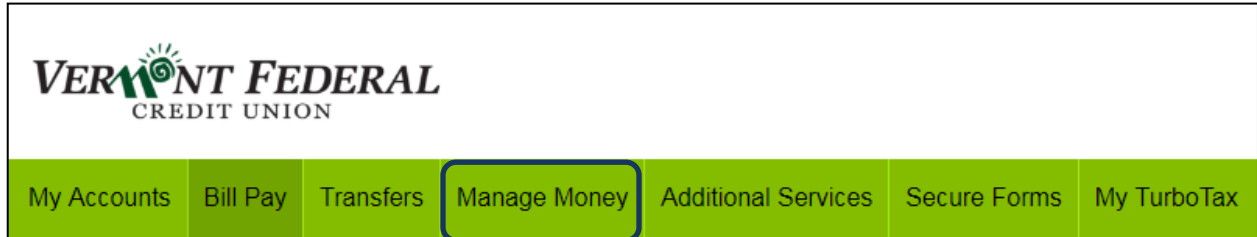
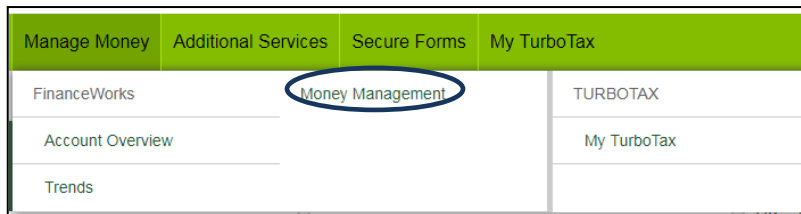


# MONEY MANAGEMENT INITIAL SETUP

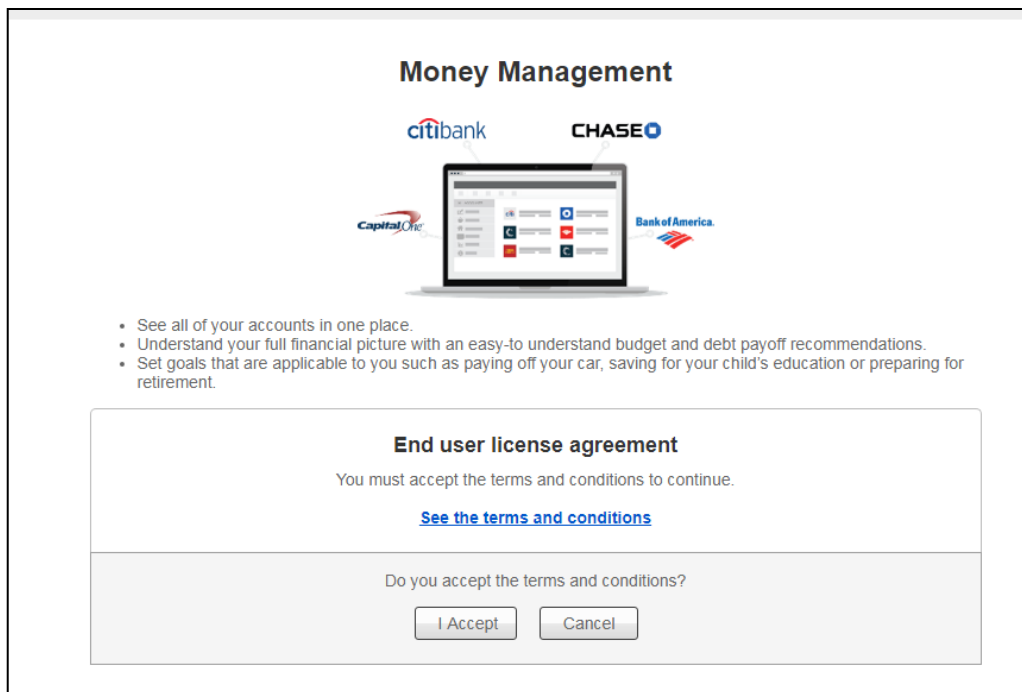
When setting up Money Management for the first time you will click on **Manage Money** in the banner within Online Banking:



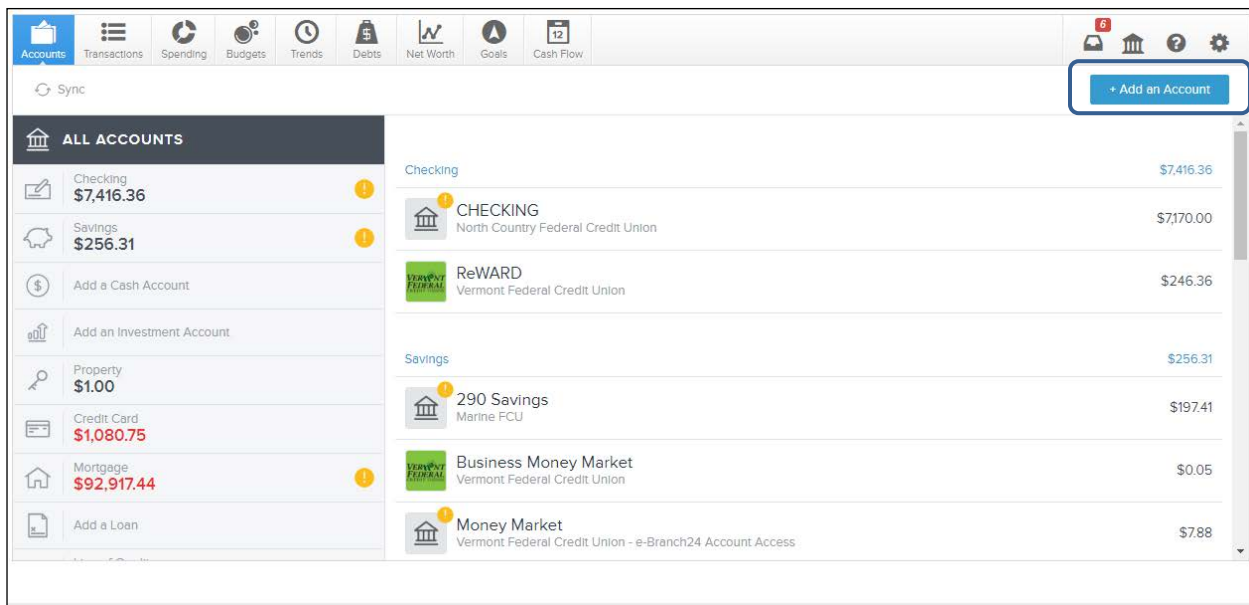
A drop down menu will appear, click on **Money Management**.



