



**MONEYMINDER®**  
*created by Karen McCall and Mikelann Valterra*  
**Quick Start Guide**



## Welcome to MoneyMinder

Please take a few minutes to read over this short Quick Start Guide. It will enable you to get up and running. Soon you'll feel great about your money and more in control of your finances.

Here are the 7 steps we will take you through to get started on this life changing process.

1. Name your **Spending Plan**
2. Customize the **Categories** for your Plan
3. Create your **Registers** for tracking
4. Now you can start "tracking"
5. Create your first **Monthly Spending Plan**
6. Look at the **Monthly Summary** to see if it works
7. Go back to the **Monthly Spending Plan** and make adjustments as needed

## Step One: Name your **Monthly Spending Plan**

On the right side of the [HOME](#) page is a blue box titled "Getting Started"-

Click "[Click here to get started](#)".

This will take you to a page called [ADD A SPENDING PLAN](#).

Click in the box and create a name for your **Spending Plan** . For example, "Mary's Spending Plan".

Then click "Save".

We recommend you have only one **Spending Plan** for all your spending. (Note- Your **Checking, Cash, Savings** and **Credit Card Registers** may all be linked to one **Spending Plan**)

## Step Two: Customize your **Categories** for your plan- make it your own

On the right side of the [ADD A SPENDING PLAN](#) page is a brown box.

Click the box to begin customizing your

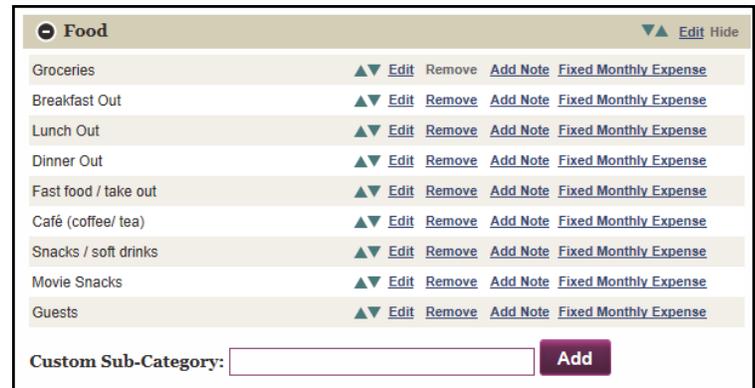
**Categories** for your **Spending Plan**.



You will see the name of your **Spending Plan** in the "Spending Plan" box. Then you can see all the Main **Categories** for your plan.

Click the "plus" sign  next to each of the Main **Categories** to expand them.

You can edit the provided **Categories**, or remove them. You can also change the order in which they appear by clicking the purple up or down arrows. And click "Fixed Monthly Expense" if this expense does not change from month to month, such as your mortgage.



## Step Three: Create your **Registers** so you may begin tracking

On the right side of the [CATEGORY SETUP](#) page is a blue box.

Click the box to set up your **Registers**.



The page you come to is [MANAGE REGISTERS](#).

There are no **Registers** yet, so click the "Add Register" button to create your first **Register**.

**Add Register**

This Takes you to the [ADD REGISTER](#) page. To create your first **Register** fill in each of the boxes on this page.

First name your **Register**. Keep this simple and descriptive (Ex: "Wells Fargo Checking").

Then select the "Type of Register".

**Note:** The order you create your **Registers** in will be the order they appear, so we recommend starting with creating your **Checking Register** first- this is most likely your primary bank account.

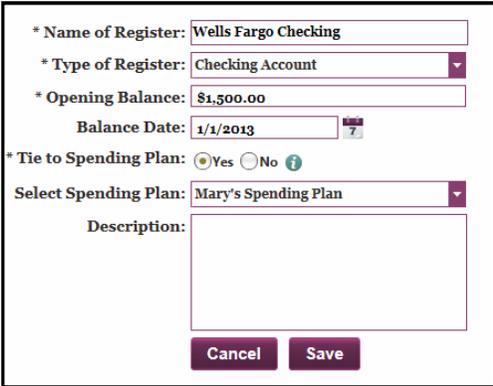
Next enter the "Opening Balance". If you are not sure of your "Opening Balance", give it your best estimate, you will be able to adjust this later on when you know the exact balance.

