Money Manager User Manual

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Getting Started

Link your external accounts

Add your accounts from other financial institutions so you can view them all in the same place.

1. Tap **Add an Account** to open the **Add Accounts** window.

2. Search for a financial institution by name or enter their website URL.

3. Select your institution from the list and enter the necessary login credentials.

Review your transaction history

After your external accounts are linked, you can review the transactions from all of your accounts in one place.

Most of your transactions will be automatically categorized to make it easy to see where your money is going. Some transactions, however, cannot be automatically categorized- but don't worry. Please refer to the Transactions section below to learn how to categorize these transactions.

Set up a budget

Setting a budget will help you understand how much money you've spent and how much you have left for the month.

You can tap the Auto-Generate Budgets option to let Money Manager calculate your average monthly sending in each category. This is a great way to get an idea of how to start your monthly budgeting.

Accounts Help

Monitor your financial activity across all of your accounts in one convenient place.

How it works:

- Scroll to the bottom of the My Accounts page to view all of your accounts together.
- All of your accounts will be listed together alphabetically below your Coast Capital accounts.

Add an Account

Add your accounts from other financial institutions so you can view them all in the same place.

1. Tap **Add an Account** to open the **Add Accounts** window.

    a. On mobile, tap **View All Accounts** from the main dashboard and then tap the **+** icon at the top right to see a list of financial institutions to choose from.

2. Search for a financial institution by name or enter their website URL.

    a. On mobile, if you still cannot find the account then tap **Search Accounts** and enter the name of the institution you're looking for. If you still cannot find it, then search by entering the web address for the institution.

3. Select your institution from the list and enter the necessary login credentials.

Manual Accounts

There may be some financial details or financial institutions that cannot link with Money Manager. In this case, you will need to add the accounts manually.

Note that if you have a mortgage or loan that was used to acquire an asset like a property or a car, you should add a manual account for that asset. That will allow Money Manager to track the positive value of the asset in addition to the mortgage/loan debt.

To add a manual account:

1. In the Accounts tab, tap **Add an Account**
2. Tap **Add a Manual Account**
3. Choose the account type. You may choose from the following:
    a. Chequing
    b. Savings
    c. Loan
    d. Credit Card
    e. Investment
    f. Line of Credit
    g. Mortgage

        h.   Property

        i.   Cash

        j.   Insurance

        k.   Prepaid

        l.   Other

4. Enter the details of the account, including the name you'd like to give the account. The details will differ for each account type. For example, a mortgage account would require a balance, interest rate, and payment amount while insurance would not require interest rates or balances.

5. Tap **Save.**

To delete a manual account:

1. Tap the account you would wish to delete.

2. Tap the ••• icon and then choose **Delete Account**.

3. Type "**DELETE".**

4. Tap **Delete** to confirm that you want to delete the account, or tap **Cancel** if you change your mind.

Account Details

Easily view your recent transactions, balances, and specific account details with a few taps.

1. On the Accounts tab, tap the account you would wish to view.

2. Tap Activity, History, or Details.

• This window will show your latest activity in the form of recent transactions.

• The History tab will show the monthly debits and credits to that account over the last 12 months.

• The Details tab will display information such as the account name, account type, interest rate, and more.

Edit Account

To edit information on any account, from the **Accounts** tab:

1. Select any account listed to open the **Account Details** window. Tap **Details** to edit the account.

Here, you can edit information such as:

- Account Name

- Account Type

- Interest Rate (%)

- Credit Limit and Original Balance (applicable to debt accounts only)

- Account Balance (applicable to manual accounts only)

- Business Account Toggle

Hide Account

If you have accounts that you do not want to be used in Money Manager's features or reports, you can choose to hide the account. This will stop information or transactions from the account to factor into other tabs of Money Manager. By hiding an account the data related to it won't be deleted, and you can easily unhide an account.

To hide an account:

1. Bring up the **Account Details** window for the account you wish to hide.

2. Tap the ••• icon on the top right and choose **Hide Account** from the dropdown menu. A warning message will appear asking you to confirm that you like to hide the account.

3. Tap **Hide** to confirm, or **Cancel** if you change your mind.

Hidden accounts will still be visible on the **Accounts** tab. You can find them on the bottom of the list of accounts with their icons greyed out and marked as "Hidden".

