

This user guide will walk you through how to use the Spending and Budgeting tools available on your Personal Financial Website. These tools allow you to build monthly spending budgets while tracking spending habits on your connected transactional accounts. To track your spending and budgeting, you must first connect your accounts.

Privacy Settings

By default, your Advisor and additional website users, such as a Spouse, cannot see your spending information.

To change this setting, click Settings, then click the Privacy tab. For each person listed, you can choose between No Access, Limited Access, or Full Access to spending permissions.

The screenshot shows the Client Portal interface. At the top right, there are links for Help, Settings (highlighted with a blue callout '1'), and Sign Out. Below this is a navigation bar with Home, Organizer, My Plan, Spending, Investments, Vault, Reports, and My Advisor. The main content area is titled 'Settings' and has sub-tabs for Alerts, Security, and Privacy (highlighted with a blue callout '2'). Under the Privacy tab, there is a section for 'Spending Permissions' with the instruction: 'Manage your privacy settings. Use the controls below to determine how much access each individual has to your financial information.' Below this is a table with the following columns: Account, Account Type, Client Portal Access, and Spending Permissions. The table has one row: Advisor Name, My Advisor, and a dropdown menu for Spending Permissions (highlighted with a blue callout '3'). The dropdown menu is open, showing three options: No Access (selected), Limited Access, and Full Access. The descriptions for the options are: No Access: Cannot view any spending data; Limited Access: Can view category spending and budget; Full Access: Can view all data, including transactions.

Account	Account Type	Client Portal Access	Spending Permissions
Advisor Name	My Advisor		No Access Cannot view any spending data

Spending Tab Features

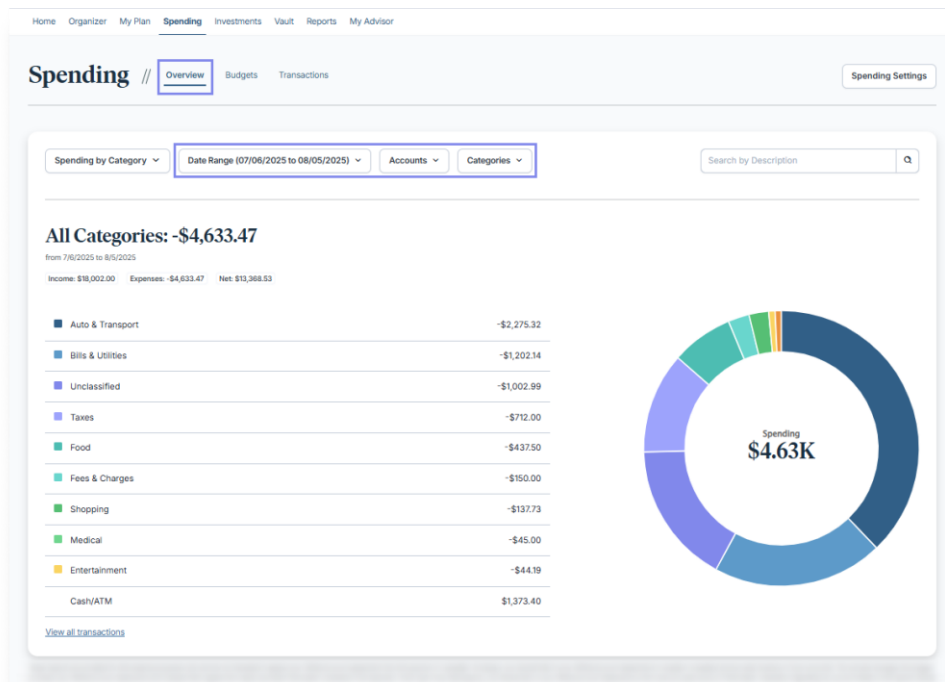
From the Home page, click the Spending tab or tile. The Spending tab comprises three sections: Overview, Budgets, and Transactions.

The screenshot displays the 'Spending' tab in the Client Portal. At the top, a navigation menu includes 'Home', 'Organizer', 'My Plan', 'Spending', 'Investments', 'Vault', 'Reports', and 'My Advisor'. A blue arrow points to the 'Spending' tab. Below the navigation, a 'Welcome' message is followed by the name 'David and Elise Miller'. The main content area is divided into several sections:

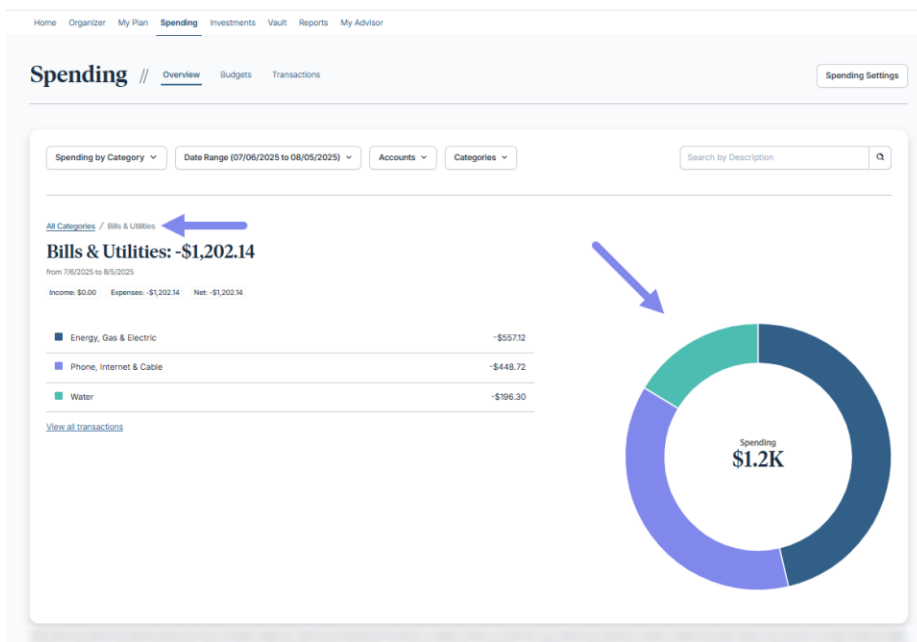
- Accounts:** A list of accounts with a '+ Add Account' button. The accounts listed are: Cash (\$82,568), Credit Cards (-\$7,286), Taxable (\$716,572), Tax Advantaged (\$1,522,810), Life Ins Cash Values (\$50,000), Loans (-\$752,770), Property (\$1,295,000), and Stock Options (\$1,239,505).
- Net Worth:** A card showing a net worth of \$3,393,999 as of today. It includes a progress bar for this month (\$1.4M) and year-to-date (\$1.5M).
- Investments:** A card showing investments of \$3,611,455 as of today, with a green area chart.
- My Goals:** A section with three goal cards: 'Retirement 2036 - 2072' (37 of 37 years projected funding), 'College for Mary Beth 2023 - 2026' (\$102,000 of \$102,000 projected funding), and 'College for Lucas 2025 - 2028' (\$212,323 of \$212,323 projected funding).
- Spending:** A section with three summary boxes: Income (\$18,002), Expenses (-\$9,541.33), and Net (+\$8,460.67). Below these are 'Overall Budget' (\$0 of \$0) and 'Recent Transactions' (e.g., Gas -\$80, CASH WITHDRAWAL -\$250).

