

Money Management™

Budgets

Budgets Summary

Are you ready to manage your budget? Before you using start the Budget tool, make sure that you've added ALL of your accounts. Budgets will generate a budget for you, based on your past spending, so the more complete your spending history, the more accurate and helpful your initial budget will be. Budgets will calculate your average monthly spending in each category from the previous 90 days.

Your bubble budget makes it easy to see the status of each of your budget categories, as well as how big each category is in relation to the rest of your budget – the bigger the bubble, the bigger the budget. Red bubbles have exceeded their budget limit, while yellow bubbles are between 80 to 100% of their allowance. Green bubbles are well within their limits.

The benefit of a visual budget is, instead of pouring over all the details, your attention is naturally drawn just to the areas that need it most. For instance, here the two larger red bubbles attract my attention, so that's what I want to focus on.

For more specific detail on a budget, select the bubble. So I'm going to select Shopping. Note you can edit your budget allowance, so you don't have to settle for what the system assigns to you. Now this Shopping budget has no sub-budgets, which isn't helping the fact that I'm trying to control my shoe spending. So I already have a category for Shoes, which means I simply need to add that Shoes sub-budget. Notice when I select to Add a Sub-Budget, all the existing sub-categories appear. I can select one or all – in this case, I'll select just Shoes, so now I can track that. I can also view spending trends here on the left.

If you prefer a list view, select the icon at upper right.

Take a look at the lower left. You see your total budget and your projected income, which you can select to change. Finally, you see the remaining dollars available to put toward your goals. Check out the Goals option to learn how.

Budgets can be a powerful way to monitor your spending and keep it within limits. If you'd like to be notified when you've exceeded a budget, try setting up Alerts to stay up-to-date on what's happening with your money.

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Budgets FAQs

Overview

- Auto-generated budgets use averages from last 90 days of transactions.
- Select the month from the top navigation bar.
- Click + to add a budget. Click the List Icon at upper right to switch to the list view.
- **Green = less than 80% of a budget is used.**
- **Yellow = more than 80% of a budget is used.**
- **Red = more than 100% of a budget is used.**
- A yellow or red subcategory displays in the parent budget as a curved bar (as seen to the left). This lets you see subcategory spending at a glance.
- Click a budget to edit it.
- Click Projected Income to edit it.



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Edit a Budget?

- Click the budget item, then click Budgeted Amount to change what your budget is set to.
- Use the chart at the bottom to budget with your historical spending in mind. The green line in the chart shows the current budgeted amount.
- Click Sub-Budgets to add subcategories.
- Click Delete to eliminate a budget.



Budgets in List View

- Click the dollar amount in the right-hand column to change how much is allocated to a particular budget.
- Click the bubble icon to return to the bubble budgets view.
- A parent budget doesn't automatically decrease if you delete a subcategory.

