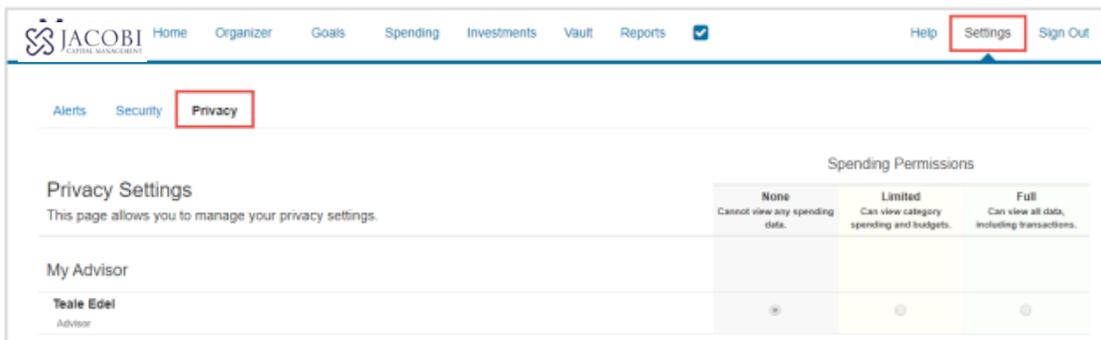


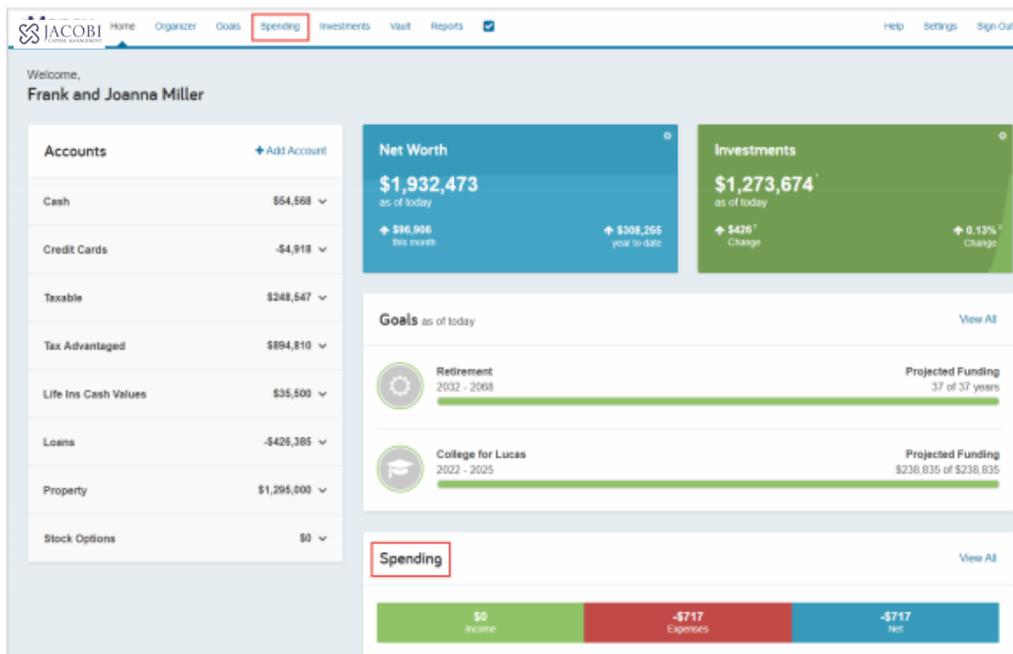
Spending & Budgeting Tool

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.

