

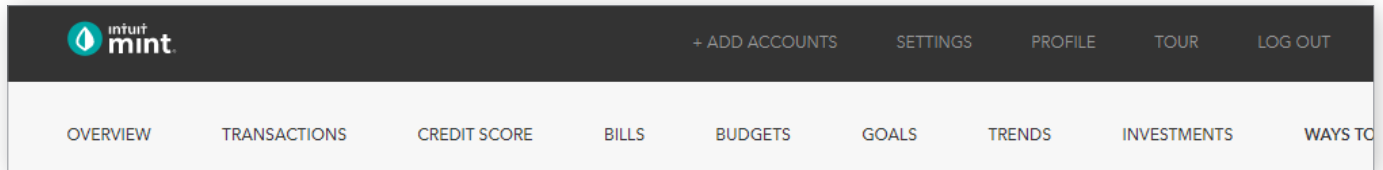


# Intuit Education: Student Activities

- > Intro to Mint
- > Budgeting: Income and Expenses



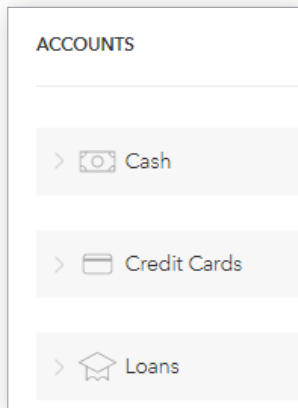
# Intro to Mint Student Worksheet



## Part 1: Overview Tab

You should be at the Mint **Overview** tab. If not, click on overview from the menu at the top of the page. Mint imports transactions from Isaiah's financial accounts. On the left side of the page, you can see the accounts and balances.

- Record each account name and balance:



ACCOUNT	ACCOUNT NAME	BALANCE
Cash		\$
Cash		\$
Credit Card		\$
Loan		\$
Loan		\$

Note: Clicking on the gray arrows will expand or collapse accounts

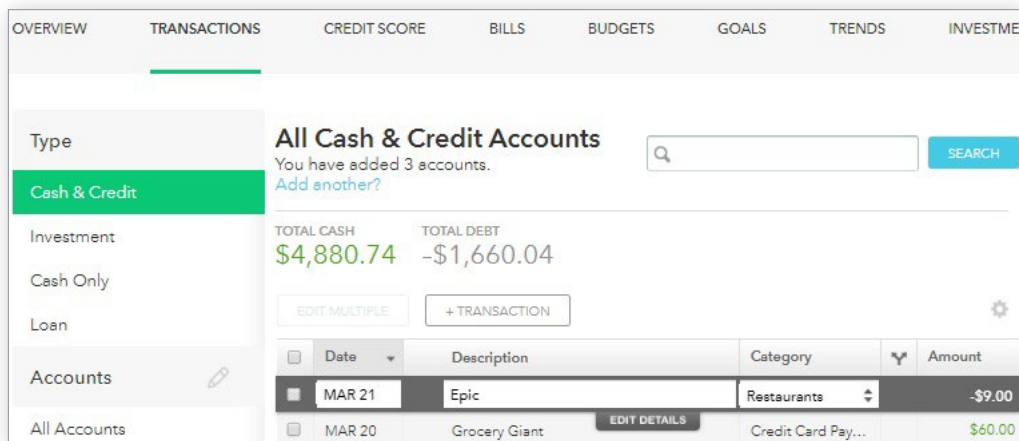
Scrolling down on the **Overview** tab, on the left side is a graph that shows net income by month. A green bar indicates more income than spending; a red bar more spending than income.

- Does Isaiah have a net surplus or deficit this month?  
How does it compare to last month?



## Part 2: Transactions Tab

Click on the **Transactions** tab. Here we see all Isaiah's spending, all sorted by date.



3. List Isaiah's three most recent transactions:

DATE	DESCRIPTION	CATEGORY	AMOUNT
			\$
			\$
			\$

On the left side, we can choose to see transactions for any individual account instead of all accounts:

4. Click on Isaiah's **My Savings** account.  
 How much does Isaiah transfer to his savings each month?  
 How much did Isaiah earn in interest last month?

5. Click on Isaiah's **My Credit Card** account.  
 Where are some frequently occurring places Isaiah uses his credit card for purchases?  
 When did Isaiah last make a credit card payment? How much was the payment?

### Part 3: Credit Score

At the **Credit Score** tab, we can learn about Isaiah's credit rating. If you do not see a score, see directions in the Connecting to Mint Guide.

6. What is Isaiah's credit score and ranking?

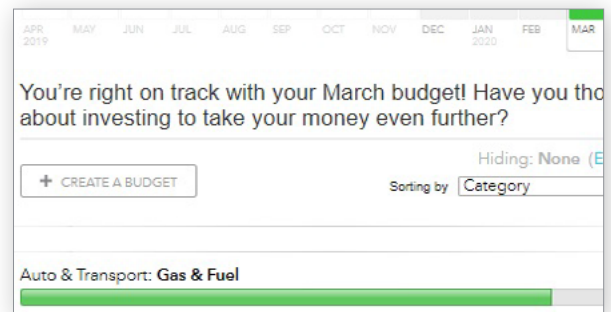
☐ **Poor**
☐ **Fair**
☐ **Good**
☐ **Very Good**
☐ **Excellent**

### Part 4: Budgets

This tool is an interactive section of Mint where users can set up spending categories and set limits for themselves.

By default, a couple budget categories are set up with sample limits. For example, **Auto & Transport: Gas & Fuel**.

7. Analyze the **Auto & Transport** budget.  
 What is the current suggested budget limit?  
 How much has Isaiah spent so far this month?




Click on the heading or magnifying glass icon to view transactions for **Gas & Fuel**.

8. Click to view the transactions.  
 Describe the transactions for **Auto & Transport**.  
 Where and how much are some of the transactions?



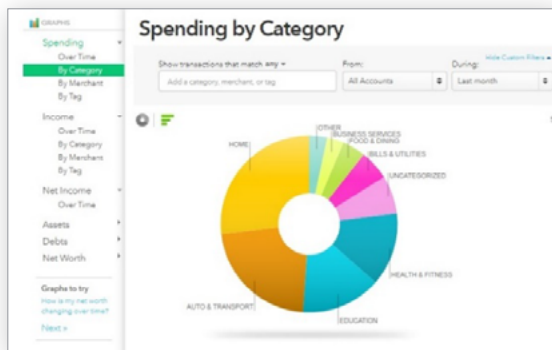

To interact with this budget, click to change the budget limit. The color may be green (Isaiah is within his budget), yellow (approaching limit), or red (over limit).

9. Click to change the budget limit to see how the color change.



☐ Check complete

## Part 5: Trends

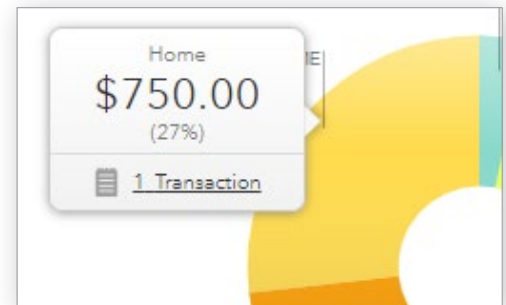


In this tab, we see charts that illustrate Isaiah's spending and income over time.

There are many types of charts listed on the left side of the page.

On the left side, click on **Spending**, and then choose **By Category**. Above the pie chart, make sure to select **Last Month**.

10. List the biggest five (5) categories of Isaiah's spending.



Hover over any piece of the pie to see the amount and percent that will appear in a pop-up box. Add the amount and percent to the above category list.

In addition to seeing the amount and percent, a link appears in a pop-up box. It links to the transactions that make up spending for that category.

11. Click to see the transactions for Home. What is/are the transactions?

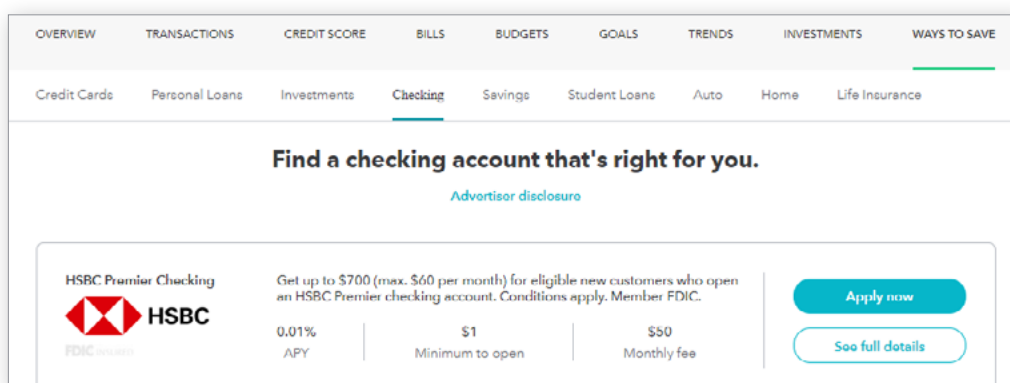
Change the chart type to **Income**, then **Over Time**. Above the chart, select **Last 3 Months**. Here we see how much Isaiah is earning each month from his jobs.

