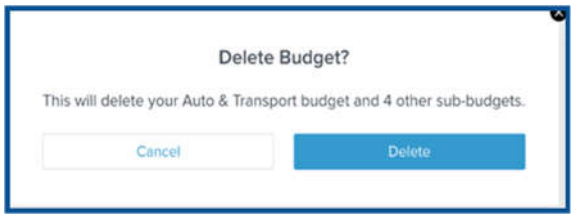


Click on a sub-budget to reveal details for that sub-budget. Here, you can edit or delete that sub-budget, view spending trends in that sub-budget or click the bubble to view related transactions.

To delete a budget:

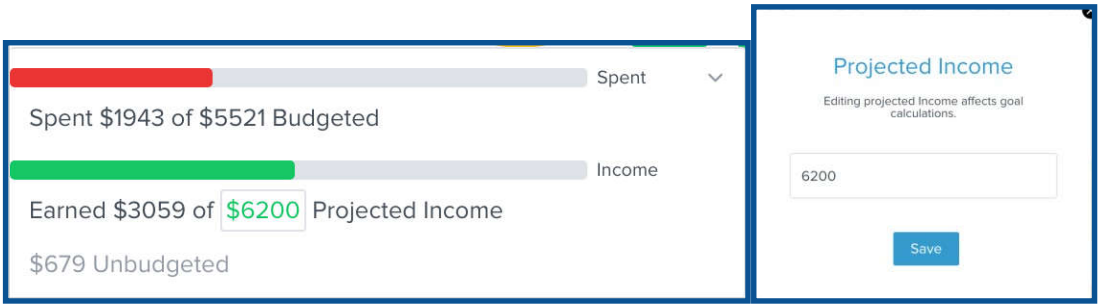
1. Click on the budget bubble to open the detail view.
2. Click on the pencil icon.

3. Click “Delete [budget name]”.
4. Click “Delete” again to confirm.



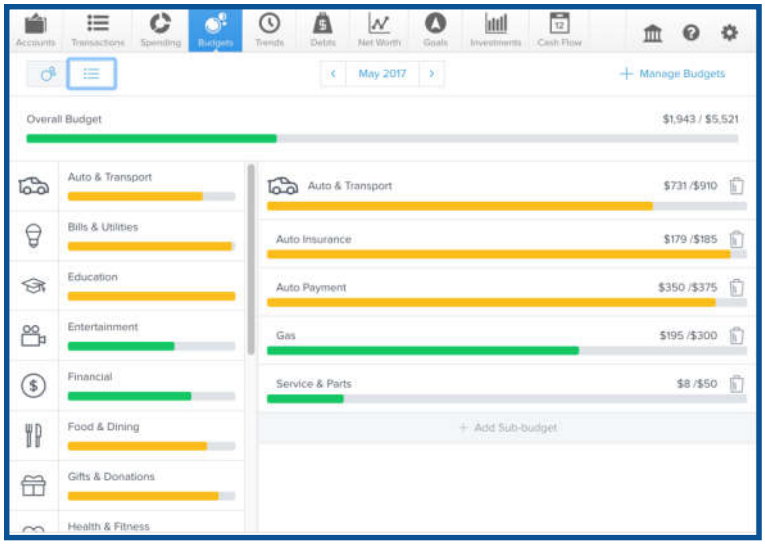
You can also view and edit your projected income within budgets, helping you to make budget decisions that balance with your income. Projected income is calculated based on transaction history; however, you can edit this number manually. To edit projected income:

1. Click on the panel in the bottom left corner of the Spending 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.

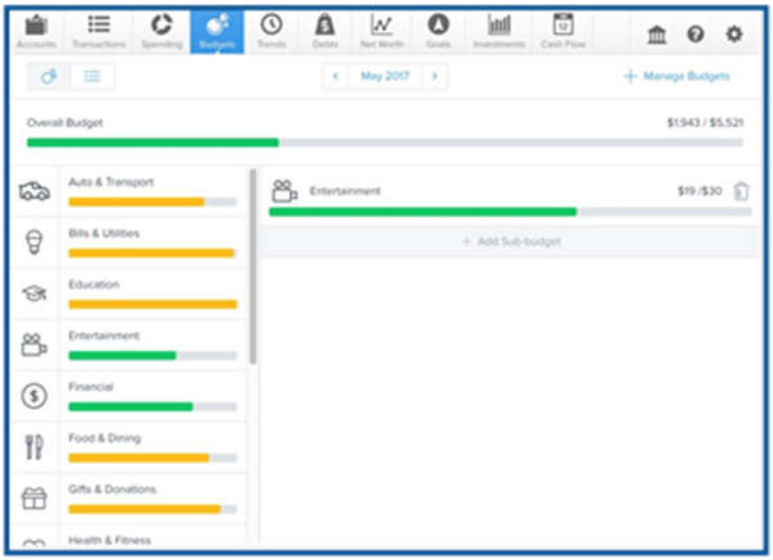


The colored bars represent the status of your budget:

