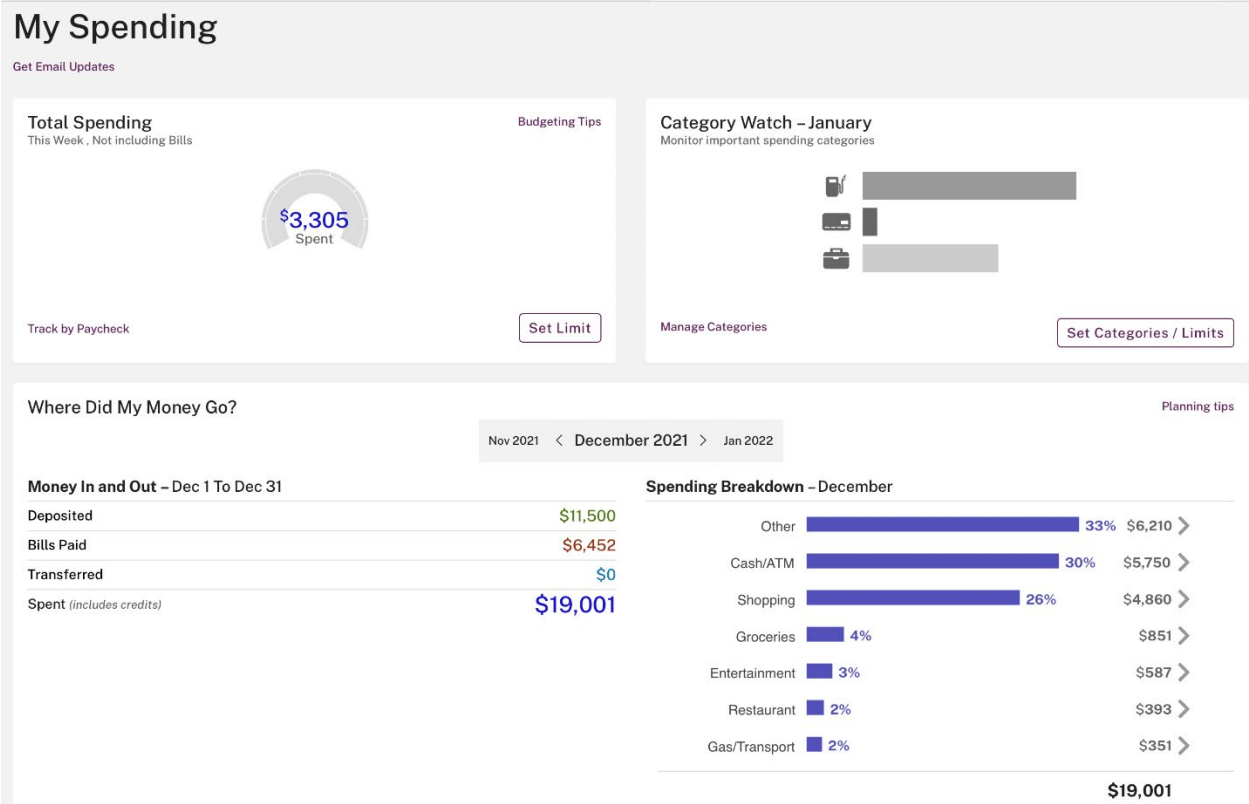


My Spending Page

The My Spending page gives you ways to monitor your spending from Online Banking accounts to better manage your money. Using My Spending, you can easily see how much you have spent over time and where your money is going. You can even set up alerts to notify you when your spending begins to exceed limits that you have specified.



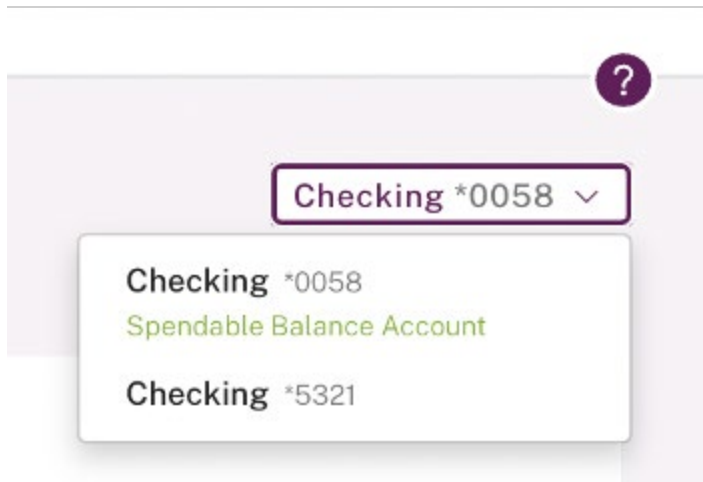
These are the key features of the My Spending page.

