

Objectives

- 1. Explain the purpose of creating a personal budget, also known as a spending plan
- 2. List common personal expenses that may appear on an income and expense statement
- 3. Analyze a personal budget and make recommendations for improved financial well-being

FFFL Connection

Budgeting for Income and Expenses Simulation has been created as a real-world technology simulation to accompany FFFL Lesson 8 titled **Managing Your Money**. If you have not taught this lesson plan, we recommend students are proficient in the net worth concepts described in the below section "What Teachers & Students Should Know".

Standards

Council for Economic Education (CEE) National Standards for Financial Literacy. Standard 2 Buying Goods & Services, Grade 8, Benchmarks 5 and 6.

Benchmark 5: A budget includes fixed and variable expenses, as well as income, savings, and taxes. Benchmark 6: People may revise their budget based on unplanned expenses and changes in income.

Summary

In this activity, students will use a real-world credit app (**Mint**) to follow Scott, his fictitious budget and his financial transactions to evaluate how Scott is managing his money. By looking at Scott's budget, students will learn about the components of a budget and how it can work to meet monthly goals.

Resources List

- 1. **Mint Login Directions.** This will help students login correctly. It is recommended that teachers test this in advance of this activity to ensure access to Mint.
- 2. (optional) **Mint Introductory Activity.** This activity has been designed to allow students to explore Mint and get to know the fictional Mint user Scott. It is recommended that teachers who plan to do multiple Mint Simulations first have students walk through this activity.
- 3. Budgeting for Income and Expenses 3-Day Student Directions & Worksheet. These contain the directions, overview, and questions for students.
- 4. (optional) **Budgeting for Income and Expenses 3-Day Step-By-Step Screenshots**. This handout shows screenshots of Mint that guide students through the worksheet and simulation.
- 5. Budgeting for Income and Expenses 3-Day Answer Key. Provides an answer key for the worksheet.

DISCLAIMER:

For students to be able to access Mint successfully, they must use the same computer or device every time they access Mint. Otherwise, they will be forced to re-create a new account.

Estimated Time

The estimated time for this activity is 135 minutes divided into three 45 minute periods.

This can vary depending on if this is the student's first Mint activity.

Procedure

This simulation is a hand-on activity that lets students analyze a budget. Before starting the Mint activity, students should know the following:

- 1. Individuals make a spending plan, also referred to as a budget, to help identify income and expenses to track where their money is going and meet financial goals.
- 2. The formula for budgeting using an income and expense statement is:
 - a. Income (minus) expenses (equals) Net Gain/ Net Loss
- 3. Since both income and expenses can vary month to month, an effective spending plan should be managed and analyzed on a regular basis.

Students will do the following in this activity:

- 1. Go to **Mint** or **Mint.com**.
- 2. Log on using directions to access Mint as the fictional user Scott.

Upon logging into Mint:

- 1. Direct students from the **Dashboard** to the **Budgets tab**.
- 2. Explain to students that Mint software attempts to record transactions into categories and also create a few basic major budget areas with budget limits (goal). But:
 - a. Sometimes the transactions are categorized incorrectly. The user needs to fix these.
 - b. The Mint user must add additional budget areas.
 - c. The goals are guesses based on past averages. The user should adjust these.
- 3. Clicking on links in the **Budgets tab** will send students into the **Transactions tab.**

Assessment

Students will complete questions on the 'Budgeting for Income and Expenses Student Worksheet'. Additionally, the following reflection question is given to conclude and asses.

When you create a budget for yourself, you are creating a plan and learning about how you spend money. What are two (2) things you learned about Scott? What is one (1) recommendation you might give Scott about his budget?

Extension

Listed below are additional simulations using Mint. They are structured the same as this simulation.

- 1. Comparing Savings Accounts Simulation
- 2. Budgeting for Income & Expense Simulation
- 3. Analyzing a Credit Report & Score Simulation

Helpful Mint Videos

- Introduction and Logging in to Mint: <u>https://youtu.be/gowo0-5jNYY</u>
- Mint Budgeting Video: <u>https://youtu.be/aLnj75nNSsQ</u>



Overview

In the "Budgeting for Income and Expenses Simulation" you will be using Mint, an online platform and mobile app to learn about a personal financial budget (also known as Income and Expense Statement). The financial tool – Mint – is used by millions of people to manage their own finances. Since every person's financial information is private, when you log in to Mint, you will be looking at fictional data for a person named Scott.

