SOFTWARE
QUICK REFERENCE GUIDE

FREEDOM
ROAD

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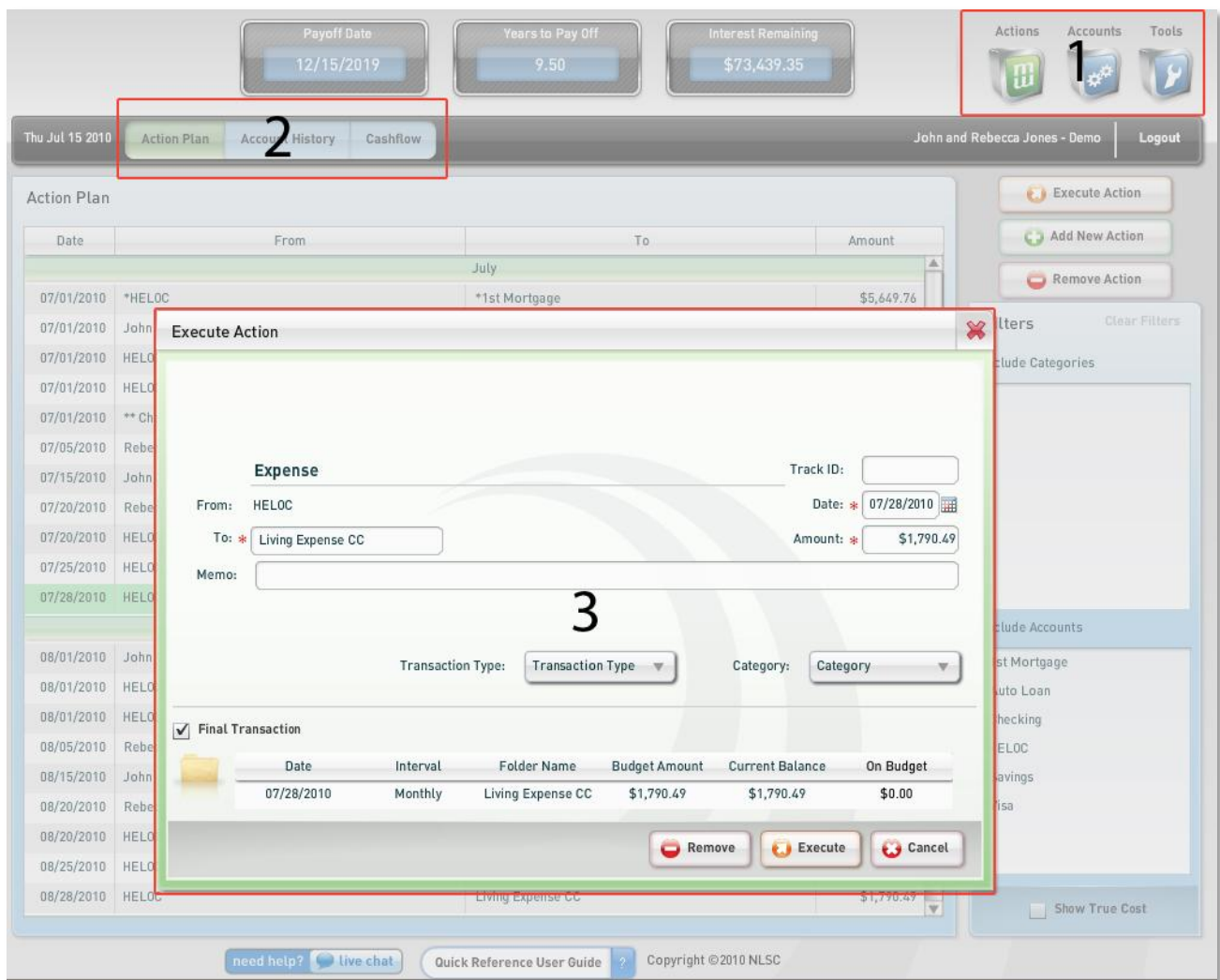
Each environment contains a set of tabs. Clicking these tabs will change the pages of the Program. When you select items or click buttons on these pages, menus will appear. The instructions in this guide will use these navigational features to walk you through the normal operations of the Program.