12. How much does Isaiah earn each month?  
Is it the same every month?



## Part 6: Ways to Save

Mint's **Ways to Save** tab shows offers from current banks for savings, loans, credit, and more. While Isaiah already has a **Savings** account, he can investigate other bank offers. He may find one that offers better terms.



Click to look at the **Savings** account offers.

13. Choose any one of the offers. Record:

BANK NAME	ACCOUNT NAME	APY	MINIMUM NEEDED	MONTHLY FEE
		%	\$	\$

## Part 7: Conclusion

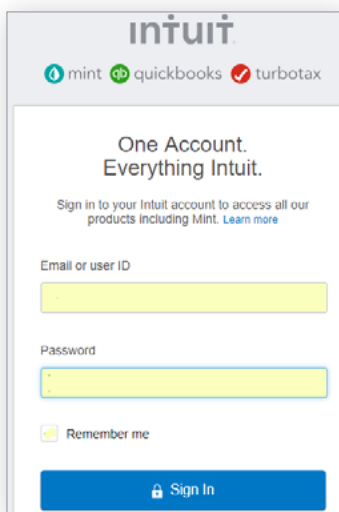
People manage their money and budget in different ways. Mint is one of those ways.

14. From the parts of Mint that you've seen, what are two features that make it a useful tool to manage money?

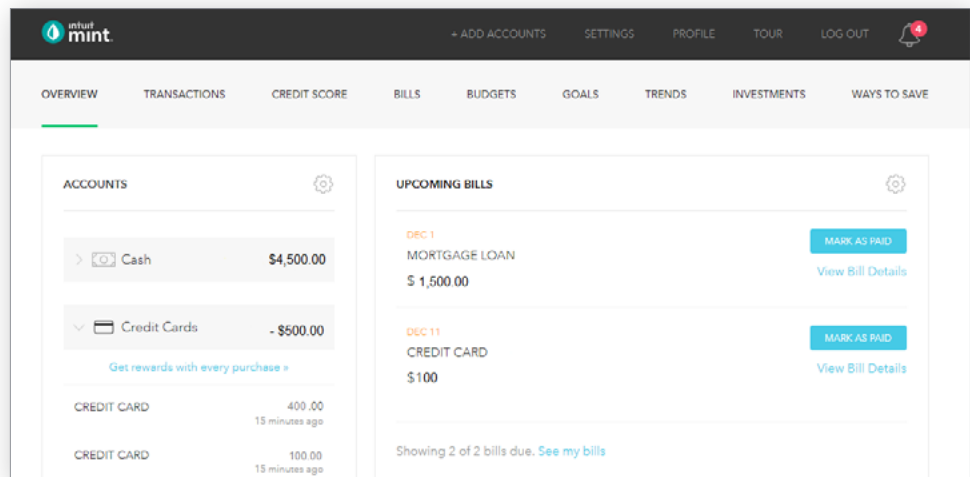
## Supplemental Screenshots

The following screenshots should guide students through Mint:

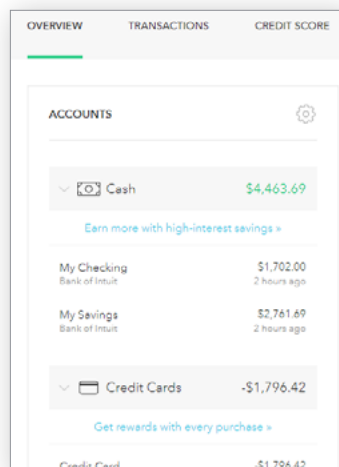
1. Students log in but will not have to provide any personal information.
2. **Mint's** dashboard and landing page immediately shows financial information. Running across the top of the screen are the various tabs.
3. On the left side of the **Overview** tab, Isaiah's accounts appear.
4. In the **Transactions** tab all the individual transactions for Isaiah are in order by date and can be seen entirely or by account.
5. The **Credit Score** tab shows Isaiah's credit score.
6. The **Budgets** tab is also interactive. Mint does a basic set-up of a budget for Mint users.
7. The **Trends** tab shows historical income and spending.
8. Finally, the **Ways to Save** tab shows offers from banks and other institutions.



**Figure 1: Mint Log In Screen**  
Log in to Mint using the same device every time.



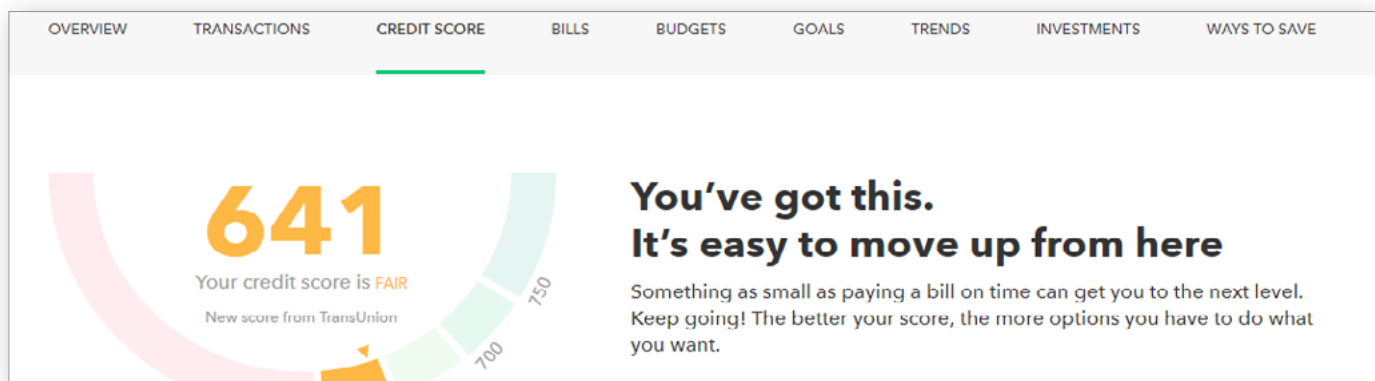
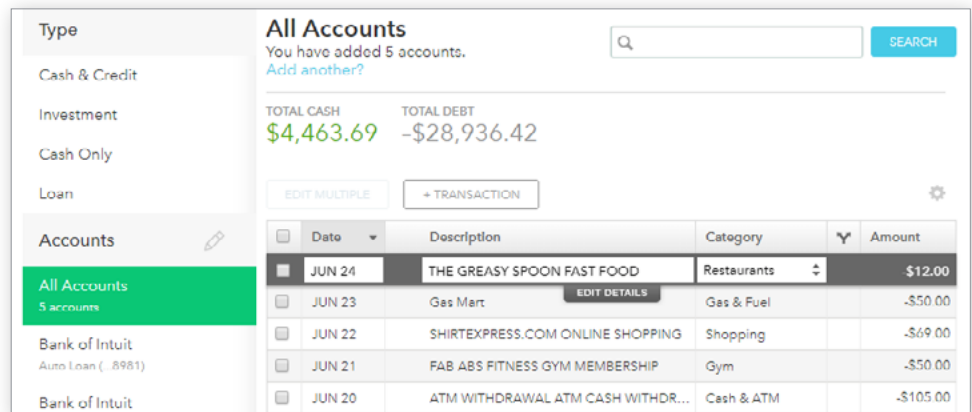
**Figure 2: Mint Dashboard**  
Close any pop-up ads that appear.



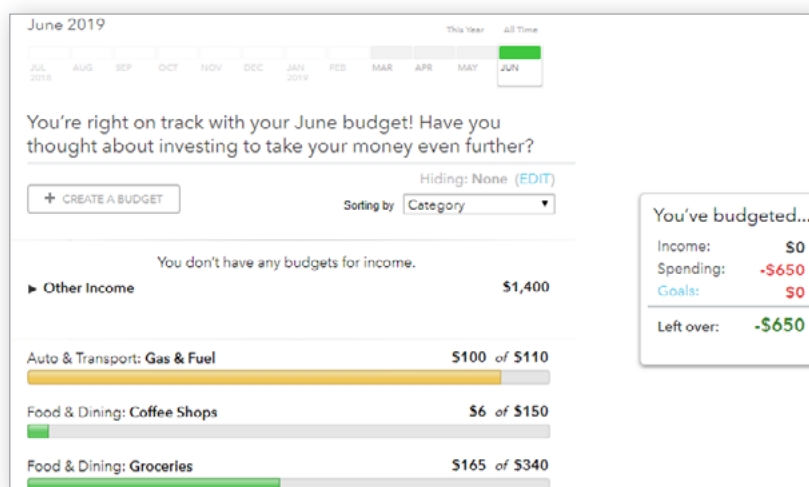
**Figure 3:** Isaiah's accounts appear in a vertical bar on the left side of the screen. Click on any one to see transactions for that account.

