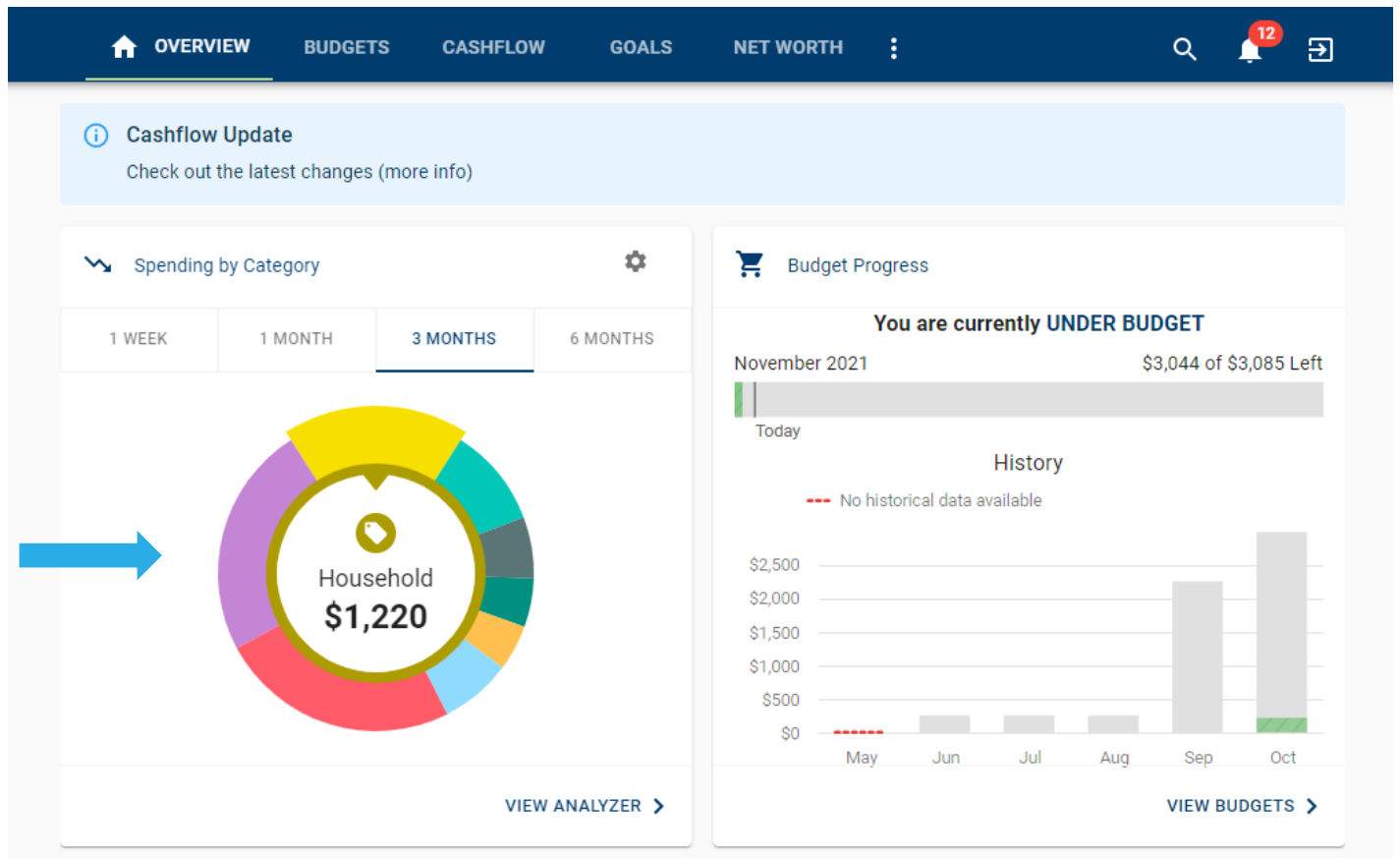
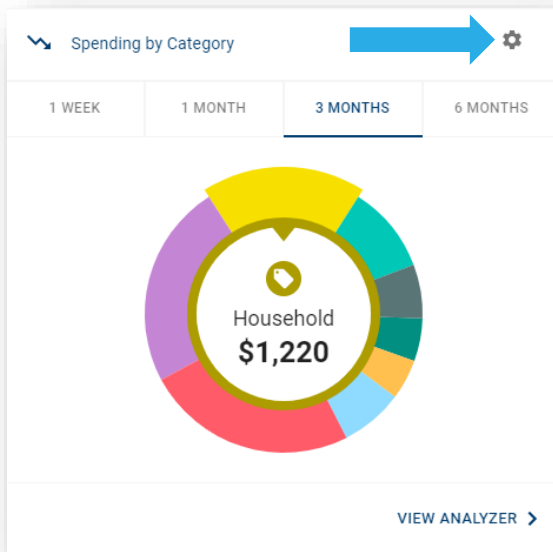