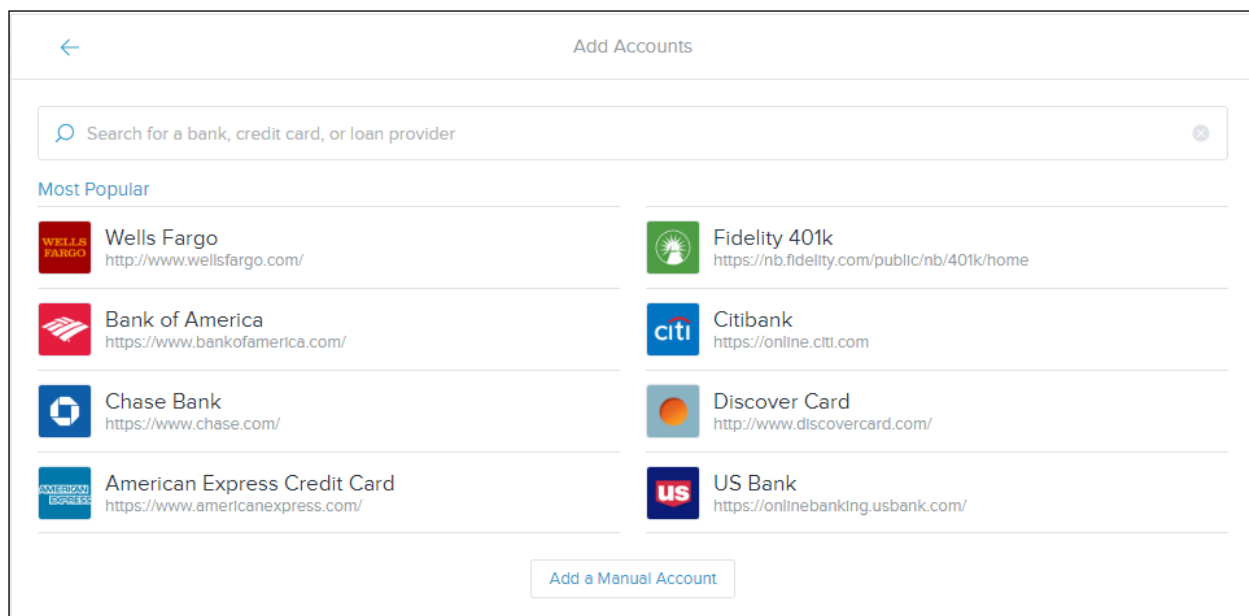
You will be prompted to accept the terms and conditions. You can click on "See the terms and conditions" to read them. Then click **I Accept**.



Your Vermont Federal Accounts will appear in the Accounts screen within Money Management. To add an account at another financial institution, click **Add an Account**.



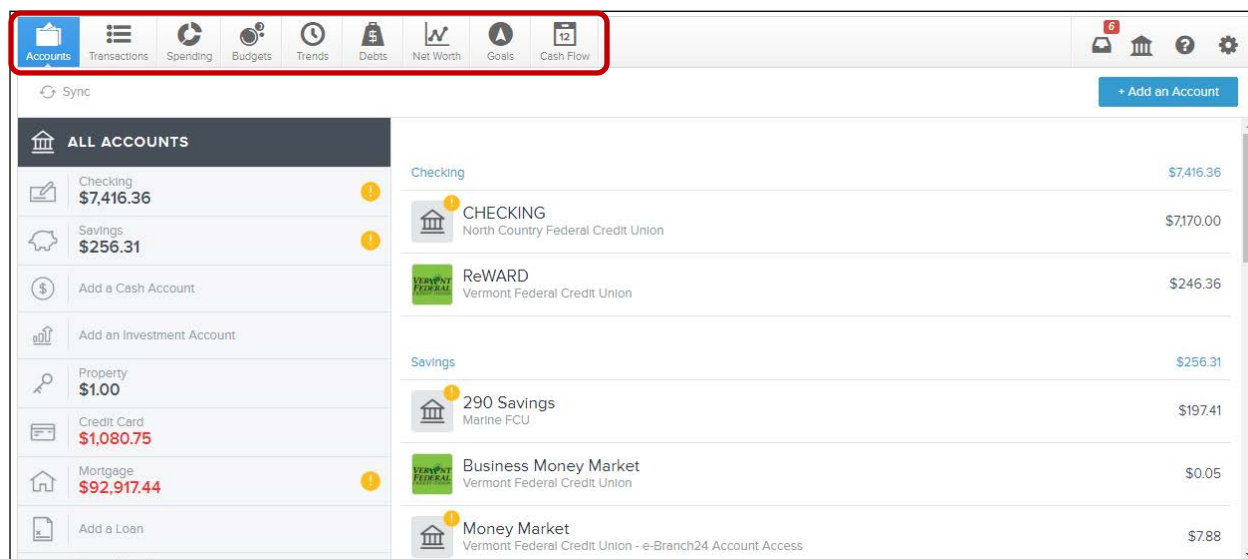
You can then choose from Most Popular list or type in the search field for your financial institution.



