

# LEDGER

## USER GUIDE

Your Personal Financial Management Tool



## Enrolling in Ledger

Before you can use the Ledger, you must first enroll.

### To enroll in Ledger

1. On the Login page, enter your **Login ID** and **Password**. A Ledger Agreement appears.
2. Read the PFM Agreement, then click or tap **Agree** or **Later**. If you select **Agree**, all Ledger functionality on the Home page is enabled. If you select **Later**, you will be able to see the Ledger widgets, but functionality will be disabled until you accept the Agreement.

Ledger allows you to budget and manage your finances by aggregating all of your accounts across multiple financial institutions so you can see balances and transactions all in one place, on any device.

## Linking Accounts



Linking accounts held at external financial institutions allows you to manage your finances by seeing balances and transactions all in one place. Link your credit cards, loans, checking, and savings accounts from other financial institutions one time, and Ledger keeps your view updated so you always see accurate balances and recent transactions.

### To link an account

1. On the Home page, click or tap Link Account. A list of frequently chosen financial institutions appears.
2. Select a financial institution by either:
  - Clicking or tapping the financial institution's name or logo.
  - Typing the name or URL of the financial institution in the Search box. As you type, a list of matching financial institutions appears from which you can select the appropriate match.
3. To link an account, provide the credentials you use to log into the online banking system at the external financial institution, then click Continue. If the account requires multi-factor authentication (MFA), you will be prompted to supply the additional information, such as a secure access code.

Link Account

Sign in using your CC Bank login credentials

 CC Bank   
www.intuit.com

BANKING USERID

BANKING PASSWORD

Don't remember your [CC Bank](#) Banking Userid or Banking Password?

After you link accounts, they appear in a Linked Accounts group on the Homepage, providing a full financial picture. You can reorder and group accounts, as necessary.

## Managing Transactions in Ledger

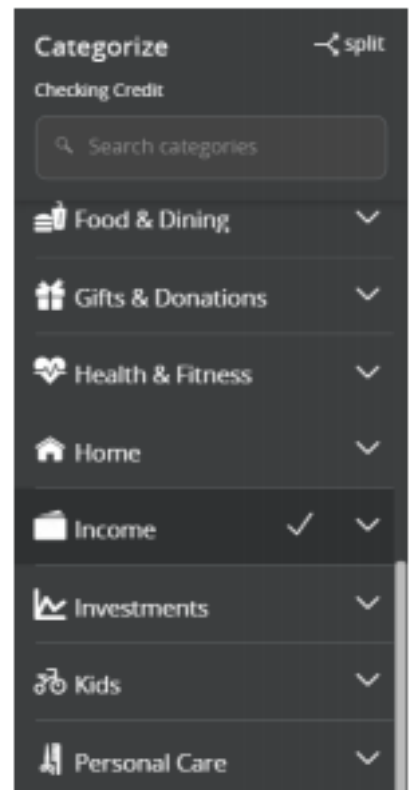
Account information for linked accounts is view-only. Although you can see balances and transactions and modify categories and descriptions, you cannot create new transactions for linked accounts or transfer funds between linked accounts. Instead, use the Services > External Account menu option to set up transfers to and from an external account.

## Categorizing Transactions

Transactions for your internal accounts and linked accounts are automatically categorized to help you accurately monitor your spending and track your budgets. In some cases, you may choose to modify the automatically-selected category. You can also modify transaction descriptions, edit, or split transaction categories, and create new subcategories.

