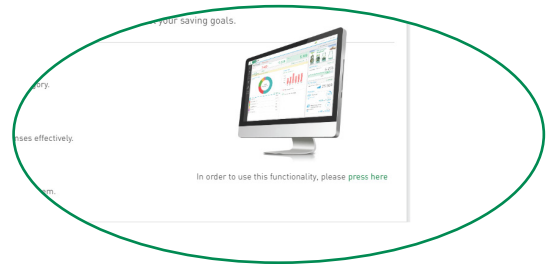




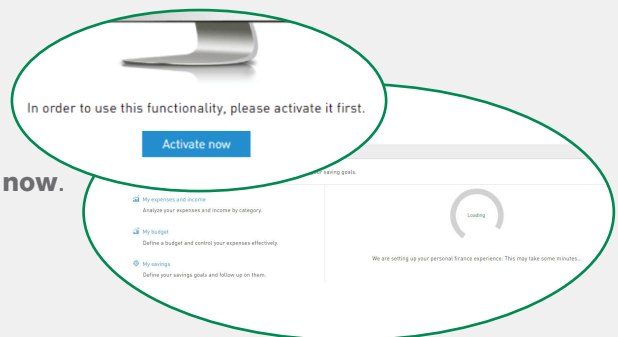
Learn how **Your Finances** module works

YOUR FINANCES

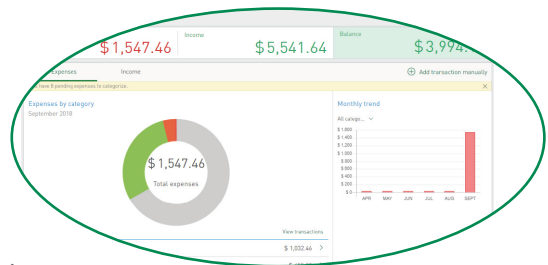
1 Look for **Budget Management** section at the bottom of your home page screen. Press **To use this functionality, please press here** to begin.



2 Once in **Your Finances** main page, click on **Activate now**. It will take a few minutes for the system to upload the information from all of your accounts.



3 Once all your account's information is uploaded, the dashboard will display the income, expenses, and total balance of your accounts in system. You can also view a general image of your categorized and uncategorized income and expenses as well as a trend of your monthly expenses and a comparison with last month's expenses. In this same panel you will be able to access **My Budget** and **My Savings** sections.



INCOME AND EXPENSES BY CATEGORY

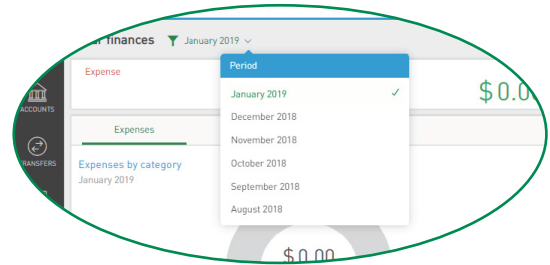
In this section you can view your categorized transactions, update categorizations, split transactions, and manually add transactions that are not in the system.

1

In **Your Finances** section, select the month for which you want to view categorized and uncategorized transactions.

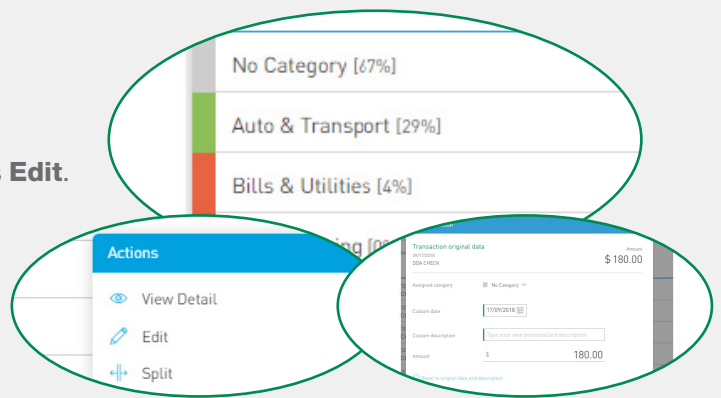
NOTE:

- When you open the module, transactions from the last 45 days are uploaded and up to 12 months of transactions are accrued.