Overview

The Overview tab shows spending by category over a specific date range. The default view displays spending amounts for All Categories during a Date Range covering the last 30 days, from All Accounts.

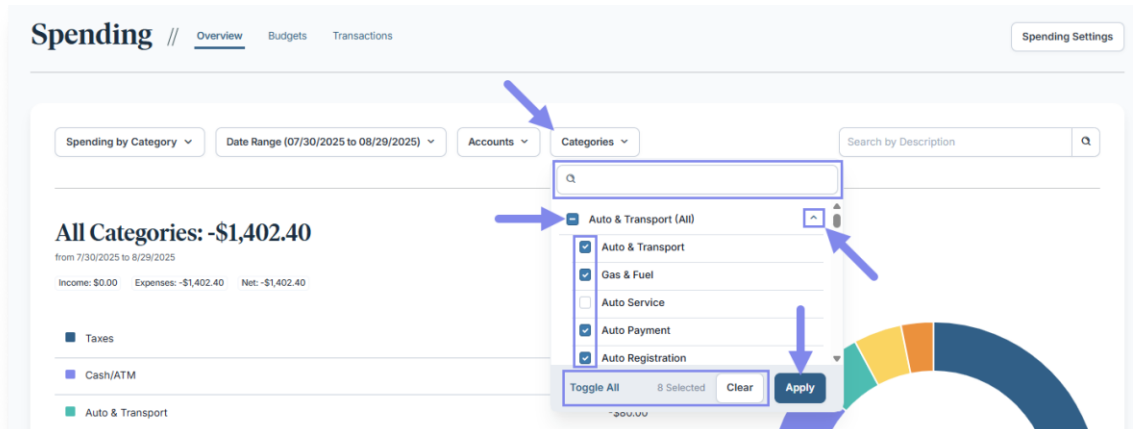


The pie chart is a graphical representation of the Categories list. You can view a detailed Spending breakdown for a category by clicking its pie chart segment, clicking the category name within the list, or using the Categories filter.

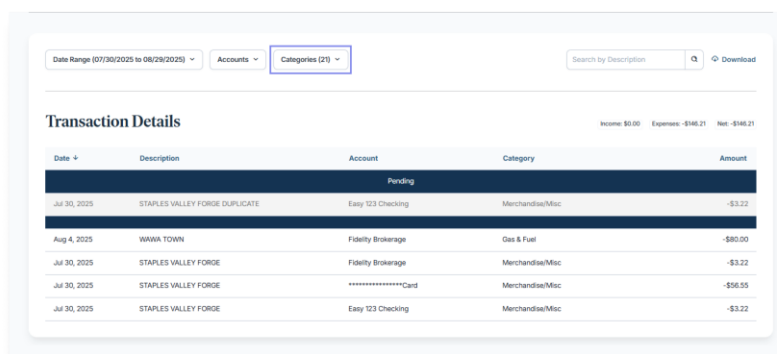
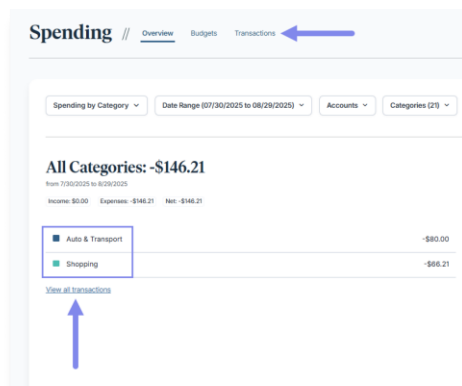


Categories Filter

Click the Categories filter and select the checkbox for the category(s) you want to display. You can also click Toggle All to re-select every category. Use the search bar if necessary. Any sub-categories will be selected by default. Click the arrow icon to view the sub-categories and deselect. You will see the number of categories selected. Click Clear to clear your selections or click Apply to see your filtered data.



