

HUGHES | FINANCIAL  
SERVICES, LLC



HUGHES | FINANCIAL  
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# Value in your **Vault**

A GUIDE TO YOUR HFS  
CLIENT PORTAL: PART 2  
SPENDING & BUDGETS

# SPEAKER



Berkeley Meredith, CFP®  
Financial Advisor

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RIA

Independent  
Registered  
Investment  
Advisor



Comprehensive  
financial planning  
and wealth  
management



Fiduciary



Professional  
certifications  
and continuing  
education



Over 80 years  
combined  
experience

# A GUIDE TO YOUR CLIENT PORTAL

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## *Tracking Your Spending*



2/3

of Americans **DO**  
**NOT** track their  
monthly spending

# A GUIDE TO YOUR CLIENT PORTAL

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## *Benefits of Tracking Your Spending*

1. Better insight into spending habits
2. Better relationship with spouse/partner
3. Less impulsive spending
4. More confidence in reaching financial goals
5. Feel less anxious about money

# A GUIDE TO YOUR CLIENT PORTAL

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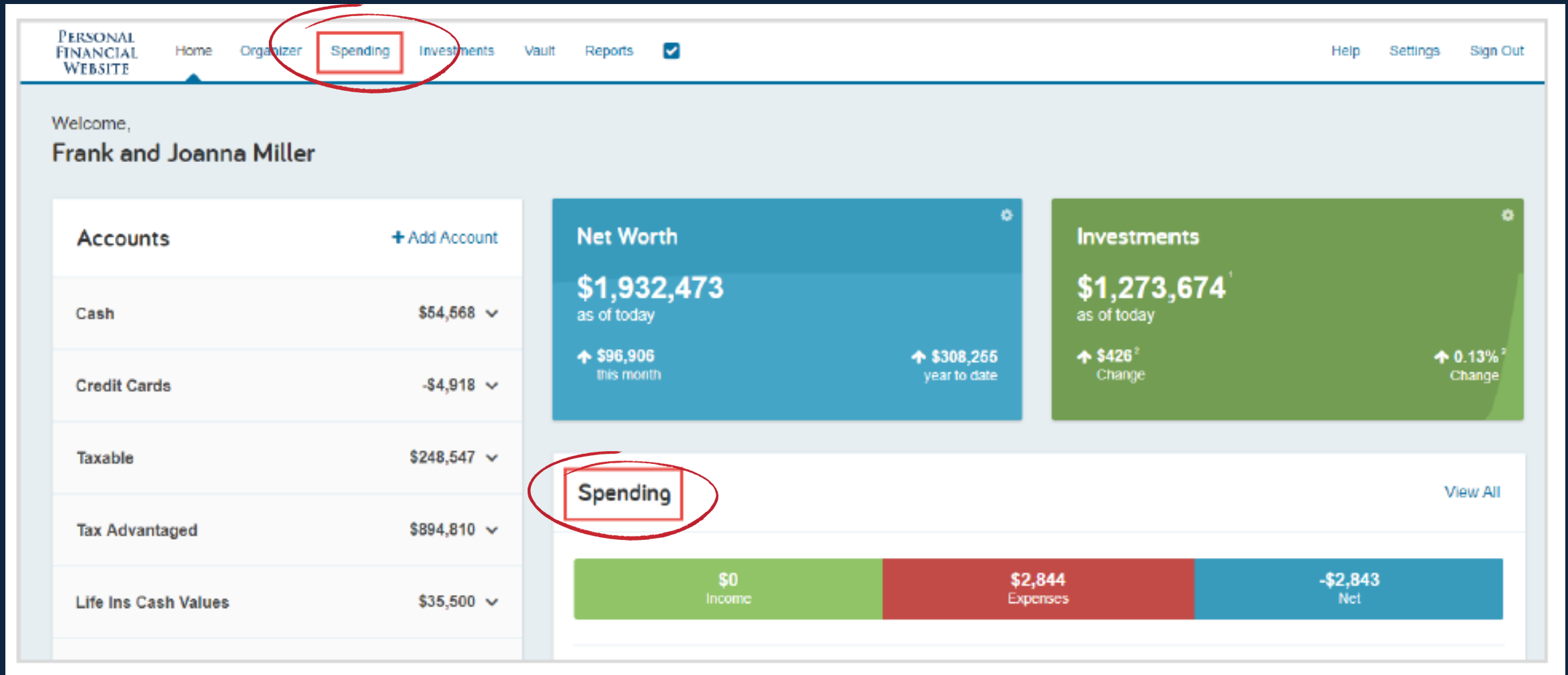
## *Spending & Budgets*