Unhide an account

To unhide an account:

1. Tap the hidden account to bring up its **Account Details** window.

2. Tap the **Unhide** button. Your account data will appear instantly and will now be included in the other Money Manager features.

Merge duplicate accounts

Duplicate accounts may appear when existing account connections are altered. Examples of this are when a financial institution changes the way they name their accounts in their system, or when a lost/stolen debit card is replaced. When an account is relayed to Money Manager under a different name or identity in the past, it is created as a new account in Money Manager. The duplicate account can be merged with the previous account to ensure all data is retained.

NOTE: This action cannot be undone.

To merge duplicate accounts:

1. Determine which account is the original — it should have a longer transaction history than the new account.

2. In the "Account Details" view of the original account, tap the ••• icon on the top right and tap **Mark as Duplicate** from the dropdown.

3. Tap the duplicate account from the list of accounts that appears. A message will appear warning you that merging two accounts into one can't be undone.

4. Tap **Merge**.

5. Type the word "**MERGE**" (in capital letters) and tap **Confirm** to complete the process.

a. On mobile, you can skip this step.

Budgets Help

Budgets can help you set realistic monthly spending limits and avoid exceeding those limits. The Budgets tab draws your eye to the areas that need your attention the most: big bubbles represent a larger portion of your monthly budget, and red bubbles have exceeded their monthly allowance.

When you first use Budgets, you have two options:

- Tap **Auto-Generate Budgets** to let the software budget for you, or;

- Tap **No thanks. I'll start from scratch** to create your own budgets.

Auto-generate budgets

We encourage you to use the auto-generate budgets feature; it will create budgets based on your average spending in each category over the last two months for which there are complete data.

NOTE: The auto-generate feature will be more helpful if you have first added all your accounts and accurately categorized your transactions.

Review your generated budgets and adjust them if necessary. You can decide which categories you do and do not want included. If a category was added during auto-generation that you do not want in your budget, you can delete it.

You may also automatically recalculate your budgets at any time, or delete all your budgets to start from scratch again.

Starting from scratch

If you choose to start from scratch, the software will present a list of spending categories.

To create budgets from scratch:

1. Tap the + icon to the right of a category to create a budget for it.

    a. A window will appear with a suggested amount for that category.

2. Enter the amount you'd like to allocate for that category, or simply leave the suggested amount as-is.

3. Tap **Save** to create the budget for that category or **Cancel** if you change your mind.

    a. The newly created budget will appear at the top of the list in color.

4. Repeat the steps above for all other desired categories.

Recalculate budgets

If your budgets seem a bit off or you want to take advantage of automatically created budgets, you can use the recalculate feature. In order to make these budgets as accurate as possible, recalculation is based on the last two months for which complete data are available.

To recalculate your budgets:

1. Tap the **Add New Budget** link on the top of the budgets window.

2. Scroll to the bottom of the list that appears.

3. Tap **Recalculate Budgets**.

    a. You'll see a preview of each newly created budget next to the previous budget amount.

4. Tap **Save** if you'd like to keep these budgets. Tap **Undo** if you change your mind.

Viewing your budgets

Once you've set up your budgets, you can view and edit them from the main budgets screen where each budget is represented by colorful bubble. Each budget is also available in a list view. By default, you'll see bubble budgets. The benefit of bubble budgets is that they allow you to see both the health and the impact of your budget categories quickly. The larger the bubble, the more of your income it takes up.

For both views, the color of each budget indicates whether you are on track, nearing your budget limit, or over limit:

- Green: below 80%;
- Yellow: between 80-100%;
- Red: over 100%.

To view details and transactions for a particular budget:

1. Select your desired budget to bring up the budget details window.

2. Tap **Transactions** to bring up a list of transactions in that category for the current month.

List view

The list view allows you to quickly navigate between budgets and sub-budgets to help you get a clear idea of where your money is going. It is especially helpful if you use a screen reader to navigate the software.

Depending on the specific implementation of the software, the list view may appear in several places: on the right side next to the bubble budgets, below the bubble budgets, or hidden below the bubble budgets.

If the list view is hidden, a list view button will appear on the bottom right.