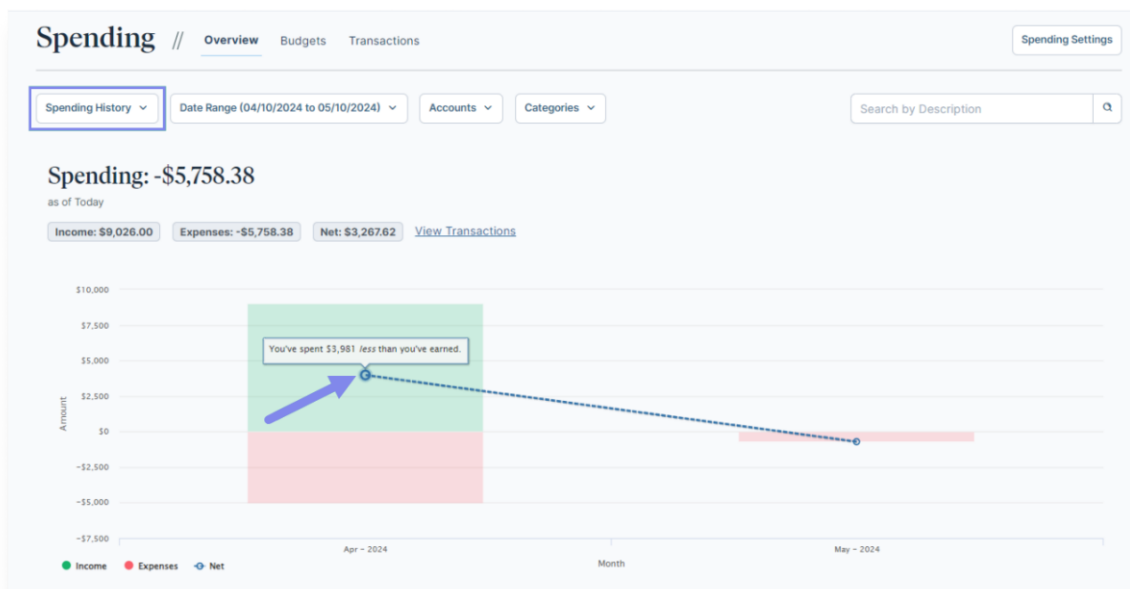
Clicking the Transactions tab will retain these same Categories. Clicking View all Transactions will also take you to the Transactions tab for a detailed view of the individual transactions making up that amount.



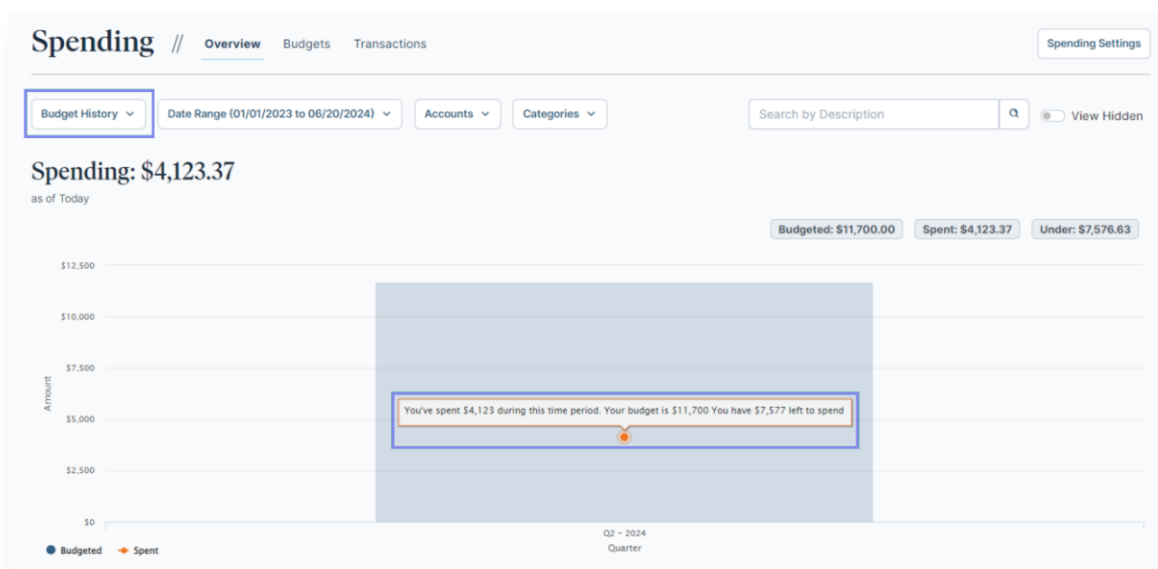
Spending View Filter

The Spending View filter defaults to Spending by Category and includes Spending History and Budget History.

Spending History displays a bar chart that tracks income, expenses, and the net amount over time. You can hover over and click the bars and the points (net amount) to view specific information for that time frame.



Budget History displays what was budgeted vs. spent over time. The blue bars represent the amount budgeted, and the orange points represent the amount spent.

