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This guide will walk you through the basic functions of the Program software. It also provides a detailed, information reference for every page of the software.

**Getting Started**
The Program contains three levels of navigation:

1. Environments
2. Tabs
3. Menus

Each environment contains a set of tabs. Clicking these tabs will change the pages of the Program. When you select items or click buttons on these pages, menus will appear. The instructions in this guide will use these navigational features to walk you through the normal operations of the Program.
Logging In

1. Open an Internet browser to www.connectclientservices.com
2. Enter your six-digit username (provided in the welcome e-mail)
3. Enter your password (from the welcome e-mail)
4. Click Log In

After logging in to your account for the first time, the Account Verification Wizard will appear. After completing the Account Verification Wizard, you will be taken directly to the Action Plan on subsequent logins.

Account Verification Wizard

The Account Verification Wizard lets you verify information for each of your bank accounts, loans, mortgages, and/or lines of credit. To edit information, double-click an account, or select an account and click Edit Account. When the account information is correct, check the Verified box. Once all accounts have been verified, click Continue.

For more information on updating your different types of accounts, see these pages:

**Editing Bank Accounts**
**Editing Creditor Accounts**
**Editing Mortgage Accounts**

Income & Expense Verification

The Income & Expense Verification Wizard lets you verify your income and expense information. If any of your payments have changed since your Analysis, you can update them here. To edit information, double-click an account, or select an income source or expense and click Edit Account.

When the account information is correct, check the Verified box. Once all accounts have been verified, click Save.

See also:

**Editing Income**
**Editing Expenses**
Account Merger Wizard

The **Account Merger Wizard** will evaluate your accounts and suggest the most advantageous way to merge your accounts in order to lower your time to pay off, save you money, and help you achieve your financial goals.

**Step 1:** Select **Yes** to proceed, or **No** to continue without merging your accounts.

**Step 2:** The **Account Merger Wizard** lists all debt accounts and their current balances in the **Accounts to be paid off** section. It also lists any accounts with available credit, such as credit cards and home equity lines of credit, in the **Accounts with Available Balances** section.

The Program analyzes each of these balances to determine how to restructure your debt. If you do not want to pay off a debt, click the **Ignore** box. Click **Continue**.

**Step 3:** The **Account Merger Wizard** presents your **Current Debt Structure** and your **New Merged Debt Structure**, with balance and payment information for each account. It also lists the **Required Transfer Actions** for the recommended debt consolidation.

If you want to continue with this plan, click **Load to Action Plan**.

**Note:** If you select **No** in Step 1, you will need to contact Client Support to change your mind. To cancel without merging, click **Cancel & Exit**. This will close the wizard, which will be unavailable to you unless you call Client Support and request that they reactivate the wizard.

The wizards can only be reactivated if no changes have been made to the Program.
**Actions Environment**
Clicking the Actions icon in the upper right brings up the Actions environment. The tabs here deal with the everyday actions of the Program, including executing transactions, tracking past transactions, and managing your monthly income and expenses.

**Action Plan Tab** – Lets you update the Program after you have completed a transaction in real time

**Account History Tab** – Lets you review and edit your completed transactions

**Cashflow Tab** – Lets you update your income sources and recurring monthly expenses

**Action Plan Tab**
The **Action Plan** is the main interface for the Program. It lets you track all the transactions you make, and shows the impact of those transactions on your financial situation.

**Scheduled Transactions**
The Action Plan starts out by listing all of your scheduled transactions by date, based on your income sources and monthly expenses. For example, if your monthly paycheck comes on the first of each month, it would appear toward the top of the **Action Plan**. Each transaction contains the following information:

- **Date** (scheduled date of transaction)
- **From** (account money will be drawn from)
- **To** (account money will be paid/deposited to)
- **Amount** (amount of the scheduled transaction)

By clicking the **Show True Cost** checkbox in the bottom right, you can view the **True Cost** column. True Cost takes each of your expenses and adds the amount you could have saved in interest by applying the money for that expense to the Program. This feature can be helpful when considering additional expenses.
Executing Actions
Once a transaction is complete, you will need to execute it from the Action Plan. To execute an action:

1. Select the action with your mouse and click **Execute Action** in the upper right.
2. The **Execute Action** menu will appear, letting you review and edit information for the action.
3. Once the information is accurate, click **Execute**.