- Title area
- Sidebar
- How's My Spending? area
- Where Did My Money Go? area

Title Area

The title area identifies the account you are viewing as well as providing some key general information and controls.

- **Account identifier** – Shows the account nickname and masked account number of the account for which you are viewing spending. If you have more than one checking account, this is a selector that lets you switch accounts.



- **Print icon** – Lets you print a copy of the account information on the page.
- **Help icon** – Opens the Help window to the main My Spending help page.

Sidebar

The sidebar along the left side of the page provides various modules that give brief information and allow you to navigate to other pages.

- **Standard Modules** – Like the Home and Accounts pages, the My Spending page sidebar contains the Spendable Balance and banner ad modules.
- **Calendar Module** – The sidebar for My Spending also contains a calendar module. This display-only calendar provides a quick reference when you are making date-related settings. Today's date is shown at the bottom and is highlighted within the calendar grid. Move from month to month using the left and right arrows. Today's date becomes **Go To Today** when you have moved to a different month—click it to return to the current month.

How's My Spending?

The **How's My Spending?** area at the top of the page has two subsections, Total Spending and Category Watch.

Total Spending gives a graphical representation of your spending in the current account over a given time period. You can select the time period, set an overall spending limit, and set up to receive an alert if your spending approaches the limit.

Category Watch is similar to Total Spending, but lets you configure particular categories of spending transactions to monitor. You can watch the current month's spending in up to three categories, with separate limits and alerts for each.

NOTE: The limits you set on the My Spending page do not create any restrictions on your actual spending. They only provide reference points for the spending display gauges and the triggering of alerts. You always have full access to the money in your accounts.

At the top of this section, the **Budgeting Tips** link opens a pop-up with brief information on creating a sensible budget. The **Get Email Updates** link allows you to have the system email you a copy of the How's My Spending information on a regular basis. Refer to [Using Spending Alerts and Updates](#) for details on email updates.

Where Did My Money Go?

The **Where Did My Money Go?** area at the bottom of the page provides a quick view of cash flow through the account. The Money In and Out section gives a summary of deposits, bills paid, money saved, and total spending, with the change in balance from previous month. The Spending Breakdown section graphs spending by category. You can navigate to previous months for easy comparison of your spending trends.

At the top of this section, the **Planning Tips** link opens a pop-up that outlines the key steps to a good financial strategy.

Setting Limits

Setting limits is a way to enhance your ability to track and respond to your spending habits. Limits are optional. When you do take advantage of limits, the graphical displays are enhanced to make it clear how you are following, or deviating from, your spending goals. Limits also enable the spending alert functionality.

NOTE: The limits you set on the My Spending page do not create any restrictions on your actual spending. They only provide reference points for the spending display gauges and the triggering of alerts. You always have full access to the money in your accounts.

Setting a Total Spending Limit

When you click **Set Limit** at the right end of the Total Spending gauge, or **Set a Spending Limit** within the Track My Total Spending dialog box, a My Limit gauge appears within the dialog box. The gauge lets you set a spending limit graphically by dragging a round handle, or explicitly by entering a dollar value.

Track My Total Spending



Monitor total amount spent, not including bills

Choose Time Period Weekly Per Paycheck

Week starts on

Set a Limit



Alert me when I'm close (75% of limit)

If a limit has not been set yet, the default value in the gauge is the average of your spending for the selected time period, based on recent transaction history. This is represented with the drag handle positioned 3/4 of the way along the gauge and labeled "Average". The gauge bar to the left of the handle is colored. Another position for the handle just to the left of the handle is shown as "ghosted" and is labeled "Reduce by 10%".

To set a limit, do the following.

1. Set your time period. Refer to [Viewing Total Spending](#) for details.
2. Do one of the following.
 - a) Drag the handle to set a limit, or click on the bar to move the handle to that position. The dollar value in the center changes accordingly. When you use the handle, it snaps to the "Reduce by 10%" position when you are close to it as a simple way of cutting the limit by this amount.