How to Understand Spending by Category

Step 1: Navigate to *PFM* and locate the *Spending by Category* tile. The Spending Wheel allows you to see which spending category you've spent the most in so far within a given timeframe. You will see 80% of your top spending categories and the remaining 20% are grouped together under the *Other* pie slice. Click the different wheel colors to see how each category compares.



Step 2: Click the *Gear* icon in the upper right-hand corner of the *Spending by Category* tile to select the accounts to consider.



The image shows a 'Spending Settings' dialog box. It has a close button (X) in the top right corner. Under the heading 'Accounts', there is a list of checkboxes:

- Car Loan
- 401(k) Fidelity
- Primary Savings (indicated by a blue arrow)
- American
- Checking Personal

The More You Know: Transactions will categorize themselves using what we refer to as *Tags*. You have the ability to personalize these categories or taking it a step further, can even *split* transactions between multiple tags.

Step 3: Use the timeframe tabs to toggle between various length(s) of time to see how your finances compare.

The screenshot displays a financial dashboard with a dark blue navigation bar at the top containing the following menu items: OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. On the right side of the navigation bar, there are icons for search, notifications (with a red badge showing '12'), and a share icon.

Below the navigation bar, there is a light blue notification banner that reads: "Cashflow Update" with an information icon and the text "Check out the latest changes (more info)".

The main content area is divided into two primary sections:

- Spending by Category:** This section features a donut chart representing household spending. The chart is divided into several colored segments. In the center of the donut chart, it says "Household \$1,220". Above the chart, there are four tabs for different timeframes: "1 WEEK", "1 MONTH", "3 MONTHS", and "6 MONTHS". The "3 MONTHS" tab is currently selected and underlined. A blue arrow points to this tab. A gear icon for settings is located to the right of the tabs. Below the chart is a button labeled "VIEW ANALYZER >".
- Budget Progress:** This section has a shopping cart icon and the title "Budget Progress". It displays a status message: "You are currently UNDER BUDGET". Below this, it shows "November 2021" with a progress bar and the text "\$3,044 of \$3,085 Left". Underneath the progress bar is a bar chart titled "History" showing spending for the months of May, Jun, Jul, Aug, Sep, and Oct. The y-axis represents dollar amounts from \$0 to \$2,500. A red dashed line indicates "No historical data available" for the months of May, Jun, Jul, and Aug. The bars for Sep and Oct show spending of approximately \$2,200 and \$2,800 respectively. A small green segment is visible at the bottom of the Oct bar. Below the chart is a button labeled "VIEW BUDGETS >".

Step 4: Click the *View Analyzer* button to see a breakdown of all expenses, within the timeframe of your choosing, by category.

The screenshot displays a financial dashboard with a dark blue navigation bar at the top containing links for OVERVIEW, BUDGETS, CASHFLOW, GOALS, and NET WORTH. A search icon, a notification bell with '12' alerts, and a share icon are also present. Below the navigation bar, a light blue banner reads 'Cashflow Update' with a sub-link 'Check out the latest changes (more info)'. The main content area is split into two panels. The left panel, titled 'Spending by Category', shows a donut chart with 'Groceries' highlighted in green and labeled '\$691'. Below the chart is a blue arrow pointing to a 'VIEW ANALYZER >' button. The right panel, titled 'Budget Progress', features a shopping cart icon and the text 'You are currently UNDER BUDGET'. It shows a progress bar for 'November 2021' with '\$3,044 of \$3,085 Left'. Below this is a 'History' bar chart showing spending from May to October, with a note 'No historical data available' for the earlier months. A 'VIEW BUDGETS >' button is located at the bottom right of this panel.

Step 5: Use the calendar dates at the top, or the sliding graph to adjust the timeframe you're searching for. On this screen, you will find the total expenses by category in addition to the percentage spent for each category for the given timeframe selected. This is beneficial to assist you in identifying any opportunities to improve spending habits. Click on a category to view transaction details and customize tags.

