



Royal American Financial Advisors, LLC

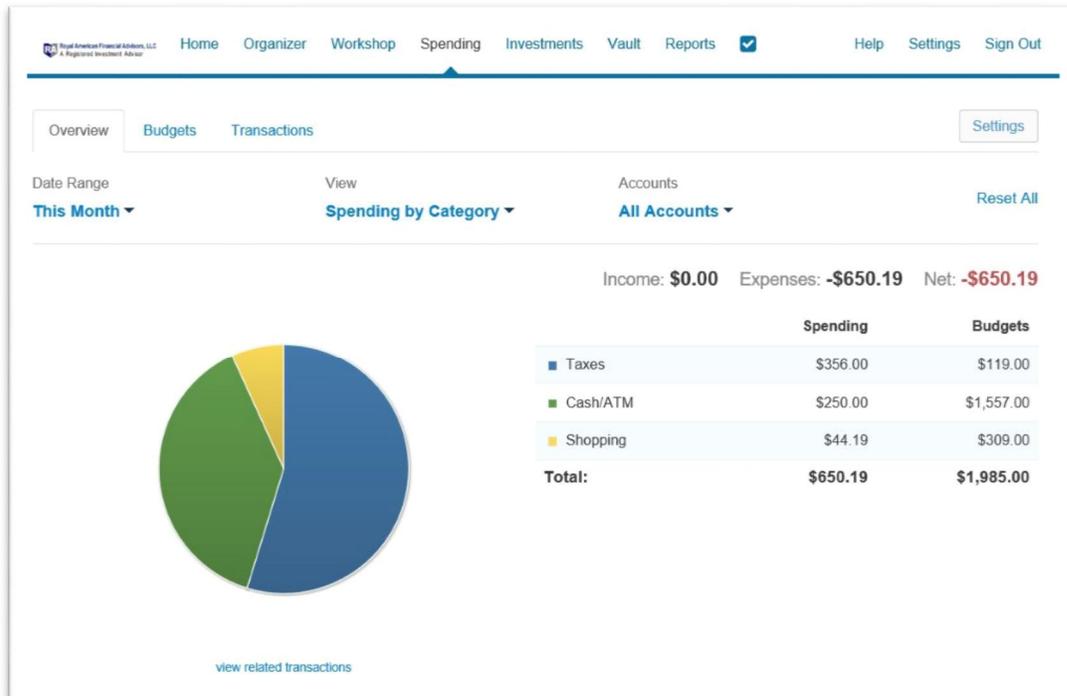
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Client Instruction Guide: Budget & Transactions

Step 1: Please watch this short eMoney Spending & Budgeting overview video before proceeding. Video link (click here): https://youtu.be/bMqK0WQ_zhw



If you have not already, you must first connect your checking account(s), and credit card(s) to your eMoney personal website. Go to the connections document for details on how to connect all of your accounts (that we have not already connected for you).

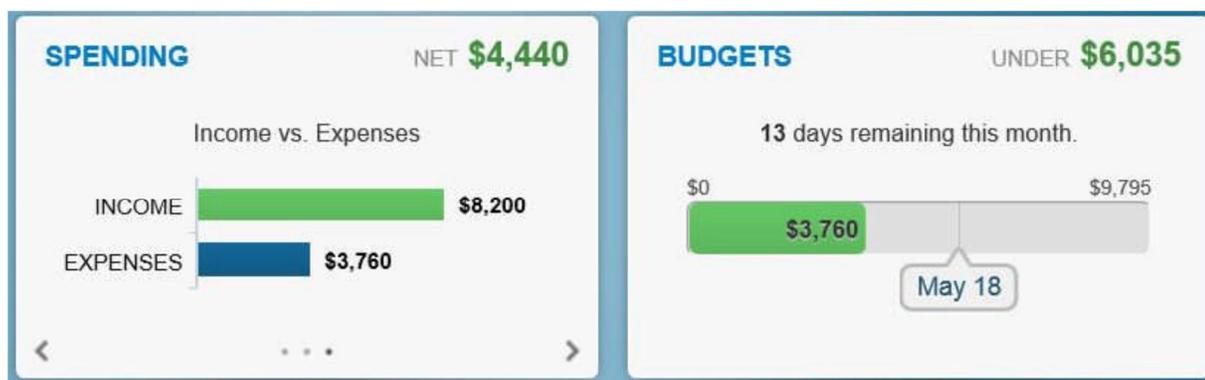
You should have also entered data on the budget sheet we provided for you. You will use this data (one time only) to enter the data amounts and custom categories to your budget. **If you have not yet created a budget worksheet, please do so now and locate the following Client Instruction Guide at: <http://www.myinvestmentcoach.com/eMoney.html> - Client Instruction Guide: Budget Sheet Instructions**

Once your budget is complete, you can start to revise the categories in your transactions tab to match your budget. These will be the transactions from the checking account(s) and credit card account(s) you connected to your personal eMoney website. You may also set up rules for the transactions that repeat each month, and for payees that will be in the same category every month.