- Track and categorize spending habits
- Build out monthly spending budgets
- Uses financial data from connected transactional accounts

# A GUIDE TO YOUR CLIENT PORTAL

## *Spending Function*





# A GUIDE TO YOUR CLIENT PORTAL

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## *Privacy Settings*

- Under default setting, advisor and other users (i.e., spouse) unable to see spending information

# A GUIDE TO YOUR CLIENT PORTAL

## *Privacy Settings*

PERSONAL FINANCIAL WEBSITE

Home Organizer Spending Investments Vault Reports ☒

Help **Settings** Sign Out

Alerts Security **Privacy**

### Privacy Settings

This page allows you to manage your privacy settings.

#### Spending Permissions

None	Limited	Full
Cannot view any spending data.	Can view category spending and budgets.	Can view all data, including transactions.
<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

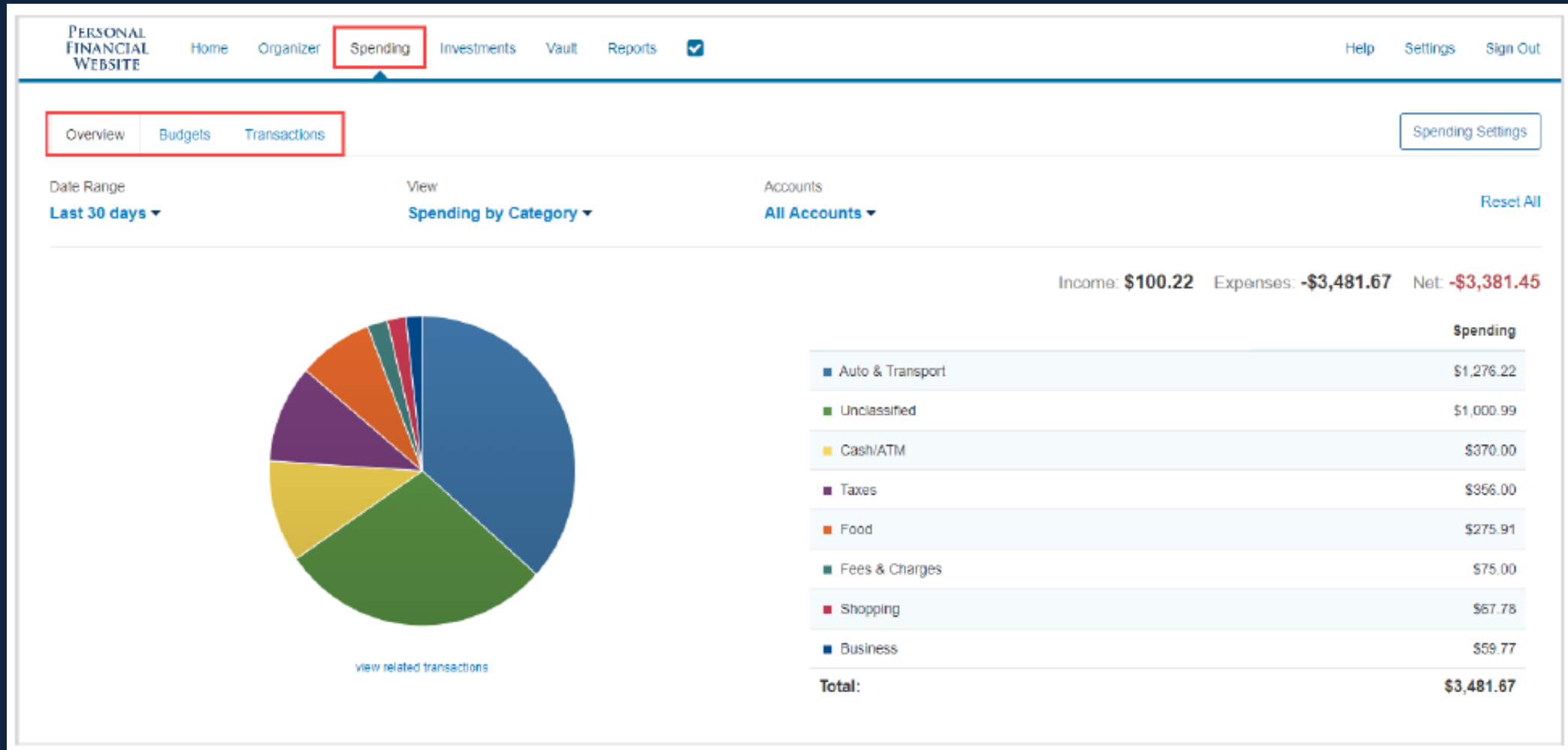
#### My Advisor

**Mark Masters**  
Advisor

- Can change spending permissions to None, Limited or Full

# A GUIDE TO YOUR CLIENT PORTAL

## *Spending Function: Overview*



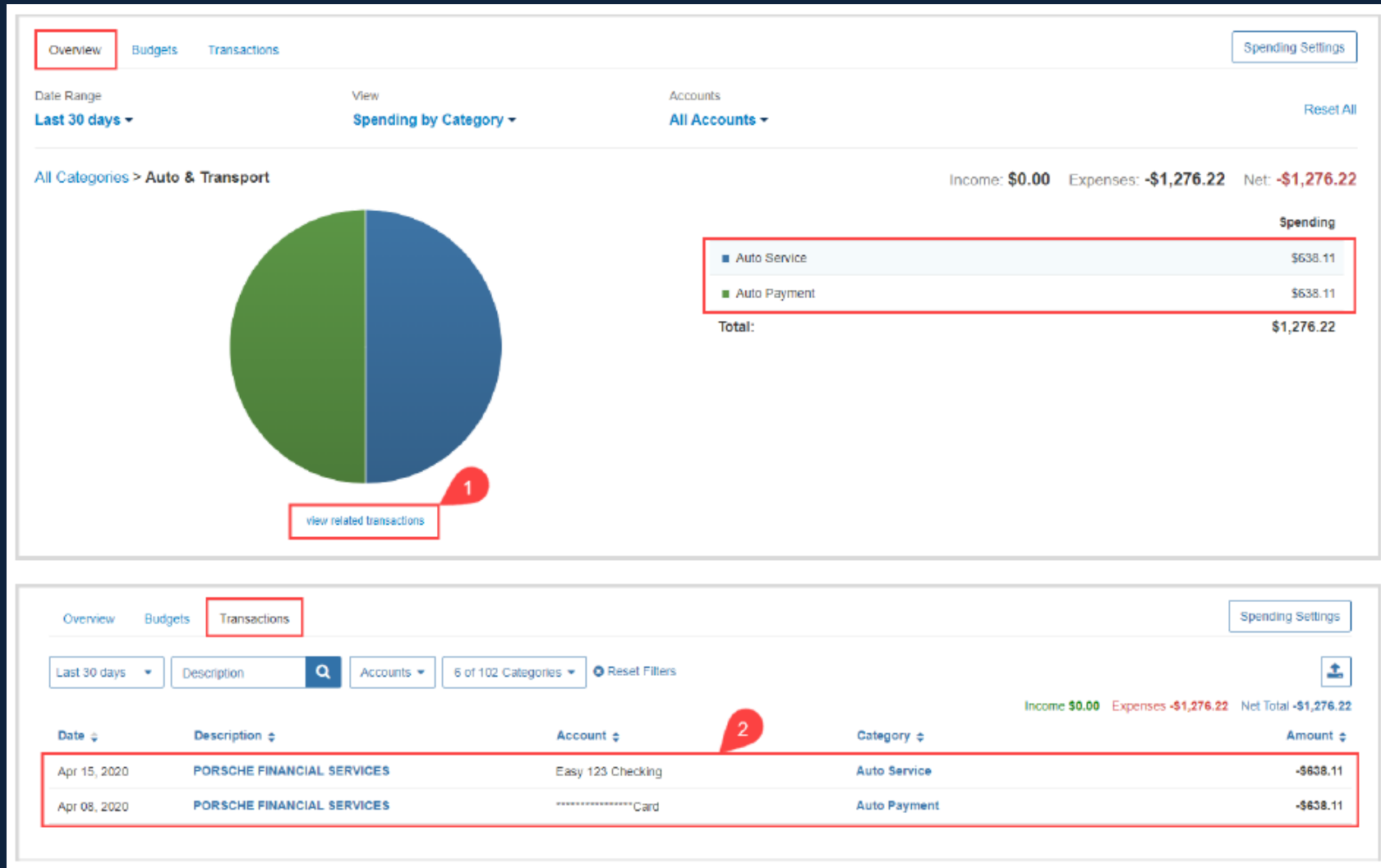
# A GUIDE TO YOUR CLIENT PORTAL

## *Spending Function: Overview*



# A GUIDE TO YOUR CLIENT PORTAL

## *Spending Function: Overview*



# A GUIDE TO YOUR CLIENT PORTAL

## *Spending Function: Budgets*

Overview **Budgets** Transactions Spending Settings

Date Range  
**This Month** ▾

You have no budgets for this time period.

