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# USSFCU PERSONAL FINANCIAL MANAGEMENT

## “MY FINANCE” HOW TO

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## OVERVIEW

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My Finance allows you to view and maintain your financial information.

Features of My Finance include:

- Ability to track accounts and categorize transactions.
- Retain and review account, transaction, budget, and goal history.
- Assist in building net worth by tracking toward a budget or goal.
- Monitor activity through alerts.

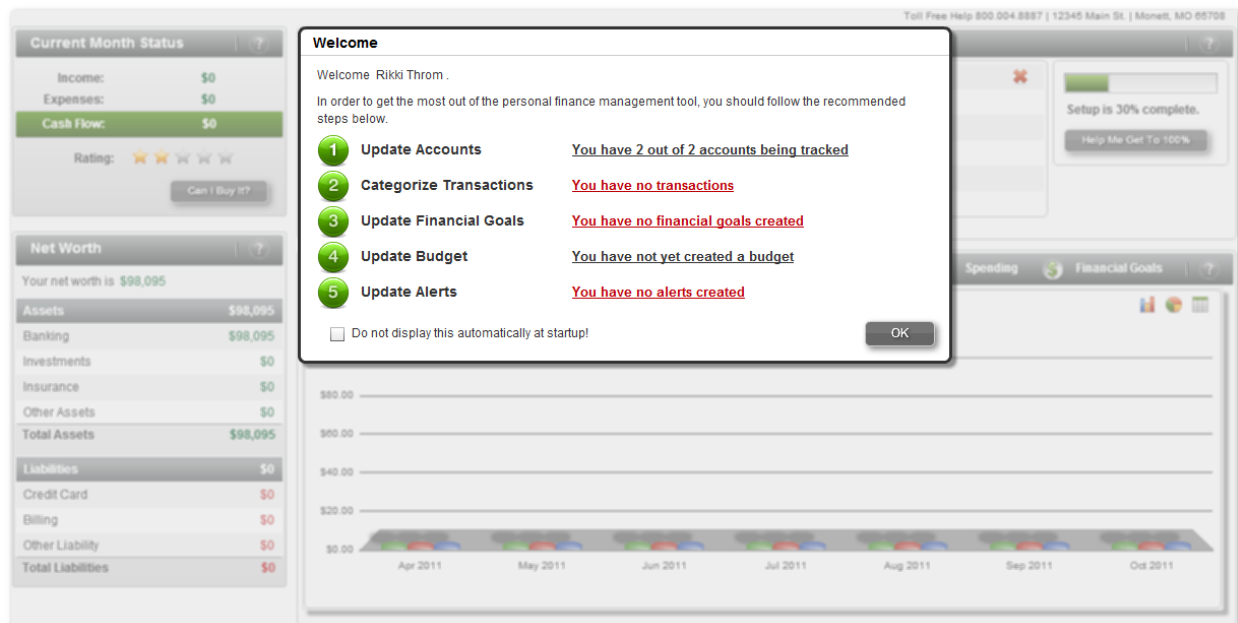
## GETTING STARTED

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Upon first accessing Personal Financial Manager “My Finance”, you will be prompted to accept the Terms of Service.

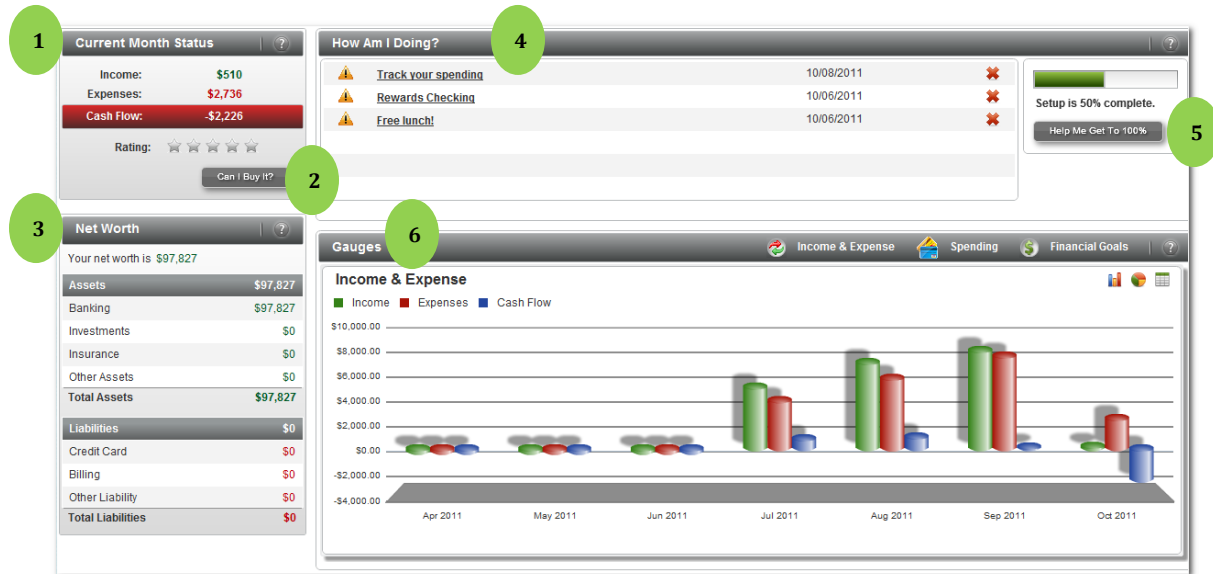


The Welcome Message includes the recommended steps to complete setup display. Click on a link to jump to a specific step, or click OK to continue to the Dashboard.



## DASHBOARD

The dashboard provides a comprehensive overview of your financial performance.



