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Getting Started With Money Plan
Drive your financial journey with a clear view of your spending, debt and balances.

What is Money Plan?

Available with your Internet Banking login, Money Plan is a Personal Financial Management (PFM) tool that allows you to view all of your accounts in one place so you can manage your spending and debts, calculate your net worth and monitor spending trends over specific time periods.

Each Link in Money Plan is interactive and displays different information:

Net Worth	Allows you to see the total value of your CoreFirst and linked accounts
Budget	Helps you set budgets for each spending category and tracks your progress
Spending	A visual representation of how you spend your money over a period of time
Trends	Builds on your budget categories to help track spending/income
Debts	View what you owe in one place and use tools to calculate the impact of making extra payments or paying off debt

What does Link Account mean?

Link Account allows you to add accounts from other financial institutions (FIs) to your Money Plan dashboard inside your Internet Banking profile with CoreFirst. Manage your finances by seeing balances and transactions all in one place, on any device. Link credit cards, loans, checking, and savings accounts from other FIs. Money Plan updates data regularly so you always see accurate balances and recent transactions.

Visible vs. Hidden Accounts

When you add a linked account in Internet Banking, you have the option to select visible or hidden.

VISIBLE	HIDDEN
If you select Visible, the account appears on the Home page. It also appears on the Account Preferences page. You can edit the nickname, change the order in which the account appears, etc. The account is also aggregated in Money Plan.	If you select Hidden, the account does not appear on the Home page. It appears in the hidden section of the Account Preferences page. You can modify its visibility, but you will not be able to edit the nickname, reorder the account, etc.

# What if a financial institution I use is not available in Link Account?

The Manual accounts feature within Money Plan allows you to add additional accounts to your home page. You can manually add accounts to help build a complete picture of your financial portfolio in a single, convenient location. This feature is especially helpful if you would like your Net Worth within Money Plan to include other assets, such as your house or car.

How do I add a Manual Account?

The Manual accounts feature allows you to add additional accounts and assets to your Money Plan home page. This feature is especially helpful if you would like your Net Worth widget within Money Plan to include other assets, such as your house or car.

To add an account do the following:

1. Navigate to the Home page and scroll down to the **Add a Manual account** tile.

2. Click or tap **Add a Manual account**.
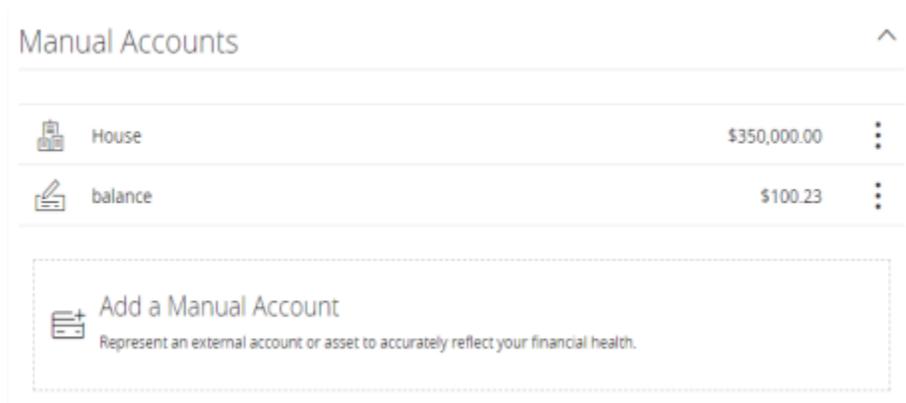
3. In the Add a Manual account window enter your information in the following fields:

✓ **Account Name / Account Type / Balance**

Note: The fields displayed are dependent on the type of account you would like to add. For instance, if you select **Loan** under **Account Type**, fields such as Financial Institution, APR etc., will populate.

4. Click or tap **Save** to confirm your changes.

5. In the Success window, select **Done**.

How do I update or edit Manual Accounts?