You can [Add a Single Budget](#) ←

or

Let us [Create an Auto-Budget](#) based on your recent spending ↑

**+ Add a Budget**

**Expenses for This Month**

Auto & Transport	\$1,275	<a href="#">Add</a>
Bills & Utilities	\$601	<a href="#">Add</a>
Business	\$1,061	<a href="#">Add</a>
Cash/ATM	\$370	<a href="#">Add</a>
Fees & Charges	\$75	<a href="#">Add</a>
Food	\$357	<a href="#">Add</a>
Medical	\$30	<a href="#">Add</a>
Shopping	\$68	<a href="#">Add</a>
Taxes	\$355	<a href="#">Add</a>
Unclassified	\$1,563	<a href="#">Add</a>

# A GUIDE TO YOUR CLIENT PORTAL

## *Spending Function: Budgets*

[Overview](#) **Budgets** [Transactions](#) [Spending Settings](#)

Date Range  
**This Month** ▾

Add a Budget

Choose a category:

shop

Shopping

· Books

· Clothing

· Electronics & Software

· Merchandise/Misc

· Sports & Hobbies

Enter your monthly budget:

Add

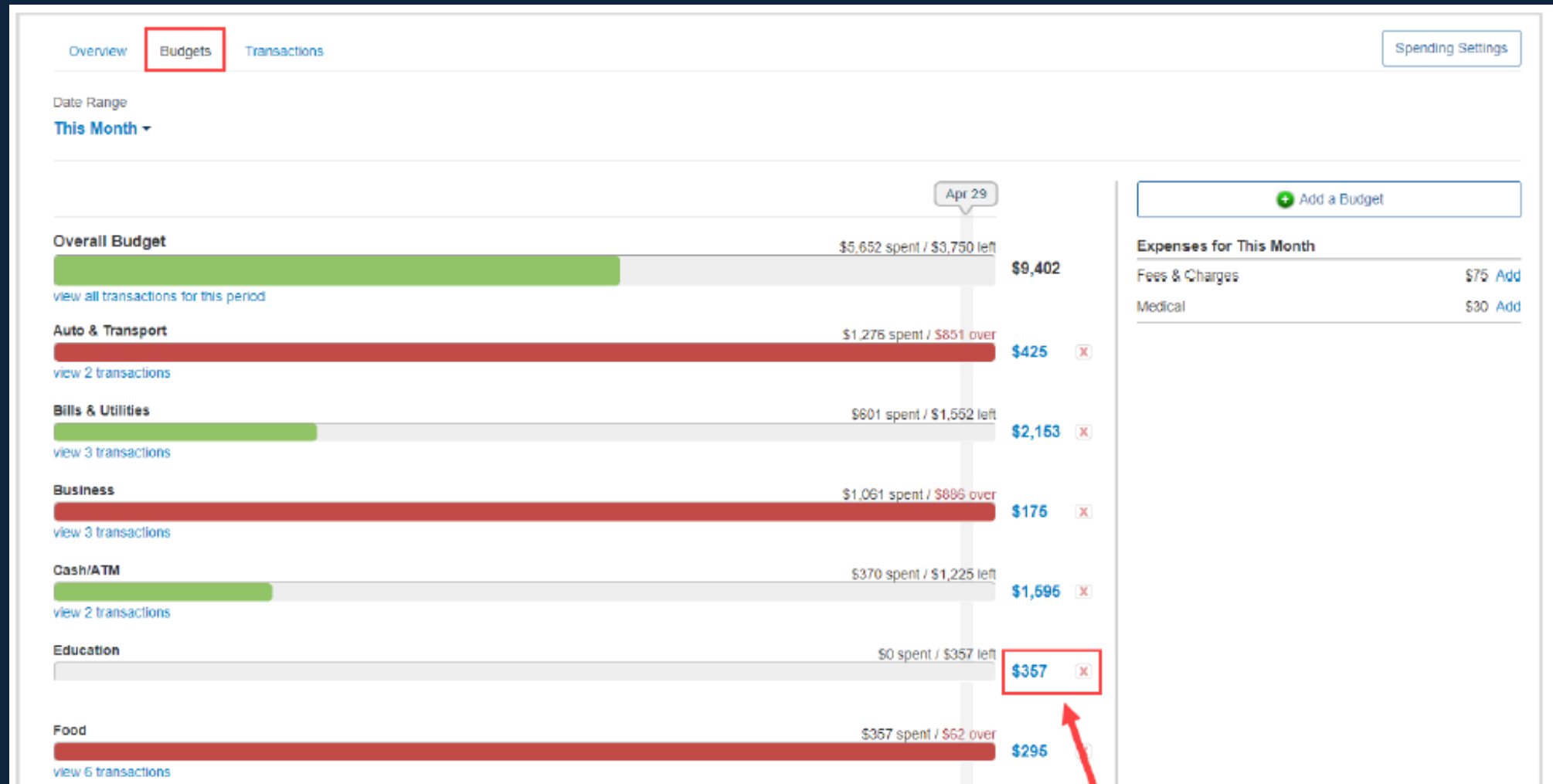
+ Add a Budget

Expenses for This Month

Auto & Transport	\$1,276	Add
Bills & Utilities	\$601	Add
Business	\$1,061	Add
Cash/ATM	\$370	Add
Fees & Charges	\$75	Add
Food	\$357	Add
Medical	\$30	Add

# A GUIDE TO YOUR CLIENT PORTAL

## *Spending Function: Budgets*





# A GUIDE TO YOUR CLIENT PORTAL

## *Spending Function: Transactions*

Overview Budgets Transactions Spending Settings				
Date range	Description	Accounts	Categories	Export results
Last 30 days	Type to Search	Type to Search	Type to Search	
Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-\$1.00

# A GUIDE TO YOUR CLIENT PORTAL

## *Spending Function: Transactions*

Overview Budgets Transactions Spending Settings				
Date range	Description	Accounts	Categories	
Last 30 days	Type to Search	Type to Search	Type to Search	Export results
Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-\$1.00

# A GUIDE TO YOUR CLIENT PORTAL

## *Transactions Function & Rules*

Sep 04, 2019 **STAPLES VALLEY FORGE** Easy 123 Checking **Business** -\$3.22

**Details:**  
This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VAL

