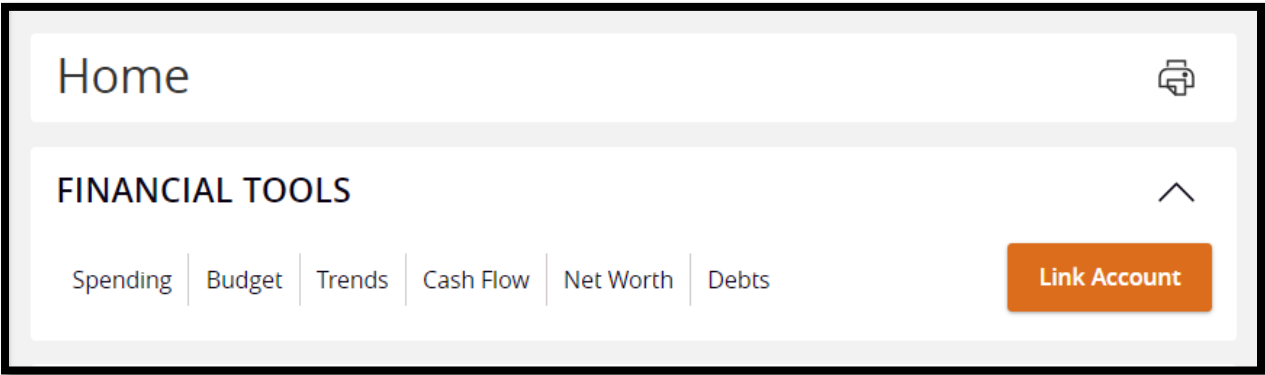# Financial Tools Guide

To get started using **Financial Tools,** click on any one of the menus under Financial Tools:


The Spending Menu reveals a chart of your spending tracked over time. You can edit the accounts that appear here to narrow down your view or expand it to see how all accounts and spending are working together.

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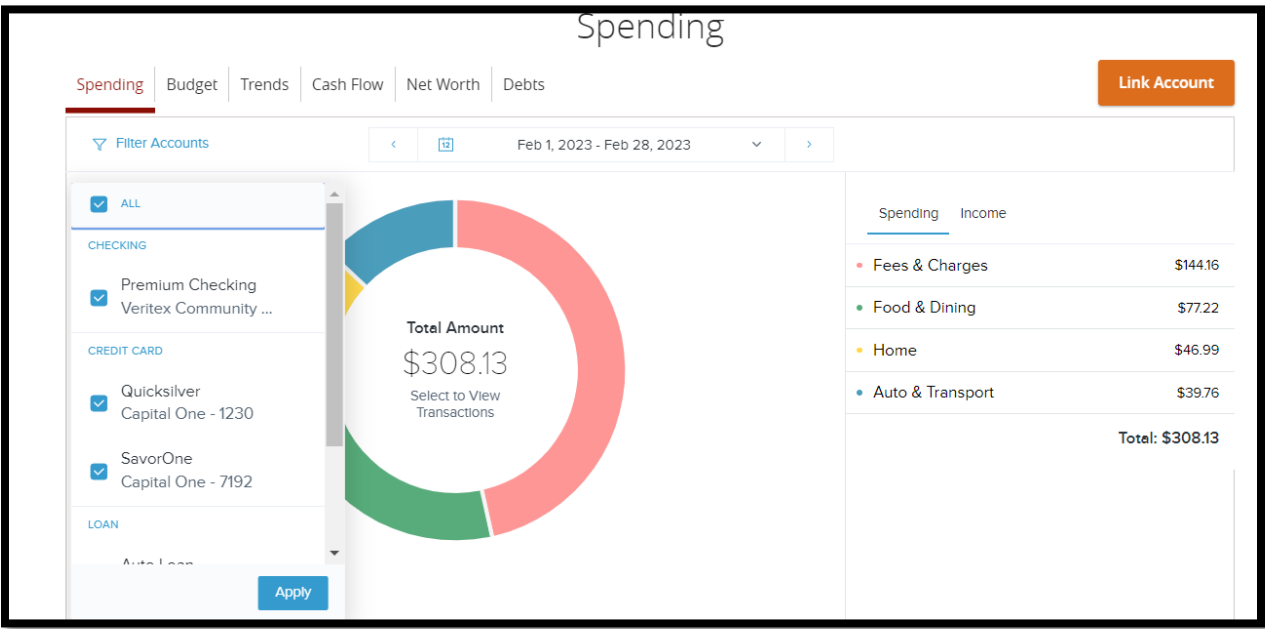
VERITEX®
COMMUNITY BANK

