

*Take Charge Money Manager™
User Guide.*

Take Charge Money Manager Help.

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Accounts Help

Monitor your financial activity across all of your accounts in one convenient place.

How it works:

- Scroll to the bottom of the *My Accounts* page to view all of your accounts together.
- All of your accounts will be listed together alphabetically below your Coast Capital Savings accounts.

Add an Account

Linking up your accounts from your other financial institutions is quick and easy.

To add an account:

1. Click "Add an Account" to open the *Add Accounts* screen.
2. Search for a financial institution by its name or URL.
3. Select the institution from the list and enter the requested login credentials.

Manual Accounts

Manual accounts can be used to track cash, property values, or accounts with unsupported financial institutions. If you have an account at a financial institution we currently don't support, please contact us at 1.888.517.7000 to have it added to the database.

To add a Manual Account:

1. Click on "Add an Account." At the bottom of the window, click "Add a Manual Account"
2. Enter the current balance of the account, or value of the asset. You'll need to update this figure manually.
3. Select the account type (i.e.: Cash, Credit Card, Property)
4. Add any additional details that may be requested on the account.
5. Click "Save" to finish the process.

Edit an Account

Click on any account card to open the Account Details view. You can edit account details, like:

- Account Name
- Account Type
- Interest (%)
- Credit Limit and Original Balance (debt accounts only)
- Account Balance (manual accounts only)

Delete an Account

When you delete an account, all current and historical data in the account will be permanently deleted. A deleted account can't be retrieved, so only delete an account if you're sure it doesn't contain any information necessary to your report history.

To delete an account:

1. Click on any of the "Add External Account" buttons from within online banking.
2. Select the account. The Delete button should appear on the bottom right.

Hide an Account

When you hide an account, all current and historical data related to that account will be excluded, or hidden, from all calculations and financial reports in the **Take Charge Money Manager**. A hidden account can easily be un-hidden. Hide an account rather than delete if the delete option is not available (i.e.: internal accounts), or if you're not sure whether you will need the account data in the future.

To hide an account:

1. In the Account Details view, click the [...] icon and select "Hide Account".
2. Click "Hide" to confirm.

To un-hide an account:

1. In the *Accounts* view, scroll to the bottom of your account list. There should be a category called Hidden Accounts, with the account(s) you have hidden listed underneath.
2. Select the account you want to unhide.
3. In the Account Details view, click "Unhide".

Duplicate Accounts

Duplicate accounts can appear in your *Accounts* list when existing account connections are altered, like when a financial institution changes the way they name accounts in their system, or when a lost or stolen credit card is replaced. This can be fixed by merging the duplicate accounts together. This also ensures your account data is retained.

To merge duplicate accounts:

1. Identify which account is the original – it should have more transaction history than the new account.
2. In the Account Details view, click the [...] icon and select "Mark as Duplicate".
3. Select the new duplicate account from the list of accounts available for merge.
4. Click "Merge" to confirm that you wish to merge the accounts. Please note that this action can't be undone.

Transactions Help

Categorized Transactions

When your transactions are pulled into **Take Charge Money Manager**, they'll be categorized automatically. We encourage you to go through your transactions history from time-to-time and check that each transaction is categorized correctly. The more customized your transactions, the more accurate your reporting data will be.

If you re-categorize a transaction, **Take Charge Money Manager** will attempt to remember your preference the next time you post a similar transaction.

To change a transaction category:

1. In the *Spending* view, click on the category you want to edit and click "Select to View Transactions" in the center of the icon.
2. Click the category detail of the transaction you'd like to edit, and then select the correct transaction category from the list. Your change will be reflected across all reports in **Take Charge Money Manager**.

Uncategorized Transactions

If **Take Charge Money Manager** doesn't recognize which category a transaction belongs to, the transaction will be left uncategorized.

Identifying a transaction for anything labelled uncategorized is simple – just select the "Uncategorized" tab and click "Select to View Transactions" in the center of the icon. You can then edit the transaction categories accordingly.

Edit Transactions

You're not limited to editing the category of a transaction. If you click on a transaction and open the Transaction Details view, you can:

- Customize the Payee description.
- Edit the Date.
- Add Tags for custom searching.
- Add a Memo to remind yourself of details about the purchase.

If you click the [...] icon in the top right hand corner, you can also:

- Flag a transaction with the flag icon to call it out in the transactions list.
- Exclude a transaction from your spending reports.
- Split a transaction between multiple categories.

Split Transactions

Hey, we all have our favourite one-stop-shops. Stores like Costco and Walmart make it easy to buy groceries, clothing, and home supplies all in one go. If this is the case and you'd like to split up the transaction into multiple categories, just:

1. Click on the transaction to open the Transaction Details view.
2. Click the [...] icon to view additional options.
3. Click on "Split".
4. Enter the Amount and Category for each line of the split.
5. Click "Save Split" to confirm your changes.

To delete a split:

1. Click on any line of the split transaction to open the Transaction Details view.
2. Click on the trashcan icon to reunite all splits into a single transaction.
3. Click "Delete" to confirm.

Pending Transactions

If an incoming transaction is marked as pending, it will be shown at the top of the transactions list in *italics*. You can edit a pending transaction, but changes won't be saved when the transaction posts.