**Create Rule** [Split Transaction](#)

**Rule:**  
☐ Always update transactions that contain **STAPLES VALLEY FORGE** with the Description and Category above

**Manage Rules**  
[Save Rule](#)

Sep 04, 2019	<b>STAPLES VALLEY FORGE DUPLICATE</b>	Easy 123 Checking	
Sep 02, 2019	<b>PAYMENT</b>	Easy 123 Checking	
Sep 01, 2019	<b>WAWA TOWN</b>	Credit Card	
Aug 31, 2019	<b>OVERDRAFT PROTECTION</b>	Easy 123 Checking	
Aug 29, 2019	<b>COLLEGEVILLE WEGMANS</b>	Credit Card	

**Categories:**  
Auto & Transport >  
Bills & Utilities >  
**Business**  
Cash/ATM  
Charity  
Education  
Entertainment >  
Excluded  
Fees & Charges >  
Food >  
Gifts

**Summary:**  
-\$3.22  
-\$1.00  
-\$3.99  
-\$75.00  
-\$111.42

# A GUIDE TO YOUR CLIENT PORTAL

## *Transactions Function & Rules*

Sep 04, 2019 **STAPLES VALLEY FORGE** Easy 123 Checking **Business** -\$3.22

**Details:**  
This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VAL

**Create Rule** [Split Transaction](#)

**Rule:**  
☐ Always update transactions that contain **STAPLES VALLEY FORGE** with the Description and Category above

**Manage Rules**  
[Save Rule](#)

Date	Description	Account	Category	Amount
Sep 04, 2019	<b>STAPLES VALLEY FORGE DUPLICATE</b>	Easy 123 Checking		
Sep 02, 2019	<b>PAYMENT</b>	Easy 123 Checking		
Sep 01, 2019	<b>WAWA TOWN</b>	Credit Card		
Aug 31, 2019	<b>OVERDRAFT PROTECTION</b>	Easy 123 Checking		
Aug 29, 2019	<b>COLLEGEVILLE WEGMANS</b>	Credit Card		

**Transaction Categories:**  
Auto & Transport >  
Bills & Utilities >  
**Business**  
Cash/ATM  
Charity  
Education  
Entertainment >  
Excluded  
Fees & Charges >  
Food >  
Gifts

**Summary:**  
- \$3.22  
- \$1.00  
- \$3.99  
- \$75.00  
- \$111.42

# A GUIDE TO YOUR CLIENT PORTAL

## *Transactions Function & Rules*

Sep 04, 2019

STAPLES VALLEY FORGE

Easy 123 Checking

Home Supplies

-\$3.22

Details:

Hide Transaction

This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - Easy 123 Checking statement as STAPLES 99231 VALLEY FORGE.