To edit your existing Manual account, navigate to the Home page and follow the steps below:

1. Click or tap the vertical menu (⋮) to the right of the account tile.
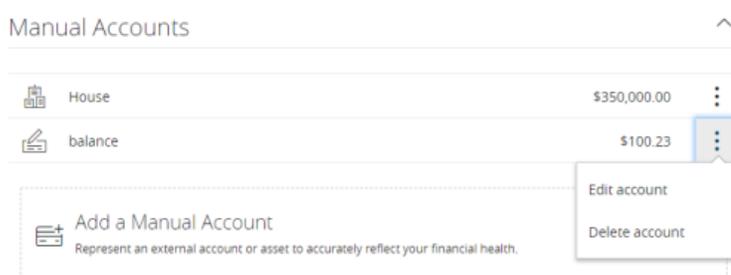
2. Select **Edit account** from the vertical menu.

3. Update the relevant account fields to change your Manual account details.

4. Select **Save** to complete your edits.

5. In the Success window, select **Done**.

   To delete your existing Manual account follow the steps below:

1. Click or tap the vertical menu (⋮) to the right of the account tile.

2. Select **Delete account** from the vertical menu.

3. Select **Delete** to confirm account deletion.

Account Grouping

You can use the Account Grouping feature to categorize internal and external accounts on the Money Plan home page.

PC with Mouse	Mobile Device
If using a mouse, click an account card, hold the mouse button, drag to new location, release mouse button.	On a mobile device, tap a card, drag it to a new location, and lift your finger to drop it in that location.

- ✓ To create a new account group, click or tap an account card and drag it to the New Group icon that appears in the lower-right corner of the screen while a card is being moved.
- ✓ When the card is "dropped" on the New Group icon, enter a name for the new group and click the check mark button to save the changes.
- ✓ You can easily rename a group by clicking the pencil icon to the right of the title, editing the name, and clicking the check mark button to save the changes.

Categorizing Transactions

Transactions for your internal accounts and linked accounts are automatically categorized to help you accurately monitor your spending and track your budgets. In some cases, you may choose to modify the automatically-selected category. You can also modify transaction descriptions, split transactions across multiple categories, and create or edit new subcategories.

How to Categorize:

1. On the Home page, click or tap an account.
2. On the Account Details page, click or tap a transaction.
3. In the Category section, click or tap the edit icon.
4. Select a category to assign the transaction.
5. (Optional) In the Online Description section, click the edit icon (✎) to change the description of the transaction.

Note: Editing the description only changes the description within online banking, not in paper or e-statements.

To add a subcategory

1. On the Home page, click or tap an account.
2. On the Account Details page, click or tap the category icon next to a transaction.
3. On the Categorize sidebar, do the following:

a. Click or tap the expand arrow ( ) on the parent category.
b. Click or tap +Add Sub-Category.
c. Enter the name of the new subcategory.
d. Click or tap the check mark button.
e. Click or tap the new subcategory to assign it to the transaction.

Note: Default parent categories and subcategories cannot be edited. However, you can rename personally-created subcategories by clicking the edit icon ( ) next to the subcategory name. Click the Delete icon () next to a personally-created subcategory to delete it.

Net Worth

The Net Worth tracks the net sum of your assets / liabilities over the past year. The dots represent net worth for each month, while the lines represent the change in net worth.

Note: When you first use Net Worth, it may not accurately represent your spending history. Accuracy improves over time as sufficient history is built up and additional external accounts are linked.

