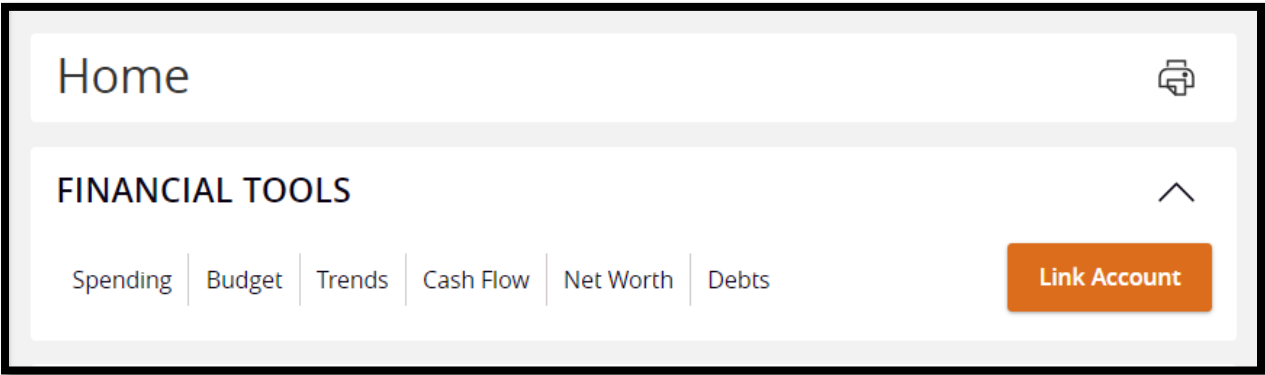


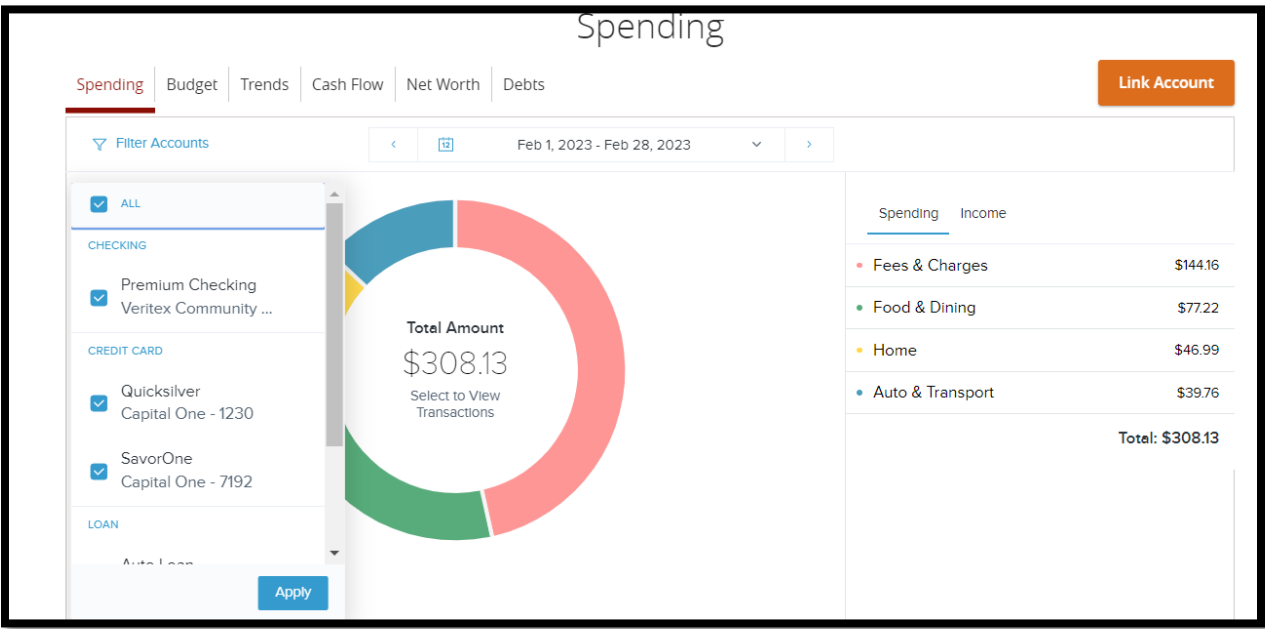


Financial Tools Guide

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



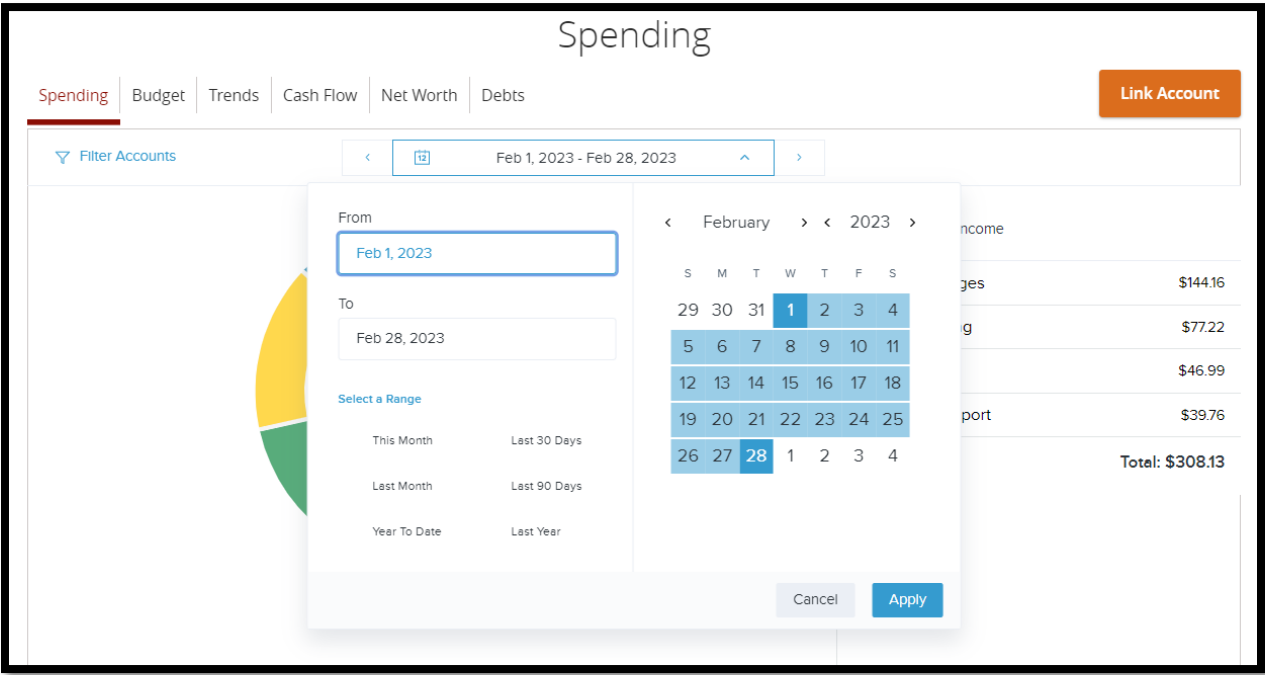
The Spending Menu reveals a chart of your spending tracked over time. You can edit the accounts that appear here to narrow down your view or expand it to see how all accounts and spending are working together.