The rules can be a real time saver once they are set up properly. **Note:** Setting up the rules may be a little tricky until you get the hang of it. Please read the details on setting rules carefully below. Or, call us to help you set up the first few. Once you see how it's done, it's easy.

Once you set a rule up, you should never have to do it again for a recurring transaction or payee.

This is what we will see on your home page, once you have connected your accounts, and started to enter your budget. It will be blank until you connect checking and credit card accounts, and you start a budget.



Whether you are saving for retirement, entering into retirement, or currently in retirement, if you have never created a budget before, this exercise can be a real eye opener, and a MAJOR step to a more secure financial future.

If you have created a budget before and track your spending, you will find, once this is set up, it will be a real time saver, and probably more accurate than what you are currently doing. Please call us if you have any questions.

Spending and Budgeting Overview

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

Table of Contents:

- Privacy Settings
- Spending Tab
- Overview Tab
- Budgets Tab
- Transactions Tab
- Spending Settings

Privacy Settings

1. By default, your Advisor and any additional website users, such as a Spouse, are unable to see your spending information. To change this setting, click Settings, then click the **Privacy** tab. For each person listed you can choose between the Spending Permissions: **None**, **Limited**, or **Full**.

PERSONAL FINANCIAL WEBSITE

Home Organizer Spending Investments Vault Reports

Help **Settings** Sign Out

Alerts Security **Privacy**

Privacy Settings

This page allows you to manage your privacy settings.

	Spending Permissions		
	None Cannot view any spending data.	Limited Can view category spending and budgets.	Full Can view all data, including transactions.
My Advisor			
Mark Masters Advisor	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Spending and Budgeting Overview

Spending Tab

- From the Home page, click the **Spending** tab or tile.

The screenshot shows the home page of the Personal Financial Website for Frank and Joanna Miller. The navigation menu at the top includes Home, Organizer, **Spending** (highlighted with a red box), Investments, Vault, and Reports. Below the navigation, there are three main summary cards: Accounts, Net Worth, and Investments. The Accounts card lists various account types and their balances. The Net Worth card shows a total of \$1,932,473 as of today, with a monthly increase of \$96,906 and a year-to-date increase of \$308,255. The Investments card shows a total of \$1,273,674 as of today, with a monthly increase of \$426 and a 0.13% change. Below these cards, the 'Spending' section is highlighted with a red box, showing a bar chart with \$0 Income, \$2,844 Expenses, and a Net of -\$2,843. A 'View All' link is also present.

- The Spending tab is comprised of 3 sections: **Overview**, **Budgets**, and **Transactions**.

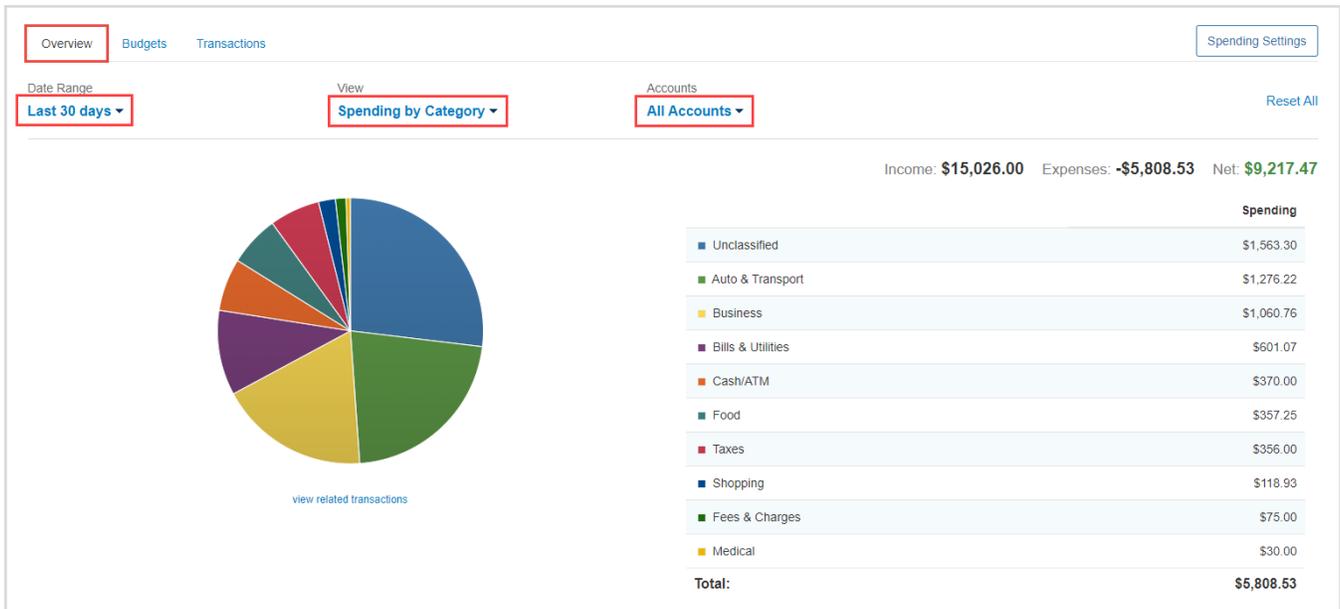
The screenshot shows the 'Spending' tab interface. The navigation menu at the top includes Home, Organizer, **Spending** (highlighted with a red box), Investments, Vault, and Reports. Below the navigation, there are three sub-tabs: **Overview** (highlighted with a red box), Budgets, and Transactions. The Overview section displays a date range of 'Last 30 days', a view of 'Spending by Category', and accounts set to 'All Accounts'. A summary bar shows Income: \$100.22, Expenses: -\$3,481.67, and Net: -\$3,381.45. A pie chart on the left visualizes the spending by category, with a 'view related transactions' link below it. On the right, a table lists the spending categories and their amounts.