- Green: below 80%

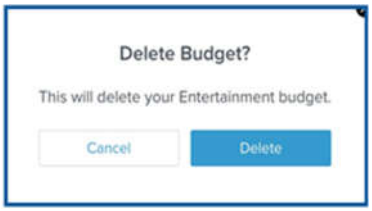
- Yellow: between 80-100%
- Red: over 100%

Budget amounts can be edited from the left side of the screen, which shows a list of categories and corresponding budgets. Clicking a budget displays a list of child budgets, along with the amount you've used.



Click a budget to make changes. Click the budget amount to increase or decrease it.

A trash can icon will also appear to allow you to delete. After you click on the trashcan, click "Delete" in the pop-up screen.



View Budget Transactions

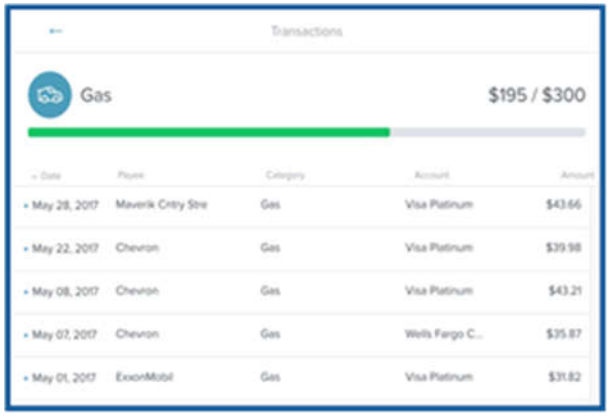
Click on any budget to see a list of all transactions within the related category. You can access transaction details and recategorize transactions here, just like in the Transactions tab.

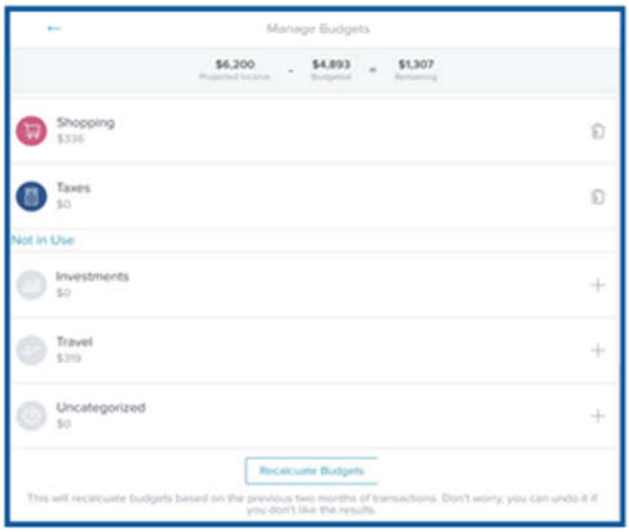
Manage Budgets

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

To add a budget category:

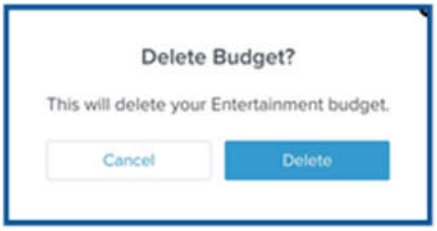
1. Click on “Manage Budgets” in the top right corner.
2. Scroll to the bottom of the pop-out menu to see categories labeled “Not in Use”.
3. Choose the category that you would like to add.
4. Click on the category and adjust the budgeted amount.





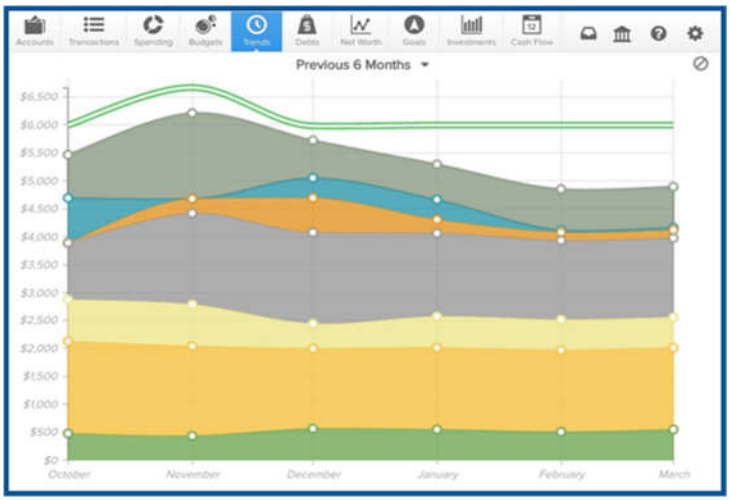
To delete a budget category:

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.

