Money Management FAQs

Account FAQs   Accounts

Trouble adding an account?

Here are some tips:
1. Check all the available account types listed under an institution when you search. Sometimes mortgage, savings, credit card, etc. accounts are listed separately. You might also have to search for the specific account (i.e., "Bank of America mortgage," as opposed to just "Bank of America").
2. Verify your username and password with your institution to ensure your credentials haven't expired. Sometimes signing in can unlock a frozen account connection.
3. Turn off complicated security preferences (such as CAPTCHA and picture passwords) on your institution's site.
4. Allow your institution to accept third-party access by changing the preferences on their site.
5. Make sure you aren't simultaneously logged in to your institution's site on another tab or browser.
6. Make sure the software isn't waiting for your response to a security question.
7. If a connection breaks, you may have to enter your credentials again.

Need to fix an account that is "broken"?

Broken accounts have a red or yellow exclamation mark in the top right corner of the account card. To fix the connection:
1. Click the broken account.
2. Click the red or yellow warning message in the Link Status section.
3. Re-enter your login credentials.

If the account continues to fail:
1. Log in to your financial institution's online banking to verify that your credentials are correct and that there are no holds on the account.
2. Add the account again, and pay special attention to the institution name to make sure you are attempting to add the correct account. Many institutions have similar names.
Note: If a connection is persistently down for more than two days, please contact us for support.

Questions about deleting an account?

To delete an account:
1. Click the account you'd like to delete.
2. Click Delete, which is located in the lower right corner of the edit screen.
   Note that you can't delete accounts at your primary financial institution.

If you like, you can exclude these accounts. To do so:
1. Click the account.
2. Click Exclude from App.
   Also note that any data older than 90 days cannot be restored in the software if you want to re-add an account you've deleted.

Seeing outdated accounts and paid off loans?

Sometimes the data we receive doesn't signal when an account is deleted. If you want us to delete an outdated account, let us know. We'll happily delete it for you.

Seeing duplicate accounts?

You may occasionally see duplicate accounts from an automated feed. You can fix this problem by either merging the duplicate accounts or by deleting one of the duplicates.

To merge an account:
1. Click the duplicate account.
2. Click Mark as Duplicate.
3. Click Merge.
4. Type MERGE into the appropriate box.
   Note: You can only merge accounts that come through the same automated feed.

To delete an account:
1. Click the account you want to delete.
2. Click Delete (in the lower right corner).
   Note: If you delete the duplicate, the transaction history for that account will be lost. For this reason it's typically best to merge duplicate accounts.

Pending transactions Transactions

Pending transactions appear on your account, but they have not yet been fully posted or confirmed by your financial institution. They are visible at the top of the transaction list and appear grayed-out and italicized. Pending transactions are editable, but changes will not be saved when the transaction moves from pending to posted.

Note that the date, description, or even amount of a pending transaction may change when it fully posts.

Spending FAQs Spending

Not seeing all your categories?
Check the Other category, which is a "catch all" in the spending view. Any category that represents less than 3 percent of total spending is represented in the Other category. Also, be sure your transactions are properly categorized. Our system effectively categorizes most transactions, but some slip through. If you categorize transactions, the system will learn your preferences.

Does a spending category seem off?
Be sure your transactions are properly categorized. Our system effectively categorizes most transactions, but some slip through. If you categorize transactions, the system will learn your preferences.

Note that certain credit transactions such as reimbursements are counted in the spending wheel.

Budget FAQs Budgets

Why are the budget bubbles different colors/sizes?
The color of your bubbles indicates whether you are on track, nearing your budget limit, or over limit:
- Green: below 80%
- Yellow: between 80-100%
- Red: over 100%

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. Budgets of subcategories appear as lighter-color bands around the edge of a budget.

How do I create budgets for each category?

When you first use Budgets, you have the option to either "Auto-Generate Budgets" or start from scratch. We encourage you to use the auto-generate budgets feature, which will create a starting budget for you based on your average spending in each category over the previous 90 days.

How do I edit a budget?