It defaults to the current month, but you can set the range however you would like to add up spending over time.
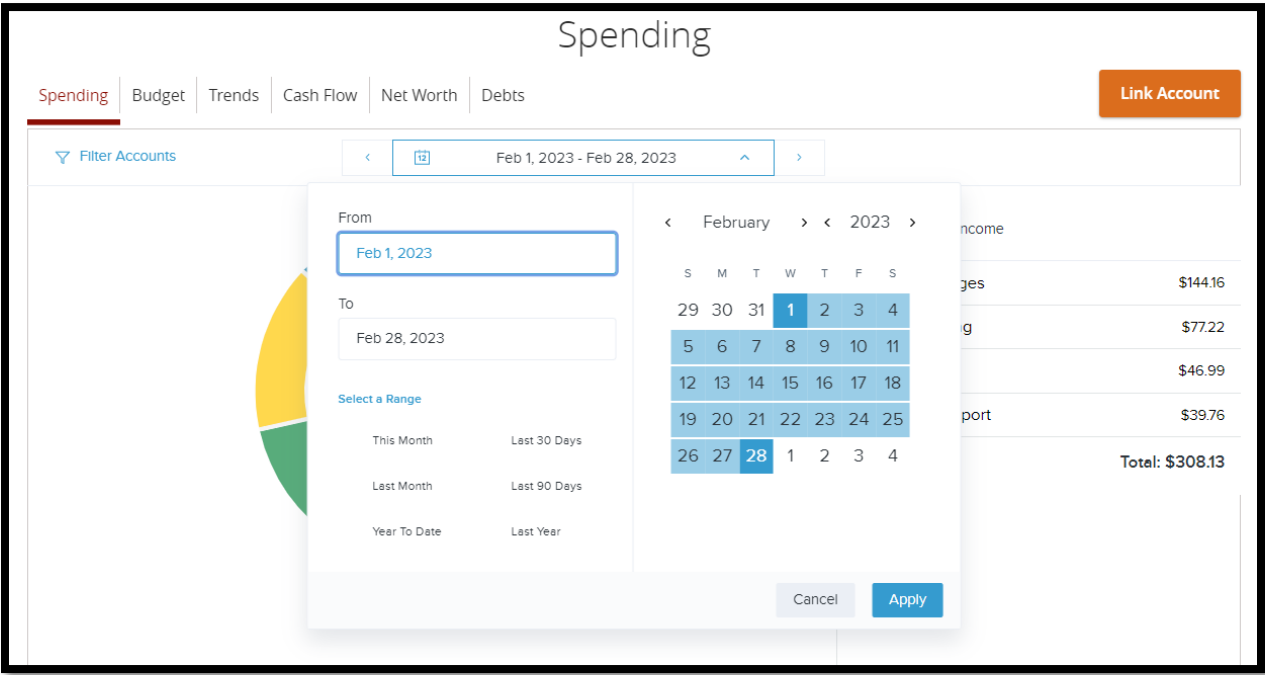
You can choose any of the categories on the chart and pull up the transactions to see what made up that total amount.
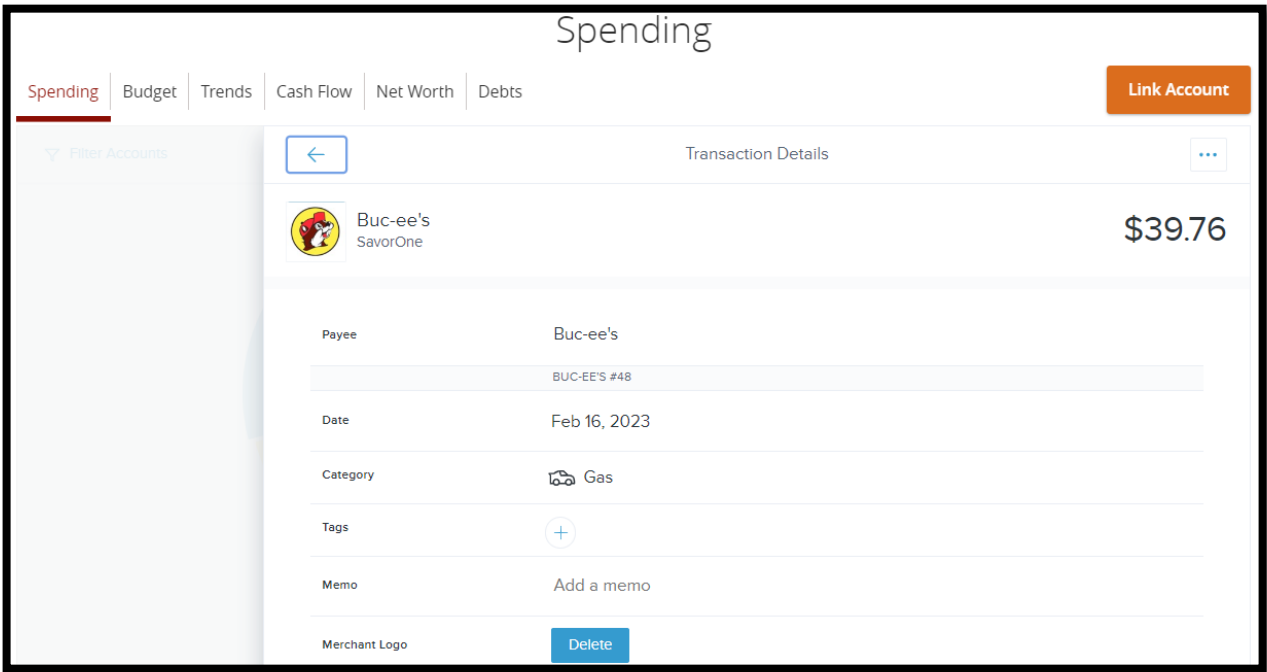