Editing budgets and creating sub-budgets

You can change budget amounts, create new budgets, create sub-budgets within the main budget, create custom sub-budgets, and delete budgets.

NOTE: If you increase a sub-budget to an amount greater than the main budget, the main budget amount will automatically increase. However, deleting or reducing a sub-budget will not affect the main budget.

To change a budget's amount:

1. Select your desired budget or sub-budget whether represented as a bubble or on the list.
   a. On mobile, tap the **pencil** icon attached to the category bubble.
2. Tap **Edit Budget**.
   a. On mobile, drag around the outside of the bubble to increase or decrease the budget.
3. Enter your desired budget amount.
   a. You'll see your available unbudgeted funds above the budget amount.
4. Tap **Save**, or Tap **Cancel** if you change your mind.

To create a sub-budget:

1. Select your chosen main budget to bring up the budget details window.
2. Tap **Add a new Sub-Budget**.
3. Select your desired sub-budget from the list that appears; the sub-budget will automatically be given an amount based on past spending.

Alternatively, you may create a custom sub-budget:

1. Tap **Add a Sub-category**.
2. Enter a new name for the sub-budget.
3. Tap **Add**.

To delete a budget:

1. Select the budget to open the details page.
2. Tap **Edit Budget**.
3. On mobile, tap on the **pencil** icon attached to the category bubble.
4. Tap **Delete [budget name].**
5. Tap **Delete again to confirm.**

Projected Income

You can also view and edit your projected income within budgets. The projected income helps you make budget decisions that fit within your income. Projected income is calculated based on your past transaction history. You can edit this number manually, however.

Your projected income appears wherever the budget list appears.

1. To edit the projected income:

2. Tap on the pencil icon below the green projected income.

3. Enter a new amount.

4. Tap **Save**.

Budget alerts

Available in Coast Online® Banking. Coming to the Coast Mobile® Banking app soon.

Sign up for handy budget alerts to help you keep your spending in check. You can sign up for two different types of alerts that can be received through text (SMS), email and/or push notifications.

Budget projected to be exceeded

Money Manager analyzes your previous 90 days of spending and using that information, it will send you a notification before you exceed your budget based on your current month's spending.

Budget exceeded

This alert will send you a notification you when one of your Money Manager budgets has been exceeded.

To sign up:

1. From the digital banking menu, tap **Alerts & Notifications**
2. Beside Money Manager Alerts, tap **Manage alerts**
3. Use the toggles to specify which alert(s) you'd like to receive and how you'd like to receive them
4. Tap **Save** to finalize your choices

Cash Flow Help

The Cash Flow tab combs through your transactions to help you understand your historical spending and predict future spending. It allows you to easily identify and add recurring bills and payments as well as one-time or annual payments such as property tax. It helps you see the impact of upcoming payments and plan ahead.

When you first open Cash Flow, you'll be prompted to add your regular deposits and payments as "Cash Events." The software will make suggestions based on recurring transactions.

1. Tap the green checkmark to accept a suggested event or the red "X" to reject it.

2. Select the appropriate frequency and save.

NOTE: Cash Flow can show your predicted balance 30 days into the future when using the chart view, and about six weeks into the future when using the calendar view.

When you're finished adding events, you'll be able to see your currently available cash based on all asset accounts, as well as an estimate of your future available balance. The main screen provides a visualization forecasting the cash you are expected to have available on a given date within the selected range. It includes all chequing and savings accounts.

- Hover over any point on the graph to see the income, expenses, and the ending balance for a particular day. At the top of the main screen, you can choose which accounts you want to focus on. All chequing and saving accounts are included by default.

Cash events

Cash events are recurring or one-time events that will be represented in your Cash Flow forecast. These events can be tracked in the Cash Flow tab, but they won't directly affect your account balances. Events can be income or expenses and will always include the following information:

- *Payee:* The name of the cash event; for example, "Pay cheque" or "Mortgage Payment."

- *Average Amount:* The amount of the recurring transaction.

- *Type:* Specifies whether the event is income or an expense.

- *Account:* Specifies the account in which the event occurs.

- *Frequency:* The date and repeating schedule for the event.