*There are several different types of actions, with slight differences in execution. To remove a single instance of income or expense (for example, a missed paycheck), click **Remove Action**.*

**Income Action**
The Program directs you how to handle your income through **Income** actions. All you have to do is let the software know the date of your paycheck and how much income is deposited into your account.

After you get paid, execute the **Income** action from the Action Plan. You can edit the following information for **Income Actions**:

- The name in the **From** field
- The **Track ID** (helps sort completed transactions)
- The **Date** (selected using the **Calendar** tool)
- The **Amount** (required)
- The message in the **Memo** field (optional)
- The **Transaction Type** and **Category** organization drop-down menus

In addition, the action will show you any **Facilitating Transactions** that you need to complete. For example, if you are using a line of credit, you will need to confirm that the money was deposited in your checking account, and then use that money to pay down the line of credit.

<table>
<thead>
<tr>
<th>Facilitating Transactions</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Date</strong></td>
</tr>
<tr>
<td>01/01/2009</td>
</tr>
<tr>
<td>01/01/2009</td>
</tr>
</tbody>
</table>

After confirming that all income transactions have cleared, click **Execute**.
If you don’t receive any income during a pay period, click **Remove** to remove the **Income** action from the **Action Plan**. The software will adjust for the loss of income.

**Expense/Creditor Account/Mortgage Payment Actions**

**Expense** actions appear in your **Action Plan** whenever you pay for an expense. This includes your mortgage payment, other debt payments, recurring expenses, and other variable expenses.

When you execute these actions, you can edit the following information:

- The name in the **To** section
- The **Track ID** (helps sort completed transactions)
- The **Date** (selected using the **Calendar** tool)
- The **Amount** (required)
- The message in the **Memo** field (optional)
- The **Transaction Type** and **Category** organization drop-down menus
- For loan and mortgage payments, you can enter any **Lender Fees**
- For mortgage payments, you can enter any **Escrow**
- The **Final Transaction** checkbox (helps track partial transactions for a single action, see **Final Transaction** for more information)

After updating this information, click **Execute**.

**Final Transaction**

The **Final Transaction** section appears on **Income** and **Expense** actions. You can use this feature to help track recurring monthly expenses with a single action.

Let’s say that John spends $400 on groceries each month, paying $100 each week. He **creates an Expense** and labels it **Groceries**. After the first week, he executes the **Groceries** action. He only spent $100, so he changes the amount to $100. When John unchecks the **Final Transaction** box before executing, the $100 is deducted from the $400 total, saving him the trouble of creating four separate expenses.

Now let’s say that when John comes to the last week of the month, he only spends $80. When he executes the **Groceries** action this time, he will change the amount to $80 and leave the **Final Transaction** box checked. This tells the software that John is finished paying for groceries this month, so the software adds the $20 he didn’t spend back into his budget.
**Account Merger Action**

When you activate your Program, you can complete the Account Merger Wizard to pay off debts and reduce your monthly debt payments. The Program accomplishes this with an Account Merger Transaction, marked with an asterisk in the From column.

When you execute this transaction, you can specify whether any additional lender fees apply. Enter the amount in the Lender Fees field. When you have completed the transaction, click **Execute**.

**Funds Transfer Action**

Strategic funds transfers are at the heart of the Program. By transferring large sums of money to pay down the principal balance of your loans, the Program cancels future monthly payments, reducing the term of the loan and the interest you pay.

In the **Action Plan**, funds transfers are marked with an asterisk in both the From and To columns. The Program uses your current information to determine the date and the exact amount of each funds transfer. Before executing funds transfers, you should execute all previous transactions first to update your software with any changes in your situation.