Using the Net Worth

1. Adjust the time frame by choosing a date range from the tabs above.
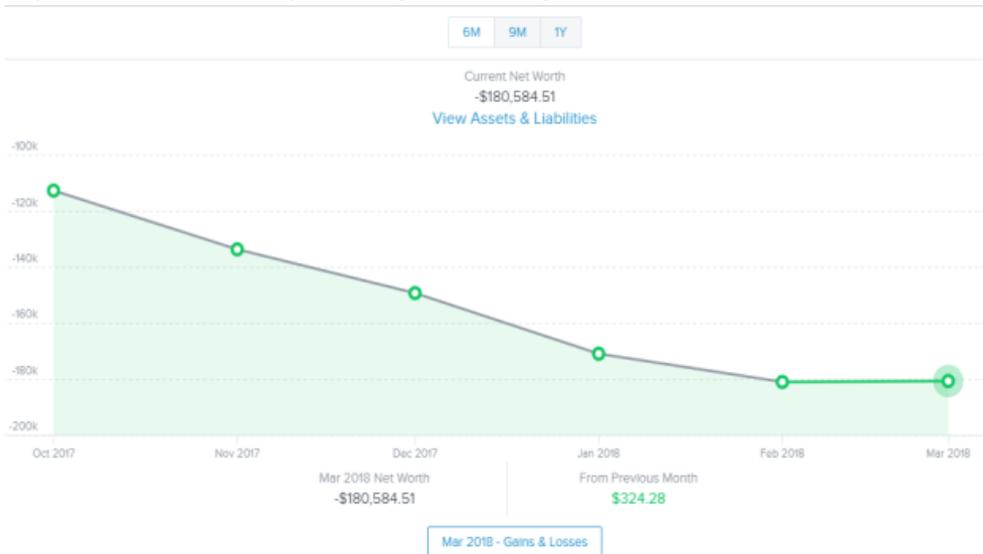
2. Double click a circle on the line chart to see your net worth's gains and losses. A window appears showing the amount of change that occurred within each of your accounts during that month.
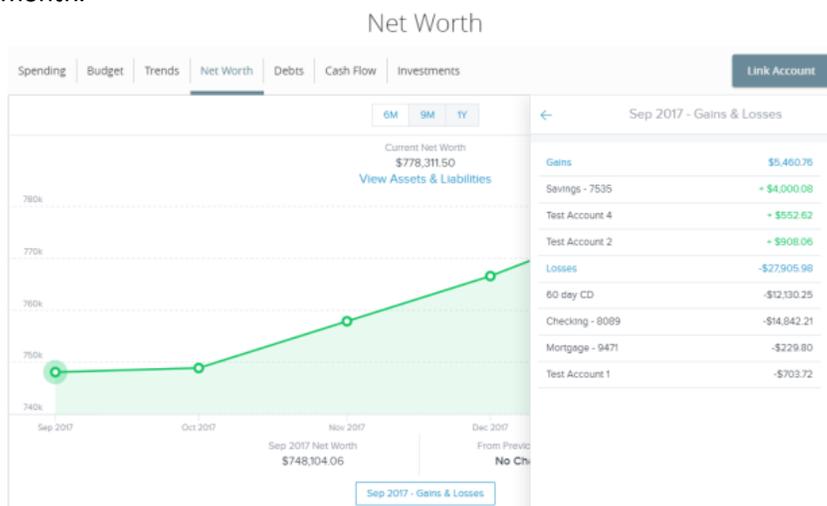
3. Click one of the accounts to display the associated transactions.
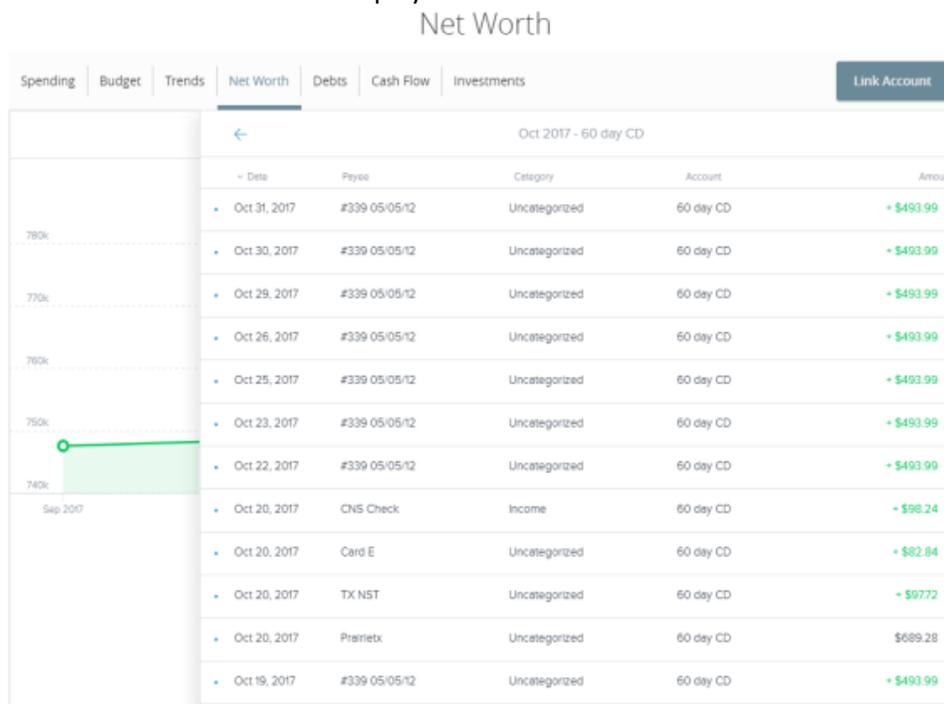
Budget