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.
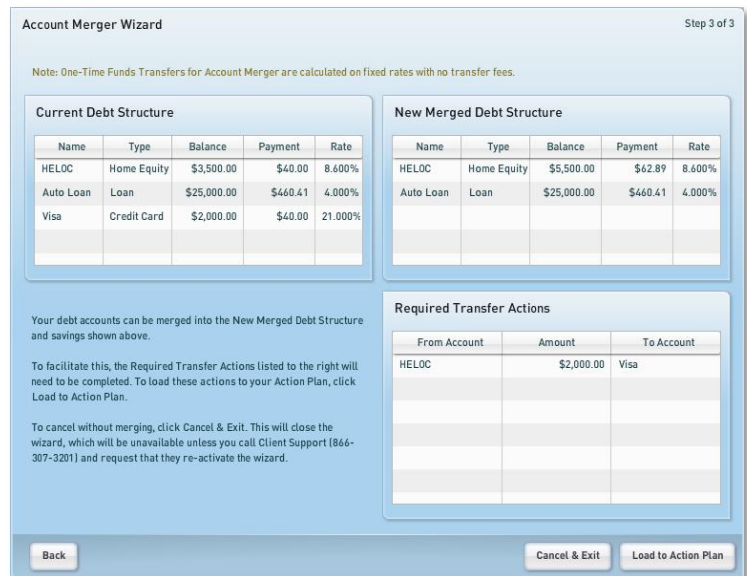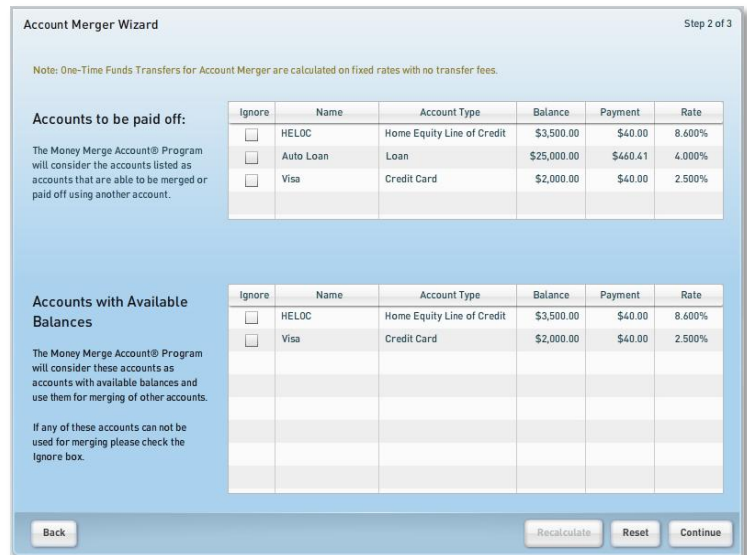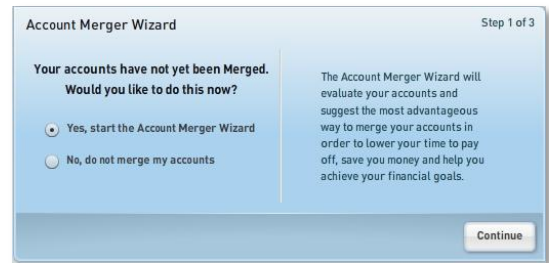
Actions Environment

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:

Action Plan				
Date	From	To	Amount	True Cost
		November		
11/01/2008	HELOC	Cell Phone	$135.00	$221.23
11/01/2008	HELOC	1st Mortgage	$1,199.10	
11/07/2008	Rebecca	HELOC	$1,215.18	
11/15/2008	*HELOC	*1st Mortgage	$3,971.11	
11/15/2008	John	HELOC	$1,300.00	
11/20/2008	HELOC	Auto Loan	$460.41	
11/21/2008	Rebecca	HELOC	$1,215.18	
11/25/2008	HELOC	Variable Expenses	$415.00	$671.94
11/28/2008	HELOC	Living Expense CC	$1,790.49	$2,904.46
		December		
12/01/2008	John	HELOC	$1,300.00	
12/01/2008	HELOC	Cell Phone	$135.00	$218.50
12/01/2008	HELOC	1st Mortgage	$1,199.10	
12/05/2008	Rebecca	HELOC	$1,215.18	
12/15/2008	John	HELOC	$1,300.00	
12/19/2008	Rebecca	HELOC	$1,215.18	
12/20/2008	HELOC	Auto Loan	$460.41	
12/25/2008	HELOC	Variable Expenses	$415.00	$671.09
12/28/2008	HELOC	Living Expense CC	$1,790.49	$2,900.80
		January		
01/01/2009	John	HELOC	$1,300.00	
01/01/2009	HELOC	Cell Phone	$135.00	$218.22
01/01/2009	HELOC	1st Mortgage	$1,199.10	
01/02/2009	Rebecca	HELOC	$1,215.18	
01/15/2009	John	HELOC	$1,300.00	

