Money Management (MX)
Frequently Asked Question's

Account Maintenance

Creating and Managing Your Budget

Alerts and Notifications

## Custom Tabs and Features

Account Maintenance

1. *How do I get rid of duplicate accounts?*
    a) Click on one of the accounts that has been duplicated, click on the three dots on top right hand corner of account.
    b) Click Mark as Duplicate. Scroll through list of accounts to find the other account.
    c) Click Merge.
    d) Type MERGE into the box and click Confirm. Account will be merged with other account.
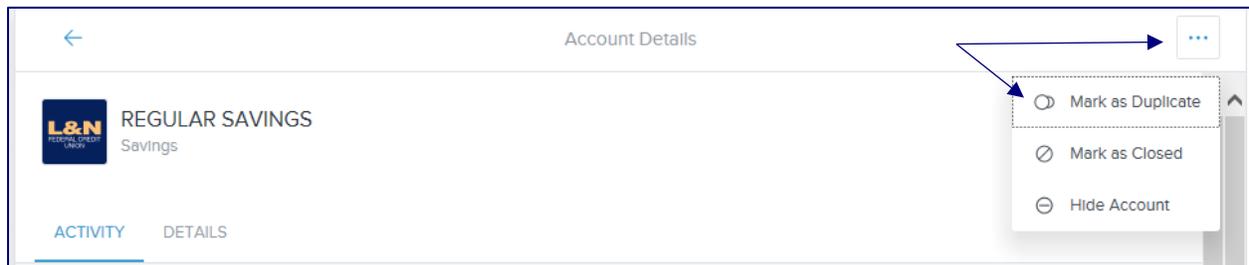
OR……
    a) Click on one of the accounts that has been duplicated,
    b) Click on the three dots on the top right hand corner of account.
    c) Click Delete Account.
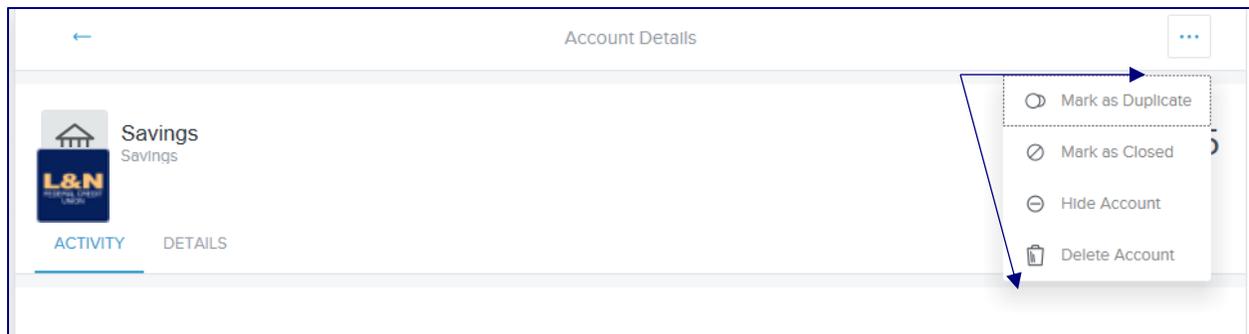
2. *How do I permanently delete an account?*
    a. Click on the account you would like to delete.
    b. Click on the three dots on the top right hand corner of the account.
    c. Click delete Account from list.

Note: When you delete an account, all current and historical data in the account will be permanently deleted. A deleted account cannot be retrieved. Only delete an account if you are certain it does not contain any information necessary to your report history. If you wish to retain historical data, see "How do I hide/exclude an Account".

3. *How do I hide/exclude an account?*
   a. Click the Manage Institutions icon or "Add an Account."

b. Select the account and institution you wish to exclude from the list on the left.

c. Select Exclude Account from options

d. Click "Exclude" to confirm that you wish to exclude the account.