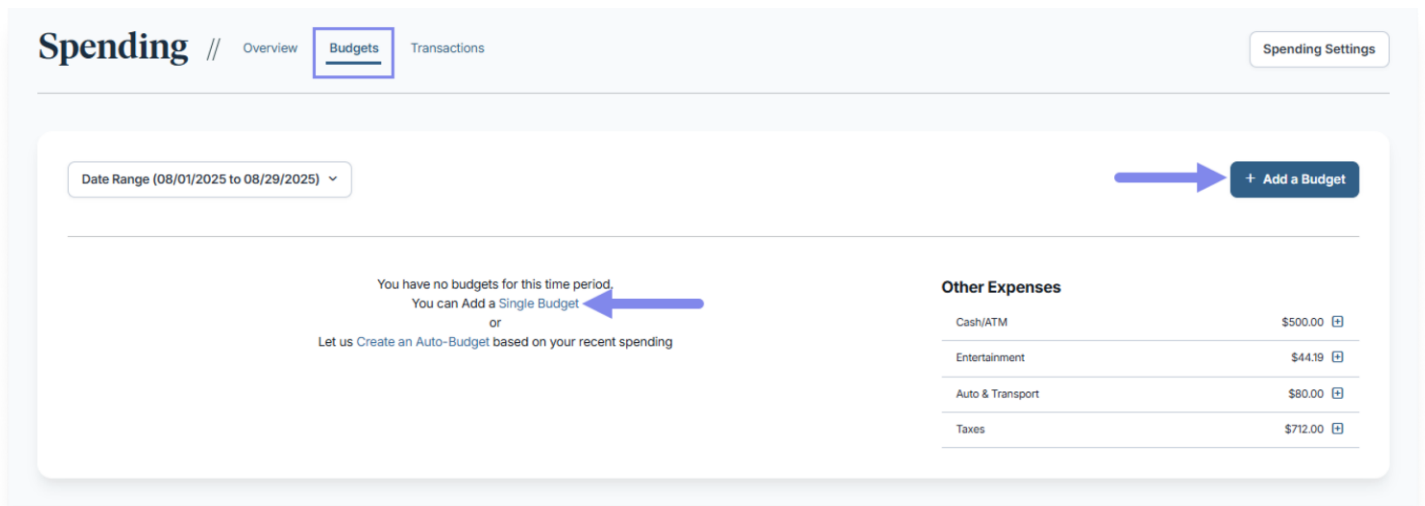


Budgets

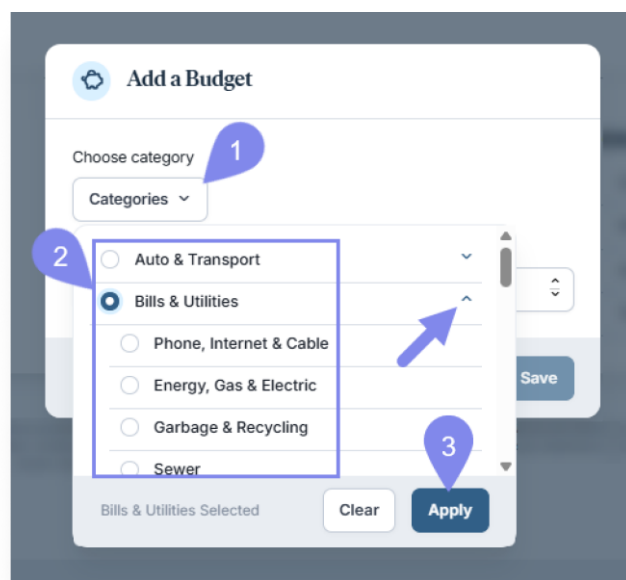
The Budgets tab allows you to create a budget to help manage your expenses. You can add a Single Budget or Create an Auto-Budget.

Add a Single Budget

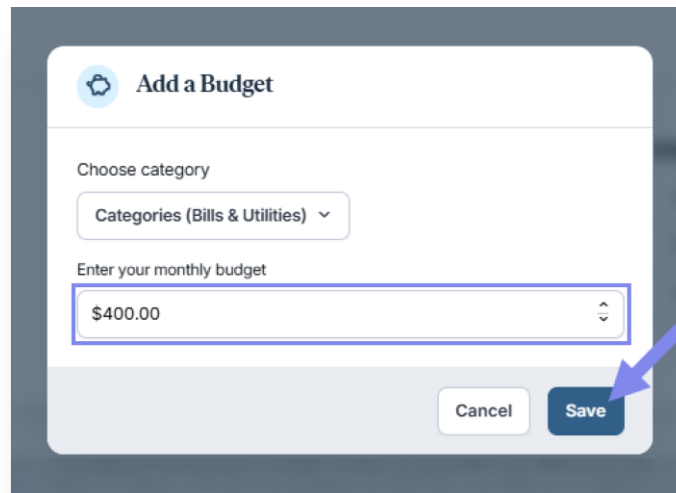
The +Add a Budget button and the Single Budget link allow you to select Categories and enter a monthly budget amount, one item at a time.



1. Click the Categories drop-down and select the radio button for a category/sub-category from the list. You can click Clear to deselect the Category. Click Apply to select the Category.

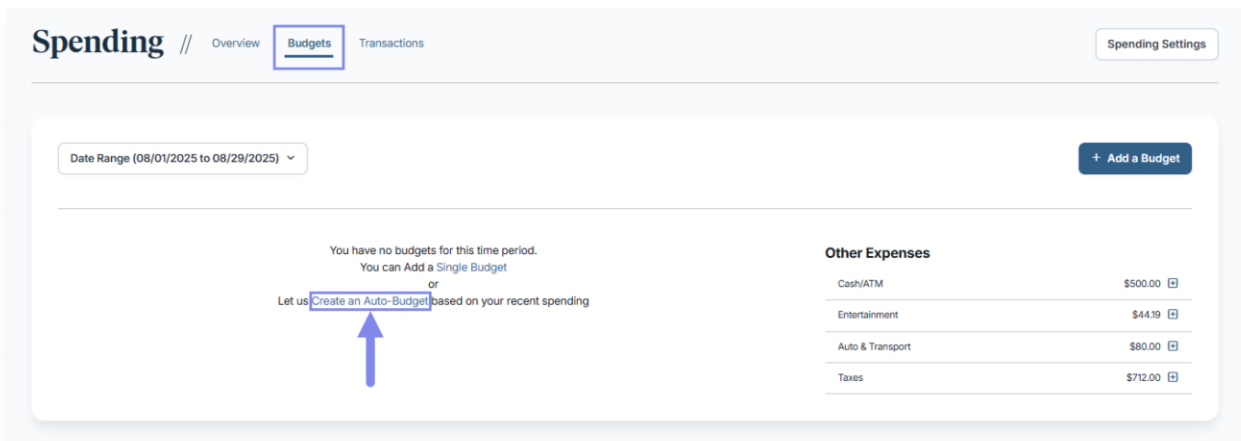






2. Enter a value in the Enter your monthly budget field and click Save. Repeat the process for any additional Categories you desire.



Create an Auto-Budget

The option to Create an Auto-Budget will automatically create a budget for you based on your average spending from the past six months. To delete or edit a category, click the red edit icon to the right



Other Expenses	
Cash/ATM	\$500.00 
Entertainment	\$44.19 
Auto & Transport	\$80.00 
Taxes	\$712.00 

Note

The Create an Auto-Budget feature does not currently account for less than six months of transaction data. If you choose to use this feature, it is recommended to review the auto-budget categories and budget amounts for accuracy.

Transactions

The Transactions tab displays all bank transactions from your online accounts.