Create Rule

Split Transaction

Rule:

☒

Always update transactions that contain

STAPLES VALLEY FORGE

with the Description and Category above

Manage Rules

Save Rule

# A GUIDE TO YOUR CLIENT PORTAL

## *Transactions Function & Rules*

The screenshot shows the 'Transactions' tab in a client portal. At the top, there are tabs for 'Overview', 'Budgets', and 'Transactions', with 'Transactions' being the active tab. To the right of these tabs is a 'Spending Settings' button. Below the tabs, there are filters: 'Last 90 days', 'Description' (with a search icon), 'Accounts', and 'Categories'. A red circle highlights the summary area on the right, which displays 'Income \$41,456.90', 'Expenses -\$20,820.49', and 'Net Total \$20,636.41'. Below this is a table of transactions with columns for Date, Description, Account, Category, and Amount. The table lists several transactions, including 'STAPLES VALLEY FORGE DUPLICATE', 'WHOLE FOODS MARKET DUPLICATE', 'CASH WITHDRAWAL', 'STRIDE RITE', 'IRS', and 'STAPLES VALLEY FORGE'. A red box highlights a 'Hide Transaction' toggle switch at the bottom right of the page.

Overview Budgets Transactions Spending Settings

Last 90 days Description Accounts Categories

Income \$41,456.90 Expenses -\$20,820.49 Net Total \$20,636.41

Date	Description	Account	Category	Amount
		Pending		
May 13, 2020	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
May 03, 2020	WHOLE FOODS MARKET DUPLICATE	Easy 123 Checking	Groceries	-\$80.25
May 17, 2020	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
May 16, 2020	STRIDE RITE	*****Card	Shopping	-\$44.19
May 15, 2020	IRS	Easy 123 Checking	Federal Tax	-\$356.00
May 13, 2020	STAPLES VALLEY FORGE	*****Card	Business	-\$56.55

Details:

This transaction appeared on your eMoney Advisor Source (EMA) - Client Access - \*\*\*\*\*Card statement as STAPLES 99231 VALLEY FORGE.

