

Spending & Budgeting Tool

Your Jacobi Wealth Dashboard allows you to build out monthly spending budgets while also tracking spending habits on your connected transactional accounts.

Please Note: By default, your advisor will be unable to see your spending information. To change this setting, modify your privacy permissions located in settings.

	None	Limited	Full
	Cannot view any spending data.	Can view category spending and budgets.	Can view all data, including transactions.
My Advisor	None	Limited	Full
Teale Edel Advisor	None	Limited	Full

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

Accounts

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

Investments: \$1,273,674 as of today

Goals as of today

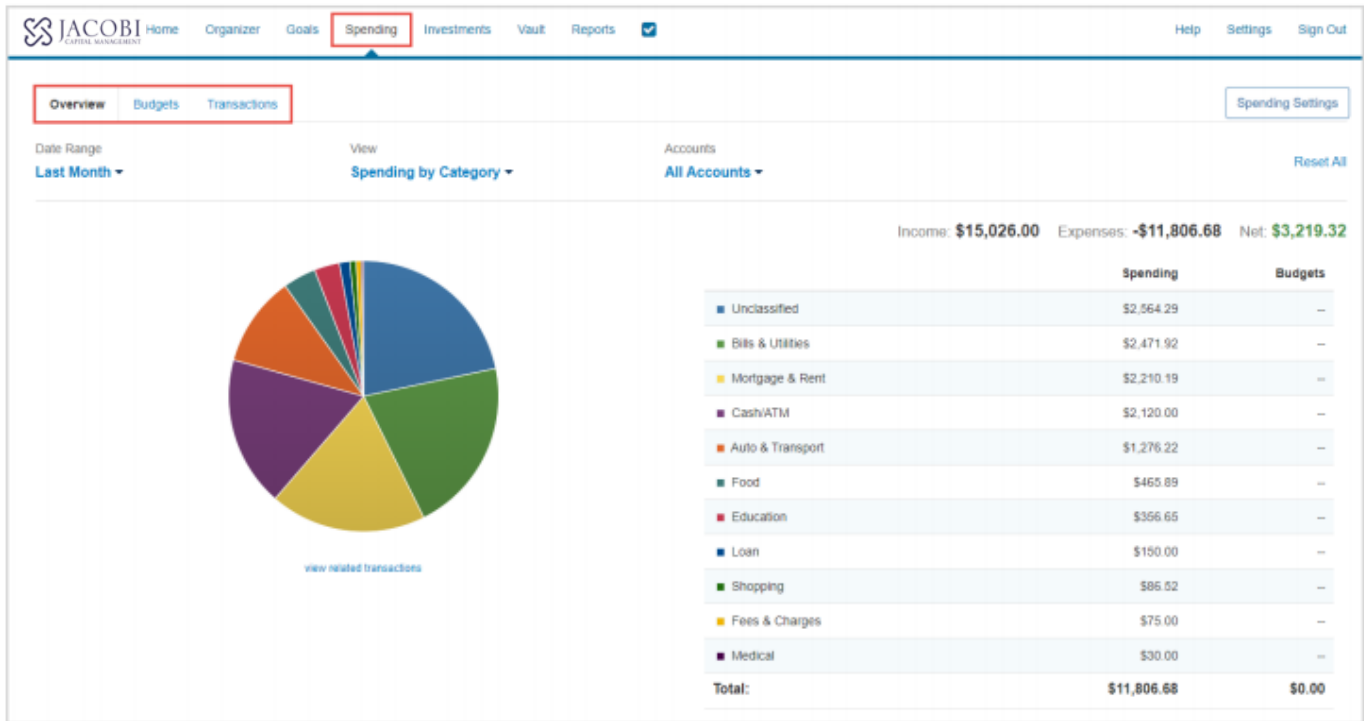
- Retirement 2032 - 2068: Projected Funding 37 of 37 years
- College for Lucas 2022 - 2025: Projected Funding \$238,835 of \$238,835

Spending Summary:

\$0 Income	-\$717 Expenses	-\$717 Net
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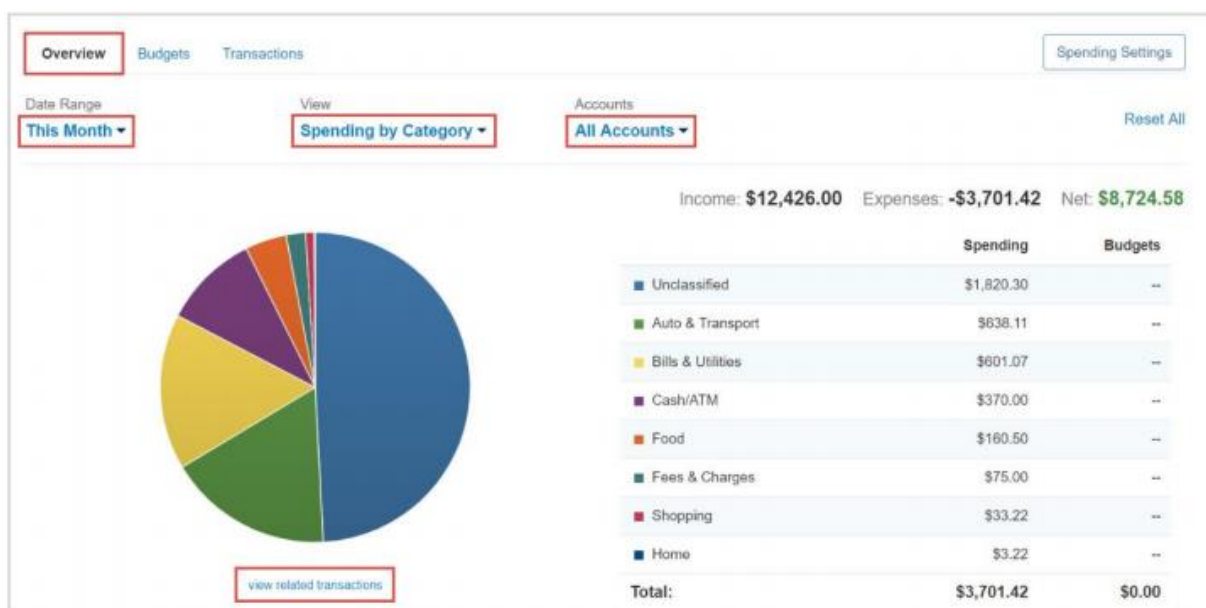
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2. The **Spending** page is comprised of 3 sections: Overview, Budgets, and Transactions.

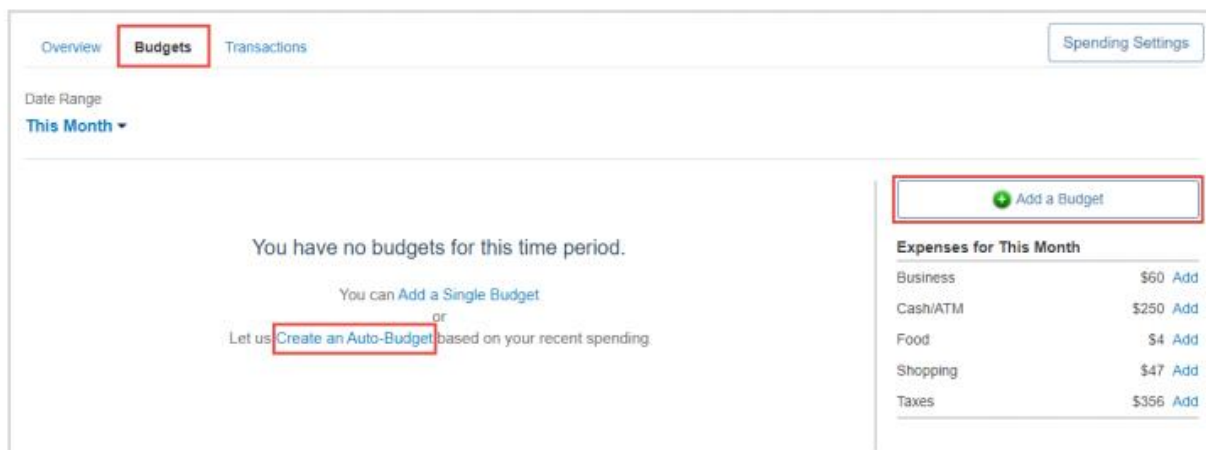


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3. The **Overview** tab shows spending by category over a specific date range. The default view is to view spending amounts **This Month**, by **Category**, and from **All Accounts**. Hover over the pie chart to see how much you've spent in that category. You can also click "**view related transactions**" to see a list of transactions from the specified date range and accounts.