1. **Current Month Status:** Current month status is calculated using your total income and expenses.
2. **Can I Buy It?** This tool allows you to make an informed decision on a purchase based on budget and financial goal data.
3. **Net Worth:** Calculation is based on the accounts being tracked with My Finance. Account types are grouped under assets and liabilities to determine net worth.
4. **How Am I Doing?** Provides message indicators and a progress indicator. Indicators let you know if something requires immediate attention or may reinforce things you are doing well. You may also receive special alerts from your financial institution.
5. **Help Me Get To 100%:** Click for steps to take to get the most out of using My Finance.
6. **Gauges:** See page 5

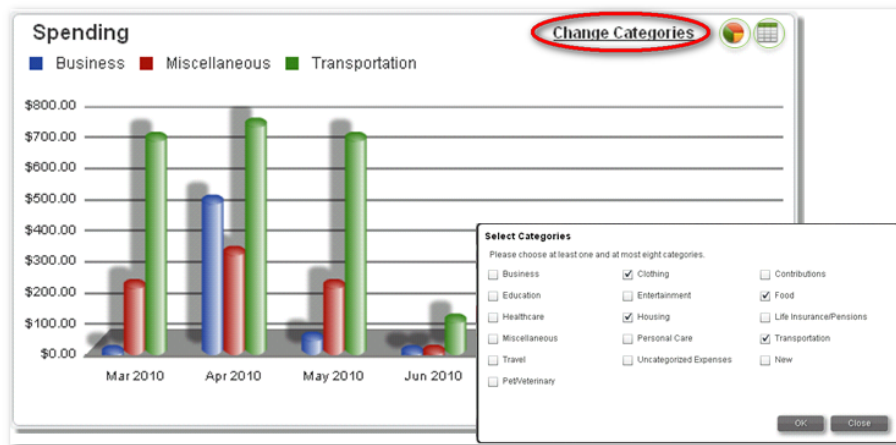
## GAUGES

**Income & Expenses:** Summary of income, expenses, and cash flow over the last six months. The summary can be viewed in the form of a column chart, pie chart, or table.

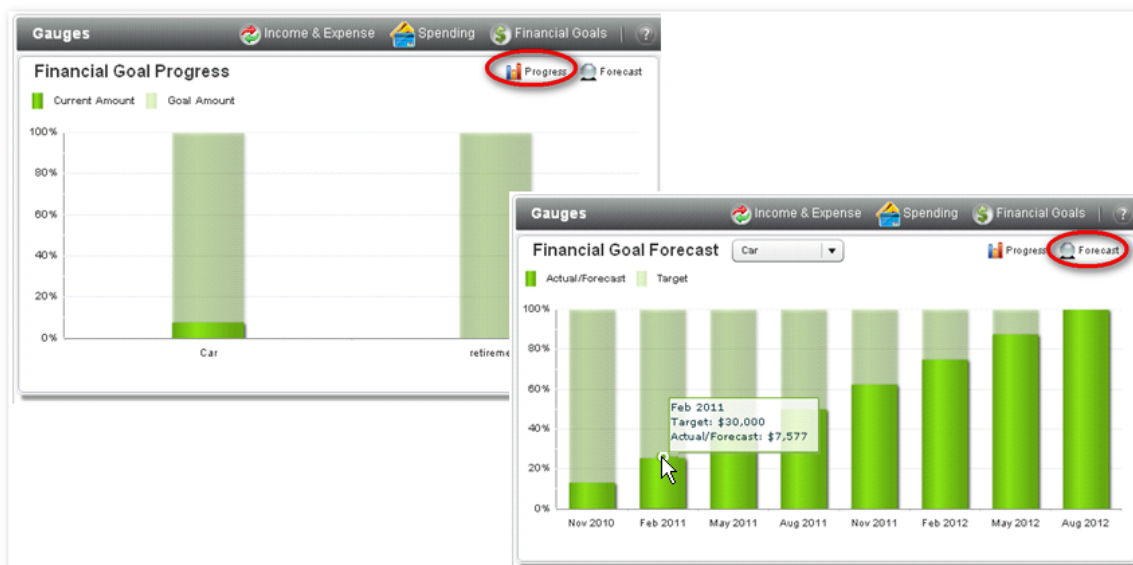


When accounts are initially imported, only information for the last 3 months is obtained. Several of the columns may be empty until more data accumulates.

**Spending:** Shows a summary of spending for selected categories over the last six months. The summary can be viewed in the form of a column chart, pie chart, or table. You can also change which categories are displayed by selecting Change Categories.



**Financial Goals:** Shows a summary of financial indicators that let you know if you are on track for goals created. The indicators are based upon the information being tracked within MY FINANCE (e.g., income, savings, assets, debts). By clicking **Forecast Settings** you can change assumptions on your goals.



## ACCOUNTS

Displays your account information by assets and liabilities.

All accounts that belong to USSFCU (internal accounts) are automatically included and updated.

**Account Aggregation** - Accounts that do not belong to USSFCU (external accounts) can be added. It is recommended that you add all of your accounts so you have an overall view of your net worth, income, spending and balances to assist in your financial decisions and budget accuracy.

Any type of account, i.e., checking, savings, investment, credit cards can be added and included.

Accounts can be excluded from your net worth total, budget total, and transaction view.

Accounts							
				Add Online Account ...		Add Offline Account ...	
ASSETS	EXCL	TYPE	INSTITUTION	ACCOUNT #	UPDATED	BALANCE	DELETE
<input checked="" type="checkbox"/> Bus DDA 0002	<input type="checkbox"/>	Checking	8896 Education Bank	*****0262	02-16-2011	\$53,650.00	
<input checked="" type="checkbox"/> Business	<input type="checkbox"/>	Checking	8896 Education Bank	*****3456	02-16-2011	\$3,122.05	
<input checked="" type="checkbox"/> Expense	<input type="checkbox"/>	Checking	8896 Education Bank	*****1234	02-16-2011	\$26,128,041.41	
<input checked="" type="checkbox"/> My School	<input type="checkbox"/>	Checking	8896 Education Bank	*****1111	02-16-2011	\$0.00	
<input checked="" type="checkbox"/> Travel	<input type="checkbox"/>	Checking	8896 Education Bank	*****5555	02-16-2011	\$0.00	
<input checked="" type="checkbox"/> my checking	<input type="checkbox"/>	Checking	8896 Education Bank	*****0262	02-16-2011	\$44,445.00	
Total Assets						\$26,229,258.46	
LIABILITIES	EXCL	TYPE					
<input checked="" type="checkbox"/> Cons Ln 0004	<input type="checkbox"/>	Loan					
<input checked="" type="checkbox"/> Platinum MasterCard	<input type="checkbox"/>	Credit Card					
Total Liabilities						\$15,587.47	