Hide Transaction

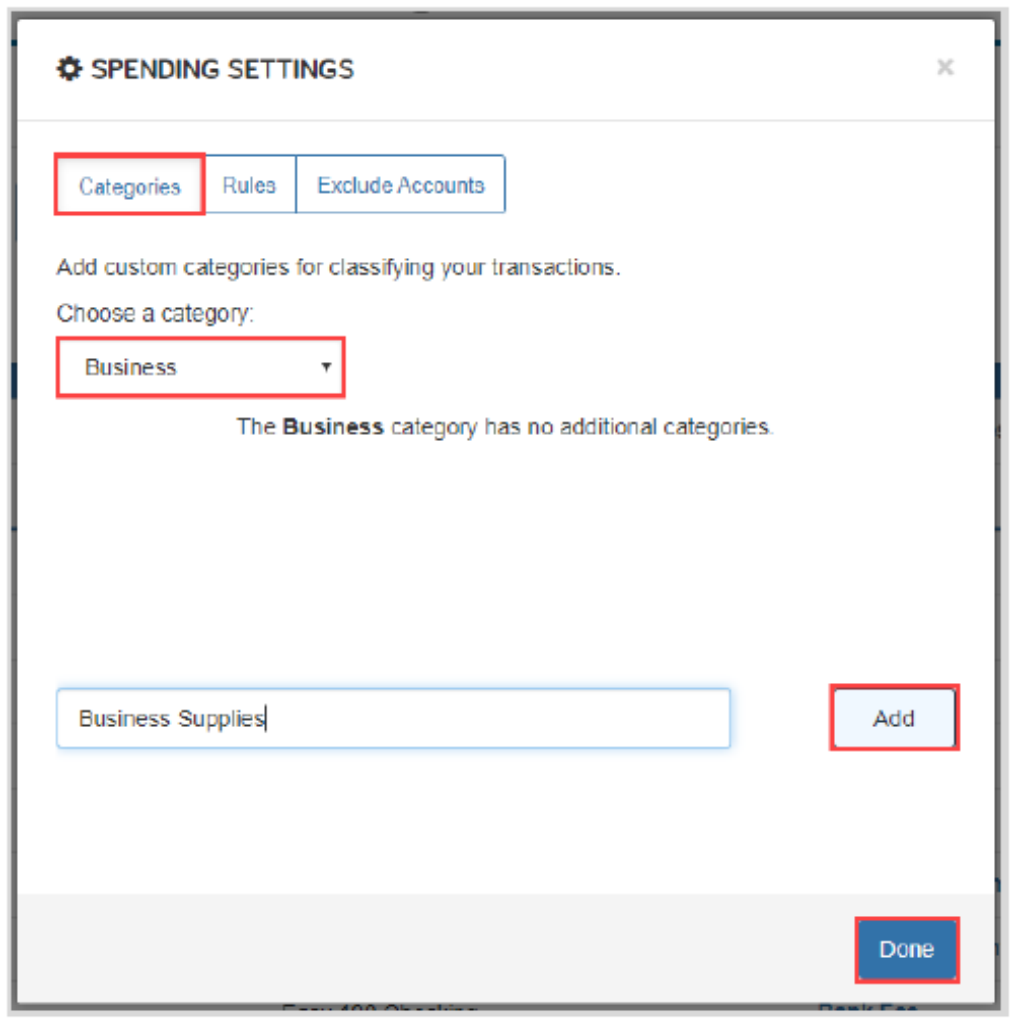
# A GUIDE TO YOUR CLIENT PORTAL

## *Transactions Function*

Overview Budgets Transactions Spending Settings				
Date range	Description	Accounts	Categories	Export results
Last 30 days	Type to Search	Type to Search	Type to Search	
Date	Description	Account	Category	Amount
Sep 08, 2019	CASH WITHDRAWAL	Easy 123 Checking	Cash/ATM	-\$250.00
Sep 07, 2019	STRIDE RITE	Credit Card	Clothing	-\$44.19
Sep 06, 2019	IRS	Easy 123 Checking	Federal Tax	-\$356.00
Sep 04, 2019	STAPLES VALLEY FORGE	Credit Card	Business	-\$56.55
Sep 04, 2019	STAPLES VALLEY FORGE	Easy 123 Checking	Business	-\$3.22
Sep 04, 2019	STAPLES VALLEY FORGE DUPLICATE	Easy 123 Checking	Sports & Hobbies	-\$3.22
Sep 02, 2019	PAYMENT	Easy 123 Checking	Credit Card Payment	-\$1.00

# A GUIDE TO YOUR CLIENT PORTAL

## *Transactions Function*

A screenshot of a 'SPENDING SETTINGS' dialog box. The dialog has a title bar with a gear icon and a close button. Inside, there are three tabs: 'Categories' (highlighted with a red box), 'Rules', and 'Exclude Accounts'. Below the tabs, there is a text prompt 'Add custom categories for classifying your transactions.' followed by 'Choose a category:'. A dropdown menu is shown with 'Business' selected (highlighted with a red box). Below the dropdown, a message states 'The **Business** category has no additional categories.' At the bottom, there is a text input field containing 'Business Supplies' and an 'Add' button (highlighted with a red box). A 'Done' button is located at the bottom right of the dialog (highlighted with a red box).

SPENDING SETTINGS

Categories Rules Exclude Accounts

Add custom categories for classifying your transactions.

Choose a category:

Business

The **Business** category has no additional categories.