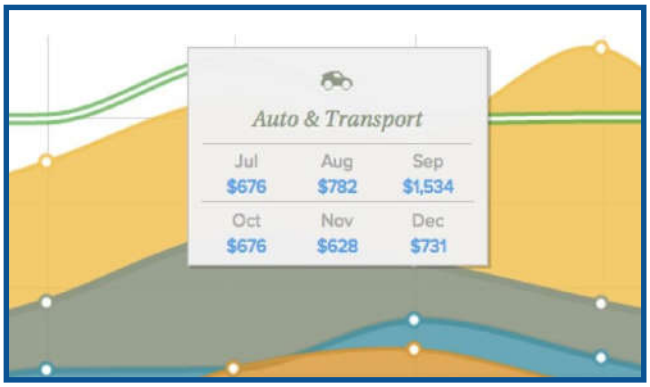


Trends

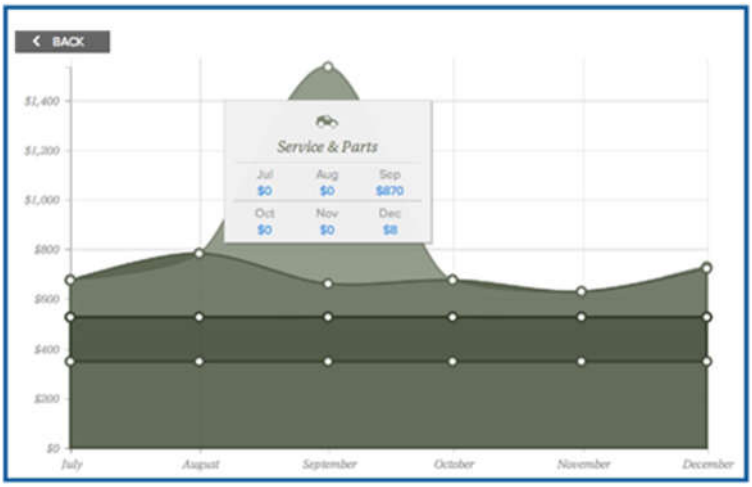
The Trends tab is helpful for viewing spending trends over time. It displays up to 12 months of spending by category, along with overall income, represented by the green line. This comparison can help a user quickly determine if they are living within their means.



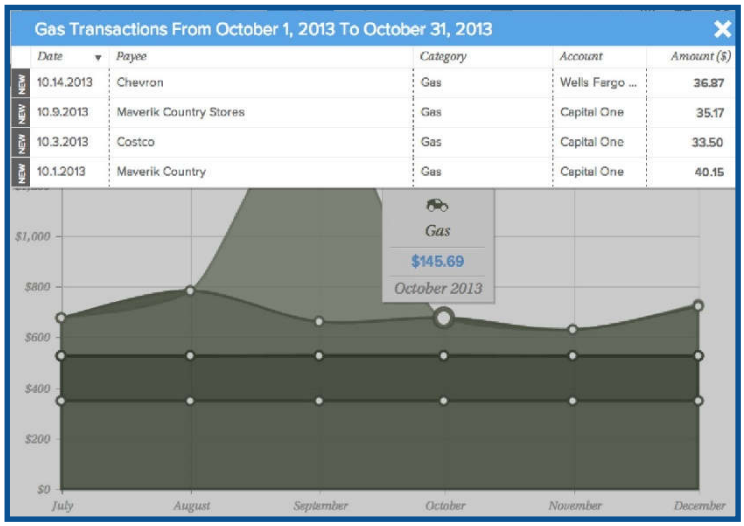
Hover over any category to see the history of spending in that category.



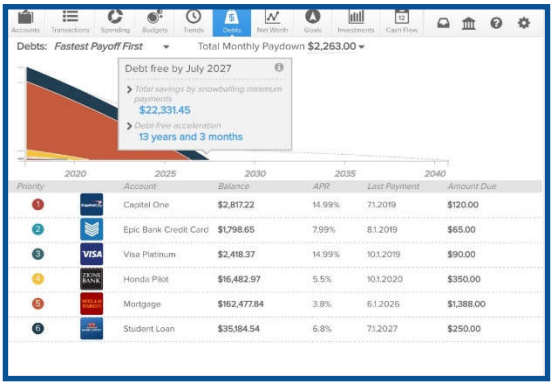
Click on any category to drill down into a breakdown by sub-category.



