

# Financial Tools User Guide

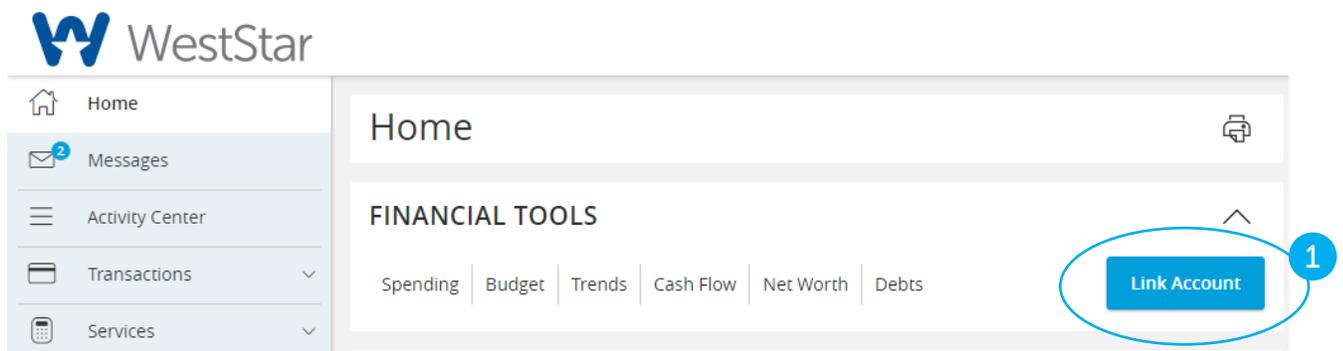
## Initial Setup

With our Financial Tools, you can easily and quickly know exactly what your money is doing. With just a few clicks, you can safely manage and budget your finances online from the comfort of your home or office. Best of all, it's easy! There's no need to download or install any special financial management software. If you have a WestStar account, and are enrolled in online banking, you can access these valuable features and benefits.

These tools can help you calculate your net worth, set budgets, view your spending habits and trends, and set up a debt payment plan.

## Linking an Account

Before you can begin setting up your financial goals, you need to link all your accounts, items you own, and debts.



## Link Account

Find an institution by using the search box or select one from the Quick Picks list below. You may search by either institution name or website URL.

Search

2

### QUICK PICKS



1. On your homepage, click the **Link Account** button.
2. Locate your financial institution using the list or the search bar.
3. Enter your user ID and password for each account.
4. Click the **Continue** button to finish linking an account.

## Categorizing Transactions

In order for the Financial Tools to work properly, make sure your transactions are correctly categorized. When all your accounts are linked, your transactions are automatically categorized. If a transaction needs to be reassigned, you can manually edit the category.

Each category has a corresponding icon assigned to it to help quickly identify a transaction's financial category. These icons are displayed next to each transaction in the Account Details page.

Home

FINANCIAL TOOLS

Spending | Budget | Trends | Cash Flow | Net Worth | Debts [Link Account](#)

SAVINGS

CDS

CHECKING

<b>1</b> Primary Checking	Available Balance	<b>\$5,695.11</b>	Shared Account	Available Balance	<b>\$150.00</b>
	Current Balance	\$5,695.11		Current Balance	\$150.00

Primary Checking \$5,695.11 \$5,695.11  
Current Balance Available Balance

Last Updated: April 11, 2022 10:30 AM

Transactions Details

Search transactions

Date	Description	Amount
APR 8 2022	Chase Credit Card Credit Card Payment	- \$2,877.78 \$5,695.11
APR 8 2022	Over the Counter Debit Check #125 Uncategorized	- \$5.00 \$8,572.89
APR 5 2022	El Paso Electric Utilities	- \$33.50 \$8,577.89

Categorize  
Chase Credit Card

Search categories

- Income
- Investments
- Kids
- Personal Care
- Pets
- Shopping
- Taxes
- Transfer
- Transfer for Cash Spending
- Mortgage Payment
- Credit Card Payment** ✓
- + Add Sub-Category
- Travel
- Uncategorized

1. Click an account to view the **Account Details** page.
2. Click a category icon to edit the category.
3. Select a new category from the pop-up screen.
4. Click the **+ Add Sub-Category** button to add a different sub-category.
5. Enter the sub-category's name and click the ✓ button.

## Splitting a Transaction

Financial Tools offers the ability to split one transaction to represent multiple categories. For example, if a shopping trip needs splitting into multiple categories such as grocery, pharmacy, and home supplies, you can review your receipt and split the total charge across multiple categories.

The screenshot illustrates the process of splitting a transaction in the Financial Tools interface. It is divided into two main sections: a transaction list and a detailed view of a split transaction.

**Transaction List:** A table with columns for Date, Description, and Amount. The first transaction is highlighted in light blue. A dropdown menu is open for this transaction, with the 'Split transaction' option circled in red. A blue circle with the number '1' points to the three-dot menu icon.