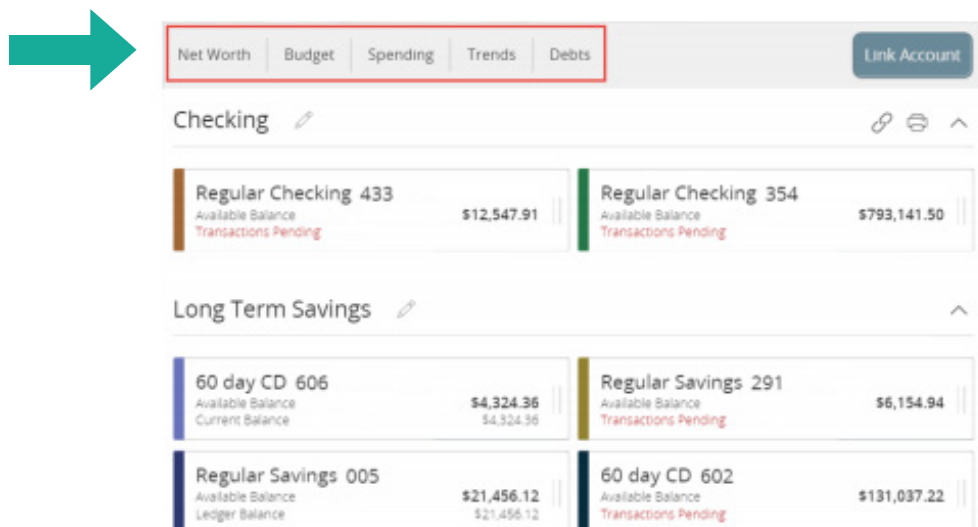
### To categorize a transaction

1. On the Home page, click or tap an account. The Account Details page appears.
2. Click or tap a transaction. The transaction summary appears.
3. In the Category section, click or tap the edit icon (✎). The Categorize sidebar appears.
4. Select a category to assign the transaction.
5. (Optional) In the Online Description section, click the edit icon to change the description of the transaction.



## Using Ledger Widgets

You can use Ledger to view all of your accounts in one place so you can manage your spending and debts, calculate your net worth, and see spending trends over specific time periods. Several links appear at the top of the Home page, such as Net Worth and Budget. You can click those links to display visual representation of your financial data, known as “widgets.”



Each widget is interactive and displays different information:

**Net Worth** – Allows you to see the total value of all internally-held and linked accounts to view your net worth over time.

**Budget** – Helps you set budgets for each spending category and track progress towards those categories each month.

**Spending** – Enables you to see a visual representation of how you are spending your money over a period of time.

**Trends** – Builds even further on your budgeting categories to help track spending over time as compared to income.


**Debts** – Allows you to see all of your debt accounts in one place and to calculate how making additional payments, or paying off your debt completely, can impact your debt over time.



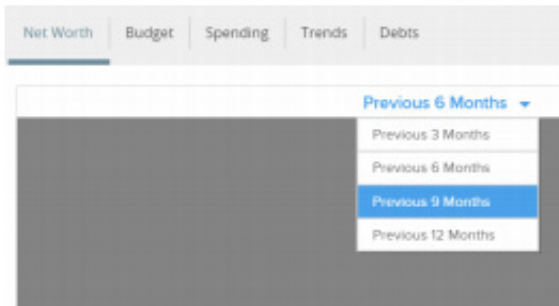
**Note:** Only the Budget and Spending widgets are available on a smartphone, and functionality is limited.

# Net Worth

The Net Worth widget tracks the net sum of all your assets and liabilities over the past year. The dots on the graph represent your net worth for each month, while the lines on the graph represent the change in your month-to-month net worth.

 **Note:** When you first use Net Worth, it may not accurately represent your spending history, but the software will save your data moving forward.

1. Adjust the time frame by clicking the date range drop-down menu.



2. Hover your mouse over a dot or line to display total net worth for that month.



3. Click a circle on the line chart to see your net worths gains and losses. A window appears showing the amount of change that occurred within each of your accounts during that month.



4. Click one of the accounts to display the associated transactions.

The screenshot shows the 'Net Worth' widget with a window titled 'Transactions For CHECKING 3169 in October 2015'. The window displays a table of transactions with columns for Date, Payee, Category, Account, and Amount (\$).

Date	Payee	Category	Account	Amount (\$)
10.30.2015	Concur	Travel	CHECKING 3169	\$0.01
10.30.2015	Direct Deposit	Paycheck	CHECKING 3169	\$2,450.00
10.29.2015	Reliant Energy	Utilities	CHECKING 3169	\$189.88
10.28.2015	Interest Payment	Interest Income	CHECKING 3169	\$0.02
10.26.2015	Authorized On Chuy's Round Rock	Food & Dining	CHECKING 3169	\$39.63
10.26.2015	Check # 3252	Check	CHECKING 3169	\$20.00
10.26.2015	Check # 3253	Check	CHECKING 3169	\$15.00
10.26.2015	Jack in the Box	Fast Food	CHECKING 3169	\$8.08
10.26.2015	Redbox	Movies & DVDs	CHECKING 3169	\$4.87
10.26.2015	The Home Depot	Home Improvement	CHECKING 3169	\$17.29
10.26.2015	Transfer (Insurance)	Transfer	CHECKING 3169	\$130.00
10.23.2015	7-Eleven	Gas	CHECKING 3169	\$21.63
10.23.2015	TxTag	Auto & Transport	CHECKING 3169	\$40.00

## Budget

The Budget widget allows you to set budgets for each spending category and track progress towards those categories each month. As each month progresses, this widget provides visual clues to show how close you may be to hitting the assigned thresholds. This widget is available in online banking and in mobile banking app, however, functionality is limited in mobile banking app.

Then first time you use the Budget widget, you have the option to Start from scratch or have Ledger auto-generate budgets based on your spending history



### Bubble Budgets View

After your budgets are created, they appear in the "bubble" form. The bubbles view allows you to see both the health and the importance of your budgets simultaneously.