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



Debts



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

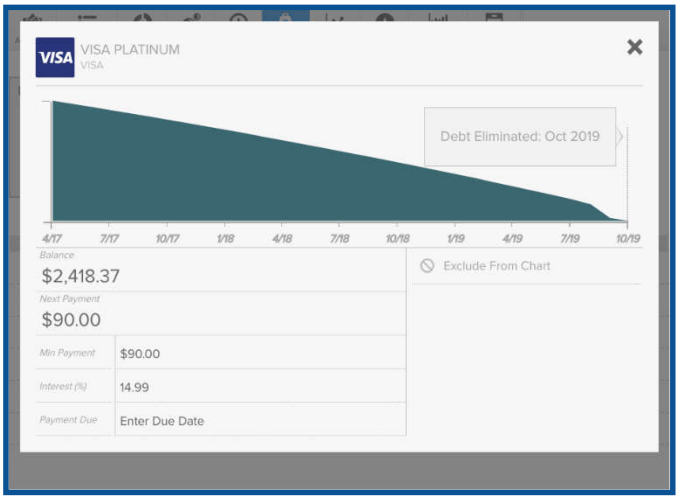
The dotted line that extends to the far right of the chart represents the status quo — how long it will take to get out of debt by making minimum payments and without rolling over payments.

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.



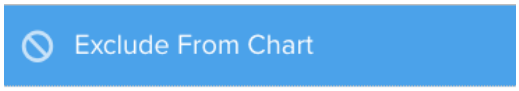
Exclude from Chart

Any debt can be excluded specifically from 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 exclude an account from Debts:

1. Click on an account below the chart to open the detail window.
2. Click “Exclude From Chart”.



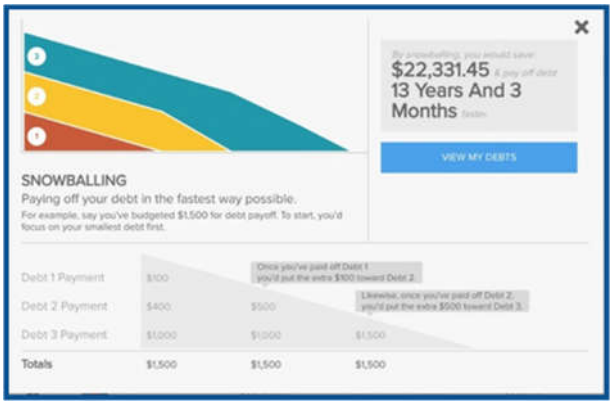
The account will be moved to the end of the list, grayed out, and will not be calculated in the chart.

Debt Snowball Strategy

The debt snowball strategy is a common debt-reduction method. It allows users to expedite their debt reduction without increasing the monthly contribution toward debt. To follow the debt snowball strategy, users should “roll over” their monthly minimum payments as each debt is fully repaid. 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. The additional amount paid toward your debts is applied in that order as you pay off your 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.

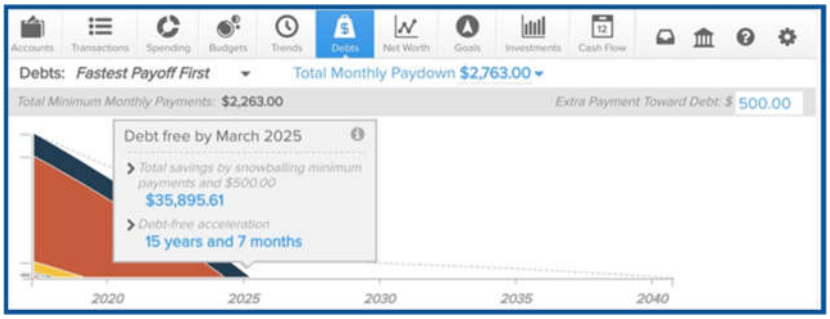
Highest Interest First: Debts are ordered from your highest APR to the lowest APR. The additional amount paid toward your debts is applied in that order as you pay off your debts. This is often referred to as the Avalanche Method and will save you more money over the life of the debt.