- *Category (optional):* The category for the transaction associated with the event.

The timeline on the right displays upcoming cash events. Paid events will have check marks and overdue events will have a red exclamation mark.

Add new cash event

To add an event:

- Tap **Add an Event**.

The software will suggest recurring events that it has identified. You can also tap Create your own to create an event from a list of past transactions or create an event entirely from scratch for transactions that occur outside the software — or for anticipated future payments.

Edit a cash event

To edit an event:

1. Tap the event name from the list.

2. Tap the ••• icon.

3. Tap **Edit Event**.

Delete a cash event

To delete an event:

1. Tap the event name from the list on the right.

2. Tap the ••• icon

3. Tap **Delete**.

You have the option to delete this particular event and all future events (leaving the history untouched), or the entire series including past events.

Cash flow forecast

The main screen provides a forecast visualization of your currently available cash across the selected date range. It includes all chequing and savings accounts. Hover over any point on the graph to see your income, expenses, and ending balance for a particular day.

NOTE: The Cash Flow forecast can show your predicted balance 30 days into the future.

Date range

You can choose a specific date range to examine using the tools at the bottom of Cash Flow's main screen.

1. Use the arrows to move forward or backward by one month

2. Tap on **Today** to refocus the chart on recent events.

Calendar view

On the top left of Cash Flow's main screen, you can choose a calendar view. Expenses and income are represented by red down arrows and green up arrows, respectively.

Account filter

To the right of the chart/calendar toggle, you can choose which accounts you want to focus on. All chequing and saving accounts are included by default.

Mark as paid

The software will automatically match transactions to Cash Events when it is able, but you may sometimes need to do this manually.

To manually mark an event as paid:

1. Select the appropriate cash event.

2. Tap the **Mark as Paid button**.

3. If you know what transaction represents this payment, choose **Link to Transaction** to bring up a list of recent transactions.

4. Select the appropriate transaction.

By linking transactions, you will improve forecasting over time.

Debts Help

The Debts tab is a powerful tool that allows you to see all of your debts in one place and create an expedited payoff plan. The Debts tab teaches you how to use the snowball method, a debt-payment strategy that can dramatically reduce both the time it takes to payoff debt and the amount of interest you'll pay.

The snowball method

The snowball method is a common debt-reduction strategy. It allows you to pay debts off faster without increasing your monthly contribution toward debt. To use the snowball method, you should "roll over" your monthly minimum payments as each debt is fully repaid.

In other words, when you're done paying off a debt, you'll take the monthly contribution to that debt and put it toward another. The total amount you pay each month stays the same, but the monthly contribution to each debt goes up progressively as they are paid off. This can help users get out of debt without the need for painful budget cuts.

Debt priority options

There are four built-in prioritization options that you can choose from, based on your particular situation.

- **Fastest payoff first**: Debts are ordered by which debt you will pay off soonest, based on balance, APR, and minimum payment. This ordering is considered the standard snowball method.

- **Highest interest first**: Debts are ordered from your highest APR to the lowest APR. This ordering is often referred to as the "avalanche method"; it can save you more money over the life of the debt.

- **Lowest balance first**: Debts are ordered by balance from lowest to highest.

- **Highest balance first**: Debts are ordered by balance from highest to lowest.

To change your debt priorities:

1. Tap the dropdown menu on the top left.

2. Tap one of the four available options. The chart and all associated calculations will automatically update.

Debt chart

On the main Debts window, you'll see a colorful chart and a timeline with a list of your debt accounts below. The dotted line on the chart represents the status quo, i.e., the time it will take to get out of debt by making minimum payments without the snowball method. The colorful chart represents the expedited payoff for each debt which you can achieve by using the snowball method and by paying more than the minimum. To the right, you'll see an estimated payoff date, as well as an estimate of the amount you'll save.

To see your estimated total debt at a future date:

- Hover the mouse over a date on the timeline.

Debt details

To view more details about a particular debt:

- Tap on a debt in the list.

Under the tab labeled **SCHEDULE**, you'll see a list of future payment dates. For each date, there is an associated payment amount which is then broken down by principal and interest. The projected balance is on the right. If you don't see these details, you may need to manually enter information like minimum payments and due dates.