Category	Spending
Auto & Transport	\$1,276.22
Unclassified	\$1,000.99
Cash/ATM	\$370.00
Taxes	\$356.00
Food	\$275.91
Fees & Charges	\$75.00
Shopping	\$67.78
Business	\$59.77
Total:	\$3,481.67

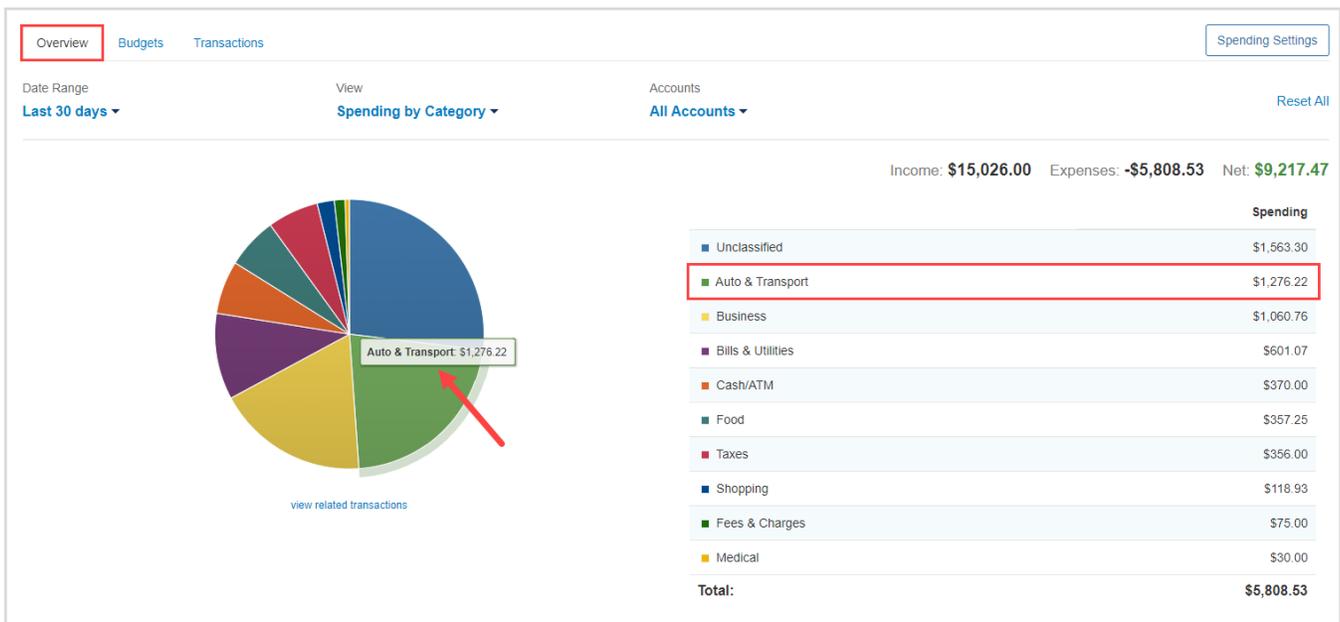
Spending and Budgeting Overview

Overview Tab

- The Overview tab shows spending by category over a specific date range. The default view displays spending amounts during the **Last 30 Days**, **by Category**, and from **All Accounts**.



- The **pie chart** is a graphical representation of the category list located on the right-hand side. Clicking either a pie chart segment or a Spending category within the list will take you to a more detailed spending breakdown for that category. In this example, the category **Auto & Transport** is selected.



Spending and Budgeting Overview

- After clicking the category, we can see that the two sub-categories of Auto & Transport – **Auto Service** and **Auto Payment** – make up the total spending amount of \$1,276.22 in the last 30 days. Clicking **view related transactions** under the pie chart will take you to the Transactions tab for a detailed view of the individual transactions making up that amount.