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You have the option to click on any of the transactions and add tags to them, remove the merchant logos, and change the category of the transaction as well as create new categories if your transactions don't meet the standard category lists.
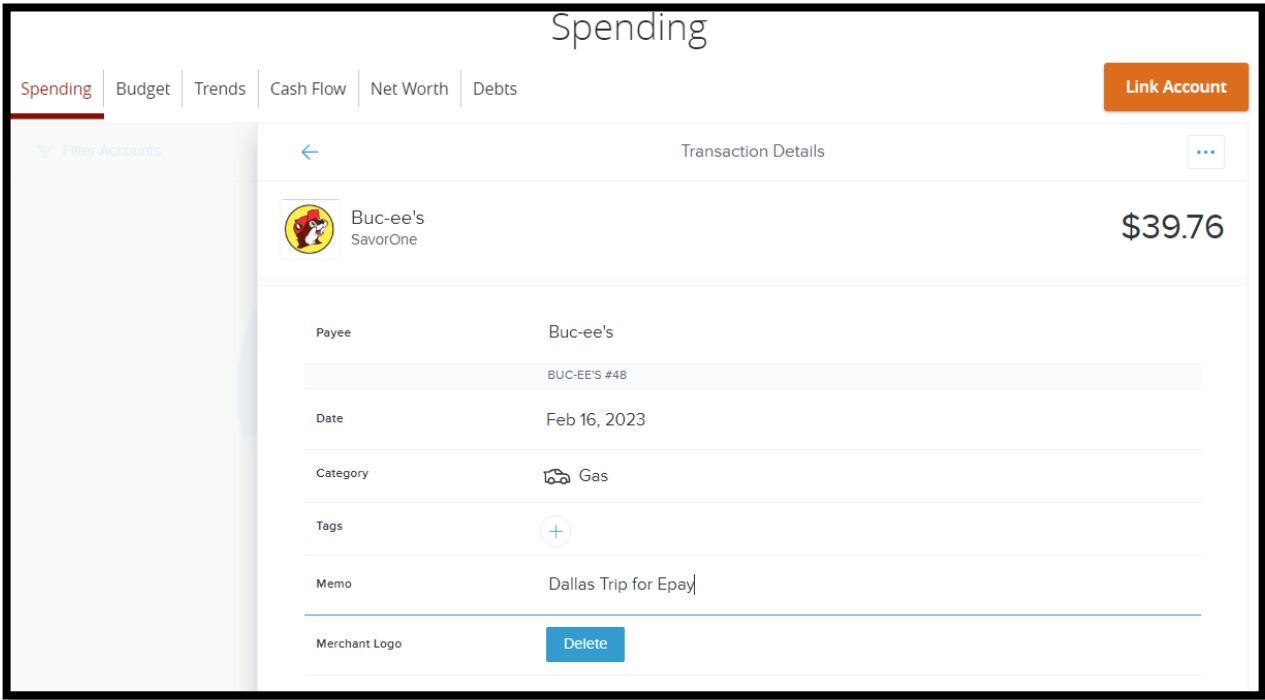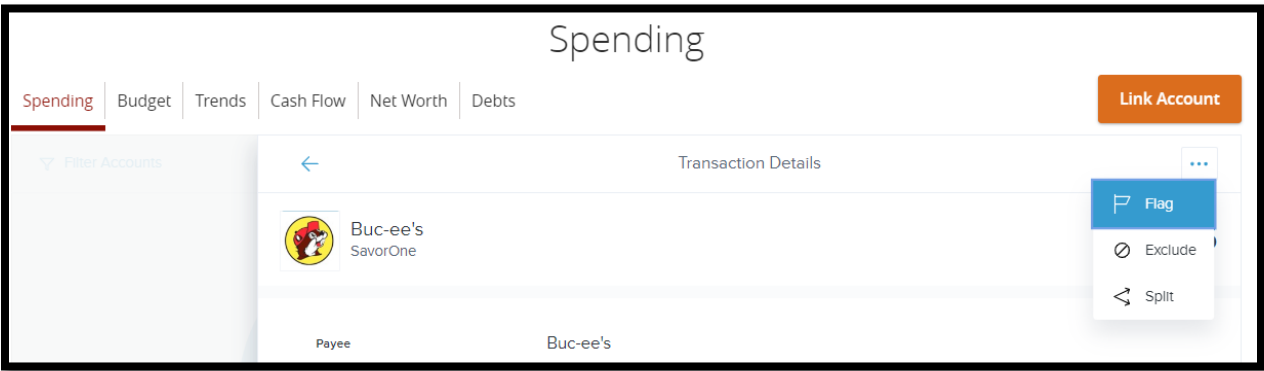

Below shows some of the Categories:
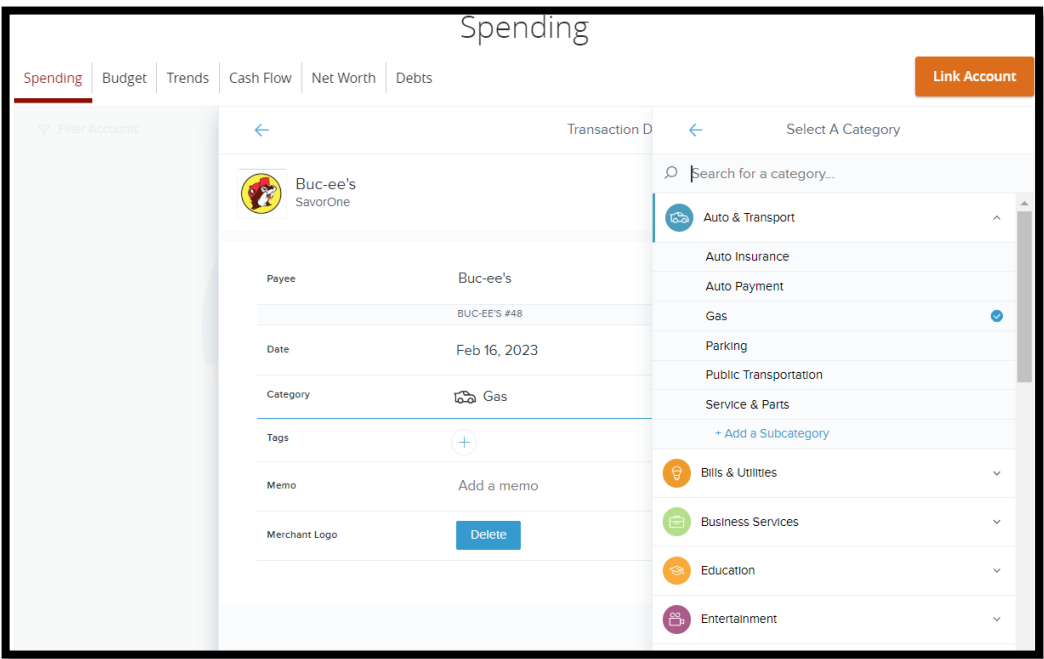
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You can add in a memo on each transaction to make notes for what each transaction was for:

Spending

Spending | Budget | Trends | Cash Flow | Net Worth | Debts   **Link Account**

▽ Filter Accounts

←   Transaction Details   ...

Buc-ee's
SavorOne   **$39.76**

Payee	Buc-ee's
	BUC-EE'S #48
Date	Feb 16, 2023
Category	🚗 Gas
Tags	⊕
Memo	Dallas Trip for Epay
Merchant Logo	**Delete**

There is even a menu at the top of each item that gives you the ability to Flag Items, Exclude Items, or Split items.

Spending

Spending | Budget | Trends | Cash Flow | Net Worth | Debts   **Link Account**

▽ Filter Accounts

←   Transaction Details   ...

                                            ⚑ Flag

Buc-ee's
SavorOne   ⊘ Exclude

                                            ⤳ Split

Payee   Buc-ee's

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Splitting an item can be used to split a big purchase into many if you want to itemize the receipt by category. For example: Walmart sells home furnishings as well as Groceries and even car parts and accessories. You can split up your Walmart purchase to reflect those specific purchase categories.

The Budget Tool allows you to set a budget per category. You can create it from scratch or let the system automatically review your transaction history and set a proposed budget.

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Manually creating your budget will allow you to set each one individually by Category:

You will select each category and set the desired budget for that month.

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If you choose to auto-generate your budget, the system will review the previous months and set up a suggested budget. This can be used to get started quickly. You can go back in and mange those budgets to adjust them to a more appropriate amount at any time.
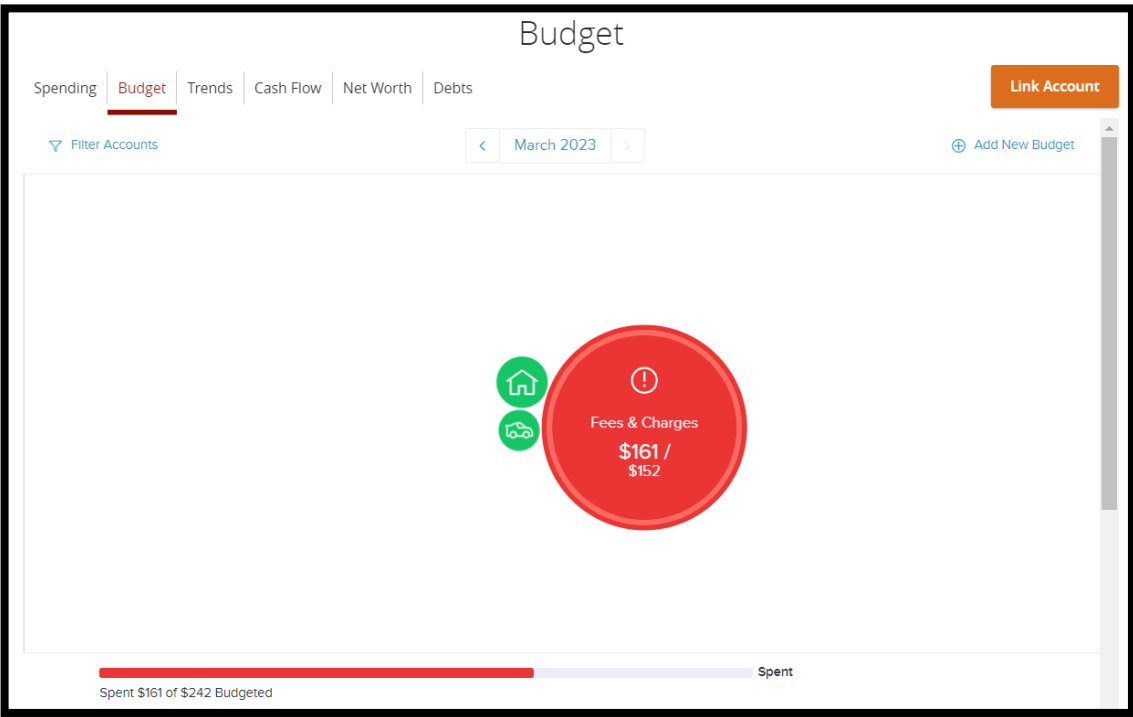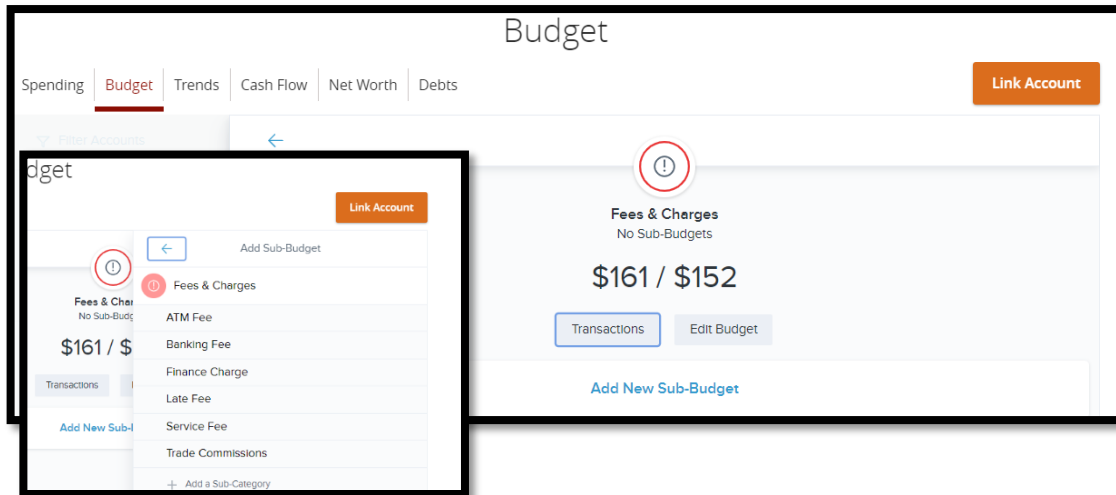