- b) Enter a dollar value. Entering a value this way is required if you want to set a limit that is greater than is possible by using the handle. Only whole dollar values are accepted or displayed.

3. Click **Save**.

When you have set a limit, the spending display gauge on the main page changes to provide visual cues on the trend of your actual spending, given the limit amount.

- A “today” indicator icon appears along the gauge arc at a spot proportional to how much of the current time period has passed, with a label showing the number of days left in the time period.
- The amount spent so far in this time period (\$nnn Spent) appears below the left end of the gauge.
- The amount you set (\$nnn Limit) appears below the right end of the gauge.
 - The difference between the Spent and Limit amounts appears in the center of the gauge (\$nnn Left). If the amount spent has exceeded the limit, the difference amount is shown in red, and the label is Over.
 - The Spent amount, as a proportion of the Limit amount, is indicated by the shaded area of the gauge; as rate of spending threatens to exceed the limit, the green shading of the leading end of the bar turns yellow; as spending increases further, the shading turns red.

Setting a Category Limit

Setting limits for spending categories is essentially the same as setting the limit for Total Spending, but applies to particular spending categories that you select. In the case of categories, you do not select a time period; the time period is always one month, so the limit gauges are labeled My Monthly Limit. You do choose how many categories to watch, and which categories they are.

The limit gauge controls work the same as described above, defaulting to an average spending amount, and letting you set limits graphically or numerically.

Once you have set category limits, the gauge for each category displays your spending graphically. A today icon indicates where you are in the current month, and a color-coded gauge bar shows how your spending pace relates to the limit.

Alerts Based on Limits

Once limits have been set for Total Spending or Category Watch, you can receive alerts when your spending approaches those limits. Alerts allow you to be notified in advance when your financial goals might be at risk, so you can adjust spending before it becomes a problem.

Using Spending Alerts and Updates

When limits have been set in Total Spending or Category Watch, you can receive alerts when your spending approaches those limits. Alerts allow you to be notified in advance when your financial goals might be at risk, so you can adjust spending before it becomes a problem.

A spending alert is triggered automatically when spending—either total spending or within a category—reaches 75% of its limit. Alerts can be sent to your primary or secondary email address, or as an SMS text message to an enrolled mobile number for institutions offering SMS text messaging.

NOTE: Whether you receive an alert depends on how you have set the corresponding limit. An alert does not necessarily indicate excessive spending. If a limit is set to the typical total spending for a month, you would expect a corresponding alert to be triggered near the end of the third week of most months—at 75% of the way through the month. This would simply indicate that your spending is at its normal level.

Use limits and alerts to prompt yourself to adjust your spending trends. The spending gauges and other information displayed within My Spending will provide a clear picture of whether you have a spending problem.

To set alerts for spending, do the following.

1. If you have more than one checking account, select the account to configure using the account selector at the upper right of the My Spending page.

NOTE: When you have different checking accounts set up in My Spending, separate alerts are sent for each account.

2. Click **Set Limit** in the Total Spending section or on a category in the Category Watch section. This link is **Update Limit** when a limit has been set.
3. A dialog box appears, showing the spending limit gauge and the **Alert me when I'm close** option.
4. Click **Set Categories/Limits** in the Category Watch section. This button is **Update Categories/Limits** when category limits have been set.
5. The Watch My Categories dialog box appears, with a section for each current category and the **Alert me when I'm close** option.
6. Turn the **Alert me when I'm close** option ON or OFF, as desired. In Category Watch, the setting applies to all categories; alerts cannot be set up on a per-category basis.
7. From the destination list, select where to send the alert. Options are:
 - Primary (your primary email address)
 - Secondary (your secondary email address)


- Text (a mobile number that has been enrolled for SMS text messaging, available only for FIs offering SMS text messaging)

Watch My Categories ✕

Monitor spending in up to three key budget categories

Remove ✕

Choose Category
Entertainment ▾



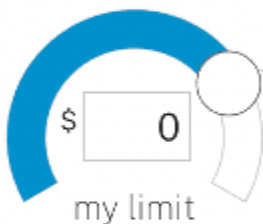
Average \$0

\$ 0

my limit

Remove ✕

Choose Category
Musical Instruments ▾




Average \$0

\$ 0

my limit

Remove ✕

Choose Category
Cash/ATM ▾



Average \$0

\$ 0

my limit

OFF Alert me when I'm close (75% of limit)

Send alert to... ▾

Remove Limits **Cancel** **Save**

8. Click **Save**.

If you turned alerts on, you will receive an alert via the selected method any time spending reaches 75% of its limit. If you turned alerts off, alerts will no longer be sent.