This screenshot shows the 'Spending by Category' view for the 'Auto & Transport' category. The 'Overview' tab is selected. The date range is 'Last 30 days'. The view is set to 'Spending by Category' and accounts are set to 'All Accounts'. The summary shows Income: \$0.00, Expenses: -\$1,276.22, and Net: -\$1,276.22. A pie chart shows two categories: Auto Service (blue) and Auto Payment (green). A table to the right lists these categories with their respective spending amounts of \$638.11 each, totaling \$1,276.22. A red box highlights the 'view related transactions' link below the pie chart, with a red circle containing the number '1' next to it.

Category	Spending
Auto Service	\$638.11
Auto Payment	\$638.11
Total:	\$1,276.22

This screenshot shows the 'Transactions' view. The 'Transactions' tab is selected. The date range is 'Last 30 days'. The summary shows Income: \$0.00, Expenses: -\$1,276.22, and Net Total: -\$1,276.22. A table lists two transactions from Porsche Financial Services. A red box highlights the table, with a red circle containing the number '2' next to it.

Date	Description	Account	Category	Amount
Apr 15, 2020	PORSCHE FINANCIAL SERVICES	Easy 123 Checking	Auto Service	-\$638.11
Apr 08, 2020	PORSCHE FINANCIAL SERVICES	*****Card	Auto Payment	-\$638.11

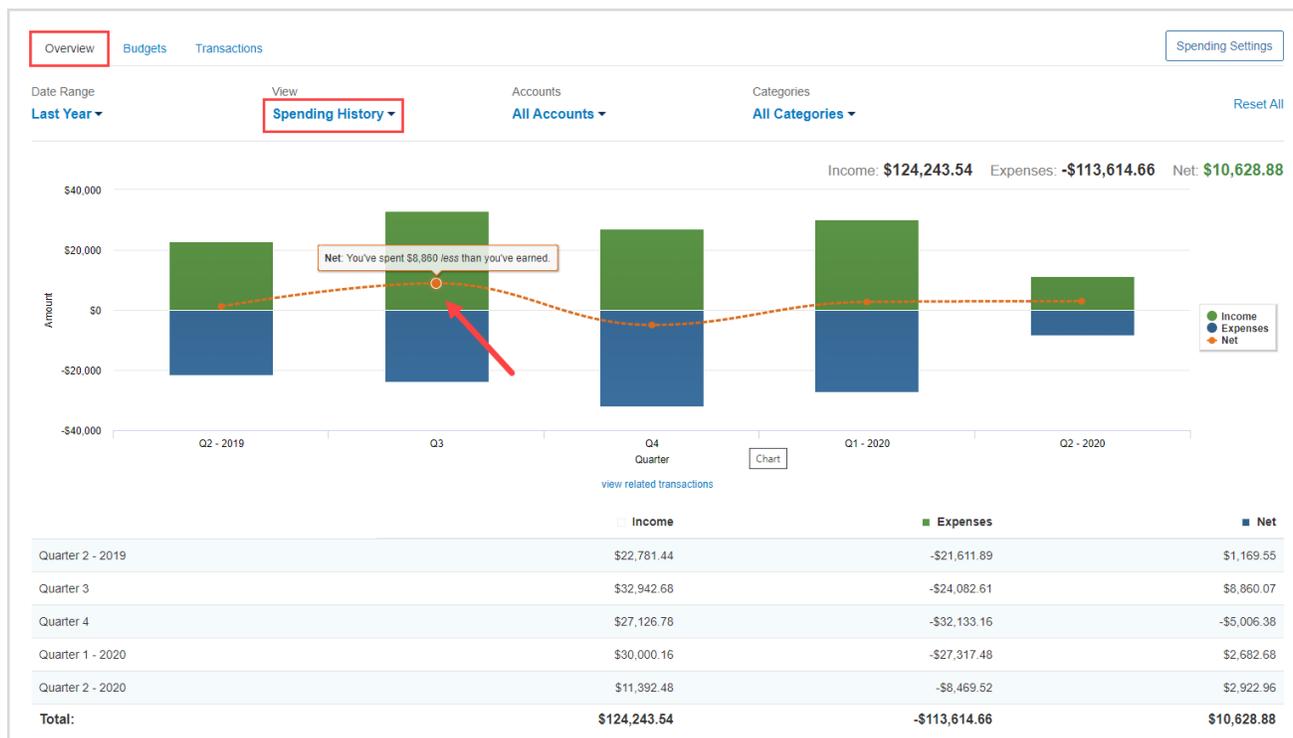
- Back on the **Overview** tab the **View** filter also includes **Spending History** and **Budget History**.