Budget allows you to set budgets for categories. As months progress, a visual picture shows how close you may be to hitting an assigned threshold. The budget function is limited when using the mobile app.

Getting Started with Budget	
Start Budget from Scratch	**Use Auto-Generate Budgets**
If you choose **Start from scratch**, a menu of categories appears. Choose a category, then set the budget amount.	If you choose **Auto-generate budgets**, a list of budget categories and amounts based on your spending history appears. Scroll through the list and edit the amounts, if necessary. If you do not want a specific budget tracked, click the Delete icon (🗑), then click **Delete This Budget**. Click **Save Budgets** to save all changes.
Note: To minimize manual rework, aggregate all of the accounts that could affect your budget, and review Categorizing transactions before using the auto-generate budget features.	

Bubble budgets view

After your budgets are created, they appear in the "bubble" form. The bubbles view allows you to see both the health and the importance of your budgets simultaneously.

Bubble Colors		
GREEN	less than 80% of the budget spent.	
YELLOW	between 80% and 100% of the budget spent.	
RED	more than 100% of the budget spent	

The size of the bubble is relative to the amount, and exact progress displays on the outside rim of the bubble. Bubbles can be dragged and dropped.
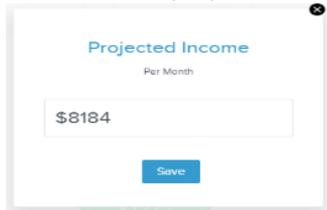
You can view and edit your projected income within each budget widget, helping you make decisions relative to your income. Projected income is calculated based on transaction history, however, you can edit this number manually.

To edit the projected income

1. In the Budget widget, expand the bar at the bottom and click the **Projected Income** field.

Spent $8522 of $110890 Budgeted

Income

Earned $3113 of $8184 Projected Income

-$102706 Unbudgeted
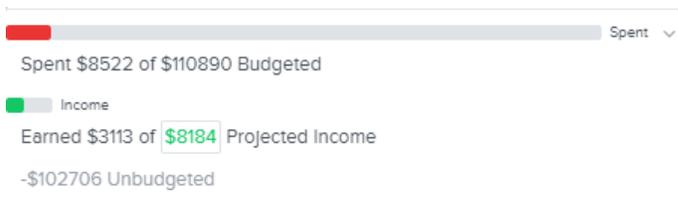
2. Enter the projected income amount, then click **Save**.