As you scroll through the future payment dates, you may see the payment amounts start to increase. This is a reflection of the snowball method at work. To view or update your minimum payment or interest rate:

1. Select a debt from the debt list.

2. Tap the tab labeled **DETAILS**.

3. Select the figure for monthly payment or interest rate and enter a new number.

Hide from chart

Any account can be hidden from the Debts chart without being excluded from other reports. This is helpful for customizing the chart to reflect your specific debt-reduction goals. For example, a credit card that is paid off in full each month may not need to be included in the chart.

To hide an account from Debts:

1. Select an account below the chart to open the detail window.

2. Tap the ••• icon on the top right.

3. Tap **Hide** from debts.

The account will be moved to the end of the list, grayed out, and will not be calculated in the chart.

To re-include a debt:

1. Tap the hidden account at the bottom of the Debts list.

2. Tap **Include Account**.

Extra payment towards debt

If you want to see what will happen when you put more money toward your debt:

1. Tap **Total Monthly Paydown**.

2. Enter in an additional amount in the **Extra Payment Toward Debt** box.

The graph will readjust and show you how much you could save by putting extra money toward your debt.

Goals Help

Each goal you create will be tied to only one of the accounts you've added — except retirement goals, which can be tied to multiple accounts. If you have multiple savings accounts, you may create multiple savings goals.

Your goals appear on the timeline as colorful circles. As you scroll to a savings or retirement goal, you'll see the amount you've put aside for that goal as well as the total amount you hope to achieve. Goals will automatically update as you put money into a savings account or pay off a debt.

The first time you view the Goals tab, you'll see a welcome screen.

- Select **Get Started.**

This will bring up the tab's main screen. Here, you'll see the timeline with the future up at the top of the screen. On the left you'll see a slider, used to navigate back and forth on the timeline. You'll see **Total Monthly Contribution** on the top of the screen, along with buttons to add and manage goals on the.

To access the Goals feature on mobile:

1. Tap the main menu, designated with the ☰ character.
2. Tap **Goals**.

Creating goals

It's time to start setting up your goals. You can create three types: savings, debt payoff, and retirement.

To set up a goal:

1. Tap the **+** button.
2. Choose a goal type: savings, debt payoff, or retirement.
   Each type of goal is a little different and requires slightly different information.

Savings goals

We encourage you to start by setting up an emergency savings goal. Saving $1,000 in an emergency-only account is a good start, but working toward 3–6 months of living expenses is even better.

To create a savings goal:

1. Tap the + button.
2. Choose the **Savings** goal type.
3. Select a more specific type of savings goal. You can choose from: emergency fund, automobile, college, home, recreational, vacation, electronic, or other.
4. Edit the details for the goal: give it a name and set an amount you would like to save for your goal.
5. Press the **Select an Account** field. A window will appear listing all your non-chequing, non-debt accounts.
6. Tap the account you'd like to use for this goal.
7. Tap **Save**.

This goal will now appear on the main page of Goals — a green circle right above the date when the savings goal is expected to be achieved.

To see details and make changes to a savings goal:

- Tap the green savings goal on the timeline.

Debt payoff goals

If you've already connected a debt account to the software, then Goals will automatically pull in the information it needs to create a debt goal — including balance, APR, and minimum payments. Goals will use your minimum payment information to automatically calculate the date the debt will be repaid, but you can add more to your monthly contribution to pay things off sooner.

To create a debt payoff goal:

1. Tap the + button on the main Goals window.
2. Tap the **Debt Payoff** goal type. This will bring up a window that lists all of your debt accounts.
3. Check all the accounts you wish to track.
4. Tap **Save**.

Each debt account you selected will appear on the timeline as a blue circle above the date when they are expected to be paid off.

To see details and make changes to debt goals:

- Tap the blue debt on the timeline.

Retirement goal

To add a retirement goal:

1. Tap the **+** button on the top of the main Goals window.
2. Chose the **Retirement goal type**.
3. If you have already entered personal information in the Settings section, your birthday will automatically be imported. Otherwise, you can select the date of your birth by selecting the dropdown menu.
4. Choose the age at which you would like to retire. The default is 65.
5. Enter the amount of money you'd like to have when you retire.
6. Tap **Current Savings**. This will open a window from which you can choose a retirement account.
7. Check one or more retirement accounts. The total balance of selected accounts will be listed as your current savings. Tap **Add it Here** if you need to connect another account to the software.
8. Tap **Save**.
9. Tap **Save** on the next window as well.

