Money$mart

Complete User Guide

Requesting Support

Q. How do I get support for Money$mart?

A. If you have a question or comment, please create a support ticket by clicking on the green "help' button at the top right of the screen. This opens up the Frequently Asked Questions and Support Request message system. Be sure to provide your email address when you submit a ticket.

Dashboard

Q. What shows up on my Dashboard?

A. You can view the following items from your Dashboard:
• Automatically uploaded accounts
• Daily account transactions
• Your customizable widgets which can include goals, budgets, bills, net worth, and More

Adding Your Accounts

Q. What type of accounts do you support?

A. We support the following types of accounts:
• Checking
• Savings
• Credit Cards
• Loans (auto, home, student, personal)
• Brokerage (401k, IRA, and other stock accounts)

Q. What financial institutions do you support?

A. We support more than 6,000 financial institutions. If you're having trouble finding yours, please try these search tips:
• Input your financial institution's EXACT name
• Next, try searching with the least amount of words possible. (For example: You are searching for "State Employees Credit Union of Maryland". Try typing in "State Employees" and see if any applicable choices appear below your search box.)
• If your financial institution has a nickname (i.e. SECU) try searching under those terms.
• Lastly, if your financial institution has a state or unique word in it, try searching only by that term (i.e. "Maryland").
If you still cannot locate your financial institution, chances are that we do not support it at the moment. Please request one by creating a support ticket. Thanks!

Q. How do I add an account?

A. Adding an account is quick and easy, please follow these steps:
1. Log into your account.

2. Click the "Add" button next to the "Accounts" heading in your left sidebar.
3. Enter your financial institution into the search box and click "Search."
4. Verify your identity: Enter your information as you would when logging into your financial institution and click "Connect."
5. Answer your security question(s) (if asked), and click "Connect."
6. Classify your account(s) (choose the closest choice if the exact account type is not listed), and click "Save."
7. Wait for your accounts to upload. If you have more than one account at this particular financial institution it will take longer to upload.

Q. What should I do if I am having trouble adding my financial? institution(s)?

A. If you are having trouble automatically adding accounts and have tried our Search Tips (See also: "What financial institutions do you support?"), please let us know by creating a support ticket.

Q. How do I handle cash transactions like ATM withdrawals?

A. You can split tag your cash transactions so your cash withdrawal gets properly distributed. Learn more within our split tagging FAQ.

Q. How do I delete a previously added financial institution?

A. To delete an account, please take the following steps:
1. Click on the account that you wish to delete located under "Accounts" in the left side of your screen.
2. You will be directed to that account's detail page. Look to the small gray links at the top next to your account's name. Click on the link labeled "Edit."
3. At the bottom of the page, you will see the delete an account option. Click "Delete" to permanently delete your account.
Your account should now be deleted.

Q. How do I assign nicknames to my financial institutions?

A. Here's how you can personalize how you view your financial institutions:
1. Click on the account under "Accounts" in the left side of your screen.
2. You will be directed to that account's detail page. Look to the small gray links at the top, next to your account's name. Click on the link labeled "Edit."
3. You will see a box that has your account's name. Type in a new nickname and click "Save." That's it! From now on your account will display the new name. You can change the name again at any time.

Tagging & Transactions

Q. What Is a Tag?

A. A tag is a one-word description. Use tags to categorize your transactions to get a good idea of how you're spending your money. When you add or update a financial institution, we will automatically pull in your most recent transactions and auto-tag (gas, food, clothes, etc.) them for you! We strongly suggest you edit your tags by clicking on the "edit" button associated with each transaction.

Tags makes it simple for you to track your spending in entirely new ways, and customized tags give you a more accurate view or your financial picture and budget.

Q. How do I edit a tag?

A. We automatically "tag" your transactions, but to get a more accurate financial picture, we suggest that you customize them specifically to you.
To change a tag, please take the following steps:
1. Click on the account that holds the transaction(s) you would like to edit (under "Accounts" on the left of your "Dashboard" page).
2. Click on any transaction to begin editing it.
3. Review the "Title" of your transaction. If you wish to change it, simply edit the text.
4. Click the "x" next to the existing tag if you'd like to change it. Start typing your replacement tag and auto completion suggestions will be displayed. Finish your tag, or choose a highlighted suggestion from the list that appears.
5. Optional: Click "split tags" if you would like to allocate portions of this transaction in separate tags.
6. Click "Save Transaction."

Q. How do I split the tags on my transactions?

A. If you would like to "split tag" your transactions, please take the following steps:
1. Click on any transaction when an edit button appears next to it.
2. Click the "split tags" link in the Tags area of the form.
3. Enter your first tag and its allocated value (respectively) in the first row of fields that appear.
4. Repeat the process for each tag, ensuring that the entire balance of the transaction is accounted for.
5. Click the "add another tag" button if you want to split between more than two tags.
6. Click "Save Transaction" to finalize the changes.