This screenshot shows the 'Overview' view. The 'Overview' tab is selected. The date range is 'Last 30 days'. The view is set to 'Spending by Category' and accounts are set to 'All Accounts'. The summary shows Income: \$15,026.00, Expenses: -\$5,808.53, and Net: \$9,217.47. A pie chart shows various spending categories. A red box highlights the 'View' filter dropdown menu, which includes 'Spending by Category' (selected), 'Spending History', and 'Budget History'. A table to the right lists the spending amounts for each category, totaling \$5,808.53. A red circle containing the number '1' is next to the 'view related transactions' link below the pie chart.

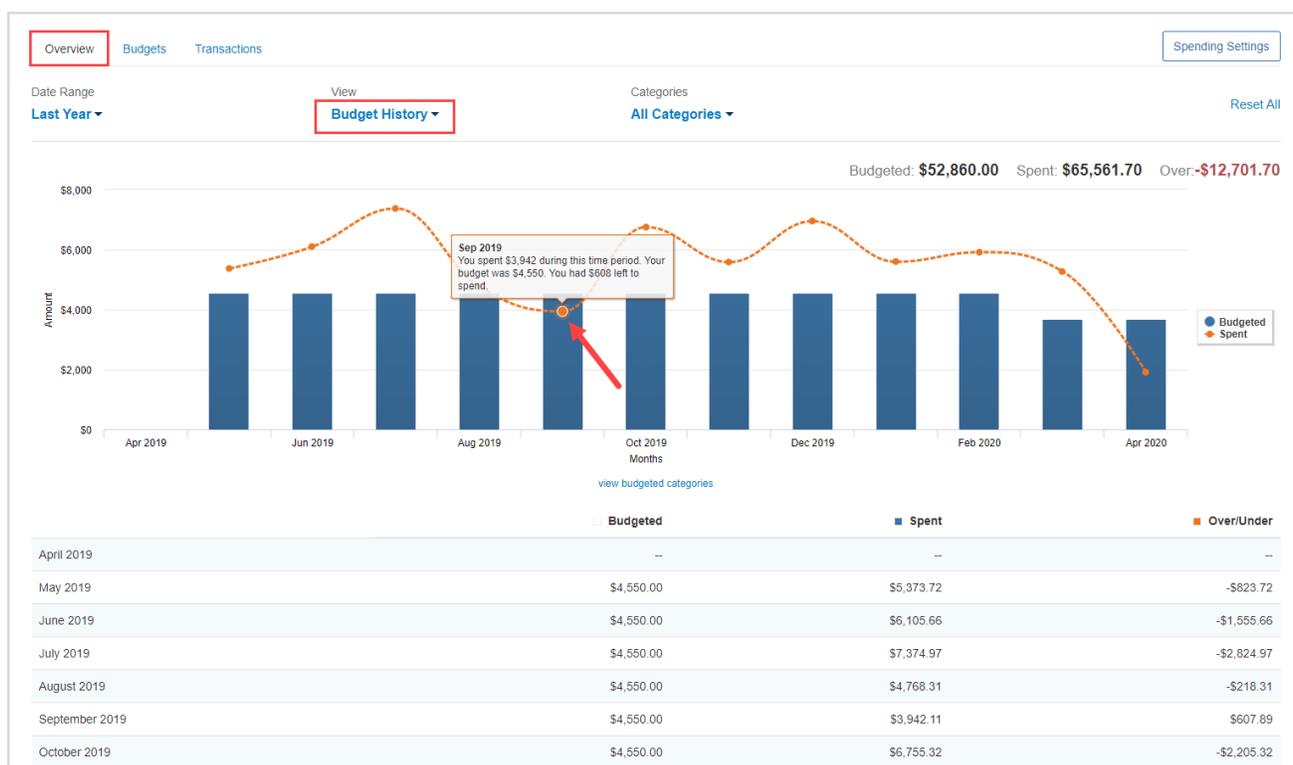
Category	Spending
Unclassified	\$1,563.30
Auto & Transport	\$1,276.22
Business	\$1,060.76
Bills & Utilities	\$601.07
Cash/ATM	\$370.00
Food	\$357.25
Taxes	\$356.00
Shopping	\$118.93
Fees & Charges	\$75.00
Medical	\$30.00
Total:	\$5,808.53

Spending and Budgeting Overview

- Spending History** displays a bar chart which tracks income, expenses, and the net amount over time. You can hover your cursor over the green (Income) and blue (Expenses) bars as well as the orange points (Net amount) to view specific information for that time frame – each are clickable too.



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



Spending and Budgeting Overview

Budgets Tab

1. The Budgets tab allows you to create a budget to help manage your expenses. There are two ways to add a budget – **Add a Single Budget** or **Create an Auto-Budget**.

Overview **Budgets** Transactions Spending Settings

Date Range
This Month ▾

You have no budgets for this time period.