Spending // Overview Budgets **Transactions** Spending Settings

Date Range (07/30/2025 to 08/29/2025) Accounts Categories Search by Description

Transaction Details

Income: \$0.00 Expenses: -\$1,402.40 Net: -\$1,402.40

Date ↓	Description	Account	Category	Amount
Pending				
Jul 30, 2025	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Merchandise/Misc	-\$3.22
Aug 4, 2025	Gas	Fidelity Brokerage	Gas & Fuel	-\$80.00
Aug 3, 2025	CASH WITHDRAWAL	Fidelity Brokerage	Entertainment	-\$250.00
Aug 3, 2025	CASH WITHDRAWAL	Easy 123 Checking	Entertainment	-\$250.00
Aug 2, 2025	STRIDE RITE	*****Card	Entertainment	-\$44.19
Aug 1, 2025	IRS	Fidelity Brokerage	Federal Tax	-\$356.00
Aug 1, 2025	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Jul 30, 2025	STAPLES VALLEY FORGE	Fidelity Brokerage	Merchandise/Misc	-\$3.22
Jul 30, 2025	STAPLES VALLEY FORGE	*****Card	Merchandise/Misc	-\$56.55
Jul 30, 2025	STAPLES VALLEY FORGE	Easy 123 Checking	Merchandise/Misc	-\$3.22



Note

Credit Card Payments and Transfers are considered neutral categories and do not affect the Income, Expenses, and Net Total calculations.

Spending and Budgeting Overview

To change the Description or Category provided for the transaction, click the Transaction row and type a new Description, or click on the existing Category drop-down to select a new one.

You can also create a rule if you want your edits to apply to all similar transactions. Once you have made the edits to a Transaction, check the primary Rule: box in the Create Rule section to always update transactions with the specific title. The additional boxes allow you to specify further by dollar value or date. Click Save Rule when finished.

The screenshot shows the 'Spending' app interface. At the top, there are navigation tabs for 'Overview', 'Budgets', and 'Transactions', with 'Transactions' selected. A 'Spending Settings' button is in the top right. Below the navigation, there are filters for 'Date Range (07/30/2025 to 08/29/2025)', 'Accounts', and 'Categories'. A search bar 'Search by Description' and a 'Download' button are also present. The main section is titled 'Transaction Details' and shows a summary: 'Income: \$0.00', 'Expenses: -\$1,402.40', and 'Net: -\$1,402.40'. Below this is a table of transactions with columns for Date, Description, Account, Category, and Amount. The table shows a 'Pending' transaction and two others: 'Jul 30, 2025 STAPLES VALLEY FORGE DUPLICATE' and 'Aug 4, 2025 Gas'. The 'Gas' transaction is highlighted, and a blue circle with the number '1' is next to it. Below the table, there is a 'Details' section for the selected transaction, stating 'This transaction appeared on your Fidelity Investments - Fidelity Brokerage statement as WAWA 666 TOWN.' There are two tabs: 'Create Rule' (selected) and 'Split Transaction'. Under 'Create Rule', there is a 'Rule:' section with three options: 'Always update transactions that contain WAWA TOWN with the Description and Category above' (checked), 'Only apply rule if the dollar value is between 50 and 110' (checked), and 'Only apply rule if the date is between days of the month.' (unchecked). A 'Manage Rules' button is on the right. At the bottom right, there is a 'Save Rule' button. A 'Hide Transaction' toggle is also visible.

Note

- Hidden Transactions are no longer accounted for on the Overview or the Budgets tabs, and their amounts will be deducted from the Income, Expenses, and Net Total numbers.
- Hidden Transactions will no longer be visible within the Transactions tab unless you click the View Hidden toggle. When viewing hidden transactions, the amounts of these transactions are still not included in the total values.

Spending and Budgeting Overview

Click the Split Transaction tab to break the transaction into multiple Categories. Click the +Add Another Split button and enter the separate Category and Amount. Repeat this process as desired. You can click the trash can icon to delete a split. Click Save Split when finished.

Transaction Details Income: \$0.00 Expenses: -\$1,402.40 Net: -\$1,402.40

Date ↓	Description	Account	Category	Amount
Pending				
Jul 30, 2025	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Merchandise/Misc	-\$3.22
Aug 4, 2025	<input type="text" value="Gas"/>	Fidelity Brokerage	<input type="text" value="Category (Gas & Fuel)"/>	-\$80.00

Details: Hide Transaction
This transaction appeared on your **Fidelity Investments - Fidelity Brokerage** statement as **WAWA 666 TOWN**.

Create Rule **Split Transaction** 1

Description	Category	Amount	
<input type="text" value="Gas"/>	<input type="text" value="Category (Gas & Fuel)"/>	-\$80.00	
<input type="text" value="Gas"/>	<input type="text" value="Category (Gas & Fuel)"/>	0	<input type="button" value="🗑"/>

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

Spending // Overview Budgets **Transactions** Spending Settings

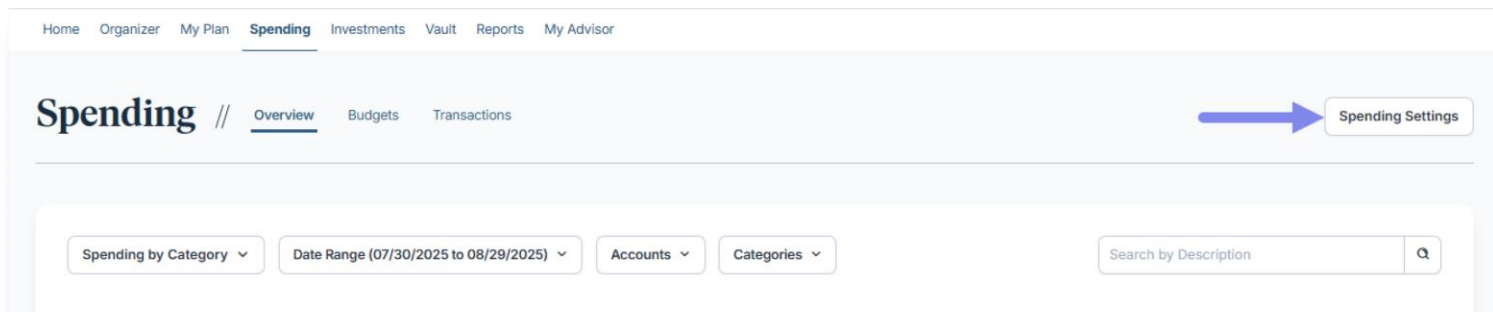
Date Range (07/30/2025 to 08/29/2025) Accounts Categories Search by Description