If you earn more income, for example, the Program might schedule the funds transfer sooner. On the other hand, if you overspend your paycheck, the Program may tell you to send less money or to send it at a later date. The Program may also schedule funds transfers to separate loans at the same time, helping you get ahead on all of your debts, rather than just one.

The Program will also prompt you to use the money in the non-primary account(s) and prompt a transfer into the primary account. This will be marked in the **Action Plan** with double asterisks in the From and To columns. If you do not want to complete these transfers, you can adjust the **Low Balance** field for that account.
To execute a funds transfer:

1. Be sure to transfer the recommended amount on the correct date.
2. Once you have transferred your money, highlight the action on the Action Plan and click Execute Action.
3. Confirm the Date and Amount of your funds transfer in the appropriate fields. You can enter an Escrow Amount and any Lender Fees, and you can assign a Transaction Type or Category to help you find this transfer in your records.
4. When you have updated all your information, click Execute. The funds transfer action will disappear from your Action Plan, and the Program will schedule the next funds transfer.

Executing Multiple Actions
You can execute multiple actions at once:

1. Simply hold down the Control key (Ctrl) for PC users or the Command key for Mac users and select all the actions you want to execute.
2. Then click Execute Actions.
3. A menu will appear where you can review your selected actions before clicking Execute.

Adding New Actions
To add unscheduled income and expense actions:

1. Click Add New Action.
2. Select Deposit, Withdrawal, or Transfer from the buttons at the top, depending on the nature of your transaction.
**Deposits**
- Enter the source in the **From** field
- Select an account from the **To** drop-down menu
- Enter a **Date**, or click the **Calendar** to select a date
- Enter the amount of the deposit in the **Amount** field

You can also enter a **Memo** about the deposit, and select a **Transaction Type** and **Category**, if you have created them. When you are finished, click **Save**. Your deposit will appear in the **Action Plan**.

**Withdrawals**
- Select an account from the **From** drop-down menu
- Enter the source in the **To** field
- Enter a **Date**, or click the **Calendar** to select a date
  
  **(Note:** Clicking **Best Time to Buy** will let the Program automatically select the optimal date for the transaction)**
- Enter the amount of the deposit in the **Amount** field

You can also enter a **Memo** about the withdrawal, and select a **Transaction Type** and **Category**, if you have created them. When you are finished, click **Save**. Your withdrawal will appear in the **Action Plan**.

**Transfers**
- Select an account from the **From** drop-down menu
- Select an account from the **To** drop-down menu
- Enter a **Date**, or click the **Calendar** to select a date
- Enter the amount of the deposit in the **Amount** field

You can also enter a **Memo** about the transfer, and select a **Transaction Type** and **Category**, if you have created them. When you are finished, click **Save**. Your transfer will appear in the **Action Plan**.

**Removing Actions**
Click **Remove Action** to remove the selected action from the **Action Plan**. If you remove an action in error, you can recreate it in the **Action Plan**.
Filters
To view specific actions on the Action Plan and Account History tabs, you can apply Filters to your results. You can sort your actions by the Categories you have created, or view actions involving certain accounts.

To apply filters, select categories from the Include Categories menu and accounts from the Include Accounts menu. To view all actions after applying filters, click Clear Filters.

Account History Tab
The Account History tab lets you view your transaction history. You can use the Filters on the right to sort through transactions. You can also edit any transaction that you have executed by clicking Edit Transaction.
**Edit Transaction Menu**

The *Edit Transaction* menu lets you edit previously executed transactions to correct mistakes. You can change information in the following fields:

- From
- To
- Category
- Trans Type
- Track ID
- Date
- Amount
- Memo

Once you have finished your changes, click **Save**. To close without saving, click **Cancel**.

**Cashflow Tab**

The *Cashflow* tab lets you control your income sources and monthly expenses. The *Income Folders* list your current income sources, and the *Expense Folders* list all of your recurring monthly expenses, aside from loans and mortgages.

**Income Folders**

To add new sources of income, click the **Add Income** button at the bottom of the screen. To edit an income source, select the source and click **Edit Income**. To remove an income source, select the source and click **Remove Income**.