Scenario:

Scott is a 24-year-old who graduated from college and works as a sound engineer. With his job, Scott is great at making plans: he plans deadlines for projects, he plans for upcoming meetings with clients, and he plans goals for new business. But when Scott isn't working, he doesn't like to plan. He says, "I just like to roll with whatever comes up." Scott has *never* made any detailed plan for his financial life, never had a budget on paper or a computer. Scott's Mint budget is not yet set up.

Directions

Follow the steps below to begin exploring the financial tool Mint.

Please note: For additional assistance screenshots are attached after your worksheet questions.

- 1. Follow your instructor's directions for logging into **Mint**.
- 2. Find the Trends, Budgets, and Transactions tabs.
- 3. Investigate Scott's current monthly budget and then examine categories and spending levels in order to answer questions posed on the "**Budgeting for Income and Expenses Simulation**" worksheet.
- 4. Make changes to transactions, categories, and budget amounts to improve Scott's budget.

DISCLAIMER:

To access Mint successfully, use the same computer or device every time or you will be forced to recreate a new account. Also, keep your username and password recorded in a safe place. If you lose your login information, there is no way to reset or recover it.



Name(s):__

PART 1: TRANSACTIONS

Clicking on the **Transactions** tab in Mint you can see daily spending imported from all of Scott's checking, savings, and credit cards.

AVAILABLE CASH

On the left side of the screen, select '**My Checking' account**. This will filter to show only checking account transactions.

Looking at the transactions, they are in order from most recent to oldest. Notice that **purchases that decrease Scott's balance are in black** while **increase such as deposits are in green**.

- 1. What is Scott's checking account balance?
- 2. What are Scott's three most recent transactions?

	Date	Description	Category	Amount
				\$
ĺ				\$
				\$

\$

3. When did Scott last earn income?

Amount: \$

Analyzing transactions can give us insight into Scott. For example, Scott likes coffee and is a regular at Java Shoppe. If you enter "Java" or "Java Shoppe" in the search bar, Mint will filter for you.

Date:

Bank of Intuit My Checking	Q java SEARCH
4. How many times has Scott gone to Ja	va Shoppe in the last month?
5. How much does Scott spend each vis	it? \$ OR \$
Clear that search by pressing the "clear this button that is located just above the list of tran	
Now, search for "rent". How much monthly rent? What date each month	

Mint categorizes spending. Usually Mint is correct:

0	Date 💌	Description	Category	Y	Amount
C	JUL 16	BURGER BAR	✓ Fast Food		-\$9.00
C	JUL 16	4-WHEELS LOAN	🗸 Auto Payment		-\$280.00

But sometimes Mint's computers incorrectly categorize when they import from Scott's bank. For example, Press 'N Clean is actually dry cleaning and Super Snips is where Scott gets his hair cut.

0	Date 🔹	Description	Category	Y	Amount
C	JUL 24	PRESS 'N CLEAN	🗙 Alcohol & Bars		-\$19.00
C	JUL 6	SUPER SNIPS	🗙 Restaurants		-\$24.00

7. Search for Scott's dry cleaners. It may be called "Press" or "Press 'N Clean". How often does Scott have this dry-cleaning expense?

Look for an appropriate category for Press 'N Clean by clicking the dropdown box to see other options.

	JUL 24	PRESS 'N CLEAN	Laundry 🗘	-\$19.00
	JUL 23	ATM Fee	Auto & Transport	-\$2.00
8	JUL 23	ATM WITHDRAWAL	Bills & Utilities Business Services	-\$40.00
	JUL 23	FAB ABS FITNESS	Education	-\$50.00
	JUL 22	JAVA SHOPPE	Entertainment	Amusement
	JUL 21	EPIC TACO	Fees & Charges	Arts
	JUL 19	UNIVERSAL WIRELESS	Financial Food & Dining	Movies & DVDs Music
	JUL 19	PIZZA EXPRESS	Gifts & Donations	Newspapers & Magazines
	JUL 18	JAVA SHOPPE	Health & Fitness	Add/Edit Categories
0	JUL 17	TIKI HUT	Home	-\$21.00
	JUL 17	WE-GOT-U INSURANCE	Income	-\$311.00

8. Browse through category options. Which of the following categories would be best for Press 'N Clean dry cleaning for Scott?



Personal Care

Shopping

9. In Mint, you will use these broad category names. It helps with budgeting. List 4 other categories that you saw in when searching for the last questions.