Click the pencil icon to edit or delete the selected budget.
To delete a budget:
1. Click on the budget bubble to open the detail view.
2. Click on the pencil icon.
3. Click "Delete [budget name]"
4. Click "Delete" again to confirm.
   Note that a parent category's budget won't decrease if you delete a subcategory budget.

Trends FAQs Trends

What do each of the different line colors represent?

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.
Hover over any category to see the history of spending in that category.

Can I find out more info about the transactions in each category in Trends?

Click on any category to drill down into a breakdown by sub-category.

Click on any of the circle data points to view a list of transactions for the selected category in that month.

Debts FAQs Debts

How do I edit a debt?

Click on any debt in the list to open the detail view, where you can manually add the minimum payment and interest rate.

You can also add the due date for a debt, if you would like to receive a reminder before the payment is due.

You can also view a list of payments for each month of that debt until it is paid off, broken down by payment, principal, interest, and balance.

Any debt can be excluded from the Debts chart without being excluded from other reports.
1. Click on an account below the chart to open the detail window.
2. Click "Exclude From Chart."
3. The account will be moved to the end of the list, grayed out, and will not be calculated in the chart.

What does the dotted line represent?

The dotted line that extends to the far right of the chart represents the status quo — how long it will take to get out of debt by making minimum payments and without rolling over payments.

Goals FAQs Goals

How do I create a savings goal?

To create a savings goal:
1. Click "Add a Goal" at the top right.
2. Select the "Savings" goal type.
3. Select a specific goal to save for, like "College," or "Home."
4. Customize the goal's name.
5. Specify the amount to save.
6. Select an account.
7. Save.

How do I create a debt payoff goal?

To create a debt payoff goal:
1. Click "Add a Goal" on the top right.
2. Select the "Debt Payoff" goal type.
3. Select the debt you'd like to track.
4. Save.

How do I create a retirement goal?

To create a retirement goal:
1. Click "Add a Goal" at the top right.
2. Select the "Retirement" goal type.
3. Specify the amount to save.
4. Select all retirement accounts.
5. Save.

Cash Flow FAQs   Cash Flow

How do I add/edit/delete a cash event in Cash Flow?

To add an event, click on "Add an Event" in the top right corner. The software will suggest recurring events that it has identified. You can also click "Create your own" to create an event from a list of past transactions or create an event entirely from scratch for transactions that occur outside the software — or for anticipated future payments.

To edit an event:
1. Click on the event name from the list on the right.
2. Click the "..." button.
3. Click "Edit Event."

To delete an event:
1. Click on the event name from the list on the right.
2. Click the "..." button.
3. Click "Delete."

You have the option to delete either this and all future events or the entire series, including past events.

Alerts FAQs   Alerts

How do I edit/turn off Money Management alerts?

Click the settings gear on the top right, then click "Notifications" to change notification settings.

Click "Edit" to choose how to receive alerts, to choose which accounts will be tracked, and to change the amount at which an alert is triggered.

Verify your email by clicking "Verify" on the top right of the notifications tab.

General FAQs   General

Concerned about security and privacy?

We're committed to keeping your information secure, and as such we implement privacy standards to guard against identity theft and unauthorized access to your information. We also regularly monitor and re-evaluate our privacy and security policies and adapt them as necessary to deal with new conditions.

How do I categorize "uncategorized" transactions?

To put these transactions in their correct category, you should:
1. Click on the Transactions tab.
2. If you have uncategorized transactions, a message should appear asking if you'd like to categorize your uncategorized transactions. Click "Categorize."
3. If you've already clicked "No Thanks" or no message appears, simply click on the search icon in the top right corner and type "uncategorized."
4. Hover over a transaction and click the pencil icon that appears.
5. Choose a category, or click the "+" icon to choose a subcategory. You can even add a new subcategory by clicking "Add a Subcategory" and entering a name.
6. Repeat this process for each uncategorized transaction.

Remember, your preferences will be saved, and similar transactions should be automatically categorized in the future — so you'll have to do this less and less as time goes on.

Having trouble viewing the product?

Make sure you're using a current browser, such as Firefox and Google Chrome.

Firefox: http://www.mozilla.org/en-US/firefox/new/
Google Chrome: https://www.google.com/intl/en/chrome/browser/