This goal will appear on the timeline as a purple circle above the date you will reach your chosen retirement age. As you scroll to it, you'll see your current retirement savings and your desired savings side-by-side. If you aren't projected to achieve your desired retirement savings by your selected age — based on a 6 percent average rate of return — a blue **i** symbol will appear.

To see details and make changes to your retirement goals:

- Select the purple retirement goal on the timeline.

If you see a blue **i** appear over your retirement goal:

- Select the retirement goal to see what your projected retirement savings will be by your retirement age and how much less that is than your desired savings.

Manage contributions and priorities

Now that you've created some goals, you should determine what kind of monthly contribution makes sense for each goal. This will affect when each goal will be achieved. With the manage goals feature, you can adjust the size of your contribution to each goal type and determine the priority of goals within a specific type.

A contribution is the amount of money that you plan to allocate each month to an overall goal type. The priority is the order in which that contribution will be applied to each goal within a particular type. Your monthly contribution will be applied to whatever goal has the highest priority. When that goal is achieved, the contribution will be applied to the goal with the second-highest priority and so on.

To adjust your contribution and priority for savings goals:

1. Tap on the manage goals button on the top right.
2. Tap **Savings**.
3. Tap the **pencil** icon that appears and enter a monthly contribution.
4. Tap **Reorder** on the right to adjust the priority of multiple savings goals.
5. Select and drag the goals into the order you prefer.
6. Tap **Done**.
   Debt goals are managed differently. You contribution is an amount in addition to your minimum payments for each debt.

To adjust your contribution and priority for debt goals:

1. Tap the **Manage Goals** button.
2. On **Debt Payoff**.
3. Tap the **pencil icon** and enter a monthly contribution.
4. Tap the dropdown menu to reorder debt priorities. This will default to **Fastest Payoff First**. You can also choose **Highest Interest First**, **Lowest Balance First** and **Highest Balance First.**

To adjust your contribution to your retirement goal:

1. Tap the manage goals button.
2. Tap **Retirement**.
3. Tap the **pencil icon** and enter a monthly contribution.

You will have only one retirement goal, hence you won't need to determine a priority.

Navigation Bar Help

Notifications

The alerts you set up under the Accounts tab — or below under the settings tab — can help a user stay on track. A red box will appear over the notifications icon in the navigation bar to indicate the number of unread notifications.

- Tap on the notifications icon to view all notifications, with the most recent at the top.
- Tap on a notification and you will be redirected to the relevant tool. For example, a budget notification will redirect you to the Budgets tab.

Manage institutions

The connections icon provides a quick link to view all the connections to your financial institutions. A red box will appear over this icon if one or more connections need your attention.

To resolve a connection error:

1. Tap the **Manage Institutions** icon.

2. Tap the institution containing an error icon.

3. Follow the troubleshooting steps indicated for that institution. These will vary depending on the nature of the problem.

4. If you are unable to reconnect the account manually, you may wish to contact support .

Net Worth Help

The Net Worth tab tracks the sum of all your assets and liabilities. Property accounts can be added manually on the Accounts tab to make sure key assets — such as the value of your home or vehicle — are counted. You can choose to view the past 6, 9, or 12 months of net-worth history.

If you just started using Money Manager, you may not have accumulated enough data to get an accurate historical picture of your net worth; however, Money Manager will continue to save transaction data moving forward. Each dot on the graph represents your net worth during a specific month.

See details per month

To see details about your net worth during that month:

1. Tap on a circle to see how your net worth increased or decreased.

2. Tap on the same circle again to bring up a list of gains and losses. A window will appear showing the *gains and losses* within each account during that month.

   - Gains: When an asset increases in value or a liability decreases in value, your net worth will go up. For example, putting money in savings or making a car payment.
   - Losses: When an asset decreases in value or a liability increases in value, your net worth will go down. For example, pulling money out of savings or spending more on a credit card than you can immediately pay off.