Note: Excluded accounts will remain visible in the Accounts tab, but are marked as excluded and are not used in calculating balances for each account type.
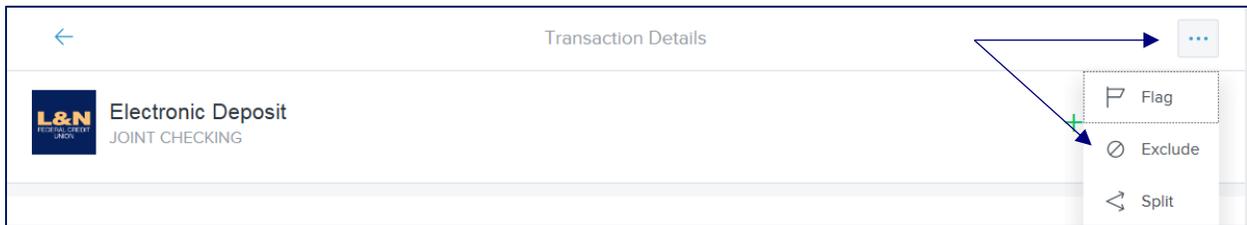
4. *How do I rename my account?*

a. Click on the account you would like to rename.

b. Click DETAILS (can be found under Account Name).

c. In the Account Name field you can change the name of the Account.
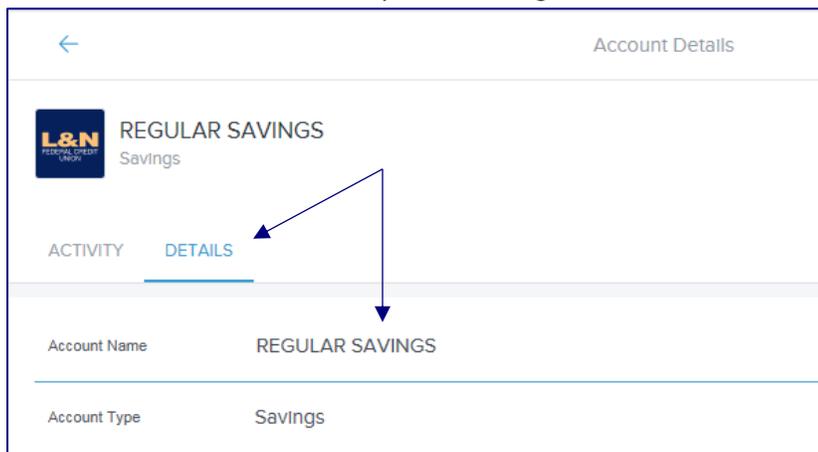
5. *How do I add an outside account to Money Management?*

a. Inside Money Management click the Add an Account button on the left hand side of the screen.

b. Search for the financial institution by its name or URL.

c. Select the institution from the list and enter the requested login credentials.
   Note: Some financial institutions will require you to complete their Multi-Factor Authentication (MFA) process to pull the account details into Money Management.

6. *What if my outside account is not in the list of financial institutions?*

a. If your financial institution does not appear to be supported, click on the Help icon on the upper left hand side of the screen. Click on Request Support to send the *Money Management* team a message to request the institution to be added.

b. You can also add an account manually to track cash, property values or accounts with unsupported financial institutions.

To add a manual account:

1. Click "Add a Manual Account" at the bottom center of the Manage Institutions window to create a manual account.
2. Enter the current balance of the account or the value of the asset. You will need to update this figure manually.
3. Select the account type (e.g., Cash, Property, Credit Card, etc.).
4. Add any additional details requested on the account.
5. Click "Save It" to complete the process.

7. *How do I resolve a connection error?*

If there is a connection error on one of your external accounts you will see a red alert on the institution icon. To fix this error follow the steps below:

a. Click the institution icon on the upper right hand side of the screen.

b. There will a yellow exclamation point on any account that needs attention. Click the account and you will be prompted to complete the steps needed to correct the connection error.

8. *How do I edit an outside accounts login credentials?*

From within Money Management, click on the institution icon on the upper right hand side of the screen.

a. Click the account that needs attention.
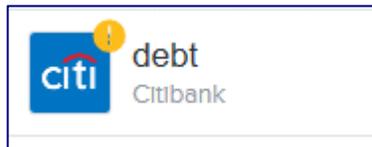
b. Click on *Update Credentials.*
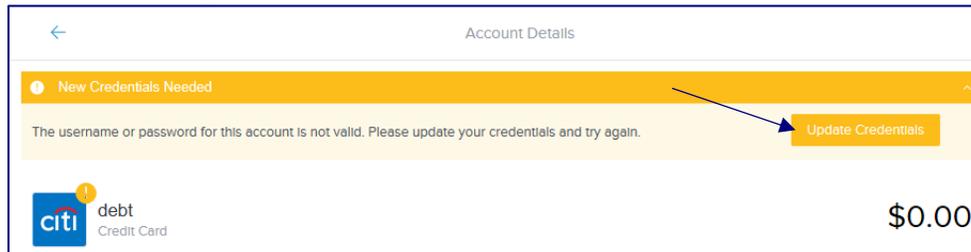
c. The following options will pop up:
    Try Refreshing Again
    Enter New Login Information
    Delete

d. Choose Enter New Login Information and follow the steps on the screen to enter your user name and password.