Lowest Balance First: Debts are ordered by balance from lowest to highest. The additional amount paid 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. The additional amount paid 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 extra 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

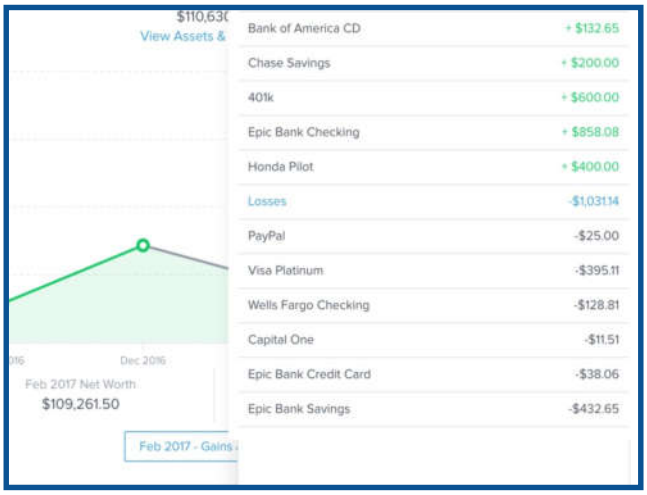
The Net Worth tab tracks the sum of all your assets and liabilities. Property Accounts can be added manually on the Accounts tab to account for key assets, such as the value of your home or vehicle. See "Add Account" for more details on adding manual accounts.

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.

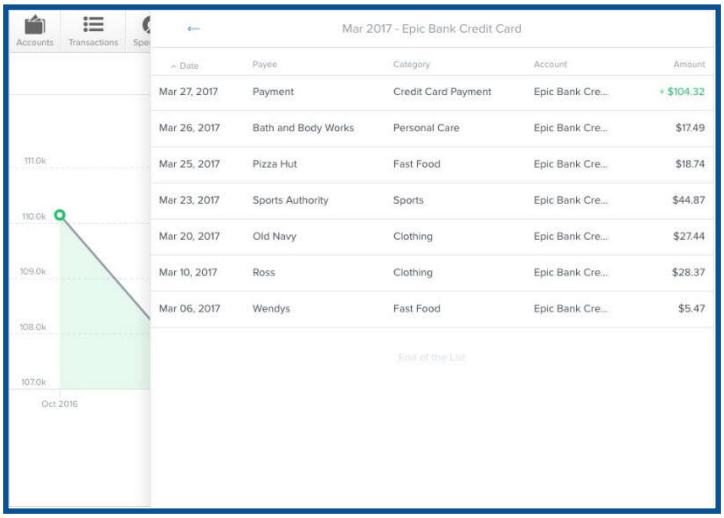
Click on a circle to see the details of how your net worth increased or decreased. A sidebar will appear, showing the gains and losses within each account during that month.

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.



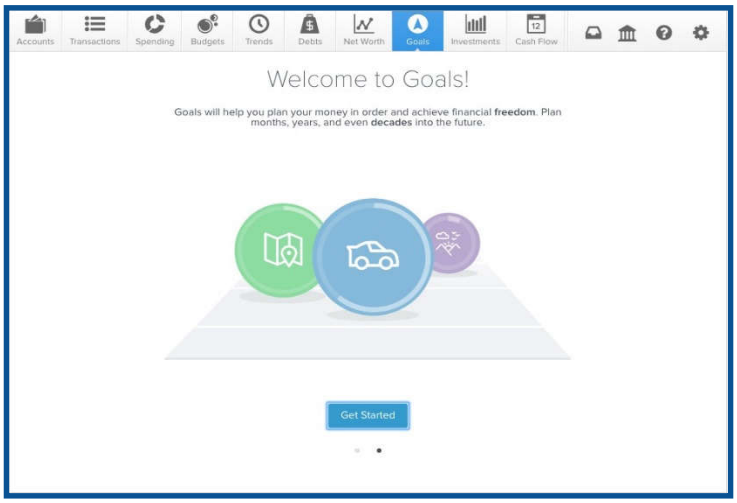
Click on any account to view associated transactions for the selected month.



You can 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.