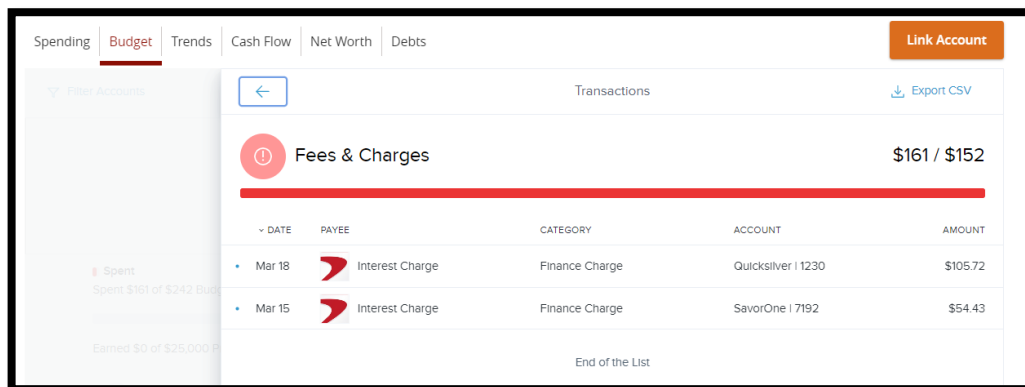
Just scroll down to see the budget in list view:
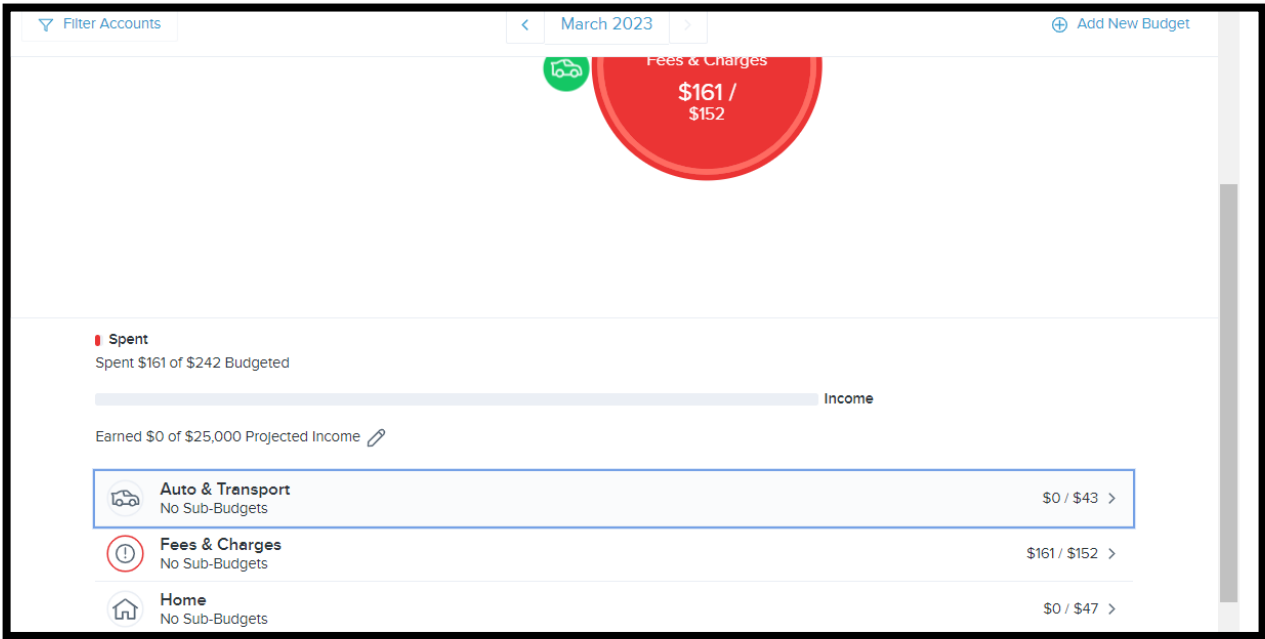
Questions? Call our customer support.
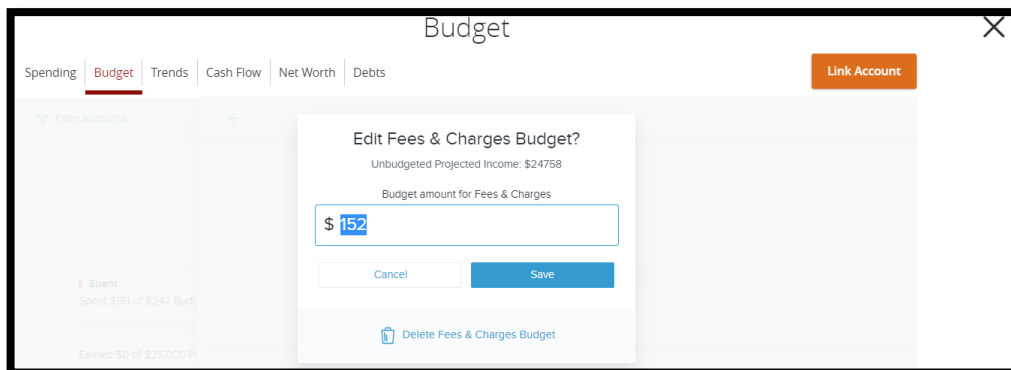Phone: 833-VERITEX (833-837-4839)