Note: Some financial institutions will require you to complete their MFA process to pull the account details into Money Management.
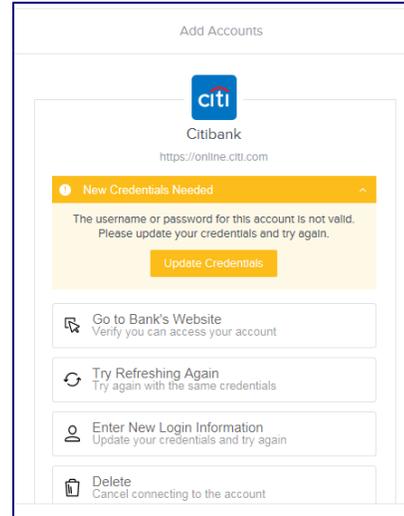
9. How do I categorize my transactions?

Transactions will be automatically categorized when they are pulled into Money Management, to change a category simply click on the Category for the transaction you would like to change and select the category that you would like this and future transactions to fall into.
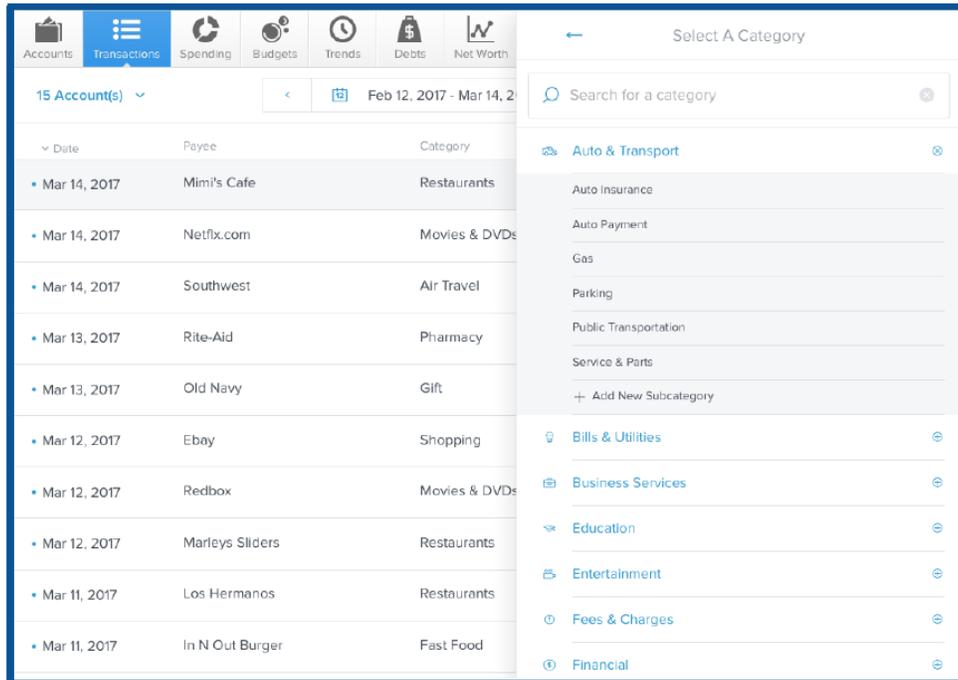
10. How do I add a subcategory to Money Management?

    a.   Click on Category for the transaction you want to add a subcategory to.
    b.   Click the + sign on the category.
    c.   Click Add New Subcategory.
    d.   Enter description/title of new category.
    e.   Click Add.
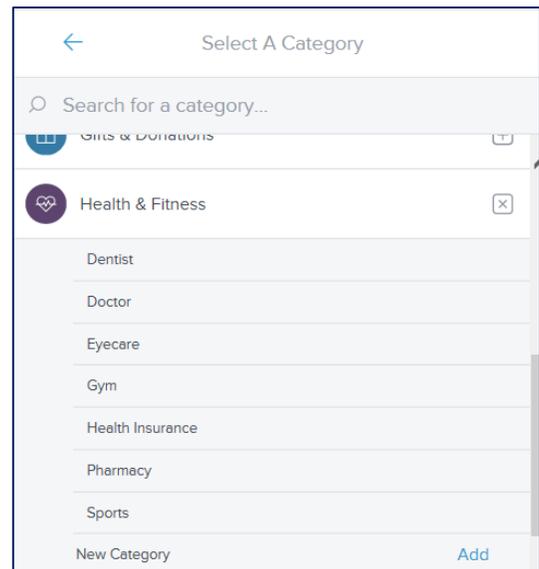
11. How do I split a transaction?