Date	Description	Amount
APR 8 2022	Chase Credit Card Credit Card Payment	- \$2,877.78 \$5,695.11
APR 8 2022	Over the Counter Debit Check #125 Uncategorized	
APR 5 2022	El Paso Electric Utilities	
APR 4 2022	Web Willowbrookll Uncategorized	
APR 4 2022	Paylease Mortgage & Rent	
APR 1	Transfer From Checking	

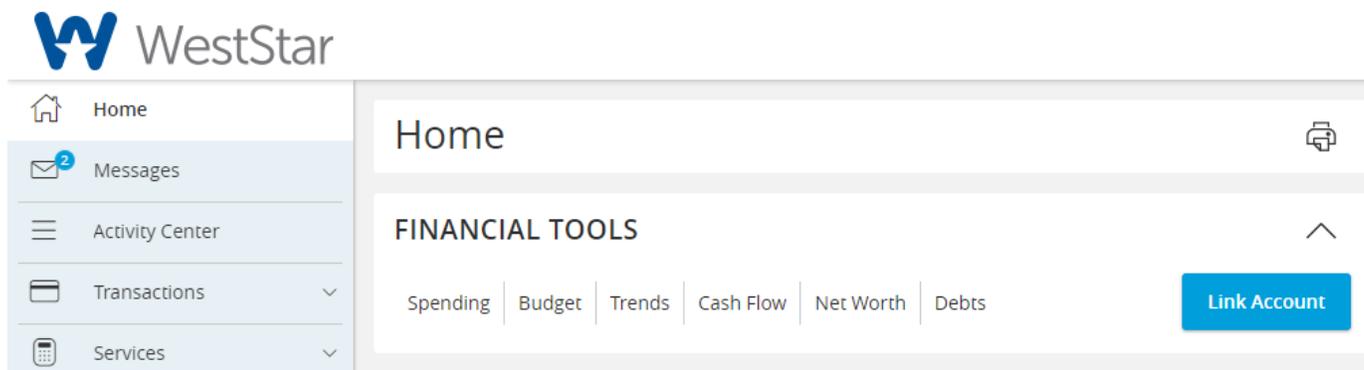
**Split Transaction Details:** The detailed view shows the transaction split into two categories. The first category is '1 - Chase Credit Card' with an amount of \$2,877.78. The second category is '2 - Chase Credit Card' with an amount of \$0.00. A text box for the amount is highlighted with a blue circle '2' and contains an error message: 'Enter a value greater than \$0.00'. A blue circle '3' points to the category icon for the first split. A blue circle '4' points to the '+ Split transaction' button.

Select an account to view the **Account Details** page:

1. For the transaction you want to split, click the  icon and select **Split Transaction**.
2. Enter the amount in the text box.
3. Click the category icon to edit the new category.
4. Click the **+ Split Transaction** button to add additional categories.

# Online Banking Homepage

There are six features within Financial Tools that are accessed through the homepage: Spending, Budget, Trends, Cash Flow, Net Worth, and Debts. These features help you review your finances.