Once you have made your selection, it will ask you to provide your login credentials for that financial institution. Enter your username and password and click Connect.

## Navigation:

There are 9 main screens in Money Management.



**Accounts:** allows you to view all of your accounts and balances from various financial institutions in one place.

- Red represents debt accounts.
- Click on an individual account to edit the information.

**Transactions:** allows you to view all transactions from all of your accounts. You also have the ability to exclude accounts and change the date range.

- Green amounts represent income.
- Click on a transaction to view details or edit the information.
- Search by date, payees, category, account, amount, tags and memos.
- Option to export your transactions to CSV to view in Excel.



This Credit Union is federally insured by the National Credit Union Administration.



| Date         | Payee                      | Category            | Account       | Amount      |
|--------------|----------------------------|---------------------|---------------|-------------|
| Pending      | Lowe's                     | Home Improvement    | Visa Platinum | \$38.13     |
| Pending      | Constant Contact           | Advertising         | Visa Platinum | \$45.00     |
| Jan 08, 2018 | Amazon Marketplace Payment | Credit Card Payment | Visa Platinum | \$59.99     |
| Jan 04, 2018 | Amazon.com                 | Shopping            | Visa Platinum | \$29.02     |
| Dec 31, 2017 | Credit Interest            | Interest Income     | ReWARD        | +\$0.02     |
| Dec 14, 2017 | City Of Burlington Burlin  | Utilities           | Visa Platinum | \$4.00      |
| Dec 14, 2017 | City Of Burlington Burlin  | Utilities           | Visa Platinum | \$2.50      |
| Dec 14, 2017 | Payment Thank You          | Credit Card Payment | Visa Platinum | +\$1,276.80 |
| Dec 14, 2017 | Cuna                       | Financial           | Visa Platinum | \$345.00    |

To edit a transaction: click on the pencil icon next to the category.

| Date    | Payee            | Category         | Account       | Amount  |
|---------|------------------|------------------|---------------|---------|
| Pending | Lowe's           | Home Improvement | Visa Platinum | \$38.13 |
| Pending | Constant Contact | Advertising      | Visa Platinum | \$45.00 |

Select A Category

Search for a category...

- Auto & Transport
- Bills & Utilities
- Business Services
- Education
- Entertainment
- Fees & Charges
- Financial
- Food & Dining
- Gifts & Donations

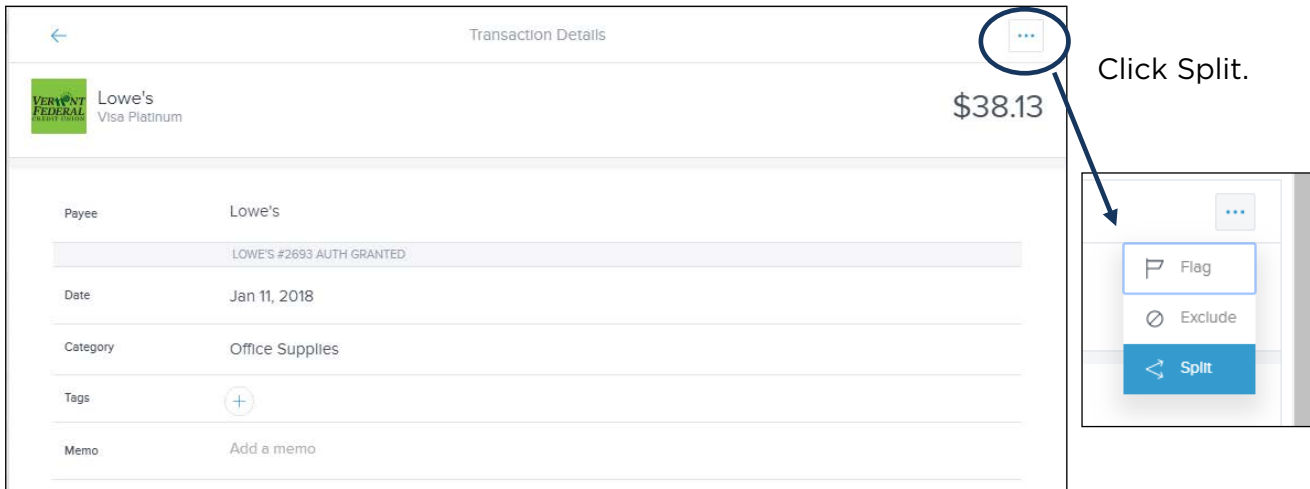
You can click on the category you would like to assign the transaction to or type in the search bar. If you click on the plus sign it will show you the subcategories or you can create a new one. Once you select the new category, you will be able to view it on the main screen.