Splitting a transaction is easy and allows you more control on categorizing your spending habits.

    a.   Click on Transactions from the Money Management Navigation Bar.
   b.   Select the transaction you would like to split.
    c.   Click on the "…" button on the top right to view additional options.
    d.   Click Split.
    e.   Enter the amount, category, tags and flags for each line of the split.
    f.   Click Save to confirm your changes.
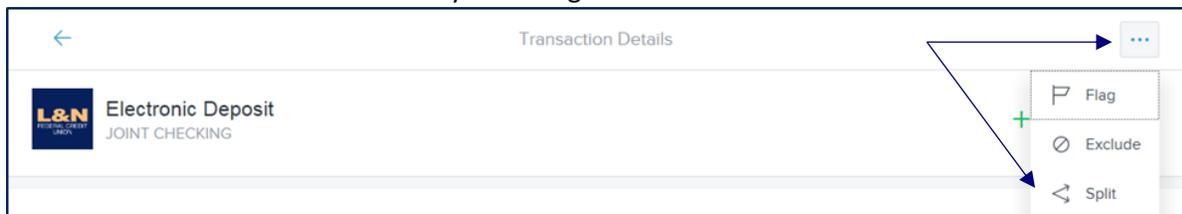
12. How do I exclude a transaction?

    a.   Click on the transaction to open the "Transaction Details" window.
    b.   Click the "…" button on the top right to view additional options.
    c.   Click "Exclude".
    d.   Click "Exclude" to confirm.

13. How do I delete a transaction?

    a.   Click on the transaction to open the detail view.
    b.   Click the "•••" button to view additional options.
    c.   Click on "Delete".
    d.   Click "Delete" to confirm.

14. How do I add a Manual Transaction?

a. Click on "+ Add" icon on top right, just below the navigation bar.

b. Enter all details of your transaction, including the following: amount, payee, date, category, account, type, and any relevant tags or memos.

c. Click "Save."

15. How do I search for a specific transaction?

You can sort your transactions by date, payee, category, account or amount by clicking on the column heading. You can also search by any of these fields by clicking on the magnifying glass and entering your search term in the search bar that appears.

16. What are the Pending transactions in my Transaction list?

Pending transactions are transactions that have not yet cleared/posted to your L&N Federal Credit Union account. These may take 24-48 hours to post on your account based on the Merchant.

Creating and Managing Your Budget

17. How do I set up a budget?

a. From Money Management select "Budgets"

b. Select "Auto Generate Budget" and the system will evaluate your spending habits and create a budget for you based on transactions from the past 2 months.
OR……

c. Select "No thanks. I'll start from scratch." To create your own budget. If you choose to start from scratch, the software will present a list of spending categories. Select a category to set its budget.

***Note: You can edit your Budget at any time, see "How do I edit my Budget?" for more information.**

18. How do I edit my budget?

Editing your budget is easy and allows you more control on categorizing your transactions into real spending categories for your lifestyle.

Accounts	Transactions	Spending	Budgets	Trends	Debts	Net Worth	Goals	Cash Flow
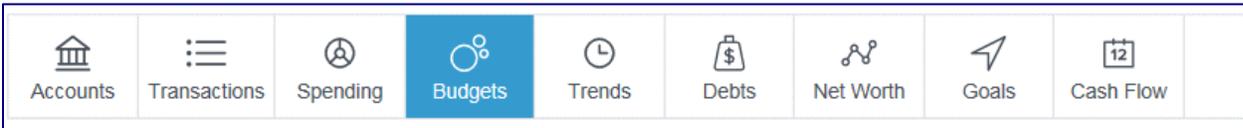
a. Click on Budgets from the Money Management Navigation Bar.
b. Click the bubble budget item that you would like to change.
c. Click the + to add a sub-budget or the pencil to edit the spending budget for that category.

Or…..

a. Click on bubble to display the budget details window.
b. Click the pencil icon to edit or delete the selected category, view spending trends in that category and add sub-budgets.