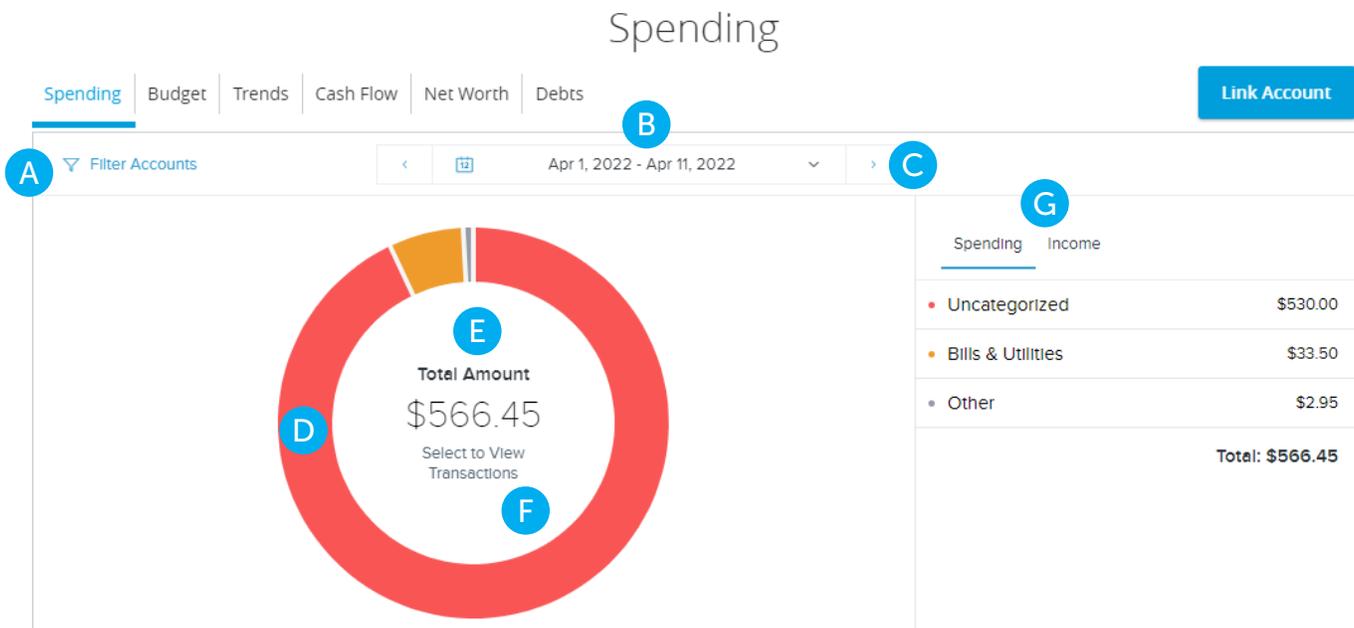


Tabs appear on the homepage that take you to interactive features to help you manage your finances.

- **Spending:** See your spending habits in a visual pie chart representation.
- **Budget:** Track your monthly finances by adding targets to help you better manage your expenses.
- **Trends:** Track your habits even further to see how you spend your money over time.
- **Cash Flow:** Track your cash with charts and graphs to plan for your short-term and long-term financial future.
- **Net Worth:** Total your assets and debts and view a line graph to see how funds are allocated.
- **Debts:** View all your debts and view payment plans to become debt-free as quickly as possible.

## Spending Overview

The Spending tool helps you stay on top of your expenses and ensures transactions are properly organized. Your spending habits are organized in a pie chart for you to easily see your smallest and largest expenses. Seeing your expenses broken down allows you to make a more informed decision about your spending habits.



Select the **Spending** tab from the homepage:

- Use the **Accounts** drop-down to view your spending in different accounts.
- Use the calendar options to view spending habits during a specific month.
- Click the **< >** buttons to view your spending habits during a specific week.
- Click a section of the pie chart to view spending in a specific category.
- Total amount spent in a category is located in the center of the chart.
- Click **Select to View Transactions** to view transactions in a specific category.
- Click the **Spending** or **Income** tab to view all your spending habits or income as a list.

## Recategorizing a Transaction

With the Spending tool, you can easily identify transactions that need reorganizing. From there, you can select the transaction and place it in the correct category.

The screenshot shows the 'Spending' tool interface. At the top, there are navigation tabs: 'Spending', 'Budget', 'Trends', 'Cash Flow', 'Net Worth', and 'Debts'. A 'Link Account' button is in the top right. Below the tabs, there's a 'Filter Accounts' dropdown and a date range selector set to 'Apr 1, 2022 - Apr 11, 2022'. The main area features a donut chart on the left with a lightbulb icon and the text 'Bills & Utilities \$33.50 Select to View Transactions'. A blue circle with the number '1' is overlaid on the chart. To the right of the chart is a table with a 'Back' link and a row for 'Utilities' with a value of '\$33.50'. Below the table, a 'Total: \$33.50' is displayed. A blue circle with the number '2' is overlaid on the 'Utilities' row. A callout box on the right shows a zoomed-in view of the 'Spending' tool, highlighting the 'Transactions' table with a 'Link Account' button. The table has columns for 'DATE', 'PAYEE', 'ACCOUNT', and 'AMOUNT'. A transaction is listed for 'Apr 05' from 'El Paso Electric Utilities' in the 'Primary Checking' account for an amount of '\$33.50'.