The email alerts are in HTML format, displaying the Total Spending or Category Watch gauges and any associated limits just as you see them in My Spending. Additional information from your institution may be included.

Emails have the subject line “My Spending Alert from <FI-name>: Total Spending” or “My Spending Alert from <FI-name>: <Category name>”.

SMS alerts have the form “You have currently spent 75% of your limit on your Total Spending. Please login to <FI-name> to view the details.”

Important: The alerts you create within My Spending are not related to the Account Activity alerts that can be configured on the ALERTS sub-tab of the Accounts page or the Notify Me Alerts page. Although Account Activity alerts can accomplish some similar functions, they operate independently of My Spending alerts.

Email Updates

The **Get Email Updates** link provides another tool for monitoring your spending. It lets you schedule regular emails to yourself containing the Total Spending and Category Watch information, so that you are always up to date on your financial status.

To schedule spending updates via email, do the following.

1. Click **Get Email Updates** in the upper right of the How’s My Spending? section. The Email Updates dialog box appears.
2. Switch ON the **Get my spending progress periodically** option.
3. From the **Send to** list, select the email address on file where the updates should be sent. Primary is the default. You can select Secondary instead, or hold down Ctrl to select both.
4. Specify how often to receive updates From the **Frequency** list, select Daily, Weekly, Pay Period, or Monthly.
 - a) If you select Weekly, another list appears, from which you can select the preferred day of the week.
 - b) If you select Pay Period, the paycheck name/pay period you have configured in Total Spending is shown.
5. Click **Save**.

Once you have turned on updates, **Get Email Updates** becomes **Manage Email Updates**.

The emails are in HTML format, displaying the Total Spending and Category Watch gauges and any associated limits just as you see them in My Spending. Additional information from your institution may be included. Emails have the subject line “Your Spending Update from <FI-name>”. Weekly update emails are sent on the day of the week specified. For Daily, Pay Period,

and Monthly updates, emails are sent at the end of the day, end of the pay period, or end of the month respectively.

If you have multiple checking accounts and set up email updates in My Spending for them, you receive separate emails for each account.

View Spending Activity

The Spending Activity page is available when you need more detail about your spending transactions. This page appears when you click the category name of one of the spending categories in Category Watch, when you click an item such as **Deposits** under Money In and Out, or when you click a category spending bar under Spending Breakdown.

Under Spending Activity, summary information for the items you selected appears on the right: the amount so far this month and a monthly average, and for spending categories with a limit, a spending gauge showing the current limit and spending pace.

But Spending Activity also shows a listing of individual transactions in a category. The listing is in reverse chronological order for the current month, in the following columns.

- **Date** – Month and day of the transaction
- **Description** – Brief transaction description, typically the name of a payee
- **Category** – Name of the spending category
- **Amount** – Transaction amount, with a total at the bottom for all listed transactions; credit amounts (such as a refund on a return) are shown with a plus (+) sign

The screenshot displays the 'Spending Activity' interface. At the top left, it says 'Spending Activity' with a breadcrumb 'Overview > Deposit'. Below that, it specifies 'Deposit - July 2021'. On the right, there's a dropdown menu for 'Checking *0058'. The main content area is split into two panels. The left panel contains the text 'No activity found for the current time period.' The right panel, titled 'About Deposit', shows two metrics: 'Deposited' and 'Average', both represented by a large '\$0'.

This is essentially the same kind of listing as on the ACTIVITY sub-tab on the Accounts page, but filtered by category. Accordingly, it provides the following options.

- **Sorting** – Click the **Date**, **Description**, or **Amount** column headers to re-sort the list by that column in ascending or descending order
- **Additional detail** – Click the **Description** text to see the Transaction Detail pop-up
- **Change transaction category** – Click in a transaction's **Category** column to display the full list of categories, from which you can select a different one for the transaction

NOTE: When you have finished on the Spending Activity page, click **Overview** in the breadcrumb links at the top of the page to return to the main My Spending page.

Viewing Transaction Detail

When you click in a transaction's **Description** column, the Transaction Detail pop-up window opens. In addition to showing the same transaction information given in the main listing, this pop-up allows you to enter a memo for the transaction, send an email to your institution inquiring about the transaction, or send the transaction information to your printer. Read to [Entering Memos and Editing Descriptions](#) for more details on the Transaction Detail pop-up.