You can click on the bubble or the category in the list and choose to add a sub-budget if you wish to get granular:

Click Transactions if you want to review the transactions that make up that amount:
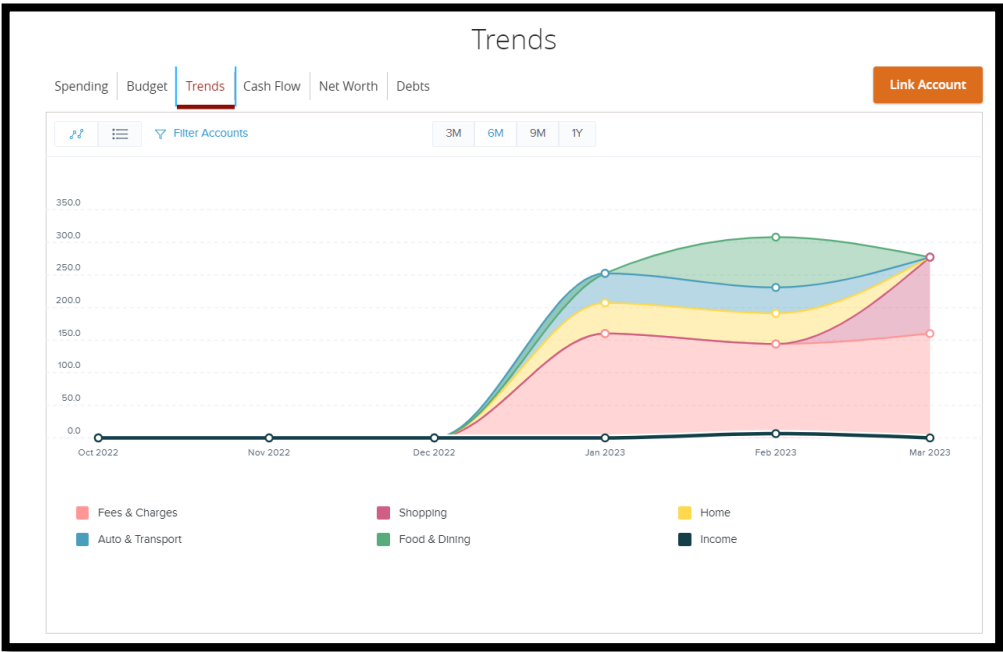

Click Edit Budget if you would like to edit the budget to set another amount:

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In the Trends Menu you can review your spending over time as it relates to your income:

You can switch the graph view to a list view if you prefer. You can also filter the accounts and adjust the time/date period of the trend.
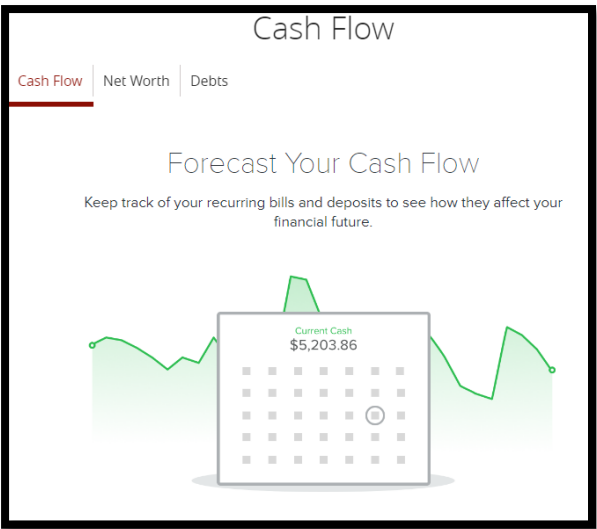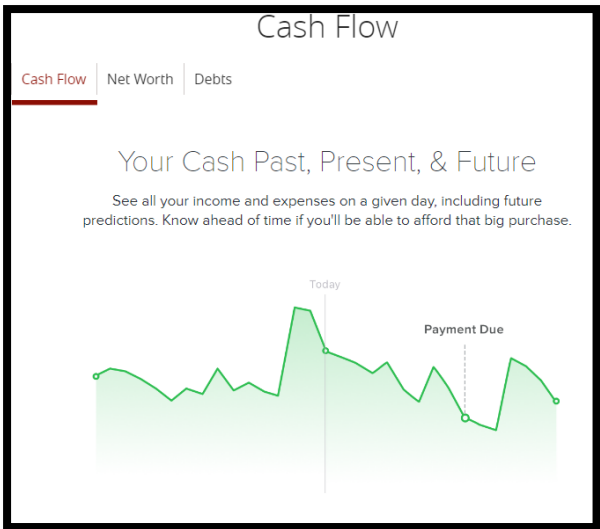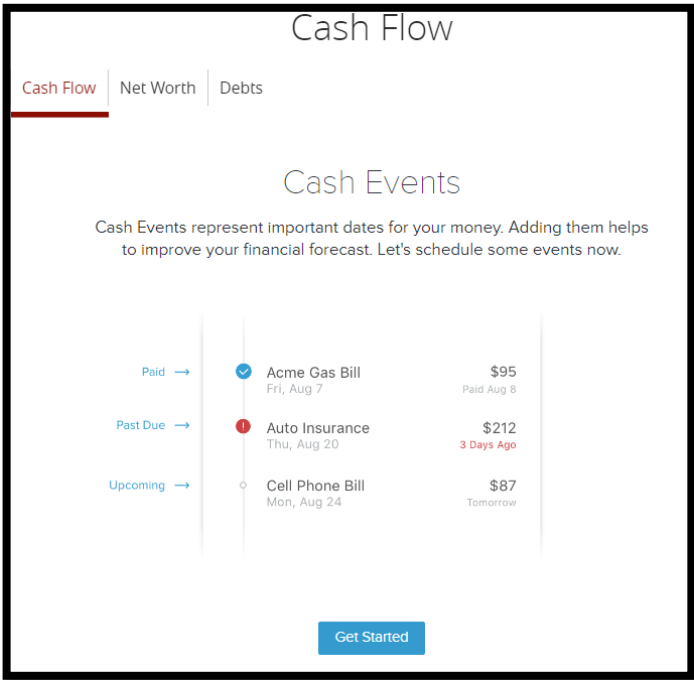