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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.

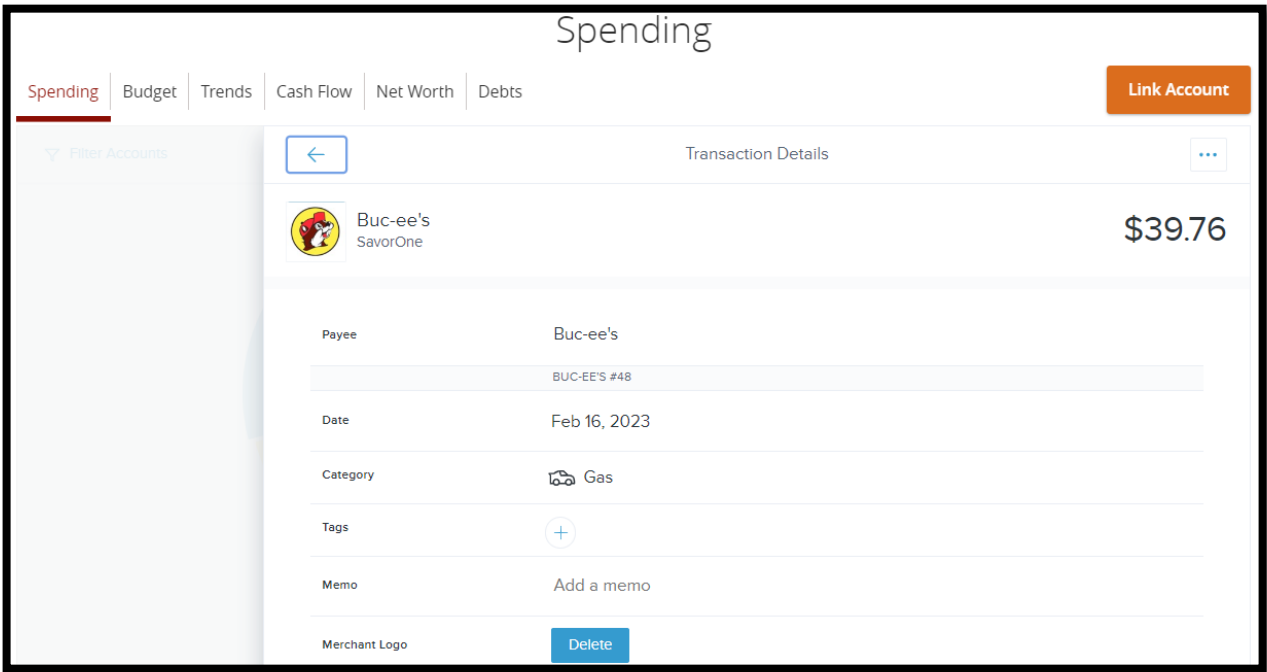
The screenshot shows the 'Spending' tool interface with the 'Transactions' tab selected. It displays a list of transactions for the selected date range. The table has columns for DATE, PAYEE, CATEGORY, ACCOUNT, and AMOUNT. There are two transactions listed:

DATE	PAYEE	CATEGORY	ACCOUNT	AMOUNT
Feb 16	Buc-ee's	Gas	SavorOne 7192	\$39.76
Jan 20	Circle K	Gas	SavorOne 7192	\$45.37