You can [Add a Single Budget](#) ← or
Let us [Create an Auto-Budget](#) based on your recent spending ↑

+ Add a Budget

Expenses for This Month

Auto & Transport	\$1,276	Add
Bills & Utilities	\$601	Add
Business	\$1,061	Add
Cash/ATM	\$370	Add
Fees & Charges	\$75	Add
Food	\$357	Add
Medical	\$30	Add
Shopping	\$68	Add
Taxes	\$356	Add
Unclassified	\$1,563	Add

2. The option to **Add a Single Budget** allows you to add categories and enter a monthly budget amount one budget item at a time. First, select a category from the **Choose a category** drop-down menu or begin typing to filter through the category and sub-category options. Then, key in a dollar amount in the **Enter your monthly budget** field and click **Add**.

Overview **Budgets** Transactions Spending Settings

Date Range
This Month ▾

Add a Budget ⌵

Choose a category: shop ↓

- Shopping
- Books
- Clothing
- Electronics & Software
- Merchandise/Misc
- Sports & Hobbies

Enter your monthly budget:

Add

+ Add a Budget

Expenses for This Month

Auto & Transport	\$1,276	Add
Bills & Utilities	\$601	Add
Business	\$1,061	Add
Cash/ATM	\$370	Add
Fees & Charges	\$75	Add
Food	\$357	Add
Medical	\$30	Add

Spending and Budgeting Overview

- Continue building out your desired budget by clicking **Add a Budget**, selecting a **category**, and entering a **monthly budget amount**.

The screenshot shows the 'Budgets' tab in the 'Spending Settings' section. The 'Date Range' is set to 'This Month'. The 'Overall Budget' is \$500, with \$68 spent and \$432 left. The 'Shopping' category also has a \$500 budget, with \$68 spent and \$432 left. On the right, the 'Expenses for This Month' list includes: Auto & Transport (\$1,276), Bills & Utilities (\$601), Business (\$1,061), Cash/ATM (\$370), and Fees & Charges (\$75). A red box highlights the '+ Add a Budget' button.

- 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 a category, click the red **X**. To edit the budget amount, click the blue **dollar amount** next to each item.

The screenshot shows the 'Budgets' tab with a detailed list of budget categories. The 'Overall Budget' is \$9,402, with \$5,652 spent and \$3,750 left. The categories and their budgets are: Auto & Transport (\$425), Bills & Utilities (\$2,153), Business (\$175), Cash/ATM (\$1,595), Education (\$357), Food (\$295), Mortgage & Rent (\$2,210), Shopping (\$297), Taxes (\$59), and Unclassified (\$1,836). A red arrow points to the '\$357' budget amount for the 'Food' category.

Please Note: The **Create an Auto-Budget** feature does not currently account for the possibility of having 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.

Spending and Budgeting Overview

Transactions Tab

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

Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-\$1.00

2. To make changes to the Description or Category provided for the transaction, click the **transaction row** and type a new description and/or select a new category from the drop-down by clicking on the existing **category** in blue.

Transaction details for Sep 04, 2019: STAPLES VALLEY FORGE, Easy 123 Checking, Business, -\$3.22.

Category dropdown menu options: Auto & Transport, Bills & Utilities, **Business**, Cash/ATM, Charity, Education, Entertainment, Excluded, Fees & Charges, Food, Gifts.

3. If you want to apply your edits to all similar transactions, you can create a **rule**. First, make the edits to the Description and Category of a transaction, then click the **transaction row** and check the **box** under **Rule**. Click **Save Rule**.

Transaction details for Sep 04, 2019: STAPLES VALLEY FORGE, Easy 123 Checking, Home Supplies, -\$3.22.

Rule: Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above.

Spending and Budgeting Overview

4. To hide a transaction, click the **transaction row**, then click the **Hide Transaction** toggle.

The screenshot shows the 'Transactions' tab with a table of transactions. The selected transaction is 'STAPLES VALLEY FORGE' on May 13, 2020, with an amount of -\$56.55. Below the table, the 'Details' section is visible, and the 'Hide Transaction' toggle is highlighted with a red box.

Date	Description	Account	Category	Amount
Pending				
May 13, 2020	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
May 03, 2020	WHOLE FOODS MARKET DUPLICATE	Easy 123 Checking	Groceries	-\$80.25
May 17, 2020	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
May 16, 2020	STRIDE RITE	*****Card	Shopping	-\$44.19
May 15, 2020	IRS	Easy 123 Checking	Federal Tax	-\$356.00
May 13, 2020	STAPLES VALLEY FORGE	*****Card	Business	-\$56.55

Summary: Income \$41,456.90 Expenses -\$20,820.49 Net Total \$20,636.41

Details: This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - *****Card statement as STAPLES 99231 VALLEY FORGE

Buttons: Create Rule, Split Transaction, Hide Transaction (highlighted), Manage Rules, Save Rule

Rule: Always update transactions that contain STAPLES VALLEY FORGE with the Description and Category above

Only apply rule if the dollar value is between [] and []

Only apply rule if the date is between days [] and [] of the month.