You can also use Net Worth to keep track of your total assets and liabilities displayed as a list by account type.

To view your assets and liabilities

1. Tap "Assets & Liabilities" at the top to view these figures.

2. Tap on an account type to view individual accounts. A window will appear showing the *assets and liabilities* within each account during that month.

   - Assets: Positive values that count toward your net worth, such as money in chequing accounts, the value of your home, etc.
   - Liabilities: Negative values that count against your net worth, such as credit card debt, loans, or a mortgage.

Transactions Help

Subscriptions

The subscriptions feature is an easy way to see where your money goes every month with the help of a bar that features all your recurring transactions. You'll see this slider bar above the list of transactions that shows your monthly recurring subscriptions. These transactions — Netflix, a gym membership, fruit-of-the-month club, whatever — will automatically be classified as subscriptions and appear in the slider. If a subscription charge is predicted to occur within the next two weeks, it will appear individually in the slider bar. If it is due more than two weeks out, it will be grouped with all the subscriptions in a box on the right side of the slider bar. A static box on the left side of the slider bar shows uncategorized transactions.

To view your upcoming subscriptions:

- Tap the left or right arrow on either side of the slider.

To view the details of a subscription:

1. Select a subscription. You will see information such as how often you are charged, which of your accounts the subscription is connected to, and the yearly cost.

2. Tap **More Details** at the bottom to see the last payment date and category of the subscription.

Categorize Transactions

When your transactions are pulled into Money Manager, they will be automatically categorized. We encourage you to go through your transactions history and check that each transaction is categorized correctly. If you re-categorize a transaction, Money Manager will attempt to remember your preference the next time you post a similar transaction. Customizing your transactions will make Money Manager more accurate in the future.

To change a category:

1. Tap the category you wish to edit and select the correct transaction category from the list. Your change will be reflected across all reports in Money Manager.

Uncategorized Transactions

If Money Manager is not reasonably certain of which category a transaction belongs to, it may be left uncategorized. When you open your transactions list, you will be prompted to assign a category to these transactions.

- Tap **No Thanks** to ignore the prompt. It will appear again the next time you log in, if you still have uncategorized transactions.
- Tap **Categorize** to view and categorize the transactions.

Transaction rules

Recategorizing dozens of transactions can be a bit time consuming. Fortunately, you can create transaction rules to make this much easier. These rules will automatically place all similar transactions — both past and future — into the category of your choice.

To create a transaction rule:

1. Manually categorize a transaction. – When you categorize something, you'll see a message asking if you'd like to put all similar transactions into the same category.

2. Tap **Yes. Apply to all.** to create the new transaction rule.

You can also edit or delete transaction rules.

To edit a transaction rule:

1. Tap the **Settings** tab

2. Tap the **Transaction Rules** tab. You will see a list of the rules you have created, named according to the payee.

3. Select a transaction rule.

4. Edit the payee or choose a new category

5. Tap **Save**, or tap **Cancel** if you change your mind.

To delete a transaction rule:

1. Tap the **Settings** tab.

2. Tap the **Transaction Rules** tab. You will see a list of the rules you have created, named according to the payee.

3. Select a transaction rule.

4. Tap the **trashcan** icon.

5. Tap **Delete**, or tap **Cancel** if you change your mind.

Edit Transactions

You are not limited to editing the category of a transaction. Select a transaction to open the **Transaction Details** window, where you can:

- Customize the payee description
- Edit the date
- Add tags for custom searching
- Add a memo to remind yourself of details about the purchase
- Flag transactions with the flag icon to call it out in the transactions list
- Split a transaction between multiple categories
- Exclude a transaction from your spending reports.

Split transactions

Some transactions encompass multiple categories in a single purchase. This is particularly common at big box stores like Costco or Walmart where you might buy groceries, home supplies, and a DVD all in one purchase. You can split a transaction between as many categories as needed to accurately account for your spending.