Business Services

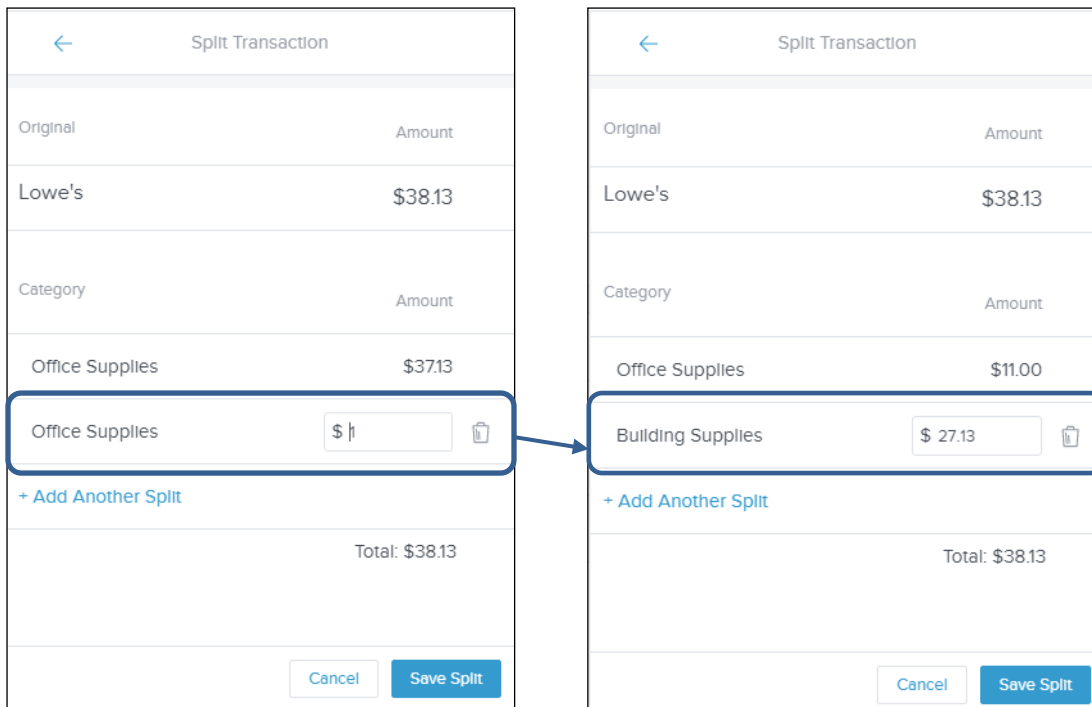
- Advertising
- Legal
- Office Supplies
- Printing
- Shipping
- + Add a Subcategory

|         |        |                 |               |         |
|---------|--------|-----------------|---------------|---------|
| Pending | Lowe's | Office Supplies | Visa Platinum | \$38.13 |
|---------|--------|-----------------|---------------|---------|

Splitting a transaction: click on the transaction (not on the pencil). Click here:



Click on the category to choose a second category. Enter the amount you would like to split. Click **Save Split**.



Back in the main screen you will now see:

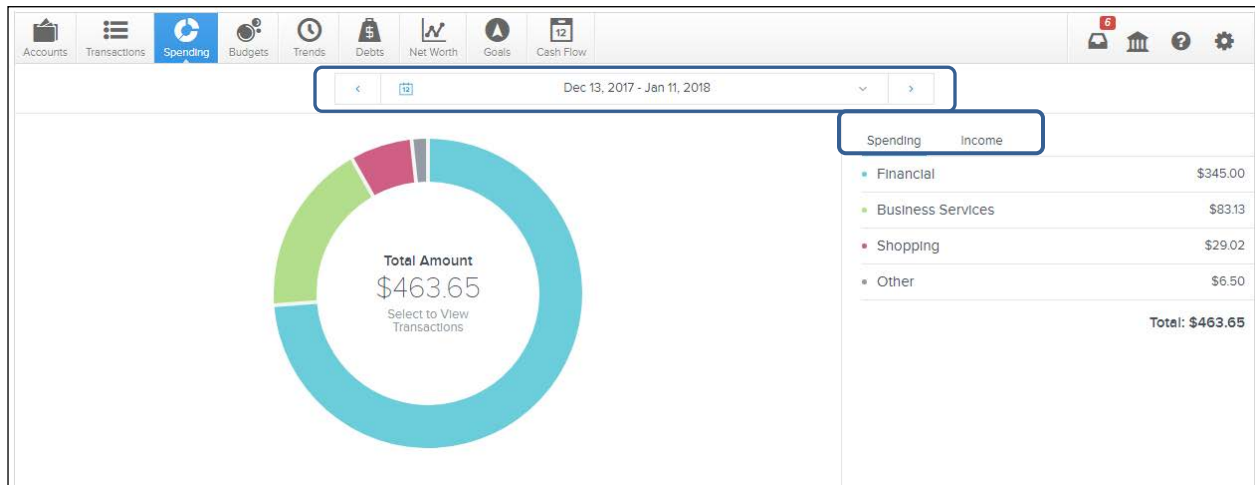
| ▼ Date | Payee   | Category | Account         |               |
|--------|---------|----------|-----------------|---------------|
| <      | Pending | Lowe's   | Office Supplies | Visa Platinum |