Q. How do I apply custom titles and tags to similar transactions?

A. If you'd like your changes to a transaction's title or tags to be applied to similar transaction, check the box in the "Create a Rule" area of the transaction editor. This will allow you to choose from a number of different recurrence styles:
• Apply for transactions from ALL ACCOUNTS from ANY TIME PERIOD
• Apply for transactions from ALL ACCOUNTS from THIS TRANSACTION MOVING FORWARD
• Apply for transactions from THIS ACCOUNT ONLY from ANY TIME PERIOD
• Apply for transactions from THIS ACCOUNT ONLY from THIS TRANSACTION MOVING FORWARD

Budget

Q. How are budgets used?

A. By creating a budget, all of your spending from aggregated accounts begins to take form. As you spend money and save money, the PFM will show you how you're doing with what you've budgeted. Also, be sure to view our video tutorial on setting up your budgets on the Budget page.

Q. How do I edit or delete a Spending Target?

A. To edit or delete your Spending Targets:
1. Click on the navigation item "Budget" at the top of the page.
2. Click on the spending target from the list that you'd like to modify.
3. At the top of the page, click the "Edit" or "Delete" button. Deleting is permanent and will immediately delete that spending target.

Q. What's the difference between a Spending Target and a Bill?

A. Spending Targets include routine expenses like groceries, entertainment, or coffee. These expenses can be linked to a tag. The tag then links to your account transactions (if you've previously uploaded an account).
Note: You can add multiple tags here. For example, if you create a spending target for "Transportation", this may include multiple tags such as: Gas, Tolls, Car.
Bills are recurring expenses such as rent, auto loan, or utilities. These expenses have a due date and you can input them into a calendar to keep track of your Cashflow and payment due dates. You can also set up Alerts to remind you as bills are coming up on the calendar.

Cashflow

Q. How do I use my Cashflow Calendar?

A. Use it to get a quick glance of when your bills are due, when your paycheck is coming, and for setting up budgets. Click the navigation item "Cashflow" to open it and click on a day to add a new income source or bill due. Complete the details and the item is added to your Cashflow Calendar. You can also select which accounts comprise your Cashflow by clicking "Choose Accounts" above the calendar.

Q. How do I create a bi-weekly income?

A. When adding an income source, simply choose between bi-weekly and semi-monthly frequency options. Bi-weekly is once every two weeks (on the same day), whereas semimonthly is twice per month, separated from each other by 15 days.

Goals

Q. What are Goals?

A. Goals are a way for you to visually track your financial progress. What do you want to accomplish? Make a goal and start seeing your financial wants become a reality!

Q. Why should I create a Goal?

A. We help you to monitor your financial goals. Actually seeing your goals will help you to stay on track to achieving success! As you progress, we will let you know. Once completed, you will be rewarded with a job well done... Your wallet will thank you!

Alerts

Q. What are Alerts?

A. These are personalized notifications sent to your mobile device and/or email, which help you keep track of activities in your accounts. If you've set up a bill, it can alert you when that bill is coming up. If you want to monitor your checking account to avoid overdrafts, you can set up a low balance alert to

let you know when your account falls below a preset amount. For more details in setting up Alerts, be sure to view our video tutorial on the Alerts page.

Q. How do I set up my email and mobile phone settings?
A. From Dashboard, click on the navigation item "Alerts". You can now enter these preferences at the bottom of the Alerts page.

Q. What cell phones do you support?
A. As long as your cell phone can send and receive text messages, you can choose the Text Message option. Standard messaging charges will apply, so check with your wireless carrier for more details on text messaging fees.

Q. How do I set up Alerts?
A. Here's how to set up your Alerts:
1. Click on the navigation item "Alerts" at the top of the page
2. Click on "Add an Alert" to get started.
3. Choose your Alert type:
• Account Balance Alerts
• Spending Target Alerts
• Bill Reminder Alerts
• Large Transaction Alerts
• Goal Progress Alerts
• Specific Store Alerts
4. Choose the Alert Options:
• Email
• Text Message
5. Click "Add Alert."

Issues Adding Your Financial Institution
Q. Your site is working in one browser, but not in another. Why is that?
A. There are a lot of browsers out there and we do our best to support as many browsers as we can. We currently support:
• Mozilla Firefox 2+ (Windows + Mac)
• Safari 2+ (Windows + Mac)
• Internet Explorer 7+
If you have an older browser, please try upgrading to one of these supported browsers. If you experience a problem with one of our supported browsers, please submit a support ticket (see entry at top).

Q. My financial institution uses image/word verification. Can you support it?
A. Unfortunately, we cannot support your financial institution for automatic account aggregation because they require an image-based, randomly-generated security code to be filled out each time you sign in. We currently don't have the infrastructure in place to support such a transaction; however, we're working on it and hope to be able to support such accounts in the future.

Suggestions

Q. I have another question! Help!
A. Let us help you! Please create a support ticket (see entry at top) to receive further assistance.

Q. I have a great idea for you!
A. Fantastic! We're always looking to improve our site and welcome your thoughts and ideas. Please create a support ticket (see entry at top).