**Figure 4: Transactions**

Click on All Accounts to see all Isaiah's transactions. Or, choose one account such as Auto Loans, to see transactions for that specific account.

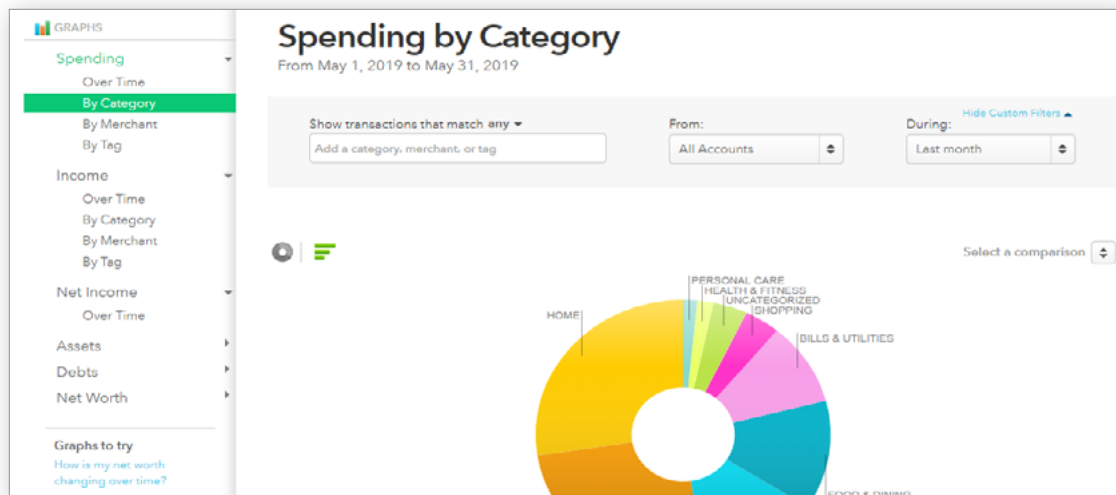
**Figure 5: Credit Score**

This is the 3rd tab from the left on Mint's dashboard.

**Figure 6: Budgets**

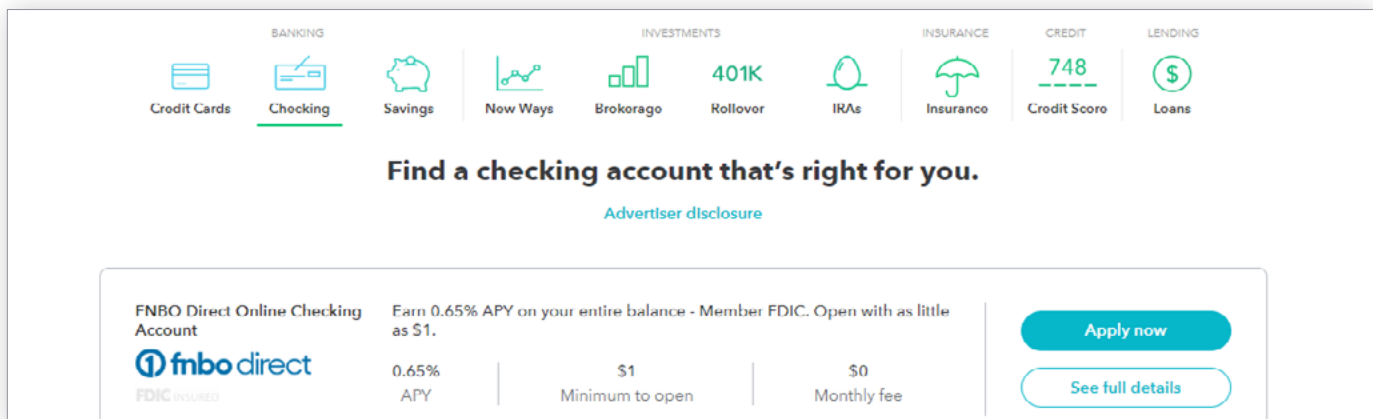
In Mint, the budgets are set up for a couple categories.





**Figure 7: Trends**

The right side of the screen in Trends allows the user to choose from a list of graphs by major heading (Spending) and as minor heading (By Category). In addition, a time range can be selected from the drop-down menus above the graph itself.



**Figure 8: Ways to Save**

Mint has a list of ways to save running across the top of the tab. Click on checking, for example, will bring up a list of current checking account offers and details of the account.

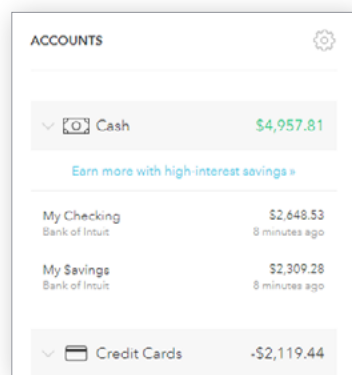
# Budgeting: Income & Expenses

## Student Worksheet



No matter how much or little money a person has, everyone needs a budget – a plan for income, spending, and savings. This is one of the most important ways to successfully manage finances!

### Part 1: Isaiah's Spending



From the Mint Overview tab on the left side Isaiah has checking account and credit card account. There are the two accounts Isaiah uses daily.

1. Record the balance of Isaiah's checking & credit card accounts.

Click on Isaiah's **My Checking** account to see checking transactions.

All the **expenses are in black** while **income from paycheck deposits are in green**. Isaiah's balance is a result of income minus expenses.

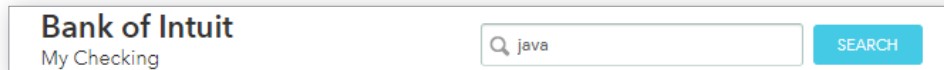
2. Record Isaiah's most recent three purchase transactions (*expenses*):

DATE	DESCRIPTION	CATEGORY	AMOUNT
			\$
			\$
			\$

Isaiah is paid via direct deposit as his job at iMusic, LLC – pay is transferred electronically and not via physical check. Isaiah is paid semi-monthly (twice per month) at the middle and end of each month.

3. When did Isaiah last earn income? How much did he earn?

Analyzing transactions can give us insight into Isaiah's spending habits. For example, Isaiah 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.



4. Describe Isaiah's spending at Java Shoppe. How often does he visit Java Shoppe?  
How much does he typically spend at Java Shoppe?

Clear the Java search by pressing the "clear this search" button located just above the list of transactions.

Coffee is a variable expense – the amount Isaiah spends on coffee differs each month depending on how often he goes to Java Shoppe. Conversely, rent is a fixed cost for Isaiah: rent is the same each month.

5. Find Isaiah's monthly rent payment by searching for "rent".  
What is the amount? What is the name of Isaiah's apartment complex?

One important part of creating a budget is to categorize spending. Mint categorizes transactions as they are imported. Most of the time, Mint is correct:

<input type="checkbox"/>	Date ▾	Description	Category	Y	Amount
<input type="checkbox"/>	JUL 16	BURGER BAR	Fast Food		-\$9.00
<input type="checkbox"/>	JUL 16	4-WHEELS LOAN	Auto Payment		-\$280.00

But sometimes Mint incorrectly categorizes transactions as they are imported from Isaiah's bank. For example, Junction Dry Cleaning is Isaiah's dry cleaning and not correctly labeled as 'Home Services'.

<input type="checkbox"/>	JUL 15	Subway	Fast Food		-\$9.00	
<input checked="" type="checkbox"/>	JUL 13	JUNCTION DRY CLEANING	Home Services		-\$17.00	JUNCTIO CLEANIN
<input type="checkbox"/>	JUL 11	Dunkin Donuts	Coffee Shops		-\$7.40	
<input type="checkbox"/>	JUL 11	CHECK	CHECK		-\$40.00	DETAILS

We can change the category for any transaction using the dropdown under category. For example, find the dry-cleaning transaction – "Junction Dry Cleaning". Select an appropriate category from the dropdown.

<input type="checkbox"/>	JUL 15	Subway	Fast Food		-\$9.00	
<input checked="" type="checkbox"/>	JUL 13	JUNCTION DRY CLEANING	Home Services		\$17.00	
<input type="checkbox"/>	JUL 11	Dunkin Donuts	Auto & Transport		-\$7.40	
<input type="checkbox"/>	JUL 11	CHECK	Bills & Utilities		-\$40.00	
<input type="checkbox"/>	JUL 10	CHIC FILA	Business Services		-\$9.40	
<input type="checkbox"/>	JUL 9	Old Navy	Education		-\$55.00	

6. Which of the following categories would be the appropriate choice for dry cleaning?

☐ Entertainment    ☐ Food & Dining    ☐ Personal Care    ☐ Travel

In addition to categorizing transactions, Isaiah can 'tag' transactions. A tag is a way for Isaiah to make a comment or note to himself. For example, when Isaiah occasionally shops at Walgreens which is across the street from where he works. First, search for the Walgreens transactions and click 'Edit Details'.