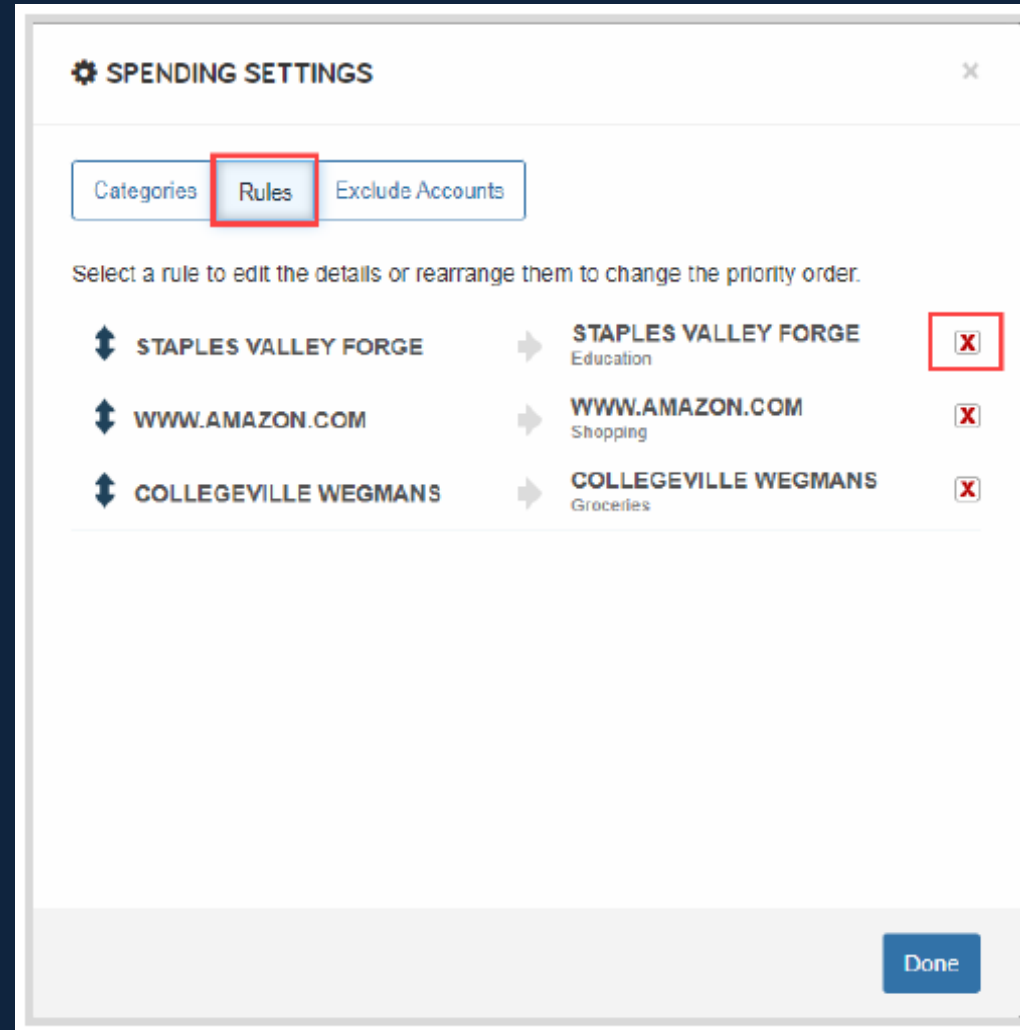
Business Supplies Add

Done



# A GUIDE TO YOUR CLIENT PORTAL

## *Transactions Function*



**“A budget is  
telling your  
money where  
to go instead of  
wondering  
where it went.”**

DAVE RAMSEY

 EMPTY NESTIN<sup>®</sup>

# A GUIDE TO YOUR CLIENT PORTAL

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*On Demand Access*



# A GUIDE TO YOUR CLIENT PORTAL

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*On Demand Access*



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*Client Portal Assistance Available*



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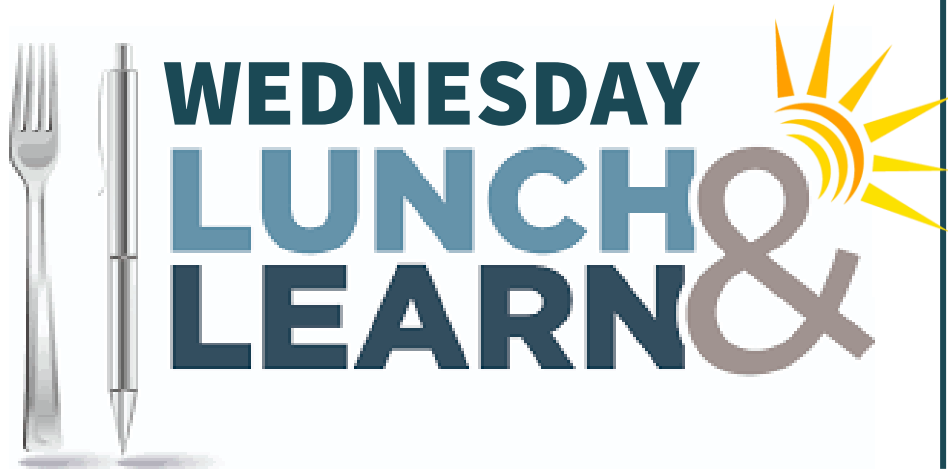


Elise Dwyer  
Client Relations Manager

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- Five Financial Mistakes Made in Retirement & How to Avoid Them
- Fundamentals of Investing 102: Make Your Money Work For You
- Your Savings Alone Won't Pay for College: Financial Strategies to Get on Track for College with an update on the impact of COVID-19



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SOURCES: eMoney.com; Gallup; lifehack.org

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