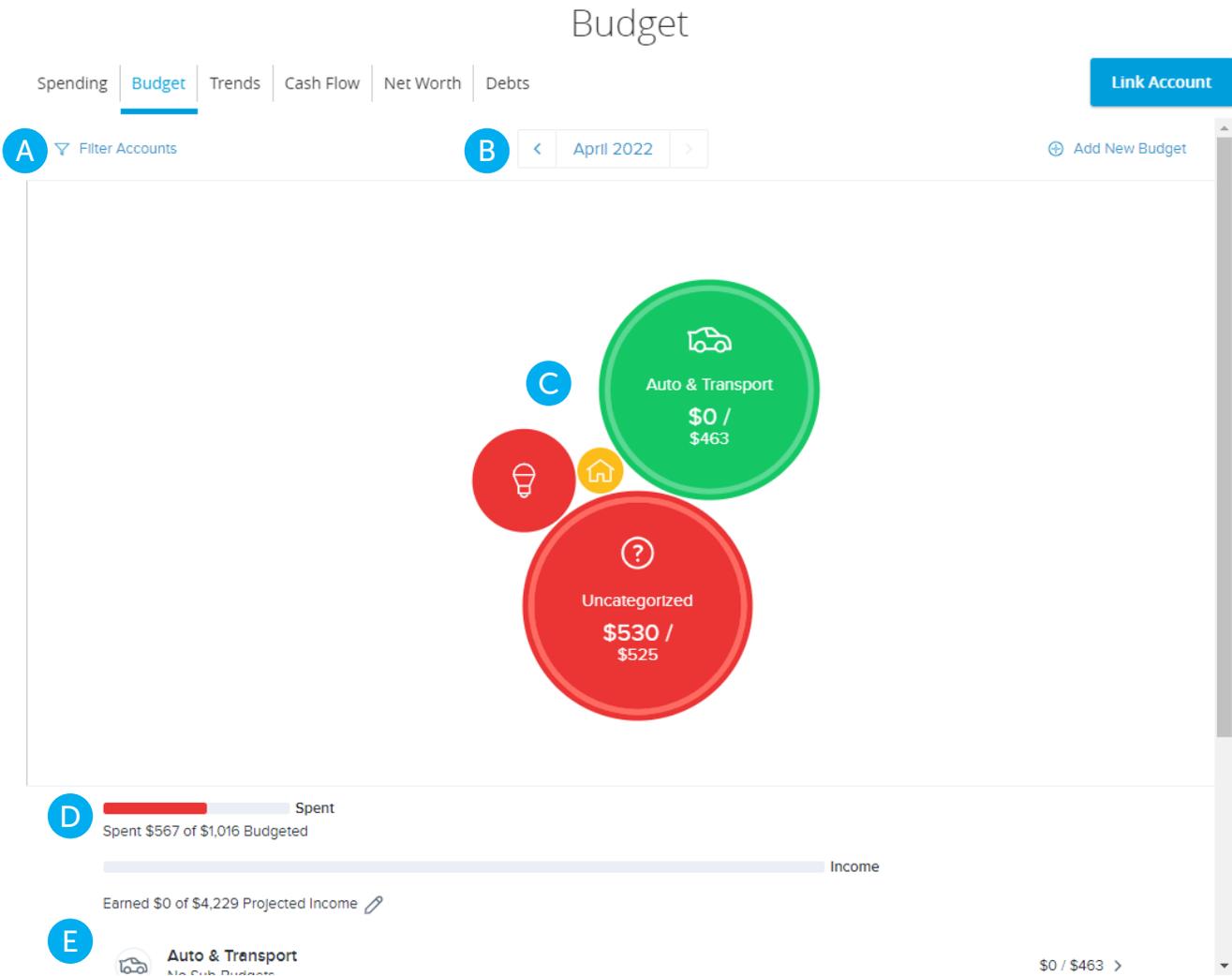
The screenshot shows the 'Spending' tool interface with a transaction details view. At the top, there are navigation tabs: 'Spending', 'Budget', 'Trends', 'Cash Flow', 'Net Worth', and 'Debts'. A 'Link Account' button is in the top right. Below the tabs, there's a 'Filter Accounts' dropdown and a 'Transaction ID' field. The main area shows a transaction from 'El Paso Electric Primary Checking' with a blue circle with the number '3' overlaid. The transaction details include: 'Payee: El Paso Electric', 'Date: Apr 5, 2022', 'Category: Utilities', and 'Merchant Logo: El Paso Electric'. A 'Delete' button is next to the merchant logo. On the right, a 'Select A Category' menu is open, showing a search bar and a list of categories: 'Auto & Transport', 'Bills & Utilities', 'Domain Names', 'Fraud Protection', 'Home Phone', 'Hosting', 'Internet', 'Mobile Phone', 'Television', and 'Utilities'. The 'Utilities' category is selected, indicated by a checkmark. A '+ Add a Subcategory' link is at the bottom of the menu.

Select the **Spending** tab from the homepage:

1. Click the **Select to View Transactions** link to view a list of transactions in a specific category.
2. Click a transaction to view more details, assign a tag, or add a memo note.
3. Click a category to recategorize a transaction from the list or from the transaction details page.

## Budgets Overview

A budget helps you manage your money based on how much you earn and spend. Our Budget tool eliminates guess work and helps you make an accurate budget quickly and efficiently. Before creating a budget, make sure your transactions are categorized properly.