Then select "Tied To Spending Plan" by clicking the "Yes" button. "Tied" simply means that the expenses in this register will be part of the spending plan. Always select "Tied".

Finally make sure your **Spending Plan** is selected. (Ex: Mary's Spending Plan .)

Click "Save". Your register is automatically added to your [HOME](#) page and your [REGISTERS](#) page.

Once you have created your **Checking Register**, create your other **Registers**, such as **Cash**, **Savings** or **Credit Card** Registers.



The screenshot shows a form titled "Add Transaction" for a "Wells Fargo Checking" register. The form includes the following fields and options:

- \* Name of Register: Wells Fargo Checking
- \* Type of Register: Checking Account
- \* Opening Balance: \$1,500.00
- Balance Date: 1/1/2013
- \* Tie to Spending Plan: Yes (selected) / No
- Select Spending Plan: Mary's Spending Plan
- Description: (Empty text area)
- Buttons: Cancel, Save

## Step Four: Now you can start Tracking!

Don't underestimate the power of tracking – it will get you clear, conscious and connected to your money.

To start Tracking, click on your **Register** name and then click the "Add Transaction" button .



If you use your debit card or write a check, enter this in your **Checking Register**. If you spend cash, enter this in your **Cash Register**. If you use your credit card, enter this in your **Credit Card Register**.

Here is a tracking example: Say you spend \$85.35 at Safeway using your debit card.

Log into your MoneyMinder subscription and go to your [HOME](#) page.

Click the name of your **Checking Register** and you will go to the [REGISTER](#) page for that account.

Click on the "Add Transaction" button and a window called "**Add a Transaction in Wells Fargo Checking Register**" will open up.

To "Track" what you spent at Safeway simply-

Pick the "Date" (Today's date is already defaulted for you.)

Select the "Type" from the dropdown menu. (Not mandatory, unless you want to enter a check number)

In the "Name" box type in "Safeway" (If you have auto fill enabled on your particular computer, this will fill in for you automatically.)

In the "Action" dropdown select the action you are doing. (In this case select "Money Out".) Most of the time, when you are tracking what you spent, you will simply select "Money Out".

Select the "Category" dropdown for this purchase (in this case the Main **Category** "Food".)

From the "Sub-Category" dropdown select "Groceries".

Lastly, enter the amount you spent in the "Money Out" box and hit either "Save" or "Save and New" depending on whether you have other transactions you want to "Track" in this **Registers**. MoneyMinder automatically enters the transaction in the **Register** and on your **Spending Plan**.

**Add a Transaction in Wells Fargo Checking Register**

Date:  Type:  Name:

Action:  To Register:  Category:  Sub-Category:  Money Out:  Money In:

Memo:

(Note: you can click "Split" if your transaction belongs in two categories. Example: You spend \$123.00 at Target. You click "Split" and select "Gifts" and "Birthdays" for \$65.32 and then you select "Home" and "Household Supplies" for the rest. These individual amounts will now show up in their respective categories on your **Spending Plan**.)

## Step Five: Create your first **Monthly Spending Plan**

In this step you will learn how to create your first **Monthly Spending Plan**.

If you are on the [REGISTERS](#) page click the box "New Users"

If you are on your [HOME](#) page hover over the tab called "Monthly Plan" and click "Monthly Spending Plan" to go to your [MONTHLY SPENDING PLAN](#) page.

Select your **Spending Plan** from the drop down menu. You'll now notice a few things. *All that tracking you started in Step Four is all right here- you can easily see where your money is going, in their individual categories.*

To create your **Spending Plan** think about the month ahead.