19. How can I recalculate my budget?

You can recalculate your budgets any time. Recalculated budgets are based on the last 90 days of transactions to better tailor your budget experience to your actual spending.

d. Click on the "Manage Budgets" link on the top right of the budgets home page.
e. Scroll to the bottom of the pop-out menu.
f. Click on "Recalculate Budgets".

20. Why are there circles for my budget?

The circles that you see when you click on Budgets is called Bubble Budgets. Bubble Budgets allow you to see both the health and the impact of your budget categories, pulling your attention toward areas that may need it most.

The size of your bubble represents the budget amount, relative to your overall budget. The larger the bubble, the more of your overall budget that category consumes. The bubble will grow to reflect the percentage the category represents.

21. What do the budget colors mean?

The color of your bubbles indicates whether you are on track, nearing your budget limit or over limit:

- Green = 0-79% of budget used for the time period
- Yellow = 80-100% of budget used for the time period
- Red = Over budget

22. How can I edit my sub-budget?

Editing your sub-budget is easy; click on a sub-budget to reveal details for that sub-budget. Here, you can edit or delete that sub-budget, view spending trends in that sub-budget or click the bubble to view related transactions.

23. How do I delete a budget?

g. Click on the budget bubble to open the detail view.
h. Click on the pencil icon.
i. Click "Delete [budget name]".
j. Click "Delete" again to confirm.

24. How do I edit the projected income in my budget?

k. Click on the panel in the bottom left corner of the Spending tab.
l. Click on the green projected income amount.
m. Enter a new amount.
n. Click "Save".

25. Can I see my accounts as a list or do I have to use Bubble Budgets?

Seeing your accounts in list format is easy, simply click on the ▤ button to change your view.
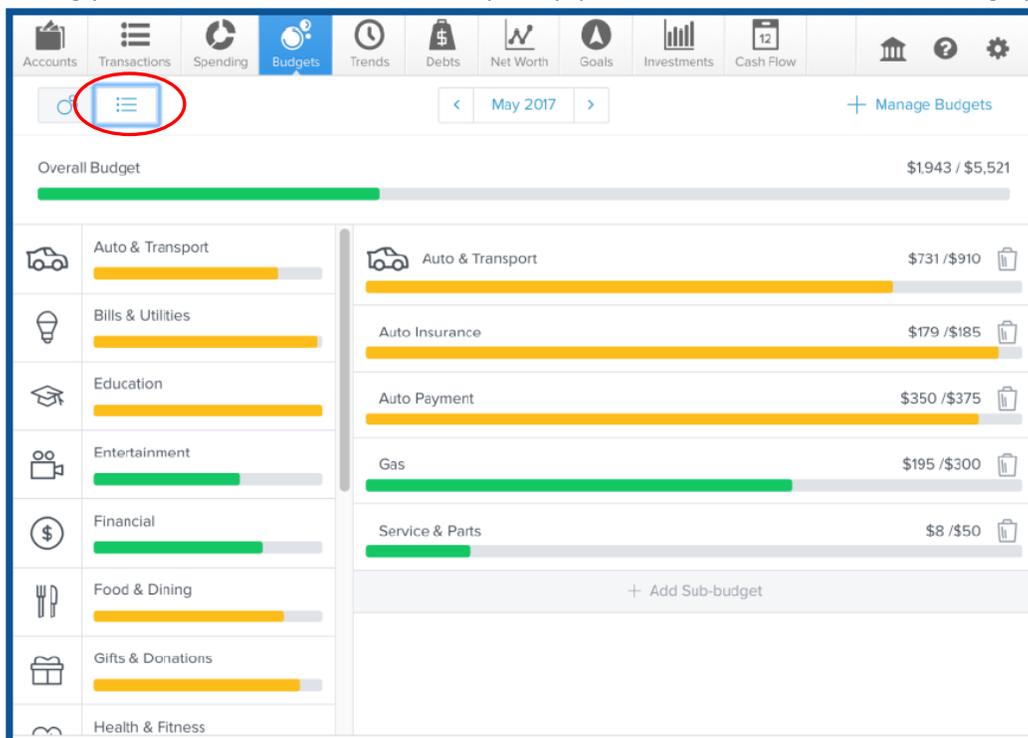
The colored bars represent the status of your budget:
● Green: below 80%
● Yellow: between 80-100%
● Red: over 100%

Alerts and Notifications

26. How do I set up Alerts?

Setting up Alerts is quick and easy in our new Money Management solution. You are able to receive alerts via email or SMS text to your Mobile Phone.