<input type="checkbox"/>	Date ▾	Description	Category	Amount
<input type="checkbox"/>	JUL 26	Walgreens	Pharmacy	-\$22.05
<input type="checkbox"/>	JUN 24	Walgreens	Pharmacy	-\$85.00

Now, select the tag 'Reimbursable' and add the note: "For work. Don't forget to turn in the receipt!".

Then press 'I'm Done' to complete the tag.

☐ JUL 26
 Walgreens
 Pharmacy
 -\$22.05

DETAILS

Appears on your Bank of Intuit (My Checking) statement as  
WALGREENS on Jul 26

TAGS

☒ Reimbursable
 ☐ Tax Related
 ☐ Vacation

EDIT TAGS

NOTES

For work. Don't forget to turn in receipt to accounting!

2000 characters max

☐ This is a duplicate
 CANCEL
 I'M DONE

☐ Check complete

**Bank of Intuit**  
My Credit Card

### The checking account transactions are complete!

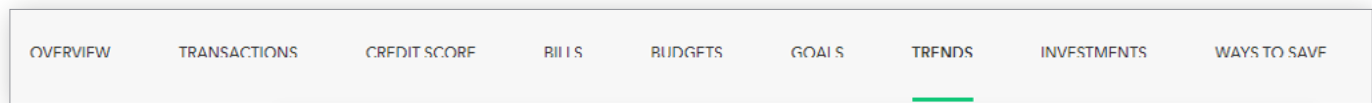
Now let's look at how Isaiah uses his credit card. Click to select Isaiah's credit card account in Mint on the left side.

- Looking at the credit card transactions, what are some of the common categories that Isaiah uses his card? Do the categories appear similar or different than how Isaiah uses his checking?

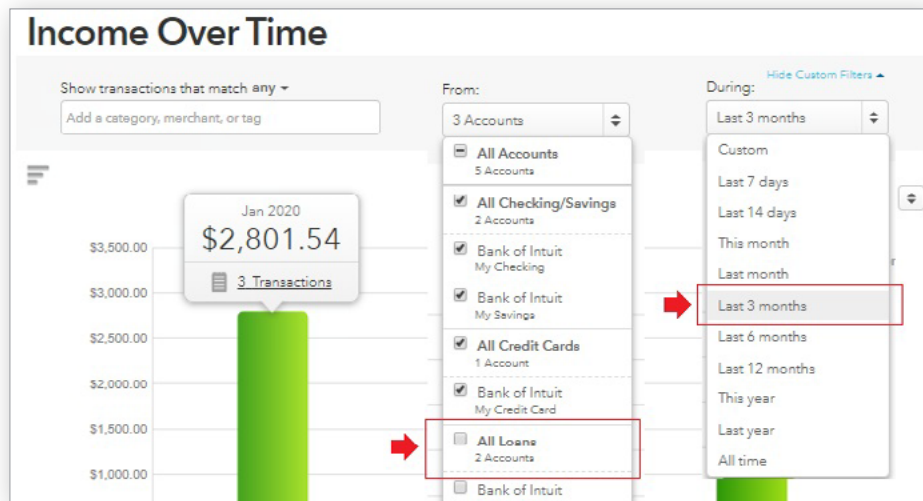
All agree that categorizing is an essential part of budgeting. However, people will have different budget categories based on their age, lifestyle, and income. For example, young adults may not have a rent expense or all insurance expenses. Conversely, young adults may have student (college) loans.

- Isaiah is in his 20s and has many budget categories. List the essential budget categories a teen or young adult in your age range with a job would have.

## Part 2: Trends



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



For each graph, you can customize a couple options.

For this activity, we want to see Checking/Savings & Credit Cards **but not loans**. Uncheck **All Loans**.

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

*These changes will apply to all graphs.*

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

☐ Check complete.

### Graph 1 - Income Over Time Bar Graph

A bar graph is useful to compare over time. From the left side of the screen, select the **Income: Over Time** graph. This will create a bar graph of Isaiah's income. Click on any bar to see transaction information.

2. Analyze the last three months of Isaiah's income:  
How much does he make from iMusic per month? Per paycheck?  
How much has he earned from his side income checks each month?

### Graph 2 - Spending Over Time Bar Graph

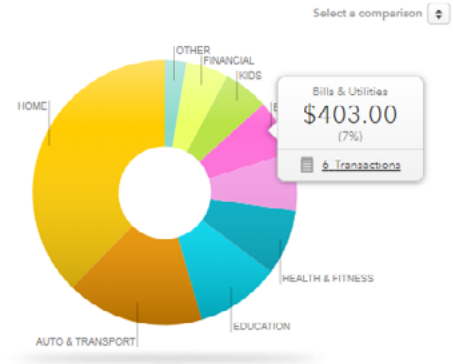
Select the **Spending: Over Time** graph. (*Duration should still be 3 months*)

- How much has Isaiah spent so far this month?  
In which of the past two complete months did Isaiah spend the most?  
How much is Isaiah spending on average per month?

### Graph 3 - Spending By Category Pie Chart

A pie chart is useful to compare proportions or percentages of a whole.  
Select **Spending: By Category** graph. (*Duration should still be 3 months*)

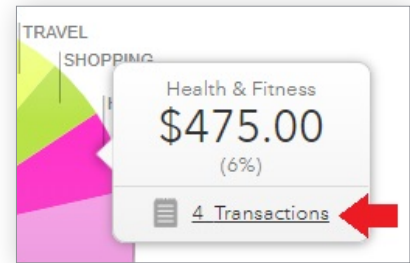
- Fill in Isaiah's pie chart. Add the 7 largest categories with labels and percentages.



## Trend Analysis

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

5. Give a short written summary of sections of the pie chart.  
What transactions are in this section?  
Describe if the spending is fixed or variable over the past 3 months.  
Also, explain if the spending is a need or a want for Isaiah.



*An example has been done for you for Education.*

## EDUCATION

This is a fixed cost, exactly \$205 each month, Isaiah is paying his college loans. Only 3 transactions in the last 3 months (1 per month). It is a need because college is important, and Isaiah has to pay back his loans.