Now you'll change the category and apply to <u>all</u>. Again find Press 'N Clean transaction. Click **EDIT DETAILS**. Search for **Personal Care** as the category name. Check the **RULES** box to rename <u>all</u> Press 'N Clean as laundry. Then click **I'M DONE**.

JUL 24	PRESS 'N CLEAN	Personal Care	÷\$19.
DETAILS	Appears on your Bank of Intuit (M 'N CLEAN on Jul 24		Y
RULES	Always rename PRESS 'N CLEA categorize as Personal Care. All "PRESS 'N CLEAN" purchases will categorized as Personal Care.	N as PRESS 'N CLEAN and be renamed to "PRESS 'N CLEAN" and	MANAGE RULES
TAGS	🗋 Reimbursable 🛛 Tax Rela	ted 🗌 Vacation	I'M DONE

If you did the above correctly, all of the past transactions are now Personal Care. Clear the search when you are finished looking at Press 'N Clean.

10. The following also need to be changed. Search for an appropriate broad category and then record how you make the following changes. *Remember to check the RULES button each time.*

For below, you will use the following categories:

AUTO & TRANSPORT (2 times)	BILLS & UTILITIES	BUSINESS S	SERVICES
GIFTS & DONATIONS	PERSONAL CARE	PETS	SHOPPING

Transaction	Description of Scott's spending	Category	Check complete
Press 'N Clean	Dry Cleaning	Personal Care	√
Universal <i>or</i> Universal Wire	Cell Phone & Internet		
We-Got-U Insurance	Auto Insurance		
Super Snips	Haircut		
Big Mart Store	Shopping for various things.		
Under The Hood Auto	Oil change & tune-up.		
Ship Express	Shipping for Scott's side business.		
\$75 checks (any and all)	Checks must be changed one at a time.		
\$40 check (<i>infrequent</i>)	The \$75 checks Scott pays a neighbor kid to walk his dog. The \$40 check Scott donated to a local charity.		



The checking account transactions are complete!

Now click on the left side to switch to Scott's credit card.

- 11. What is Scott's credit card balance?
- \$
- 12. What are some of the most frequently re-occurring places that Scott uses his credit card?

13. When Scott last made a payment on his credit card (in green text), what are the details?

Date:

Amount: \$

Scott's Credit Card only needs a couple transaction changes.

14. Make the following changes, similar to how you did the checking account transactions.

Use the following categories:

ENTERTAINMENT (2 times)

SHOPPING

Transaction	Note	Category	Check complete
GameSquare	These are in-app purchases for Scott's phone games		
ShopHere.com	Scott uses this big website for shopping.		
MusicNotes	Scott's subscription to an online software for a hobby.		

Congratulations, you've organized Scott's spending!

TRANSACTION ANALYSIS

While opinions vary, it is common to hear financial wisdom that suggests people should spend less than 30% of their income on housing. For Scott, housing means rent.

15. Search through transactions for "income". Look at Scott's last month's total income. Then search for "rent". Look at Scott's rent payment last month.

Is Scott spending less than 30% of his income on rent? What percent exactly is he spending?





BUDGETING FOR INCOME & EXPENSES: 3-DAY PART 2 STUDENT SIMULATION WORKSHEET

Name(s):_

PART 2: TRENDS

Clicking on the **Trends** tab in Mint brings you spending graphs. The transaction work you did in Part 1 makes these graphs accurate.



For each graph, you are able to **customize** a couple options.

For this activity, we want to see Checking/Savings & Credit Cards <u>but not loans</u>.

Uncheck All Loans.

Also, select the **Last 3 Months** as the range.

These changes will apply to all graphs

Unselect "All Loans" from the first dropdown.
 Select "Last 3 months" from the second dropdown.

CHECK COMPLETE



Graph 1 – Income Over Time. Bar Chart.

From the left side of the screen, select the **Income: Over Time** graph. Scott's income is (1) His job, bi-weekly deposit from iMusic (2) Side income, checks he deposits at an ATM.

2. Look at the all 3 months. Does Scott appear to have received all his iMusic pay yet this month?

YES	NC
YES	NC

Click on any bar to see transaction information.

\$

3. How much does Scott earn from his job at iMusic:

Per paycheck:

Total in a full month: \$

ionth: \$

4. How much has Scott earned form his side job (ATM deposits) total in the 3 months shown?

\$

Graph 2 – Spending Over Time. Bar Chart.

Select the **Spending: Over Time** graph. (*Duration should still be 3 months*). Scott spends money nearly every day.