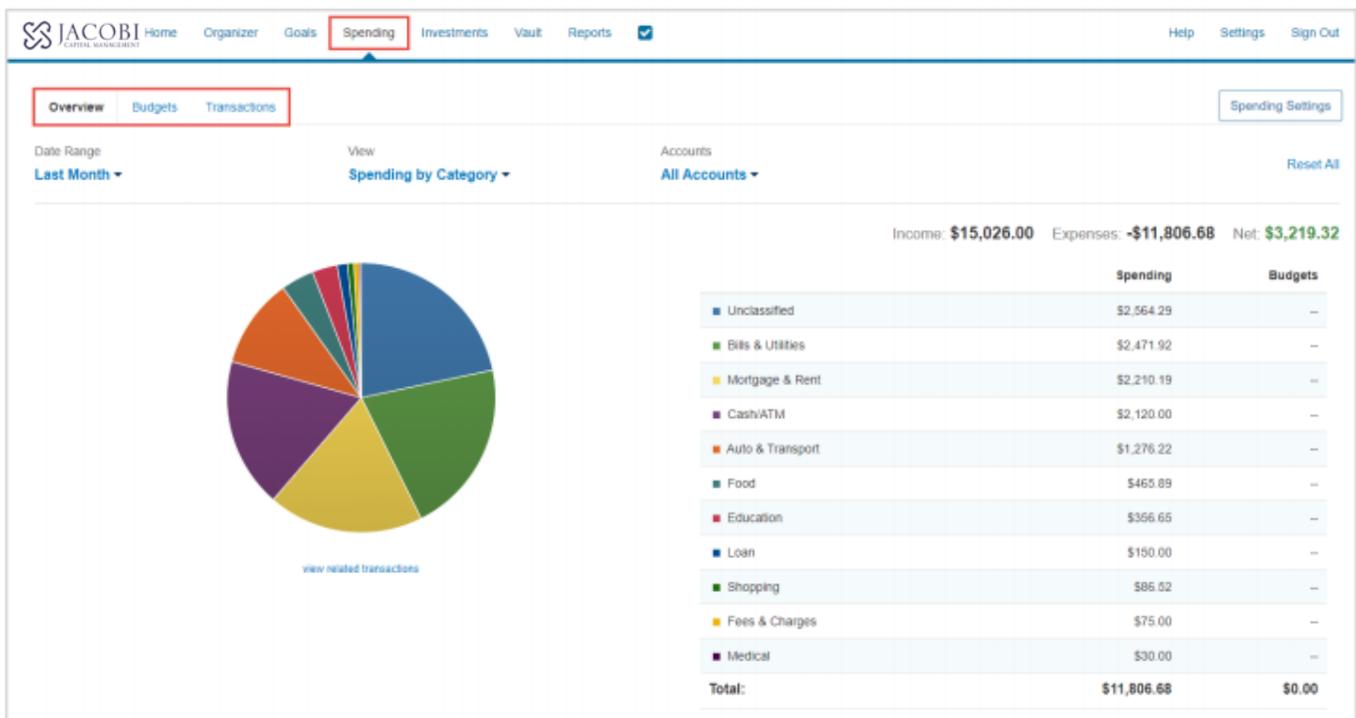


1. From the Home page, click the **Spending** tab or tile.



Spending & Budgeting Tool

2. The **Spending** page is comprised of 3 sections: Overview, Budgets, and Transactions.

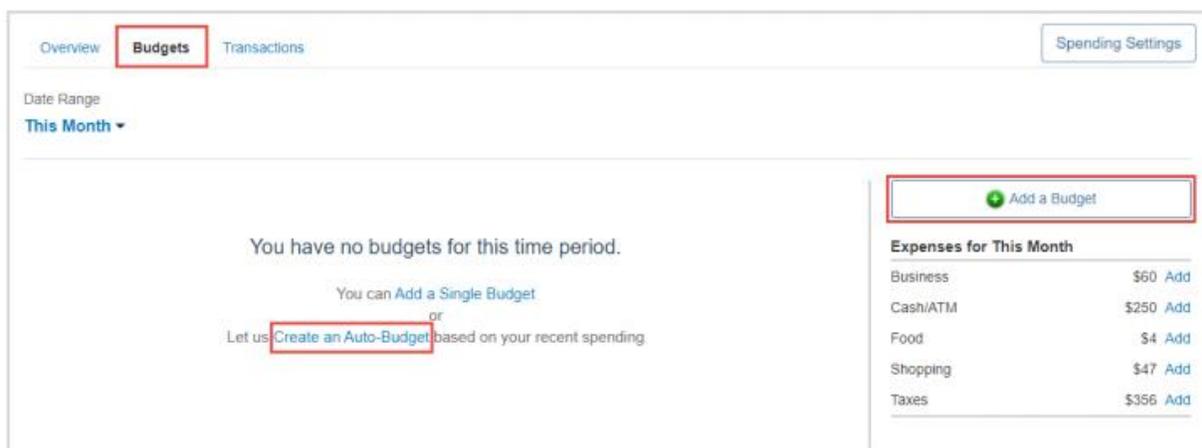


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3. The **Overview** tab shows spending by category over a specific date range. The default view is to view spending amounts **This Month**, by **Category**, and from **All Accounts**. Hover over the pie chart to see how much you've spent in that category.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