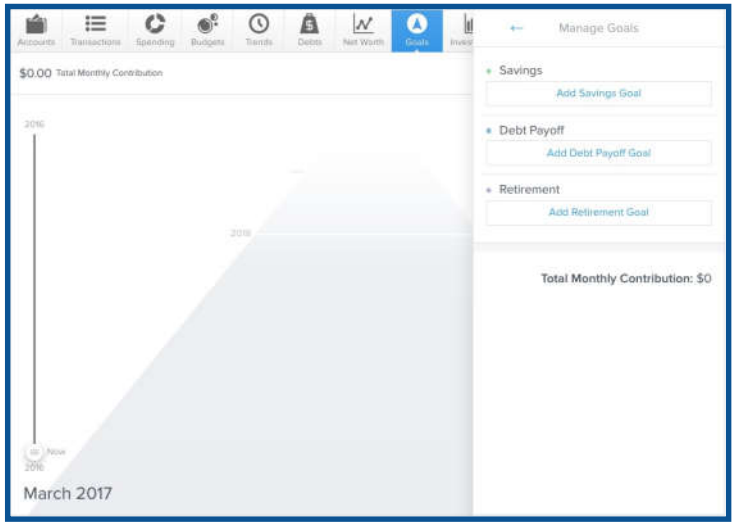
Goals

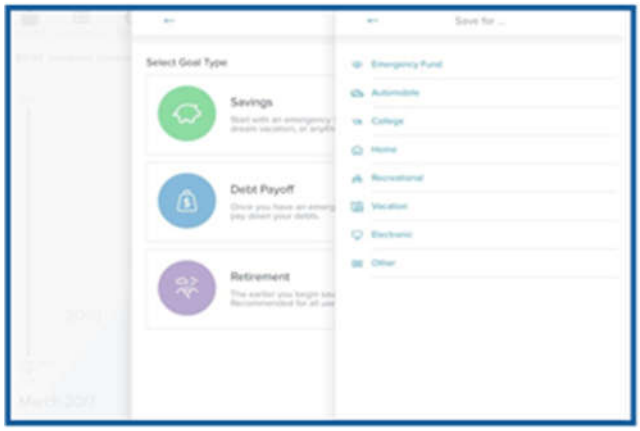
Goals can help users plan ahead and visualize long-term financial objectives, such as saving for a home or vacation. This tool provides a timeline of prioritized goals, and projects how long it will take to complete each goal based on a user's saving plans.



Set a Goal

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

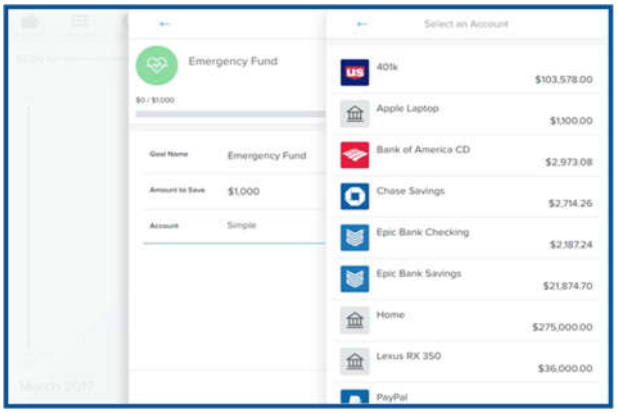




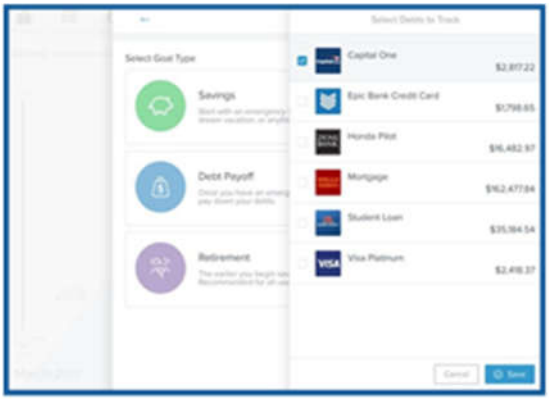
We encourage all users to start by setting up a savings account for an emergency fund. Saving $1,000 in an emergency-only account is a good start, but working toward 3-6 months of living expenses is a better long-term goal.

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.

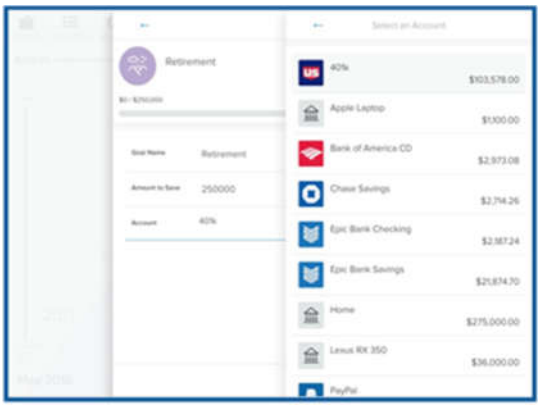


To create a debt payoff goal:

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.

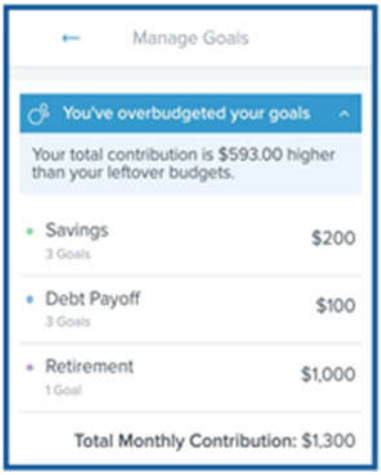
To create a retirement goal:

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.