5. How much has Scott spent so far this month?

Look at the prior two complete months.

- 6. In which of the past two complete months did Scott spend the most?
- 7. How much is Scott spending on average per month?

Graph 3 – Spending By Category. Pie Chart.

Select the **Spending: By Category**. Set the duration to 3 months.

8. Fill in Scott's pie chart. Draw category lines, add labels and percentages.



¢		٦
\$		



TREND ANALYSIS

You've seen Scott's transactions and looked at trends. Now it's time for you to evaluate and critique Scott and his spending. If you hover your mouse over any pie section, you'll see a transactions list link.

9. Give a short written summary of each main section of the pie chart. What transactions are in this section. Describe if the spending is fixed or variable, if it is a need or a want. Could Scott save money easily here?



An example has been done for you for Education.

EDUCATION

This is a fixed cost, exactly \$205 each month. Scott is paying his college loans. Only 3 transactions (1 per month). It is more of a need than a want because college is important. Scott can't really save money in this area.

HOME

AUTO & TRANSPORT

FOOD & DINING

BILLS & UTILITIES

OTHER



BUDGETING FOR INCOME & EXPENSES: 3-DAY PART 3 STUDENT SIMULATION WORKSHEET

Name(s):_____

Clicking on the Budgets tab in Mint is where you will create a Budget for Scott. Mint automatically starts a budget, but in this part **you will create a budget for Scott** and make some decisions for him.

1S	CREDIT SCORE		BILLS	I	BUDGETS		GO	GOALS TR		ENDS	INVESTMENTS	WAYS TO SA	
July	2019						-		This Year	All Tim	e		
AUG 2018		ост		JAN 2019			APR	MAY	JUN	JUL		Make sure you are month. The budge	
				th you your						u thou	ught	will be applied int (but not to past	
+	CREATE	A BUDO	GET .			0	rting by	Hid Cate	ing: No	one (El	TIC)		

Mint suggests many categories. The first step is to delete these so you can then build Scott's budget.

\$0 so far of \$0	► Other Income	\$1,400				
	Auto & Transport: Gas & Fuel	 \$120 ► budgeted 				
Spending \$120 spent of \$530	EDIT DETAILS	\$35 spent this month	← Press Edit L	Details of Gas & Fuel.		
of\$530	Entertainment: Movies & DVDs Entertainment: Movies & DVDs	\$0 of \$10				
	Food & Dining: Fast Food	s15 a Fuel Bu	udget			
	Food & Dining: Groceries	\$65 of		Gas & Fuel spending		
	Food & Dining: Restaurants	ss ∂ary Few Mor	nths Once	You vs. US Avg		
	Shopping: Clothing	\$0 <i>o</i> h the previous	s month's leftover amount 🞯	\$126		
	Everything Else	\$1		\$31		
		20 each moi ing of every	nth for Gas & Fuel that month.	MAR APR MAY JUN JUL AUG Historically you've spent about \$125/mo on Gas & Fuel.		
	p-up box that appears, prese Delete this budget" to delete			CANCEL		
				Delete this budget		

1. Delete **ALL** spending categories in Mint so that Scott's budget is blank.

CHECK COMPLETE



Your Budget screen should now be blank. To build it, first add Scott's income.

Press the 'Create a Budget' button.	+ CREATE A BUDGET	
	Create a Budget	Income history
Type "Income" as the category.	Choose a Category	
Mint will suggest a budget amount (<i>that might not be a good suggestion</i>) from	Income When will this happen? Every Month	MAR APR MAY JUN JUL AUG Historically you've earned about \$2.575 Income.
past months averages shown on the bar chart.	Amount \$	CANCEL

- You saw Scott's average monthly income from iMusic in Part 2 of this a From Part 2, what is Scott's monthly income from iMusic?
- 3. Set Scott's amount to that and press Save.

Now you will add the first expense for Scott.

Press the 'Create a Budget'	Create a Budget	
button.	Choose a Category	Food & Dining spending
	Food & Dining	You vs. US Avg
Type "Food &	When will this happen?	\$354
Dining" as the category.	Every Month Every Few Months Once	\$177
	\square Start each new month with the previous month's leftover amount 🔞	MAR APR MAY JUN JUL AUG
Again, Mint suggests an	Amount \$ 287	Historically you've spent about \$287/mo on Food & Dining.
amount based on prior averages.	We'll set a budget of \$287 each month for Food & Dining that starts over at the beginning of every month.	CANCEL SAVE

- 4. What does Mint show as Scott's monthly average spending on Food & Dining?
- 5. Use that suggested amount and press Save.