8896 Education Bank

Institution: 8896 Education Bank Available Amount: \$44,451.35

Account Name: my checking

Account Number: \*\*\*\*\*0262

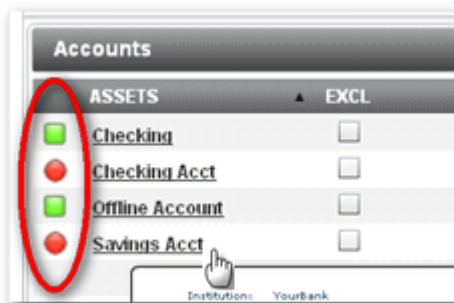
Account Type: Checking

Capital Balance: \$44,445.00

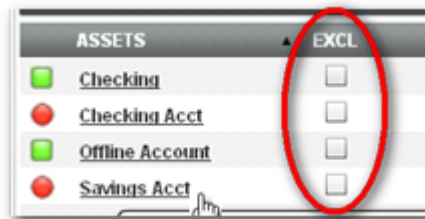
Last Update: 02-16-2011

Account Status: Account is up-to-date

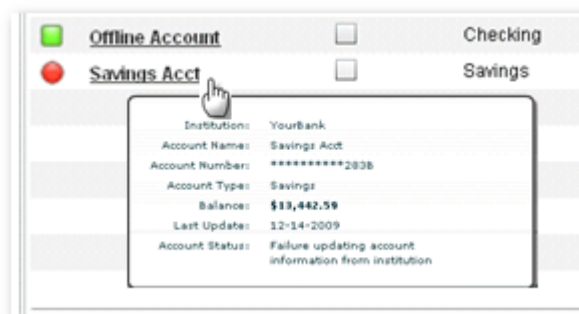
Status indicators are shown to the left of each account. A green square indicates the account is up to date. A red circle indicates the account is not up to date. If an account is internal, transactions are automatically updated.



Accounts that belong to your financial institution are automatically included and cannot be deleted. If you do not wish to have the account included in your net worth, budget and transactions check the EXCL (Exclude) box next to the appropriate account.



You can view detailed information about each account by placing the cursor over the account name to display hover text or click on the account name link to display the Account Details dialog box.



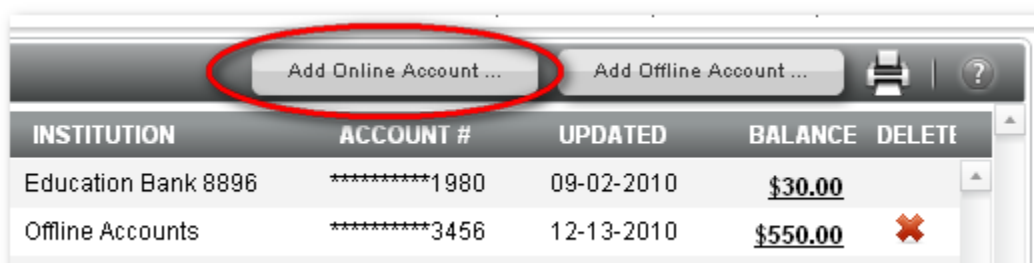
You can view transactions associated with an account by clicking on the Balance link which presents the Transactions page.

ACCOUNT #	UPDATED	BALANCE
*****0001	10-04-2010	<a href="#">\$70.00</a>
*****283A	12-30-2009	<a href="#">\$4,241.59</a>
*****34	10-04-2010	<a href="#">\$1,900.12</a>
*****283B	12-14-2009	<a href="#">\$13,442.59</a>

## EXTERNAL ONLINE ACCOUNTS

External accounts acquire account data through an aggregator service. If you have established credentials with a financial institution's online website and the site is available, the account data can be "imported" into your collection of account data.

**Step 1:** Click on **Add Online Account**.



**Step 2:** Enter the name of the financial institution. A list of available FIs appears as you type.



If the financial institution you are trying to add provides online account access but is not found in the list, you can request to have them added by selecting the Customer Support tab, and email is generated to MY FINANCE\_Support@jackhenry.com.

**Add Online Accounts**

Now lets find your accounts so we can retrieve your transactions. We recommend you begin with your credit cards and bank accounts first. Let's start with you specifying the name of the financial institution below.

Account / Institution:

Simmons First

If your institution provides internet access and you can't find it in the list of supported institutions, you can make a request to have it added by sending an email to support.

Customer Support

**Add Online Accounts**

Now lets find your accounts so we can retrieve your transactions. We recommend you begin with your credit cards and bank accounts first. Let's start with you specifying the name of the financial institution below.

Account / Institution:

Bank URL:

If your institution provides internet access and you can't find it in the list of supported institutions, you can make a request to have it added by sending an email to support.

Customer Support

Next > Cancel



**Step 3:** Enter your login credentials for the financial institution's online system.

**Account Credentials**

You will need to enter your identification and any answers to security questions your bank's online website may require. Your sign-in information will remain secure and will only be used to gather balance and transaction information.

Institution: **Simmons First**

Bank Anywhere ID:

Bank Anywhere Password:

This operation could take a couple minutes.

**Step 4:** A list of available accounts displays. Select the accounts you would like to add and click **Import Accounts**.

**Import Accounts**

We discovered these accounts for you. If there are accounts you don't want to include, deselect them from the checkbox. You should set the account types correctly. When you're done, click the "Import Accounts" button below for the selected accounts.

	ACCOUNT NAME	ACCOUNT #	BALANCE	TYPE
<input type="checkbox"/>	Checking1	XXXXX-160002	\$150.00	Checking
<input type="checkbox"/>	Checking2	XXXXX-160003	\$6,348.90	Checking
<input checked="" type="checkbox"/>	Checking7	0000012345	\$328.90	Checking
<input type="checkbox"/>	Checking8	1234500000	\$1,248.90	Checking
<input type="checkbox"/>	Checking9	0123456789	\$28.90	Checking
<input type="checkbox"/>	Saving3	1234567890	\$543.00	-- Select Account Type --

UPDATING ...

External accounts can be deleted. Those accounts are easily identified by the icon in the Delete column.

If you click on the Delete icon, you are presented with a confirmation message. By clicking **Yes**, the account and all corresponding transactions are permanently removed.



A screenshot of a web application interface showing a table of accounts. The table has four columns: ACCOUNT #, UPDATED, BALANCE, and DELETE. There are four rows of data. A red circle is drawn around the 'DELETE' column, highlighting the delete icons (a red 'X' in a square) for each row.