## HOME

## AUTO & TRANSPORT

## FOOD & DINING

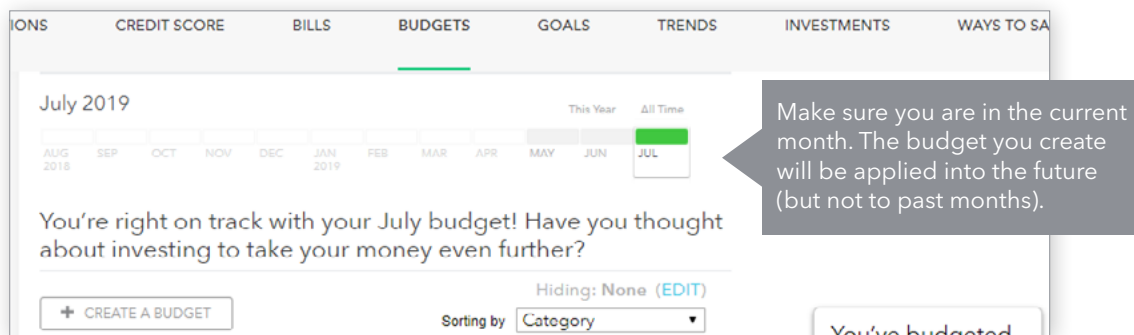
## BILLS & UTILITIES

## CHOOSE ONE OTHER SECTION

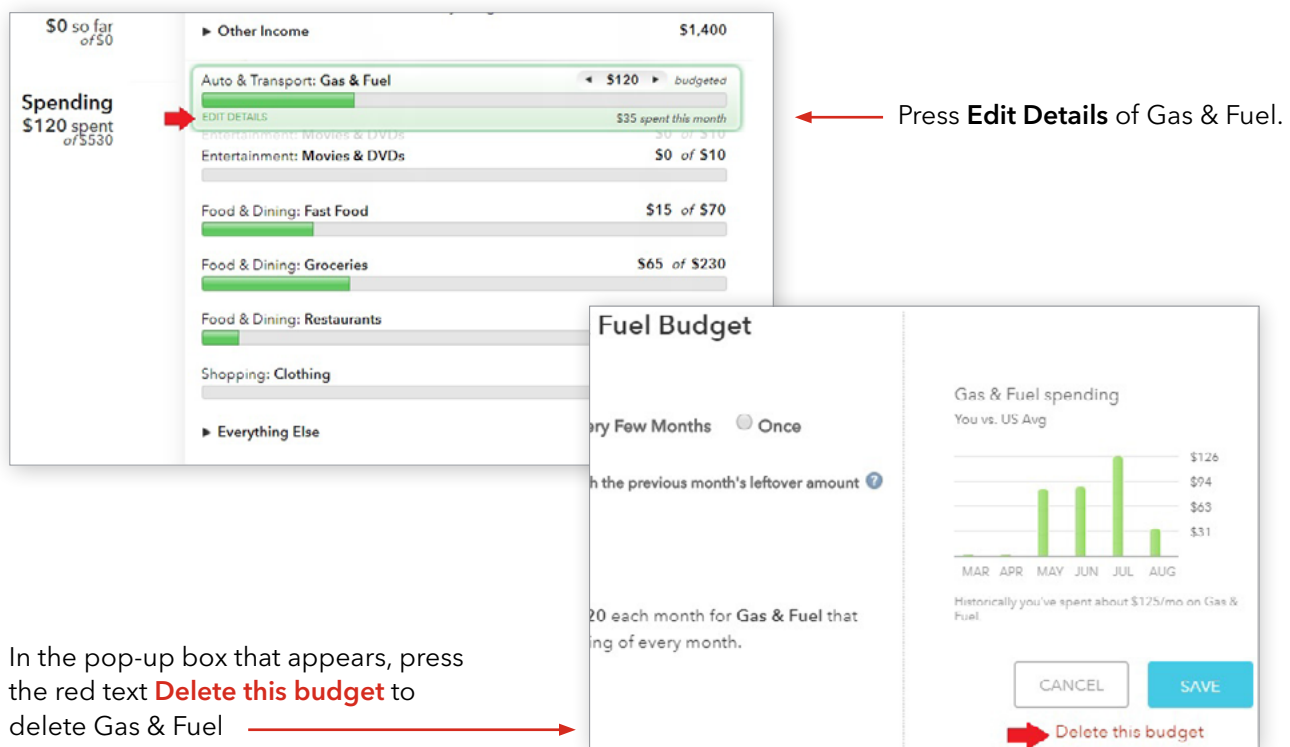
NAME:

### Part 3: Budgets

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



Mint sets up a basic budget, but it is not accurate. The first step is to delete these pre-set categories.



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

☐ Check complete.



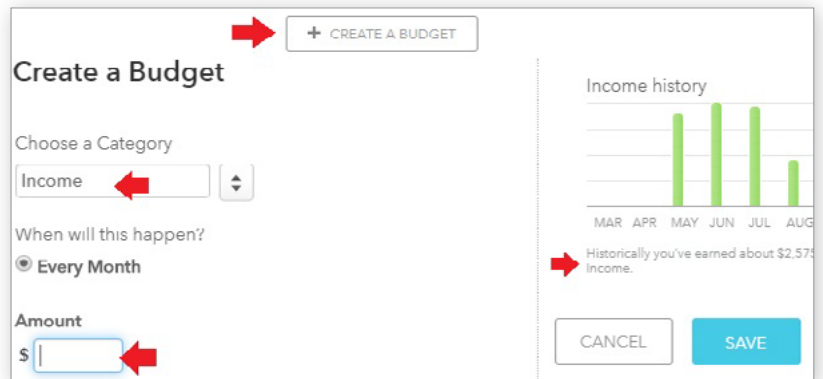
Your Budget screen should now be blank. To build a budget for Isaiah, we will start with Income.

Press the **Create a Budget** button.

Type **"Income"** as the category.

**Every Month** is selected by default.

Follow the directions below to determine an **amount**.



You saw Isaiah's average monthly income from iMusic in Part 2, Question 2 of this activity.

2. From Part 2, what is Isaiah's monthly income from iMusic?  
Set the amount to that in the Income budget and press Save.

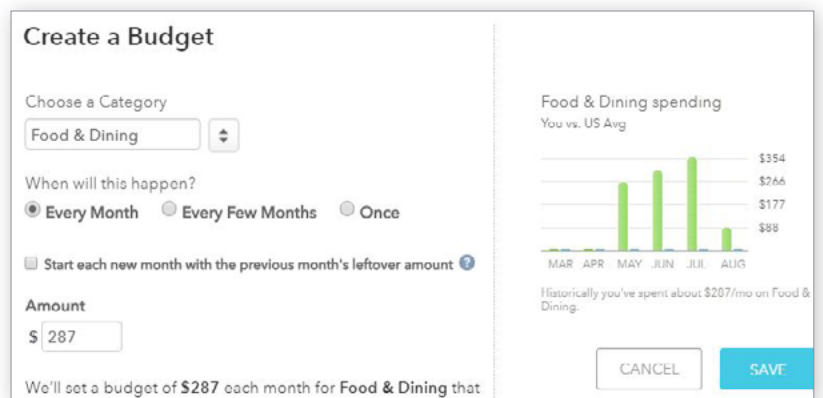
☐ Check complete.

Having set the income for Isaiah's budget, now you will add the first expense.

Press the **Create a Budget** button again.

Type **"Food & Dining"** as the category.

Follow the directions below to determine an **amount**.



Mint suggests an amount based on prior spending. In the last 3 months, Isaiah has spent about \$300 per month on food.

3. Set Isaiah's Food & Dining budget at \$300 per month.

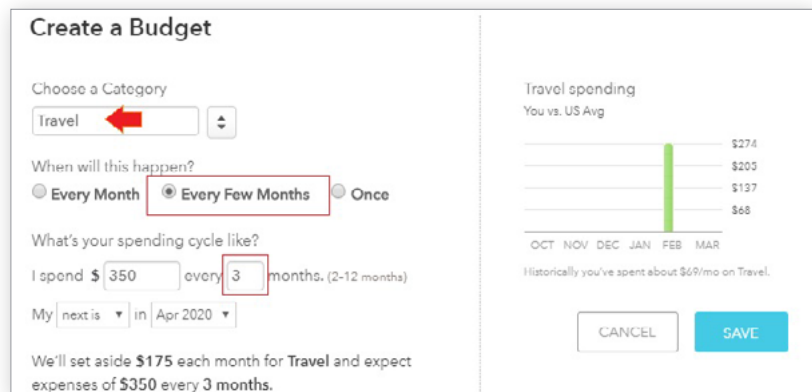
☐ Check complete.

One other way to add expenses to a budget is to plan for spending that happens less frequently.

Isaiah flies to visit family and friends a few times a year.

We can set a budget for him for **Travel**.

But rather than select Every Month, choose **Every Few Months**.



**Create a Budget**

Choose a Category  
 Travel

When will this happen?  
☐ Every Month ☒ Every Few Months ☐ Once

What's your spending cycle like?  
 I spend \$ 350 every 3 months. (2-12 months)

My next is in Apr 2020

We'll set aside \$175 each month for Travel and expect expenses of \$350 every 3 months.

Travel spending  
 You vs. US Avg

OCT NOV DEC JAN FEB MAR

Historically you've spent about \$69/mo on Travel.

CANCEL SAVE

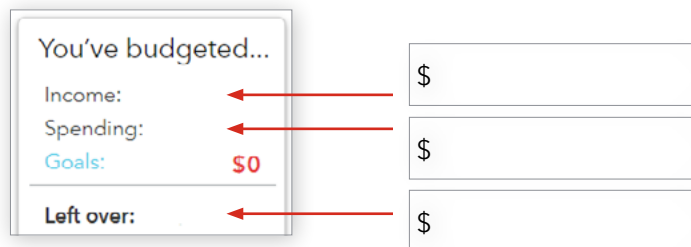
Isaiah spends \$350 on a plane ticket when he travels. He travels about every 3 months. His next trip will be next month, not this current month.

4. Make those changes and press Save.

☐ Check complete.

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

5. Record Isaiah's budget summary as it is currently shown on the screen.



**You've budgeted...**

Income: \$

Spending: \$

Goals: \$0

Left over: \$

The above summary represents Isaiah's plan for how to use disposable income – the money he has after taxes have been taken out of his paycheck.

6. Financial experts suggest guidelines for budgeting. They suggest housing (*rent*) should be no more than 30% of a person's income; transportation and food should each be 15%.

Based on that advice, how much should Isaiah set as a limit for rent, transportation, and food?