Changing Transaction Category

In examining your spending transactions, you might want to change the category from the one automatically assigned by the system to something more appropriate. For example, you might change a transaction at Acme Deli from "Restaurants" to "Groceries" depending on what the spending was at that location.

To do this, click the transaction's category in the listing, then select the desired category from the drop-down list that appears. The re-categorized transaction stays on the page until you refresh the page or navigate away and return. Any other dependent information (such as averages) updates immediately.

Summary Information

The summary information on the right side of the Spending Activity page varies somewhat depending on the type of transactions it represents.

If you reached Spending Activity by clicking a category name in Category Watch or a category spending bar in Spending Breakdown, these are spending transactions. Accordingly, the summary title is "About <Category>" and the label below it is "Spent". (For the Bill or Credit Card Payment categories, however, the label is "Paid".)

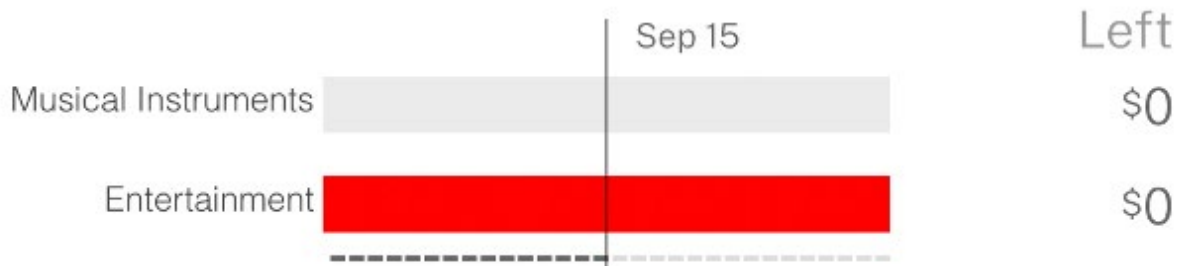
In addition, for spending categories, the Category Watch section appears below the summary. When you are viewing the current month and a limit exists for the category, this shows the color-coded spending gauge just as in Category Watch. Past months have no gauge, but still show the limit.

Regardless of the month, if no limit is set for a category the section is titled Watch this Category. In that case, it provides an **Update Category Limits** button to open the Set Category Limits dialog box.

If you reached Spending Activity by clicking **Deposits**, **Bills Paid**, or **Savings** in Money In and Out, the summary title is "About Deposits", "About Bills", or "About Savings", and the label below the total is "Paid", "Deposited" or "Saved" respectively.

Category Watch – September

16 days left



[Manage Categories](#)

[Update Categories / Limits](#)

Viewing Total Spending

The left side of the **How's My Spending?** area of My Spending is the Total Spending section. It displays the total spending for the current week or pay period in a graphical gauge, as well as a rounded dollar amount.

The default account shown is the Spendable Balance account. The total displayed does not include deposits, bills paid through online bill payment, or transfers to savings or other accounts. The default time period is the current week.

The gauge display represents the time period as an arc from left to right. The outer edge of the arc is broken into segments representing the days within the time period. If you set a spending limit, the inner bar of the arc is shaded to indicate the proportion of the limit you have spent so far in the current time period.

Selecting the Time Period

The default spending period is a week, so the heading for the section is Total Spending This Week, with a sub-heading that gives the date of the start of the current week. In the lower left corner of the section is the **Track by Paycheck** link, which lets you switch to viewing total spending by paycheck. If you select a paycheck time period, this link becomes **Track by Week**.

Click **Track by Paycheck** or **Track by Week** to open the Track My Total Spending dialog box, where you can define the time period.

Track My Total Spending



Monitor total amount spent, not including bills

Choose Time Period Weekly Per Paycheck

Week starts on

Set a Spending Limit

Cancel

Save

The dialog box lets you switch between **Weekly** and **Per Paycheck** as the time period. For a Weekly time period, the only option is to select the day of the week on which the week starts, which defaults to Monday.

When you select **Per paycheck**, the selector becomes **Paycheck is**, and lists typical paycheck intervals.

- Every Week
- Every 2 Weeks
- Once a Month
- Twice a Month

Track My Total Spending



Monitor total amount spent, not including bills

Choose Time Period Weekly Per Paycheck

Paycheck is

- Every Week
- Every 2 Weeks
- Once a Month
- Twice a Month

Set a Spending Limit

Cancel

Save

Choosing any of these options shows a new input field below the paycheck selector, prompting the user to further define the paycheck interval.