Transaction Details Income: \$0.00 Expenses: -\$1,402.40 Net: -\$1,402.40

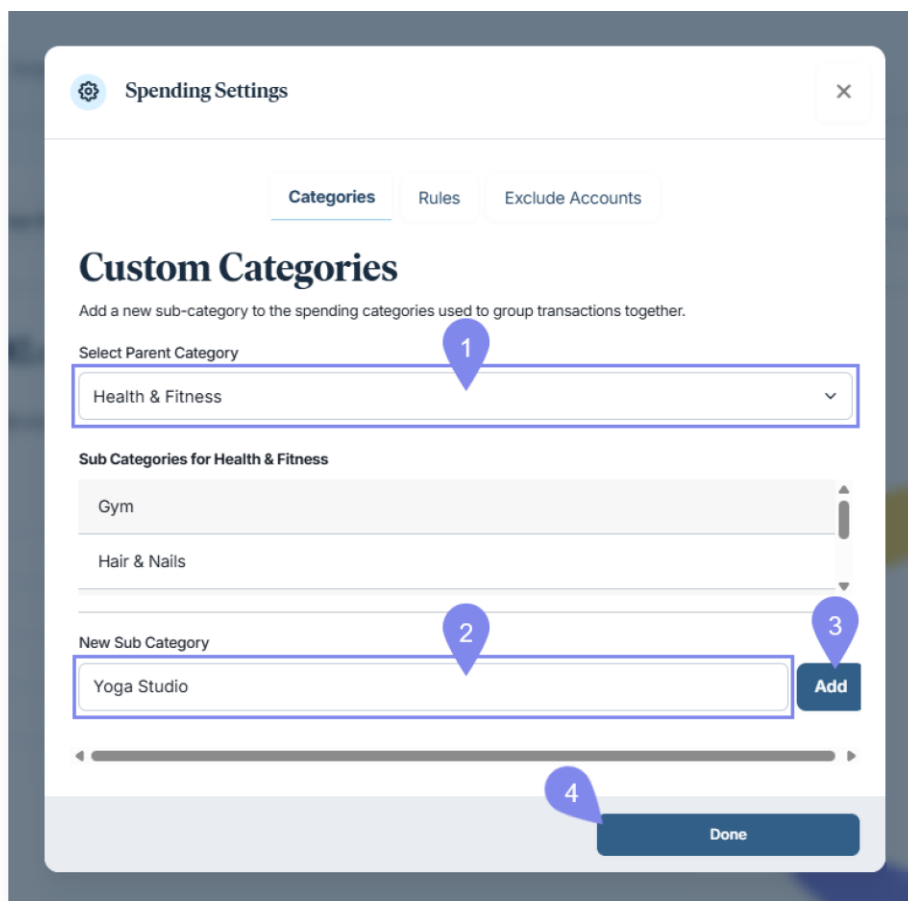
Date ↓	Description	Account	Category	Amount
Pending				
Jul 30, 2025	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Merchandise/Misc	-\$3.22
Aug 4, 2025	Gas	Fidelity Brokerage	Gas & Fuel	-\$80.00
Aug 3, 2025	CASH WITHDRAWAL	Fidelity Brokerage	Entertainment	-\$250.00

Spending Settings

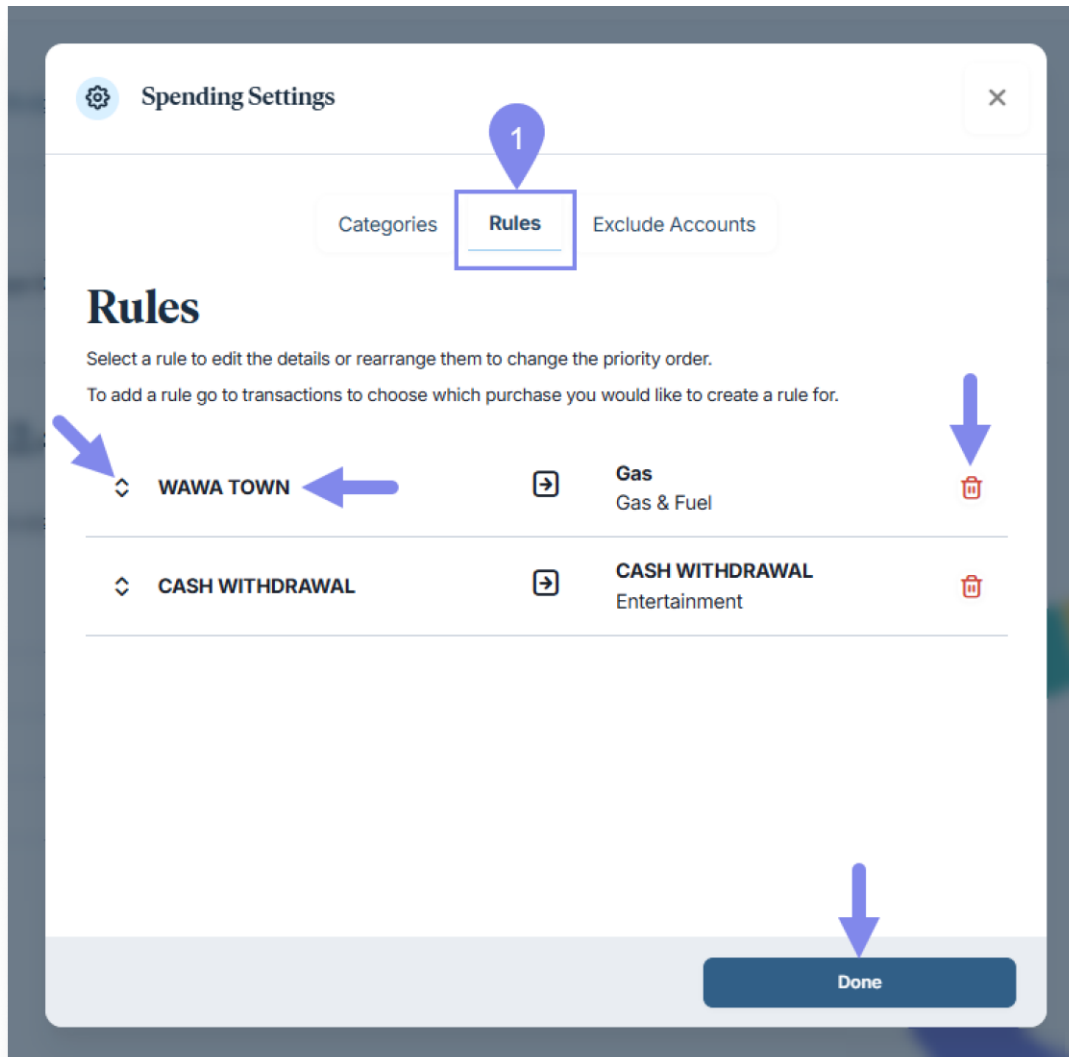
The Spending Settings button is available in all three spending areas and allows you to further manage spending Categories, Rules, and Excluded Accounts.



