

# FinanceWorks Tip Sheet

We have compiled a few tips to get the most out of this great new tool. If you have not yet signed up with FinanceWorks, look below to see what you are missing out on with this fantastic, FREE money management tool!

**First,** one of the best features of FinanceWorks is that it aggregates all of your financial life into one place. That is why our first tip is to enter every online account you have at other financial institutions like banks, credit card companies, loan companies, brokerages, etc. By updating FinanceWorks with this information, you will be able to view all your accounts in one place, with one login!

**Tip:** You have to sign up for online access with your other financial institutions prior to trying to add them to FinanceWorks. For example, if you have a Citibank credit card, you must sign up for online access with them first before adding the account to FinanceWorks.

**Tip:** If you just want to see one account specifically, simply click on its blue link in the left accounts side bar.

The screenshot displays the FinanceWorks dashboard interface. On the left, there is a sidebar with sections: 'Getting Started' (40% complete), 'Accounts' (listing Checking, Credit Card, Savings, Loans, and Investments), and 'Reminders' (AT&T due today, Comcast due in 2 days). The main content area is titled 'Your Financial Life - At a glance' and includes a pie chart for 'Where is my money going?' with a total of \$2,901.33 for the last 30 days. A green arrow points to the 'Accounts' sidebar. Below the pie chart is a 'How much can I spend?' section showing \$220.00. To the right, there are goal tracking sections for 'Am I making my goals?' (Clothing: OVER BY: \$85, Groceries: REMAINING: \$50, Auto: REMAINING: \$75) and a 'Today, Jan 26' summary showing a checking balance of \$500, transactions not yet cleared of -\$100, and upcoming bills of -\$180.

Category	Amount
Rent	\$775.00
Loan	\$477.39
Groceries	\$347.23
Clothing	\$284.93
Vacation/Travel	\$180.82
Other	\$111.71
Other	\$724.25

Category	Status	Amount
Clothing	OVER BY	\$85
Groceries	REMAINING	\$50
Auto	REMAINING	\$75

Item	Amount
My Checking Balance as of Today, Jan 26	\$500
Transactions Not Yet Cleared	-\$100
Jan 25 AT&T Mobility	\$100
Upcoming Bills	-\$180
How much can I spend? until next paycheck on Jan 30	= \$220

**Second,** click on the “Trends” tab and look to make sure that all of your transactions are categorized correctly. This can take a minute to set up, but it will be well worth the time in the future when you realize that you could save \$100 a month just by cutting out that \$5 morning cup of coffee on the weekdays. Use the standard categories or create your own.

**Tip:** The more transactions that are completed with your debit card, the less you will have to manually categorize. FinanceWorks “remembers” debit card transaction types to save you time in the future!

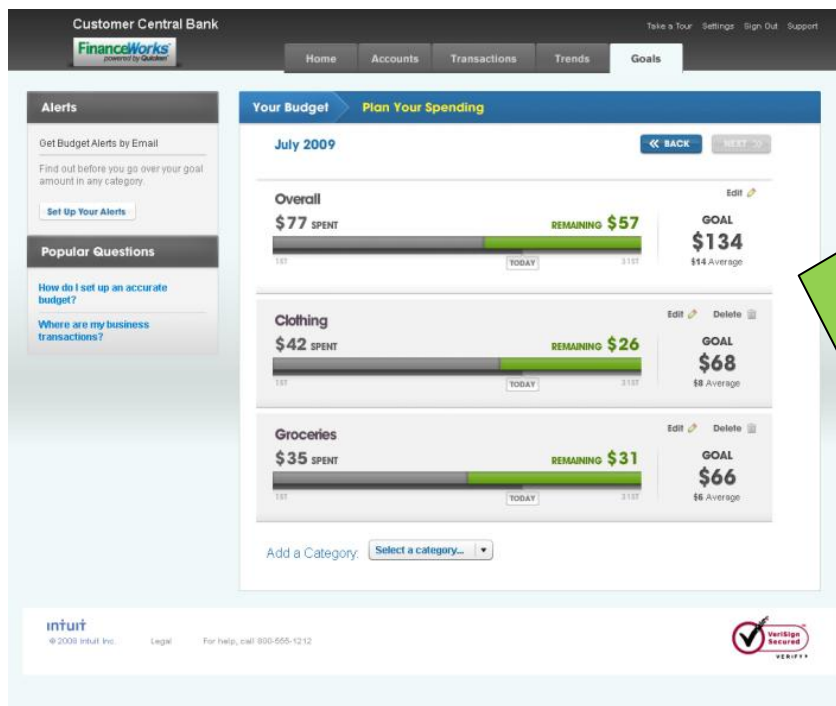
The screenshot displays the FinanceWorks web interface. At the top, there's a navigation bar with 'Home', 'Accounts', 'Transactions', 'Trends', and 'Goals'. The 'Transactions' tab is active. On the left, there's a sidebar with 'Accounts' and 'Popular Questions'. The main area is titled 'Categorize Your Transactions' and shows a list of 'Cleared Transactions' for the period of Jun 4 - Jul 21. A transaction from 07-21-09 is selected, showing details for a 'CREDITCARD debit 202' from 'My Visa' with an amount of -7.21. A modal window is open for this transaction, allowing the user to assign it to a category. The 'Education' category is currently selected. Below the modal, a table lists other transactions with their dates, accounts, descriptions, and categories. A green arrow points to the 'Choose a category' text in the table.

Date	Account	Check #	Payee	Category	Amount
07-21-09	My Visa		CREDITCARD debit 202	Education	-7.21
07-17-09	My Line of Cr		CREDITLINE debit 198	Childcare/Daycare	-7.17
07-16-09	My Visa		CREDITCARD credit 173	Paycheck	7.16
07-16-09	My Line of Cr		CREDITLINE credit 197	Choose a category	7.16
07-15-09	My Visa		CREDITCARD debit 196	Bank Fee	-7.15
07-15-09	My Line of Cr		CREDITLINE debit 196	Education	-7.15
07-14-09	My Visa		CREDITCARD credit 173	Paycheck	7.14
07-14-09	My Line of Cr		CREDITLINE credit 195	Choose a category	7.14
07-13-09	My Visa		CREDITCARD debit 194	Entertainment	-7.13
07-13-09	My Line of Cr		CREDITLINE debit 194	Entertainment	-7.13

**Third**, the cardinal rule of effectively managing one's finances is to set goals so that you know whether or not you are where you want to be. By simply clicking on the "Goals" tab, you can monitor as many categories as you choose. If you want to create a master budget with all your categories, add all of them to the list! Or, if you prefer, just track the few. It's up to you! Every time you log in to FinanceWorks, it will tell you how much you have left to spend that month based on your budget.

Tip: The Overall Goal is the total of all the categories you've brought in to the budget.

Tip: You can even set notifications so FinanceWorks will email you if you go over your goal for a specific category.



We hope these tips gave you a great place to start in using FinanceWorks to its fullest potential. We think it is a great tool to help you save and budget for FREE! As always, we are working our hardest to give you *What Banking Should Be*.