- Every Week – Select paycheck day of the week (Fridays, Saturdays, etc.)
- Every 2 weeks – Specify the next pay date (use calendar control or type in date)
- Once a month – Select paycheck day of the month (1st, 2nd, 3rd, etc., and Last)
- Twice a month – Select first paycheck day of the month (1st, 2nd, 3rd, etc., up to 16th)

When you have made all time period selections, click **Save**.

The time period dialog box also has the **Set a Spending Limit** link.

Category Watch

The Total Spending section gives a high-level view of all spending. But in managing spending habits, it can be helpful to focus more specifically on where money is being spent. The Online Banking platform automatically organizes your expenditures into particular spending categories, so that you can track finances in a more targeted way.

The platform uses the following ten default spending categories.

1. Business
2. Cash/ATM
3. Credit Card Payments
4. Entertainment
5. Gas/Transport
6. Groceries
7. Medical
8. Restaurants
9. Shopping
10. Other (any transactions that do not fall under existing categories)

You can custom-define up to fifteen additional categories, which can be either spending or income categories.

The Category Watch section of the My Spending page by default shows spending in the two spending categories with the highest spending (based on recent transactions). The spending amount shown for each category is the total for the current month, as shown in the section title. If you have set category limits, the category gauges graphically illustrate how spending is keeping pace with your limits. You can set up alerts to notify you when category spending approaches your limits.

Viewing Category Transactions

When analyzing your spending, it can be helpful to review the specific transactions involved. Category Watch allows you to see a listing of the transactions that make up a category's spending for the month.

To view the transactions for a category, do the following.

1. Click the category name above its display gauge, for example, Restaurants. The Spending Activity page appears, listing transactions in that category for the current month, much like the ACTIVITY sub-tab on the Accounts page.
2. Scroll through the list to examine transactions.

On this page, you can get detail on individual transactions, view transactions for prior months, and see other spending-related information. Refer to [Viewing Spending Activity](#) for details.

Choosing Categories

You can keep the default categories or select others. You can also opt to track 1, 2, or 3 categories at a time. For each category, you can set independent limits, and independent alerts. If you have multiple checking accounts, you can have different category settings for different accounts.

To select spending categories to track, do the following.

1. If you have more than one checking account, select the account to configure using the account selector at the upper right of the My Spending page.
2. Click **Set Categories/Limits**. This button is **Update Categories/Limits** once category limits have been set. The Watch My Categories dialog box appears, with a section for each current category.
3. To track a different category, select it from the appropriate **Choose Category** list.
4. To add a category (when you have fewer than three), click **+ Add Limit**. A new category section appears in the dialog. Make a selection from its **Choose Category** list.

Watch My Categories



Monitor spending in up to three key budget categories

Remove

Choose Category
Entertainment

Average \$0
my limit

Remove

Choose Category
Musical Instruments

Business
Cash/ATM
Credit Card Payment
Gas/Transport
Groceries
Medical
Other
Restaurant

to...

+ Add Limit Remove Limits Cancel Save

5. To remove a category (when you have more than one), click **Remove** in the category section's upper right corner.
6. Click **Save**. The Category Watch section shows the categories you selected.

Setting Category Limits

To set limits for categories, do the following.

1. If you have more than one checking account, select the account to configure using the account selector at the upper right of the My Spending page.
2. Click **Set Categories/Limits**. This button is **Update Categories/Limits** once category limits have been set.

The Watch My Categories dialog box appears, with a section for each current category.

3. In each category section for which you want to set a limit, use the gauge control to set a dollar amount. The controls work the same as the limit control gauge for Total Spending.
4. If you want to remove all limit settings from the categories shown, click **Remove Limits**. The category limit gauges revert to a blank state, with no limits set.
5. Click **Save**.
The Category Watch gauges show the limits you set and indicate how the spending for the current month tracks with them.

If you removed limits, the gauges return to their default state, showing spending only.

Setting Alerts on Categories

To set alerts for category spending:

1. If you have more than one checking account, select the account to configure using the account selector at the upper right of the My Spending page.
2. Click **Set Categories/Limits**. This button is **Update Categories/Limits** once category limits have been set.
The Watch My Categories dialog box appears, with a section for each current category.
3. Turn the **Alert me when I'm close** option ON or OFF, as desired. The setting applies to all categories; alerts cannot be set up on a per-category basis.
4. From the **Send to** list, select where to send the alert.