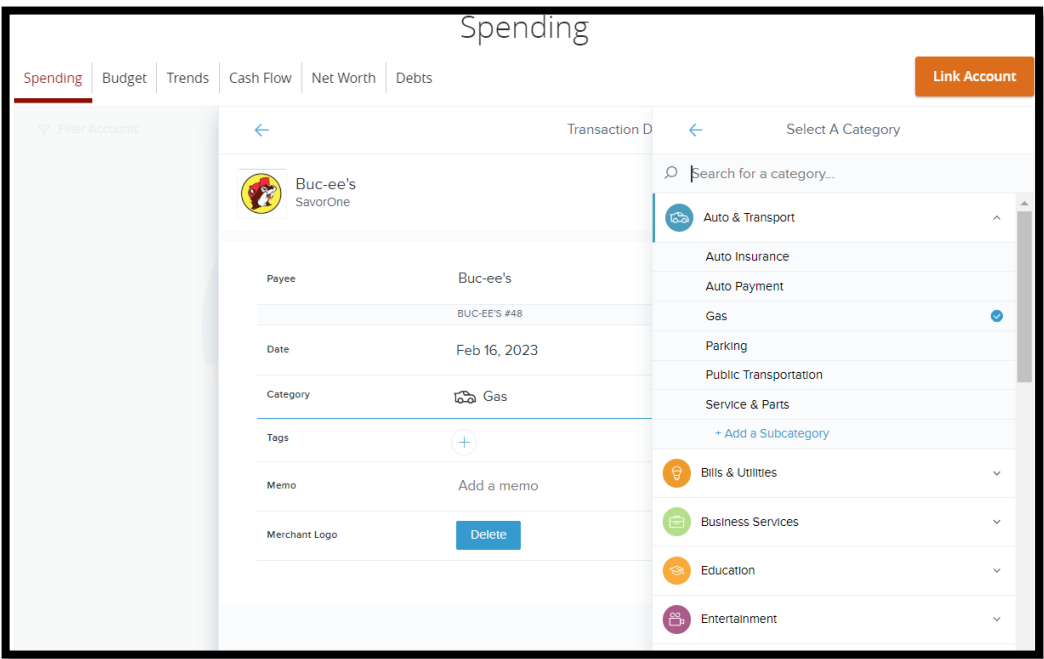
Below the table, it says 'End of the List'. There is also an 'Export CSV' button in the top right corner of the table area.



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.



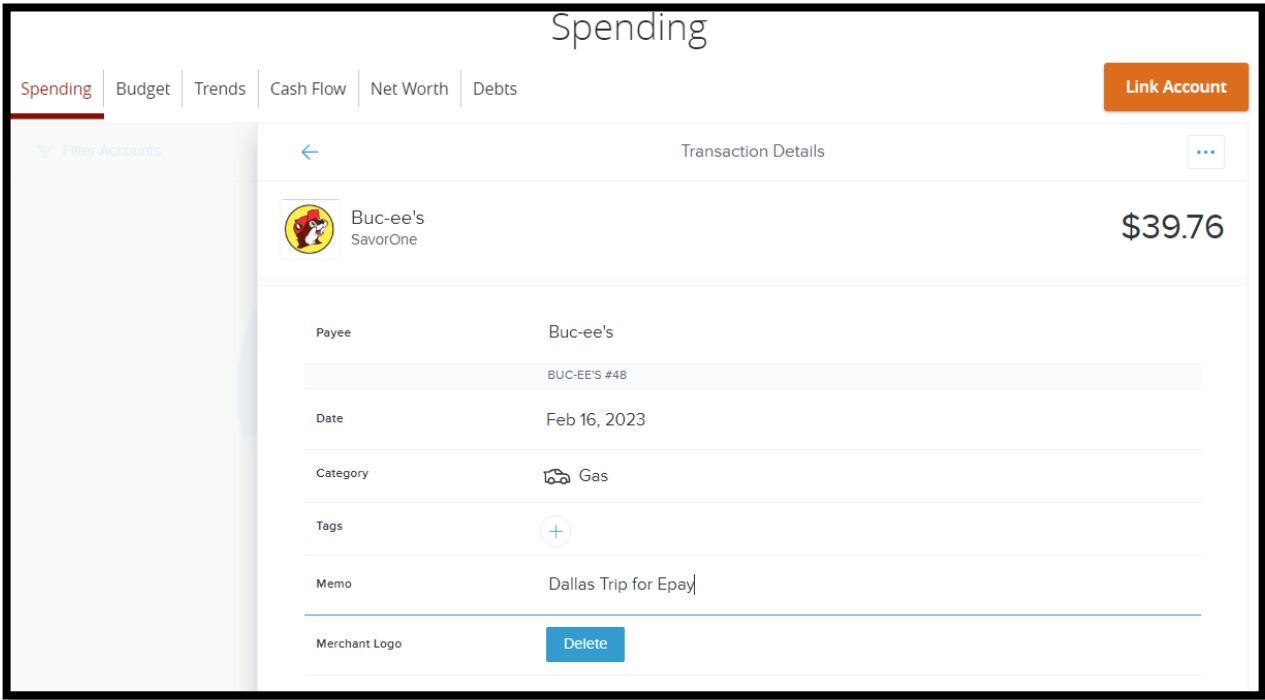
Below shows some of the Categories:



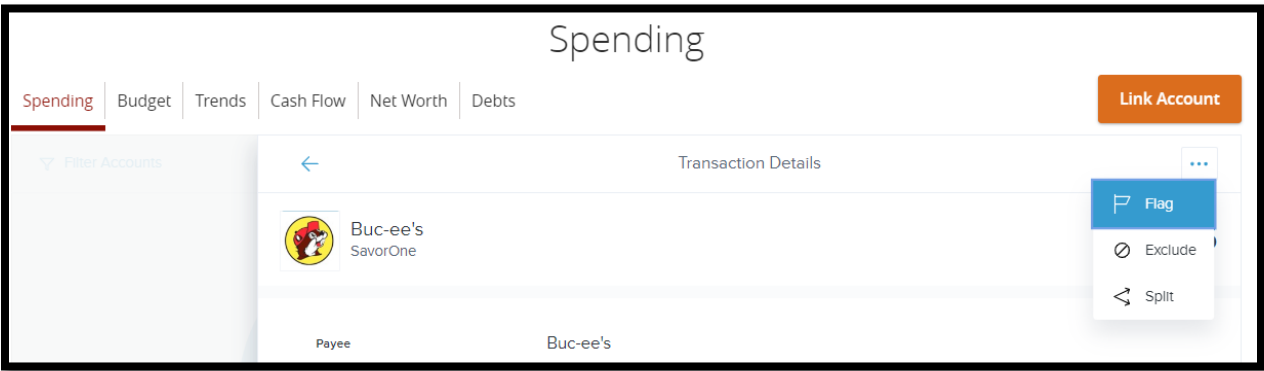
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You can add in a memo on each transaction to make notes for what each transaction was for:



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



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Spending

Spending
Budget
Trends
Cash Flow
Net Worth
Debts

Link Account

Filter Accounts

Transaction Details		Split Transaction	
<div style="margin-top: 10px;"> <p>Payee Buc-ee's</p> <hr/> <p>Date Feb 16, 2023</p> <hr/> <p>Category Gas</p> <hr/> <p>Tags +</p> <hr/> <p>Memo Dallas Trip for Epay</p> <hr/> <p>Merchant Logo Delete</p> </div>		<div style="margin-bottom: 10px;"> <p>Original Amount</p> <p>Buc-ee's \$39.76</p> </div> <div> <p>Category Amount</p> <p>Gas \$24.76</p> <p>Groceries \$ 10</p> <p>Service & Parts \$ 4</p> <p>+ Add Another Split</p> <p>Total: \$39.76</p> </div>	

Cancel
Save Split

A screenshot of the Budget app interface. At the top, the word "Budget" is displayed in a large, dark font. Below it, a horizontal navigation bar contains five items: "Spending", "Budget" (which is highlighted with a red underline), "Trends", "Cash Flow", and "Net Worth". To the right of this bar is an orange button labeled "Link Account". The main content area is white and features a large, stylized illustration of a house inside a circle, with two smaller circles above it. Below the illustration, the text "Take control of your money" is written in a bold, dark font, followed by the subtitle "Connect all your accounts to create monthly budgets." in a smaller, lighter font. At the bottom of the screen, there are two buttons: "Start From Scratch" (light blue) and "Auto-generate Budgets" (orange).

5



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

The screenshot shows the 'Budget' tool interface. At the top, there are tabs for 'Spending', 'Budget' (which is selected), 'Trends', 'Cash Flow', 'Net Worth', and 'Debts'. A 'Link Account' button is in the top right. Below the tabs is a 'Add New Budget' section with a back arrow and a summary: $\$0$ Projected Income - $\$0$ Budgeted = $\$0$ Remaining. A list of budget categories follows, each with an icon, a name, a current budgeted amount, and a plus sign to edit:

Category	Current Budget
Auto & Transport	\$0
Bills & Utilities	\$0
Business Services	\$0
Education	\$0
Entertainment	\$0
Fees & Charges	\$161
Financial	\$0

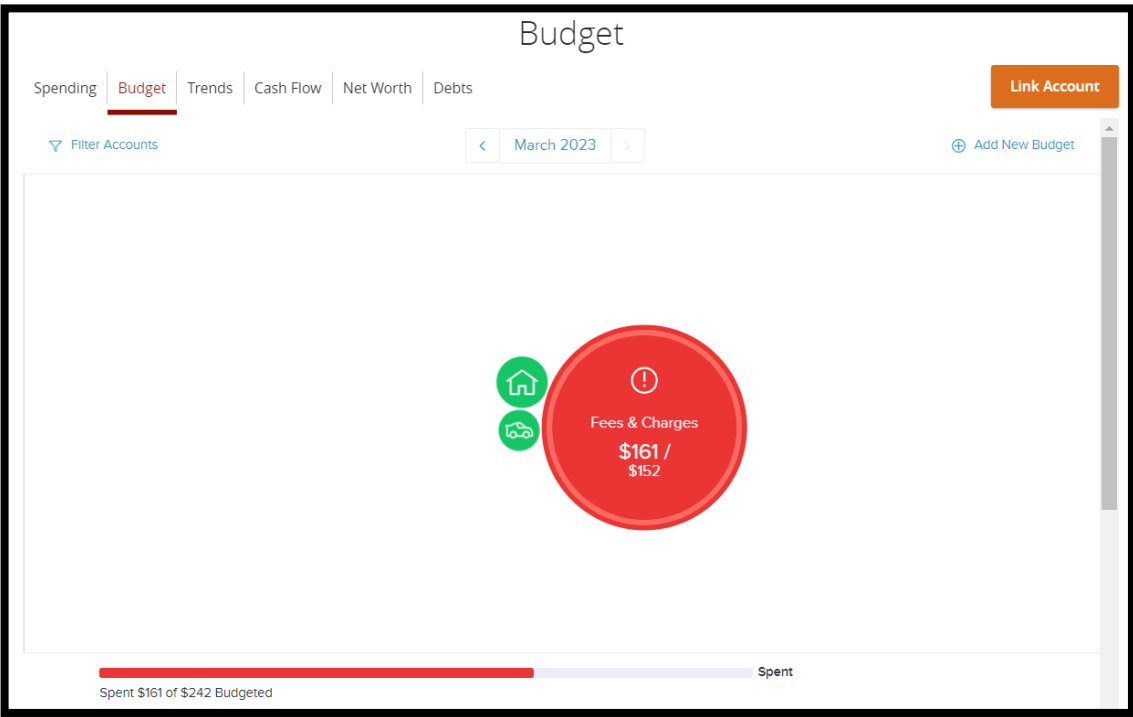
You will select each category and set the desired budget for that month.