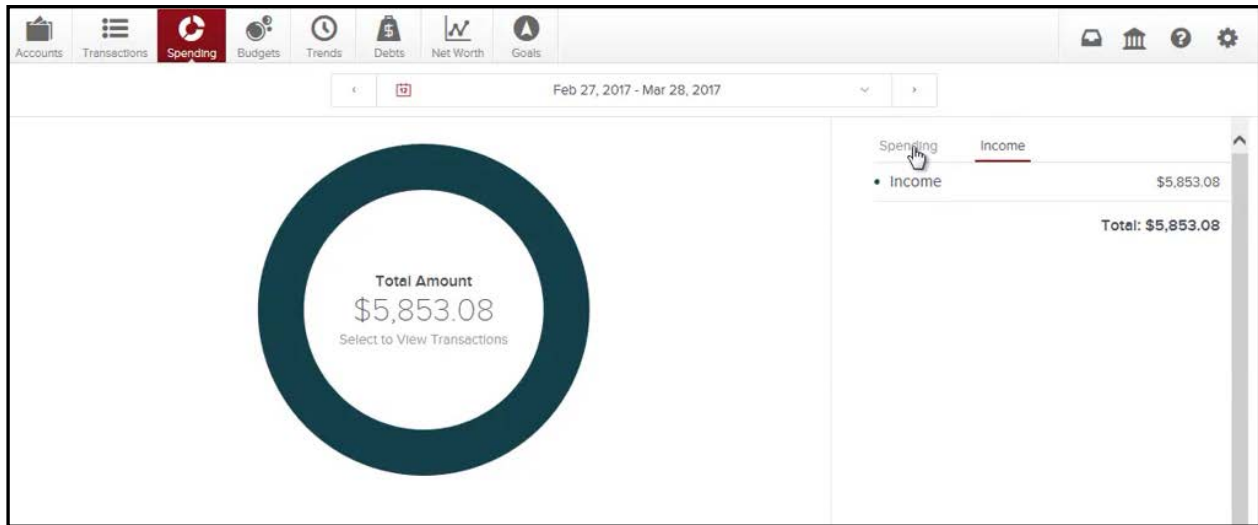
Click here to see the transaction broken into two categories.

| ▼ Date       | Payee   | Category          |                 |
|--------------|---------|-------------------|-----------------|
| <            | Pending | Lowe's            | Office Supplies |
| Jan 11, 2018 | Lowe's  | Office Supplies   |                 |
| Jan 11, 2018 | Lowe's  | Building Supplies |                 |

## Spending:

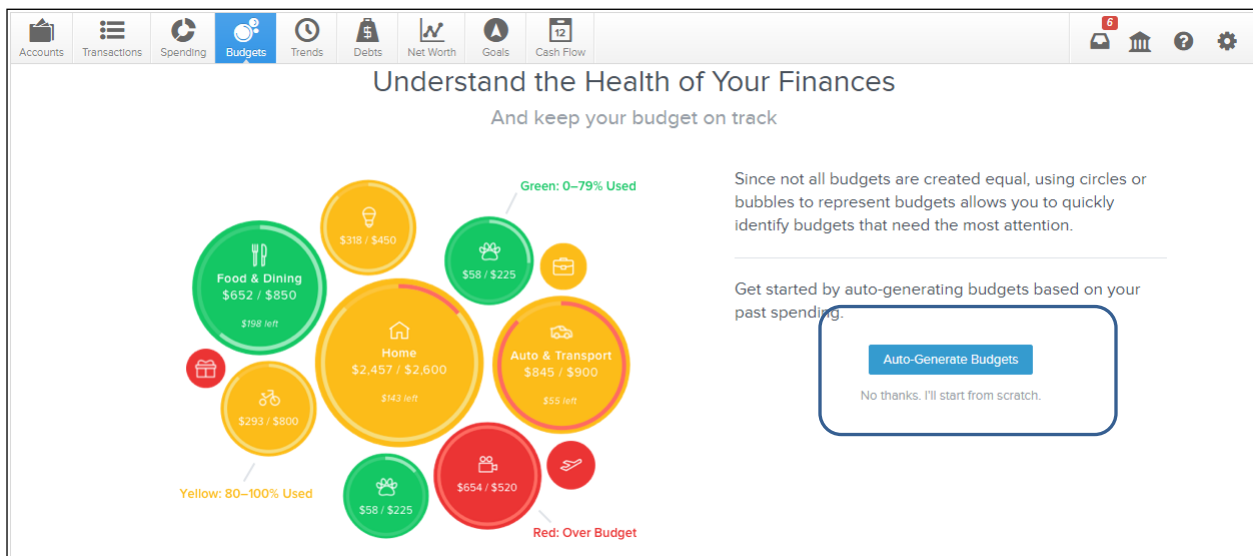
- Select the date from the top navigation bar.
- Toggle between Spending and Income.
- Click a segment of the spending wheel to see subcategories.
- Click the center of the wheel to see specific transactions.