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The Cash Flow menu presents a forecast of your future cash flow using the previous months transaction activity.


It will recognize monthly payments and regular income as well as spending trends to help build the cash flow chart.
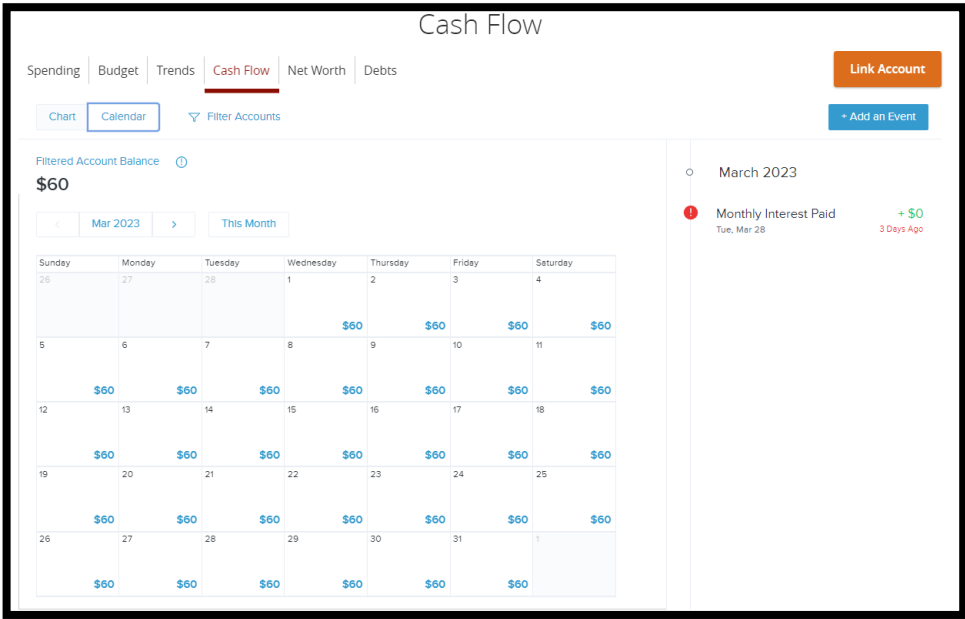

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When this process begins it will present you a list of transactions from your account history to review. It wants to know if these are monthly payments that can be added as expected payments that will come out in the future months. You can add any that may be missing manually by clicking "Create Your Own".
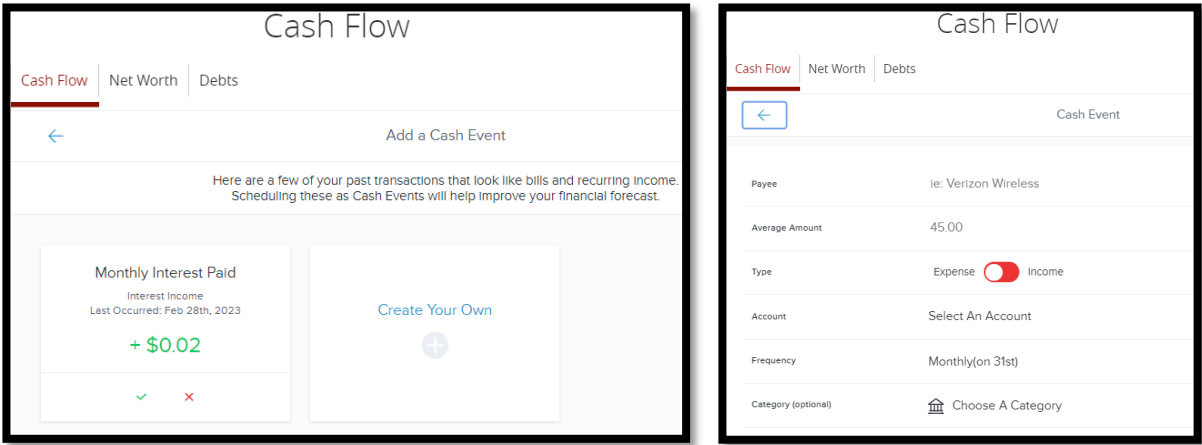
You can change the view of Cash Flow to a calendar chart if you prefer. To add an event, click on "add an event" in the top right corner.