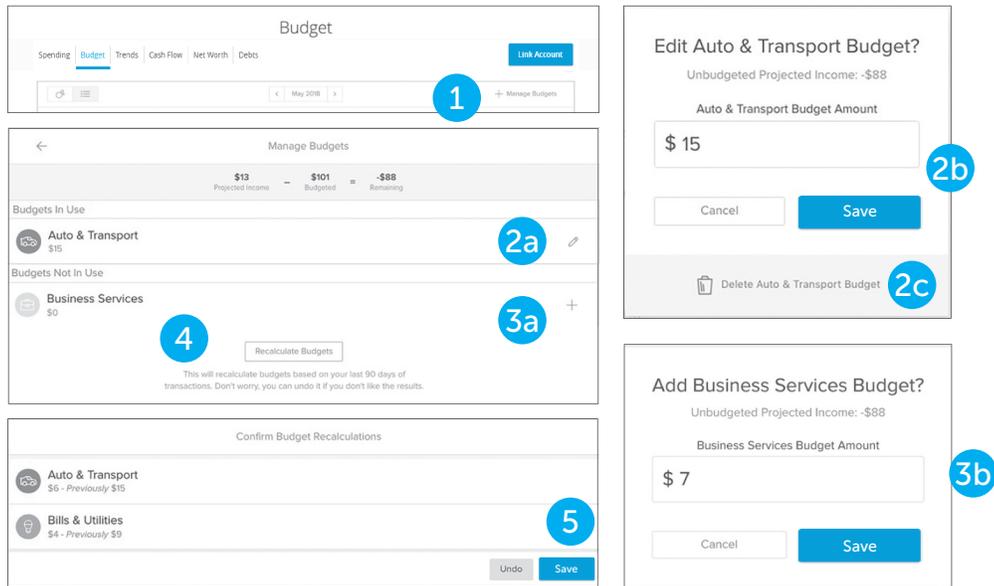


Select the **Budget** tab from the homepage:

- Use the Accounts drop-down to view your spending in different accounts.
- Click the **< >** buttons to view another month's budget.
- Your budget appears as bubbles to track your progress. A green bubble indicates you are within budget, yellow is near budget, and red is over budget. The size of the bubble indicates the size of the budget.
- The bar chart compares your income to your spending.
- You may also view your budget in a list below.

## Managing Budgets

Within the Budget tool, you can edit an existing budget or delete it. You can also add new budgets if needed.



Select the **Budget** tab from the homepage:

1. Click the **+ Manage Budgets** link to edit or add a budget.
2. Edit an existing budget.
  - a. Click the icon.
  - b. Enter the budget amount and click the **Save** button.
  - c. Click the **Delete Budget** button to remove.
3. Add a new budget.
  - a. Click the **+** icon.
  - b. Enter the budget amount and click the **Save** button.
4. Click the **Recalculate Budget** button.
5. Click the **Save** button to confirm your changes.

## Editing or Deleting a Budget

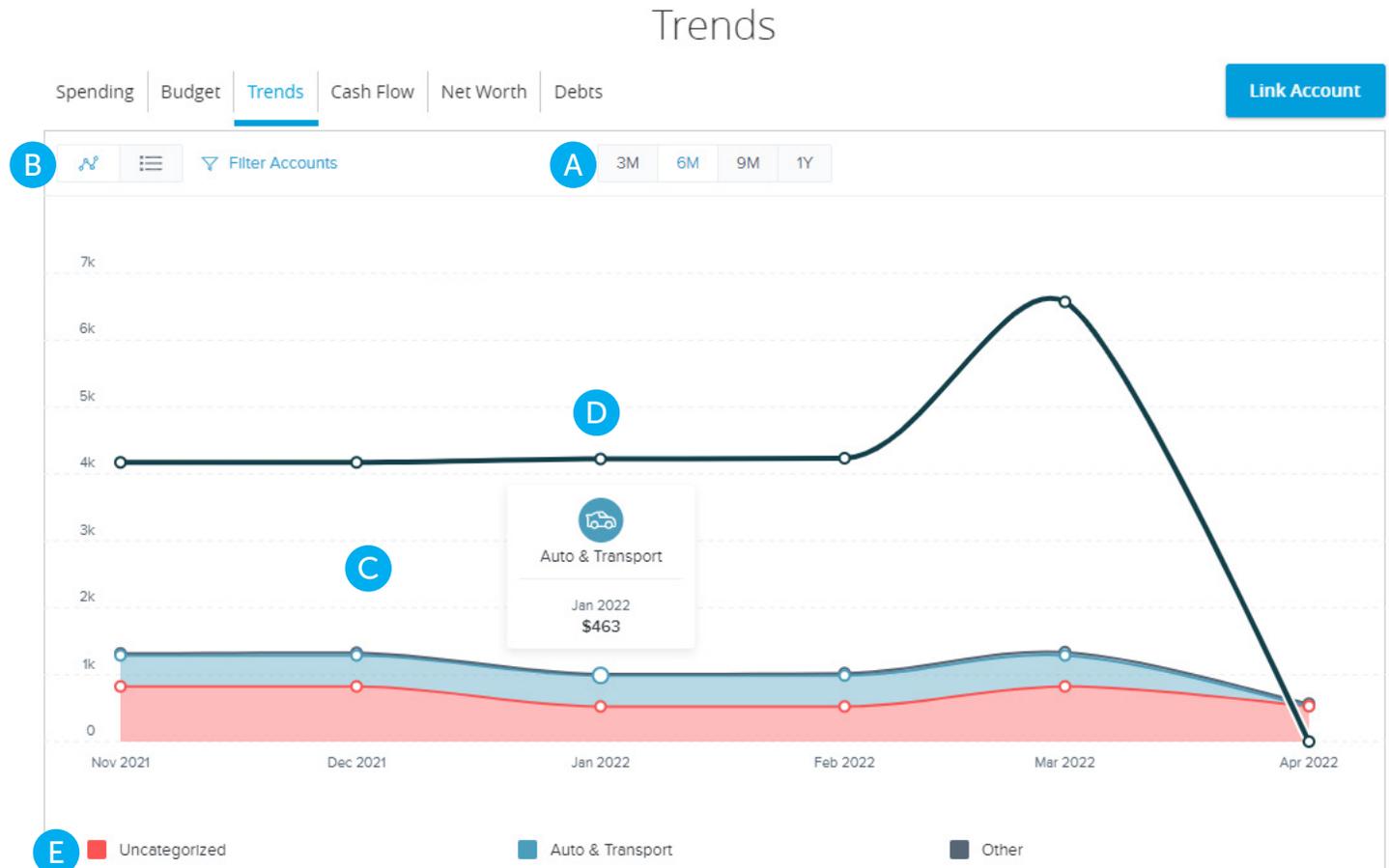
After clicking the Auto-Generate button, a budget based on your spending habits is calculated. The automated budget may not always fit your needs, but you have the ability to make changes to your budget amounts and add sub-categories if necessary.