Please Note: When hiding a transaction:

- The transaction will no longer be visible within the Transactions tab unless you click the **View Hidden** toggle at the top of your Transactions page. When viewing hidden transactions, note the amounts of these transactions will not be included in totals.
- The hidden transaction amount will deduct from the **Income, Expenses, and Net Total** numbers on the top right of the Transactions tab.
- The hidden transaction is no longer accounted for on the **Overview** tab or the **Budget** tab.

5. To Export transactions, click the **Export Results** button to export the transaction table to a .CSV format.

The screenshot shows the 'Transactions' tab with a table of transactions. The 'Export results' button is highlighted with a red box.

Date range	Description	Accounts	Categories
Last 30 days	Type to Search	Type to Search	Type to Search

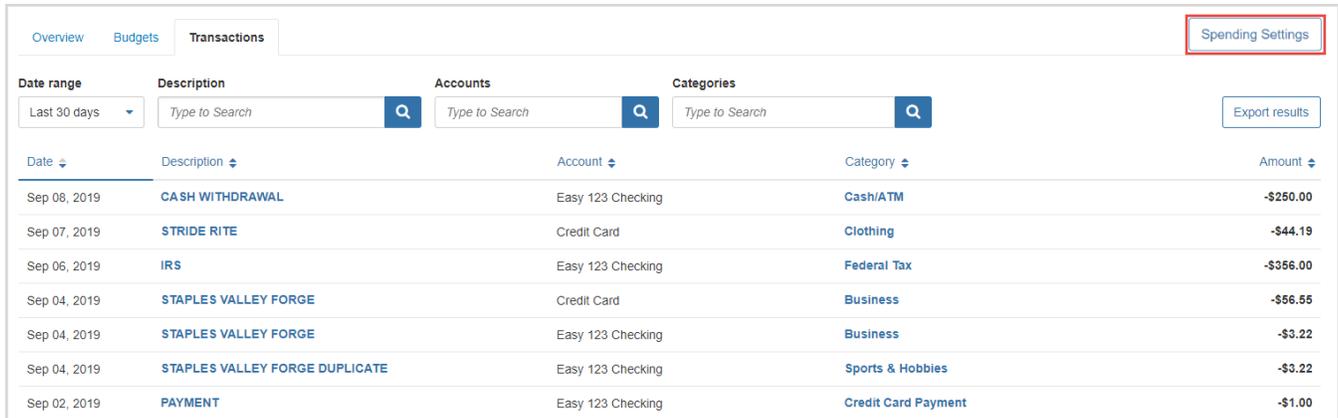
Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-\$1.00

Buttons: Export results (highlighted)

Spending and Budgeting Overview

Spending Settings

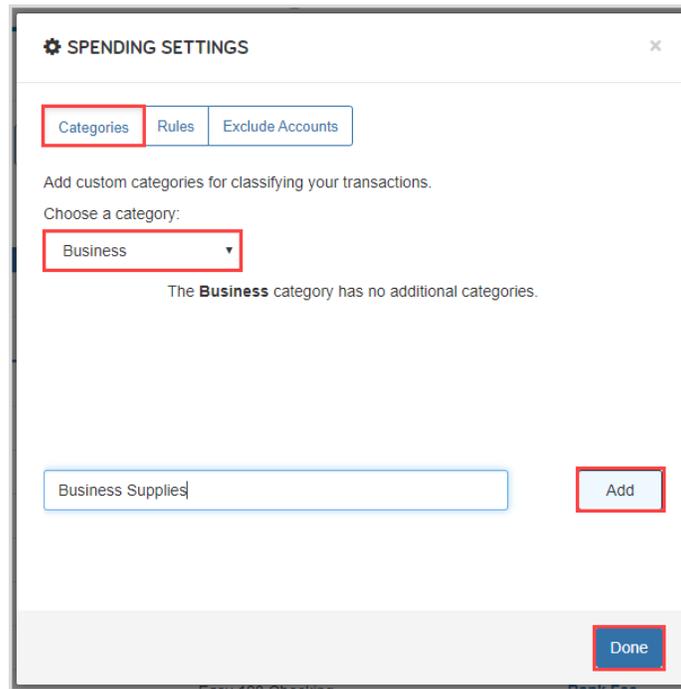
1. The Spending Settings button allows you to further manage spending Categories, Rules, and Excluded Accounts. For example, if cannot find the category you're looking for when re-categorizing transactions, you can create new sub-categories by clicking **Spending Settings** at the top of the budgeting page.



The screenshot shows the 'Transactions' tab in a financial application. At the top right, a button labeled 'Spending Settings' is highlighted with a red box. Below the navigation tabs, there are search filters for 'Date range' (set to 'Last 30 days'), 'Description', 'Accounts', and 'Categories'. A table of transactions is displayed below, with columns for Date, Description, Account, Category, and Amount.

Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-\$1.00

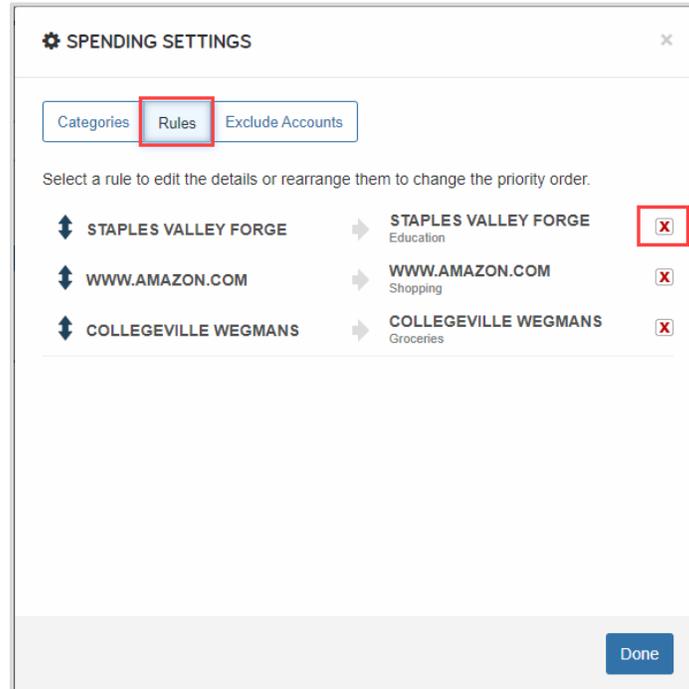
2. Next, select a parent category from the **Choose a category** drop-down menu, type your desired sub-category in the free-form field, click **Add** then **Done**. Now, when you re-categorize transactions, your custom sub-category will be available to use!



The screenshot shows the 'SPENDING SETTINGS' dialog box. The 'Categories' tab is selected and highlighted with a red box. Below the tabs, there is a section titled 'Add custom categories for classifying your transactions.' with a 'Choose a category:' label. A dropdown menu is open, showing 'Business' selected and highlighted with a red box. Below the dropdown, it says 'The Business category has no additional categories.' At the bottom, there is a text input field containing 'Business Supplies' and an 'Add' button highlighted with a red box. At the very bottom right, there is a 'Done' button highlighted with a red box.

Spending and Budgeting Overview

3. The **Rules** tab allows you edit the details of a rule, rearrange the priority, or delete a rule. To delete a rule, click the **X** next to the rule(s) you want to delete, click **Yes** to acknowledge, then click **Done**.



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

Hiding Duplicate Transactions

In this user guide, you will learn how to hide any duplicate spending transactions that may pull through your connections. With this added feature you will be able to hide transactions, view all previously hidden transactions through list filtering, and also utilize this functionality via your mobile site.

Hidden transactions are **NOT** included in the Overview or Budget tabs.

Please Note: When a transaction is hidden, the transaction is **NOT** deleted. If the transaction is split, you can hide a portion of it.

1. From the Home page, click **Spending**.

The screenshot shows the eMoney website interface. The navigation menu at the top includes Home, Organizer, Goals, **Spending** (highlighted with a red box), Investments, Vault, Reports, and a checkmark icon. On the right side of the navigation bar are links for Help, Settings, and Sign Out.

The main content area is titled "Welcome, Frank and Joanna Miller". It features several key sections:

- Accounts:** A list of account categories with their respective balances:

Cash	\$54,568
Credit Cards	-\$4,918
Taxable	\$248,547
Tax Advantaged	\$894,810
Life Ins Cash Values	\$35,500
Loans	-\$426,385
Property	\$1,295,000
Stock Options	\$0
- Net Worth:** \$1,932,473 as of today. Changes: +\$96,906 this month, +\$308,255 year to date.
- Investments:** \$1,273,674¹ as of today. Change: +\$426² Change, +0.13%² Change.
- Goals:**
 - Retirement (2032 - 2068):** Projected Funding 37 of 37 years.
 - College for Lucas (2022 - 2025):** Projected Funding \$238,835 of \$238,835.
- Spending:** A summary bar showing:

\$0 Income	-\$717 Expenses	-\$717 Net
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Hiding Duplicate Transactions

2. From the Spending tab, click **Transactions**.

Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22

3. Locate the transaction line item and click the **transaction's** row.

Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
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4. Toggle the switch beside **Hide Transaction**.

Details: Hide Transaction

This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VALLEY FORGE - DUPLICATE

Create Rule Can't split pending transaction

Rule: Always update transactions that contain **STAPLES VALLEY FORGE DUPLICATE** with the Description and Category above

[Manage Rules](#) [Save Rule](#)

5. To view all previously hidden transactions, toggle the switch beside **View Hidden Transactions**.

Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Home Supplies	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	Hidden -\$3.22