ACCOUNT #	UPDATED	BALANCE	DELETE
g) *****0001	10-04-2010	<u>\$70.00</u>	
*****283A	12-30-2009	<u>\$4,241.59</u>	
*****34	10-04-2010	<u>\$1,900.12</u>	
*****283B	12-14-2009	<u>\$13,442.59</u>	

## EXTERNAL OFFLINE ACCOUNTS

An offline account is an account where online account access is not available. You must manually enter account information and transactions in the application.

**Offline Account**

Offline accounts help you track assets or debts that are not available online. All fields are required for an offline account.

\* Name: Community Bank Account

\* Account Number: 123456

\* Account Type: **Checking**

\* Balance: 550.00

☒ Send me an alert to update this account **WEEKLY**

OK Cancel

Offline accounts can be deleted. Those accounts are easily identified by the icon in the Delete column.

If you click on the Delete icon, you are presented with a confirmation message. By clicking **Yes**, the account and all corresponding transactions are permanently removed.

ACCOUNT #	UPDATED	BALANCE	DELETE
g) *****0001	10-04-2010	<u>\$70.00</u>	
*****283A	12-30-2009	<u>\$4,241.59</u>	
*****34	10-04-2010	<u>\$1,900.12</u>	
*****283B	12-14-2009	<u>\$13,442.59</u>	


## TRANSACTIONS


Lists transactions associated with the accounts that have not been excluded.


You can search for transactions by description and/or date range using the search fields. Available date options are all, by 30, 60, 90 days, by month and by a particular date range selected.


The system will perform auto-categorization of transactions. When the system is unable to categorize a transaction based upon what it has learned from your previous input, it is referred to the Uncategorized Expenses category.

Transactions can be re-categorized by dragging and dropping the transaction from one category to another or by clicking on the transaction description to access the category field.


**Transactions** Drag and Drop 








DATE RANGE: All 



Uncategorized Expenses (0 transactions)

Add Category ... Categorization Rules Renaming Rules 

Categories	Accounts	DATE	DESCRIPTION	CHECK	ACCOUNT	DEBIT	CREDIT	DELETE
All			08/30/2010	Hy-Vee	N/A	Offline Account	\$32.58	
Business			08/15/2010	Hy-Vee	N/A	Offline Account	\$50.00	
Clothing			11/01/2009	SALON COSABELLA DENV	N/A	Checking Acct	\$1.00	
Contributions								
Education								
Entertainment								
▶ Food								
Healthcare								
▶ Housing								
Income								
Life Insurance/Pensions								
▶ Miscellaneous								
Personal Care								
▶ Savings Goals								
Transfer Between Accounts								
▶ Transportation								
▶ Travel								
Uncategorized Expenses								
Uncategorized Income								
Totals						\$0.00	\$0.00	

A transaction can be split among multiple categories by clicking the transaction description and selecting **Click to split transaction**. Select the appropriate categories and enter the amount that applies to each.



This is a manual action and cannot be incorporated in the auto categorization.

**Transaction Details**

Original Description: Hy-Vee

\* Description:

Memo:

Tax Indicator: ☐

\* Category/Amount: [Click to split transaction again](#)

Food - Groceries

\$25.00

✖

Healthcare

\$25.00

✖

Categorization: MANUAL

Account: Offline Account

Post Date: 08/15/2010

Transaction Type: Debit

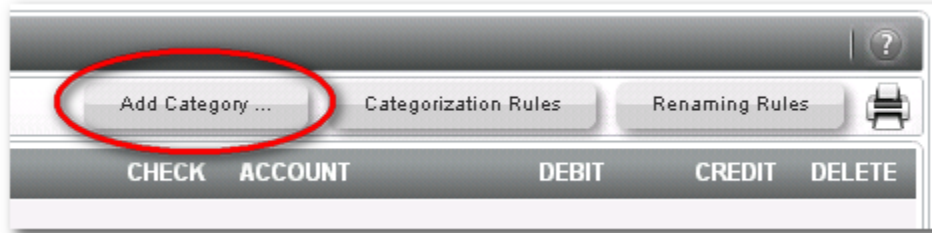
Amount: \$50.00

Update

Cancel

## Adding a Category

Many default categories and subcategories are provided. You can create, update, or delete user defined categories and subcategories.



**Add Category**

Select whether you want to create a new category group or create a subcategory to an existing category group.

☒ Create a new category  
☐ Create a new subcategory

Next > Cancel

**Add Category**

\* Category:

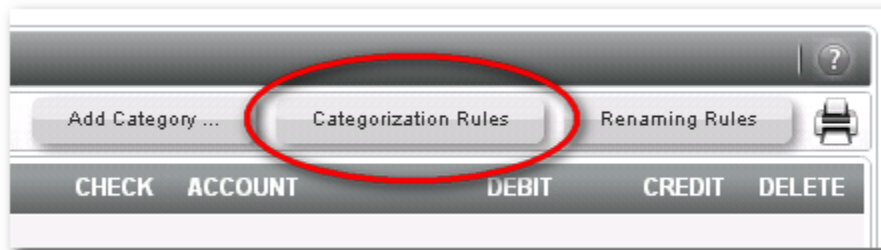
\* Type: ☐ Income ☒ Expense

Create Category Cancel

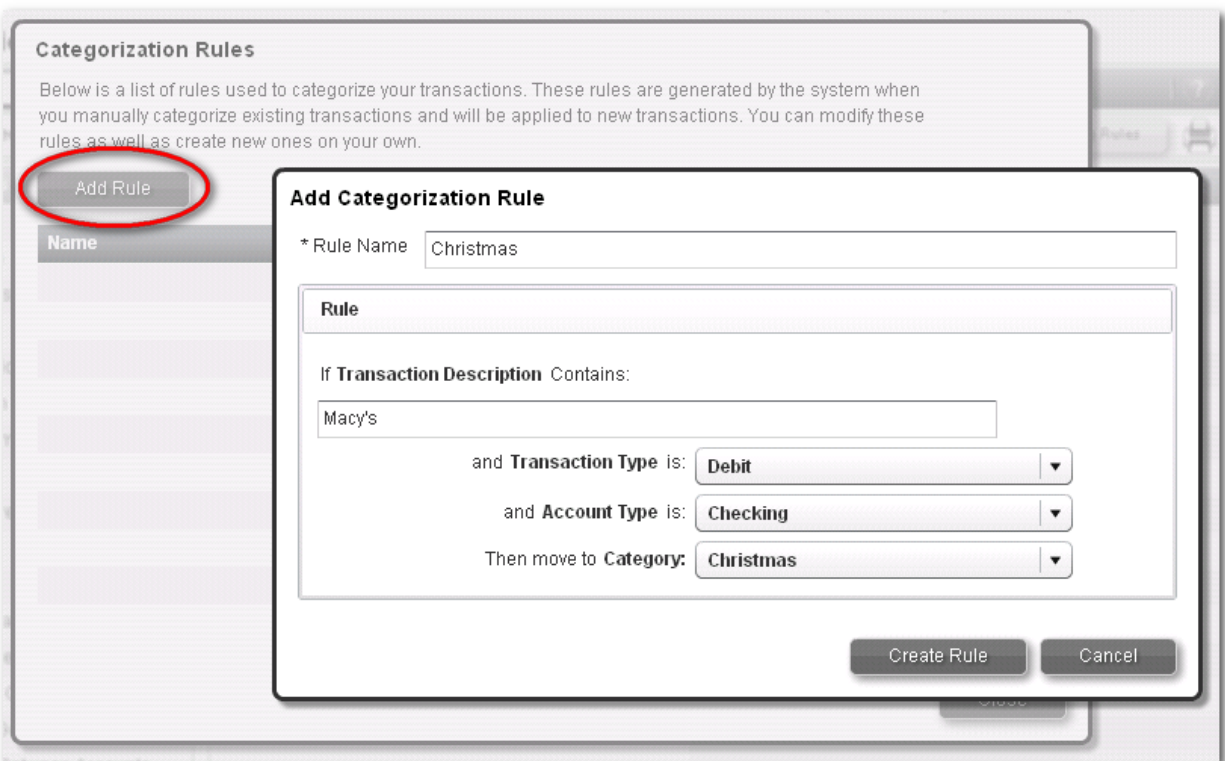
Categories	Accounts
All	
Business	
Christmas	
Clothing	
Contributions	
Education	
Entertainment	
Food	
Healthcare	

## ADDING A CATEGORIZATION RULE

You can create categorization rules. A categorization rule “overrides” the category in which a transaction would have originally been placed.



Determine which category to place a transaction in by entering a transaction description and selecting the type of transaction and account.

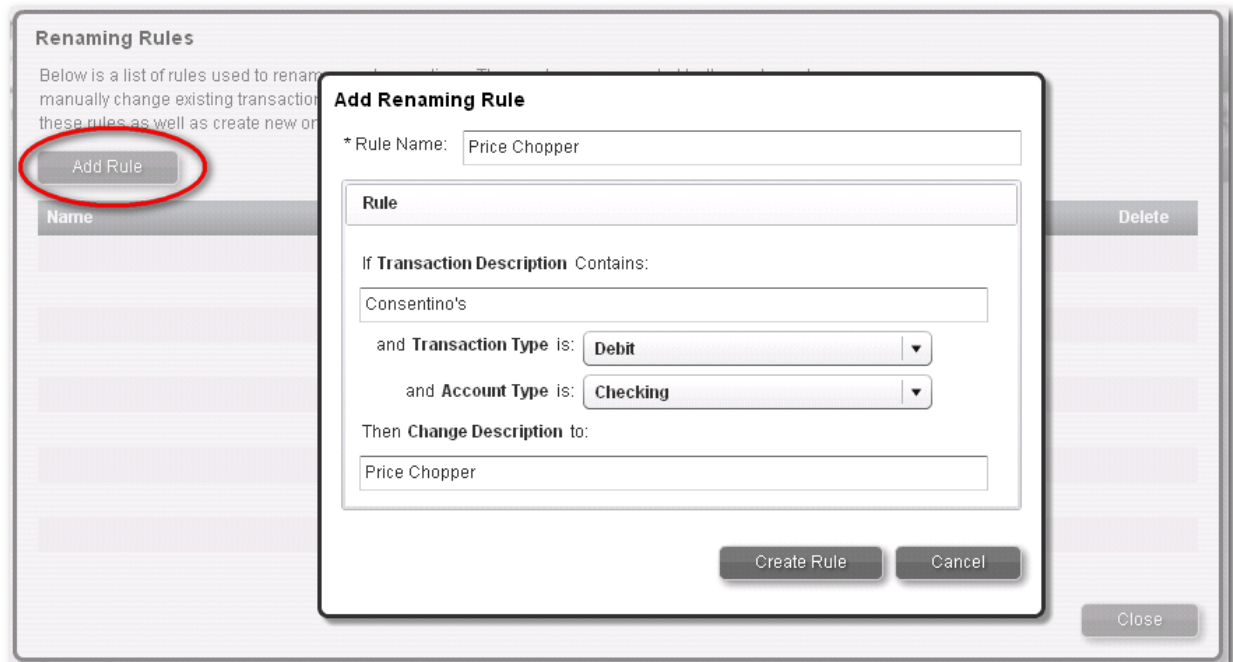


## ADDING A RENAMING RULE

Renaming rules changes the default transaction description to a description of your choice.



Determine what a transaction description should be changed to by entering in the original transaction description and selecting the type of transaction and account.