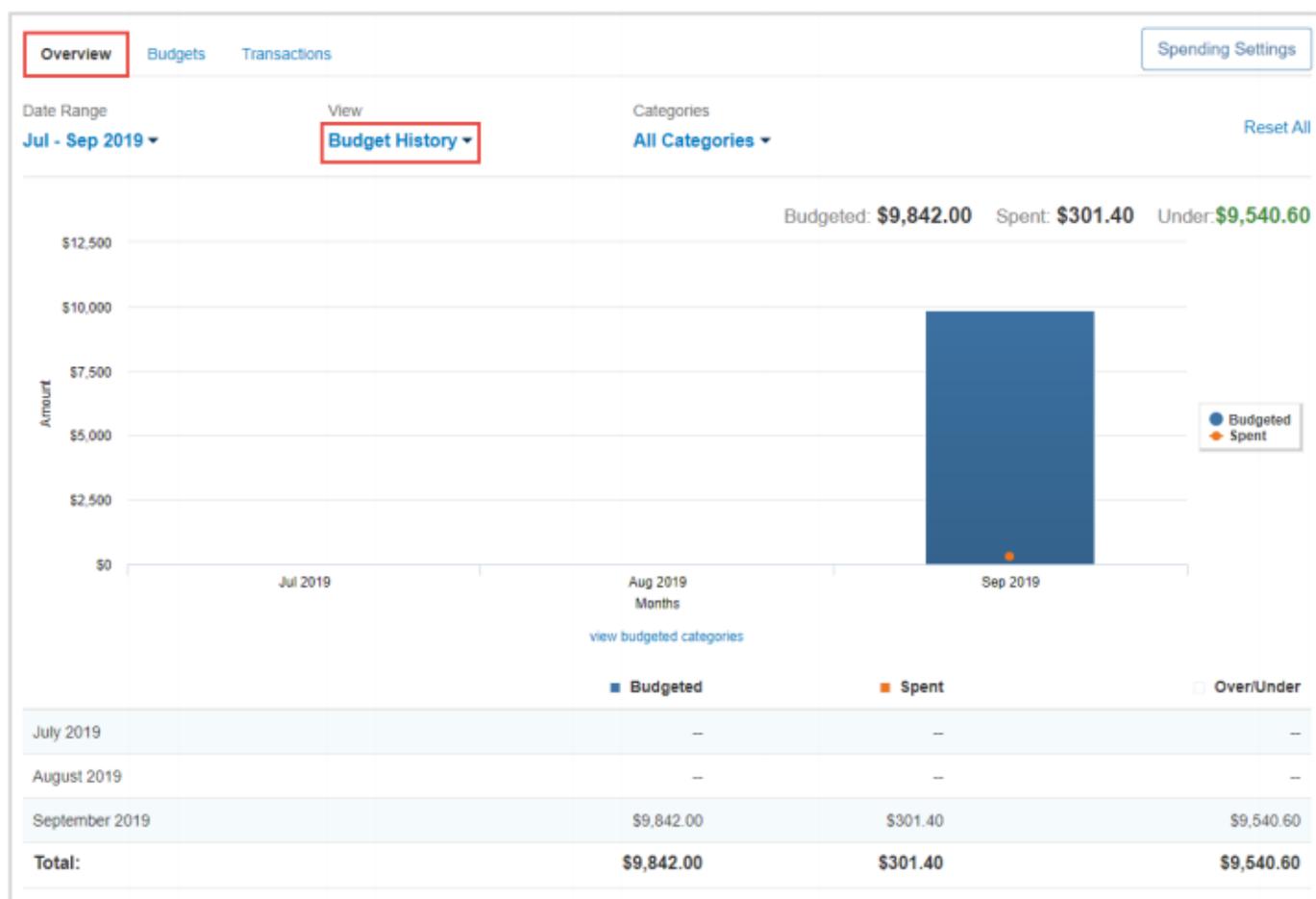


4. The **Budgets** tab allows you to create budgets to help manage your expenses. You can either add budget items one at a time by category, or you can select **Create an Auto-Budget** to view a budget created automatically based on your average spending from the past six months.



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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 06, 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**.

Date	Description	Account	Category	Amount
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking		-\$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking		-\$1.00
Sep 01, 2019	WAWA TOWN	Credit Card		-\$5.99
Aug 31, 2019	OVERDRAFT PROTECTION	Easy 123 Checking		-\$75.00
Aug 29, 2019	COLLEGEVILLE WEGMANS	Credit Card		-\$111.42

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**.

Date	Description	Account	Category	Amount
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Home Supplies	-\$3.22

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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 [Q]

Accounts: Type to Search [Q]

Categories: Type to Search [Q]

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 [X]

Categories Rules Exclude Accounts

Add custom categories for classifying your transactions.

Choose a category:

Business [v]

Business Supplies [X]

[] [Add]

[Done]

Spending & Budgeting Tool

- 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

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	-\$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

- 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

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