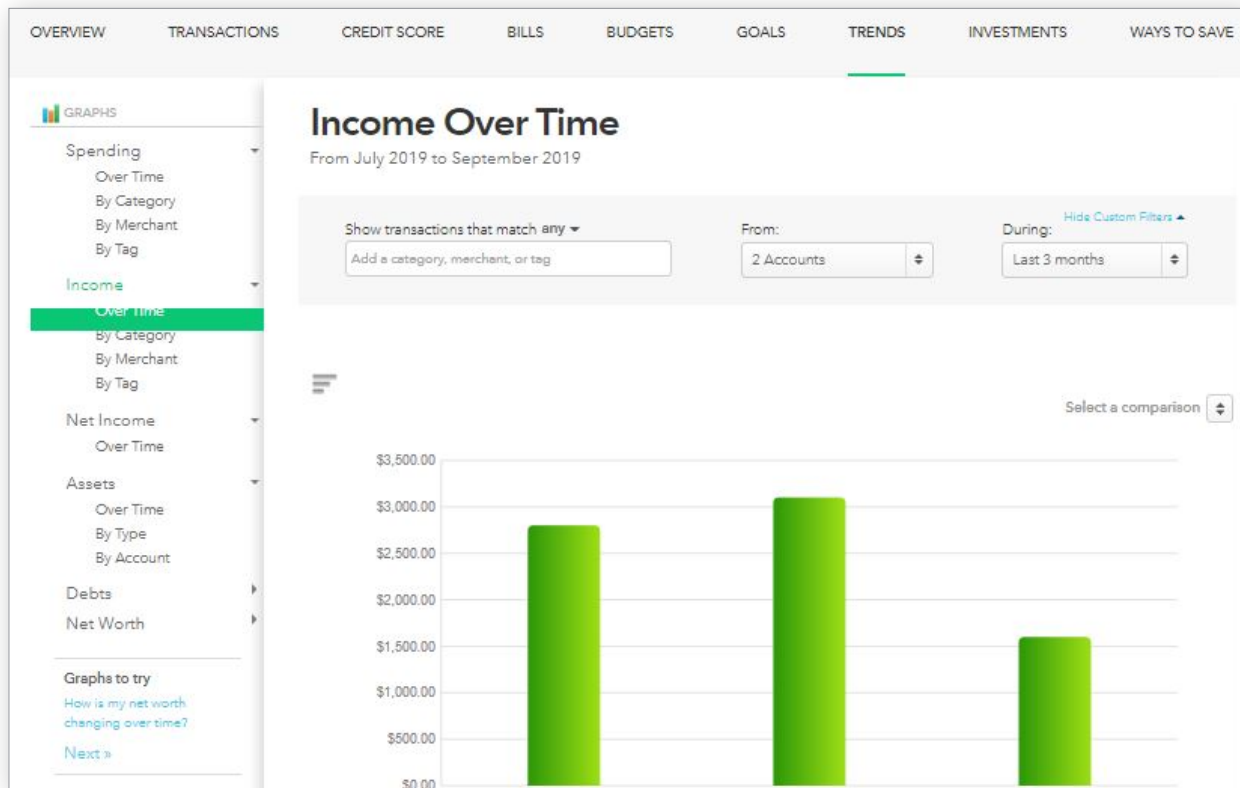


Figure 4: Trends Tab

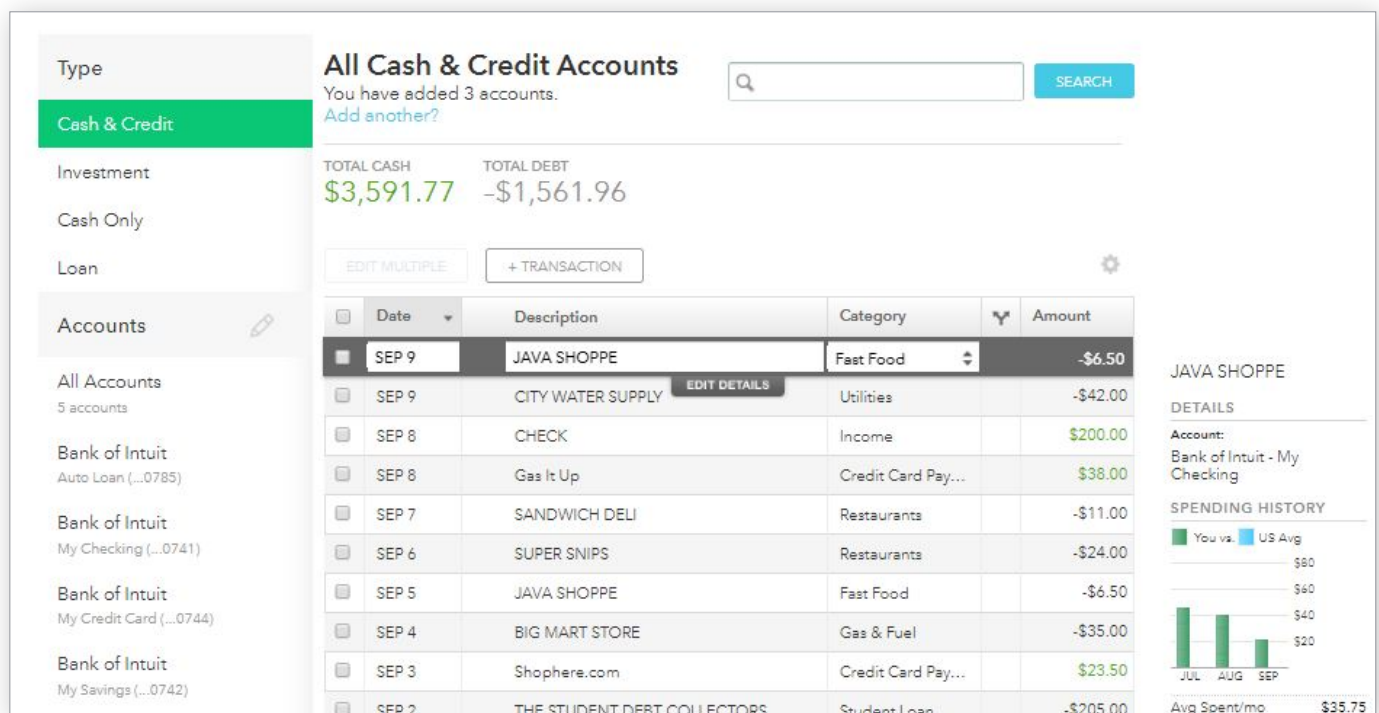


Figure 5: Transactions Tab

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

7. Use the checklist below to finish creating Isaiah's budget. Add the following to Isaiah's budget!

CATEGORY	NOTE	FIXED OR VARIABLE	AMOUNT TO BUDGET	AMOUNT SPENT (SO FAR) THIS MONTH	CHECK COMPLETE
Food & Dining	Already set above.	Variable	\$300		✓
Travel	* Set as a bill due every 3 months.	Variable	\$350*		✓
Student Loan	Find the amount of Isaiah's student loan payment. Set to that exact amount.	Fixed			
Bills & Utilities	Includes phone; set at \$250.	Variable			
Rent	Set to exact amount of Isaiah's monthly rent payment (\$750).	Fixed			
Gym (Fitness)	The cost of Isaiah's fitness center bill.	Fixed			
Entertainment	Do some looking back to see Isaiah's average on concerts, movies, and Apple purchases.	Variable			
Auto & Transport	Use Mint recommended average. See Part 2 for how much Isaiah spends per month.	Variable			
Pets	Isaiah has a dog and spends \$30-\$50 per month on pet needs.	Variable			
Personal Care	Read the bar graph and determine an appropriate amount for Personal Care, Shopping, and Cash/ATM  You can set the amount you think is best for Isaiah. Look at Part 2 to help you decide.	Variable			
Shopping		Variable			
Cash & ATM		Variable			
Doctor	Like Travel, this is infrequent. Isaiah wants to set aside \$300 every 6 months for doctor and dentist visits His next visit isn't for 2 more months.	Variable			
Transfer / Investments	Isaiah saves \$100 per month. Set this as part of his budget in either Transfer or Investments.	Fixed			

**Congratulations, you've created a budget for Isaiah!**

### Budget Analysis

8. Isaiah has \$2800 in salary income. Additionally, Isaiah earns \$200-\$300 extra on this side. This activity advised you to budget for only the \$2800. Do you think Isaiah's budget should include the extra side income? Explain your answer.

9. 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?

10. One form of financial planning suggests a 50 / 30 / 20 rule. 50% of disposable income should be spent on needs (food, shelter, transportation), 30% on wants (dining out, shopping, hobbies), and 20% should be allocated to saving and/or paying off debt. Choose either the 50, 30, or 20 and find out if Isaiah is near that recommended amount.

11. From all you have seen about budgeting in this activity, what is one piece of advice you would give to someone about setting up a budget?

## Supplemental Screenshots

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.