**Green** – less than 80% of the budget spent

**Yellow** – more than 80% of the budget spent

**Red** – more than 100% of the budget spent

The size of the bubble is relative to the amount, and exact progress displays on the outside rim of the bubble. Bubbles can also be dragged for comparison. You can view and edit your projected income within budgets, helping you make decisions that balance with your income. Projected income is calculated based on transaction history; however, you can edit this number manually.

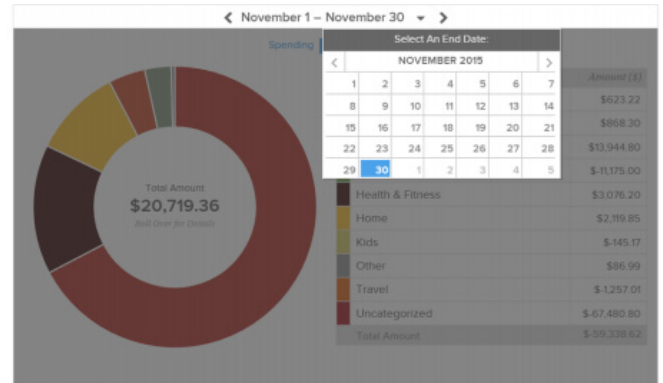
## Spending

The Spending widget allows you to see a visual representation of how you are spending your money over a period of time. Transactions are categorized based on the same categories used in the Budget widget, but show the percentage of each category as compared to the total.

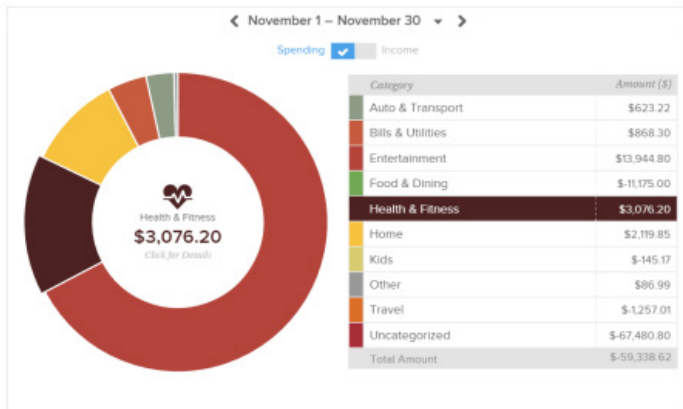
1. Click the Spending/Income toggle to view the Spending or Income wheel.



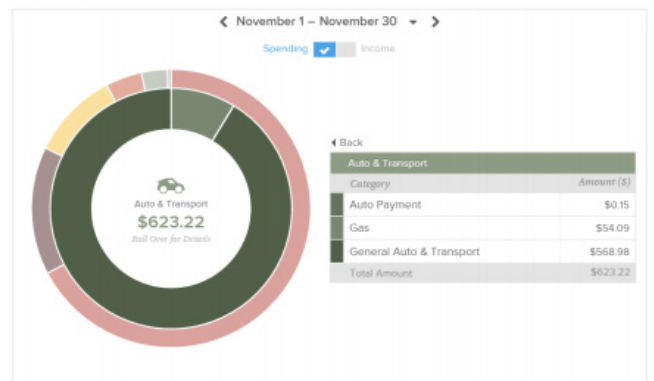
2. Change the time frame by changing the date range menu.



3. Hover over a section of the spending wheel to see how much you spent in each category.



4. To drill down further to see more information, click on the desired section and it will expand out to its own category wheel with a breakdown of your subcategory spending.



5. To drill down even further to see the transactions under a subcategory, click the subcategory listing on the right or click the center of the wheel. A transactions overlay appears.

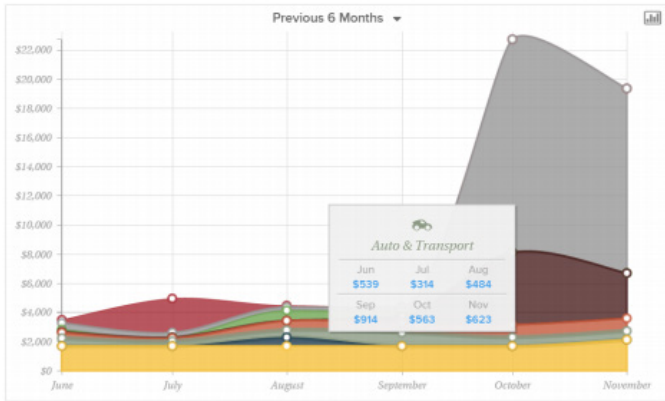
6. Click a transaction to view or edit the transaction details.