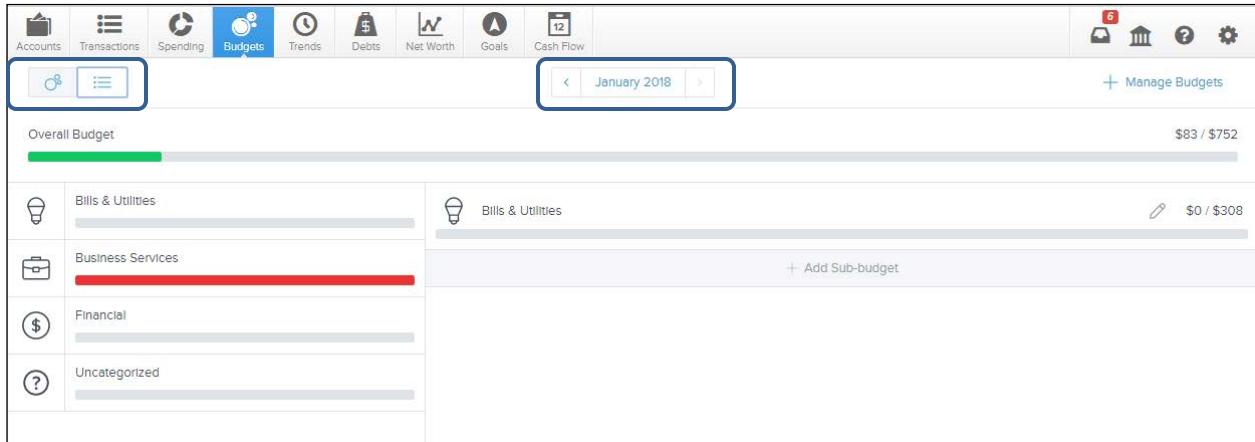


**Budgets:** when logging in for the first time you have the option of auto-generating your budgets based on your transaction history or you can start from scratch.

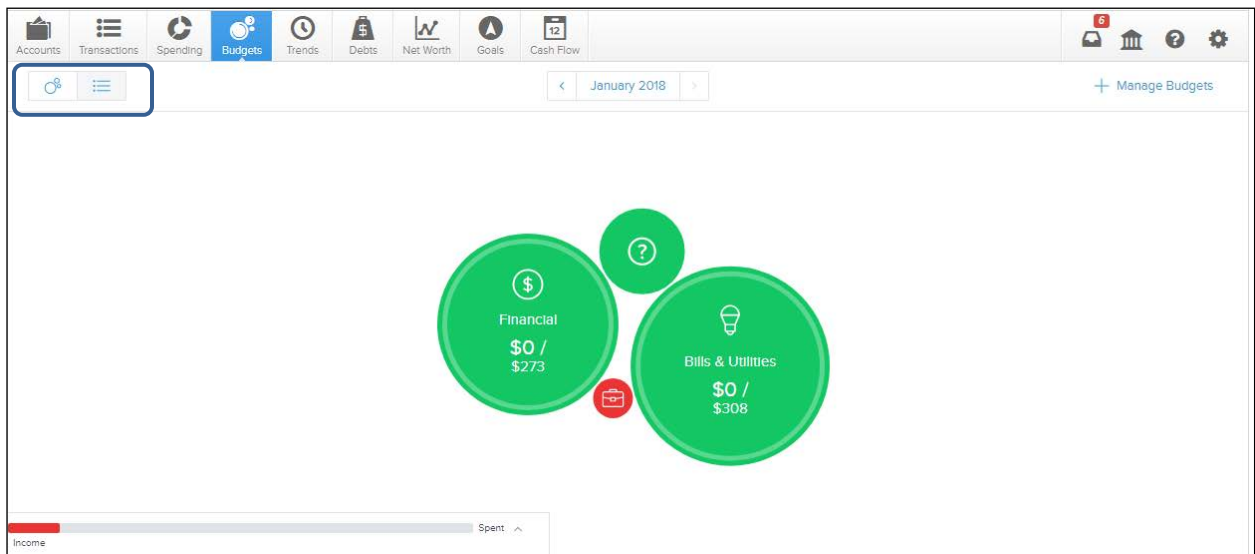
- Auto-generated budgets use averages from the last 90 days of transaction history.
- Select the month from the top navigation bar.
- Click + to add a budget.
- Toggle between list and bubble view.
- Click on a budget to edit it:
  - Green = less than 80% of the budget is used
  - Yellow = more than 80% of a budget is used
  - Red = more than 100% of a budget is used



## Bubble View:



## List View:





Editing a budget: click on the budget.

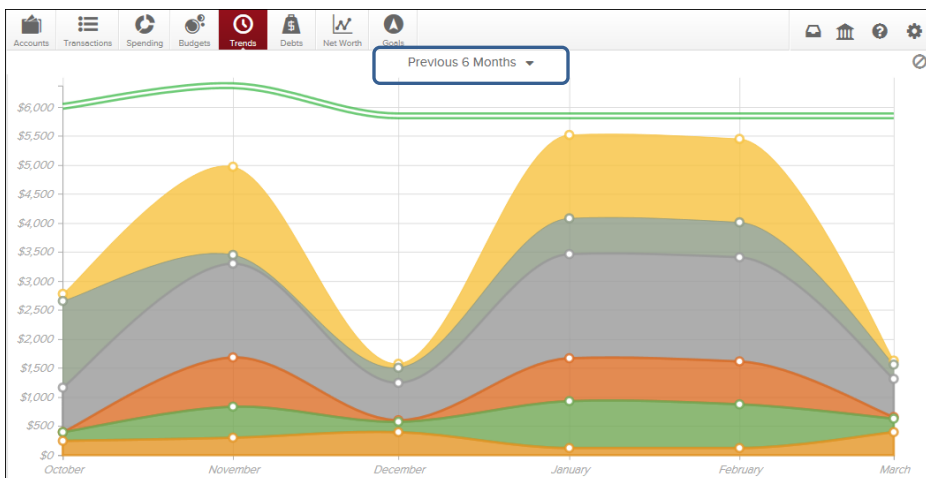


Click on the **pencil** to change the dollar amount or delete the budget.