    a. From within the Money Management, link click on the Alerts icon at the top right hand side of the screen

    b. You will be prompted to enter an email address or mobile phone number of where you would like to receive the alerts from Money Management.
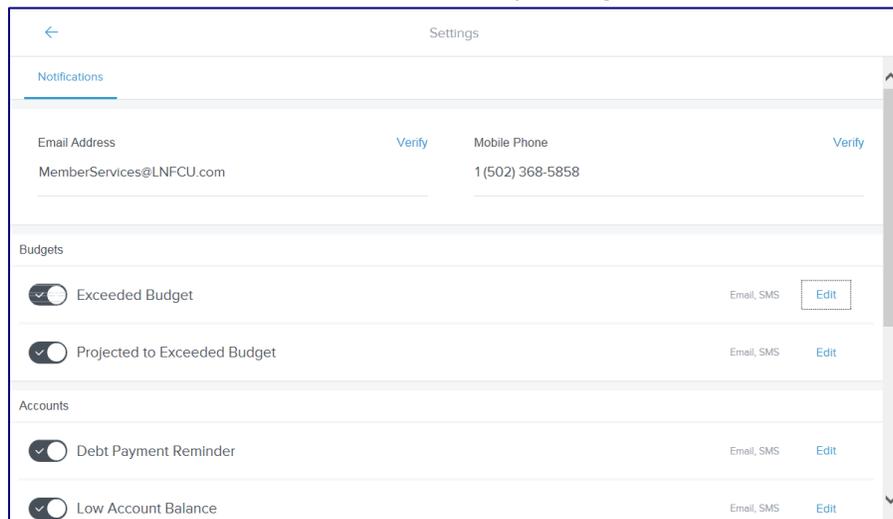
    c. Click Verify and you will be prompted to respond to an email or SMS Text to complete the verification process.

**Note: SMS Text and Message and data rates may apply. Message frequency depends on user interaction. Text HELP to for help. Text STOP to cancel. For more information, see the Terms of Service and Privacy Policy.

27. Why do I have Notifications?

Notifications appear in the Navigation bar in Money Management to alert you of items that may need your attention. These help you stay on track and alert you if you are getting close or have exceeded your set budget or category that needs your attention. A red box will appear over the notifications icon in the navigation bar to indicate the number of unread notifications.

Custom Tabs and Features

28. *What is the Spending tab?*

The Spending tab shows you where your money is going, by category, so you can better understand your spending habits and stay on track. You can view your overall spending, spending by Category or by clicking any category to see the breakdown of how much was spent in each subcategory.

29. *What is the Trends tab?*

The Trends tab is helpful for viewing spending trends over time. It displays up to 12 months of spending by category, along with overall income, represented by the green line. This comparison can help a user quickly determine if they are living within their means.

30. *What is the Debts tab?*

The Debts tab is a powerful tool that allows you to see all your debts in one place, create an expedited payoff plan and calculate the time and money to be saved by using the debt snowball strategy.
**Note: Any debt can be excluded specifically from the Debts chart — without being excluded from other reports.

To exclude an account from Debts:
1. Click on an account below the chart to open the detail window.
2. Click "Exclude From Chart".

31. *What is the Net Worth Tab?*

The Net Worth tab tracks the sum of all your assets and liabilities.

32. *What is the Goals tab?*

The Goals Tab provides a timeline of prioritized goals and projects how long it will take to complete each goal based on a user's saving plans.

33. *How do I set a Goal?*

There are 3 types of goals that you can set up under the Goals tab: Savings, Debt Payoff and Retirement.

To set up a Savings Goal:

a. Click "Add a Goal" at the top right.
b. Select the "Savings", "Debt Payoff" or "Retirement" goal type.
c. Select a specific goal to save towards. For example "College" or "Home"
d. Customize the goal's name.
e. Specify the amount to save.
f. Select an account.
g. Save.

To set up a Debt Payoff goal:

    a. Click "Add a Goal" on the top right.
    b. Select the "Debt Payoff" goal type.
    c. Select the debt you'd like to track.
    d. Save.

To set up a Retirement goal:

    a. Click "Add a Goal" on the top right.
    b. Select the "Retirement" goal type.
    c. Specify the amount to save.
    d. Select all retirement accounts.
    e. Save.

34. What is the Cash Flow tab?

The Cash Flow tab combs through a user's transactions to help individuals understand their historical spending and predict their future spending. It allows users to easily identify and add recurring bills and payments, as well as one-time or annual payments, such as property tax. It helps users see the impact of upcoming payments and plan ahead.