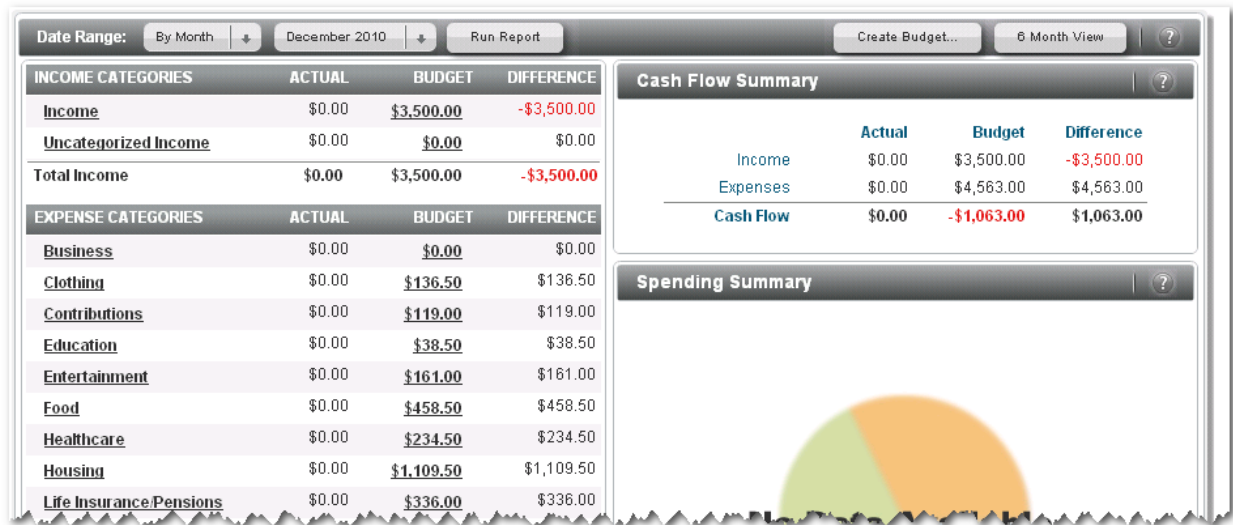


## BUDGET

You have the ability to create and monitor a budget.

You are able to:

- Compare monthly expenses to budget amount.
- View transactions by category.
- View income and expenses by category.
- View spending/cash flow summary.
- Create and update a budget.



Each income and expense category shows your actual amount spent and budgeted amount and compares how well you are performing within your budget in the Difference column.

INCOME CATEGORIES	ACTUAL	BUDGET	DIFFERENCE
<u>Income</u>	\$0.00	\$3,500.00	-\$3,500.00
<u>Uncategorized Income</u>	\$0.00	\$0.00	\$0.00
<b>Total Income</b>	\$0.00	\$3,500.00	-\$3,500.00
EXPENSE CATEGORIES	ACTUAL	BUDGET	DIFFERENCE
<u>Business</u>	\$0.00	\$0.00	\$0.00
<u>Clothing</u>	\$0.00	\$136.50	\$136.50
<u>Contributions</u>	\$0.00	\$119.00	\$119.00

You can select the totals to view from the Date Range field by All, by 30, 60, 90 days, by month and by a specific date range. Click **Run Report**.

Date Range: By Month   December 2010   <b>Run Report</b>			
INCOME CATEGORIES	ACTUAL	BUDGET	DIFFERENCE
<u>Income</u>	\$0.00	<u>\$3,500.00</u>	-\$3,500.00
<u>Uncategorized Income</u>	\$0.00	<u>\$0.00</u>	\$0.00

When you click on the **Category** link, transactions that comprise the Actual column amount (for the specified date range) are displayed.

EXPENSE CATEGORIES	ACTUAL	BUDGET	DIFFERENCE
<u>Business</u>	\$0.00	<u>\$0.00</u>	\$0.00
<u>Clothing</u>	\$0.00	<u>\$136.50</u>	\$136.50
<u>Contributions</u>	\$0.00	<u>\$119.00</u>	\$119.00
<u>Education</u>	\$0.00	<u>\$38.50</u>	\$38.50
<u>Entertainment</u>	\$0.00	<u>\$161.00</u>	\$161.00
<u>Food</u>	\$0.00	<u>\$458.50</u>	\$458.50
<u>Healthcare</u>	\$0.00	<u>\$234.50</u>	\$234.50

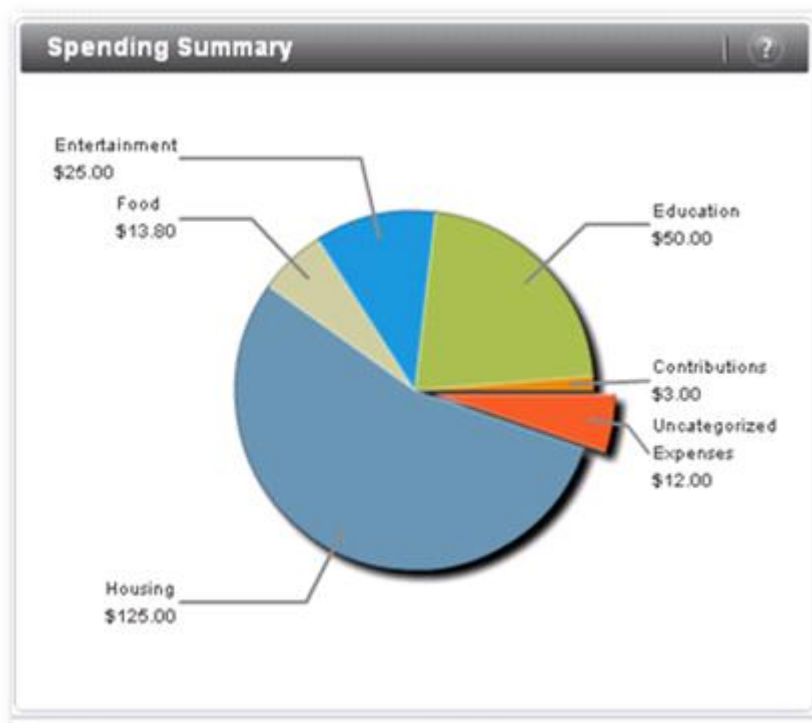
When you click on the **Budget** link, you are presented with the Update Budget Category dialog box where you can modify the budget amount for the category and/or subcategories.

EXPENSE CATEGORIES	ACTUAL	BUDGET	DIFFERENCE
<u>Business</u>	\$0.00	<u>\$0.00</u>	\$0.00
<u>Clothing</u>	\$0.00	<u>\$136.50</u>	\$136.50
<u>Contributions</u>	\$0.00	<u>\$119.00</u>	\$119.00
<u>Education</u>	\$0.00	<u>\$38.50</u>	\$38.50
<u>Entertainment</u>	\$0.00	<u>\$161.00</u>	\$161.00
<u>Food</u>	\$0.00	<u>\$458.50</u>	\$458.50
<u>Healthcare</u>	\$0.00	<u>\$234.50</u>	\$234.50

The **Cash Flow Summary** panel for the specified date range gives you a quick view of your income and expenses versus budget.