Projected Income
Per Month

$8184

Save

Sub-budgets

Click a bubble to display current sub-budgets. You can add additional sub-budgets (if more are available) or even delete the main budget.
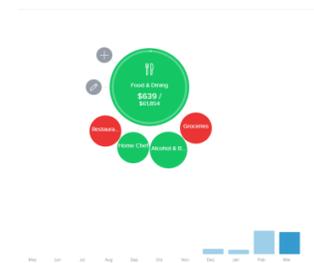
Clicking a sub-budget allows you to delete the budget, edit the amount, or view associated transactions.

Note: To help you make more informed budgeting decisions, you can see your historical spending while creating or editing a budget.

List view

Click the **View as list** icon (☰) in the upper-left corner to view your budget in list form. The colored bars represent the status of your budget:

GREEN	less than 80% of the budget spent.
YELLOW	between 80% and 100% of the budget spent.
RED	more than 100% of the budget spent

**Note:** List view is currently only supported in the desktop view of the application.

The **Overall Budget** bar at the top displays monthly progress for the sum of all budgets. The left side of the screen displays a list of budget categories and the progress towards hitting each goal.

To edit or delete a budget

1. Click a parent category to display a list of child budgets, along with your monthly progress.

2. Click on the edit icon (🖊) to edit the budgeted amount and click Save.
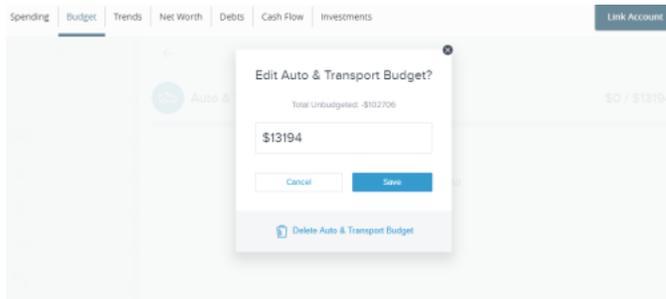
3. Click the Delete icon (🗑) to delete the budget, then click **Delete.**
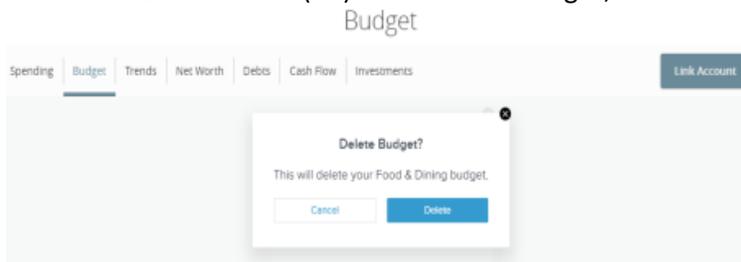
To edit a budget transaction

1. Click a budget to display a list of all transactions within the related category. Here, you can access transaction details and re-categorize transactions.
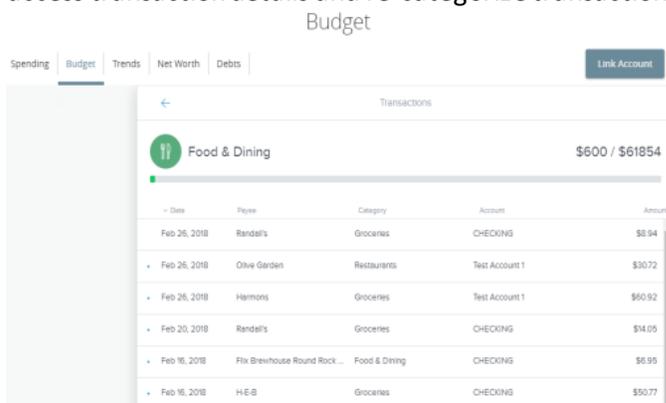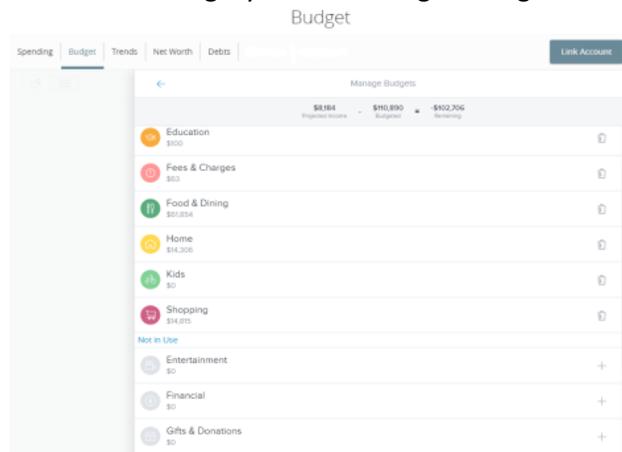