Exclude a Transaction

Transactions can be excluded if you don't want to include them in your financial reports. The transaction will still be visible in Transactions and other reports in **Take Charge Money Manager**, but it will be marked as "Excluded" and the amount won't be factored into any calculations. It can be re-included later if you change your mind.

To exclude a transaction:

1. Click on the transaction to open the Transaction Details view.
2. Click the [...] icon to view additional options.
3. Click "Exclude".
4. Click "Exclude" again to confirm.

Spending Help

Customize your Date Range

You have a few options for adjusting the date range:

1. Use the back and forward arrows to navigate through time.
2. Use the dropdown arrow to select from a list of present date range options.
3. Use the dropdown arrow to open the calendar view, and select a custom date range.

Income Report

To view your income (or any incoming money into your account), click on the Income toggle in the top right hand corner of your chart.

Click on an Income category to view your income by subcategory. You can also drill down to the transaction level if needed.

Budget Help

Auto-Generate Budgets

When you first use Budgets, you'll have the option to either "Auto-Generate Budgets", or to start from scratch.

We encourage you to use the Auto-Generate Budgets feature. It'll create a starting budget for you based on your average spending in each category over the previous 90 days. This budget calculation will be more helpful if you've added all your accounts first and have reviewed your transaction history for accuracy. Adjust figures and amounts if needed.

In budgets, you can decide which categories you do and don't want included. If a category was added during budget generation that you don't want in your budget, you can delete it by clicking on the trash can icon to the right of the screen.

Recalculate Budgets

You can Recalculate Budgets at any time to better tailor your budget experience to your actual spending. To recalculate a budget:

1. Click on the Manage Budgets link in the top right hand corner of the *Budgets* page.
2. Scroll to the bottom of the pop-out menu.
3. Click "Recalculate Budgets".

Start from Scratch

If you decide to start from scratch, the **Take Charge Money Manager** will give you a list of spending categories. Choose a category and set the budget amount, one category at a time.

Bubble View

The benefit of Bubble budgets view is that it allows you to see both the health and the impact of your budget categories. The colour of your bubbles indicates whether you are on track, nearing your budget, or are over the limit:

- Green: below 80%
- Yellow: between 80-100%
- Red: over 100%

The size of your bubble represents your budget amount relative to your overall budget. The bigger the bubble, the more of your overall budget that category consumes. The bubble will grow (or shrink) to accurately reflect the percentage the category represents in your overall budget.

If the Bubble view isn't your style, there's also a List view available. Click on the small list or bubbles icons in the top left hand corner of the Budgets page to toggle between the views.

Edit a Budget Amount

Click on a bubble to display the Budget Detail view. Here, you can click the pencil icon to edit or delete the selected category, view spending trends in that category and add sub-budgets.

What if my sub-budgets total more than my overall budget in that category?

Your overall budget amount will increase to accommodate the total sub-budget amounts. If you delete or decrease a sub-budget, the overall budget for that category won't be affected.

Click on a sub-budget to view its details. You can also edit or delete the sub-budget, see spending trends or view related transactions.

To delete a budget:

1. Click on the budget bubble to open the detail view.
2. Click on the pencil icon.
3. Click "Delete (Budget Name)".
4. Click "Delete" again to confirm.

Projected Income

You can view and edit your Projected Income within budgets. This will help you to make spending decisions that balance with your income. Projected Income is typically calculated based on transaction history, but you're also able to edit this number manually.

To edit Projected Income:

1. Click on the budget summary at the bottom-left to expand the view.
2. Click on the Projected Income amount.
3. Enter a new amount.
4. Press "Enter" to save. This will change be reflected in your unbudgeted amount.

List View

The List View allows you to see a detailed list of categories and subcategories in a single view. You can quickly make budget edits without navigating in and out of the budget detail view.

Similarly to the colour coding in Bubble view, the coloured bars represent the status of your budget:

- Green: below 80%
- Yellow: between 80-100%
- Red: over 100%

Edit a Budget Amount

The column on the left-hand side of List view displays a list of budget categories, such as Entertainment or Travel, and the progress towards hitting each goal. Click into a category for a list of smaller sub-budgets associated with that category, and your progress for each. For example, Food & Dining could be broken into Groceries and Restaurants.

To change a budget amount, click the pencil icon. You can edit the budget of a major category or a sub-budget.

To delete a budget or sub-budget, click the pencil icon and select "Delete (Budget Name)".

View Budget Transactions

Click on any budget to view a list of all transactions within its related category. You can access transaction details and re-categorize transactions here just like in the *Spending* view.

Manage Budgets

Use Manage Budgets to quickly add, remove, or recalculate budget categories.

To add a budget category:

1. Click on Manage Budgets in the top right-hand corner.
2. Scroll to the bottom of the pop-out menu to see categories "Not in Use".
3. Choose the category that you'd like to add.
4. Click on the category and adjust the budgeted amount.

To delete a budget category:

1. Click on Manage Budgets in the top right-hand corner.
2. On the category you want to delete, click on the trash can icon to the right.
3. Click "Delete" to confirm.