Select the **Budget** tab from the homepage:

1. Click a bubble to edit your budget amount or to add a sub-category.
2. Edit a budget amount.
  - a. Click the icon.
  - b. Enter the budget amount and click the **Save** button.
  - c. Click the **Delete Budget** button to remove.
3. Add a sub-category.
  - a. Click the **+** icon.
  - b. Enter the budget amount and click the **Save** button.
  - c. Click the **+ Add a Sub-category** link
  - d. Enter the sub-category name and click the **Add** link

## Trends Overview

The Trends tool gives you a chart of your spending habits in each category compared to your income. With the help of trends, you can easily identify what funds go toward your financial goals.

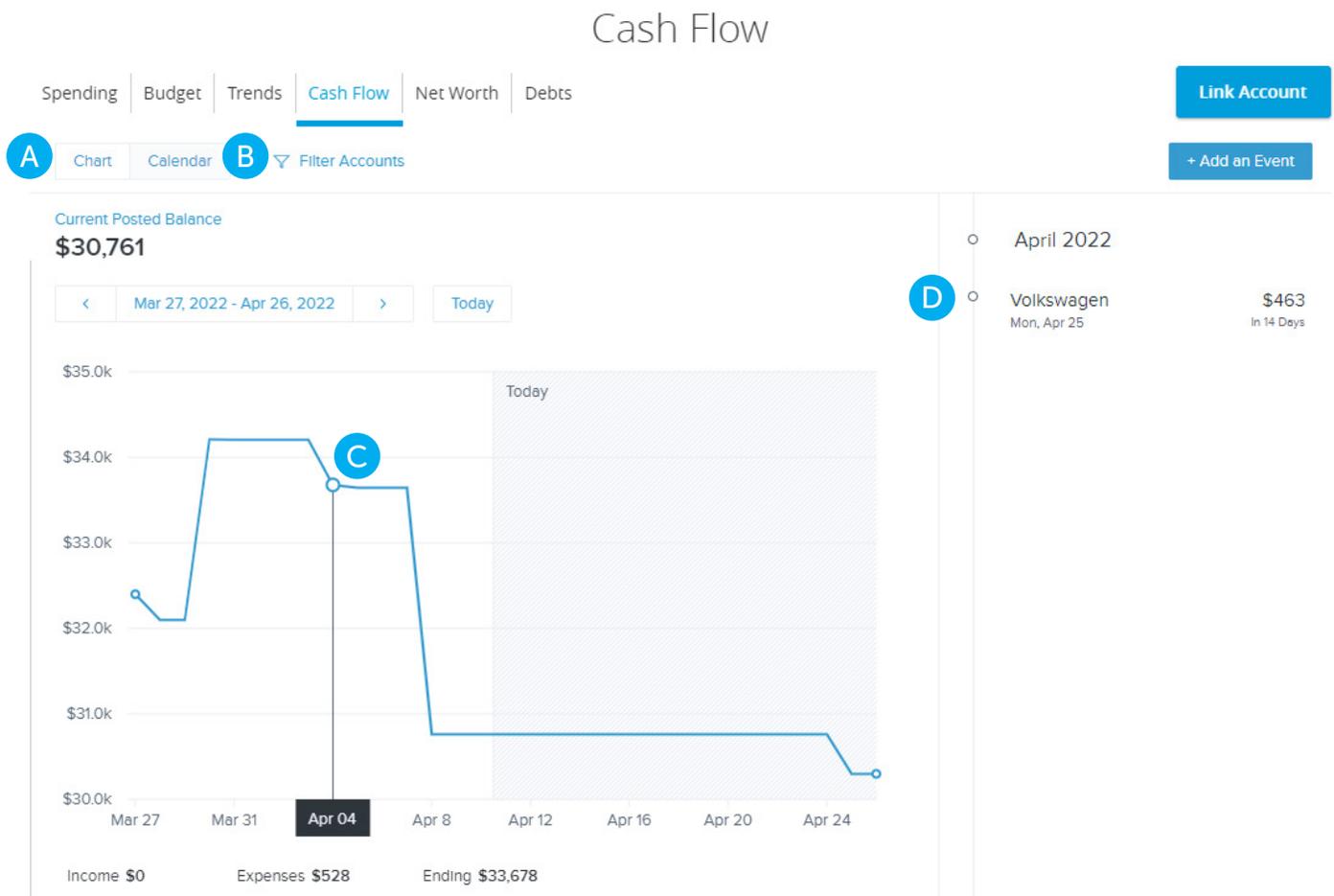


Select the **Trends** tab from the homepage:

- A. View your spending trends in three month (3M), six month (6M), nine month (9M), or one year (1Y) increments.