To split a transaction:

1.   Tap the transaction to open the **Transaction Details** window.

2.   Tap the ••• icon to view additional options.

3.   Tap **Split**.

4.   Enter the amount, category, tags, and flags for each line of the split.

5.   Tap **Save** to confirm your changes.

To delete a split:

1.   Select any line of the split transaction to open the **Transaction Details** window.

2.   Tap the **trashcan** icon to reunite all splits into a single transaction.

3.   Tap **Delete** to confirm.

Pending transactions

If an incoming transaction is marked as pending, it will be shown at the top of the transactions list in italics. Pending transactions are editable, but changes will not be saved when the transaction moves from pending to posted.

Delete and exclude transactions

Only pending and manual transactions can be deleted. Occasionally, a transaction may appear twice — once as pending and once as posted. Users can delete the pending transaction if it does not automatically reconcile with the posted transaction.

To delete a pending or manual transaction:

1.   Tap the transaction to open the detail view.

2.   Tap the ••• icon to view additional options.

3.   Tap **Delete**.

4.   Tap **Delete** to confirm.

Other transactions can be excluded if you don't want to include them in your financial reports. The transaction will still be visible in the Transactions tab and other reports in Money Manager, but it will be marked as **Excluded** and the amount will not be factored into any calculations. It can be re-included later if you change your mind.

To exclude a transaction:

1. Tap the transaction to open the **Transaction Details** window.

2. Tap the •••icon to view additional options.

3. Tap **Exclude**.

4. Tap **Exclude** to confirm.

Search, sort and filter transactions

By default, transactions from all accounts over the previous 30 days are listed chronologically, with the most recent transactions at the top. The Transactions tab can be customized in the following ways:

- Filter by account.
- Adjust the date range.
- Sort by column heading: Date, Payee, Category, Account, or Amount.

You can sort your transactions by date, payee, category, account, or amount by selecting the column heading. You can also search by any of these fields by selecting the magnifying glass and entering your search term in the search bar that appears.

- Date: The date of the transaction. This will match the date posted in online banking, but may not match the actual date of purchase.
- Payee: A cleansed description of the transaction that usually calls out the merchant in a transaction. You can rename the transaction as needed, but note that it may affect the description on future transactions with the same merchant.
- Category: The budget and spending category for the transaction.
- Account: The account a transaction belongs to.
- Amount: The total amount of a transaction. Green indicates income or credit.

Export transactions to CSV file

Money Manager allows you export transactions as a CSV file, which can be used with several different applications — including most accounting software. The exported file includes all transaction details.

To export transactions to a CSV file:

1. Filter your transactions to the set you wish you export.

2. Tap the **export** icon.

3. Specify where you wish to save the file, name it, and save.

Customize the date range

You have multiple options for adjusting the date range:

- Use the back and forward arrows to navigate through time
- Use the dropdown arrow to select from a list of preset date range options.
- Use the dropdown arrow to open the calendar view to select a custom date range.

Income report

To view your income:

- Tap **Income** on the top of the screen.

As with spending, you can select an income category to view your income by subcategory, and drill down to the transaction level if desired.

Trends

It's tough to know what to do with your money in the moment if you don't know where you've been and where you're going. The Trends tab can help you with that.

The Trends tab charts both your income and spending in every category over the last 3, 6, 9, or 12 months, all in one simple visualization. In just a few moments, you'll be able to see if you're living within your means and identify areas you need to work on. The vertical axis represents your spending in dollars. The horizontal axis is a timeline. The black line represents your income.

Each category is represented by a colorful section of the graph, with categories stacked on top of each other. The height of each colorful section represents the amount you spent that month. With all the categories stacked, you can easily see how much you spent overall.

If you need more details about a specific category or specific month, they are just a few taps away:

- Hover over any category to see your spending history in that category.
- Hover over any dot on the chart to see how much you spent in that category that month.
- Hover over any category in the legend to highlight the corresponding category on the chart.
- Tap any category on the chart or the legend to bring up a breakdown of your spending by subcategory. Tap a subcategory to see information about that subcategory by itself.
- Tap on any dot on the chart to bring up a list of transactions in a category or subcategory for that month.

List view

In addition to the chart, you also have a list view which displays the same data. This can be helpful for those who use screen readers to interact with their computer or for those who prefer to see raw data.

1. Tap the list button on the top left to access the list view.

2. Select a category on the left to see a list of subcategories.

3. Tap on a figure on the right to bring up a list of transactions

4. Select a subcategory on the left to see only that subcategory.