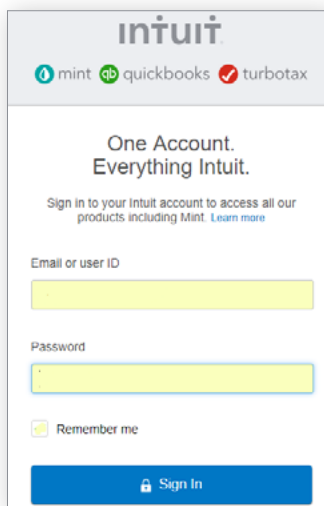


Figure 1: Mint Log In Screen

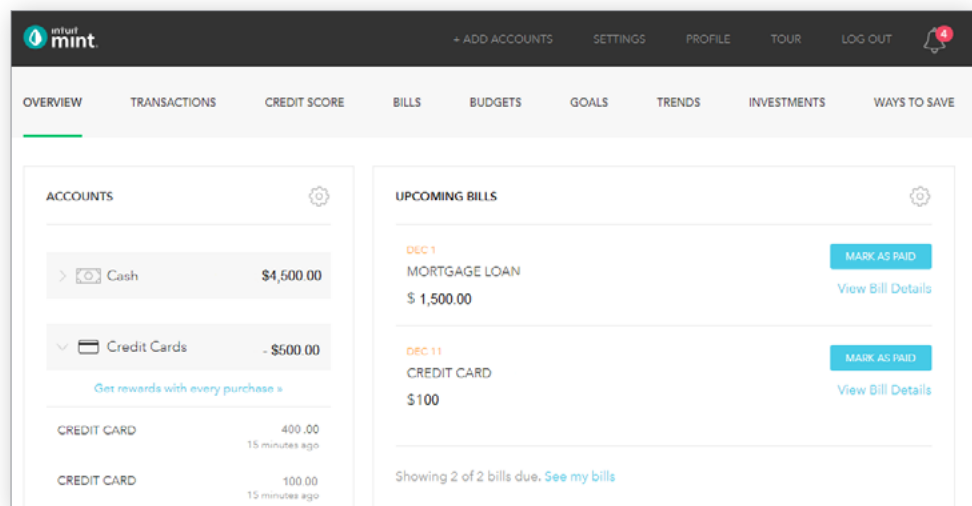



Figure 2: Mint Dashboard

**All Cash & Credit Accounts**  
You have added 3 accounts.  
[Add another?](#)

TOTAL CASH: **\$4,252.00**    TOTAL DEBT: **\$1,827.45**


[EDIT MULTIPLE](#)    [+ TRANSACTION](#)    

<input type="checkbox"/>	Date	Description	Category	Amount
<input checked="" type="checkbox"/>	JUN 7	SHOPHERE.COM ONLINE SHOPPING	Shopping	-\$40.00
<input type="checkbox"/>	JUN 6	CITY WATER SUPPLY UTILITIES	Utilities	-\$40.00
<input type="checkbox"/>	JUN 5	THE STUDENT DEBT COLLECTORS STU...	Student Loan	-\$200.00
Earn 3% cash back on transit (including rideshare). Terms apply.				<a href="#">Apply now</a>
<input type="checkbox"/>	JUN 4	JAVA SHOPPE COFFEE SHOP	Coffee Shops	-\$6.00
<input type="checkbox"/>	JUN 3	HILLSIDE APARTMENTS RENT PAYMENT	Mortgage & Rent	-\$750.00
<input type="checkbox"/>	JUN 2	Gas & Electric	Utilities	\$100.00
<input type="checkbox"/>	JUN 1	TRANSFER TO SAVINGS	Transfer	-\$250.00
<input type="checkbox"/>	MAY 30	PAYCHECK!	Income	
<input type="checkbox"/>	MAY 30	BANK INTEREST CHARGE INTEREST ON...	Finance Charge	
<input type="checkbox"/>	MAY 30	INTEREST PAYMENT SAVINGS ACCOUNT	Interest Income	
<input type="checkbox"/>	MAY 29	TIKI HUT FAST FOOD	Food & Dining	
<input type="checkbox"/>	MAY 28	CREDIT SERVICE PAYMENT CREDIT CA...	Credit Card Pay...	

Figure 3: Transactions Tab

<input checked="" type="checkbox"/>	MAY 29	TIKI HUT FAST FOOD	Food & Dining	-\$25.00
<input type="checkbox"/>	MAY 28	CREDIT SERVICE PAYMENT CREDIT CA...	Auto & Transport	-\$60.00
<input type="checkbox"/>	MAY 28	TRANSFER FROM CHECKING CREDIT C...	Bills & Utilities	\$60.00
<input type="checkbox"/>	MAY 27	Dollar Shave Club	Business Services	-\$18.00
<input type="checkbox"/>	MAY 26	GROCERY GIANT GROCERIES	Education	-\$140.00
<input type="checkbox"/>	MAY 25	SUPER SNIPS HAIRCUT	Entertainment	-\$25.00
<input type="checkbox"/>	MAY 24	THE GREASY SPOON FAST FOOD	Fees & Charges	-\$25.00
<input type="checkbox"/>	MAY 23	GAS MART GAS/FUEL	Financial	
<input type="checkbox"/>	MAY 22	SHIRTEXPRESS.COM ONLINE SHOPPING	Food & Dining	
<input type="checkbox"/>	MAY 21	FAB ABS FITNESS GYM MEMBERSHIP	Alcohol & Bars	-\$21.00
<input type="checkbox"/>	MAY 20	ATM WITHDRAWAL ATM CASH WITHDR...	Coffee Shops	-\$8.00
<input type="checkbox"/>	MAY 19	UNIVERSAL WIRELESS UTILITIES BILL - C...	Fast Food	-\$300.00
<input type="checkbox"/>	MAY 18	PRESS 'N CLEAN DRY CLEANING	Groceries	\$1,400.00
<input type="checkbox"/>	MAY 17	BAGEL PALACE RESTAURANT	Restaurants	-\$280.00
<input type="checkbox"/>	MAY 16	CITY OF MINTVILLE SPEEDING TICKET ...	Kids	-\$75.00
<input type="checkbox"/>	MAY 15	PAYCHECK!	Misc Expenses	-\$21.00
<input type="checkbox"/>	MAY 14	4-WHEELS LOAN AUTO LOAN	Personal Care	-\$8.00
<input type="checkbox"/>	MAY 13	SHOP MART RETAIL SHOPPING	Pets	-\$300.00
<input type="checkbox"/>	MAY 10	GROCERY GIANT GROCERIES	Shopping	
<input type="checkbox"/>	MAY 8	GAS IT UP GAS/FUEL	Taxes	\$1,400.00
<input type="checkbox"/>			Transfer	-\$280.00
<input type="checkbox"/>			Travel	-\$75.00
<input type="checkbox"/>			Uncategorized	
<input type="checkbox"/>			Hide from Budgets & Tre...	-\$90.00
<input type="checkbox"/>			Gas & Fuel	-\$50.00

Figure 4: Editing a Transaction

**Accounts** 

All Accounts  
5 accounts

**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.

Figure 6: Search for a Transaction

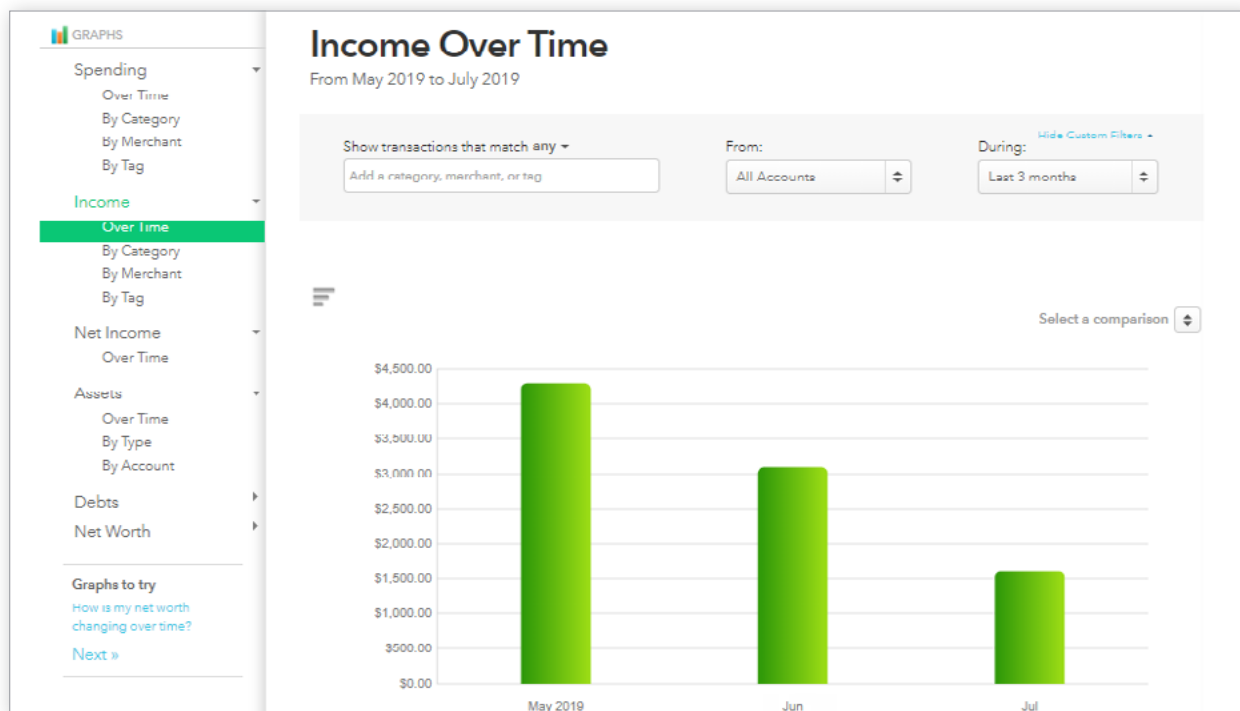


Figure 7: Trends Tab  
Chart options on left.