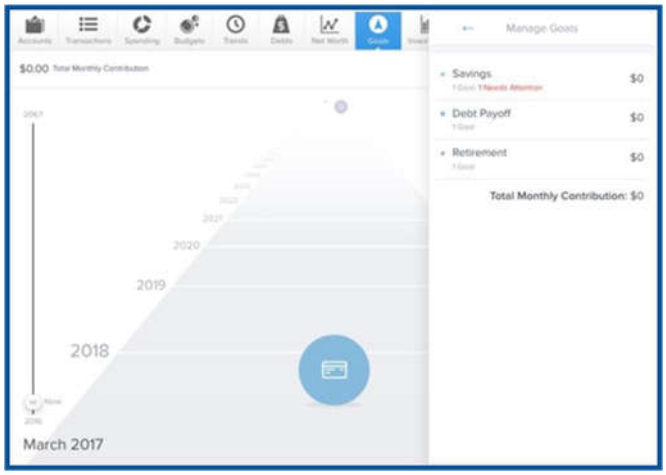
Goals will calculate how much the user is projected to have by their target retirement age, and will notify the user if they are not projected to meet their goal on time.

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.

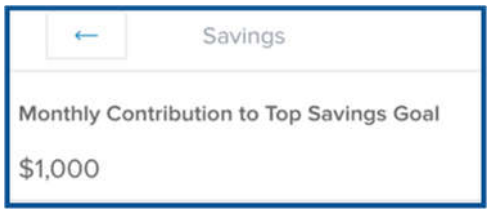


Manage Goals

The "Manage" feature gives users a quick overview of all current goals and the total monthly contribution.

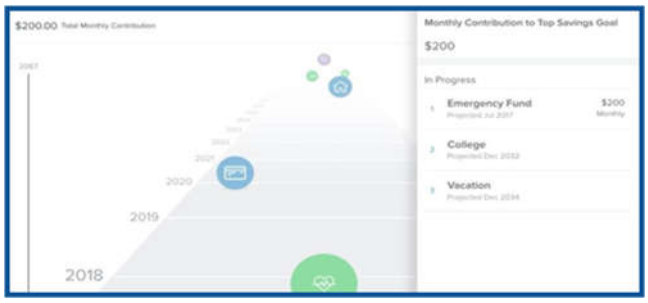


Goals are organized by type. Click on each goal type to set your monthly contribution toward that goal.



Savings and debts contributions will be applied toward the top goal first.

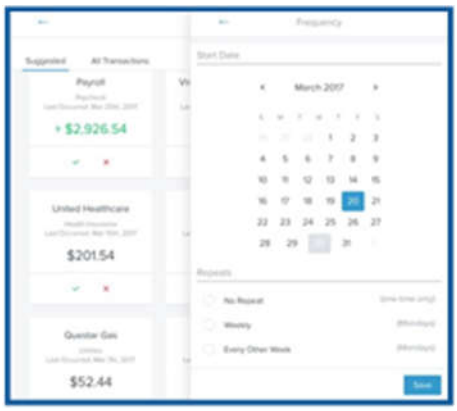
For savings goals only, you can change the goal priority by dragging the goal up or down on the list.



Cash Flow

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

When a user first opens Cash Flow, they will be prompted to add their regular deposits and payments as “Cash Events.” The software will make suggestions based on recurring transactions. Select the green checkmark to accept a suggested event, or the red “X” to reject it. When you add an event, select the appropriate frequency and save.



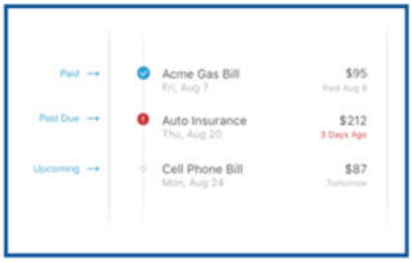
When the user is finished adding events, they will be able to see their currently-available cash based on all asset accounts and an estimate of their available balance in the near future.

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:

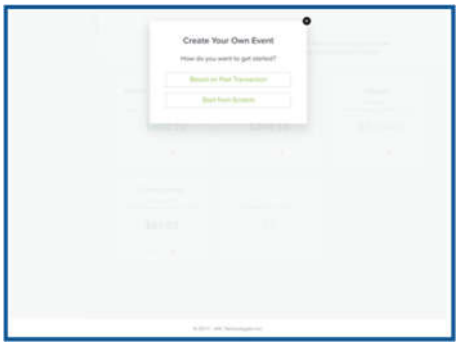
- *Payee*: Enter the name of the cash event, for example, “Paycheck” or “Mortgage Payment”.
- *Average Amount*: Amount of the recurring transaction.
- *Type*: Specifies whether the event is income or an expense.
- *Account*: Specifies the account in which the event occurs.
- *Frequency*: Select the date and repeating schedule for the event.
- *Category*: Choose the appropriate category for the transaction. (optional)