1. You can create new sub-categories that are not available by default. Click the Select a Parent Category drop-down and select a category. Enter your New Sub Category title and click Add. Click Done.



2. Click the Rules tab to manage your previously created Transaction Rules. Click the title of a Rule to edit it. Drag the double arrows icon and drop to re-arrange the priority of Rules. To delete a rule, click the trash can icon next to the rule you want to delete, click Yes to acknowledge. When finished, click Done.



Note

When deleting a rule, the system will not revert the effects that rule had on your past transactions but moving forward it will no longer apply the rule to your transactions.

Spending and Budgeting Overview

3. Click the Exclude Accounts tab to hide specific accounts from Budgets and Overview charts. Click the Select Visibility drop-down and select Hide On Budgets & Charts. Click Done.

Spending Settings

Categories Rules **Exclude Accounts**

Excluded Accounts

Hide accounts from your budgets or spending charts.

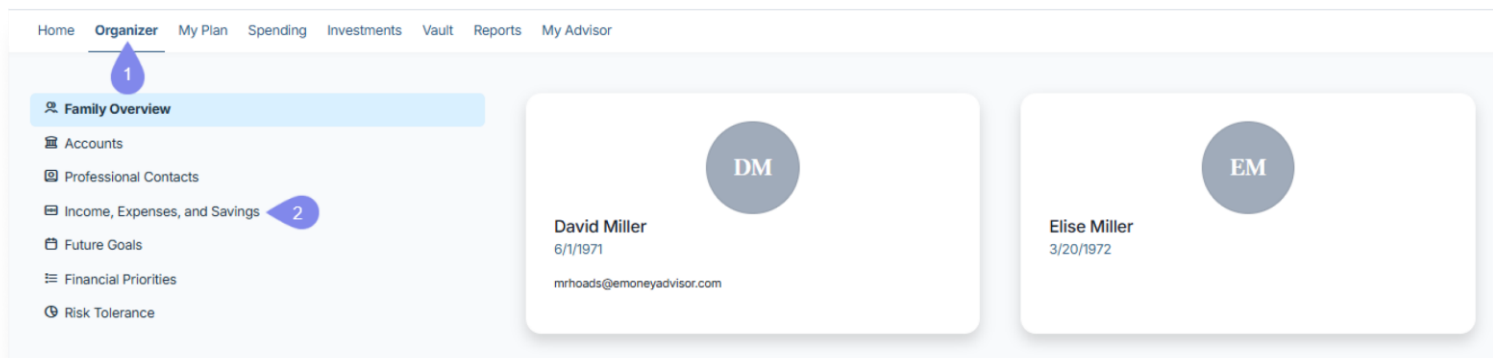
Accounts	Select Visibility
*****Card	Show On Budgets, Charts & Transactions
*****ange	Show On Budgets, Charts & Transactions
Easy 123 Checking	Show On Budgets, Charts & Transactions
Fidelity Brokerage	Show On Budgets, Charts & Transactions Hide On Budgets & Charts
Health Savings Account	Show On Budgets, Charts & Transactions