The *Average Monthly Income* shows the average amount earned each month from all income sources combined. If you have a biweekly or weekly pay schedule, you will receive more paychecks during the course of the year. The Program averages the income from these extra paychecks over 12 months, leading to a slightly higher *Average Monthly Income*.

The Program determines your *Discretionary Income* by subtracting your *Total Monthly Expenses* from your *Average Monthly Income*. Increasing your discretionary income can help you pay off your debts sooner.
Expense Folders
The Expense Folders let you adjust your regular monthly expenses, excluding your loans and mortgages. You can edit these expenses to track different monthly payment schedules. For example, if your cell phone bill is due on the 15th of the month, you can create an expense account to track this expense as an action in your Action Plan.

The Expense Folders amount lists the total of your regular monthly expenses. The Account Expenses amount adds up the monthly payments from your mortgages and loans. These two figures are combined in the Total Monthly Expenses to give you the total amount you spend each month.

Note: Do not include monthly payments from your mortgages or other loans in your Expense Folders actions. The Program adds your expenses to your monthly payments from your Account Expenses and uses that amount to determine your discretionary income. Entering the same monthly payment in both sections will duplicate that expense and throw off the Program’s calculations.

Click Add Expense to add a new monthly expense. To edit a monthly expense, select it and click Edit Expense. To remove an expense, select it and click Remove Expense.

Add/Edit Income
Adding or editing Income sources lets you change how your income appears in the Action Plan, and can impact your time to pay off. When you execute these actions in the Action Plan, you can adjust for any fluctuations in income (overtime pay, reduced hours, etc.) that may occur.

1. Enter a Name for this income source to help distinguish it from your other sources.
2. If you have created categories, you can select one from the Category drop-down menu.
3. Select a Frequency:
   - Weekly (once every week)
   - Bi-Weekly (once every two weeks)
   - Semi-Monthly (twice per month)
   - Monthly (once per month)
   - Quarterly (averaged over three months)
   - Semi-Yearly (averaged over six months)
   - Yearly (averaged over one year (12 months))

Note: Weekly and Bi-Weekly frequencies provide more paychecks each year than you might
budget for. For example, if you are paid weekly, you might budget for four paychecks each month. With 52 weeks in a year, however, you will receive four more paychecks, giving you four months with five paychecks.

These extra paychecks provide the difference between a Bi-Weekly frequency and a Semi-Monthly frequency. Semi-Monthly indicates two paychecks per month, for a total of 24 paychecks a year. A Bi-Weekly frequency will provide 26 paychecks each year, for two extra paychecks. The Program takes these “extra” paychecks into account when you select Weekly or Bi-Weekly, ensuring that your income amount is accurate.

You can control how you budget your money with the Extra Income to Discretionary checkbox. Checking this box will apply the entire amount of your “extra” paychecks to your discretionary income, leading to a faster payoff time. If you plan on spending this money, leave the box unchecked.

4. For Semi-Monthly incomes, select two pay dates from the date dropdown menu; for Monthly incomes, select a single date.
5. In the Amount field, enter your net income, or the amount that you deposit from each paycheck.
   (Note: If your paycheck varies, enter your average net income here. When you get paid, you will enter the exact amount of your paycheck when you execute the action in the Action Plan.)
6. Select a Next Date for your income. If this income is temporary or seasonal, you can select an End Date as well.
7. When you have finished editing your income information, click Save.

Add/Edit Expense

For regular monthly expenses that aren’t tied to a loan, such as utility bills and regular services, you can create specific Expense accounts. Each expense you add will appear as an action in your Action Plan. When you execute these actions, you can adjust for any fluctuation in the actual expense (e.g., utility bills). After itemizing your consistent expenses, you should also estimate other monthly expenses (such as groceries and fuel) and provide this amount as Variable Expenses.