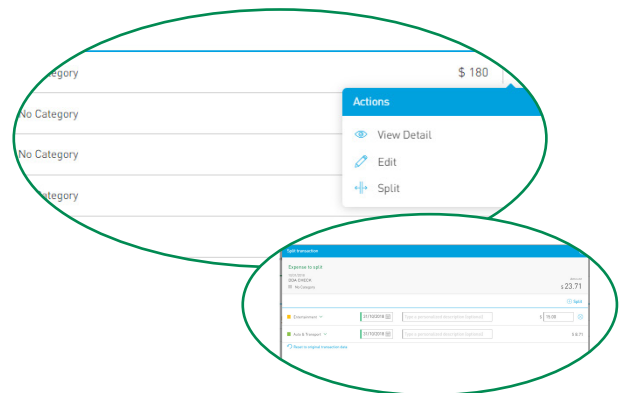
2

To categorize transactions, press **No Category**, select the transaction to categorize, press the three dots (:) to the right of the transaction and then press **Edit**. Then choose the transaction category and include a description of the categorization and press **Save**.



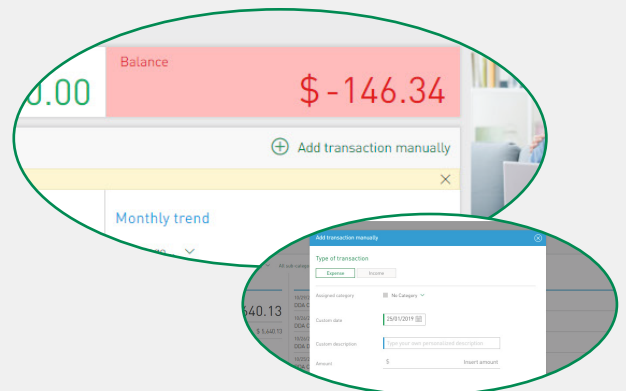
3

To split transactions, select the transaction, press the three dots (:) to the right of the transaction and then press **Split**. Here you can select the category and the amount that you would like to set up to split the transaction. Then press **Save**.



4

To manually add a transaction and include it in your income found at the right hand side of the dashboard and expense view, choose **Add transaction manually**. Then select if the transaction is an income or an expense and the applicable category. Finally, write a description and the amount. Then press **Save**.

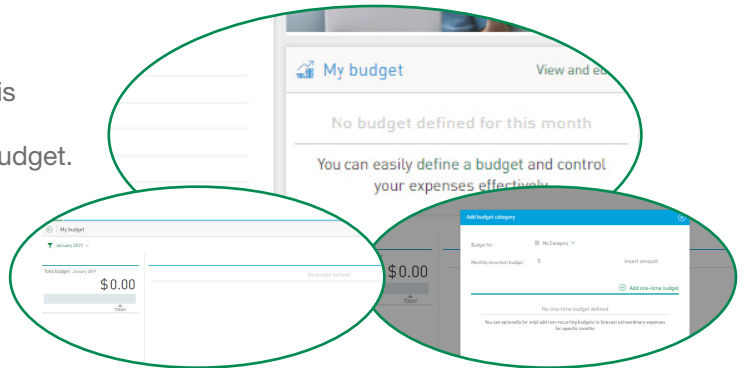


MY BUDGET

In this section, you can define a monthly budget and easily compare it to your monthly expenses.

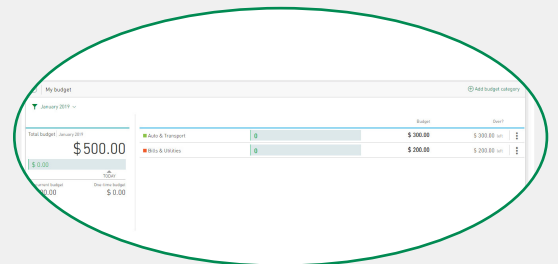
1

Visit **My budget** and press **Add budget category**, then select the budget category and amount. If this is a one time budget, choose **Add one-time budget** and enter the category, amount and month for the budget.