Starting at the top, decide what you think you will spend THIS month, and click in the box that says "Mnth Plan" for that **Category** and enter this amount.

For example, what do you think you will spend on "Groceries" this month? Enter this number in the "Monthly Plan" box for this **Category** and click "Save" when you are done with each **Category**.

Continue entering your projected spending. (You can use the **TAB** key to go down the categories.)

Continue all the way down, letting the **Categories** guide you. At the bottom, you'll have to think about your "Income" this month. What will get deposited? Put this number in the month plan column, under "Income".

**Create and Adjust Your Monthly Spending Plan**

Food	Monthly Plan	Adjustment
Groceries:	<input type="text" value="\$300.00"/>	<input type="text"/>
Breakfast Out:	<input type="text" value="\$15.00"/>	<input type="text"/>
Lunch Out:	<input type="text" value="\$20.00"/>	<input type="text"/>
Dinner Out:	<input type="text" value="\$75.00"/>	<input type="text"/>
Fast food / take out:	<input type="text" value="\$35.00"/>	<input type="text"/>
Café (coffee/ tea):	<input type="text" value="\$15.00"/>	<input type="text"/>
Snacks / soft drinks:	<input type="text" value="\$5.00"/>	<input type="text"/>
Movie Snacks:	<input type="text" value="\$10.00"/>	<input type="text"/>
Guests:	<input type="text" value="\$25.00"/>	<input type="text"/>

## Step Six: Look at your MONTHLY SUMMARY page- does your **Spending Plan** work?

Once you have mapped out your **Monthly Spending Plan** you have to make sure your plan will work for the coming month.

On the MONTHLY SPENDING PLAN page are two boxes, one at the top and the other at the bottom.

Clicking on either one will take you to the MONTHLY SUMMARY page.

**Monthly Summary:  
Does Your Plan Work?**  
Any time a change is made to your spending plan, be sure to check the summary

**Does This Plan Work?**  
Click here to see if you'll have enough money at the end of the month. Then you'll know if you need to come back and make adjustments on this spending plan

Once there, you will see several things. At the top are amounts on hand in your **Checking Registers** and **Cash Register** from the 1<sup>st</sup> of the month. (The MoneyMinder pulled these from your **Registers** for you.)

Look at the three blue columns going down, under "Will This Plan Work?"

You'll see that the MoneyMinder adds your "Planned Income for the Month".

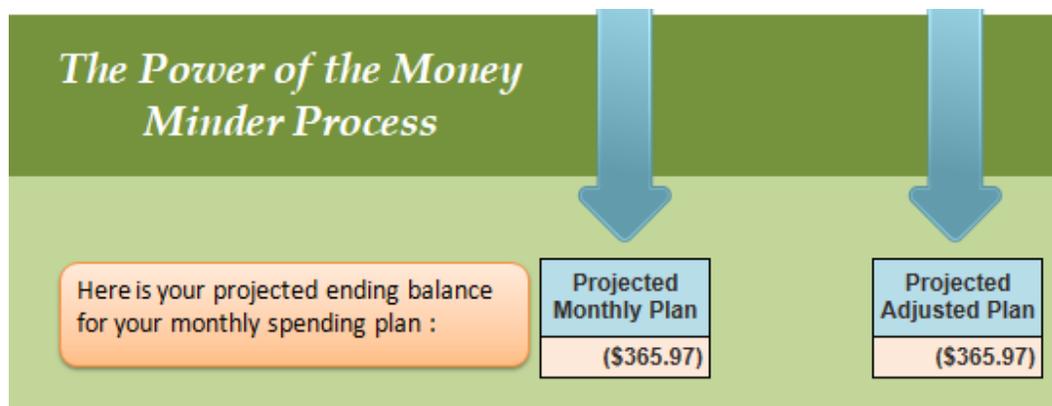
Then it subtracts your "Total Planned Spending before Debts". In other words, what you are planning on spending this month?