Click on the **plus sign** to add a sub-category.

**Trends:** track spending in each category over time.

- Choose to view data over 3, 6, 9 or 12 months.
- Chart colors correspond with the categories colors in the spending wheel.
- Hover over a color to see exact amounts spent month to month.
- Click a circle to view transactions for that month.
- Click a color to see subcategory spending.



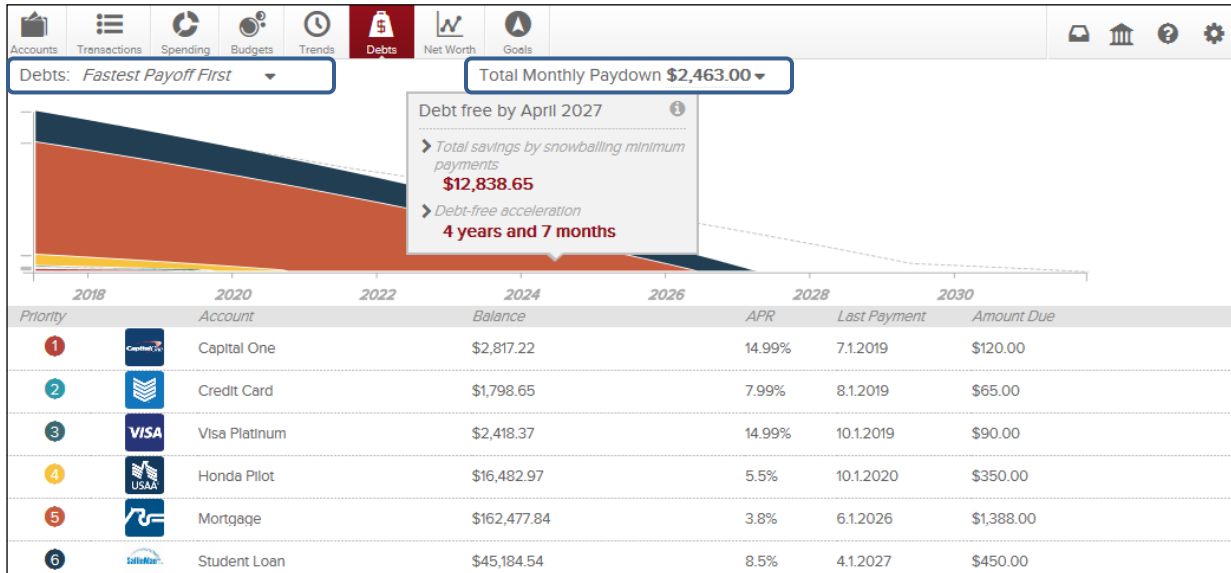
**VERMONT FEDERAL**  
CREDIT UNION



This Credit Union is federally insured by the National Credit Union Administration.

**Debts:** to view all of your debts on one screen and to assist users in creating a debt strategy.

- Click on Fastest Payoff First to see how various payoff methods will affect your debt timeline.
- Total monthly paydown lets you see how adding money to your monthly payment will help you get out of debt faster.
- Each color in the chart corresponds with the color in the list.
- Click a debt in the list to edit it.



**Net Worth:** to view all of your assets and liabilities in one place.

- View over 6, 9 or 12 months.
- The dots on the graph represent your net worth for each month.
- The lines on the graph represent the change in your net worth from month to month.
- When clicking on a dot, gains and losses will appear for that month.
- Click on view assets and liabilities to view net worth details organized by type.



**Goals:** set savings, debt, and retirement goals.

To create a Savings goal:

1. Select the Savings Goal Type.
2. Select a specific goal to save for.
3. Customize the Goal Name.
4. Specify the Amount to Save.
5. Select an Account.
6. Save.

*Note:* each goal must be tied to its own account, which will be used to measure your progress towards each goal.

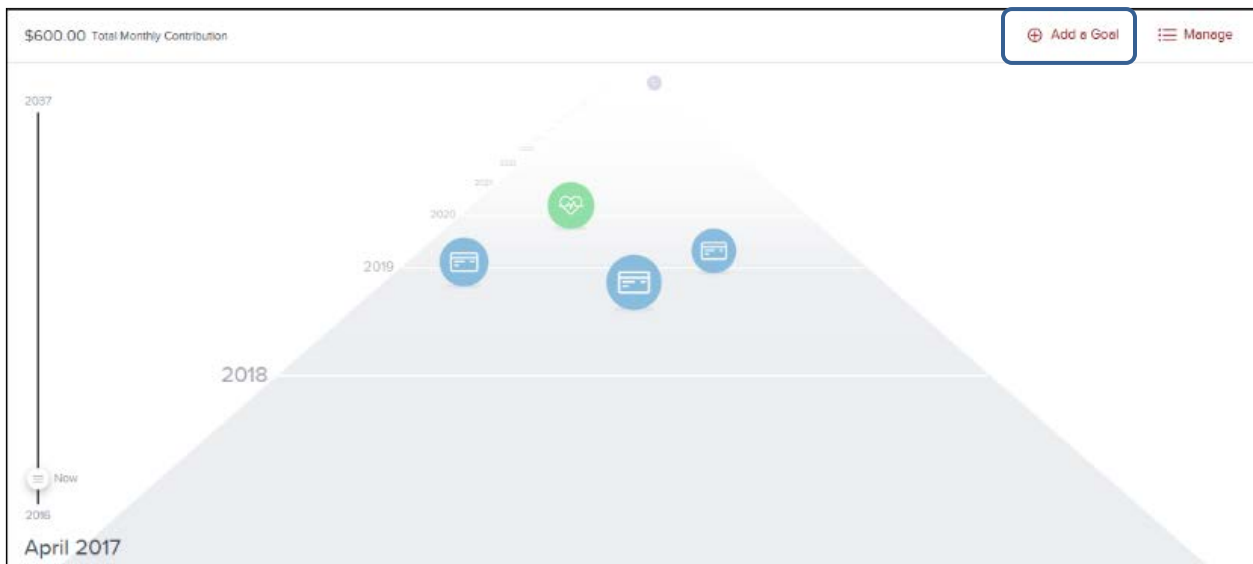
To create a Debt Payoff goal:

1. Select the Debt Payoff Goal Type.
2. Select Debts to Track.
3. Save.

*Note:* while you can add any debt to the Goals tool, Goals will calculate your payoff based only on the amount you set to contribute in Goals. It will not account for any amount you have budgeted towards that debt in the Budgets tool. Therefore, the Goals tool is best used for unbudgeted debts (usually credit cards); unless you plan to manually adjust your Monthly Goal Contribution to account for budgeted expenses.

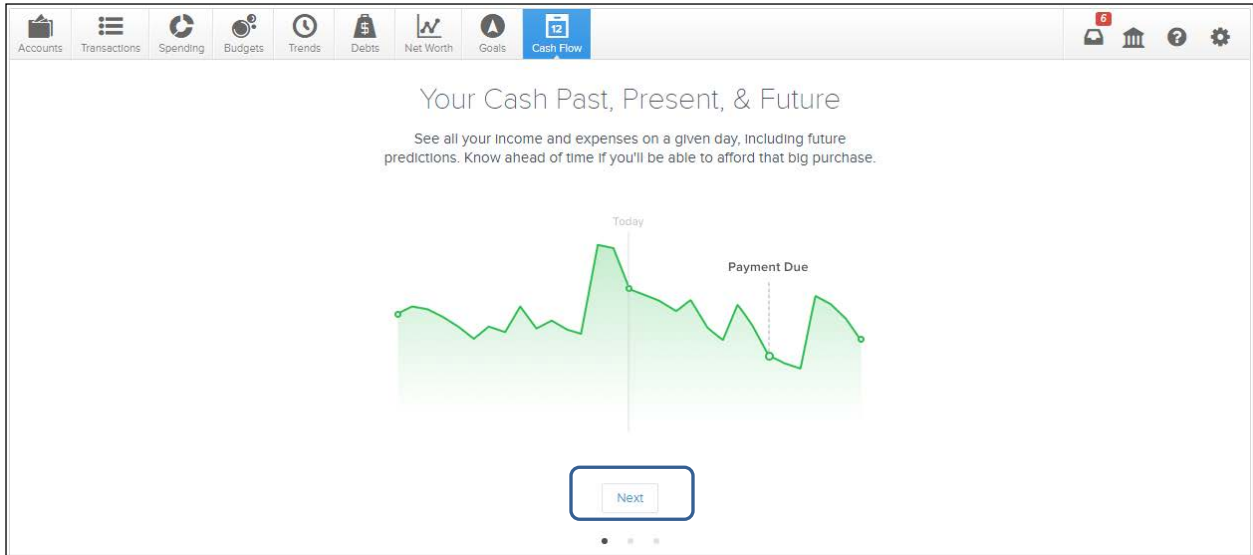
To create a Retirement goal:

1. Select the Retirement Goal Type.
2. Specify the Amount to Save.
3. Select an Account.
4. Save.



**Cash Flow:** this tool helps users understand not only their historical spending, but also predict their future spending. It allows users to easily identify and add recurring bills and payments. In addition, Cash Flow lets users add one-time or annual payments for items that may be considerable and require future planning, such as property tax.

To begin, click **Next** to get started.



The system will then ask you to look at past transactions that look like bills and recurring income. You can accept or exclude the transaction. If you accept, it will ask you to set a frequency for forecasting purposes.

The screenshot shows the 'Add a Cash Event' screen. At the top, it says 'Add a Cash Event' and 'Here are a few of your past transactions that look like bills and recurring income. Scheduling these as Cash Events will help improve your financial forecast.' Below this, there are two main sections. The left section shows a transaction for 'Credit Interest' with a value of '+\$0.02' and a 'Last Occurred' date of 'Dec 31st, 2017'. Below the transaction details are two buttons: a green checkmark (✓) and a red X (✗). The right section has a 'Create Your Own' button with a plus sign (+). A blue arrow points from the checkmark button to the 'Frequency' screen shown in the next screenshot.

You can also create your own from scratch.

The screenshot shows the 'Frequency' screen. At the top, it says 'Frequency'. Below this is a 'Start Date' section with a calendar for 'December 2017'. The date '31' is selected. Below the calendar are two radio button options for 'Repeats': 'No Repeat (one-time only)' and 'Weekly (Sundays)'. At the bottom right is a 'Save' button.