Note: Do not include monthly payments from your mortgages or other loans in your Expense actions. The Program adds your expenses to your monthly payments from your Account Expenses and uses that amount to determine your discretionary income. Entering the same monthly payment in both sections will duplicate that expense and throw off the Program’s calculations.
1. Enter a **Name** for this expense.
2. Enter a **Category** for this expense (optional).
3. Select a **Frequency** for this expense from the drop-down menu:
   - **Weekly** (once every week)
   - **Bi-Weekly** (once every two weeks)
   - **Semi-Monthly** (twice per month)
   - **Monthly** (once per month)
   - **Quarterly** (averaged over three months)
   - **Semi-Yearly** (averaged over six months)
   - **Yearly** (averaged over one year (12 months))
4. For **Semi-Monthly** expenses, select two pay dates from the date drop-down menu; for Monthly expenses, select a single date.
5. In the **Amount** field, enter the amount for this expense. If the amount varies, enter the average amount.
6. Select a **Next Date** for this expense.
7. If this expense is temporary, you can select an **End Date**.
   **Note:** Be sure to enter monthly payments from loans in your **Account Expenses**.
8. The **Credit Card** checkbox lets you indicate whether you normally pay for this expense with a primary credit card.
9. When you have finished editing your expense information, click **Save**.

**Accounts Environment**
The Accounts environment lets you review your mortgages, loans, creditors, and bank accounts, and edit their details for your Program.

**Accounts Overview Tab**
The **Accounts Overview** tab provides basic information from each of your accounts.

- **Name**
- **Category**
- **Account Type**
- **Rate**
- **Term** (for debts)
- **Balance**
- **Total Payment** (for debts)

Each section also features the combined total payment or total balance. To edit information on your accounts, select **Mortgages**, **Loans And Creditors**, or **Bank Accounts** from the tabs at the top of the screen.
Mortgages Tab
The Mortgages tab lists the following information for each of your current mortgages:

- Name
- Lender
- Category
- Account Type (Mortgage or Home Equity Line of Credit)
- Payment
- Escrow
- Account Number
- Balance
- Next Payment Date

To add a new mortgage, click **Add Account**. To edit one of your mortgages, select it from the list and click **Edit Account**. To remove a mortgage, click **Remove Account**.

**Adding/Editing Mortgage Accounts**
When adding or editing a mortgage, follow these steps:

1. Enter a **Name** for this mortgage account.
2. Enter the **Lender** for this mortgage.
3. Enter a **Category** for this mortgage from the drop-down menu (optional).
4. Enter an **Account Type**:
   - **Mortgage**: any loan or credit line with a fixed amortization schedule
   - **Line of Credit**: any line of credit which allows withdrawals and deposits at any time
5. Enter the amount of your monthly **Payment**.
6. Enter the amount of your **Escrows**.
7. Enter the **Account Number** for this loan (optional).
8. When adding a mortgage, you can enter the **Current Balance**. Once saved, this cannot be edited here.
9. In the **Current Rate** field, enter the current interest rate.
10. Enter the months remaining on this mortgage in the **Current Term** field.
11. Select the **Next Payment Date** using the **Calendar** tool.
12. You can also set up **Facilitating Transactions** to control which bank accounts you use to pay your mortgage. When you are finished entering information, click **Save** to continue.
Loans And Creditors Tab
The Loans And Creditors tab helps you track all loans that aren’t tied to one of your properties, including loans, personal lines of credit, and credit cards. The tab displays the following information for each creditor account:

- Name
- Lender
- Category
- Account Type
- Payment
- Account Number
- Balance
- Next [Payment] Date

To add a new creditor, click Add Account. To edit an existing account, select it and click Edit Account. To remove an account, click Remove Account.

Adding/Editing Creditor Account
To add or edit a creditor account:

1. Enter the following information
   - Enter a Name for this creditor account
   - Enter the Lender for this creditor account
   - Select a Category for this creditor from the drop-down menu (optional)
   - Select an Account Type from the drop-down menu
     - Loan (an amortized loan)
     - Personal Line of Credit (a line of credit which allows withdrawals and deposits at any time (not attached to any property))
     - Credit Card (a credit card)
   - Enter the amount of your monthly Payment
   - Enter the Account Number for this loan (optional)
   - For personal lines of credit and credit cards, enter the Credit Limit
   - When adding a creditor, you can enter the Current Balance. Once you have saved your creditor account, you cannot modify the balance here.
   - In the Current Rate field, enter the current interest rate
   - Enter the months remaining on this creditor in the Current Term field
2. Select the Next Payment Date using the Calendar tool.
3. You can also set up Facilitating Transactions to control which bank accounts you use to pay this creditor. When you are finished entering information, click Save to continue.