Track My Total Spending ✕

Monitor total amount spent, not including bills

Choose Time Period Weekly Per Paycheck

Week starts on Monday ▾

Set a Limit

Average \$0

\$ 5500

my limit

ON Alert me when I'm close (75% of limit)

✉ Primary ▾

✉ Primary

Secondary Not Set

📱 Text :

Cancel
Save

5. Click **Save**. If you turned alerts on, you will receive an alert any time spending in one of the configured categories reaches 75% of its limit. If you turned alerts off, alerts will no longer be sent.

Creating Custom Categories

Online Banking allows you to add custom category types to the default list. Transaction categories are found in the Category column on the Accounts page ACTIVITY sub-tab, and on the My Spending tab.

To add a custom transaction category, do the following.

1. Click **Manage Categories** in the upper left corner of the Category Watch section. The Transaction Categories page appears.

NOTE: You can also reach the Transaction Categories page from within a list of transactions. Click the Edit Categories icon () in the header of the Category column.

2. Click **Add New Category**.

NOTE: If fifteen custom categories have already been added, the **Add New Category** button does not appear.

Transactions Categories			
Category Name	Income/Expense	Spending Category	Edit/Delete
Bill	Expense		
Deposit	Income		
Transfer	Expense		
Business	Expense	✓	
Cash/ATM	Expense	✓	
Credit Card Payment	Expense	✓	
Entertainment	Expense	✓	
Gas/Transport	Expense	✓	
Groceries	Expense	✓	
Medical	Expense	✓	
Other	Expense	✓	
Restaurant	Expense	✓	
Shopping	Expense	✓	

[Add New Category](#)

The Add New Category dialog box appears.

You can also reach the **Add New Category** dialog box from within a list of transactions. Click the Add New Category item in the list that drops down when you click in the Category column.

1. Enter a name in the **Category Name** box. The maximum length is 20 characters.
2. In the **Choose a category type** list, select either “Income” or “Expense>”
3. Select whether the category should be one of your Spending Categories. Designation as a Spending Category allows the category to be selected for monitoring and alerts in My Spending.
4. Click **Save**.

Add New Category ✕

Category Name

Choose a category type Expense ▾

Do you want this to be a part of Spending categories?

Cancel Save

The dialog box closes, and the new category appears on the Transaction Categories page. The new category will be available in My Spending, the Accounts page ACTIVITY listing, and wherever else categories appear.

You can add up to fifteen custom transaction categories. Once fifteen custom categories exist, the **Add New Category** button no longer appears.

Only custom categories can be edited or deleted.

Edit Custom Categories

Online Banking allows you to make changes to your custom transaction categories. Transaction categories are found in the **Category** column on the Accounts History page, and on the My Spending tab.

To edit a custom transaction category, do the following.

1. Click **Manage Categories** in the upper left corner of the Category Watch section. The Transaction Categories page appears.

NOTE: You can also reach the Transaction Categories page from within a list of transactions. Click the Edit Categories icon () in the header of the Category column.

2. Click the **Edit** link in the Edit/Delete column for the custom category you want to edit. The Edit/Delete Category dialog box appears.

NOTE: Only custom categories are available for editing.

3. Edit the name in the **Category Name** box. The maximum length is 20 characters.
4. In the **Choose a category type** list, change the type to “Income” or “Expense” if necessary.

5. Select whether the category should be one of your Spending Categories. Designation as a Spending Category allows the category to be selected for monitoring and alerts in My Spending.
6. Click **Save**.

Edit Category

Category Name

Choose a category type

Do you want this to be a part of Spending categories?

Delete **Cancel** **Save**

The dialog box closes, with the changes you made shown on the Transaction Categories page.

Deleting Transaction Categories

Online Banking allows you to remove custom categories from your list.

Transaction categories are found in the **Category** column on the Accounts page ACTIVITY sub-tab, and on the My Spending tab.

To delete a custom transaction category, do the following.

1. In the Welcome Center utility menu, click **All Services & Settings**. The Services & Settings page appears.
2. In the **Preferences** section, click **Transaction categories**. The Transaction Categories page appears.
3. Click the **Delete** link in the Edit/Delete column for the custom category you want to remove. A confirmation dialog box appears.
4. Click **Yes**. The Delete Category dialog box appears.