The screenshot shows a modal dialog box titled 'Add Auto & Transport Budget?'. It contains the following text and fields:

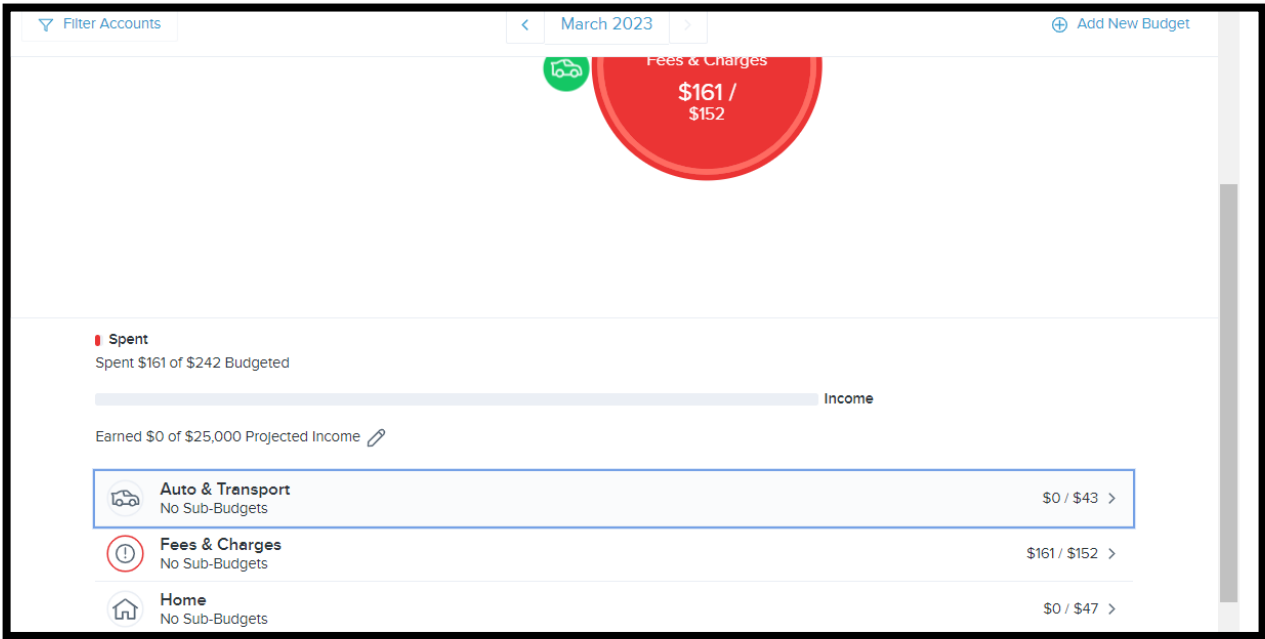
- Unbudgeted Projected Income: \$0
- Budget amount for Auto & Transport
- A text input field with a '\$' symbol and a cursor.
- Two buttons at the bottom: 'Cancel' and 'Save'.



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.



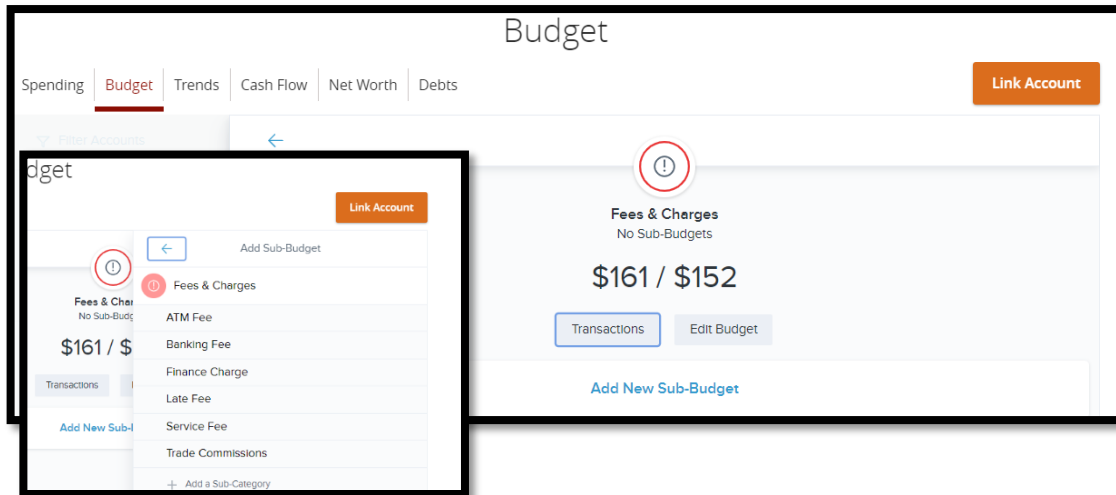
Just scroll down to see the budget in list view:



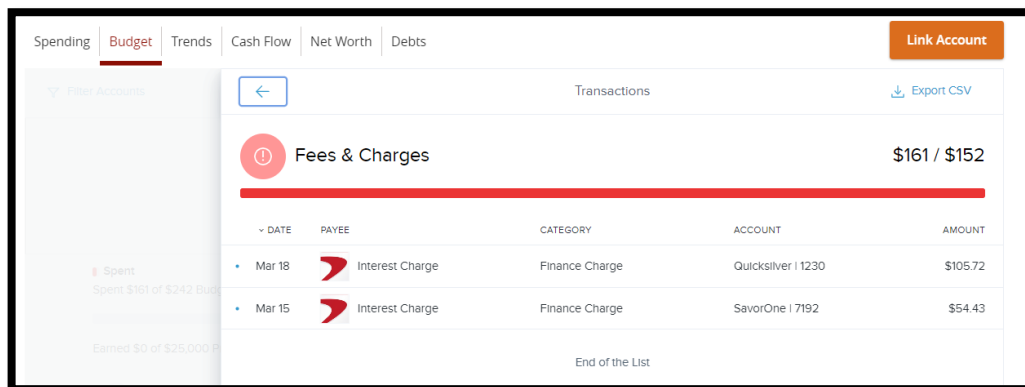
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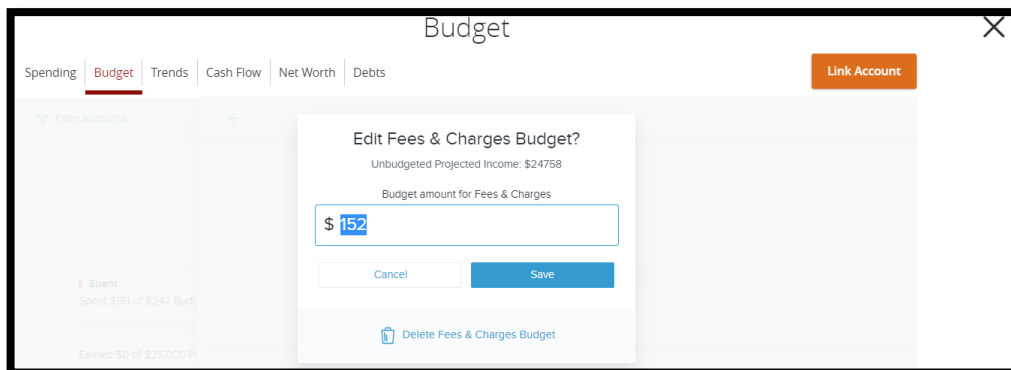
You can click on the bubble or the category in the list and choose to add a sub-budget if you wish to get granular:



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



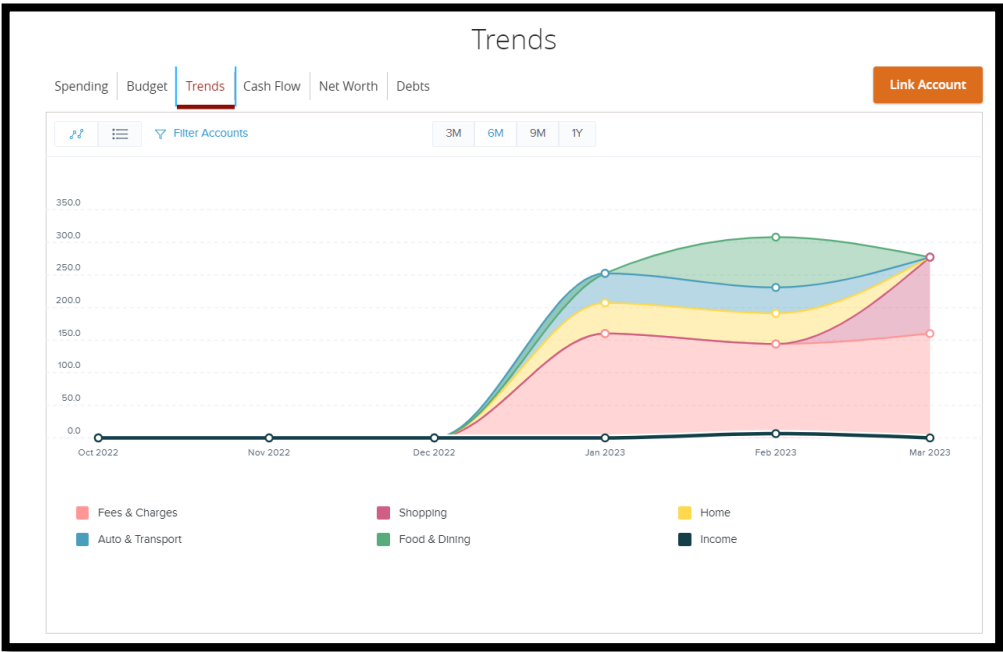
Click Edit Budget if you would like to edit the budget to set another amount:



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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.

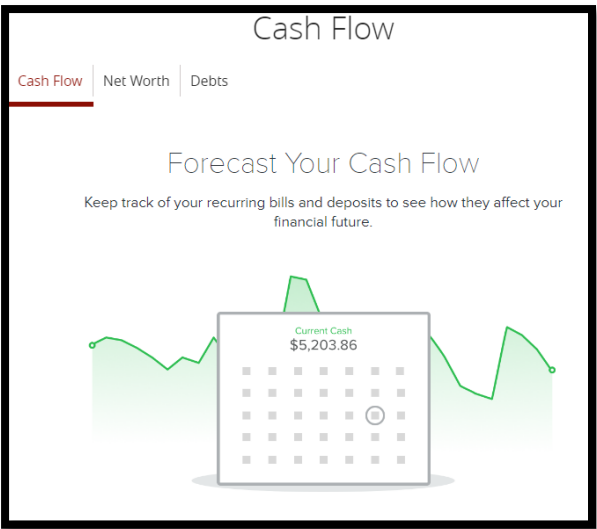
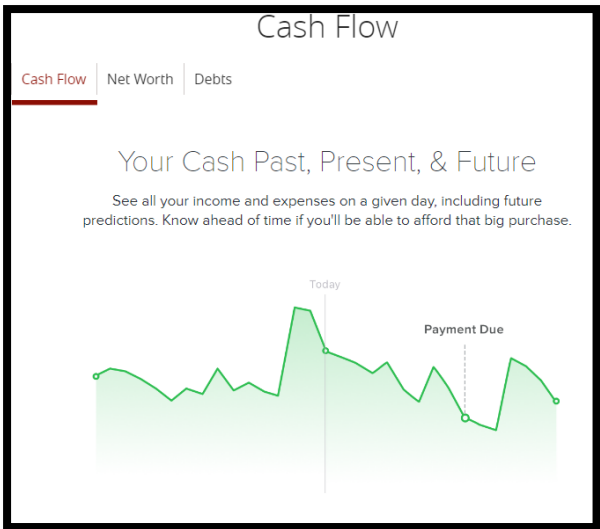
The Trends list view displays transaction trends by category from October 2022 to March 2023. The table includes a legend for the following categories: Income (dark blue), Fees & Charges (pink), Shopping (purple), Home (yellow), Auto & Transport (blue), and Food & Dining (green). The table shows the following data:

CATEGORY	OCTOBER	NOVEMBER	DECEMBER	JANUARY	FEBRUARY	MARCH
Income	\$0	\$0	\$0	NA	\$7	\$0
Fees & Charges	\$0	\$0	\$0	\$160	\$144	\$160
Shopping	\$0	\$0	\$0	\$0	\$0	\$117
Home	\$0	\$0	\$0	\$47	\$47	\$0
Auto & Transport	\$0	\$0	\$0	\$45	\$40	\$0
Food & Dining	\$0	\$0	\$0	\$0	\$77	\$0

