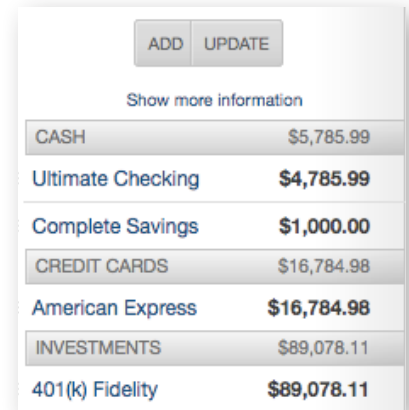


Budgeting Tools Quick Start Guide

Getting the most out of personal financial management (PFM) does not require a lot of time. It takes just a few minutes to set up a few of the tools in PFM to gain a better view of your financial situation.

Dashboard

1. Add accounts from other financial institutions. Your Charter Bank accounts will automatically be added the first time you use PFM.
2. When you add accounts, your transactions and balances will update accordingly.
3. Your transactions will categorize themselves with 'tags'. To personalize these categories, select the transaction and edit the tag.



ADD UPDATE	
Show more information	
CASH	\$5,785.99
Ultimate Checking	\$4,785.99
Complete Savings	\$1,000.00
CREDIT CARDS	\$16,784.98
American Express	\$16,784.98
INVESTMENTS	\$89,078.11
401(k) Fidelity	\$89,078.11

Spending Targets

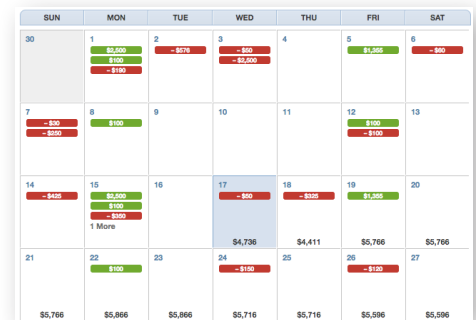
1. Navigate to the Budget tab to create Spending Targets and begin tracking spending by category.
2. Click the 'Add a new spending target' button and follow the prompts to begin track your spending by category. Popular categories to track are groceries, dining out and household.



Coffee	YOU'VE SPENT \$40 OF \$75	\$35 LEFT TO SPEND
Diningout	YOU'VE SPENT \$26 OF \$300	\$265 LEFT TO SPEND
Entertainment	YOU'VE SPENT \$31 OF \$250	\$219 LEFT TO SPEND
Household	YOU'VE SPENT \$194 OF \$500	\$306 LEFT TO SPEND
Personal	YOU'VE SPENT \$283 OF \$550	\$267 LEFT TO SPEND

Cashflow

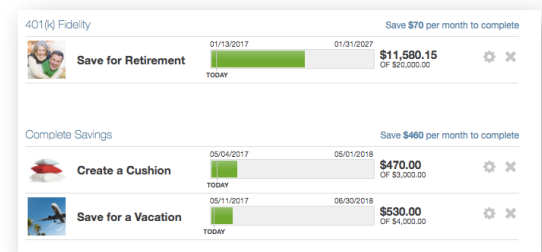
1. Navigate to the Cashflow tab to see your projected day-to-day cash flow.
2. Add Incomes & Bills like your paycheck, rent or utilities to more accurately forecast your cash flow.



SUN	MON	TUE	WED	THU	FRI	SAT
30	1 \$0,500 \$100 -\$100	2 -\$710	3 -\$100 -\$2,500	4	5 \$1,500	6 -\$400
7 -\$200 -\$200	8 \$100	9	10	11	12 \$100 \$100	13
14 -\$400	15 \$0,500 \$100 -\$100 1 More	16	17 -\$100	18 \$4,736 \$4,411	19 \$1,500	20 \$5,766 \$5,766
21 \$5,766	22 \$100	23	24 -\$100	25	26 -\$100	27 \$5,596 \$5,596

Goals

1. Follow the prompts in the Goals tab to create one or more financial goals.
2. Select from the available savings and payoff goal types to begin tracking your progress towards your financial aspirations.



401(k) Fidelity	Save \$70 per month to complete		
Save for Retirement	01/13/2017 TODAY	01/31/2027	\$11,580.15 OF \$20,000.00
Complete Savings	Save \$460 per month to complete		
Create a Cushion	05/04/2017 TODAY	05/01/2018	\$470.00 OF \$3,000.00
Save for a Vacation	05/11/2017 TODAY	06/30/2018	\$530.00 OF \$4,000.00

Congratulations!

You've completed the Quick Start set-up.
Now continue to explore and monitor your finances!