- B. Click the   buttons to view your trends in a line chart or a list.
- C. The graph lines show your income and other spending categories.
- D. Hover over a data point to see your spending during that month. You may also hover over a category to see your spending, too.
- E. Click on a category to view a single chart.

## Cash Flow Overview

The Cash Flow tool allows you to track your cash with charts and graphs to plan for your short-term and long-term financial future.

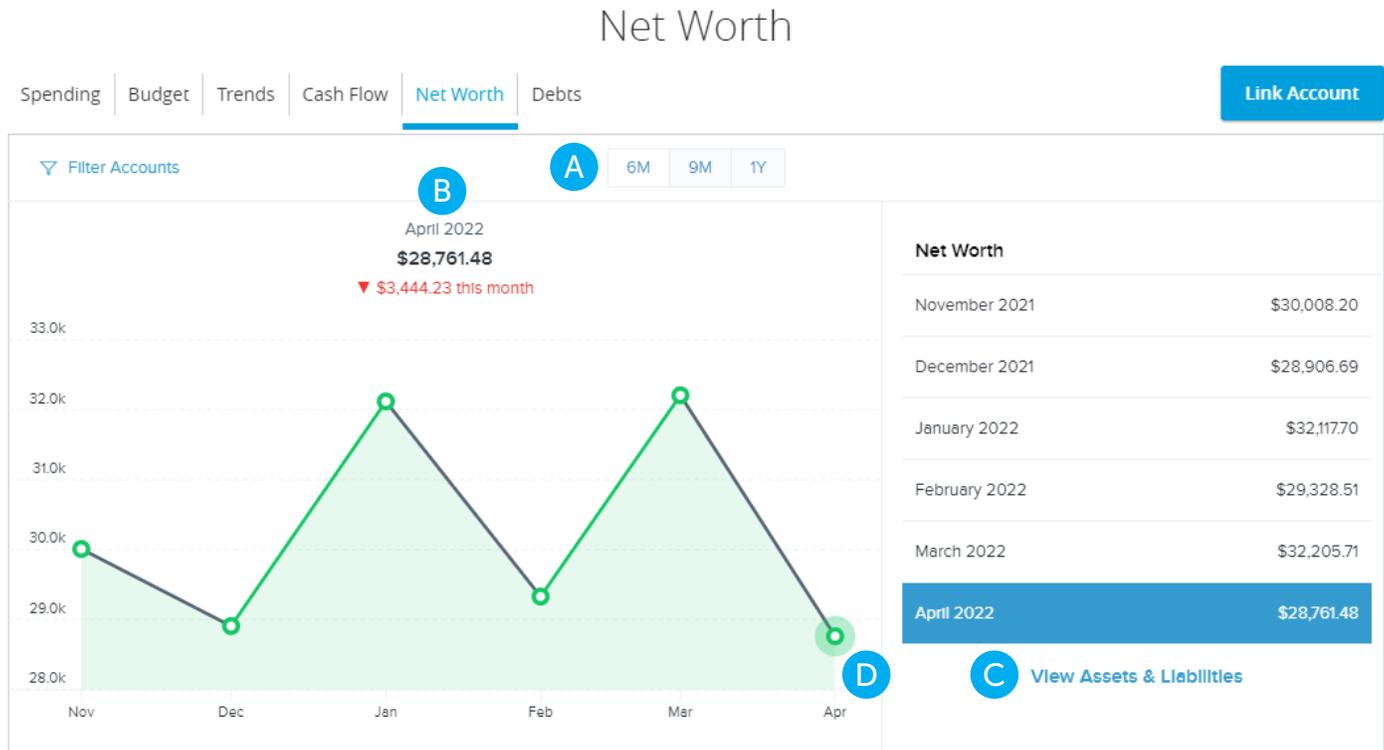


Select the **Cash Flow** tab from the homepage:

- A. View your cash flow as a one-month chart or calendar.
- B. Click **Filter Accounts** to select which accounts you want to appear on the chart or calendar view.
- C. Hover over any point in the chart to see your income, expenses, and ending balance for that day.
- D. After clicking on a single month, expenses for the month will be shown in a list.