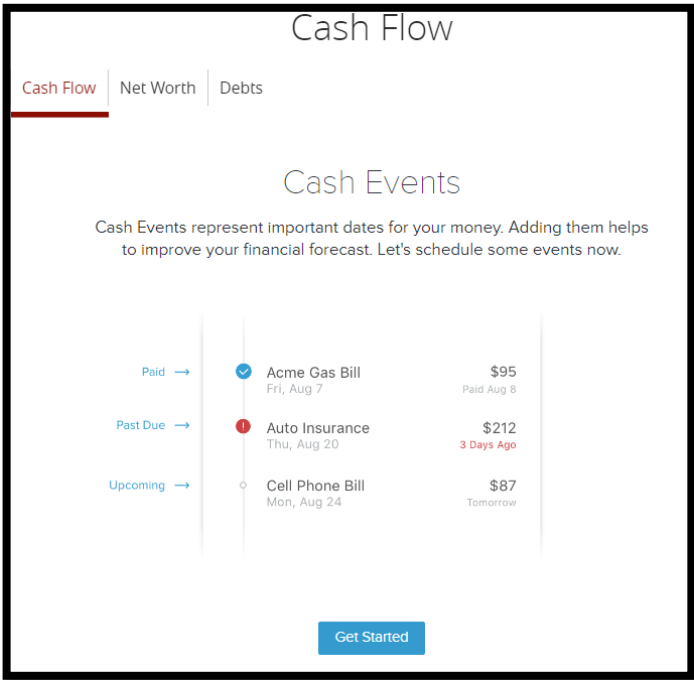
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The Cash Flow menu presents a forecast of your future cash flow using the previous months transaction activity.



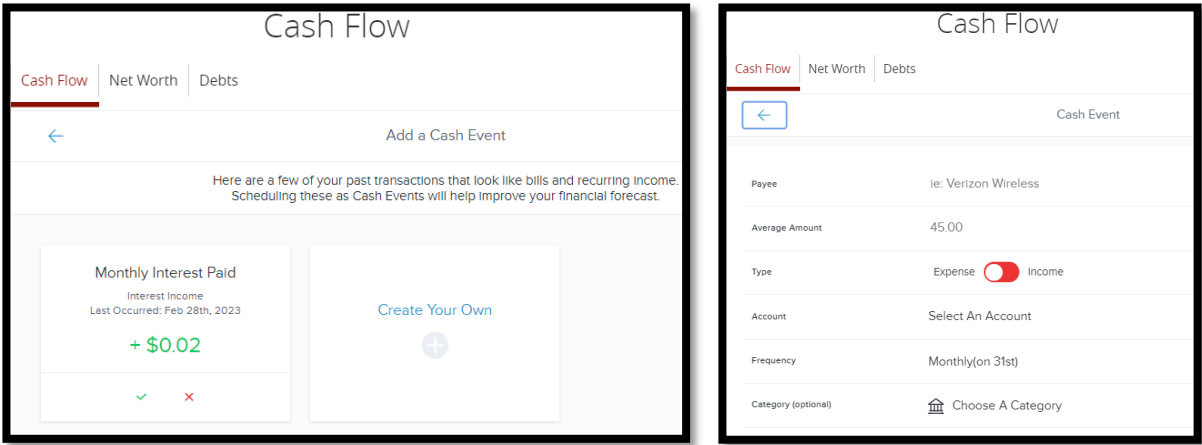
It will recognize monthly payments and regular income as well as spending trends to help build the cash flow chart.



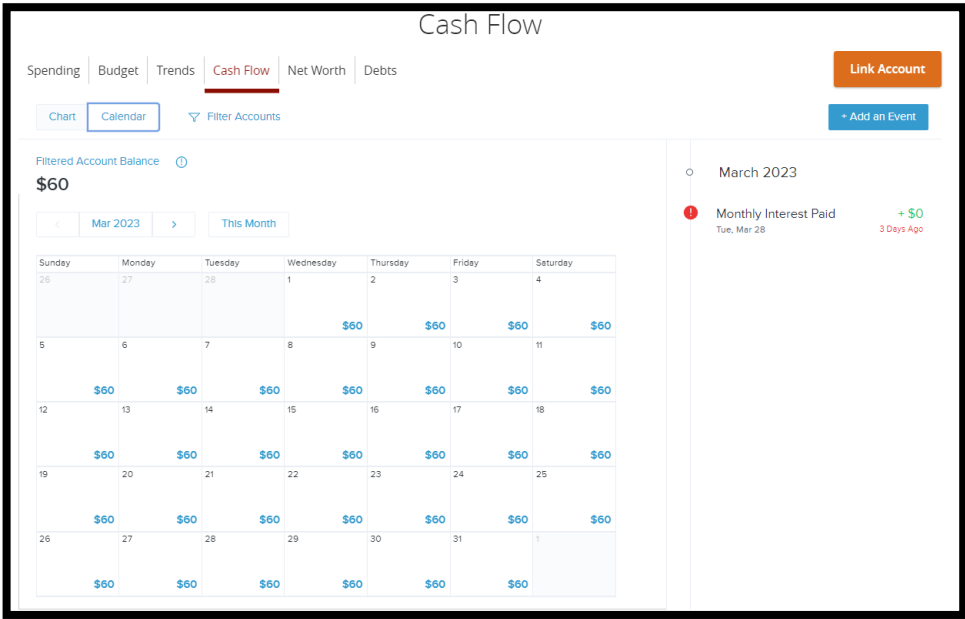
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When this process begins it will present you a list of transactions from your account history to review. It wants to know if these are monthly payments that can be added as expected payments that will come out in the future months. You can add any 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.