2. Click the **Overall Budget** bar in the list view to see all of your budget category transactions.

3. Click an individual transaction to view and edit the transaction details.

To add a budget

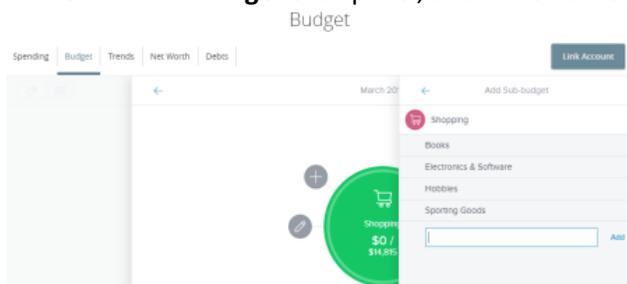1. In the Budget widget, click the **Manage Budgets** icon (➕).

2. Select a category from the budget categories available.

3. Enter an amount in the **Budgeted Amount** field. Click or tap **Save** or **Cancel**.

To add a sub-budget

1. In the Budget widget, click on the budget category for which you would like to add a sub-budget.

2. In the **Add Sub-budget** over-panel, select the desired category.

3. (Optional) to create a custom sub-category click **Add a Sub-category**.

4. Enter the name of the subcategory you want to create, then click **Add** or press Enter.

To view individual transactions

1. In the Budget widget, click a bubble budget.

2. Click or tap **View Transactions** below the bubble to see transactions for the relevant month. All individual transactions for the selected month appear.

3. Click an individual transaction to view the transaction details.

Spending

Spending allows you to have a visual representation of how you are spending your money over a period of time. Transactions are categorized based on the same categories used in Budget, but show the percentage of each category as compared to the total.

Using Spending

1. Click the Spending/Income toggle on the right to view the Spending or Income wheel.
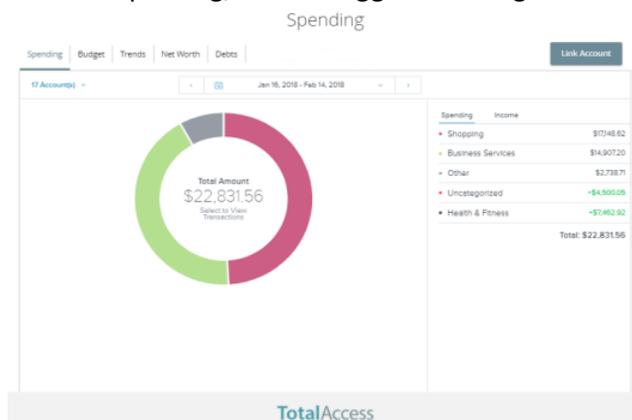
2. Change the time frame by changing the date range menu.

Note: To choose a specific date range you can select from the calendar, use the drop-down menu, or click the left or right arrow.