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In the Net Worth you can view your Net Worth as it trends over time. You can filter your accounts here also and adjust the time.

You will also have the option to view your **Assets and Liabilities** to get a break down per account how those balances work together to make up your Net Worth.

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Finally, The Debts tab can be used to help track and plan for paying off debts over time. It will give you a list of debt accounts you have and may present a screen that asks you to enter in any missing data.

Simply choose one account and enter in the missing data to begin the debt calculations.
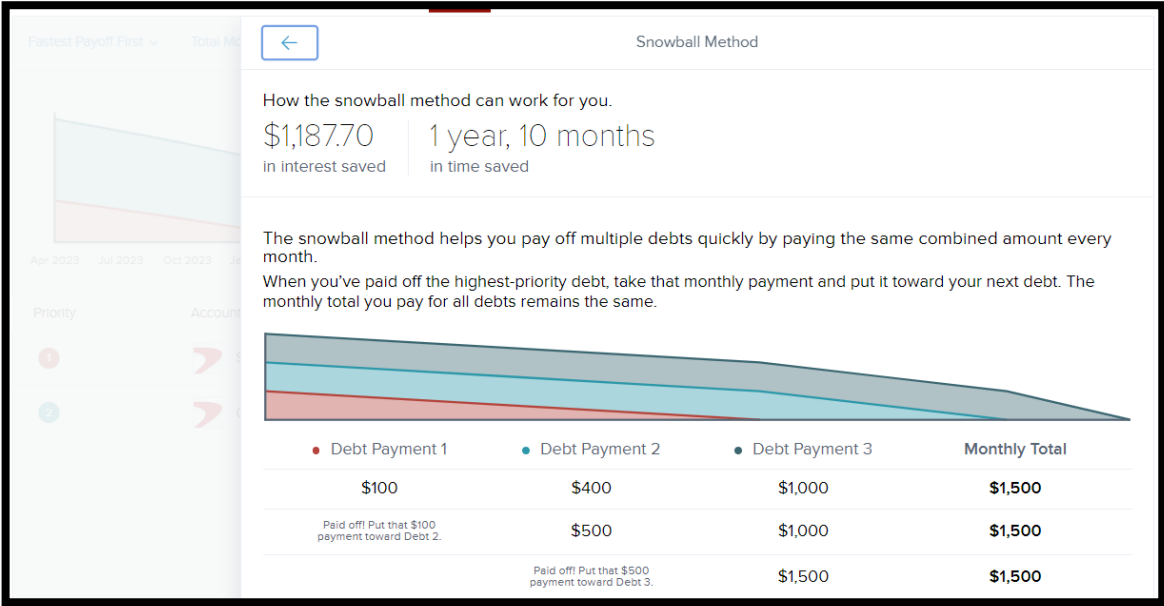

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Once the details are entered you will see a projection of the payoff of the debts over time using the APR and monthly payments. You can change the payment amounts and recalculate at any time.
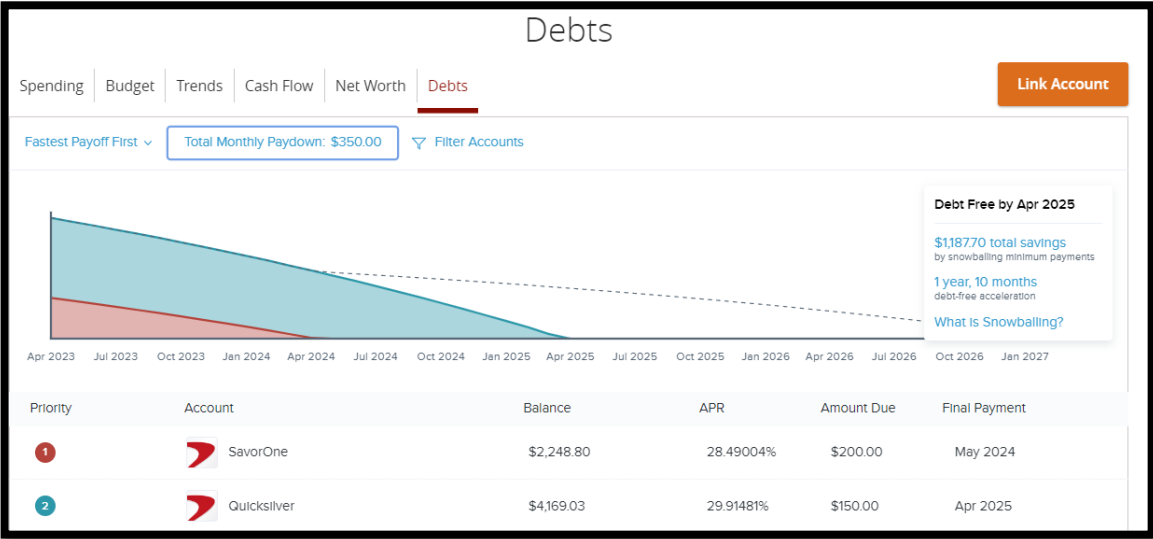
You will even get tips on paying down your debt faster.

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