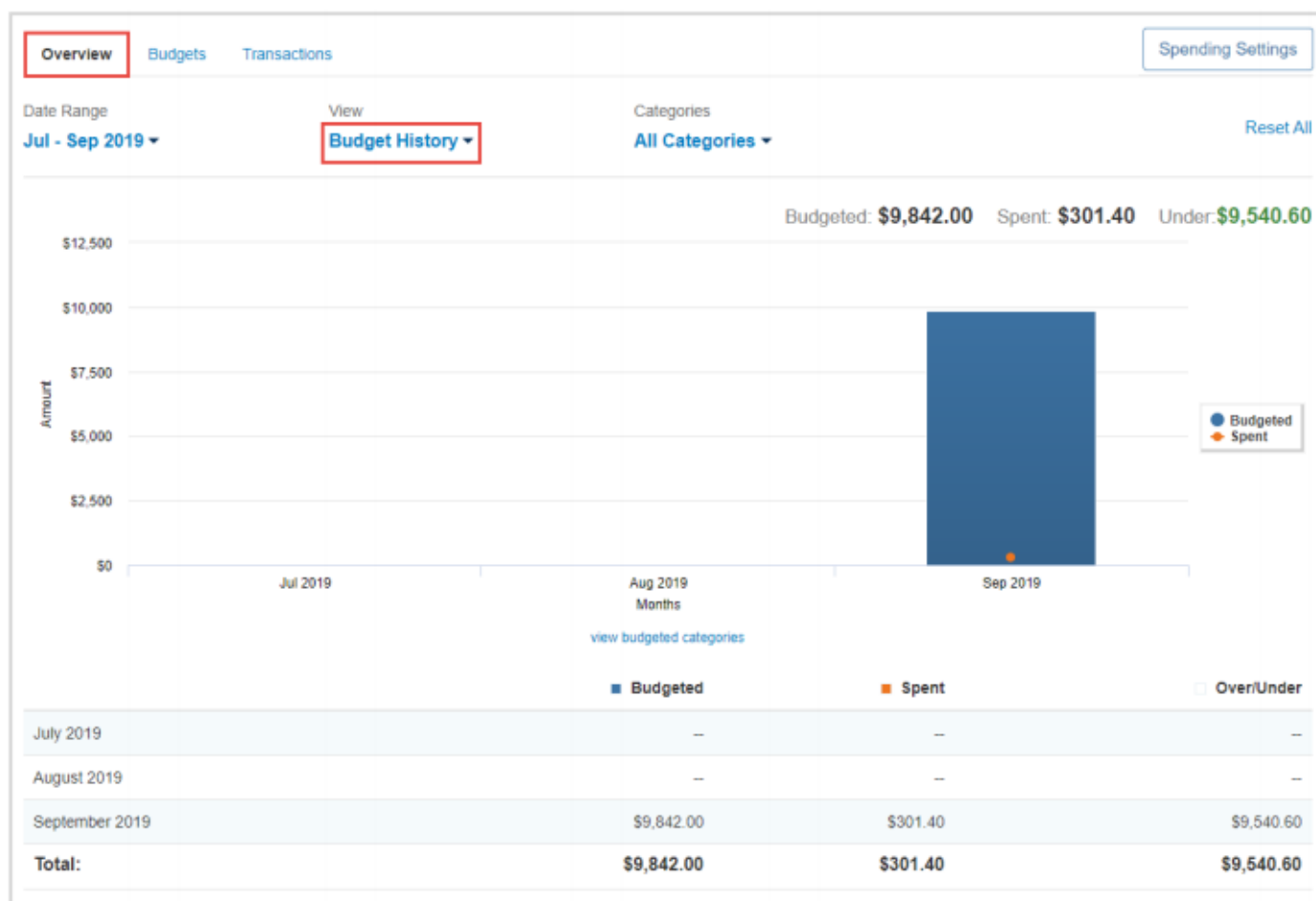


4. The **Budgets** tab allows you to create budgets to help manage your expenses. You can either add budget items one at a time by category, or you can select **Create an Auto-Budget** to view a budget created automatically based on your average spending from the past six months.



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- Once you've added your budget, go back to the **Spending - Overview** tab and select the **Budget History** view to see the amount you've budgeted, the amount you've spent, and whether you're over or under budget.



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6. 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

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

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's row** and check the **box** under Rule. Click **Save Rule**.

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- If you can't find the category you're looking for, you can create new subcategories by clicking **Spending Settings** at the top of the budgeting page. Choose the parent category, type in the new sub category and click **Add**.

Overview Budgets Transactions Spending Settings

Date range: Last 30 days | Description: Type to Search | Accounts: Type to Search | Categories: Type to Search | Export results

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	-\$358.00
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

SPENDING SETTINGS ✕

Categories Rules Exclude Accounts

Add custom categories for classifying your transactions.

Choose a category:

Business ▼

Business Supplies ✕

Add

Done

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

Overview Budgets Transactions Spending Settings

Date range: Last 30 days

Description: Type to Search

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Export results

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- The **Spending Settings** button allows you to further manage spending **Categories**, **Rules**, and **Excluded Accounts**.

Overview Budgets Transactions Spending Settings

Date range: Last 30 days

Description: Type to Search

Accounts: Type to Search

Categories: Type to Search

Spending Settings

Export results

SPENDING SETTINGS

Categories Rules Exclude Accounts

Add custom categories for classifying your transactions.

Choose a category:

Auto & Transport

Auto Payment

Auto Registration

Auto Service

Gas & Fuel

Public Transport

Add

Done