CHECK COMPLETE

Having added income and an expense, Scott's budget summary is shown on the right.

6. Record Scott's budget summary as it is currently shown on the screen.



You are now ready to complete Scott's budget by adding the rest of Scott's expenses!

7. Use the checklist below to finish creating Scott's budget. Add the following to Scott's budget:

Category	Note F		Amount you set as Budget	Amount Spent (so far) this month	Check complete
Student Loan	Find the amount of Scott's student loan payment. Set to that exact amount.	Fixed			
Bills & Utilities	Includes phone; set at \$250	Fixed			
Rent	Set to exact amount of Scott's monthly rent payment.	Fixed			
Gym (Fitness)	Same amount every month!	Fixed			
Entertainm ent	Scott likes to go to the movies, so give him enough for a movie trip per month.	Variable			
Auto & Transport	Use Mint recommended average	Variable			
Pets	See Part 2 – Scott pays a neighbor by check each month to walk his dog.	Fixed			
Personal Care	Read the bar graph and determine an appropriate amount for Scott. The Mint				
Shopping	suggested average may be incorrect. You can set the amount you think is best	Variable			
Cash & ATM	for Scott. Look at transactions to help you decide.				
Air Travel	Scott spends about \$300 every 3 months. Press the "Every Few Months" button to set up a cycle for this.	Every 3 Months			

BUDGET CONCLUSION

8. Having created a budget for Scott, update the budget summary as it appears on your screen.

You've budg	jeted	
Income:		\$
Spending:		\$
Goals:	\$0	
Left over:		\$

- 9. Scott has \$2800 in paycheck income plus sometimes earns \$200-\$300 extra on this side. This activity advised you to plan for only the \$2800. Do you agree or do you think Scott's budget should expect the extra side income? Explain your answer.
- 10. Mint is not the only way to create a budget. But using computer software like Mint has value. What is one way that Mint's software makes budgeting easier than doing it with pencil and paper or just a spreadsheet?
- 11. In what ways do you think creating this budget would help Scott be a more financially responsible person? Give a specific example of what Scott might change or consider when he looks at his budget.

12. Scott has over \$1500 in credit card debt. Based on his projected surplus each month, is Scott going to be able to pay off that balance soon? Explain your answer.



OPTIONAL STUDENT RESOURCE

The following screenshots should guide students through Mint:

- 1. Students log in but will not have to provide any personal information.
- 2. The Mint dashboard.
- 3. The Transactions tab.
- 4. Click to edit any transaction.
- 5. The left side of transaction allows to select a specific account.
- 6. Use the search bar to find a transaction.
- 7. The Trends tab, has various chart options listed on the left side.
- 8. Spending by category allows for analysis of transactions.
- 9. The Budget tab.
- 10. Adding pieces to a Budget in the Budget tab.



Figure 1 – Mint login screen

Figure 2 – Mint dashboard

	,252.00	total debt \$1,827.45					
		+ TRANSACTION			o		
	Date 👻	Description	Category	Y	Amount		
	JUN 7	SHOPHERE.COM ONLINE SHOPPING	Shopping 🗘		-\$40.00		
	JUN 6	CITY WATER SUPPLY UTET DILL - WAT	Utilities		-\$40.00		
	JUN 5	THE STUDENT DEBT COLLECTORS STU	Student Loan		-\$200.00		
Ean	n 3% cash bac	k on transit (including rideshare). Terms apply.			Apply now		
	JUN 4	JAVA SHOPPE COFFEE SHOP	Coffee Shops		-\$6.00		
	JUN 3	HILLSIDE APARTMENTS RENT PAYMENT	Mortgage & Rent		-\$750.00		
	JUN 2	Gas & Electric	Utilities		-\$100.00		
	JUN 1	TRANSFER TO SAVINGS	Transfer		-\$250.00		
	MAY 30	PAYCHECK!	Income		\$1,400.00		
	MAY 30	BANK INTEREST CHARGE INTEREST ON	Finance Charge		-\$30.17		
	MAY 30	INTEREST PAYMENT SAVINGS ACCOUNT	Interest Income		\$16.00	_	
	MAY 29	TIKI HUT FAST FOOD	MAY 29 TIKI F	IUT FAST	FOOD	Food & Dining 💲	-\$25.00
	MAY 28	CREDIT SERVICE PAYMENT CREDIT CA.	MAY 28 CREE	DIT SERVIC	EDIT DETAILS	Auto & Transport Bills & Utilities	-\$60.00
_	MAT 20	CREDIT SERVICE FAIMERT CREDIT CA.			DM CHECKING CREDIT C	Business Services	\$60.0
'igur	re 3 – Transo	actions tab		r Shave C	NT GROCERIES	Education	-\$18.0
						Fees & Charges	-\$140.0
					POON FAST FOOD	Financial	6407
				MART GA		Food & Dining	Alcohol
					COM ONLINE SHOPPING	Gifts & Donations Health & Fitness	Coffee S Fast Foo
					ESS GYM MEMBERSHIP	Home	Grocerie
/	Accounts	\square			WAL ATM CASH WITHDR.	Income	Restaura
					RELESS UTILITIES BILL - C	Investments	Add/Edi -S140
	All Accounts				IN DRY CLEANING	Kids Misc Expenses	-\$140.
5	5 accounts					Personal Care	-\$21.
			MAY 17 BAGE	EL PALACI	E RESTAURANT		-58