**Bank Accounts Tab**

The Bank Accounts tab helps you track the following information for your banking accounts:

- Name
- Institution
- Category
- Account Type (Checking or Savings)
- Account Number (optional)
- Balance
- Interest Rate

To add a new bank account, click Add Account. To edit one of your bank accounts, select it from the list and click Edit Account. To remove a bank account, click Remove Account.

**Adding/Editing Bank Accounts**

To add or edit a bank account:

1. Enter the following information:
   - Enter a Name for this bank account
   - Enter the Institution where your account is located
   - Select a Category for this account from the drop-down menu (optional)
   - Select an Account Type (Checking or Savings) from the drop-down menu
   - Enter the Account Number for this account (optional)
   - When adding an account, you can enter the Current Balance. Once this amount is saved, you cannot modify it here.
   - In the Current Rate field, enter the current interest rate
   - In the Low Balance field, enter the amount you want to keep as a cushion in this account (the Program will then prompt you to maintain this minimum balance)
   - If you are using the Aggressive Payoff Scale, checking the Automatic box will set the Low Balance according to your aggressive payoff setting

2. When you have finished entering information for your bank account, click Save.
Tools Environment
The Tools environment lets you change the settings of your Program and provides access to additional tools, such as the Aggressive Scale and the Dashboard.

Settings Tab
The Settings tab lets you control account settings and configuration. You can:

- Change your contact information
- Change the password for your Program
- Adjust the Aggressive Scale setting
- Create and edit categories and transaction types
- Access training resources

Account Information
Clicking Account Information lets you edit your personal information, contact information, and address. You can fill out and save the following pieces of information:

Personal Information
- First Name (required)
- Last Name (required)

Contact Information
- Email
- Home Phone
- Work Phone
- Cell Phone
- Fax

Address
- Address
- Address 2
- City
- State or Province
- Zip or Postal Code
- Country
Change Password
Passwords can be any number or combination of characters. To change your password:

1. Enter your current password.
2. Enter your new password.
3. Re-enter your new password.
4. Click Change Password.

Preferences
Clicking Preferences will let you set up the Program’s advanced features.

The Aggressive Scale lets you adjust how quickly the Program pays off your total debt. Normally, the Program operates conservatively. With careful payment timing and due diligence, you can use a higher setting on the Aggressive Scale and eliminate even more interest. For a more aggressive setting, slide the scale to a higher number.

Adjust Program Focus lets you personalize your financial goals. The Program automatically uses your discretionary income to pay down all of your debts in an optimized order. If you want the Program to focus all of your resources on paying down a specific debt, you can specify it here by selecting the debt from the drop-down menu. Note: Adjusting the Program’s focus may lead to a longer payoff time and increase the total amount of interest that you pay.

Many people use a credit card for their monthly expenses and then pay off the balance before it can accrue interest. The Primary Expense Credit Card drop-down menu lets you identify the credit card account you use for this strategy. After selecting a credit card, you can edit your Expenses and specify those you pay with a credit card. This strategy can help cancel more interest.
Categories
The Categories menu lets you create different categories for your various accounts. Assigning each account to a category can help you sort through your Action Plan and transaction record with Filters.

To create a new category, type the category’s name in the New Category field, and click Add. To edit an existing category, select it from the Current Categories list, then retype the name in the Save Category field. To remove an existing category, select it from the list and click Remove.