Only custom categories are available for deletion.

5. In the **Map to an existing category** list, select the category to which any transactions already under this category should be assigned.
6. Click **Delete**.

Edit Category ✕

Category Name

Choose a category type Expense ▾

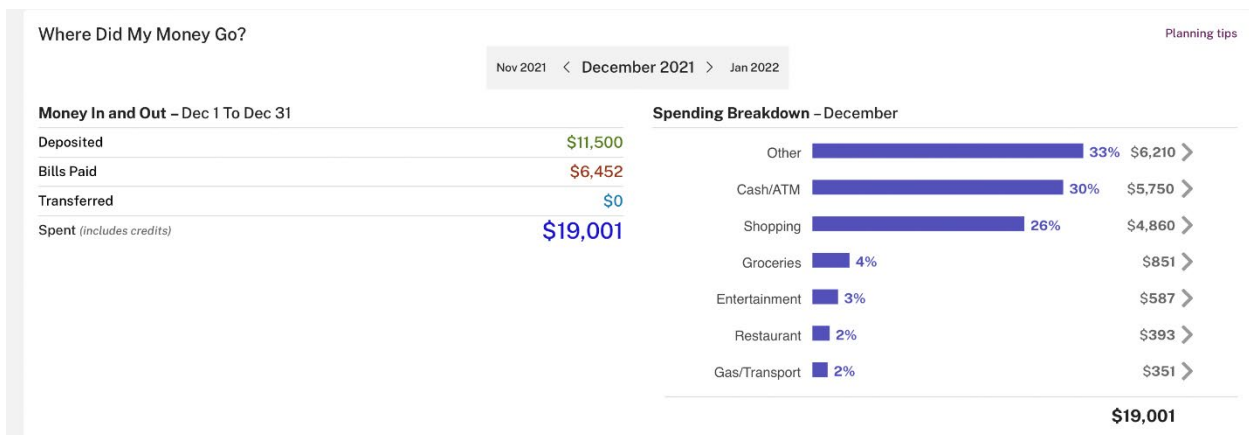
Do you want this to be a part of Spending categories?

Delete
Cancel
Save

A confirmation message appears asking whether you are sure to Delete the category. Selecting 'Yes' will Delete the category. The dialog box closes, and the category no longer appears on the Transaction Categories page. Transactions that had been assigned this category are remapped according to your selection.

Where did my money go?

The **Where Did My Money Go?** area gives you a high-level view of the cash flow within the selected account for a given month in two sections, Money In and Out on the left and Spending Breakdown on the right.



The title bar identifies the month currently in view. Click the arrow on the left of the title bar to move to the preceding month, or the arrow on the right side to move to a later month. Up to 13 previous months of data can be viewed, depending on the amount of financial history on record for the user.

Money In and Out

The Money In and Out section provides a summary of your complete financial picture for the selected month. Totals include the following.

- Deposits
- Bills paid
- Savings (transfers from this account to a Savings account)
- Spending (all transactions categorized under Spending Breakdown)

As with other figures within My Spending, totals are shown as whole numbers, rounded to the nearest dollar.

For institutions that are not Real-time-only, the overall spending trend for the month is given in the Change in Balance section. It shows dollar figures for the totals on the first day of the month and the last day of the month (or to date for the current month), plus the difference between these two figures. An up arrow with green numbers indicates a rise in the balance; a down arrow with red numbers indicates a fall in the balance.

Spending Breakdowns

The Spending Breakdown section graphs a consolidated view of your expenses within the available spending categories. These include the following defaults as well as any custom spending categories you have set up.

- Business
- Cash/ATM
- Credit Card Payments
- Entertainment
- Gas/Transport
- Groceries
- Medical
- Restaurants
- Shopping
- Other

Each category shows the dollar amount spent and the percentage of all spending that it represents. Categories appear in order of the spending amount for the month. The category with the highest spending is at the top and the lowest at the bottom. Categories with no spending for the month are not displayed. If a spending category has a net credit (as a result, for example, of refunds for purchased items), that category and its credit value are shown in green at the bottom of the Spending Breakdown section.

In addition to providing a visual comparison of spending proportions for the various categories, the horizontal category bars are clickable. Click a bar to see a listing of the transactions in that

category for the month. The Spending Activity page appears, listing transactions in that category for the current month, much like the ACTIVITY sub-tab on the Accounts page.