3. Click on **Accounts** to filter transactions by account. Choose the accounts you would like to view from the drop-down menu.
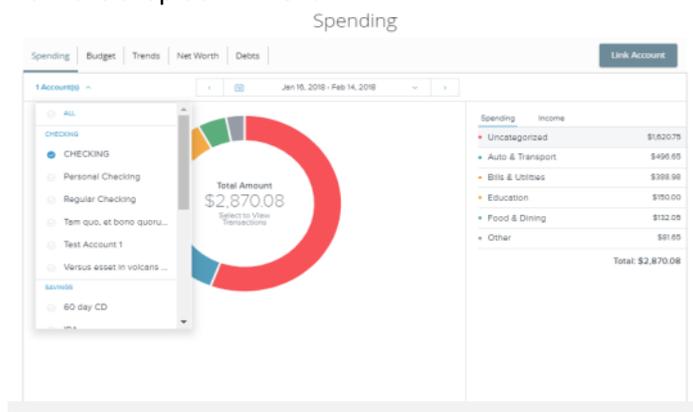
4. Click on a section of the spending wheel to see how much you spent in each category.

Note: If a certain category spending is less than 3% of your overall spending, it will be placed in the Other category.

5. To drill down further to see more information, double-click on the desired section and it will expand out to its own category wheel with a breakdown of your subcategory spending.

6. To see the transactions under a subcategory, click the subcategory listing on the right, or click the center of the wheel. The transactions over panel appears.

7. Click a transaction to view or edit the transaction details.

Trends

Trends build even further on your budgeting categories. It shows spending history by category, in relation to income. This way, you can quickly determine if you are spending more than you are making.

Using Trends

1. You can view transaction trends graphically or in list view. Choose from the date ranges tab at the top to change the transaction trends period.
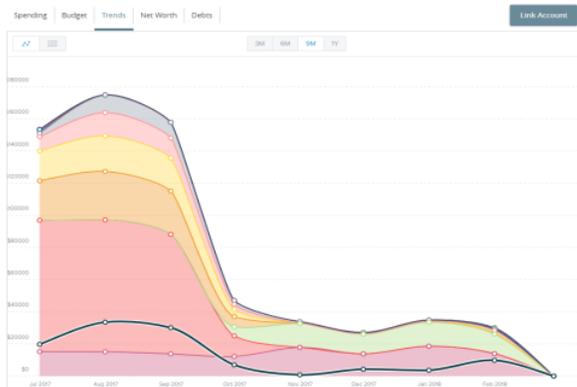
2. Hover your mouse over a colored area to show the actual spending in each category for the months displayed.

3. Click a category area in the graph to drill down into the selected category and show any relevant subcategories.

4. Click any of the circle data points to display a list of transactions for the selected category.

5. Click on any monthly transaction total to see transaction details.


Debts

Debts allows you to see all of your accounts in which you owe a balance. Debts can calculate how making additional payments, or applying a different pay down strategies, can impact your debt over

time. The system will calculate paying off your debt using the Snowball method. This method helps you pay off your debt in the fastest way possible, by rolling the monthly amount you have been applying to a specific debt to the next debt in the priority list.

The main view is the trending graph for paying off all of your debt.

Using Debts

1. Hover your mouse over a section of the graph to show the balance of what you will owe over time, based on the current projection.
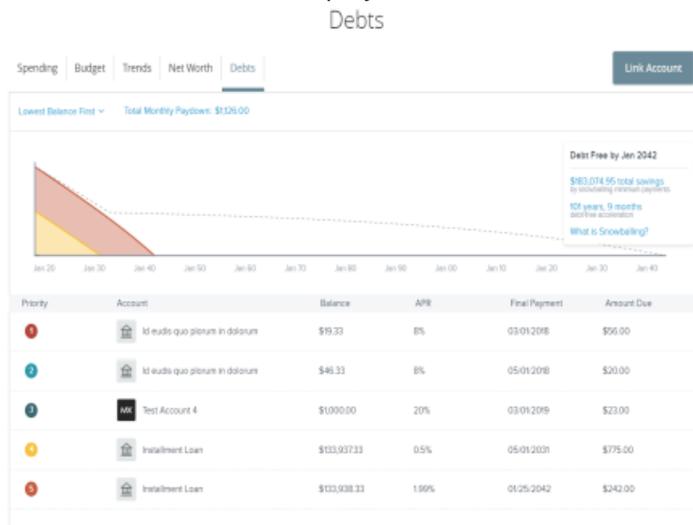