The Assets & Liabilities breakdown table shows the following:

Assets & Liabilities	
Assets	\$59.9
Checking	\$25.0
Premium Checking	\$25.0
Savings	\$34.9
360 Money Market	\$34.9
Liabilities	\$6,417.8
Credit Card	\$6,417.8
Quicksilver	\$4,169.0
SavorOne	\$2,248.8

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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.

Debts

Spending

Budget

Trends

Cash Flow

Net Worth

Debts

Link Account

Fastest Payoff First

Total Monthly Paydown: \$0.00

Filter Accounts

!

Oops!

We can't calculate payoff dates for any debts. Select an account below for details.

Priority	Account	Balance	APR	Amount Due	Final Payment
!	Quicksilver	\$4,169.03	29.91481%	---	---
!	SavorOne	\$2,248.80	28.49004%	---	---

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

Debts

Spending

Budget

Trends

Cash Flow

Net Worth

Debts

Link Account

Fastest Payoff First

Total Monthly Paydown: \$0.00

Filter Accounts

←

Account Details

⋮

Quicksilver
Capital One

\$4,169.03

SCHEDULE

DETAILS

SCHEDULE

DETAILS

Monthly payment	Enter a minimum payment
Interest rate	29.915%
Original Balance	\$4,169.03

!

Update your minimum payment

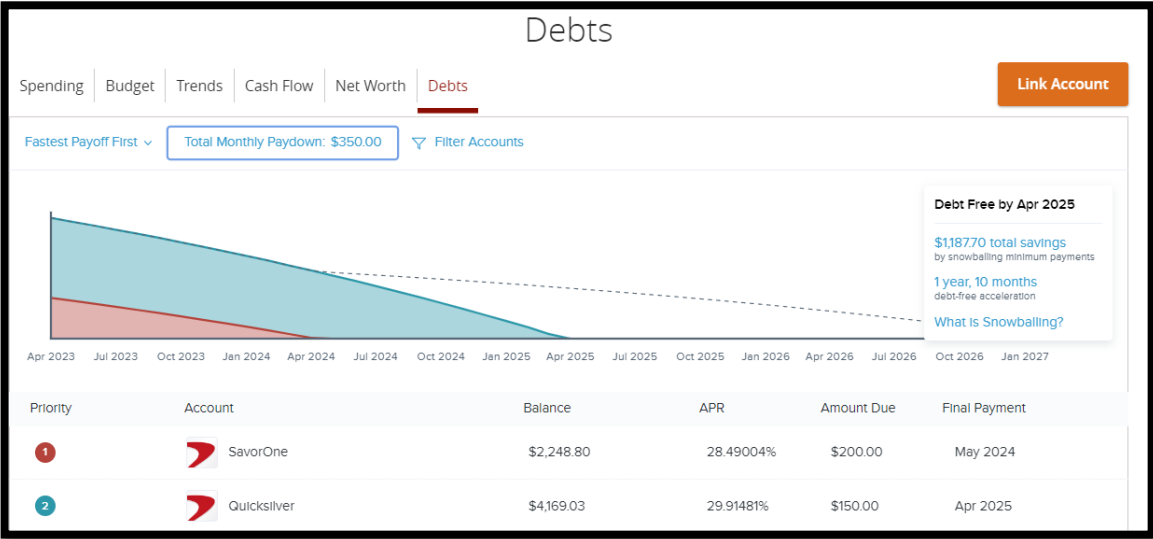
Without your minimum payment, we can't tell you when this account will be paid off.

View Details

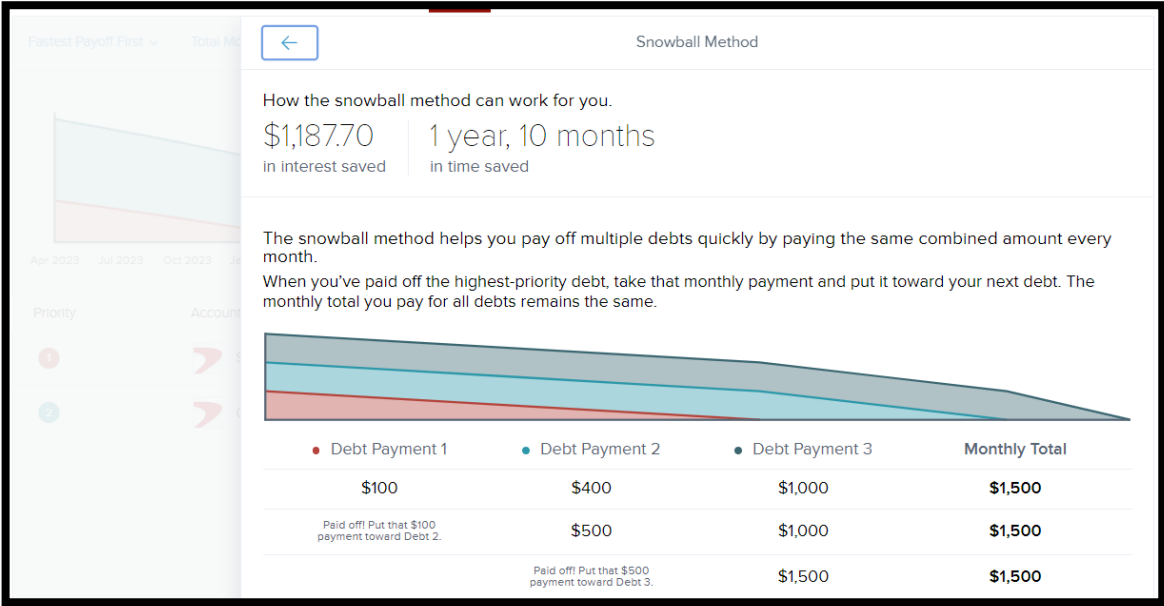
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Once the details are entered you will see a projection of the payoff of the debts over time using the APR and monthly payments. You can change the payment amounts and recalculate at any time.



You will even get tips on paying down your debt faster.



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