Transaction Types
The Transaction Types menu lets you create different transaction types for your various accounts. Assigning a transaction type to an account can help you sort through your Action Plan and transaction record with Filters. To create a new transaction type, enter the category’s name in the New Tran. Type field, and click Add. To edit an existing transaction type, select it from the Current Tran. Types list, then retype the name in the Save Tran. Type field. To remove an existing transaction type, select it from the list and click Remove.
Dashboard Tab

The Dashboard tab lets you customize the Dashboard for each page of the Program. Each page can hold three different Dashlets. There are several different Dashlets that highlight various figures, such as Years to Payoff or Discretionary Income.

To add a Dashlet to a page, drag it from the Dashlets section and drop it in the desired place. To remove a Dashlet from a page, hover over it and click the X that appears.

Logging Out

1. Click Logout in the top right corner of the Program.

Note: As a privacy measure, the Program will automatically log out after a period of inactivity. If this happens, simply log in again to resume your session.
Common Terms and Phrases

Account Expenses
The total payments from all mortgage, loan and creditor accounts. Account Expenses does not include the monthly expenses entered in the Expense Folder.

Add New Action
The process of adding a one-time transaction to the Action Plan. One-time transactions can include deposits, withdrawals or transfers between two different accounts located in the Program.

Dashboard
The Dashboard provides up-to-date information displayed in the following six Dashlets:

- Interest Remaining
- Payoff Date
- Years to Payoff
- Monthly Expenses
- Monthly Income
- Discretionary

Each page of the Program—Action Plan, Account History, Cashflow, Accounts Overview, Mortgages, Creditors, Banking, Settings—can be customized to display up to three Dashlets, and in the order you prefer.

Discretionary Income
This is your money left over at the end of the month after all expenses have been paid, including payments to structured debts and bills, and money spent on groceries, entertainment, etc.

Environments
Refers to the three icons located in the top right-hand corner of the screen. They are labeled Actions, Accounts, and Tools. Each environment contains a different set of tabs.

Execute Actions
When in the Action Plan, this is the process of telling the Program a transaction has actually occurred.

Filters
Filters can be found on the Action Plan and the Account History tabs, and are tools designed to make locating transactions easier.

Folder Tabs
Folder tabs are located along the black bar that spans across the top of the screen (just below the dashboard). There are different tabs in each of the three environments.

Frequency
How often an expense or income occurs (weekly, biweekly, semiannually, etc.).
Funds Transfer
A funds transfer is a special line item that is populated by the Program, and indicates an additional principal payment to one of the debts. Funds transfers are different than regular line items and are distinguishable by the asterisk (*) that appear to the left of the account name.

Line Item
A line item is an individual horizontal row of your information located in the Action Plan, Account History tab, or Transaction History. Line items highlight in green when selected and multiple line items can be selected at the same time. Each line item indicates where money is coming from, where money is being transferred to, the date and the amount.

Primary Account
The main account through which the Program runs all of the transactions. It can either be a qualifying line of credit or a combination of a checking and savings account. If a client is using a checking and savings account combination, the Program will use one checking and one savings account as the primary account.

Primary Expense Credit Card
One credit card can be designated to pay bills in the Program. Some clients “float,” or temporarily charge, expenses on this credit card. The primary-expense credit card balance is designed to be paid off, in full, every billing cycle.

Recast
Many loans are interest-only or even negative-amortization loans with the loan payments eventually changing to fully amortized, requiring payments of both principal and interest through the remainder of the term. When this change takes place, it is referred to as a recast. The most common recast loan is a mortgage.

Recurring Income/Expense
Any expense or income that occurs on a regular basis (e.g., expense = monthly mortgage payment, income = biweekly payday).

Webinar
Webinar—short for Web-based seminar—is a live meeting, training or presentation conducted via the Internet. Each attendee can view and listen to the presentation simultaneously with other attendees. Webinars are usually short, one-way communications with controlled interaction from the attendees.

Wizards
A wizard is a utility within a software program that simplifies a particular task. There are two different wizards that will pop-up when logging in to the Program for the first time.

- **Verification Wizard:** This will allow verification and editing of account information regarding balances, dates, names, frequencies, interest rates, etc.
- **Accounts Merger Wizard:** This is a three-step process that may consolidate your accounts, if it will equate to additional interest savings.