Note: The colors in the graph correspond to the numbers beside each account. Payoff dates and the amount you save are automatically calculated by the details you input for each debt. The dotted line reflects time and money savings from using the Snowball method.

2. Click on an account to edit details and view an individual payoff graph.

3. Click the fields in blue in the Debt Free message box to see more details. For instance, click on **What is Snowballing** to see how Snowballing helps you pay down your debt more quickly.
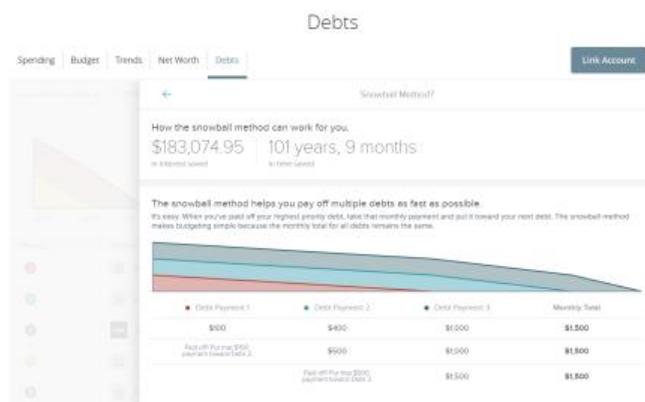
4. Hover your mouse over a section of the graph to see how much you will owe based on the current projection.
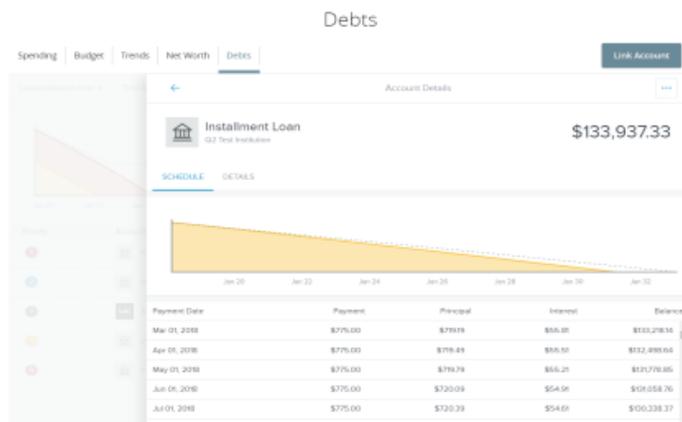
Note: Some financial institutions may not provide details such as the interest rate and minimum payment. You may select the account and provide the missing data elements so the system can accurately propose pay down strategies and timelines.

If you don't want to use the Fastest Payoff First method, you can set the priority to Highest Interest First, Lowest Balance First, or Highest Balance First by clicking on the drop-down menu in the navigation bar.

Fastest Payoff First	Debts are ordered by which debt you will pay off soonest based on balance, annual percentage rate (APR), and minimum payment. Your additional amount towards debts is applied in that order as you pay off your debts.
Highest Interest First	Debts are ordered from your highest APR to the lowest APR. Your additional amount towards debts is applied in that order as you pay off your debts.
Lowest Balance First	Debts are ordered by balance amount from Low to High. Your additional amount towards debts is applied in that order as you pay off your debts.
Highest Balance First	Debts are ordered by balance amount from High to Low. Your additional amount towards debts is applied in that order as you pay off your debts.

If you have additional questions about Money Plan, please contact us at 800.280.0123 or stop by one of our branch locations.