2

Once you add the budgets for the month, the dashboard will display the budget that was set up and the amount that has been consumed based on the transactions categorized found in the **Income and expense by category** section. The system will also let you know if you have an available balance or if you have exceeded the budgeted amount, and if so, by how much.



NOTE:

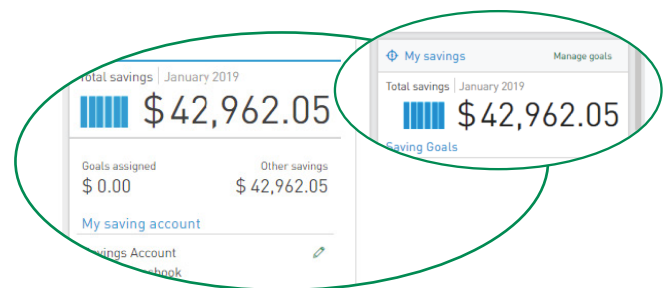
- All your recurrent budgets will be kept in the system for upcoming months.

MY SAVINGS

In this section, you can set up savings goals in a single account and easily view how close you are from reaching your goals based on your current account balance.

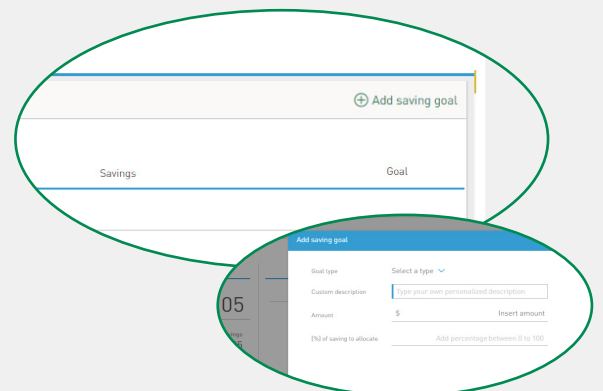
1

Visit **My Savings** and in **My Saving Account** section, select the account in system where you want to set up your savings goals.



2

Once you select the account, press **Add saving goal**, select the goal type, add a description, write the goal amount and select the percentage of the current balance that you want to allocate to the goal. Then press **Add**.



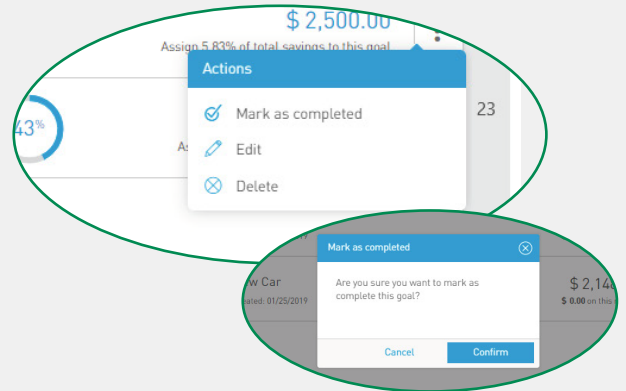
MY SAVINGS (continuation)

3

Repeat steps 1 and 2 to add a new saving's goals within an account.

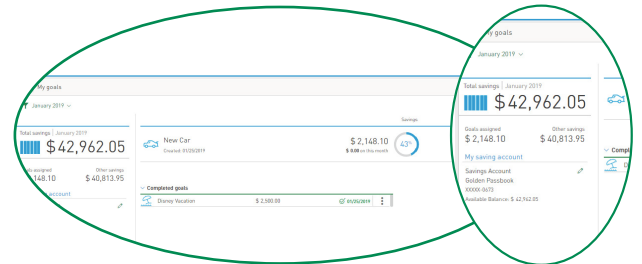
4

Once you meet the goal, you can checkmark it as completed by pressing the three dots (:) to the right of the goal.



5

The dashboard will display the number of goals assigned to this account; in **Other savings** you can view the available balance, considering your established goals. You can also view how close or far you are from meeting that particular savings goal.



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