- **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)

✓ Show True Cost

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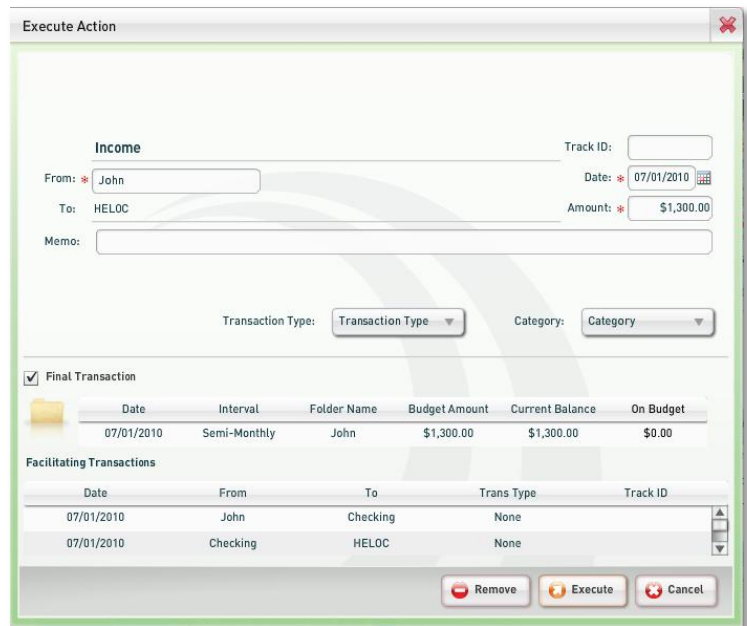
In addition, the action will show you any **Facilitating Transactions** that you need to complete. For example, if you are using a line of credit, you will need to confirm that the money was deposited in your checking account, and then use that money to pay down the line of credit.

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.

Date	From	To	Amount
	January		
01/01/2009	*HELOC	Visa	$2,000.00

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

Date	From	To	Amount
	January		
01/01/2009	*HELOC	*1st Mortgage	$5,149.76

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.

Date	From	To	Amount
	December		
12/01/2009	** Checking **	** Facilitating Account 1 **	$500.00

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.**
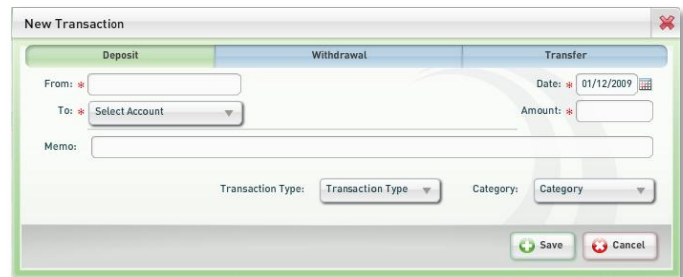3. A menu will appear where you can review your selected actions before clicking **Execute.**

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.
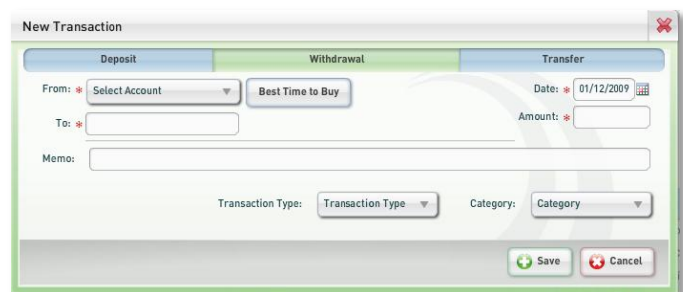
Deposits

- 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**.
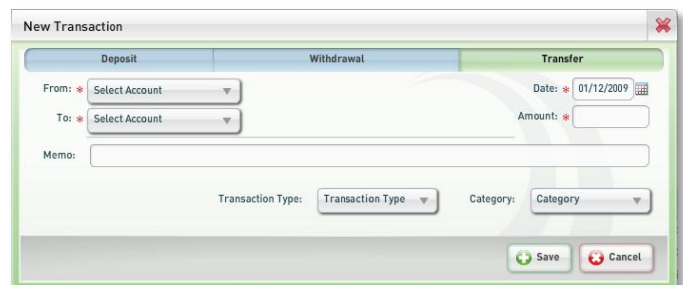
Removing Actions

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**.