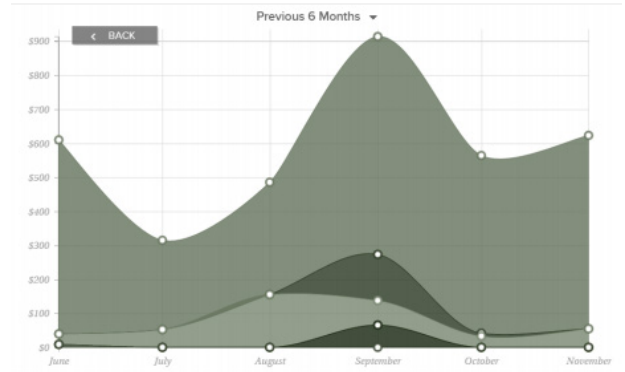
## Trends

The Trends widget builds even further on your budgeting categories to help track spending over time as compared to income. It shows spending history by category, along with a green line showing income. This way, you can quickly determine if you are spending more than you are making.

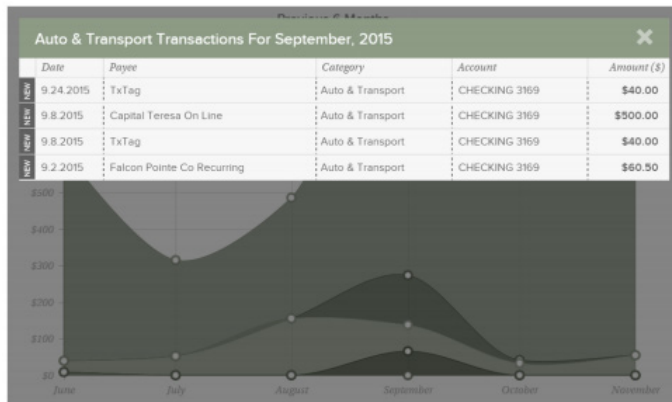
1. Hover your mouse over a colored area to show the actual spending in each category for the months displayed.



2. Click a category area in the graph to drill down into the selected category and show any relevant subcategories.



3. Click any of the circle data points to display a list of transactions for the selected category.

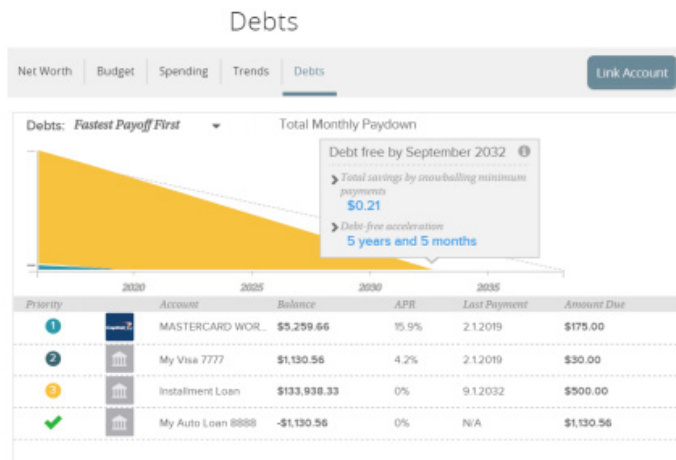


4. Click an individual transaction to view the transaction details.

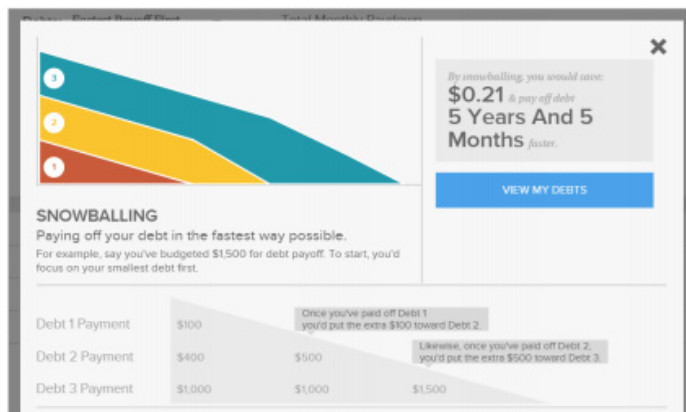
## Debts

The Debts widget allows you to see all of your debt accounts in one place and to calculate how making additional payments, or paying off your debt completely, can impact your debt over time. You can calculate paying off your debt using the Snowball method. This method helps you pay off your debt in the fastest way possible, focusing on your smallest debt first.

1. Hover your mouse over a section of the graph to show how much you will owe based on the current projection.



2. Click the information icon to see how Snowballing helps you pay down your debt more quickly. Both the amount and time saved are prominently displayed.



3. Click on an account to edit details and view an individual payoff graph.
4. Hover your mouse over a section of the graph to see how much you will owe based on the current projection.