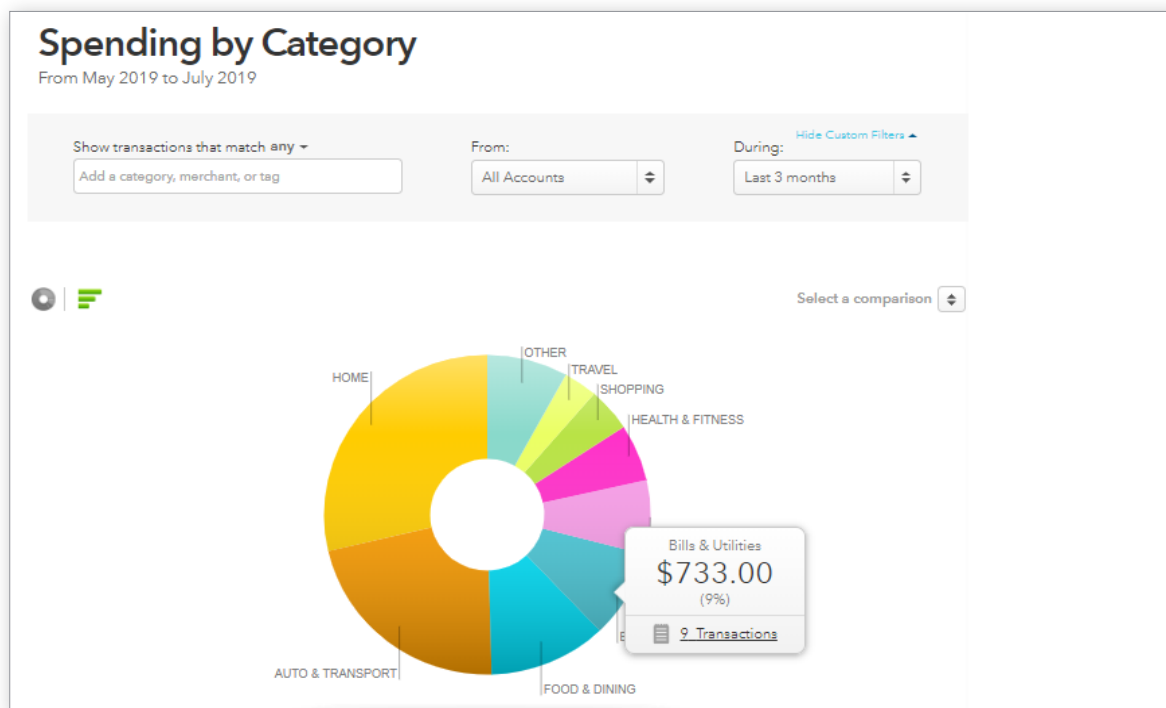


Figure 8: Spending Pie Chart for Analysis



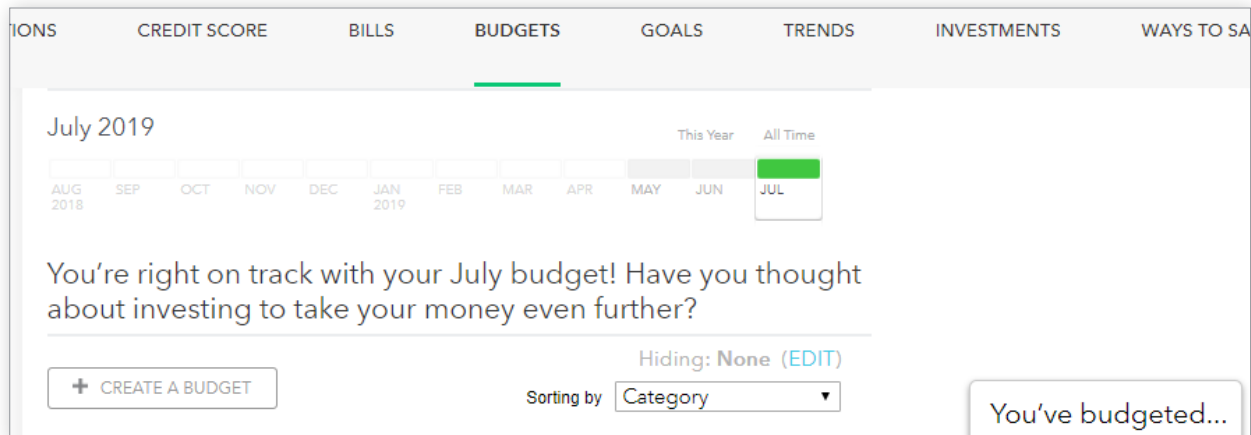
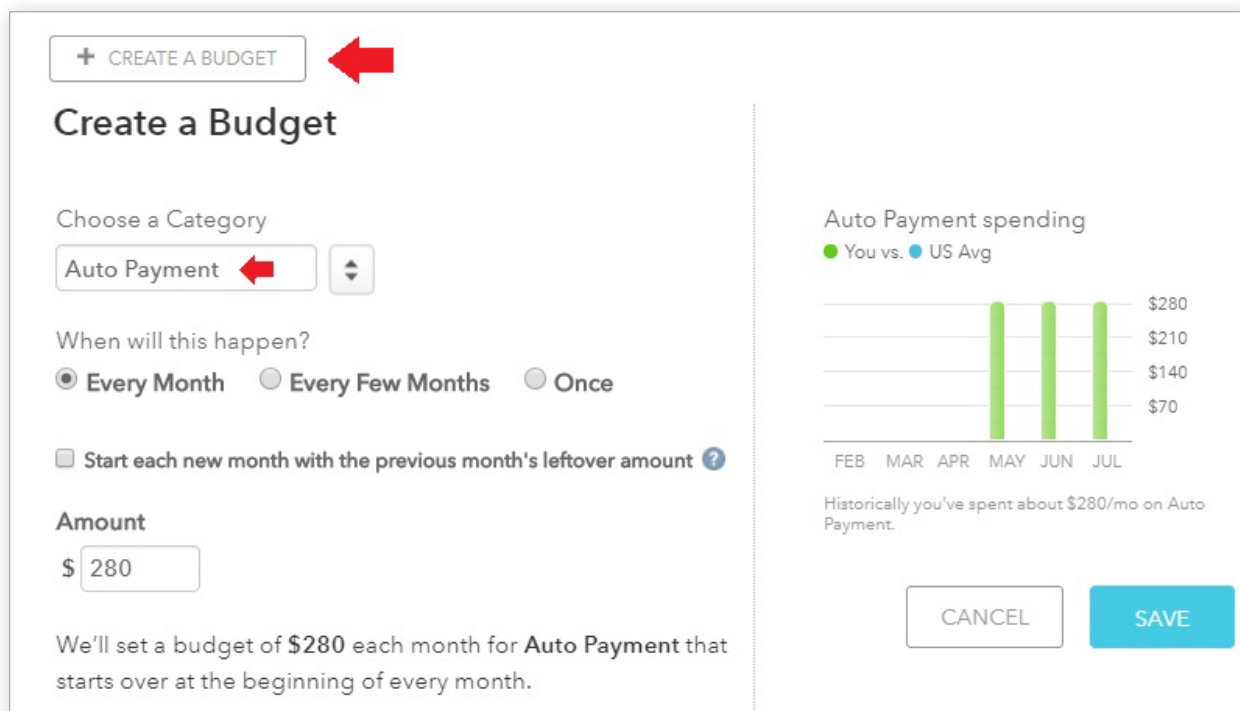


Figure 9: Budget Tab



**Create a Budget**

Choose a Category  
Auto Payment

When will this happen?  
☒ Every Month ☐ Every Few Months ☐ Once

☐ Start each new month with the previous month's leftover amount

Amount  
\$ 280

We'll set a budget of \$280 each month for Auto Payment that starts over at the beginning of every month.

**Auto Payment spending**  
You vs. US Avg

Month	You vs. US Avg
MAY	\$280
JUN	\$280
JUL	\$280

Historically you've spent about \$280/mo on Auto Payment.

CANCEL SAVE

Figure 10: Create a Budget in the Budget Tab