## Net Worth Overview

After your accounts are linked and categorized, the net worth feature offers you a view of your net worth calculated by subtracting your debts from your checking, savings, and investment accounts. Your net worth is tracked each month allowing you to monitor your financial progress.

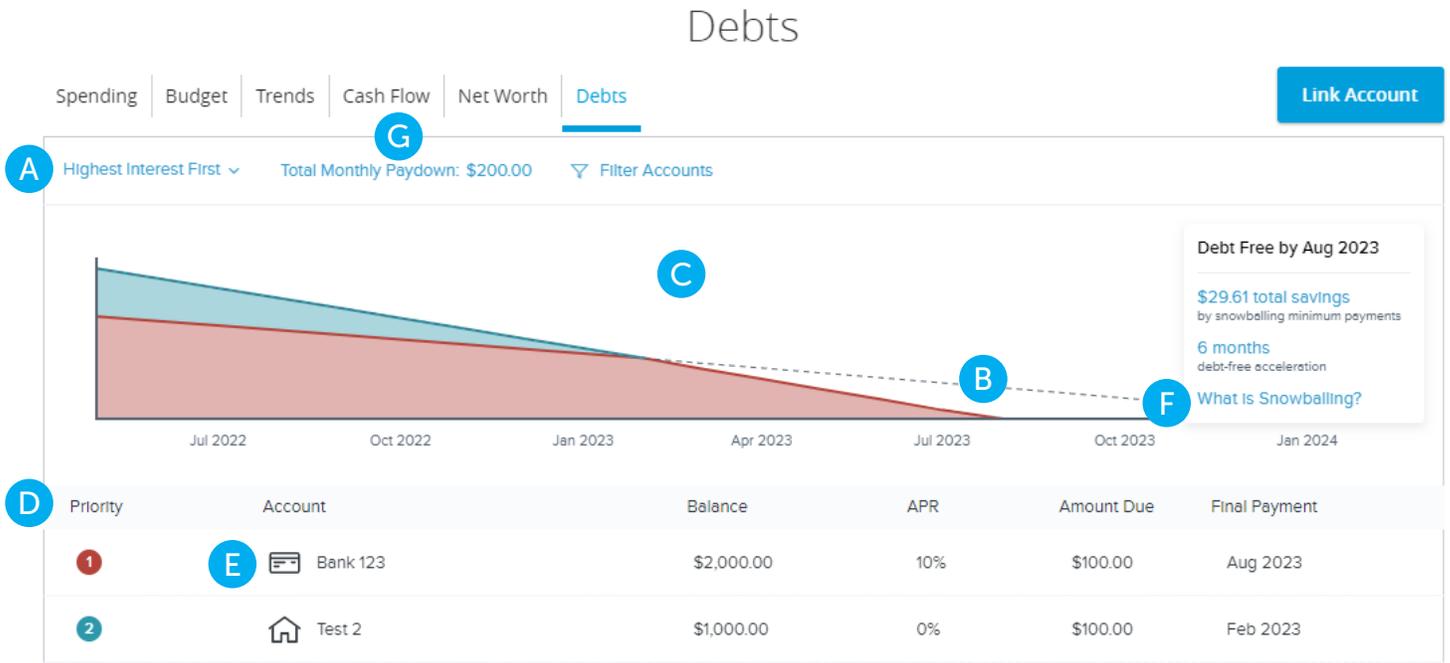


Select the **Net Worth** tab from the homepage:

- A. View your net worth graph in six month (6M), nine month (9M), or one year (1Y) increments.
- B. Your current net worth is displayed above the graph.
- C. Click the **View Assets and Liabilities** link to view more details about your net worth.
- D. Click on a data point to view your net worth during a specific month.

## Debt Overview

The Debts tool helps you quickly pay down debt, ultimately saving you money spent on interest without making big budget cuts or sacrifices. When your debts are imported into our Financial Tools, make sure the annual percentage rate (APR) and minimum payment are accurate.



Select the **Debts** tab from the homepage:

- Using the **Debts** drop-down, select a debt payoff option.
- The dotted line of the graph indicates how long it will take to pay off your debts using the payoff option you selected.
- The chart illustrates an accelerated payoff time line using the snowball method.
- Your debts are listed below the chart.
- Click a debt to edit your APR interest and minimum payment.
- Click **What is Snowballing?** to view more details about the snowball method.
- Click the **Total Monthly Paydown** link to enter an extra payment toward your debt. Enter the amount in the text box.