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



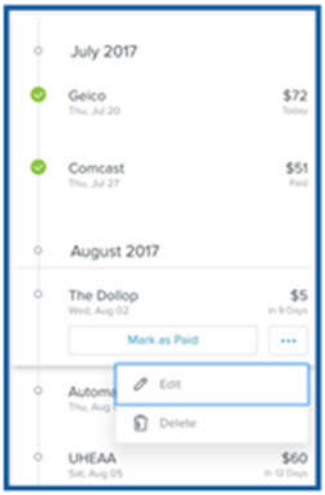
Add a New Cash Event

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, then click the "•••" button and then "Edit Event".



Delete a Cash Event

To delete an event, click on the event name from the list on the right, then click the "•••" button, then "Delete".

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

Mark as Paid

Click "Mark as Paid" if you want to update the status of an overdue event that isn't tied to a transaction already in the system.

Cash Flow Forecast

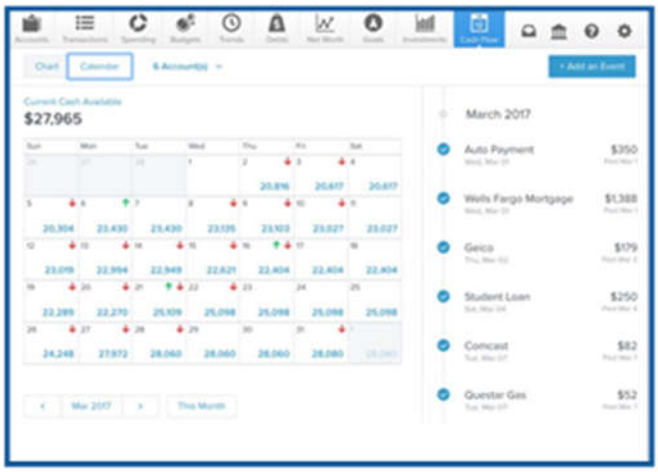
The main screen provides a forecast visualization of the Current Cash Available across the selected date range. It includes all checking and savings accounts. Hover over any point on the graph to see the income, expenses and the ending balance for a particular day.

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 in cash flow, 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.

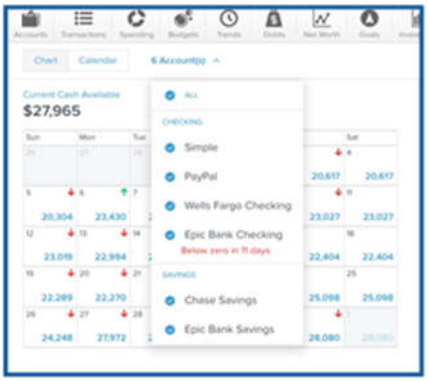
Calendar View

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.



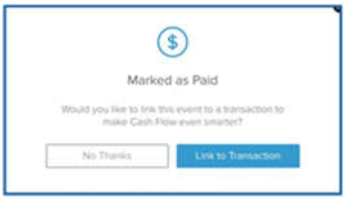
Account Filter

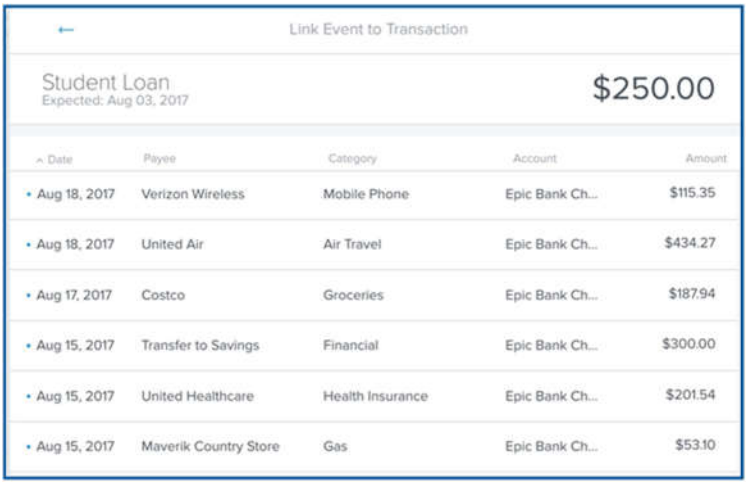
To the right of the chart/calendar toggle, you can choose which accounts you want to focus on. All checking and saving accounts are included by default.



Link Completed Cash Events

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”.



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

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