Bank of Intuit Auto Loan (...8981)

Bank of Intuit My Checking (...king)

Bank of Intuit My Credit Card (...0135)

Bank of Intuit My Savings (...8979)

Bank of Intuit School Loan (...8983)

Figure 5 – Transactions left side, select only Checking or Credit Card.

MAY 29	TIKI HUT FAST FOOD	Food & Dining 🗦	-\$25.00	TIKI HUT FAST FOOD
MAY 28	CREDIT SERVICE PAYMENT CREDIT CA	Auto & Transport	-\$60.00	DETAILS
MAY 28	TRANSFER FROM CHECKING CREDIT C	Bills & Utilities Business Services	\$60.00	Account:
MAY 27	Dollar Shave Club	Education	-\$18.00	Nibank for agg modernization - My
MAY 26	GROCERY GIANT GROCERIES	Entertainment	-\$140.00	Checking
MAY 25	SUPER SNIPS HAIRCUT	Fees & Charges	-\$25.00	You vs. US Avg
MAY 24	THE GREASY SPOON FAST FOOD	Financial	C12.00	\$28
MAY 23	GAS MART GAS/FUEL	Food & Dining Gifts & Donations	Alcohol & Bars Coffee Shops	\$21
MAY 22	SHIRTEXPRESS.COM ONLINE SHOPPING	Health & Fitness	Fast Food	\$7
MAY 21	FAB ABS FITNESS GYM MEMBERSHIP	Home	Groceries	JUN
MAY 20	ATM WITHDRAWAL ATM CASH WITHDR	Income	Restaurants	> \$8.33
MAY 19	UNIVERSAL WIRELESS UTILITIES BILL - C	Investments Kids	Add/Edit Cate -\$140.00	AUT FAST FOOD
MAY 18	PRESS 'N CLEAN DRY CLEANING	Misc Expenses	-\$21.00	Show all Food & Dining
MAY 17	BAGEL PALACE RESTAURANT	Personal Care	-\$8.00	
MAY 16	CITY OF MINTVILLE SPEEDING TICKET	Pets	-\$300.00	
MAY 15	PAYCHECK!	Shopping Taxes	\$1,400.00	
MAY 14	4-WHEELS LOAN AUTO LOAN	Transfer	-\$280.00	
MAY 13	SHOP MART RETAIL SHOPPING	Travel	-\$75.00	
MAY 10	GROCERY GIANT GROCERIES	Uncategorized	-\$90.00	
MAY 8	GAS IT UP GAS/FUEL	Hide from Budgets & Tre Gas & Fuel	-\$50.00	



Q,	SEARCH

Figure 6 – Search for a transaction







Figure 8 – Spending pie chart for analysis.

ONS	NS CREDIT SCORE		CREDIT SCORE			EDIT SCORE BILLS BU				CORE BILLS BUDGETS GOALS TRENDS				INVESTMENT		WAYS TO SA	TO SA
July 2 AUG 2018	2019 SEP				JAN 2019	FEB	MAR	APR	MAY	This Year JUN	All Tim JUL	e					
					th you your	-	-			-	u thou	ught					
+	CREATE /	A BUDG	ET				Sor	ting by	Hid Categ		one (El	(TIC		You'v	ve budgeter	d	

Figure 9 – The Budget tab.

ding \$280
\$140
JUN JUL
out\$280/mo on Aut

Figure 10 – Create a budget in the Budget tab.