Cash Flow Summary			
	Actual	Budget	Difference
Income	\$1,500.00	\$3,000.00	-\$1,500.00
Expenses	\$227.80	\$3,697.82	\$3,470.02
Cash Flow	\$1,272.20	-\$697.82	\$1,970.02

The **Spending Summary** panel for the specified date range is displayed as a pie chart. You can hover over each wedge to display information about the category or click on any wedge in the pie chart to view a listing of the corresponding transactions.



## CREATING A BUDGET

To create a new budget, select the **Create Budget** option. This will open the **Budget Wizard** that walks you through set up process.



There are three ways you can create a new budget. The steps to take in the set up process varies based on the Financial Goal selected.

A screenshot of the 'Getting Started' screen of the Budget Wizard. It features a progress bar at the top with six steps: 1. Getting Started (active), 2. Financial Goals, 3. Review Your Spending, 4. Reduce the Easy Things, 5. Reduce the Hard Things, and 6. Congratulations. Below the progress bar, the title 'Getting Started' is followed by a 'Next >' button and a 'Cancel' button. The main text explains the three options for creating a budget. Below this, there are two panels. The left panel, titled 'Financial Goal', contains three radio button options: 'My monthly income is fixed, so I want to save 10 % of my monthly income.' (selected), 'Create Budget for me based on my last 3 months spending.', and 'Create Budget for me based upon demographics.'. The right panel, titled 'Average Monthly Cashflow', contains input fields for 'Average Income:' (\$0), 'Average Expenses:' (\$0), and 'Average Cash Flow:' (\$0), each with an 'Update' button. Below these is a 'Target Savings:' section showing '\$0' and '10.0%', and a green bar at the bottom labeled 'Cuts Needed:' with '\$0'.

- **My monthly income is fixed, so I want to save \*\*% of my monthly income:** This option allows you to specify how much of your income you would like to save based on your spending for the last three months. You will get a better understanding of your spending habits and where adjustments might need to be made. This option is recommended.
- **Create Budget for me based on my last 3 months of spending:** After entering your average income amount the system will automatically create a budget based on your spending history.
- **Create Budget for me based upon demographics:** After entering your average income amount and answer questions about age, education, housing, region, etc. the system will then create a budget based on average spending habits of others who fit within the same demographics.

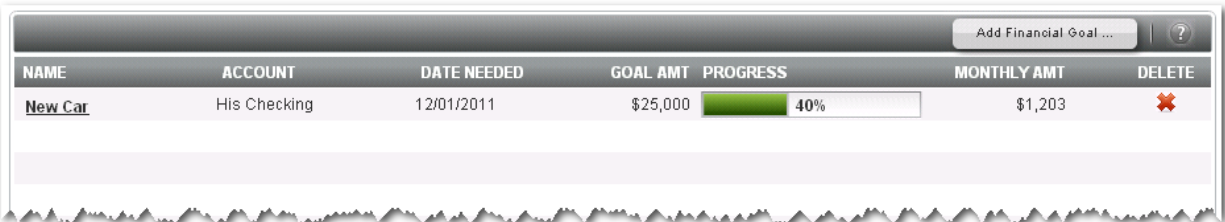
## FINANCIAL GOALS

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Allows you to add, view or adjust goals at any time without going through the Budget page.

A financial goal is a monetary amount you want to achieve by a certain date, such as saving money for a vacation, college or retirement.

There are two financial goal types: Retirement or Other (non-retirement). Each goal can consist of multiple asset accounts that are tracked to show your progress towards meeting the goal.



NAME	ACCOUNT	DATE NEEDED	GOAL AMT	PROGRESS	MONTHLY AMT	DELETE
New Car	His Checking	12/01/2011	\$25,000	<div><div></div></div> 40%	\$1,203	✖

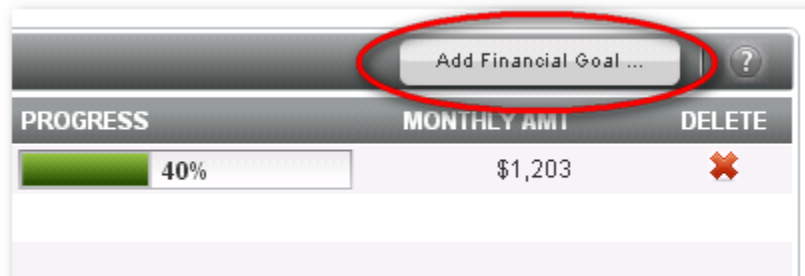


Financial goals are placed in a Savings Goal category on the Transactions page and optionally on the Budget page.

## ADDING A FINANCIAL GOAL

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To add a new goal, click the **Add Financial Goal** option and follow the prompts.



## Add Retirement Goal

### Add Financial Goal

By creating financial goals, Online Finance Management can track your progress and help you budget for the estimated monthly contributions. Lets get started defining your financial goals.

\* Financial Goal Type: ☐ Other ☒ Retirement

\* Financial Goal Name: Retirement

\* Financial Goal Amount: 150000

Next > Cancel

### Add Financial Goal

Please specify your current age as well as the age you plan to retire.

\* Date of Birth: 12/01/1970

\* Retirement Age: 65

\* Monthly Retirement Amount: 2500

< Previous Next > Cancel

### Add Financial Goal

You can select one or more accounts to track your financial goal. If you want to associate multiple financial goals to one account, you can also specify a percentage of an accounts balance to an individual financial goal.

SELECT	ACCOUNT NAME	BALANCE	%
<input type="checkbox"/>	His Checking	\$10,047.00	100
<input type="checkbox"/>	Fun Money	\$100,000.00	100
<input type="checkbox"/>	Vacation Account	\$542,220.15	100
<input checked="" type="checkbox"/>	Our Checking	\$50,000.00	100

Annual Rate of Return: 3 %

Based on your selected accounts above, your current savings is \$50,000.

< Previous Next > Cancel

### Add Financial Goal

Please specify/verify the dates for achieving your financial goal.

**Financial Goal Dates:**

Start Date: December 2010

End Date: December 2035

Click "Finish" to save this financial goal.