Filters	Clear Filters
Include Categories	

Include Accounts
1st Mortgage
HELOC
Checking
Savings
Auto Loan
Visa
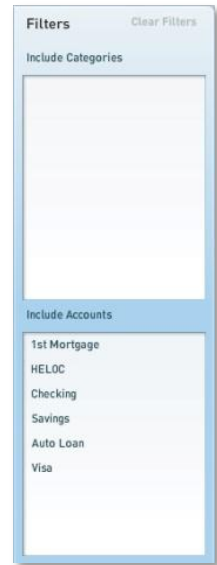
Account History Tab

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**.

Account History

Date	Track ID	Cleared From	From	Cleared To	To	Amount
			August			
08/28/2010			HELOC		Living Expense CC	$1,790.49
08/25/2010			HELOC		Variable Expenses	$415.00
08/20/2010			HELOC		Auto Loan	$460.41
08/20/2010			Checking		HELOC	$1,200.00
08/20/2010			Rebecca		Checking	$1,200.00
08/15/2010			Checking		HELOC	$1,300.00
08/15/2010			John		Checking	$1,300.00
08/05/2010			Checking		HELOC	$1,200.00
08/05/2010			Rebecca		Checking	$1,200.00
08/01/2010			HELOC		1st Mortgage	$1,199.10
08/01/2010			HELOC		Cell Phone	$135.00
08/01/2010			Checking		HELOC	$1,300.00
08/01/2010			John		Checking	$1,300.00
			July			

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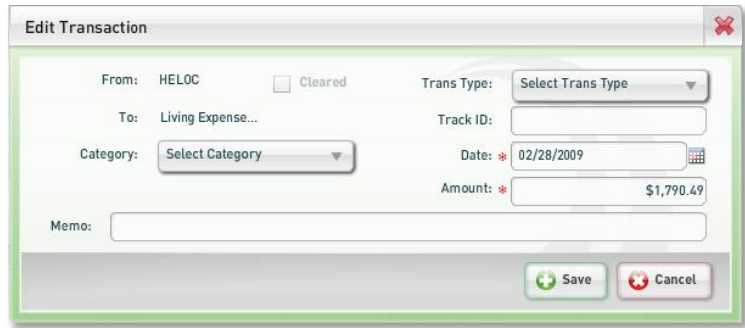
Once you have finished your changes, click **Save.** To close without saving, click **Cancel.**

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**.
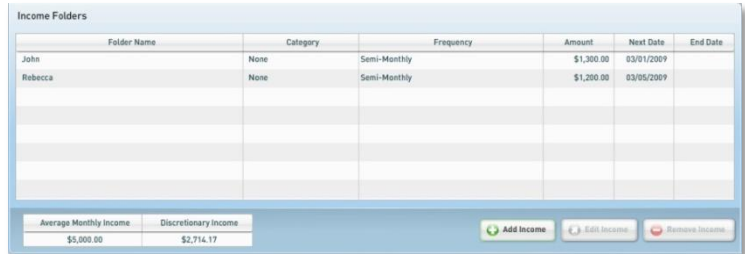
The **Average Monthly Income** shows the average amount earned each month from all income sources combined. If you have a biweekly or weekly pay schedule, you will receive more paychecks during the course of the year. The Program averages the income from these extra paychecks over 12 months, leading 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.
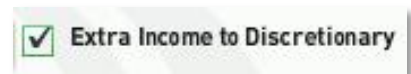
4. For **Semi-Monthly** incomes, select two pay dates from the date dropdown menu; for **Monthly** incomes, select a single date.

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.
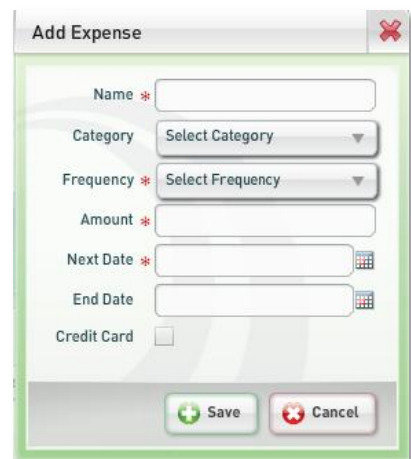
1. Enter a **Name** for this expense.
2. Enter a **Category** for this expense (optional).
3. Select a **Frequency** for this expense from the drop-down menu:
    - **Weekly** (once every week)
    - **Bi-Weekly** (once every two weeks)
    - **Semi-Monthly** (twice per month)
    - **Monthly** (once 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.
2. Wait for a blank login screen to appear.

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 as 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.