Done

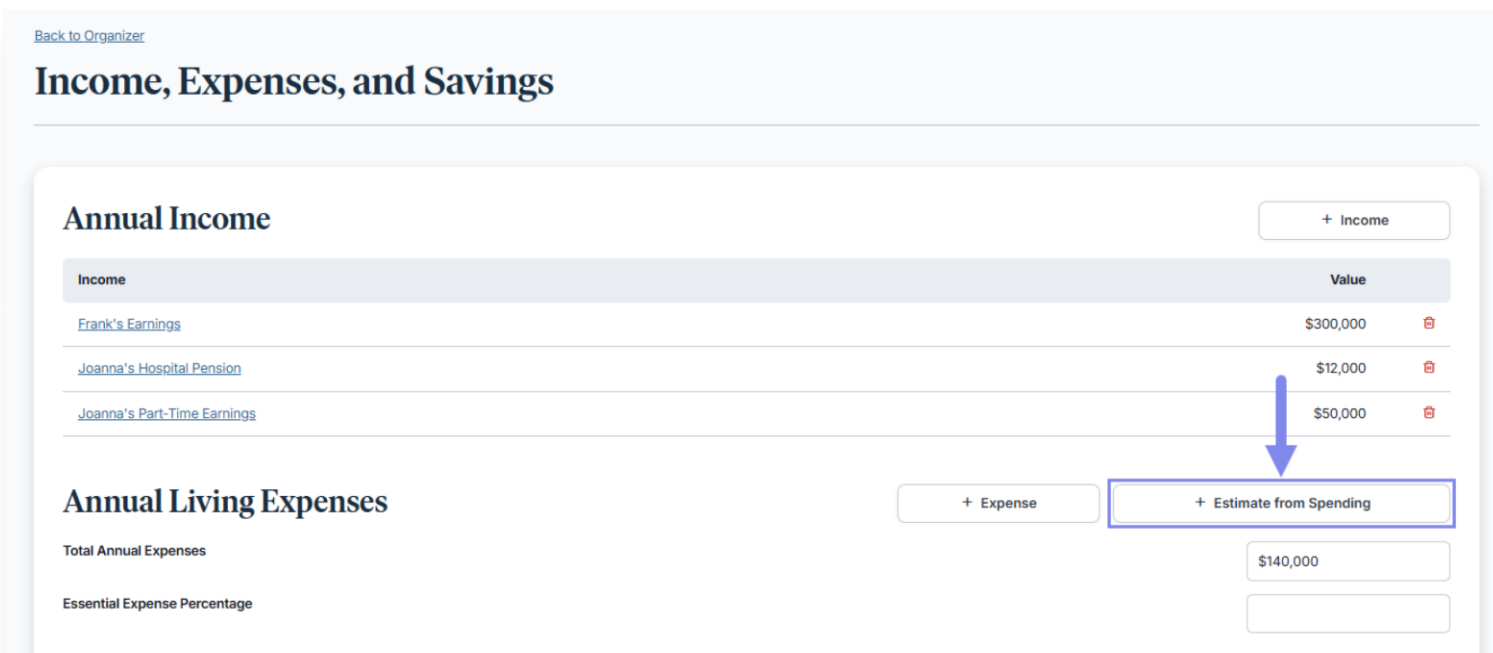
Estimate Annual Living Expenses from Spending

The Estimate from Spending option lets you pull in aggregate figures from your historical spending transactions to populate itemized annual living expenses in your Organizer.

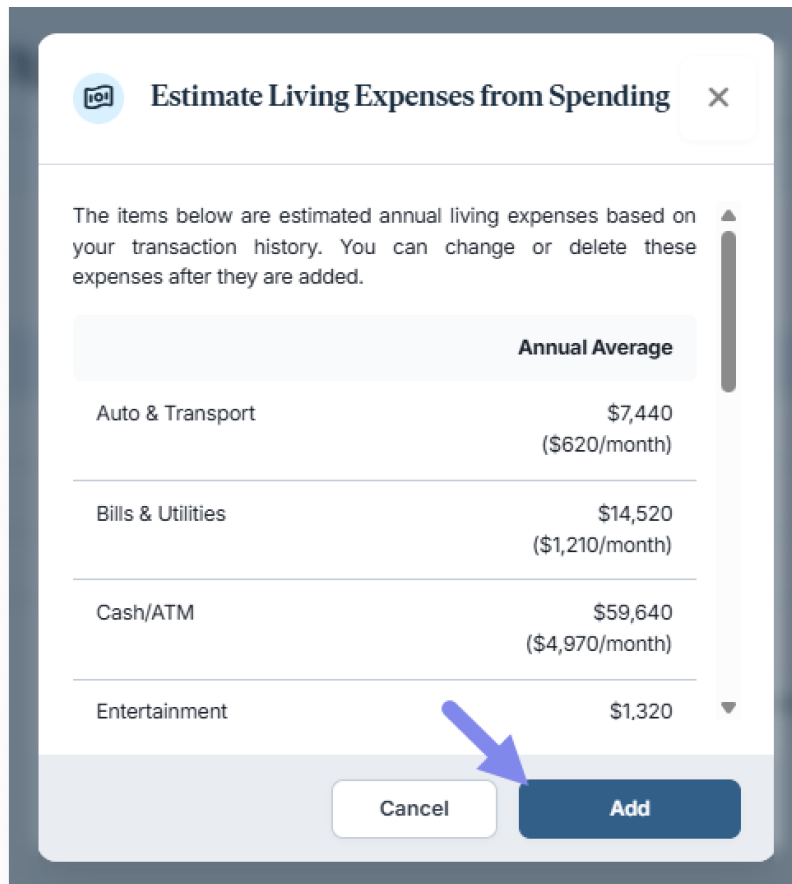
1. Click Organizer, then click Income, Expenses, and Savings.



2. Click Estimate from Spending.



3. Review the Categories and Amounts, then click Add.



Note

The Annual Average for each category starts from the date the category was added to the system, i.e., when you connected the account(s) to your Personal Financial Website. To get the monthly value, the number is divided by the number of months the category has been added to your Personal Financial Website and then it is rounded to the nearest ten dollars. Then, the number is multiplied by twelve to get the annualized value. See below for the calculation.

Estimate from Spending Annual Amount =

$$\left[\left(\frac{\text{Total Dollar Value in Category}}{\text{\# of Months Since First Transaction in Category}} \right) \text{Rounded to the Nearest } \$10 \right] \times 12$$

- The itemized living expenses from spending will populate. Click any expense title to edit it or click the trash can icon to delete it.

Annual Living Expenses

[+ Expense](#) [+ Estimate from Spending](#)

Expenses	Value	
Auto & Transport	\$7,440	
Bills & Utilities	\$14,520	
Cash/ATM	\$59,640	
Entertainment	\$1,320	
Fees & Charges	\$240	
Food	\$10,560	
Home	\$840	
Loan	\$1,200	
Medical	\$240	
Mortgage & Rent	\$45,480	
Shopping	\$1,080	
Taxes	\$1,200	
Unclassified	\$6,840	

Note

If itemized living expenses are already added, the Estimate from Spending option will not overwrite any existing itemized expenses.