Next you'll see that MoneyMinder subtracts the amount of debt repayments you are planning on making this month.

Last, it will add in other "Additional Resources" you are planning to use, such as "Amounts From Savings" or "New Credit Card Charges".

Follow the blue arrows to see if your plan will work. The left arrow points to your "Projected Ending Balance"

**This is the amount that you will have at the end of the month, if you spend and earn according to your plan.** Is this enough? If it is not, (as in the example below) now is the time to adjust.



## Step Seven: Adjust your spending if you need to.

To begin MoneyMinder's powerful process of adjustment-

Click the orange box

Return to Spending Plan

"Return to Spending Plan".

Go down your **Monthly Spending Plan**. Look for expenses you can adjust. (Read "Make Adjustments if Necessary" on the [MONTHLY SUMMARY](#) page for suggestions about this process.) When you find one-

Click in the "Adjustment" column to the left of that expense.

Using the minus, enter the amount you wish to reduce that expense by in the "Adjustment" column. (Ex: You plan \$300 for "Groceries". You know if you look for Specials you could reduce that by \$25.00. Enter "-25" in the "Adjustment" column.)

Click "Save".

The amount in the "Adj. Plan" column has now been reduced.

**Create and Adjust Your Monthly Spending Plan**

Food

	Monthly Plan	Adjustment
Groceries:	\$300.00	-25
Breakfast Out:	\$15.00	
Lunch Out:	\$20.00	
Dinner Out:	\$75.00	
Fast food / take out:	\$35.00	
Café (coffee/ tea):	\$15.00	
Snacks / soft drinks:	\$5.00	
Movie Snacks:	\$10.00	
Guests:	\$25.00	

FOOD	Mnth. Plan	Adjustment	Adj. Plan
Groceries	300.00	-25.00	275.00
Breakfast Out	15.00		15.00
Lunch Out	20.00		20.00
Dinner Out	75.00		75.00
Fast food / take out	35.00		35.00
Café (coffee/ tea)	15.00		15.00
Snacks / soft drinks	5.00		5.00
Movie Snacks	10.00		10.00
Guests	25.00		25.00
<b>TOTAL FOOD</b>	<b>500.00</b>	<b>-25.00</b>	<b>475.00</b>

Go through your **Categories**, thinking about how you can creatively meet your needs with less money. Can you also add money in from some source, under the "Income" adjustment?

When done click one of the boxes to take you back to the [MONTHLY SUMMARY](#) page.

Follow the blue arrows. This time the one on the right will lead you to your "Projected Adjusted Plan". This is your **Monthly Spending Plan** after the adjustments you just made.

Now do you have enough money at the end of the month? The number changed depending on how much you adjusted in or out of your plan. . If the amount is now positive— Congratulations—you now have a plan that will work.

## On-going through the month- the Golden Key

As you continue tracking your spending and income throughout the month in your **Registers**, look at your **Monthly Spending Plan**. You will see the amount you've spent so far in each **Category** on the right side in the "*Mnth Total*" column and, right next to that, the amount you have left to spend in the "*Remainder*" column.

Stay connected by looking at your "*Remainder*" column. What do you have left to spend?

If you need to adjust your plan so you have more money left in your "*Remainder*" column, click in the box called "*Adjustment*" on the left side, and add money, so your "*Adj. Plan*" reflects what you need to spend. (Or what you actually have spent, if you went over your initial plan.)

How do the amounts in your "*Remainder*" column look now?

Remember, whenever you adjust on your [MONTHLY SPENDING PLAN](#) page-

Click on the box at the top or the bottom, to go to the [MONTHLY SUMMARY](#) page, to see the big picture for the month.

Look at the very bottom at the third column, your "*Projected Adjusted Plan*".

How much money are you ending with now?

Do you need to go back and continue adjusting your plan?

Can you creatively meet your needs with less money?