**Financial Goal Progress:** 33%

**Current Savings Amount:** \$50,000

**Financial Goal Amount:** \$150,000

**Monthly Contribution:** \$99

☒ Include in Budget

< Previous Finish Cancel

Add Financial Goal ... ?						
NAME	ACCOUNT	DATE NEEDED	GOAL AMT	PROGRESS	MONTHLY AMT	DELETE
New Car	His Checking	12/01/2011	\$25,000	40%	\$1,203	X
Retirement	Our Checking	12/01/2035	\$150,000	33%	\$99	X

## Add Other Financial Goal

### Add Financial Goal

By creating financial goals, Online Finance Management can track your progress and help you budget for the estimated monthly contributions. Lets get started defining your financial goals.

\* Financial Goal Type: ☒ Other ☐ Retirement

\* Financial Goal Name:

\* Financial Goal Amount:

Next > Cancel

### Add Financial Goal

You can select one or more accounts to track your financial goal. If you want to associate multiple financial goals to one account, you can also specify a percentage of an accounts balance to an individual financial goal.

SELECT	ACCOUNT NAME	BALANCE	%
<input type="checkbox"/>	My Checking	\$48,812.52	100
<input checked="" type="checkbox"/>	His Checking	\$10,047.00	100
<input type="checkbox"/>	Fun Money	\$100,000.00	100
<input type="checkbox"/>	Vacation Account	\$542,220.15	100

Annual Rate of Return:  %

Based on your selected accounts above, your current savings is \$10,047.

< Previous Next > Cancel

### Add Financial Goal

Please specify/verify the dates for achieving your financial goal.

**Financial Goal Dates:**

Start Date:

End Date:

Click "Finish" to save this financial goal.

**Financial Goal Progress:** 40%

**Current Savings Amount:** \$10,047

**Financial Goal Amount:** \$25,000

**Monthly Contribution:** \$1,204

☒ Include in Budget

< Previous Finish Cancel



NAME	ACCOUNT	DATE NEEDED	GOAL AMT	PROGRESS	MONTHLY AMT	DELETE
<del>Retirement</del>	Our Checking	12/01/2035	\$150,000	<div></div> 33%	\$99	<del>X</del>
<u>New Car</u>	His Checking	12/01/2011	\$25,000	<div></div> 40%	\$1,203	X

## ALERTS

Alerts are messages you can add to notify you of an event. Notifications are delivered on the Dashboard under the *How Am I Doing?* panel but can also be delivered via email.

Alert types available include:

- **Budget Threshold:** When an amount or percentage approaches or exceeds either the whole budget or a selected budgetary item.
- **Account Threshold:** When an account balance is under or over a certain amount.
- **Account Credit/Deposit:** When a deposit or credit transaction is made to a designated account.
- **Account Update Reminder:** A periodic reminder to update an account.
- **Transaction Merchant:** When a transaction is made at a designated merchant.
- **Transaction Amount:** When a transaction for a designated account exceeds a defined amount.

Add Alert ... ?					
ENABLED	DESCRIPTION	DELIVERY METHODS	ACCOUNT	TYPE	DELETE
<input checked="" type="checkbox"/>	<u>High transaction amount</u>	Profile Email	My Checking	html	
<input checked="" type="checkbox"/>	<u>Food budget exceeded.</u>	Profile Email		html	
<input checked="" type="checkbox"/>	<u>My account balance under 500</u>	Profile Email	My Checking	html	

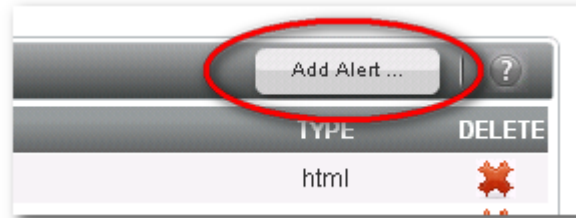


Alerts are automatically enabled when selected but can be disabled by deselecting the 'Enabled' field.



## ADDING AN ALERT

Click **Add Alert** to create a new alert.



Select the type of alert and follow the prompts.

A sequence of three screenshots showing the steps to add a 'Budget Threshold' alert. The first screenshot shows the 'Add Alert' dialog with 'Budget Threshold' selected. The second screenshot shows the configuration for the 'Clothing' budget, with 'exceeds' selected and a limit of '25'. The third screenshot shows the final configuration, including the description 'Clothing budget exceeded', delivery methods (Profile Email), and content type (HTML). Red arrows indicate the flow from one screen to the next.

Content Type applies to the email format. Text refers to the HTML-disabled email format.

Add Alert ... ?					
ENABLED	DESCRIPTION	DELIVERY METHODS	ACCOUNT	TYPE	DELETE
<input checked="" type="checkbox"/>	High transaction amount	Profile Email	My Checking	html	
<input checked="" type="checkbox"/>	Food budget exceeded	Profile Email		html	
<input checked="" type="checkbox"/>	My account balance under 500	Profile Email	My Checking	html	
<input checked="" type="checkbox"/>	Clothing budget exceeded	Profile Email		html	

## HELP

You can access the Online Help by selecting the Help menu. Help opens in a separate window and defaults to the Help Home page where you can click on a topic displayed.

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For best results enter just one or two words.  
Searches on more than one word will be treated as a phrase.  
Use the asterisk (\*) character for wildcard searches.

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### Tips

Below are tips for using the online finance management tool.

#### View Detailed Information and Update Information

Information for using the various menus and panels:

- How Am I Doing?** For messages on the Dashboard - Place the cursor over any part of the line of a message to get additional information.
- Accounts** - Place the cursor over the underlined name of an ASSET or DEBT to view additional information. Click on the underlined name to update. Click on the underlined account balance to view transactions for the account.
- Gauges** - Place the cursor over each segment of the pie chart to get additional information.
- Transactions** - Place the cursor over the underlined description of a transaction to view additional information. Click on the description to update.
- Budget Categories** - Click on the underlined name of a budget category, whether income or expense, to view transaction summary information related to that category.

Help can also be accessed by selecting the question mark next to the subject.

Net Worth	
Your net worth is \$98,827	
<b>Assets</b>	<b>\$98,827</b>
Banking	\$98,827
Investments	\$0
Insurance	\$0
Other Assets	\$0
<b>Total Assets</b>	<b>\$98,827</b>
<b>Liabilities</b>	<b>\$0</b>
Credit Card	\$0
Billing	\$0
Other Liability	\$0
<b>Total Liabilities</b>	<b>\$0</b>

#### Help - Net Worth

The net worth calculation is based on the accounts you are tracking with OurCashFlow. Account types are grouped under assets and liabilities to derive your net worth.

Close