

Money Management™

Cash Flow

Cash Flow Summary

Cash Flow combs a user's transactions to identify recurring deposits and payments in order to show your historical spending and planned future spending. This can help you see the impact of upcoming payments and plan ahead for future expenses.

Cash events can be any regular deposit, like a paycheck or rental income, as well as expenses, such as your housing payment, car payment and utilities. They can be recurring or one time.

When you first access Cash Flow, a quick tutorial plays. Here, I've completed the tutorial and have been taken straight to the screen with suggested Cash Events I could add, based on my recurring transactions. I can select as many green checkmarks as I'd like to add those transactions to my Cash Flow. Selecting the red X means this transaction won't be suggested again.

If I don't see the transaction I want, I can add one manually by selecting "Create your Own". On the popup, I'll select "Based on Past Transaction" and then can select from my transactions of the last 2 months. Let's say I have lunch with co-workers at Café Rio every week. <pick Café Rio> So I'd select this, complete the fields, and it's added. Next, let's add one from scratch. Let's say we're going on vacation in two weeks and I've estimated how much we'll be putting on the debit card daily. <\$420, daily, 7 days> So I fill this out and it's added.

Back on the screen with recommendations, I'm going to select several.

Now let's close this out and take a look at the main Cash Flow screen. Both a line graph and a list display. You can change the date range, toggle between this line graph and a calendar view, and filter by accounts.

Many cash events auto match to transactions as the transactions come in, and you'll see this checkmark. If an event doesn't match, you'll see Mark as Paid – note you'll also see this for future-dated events. Once you select "Mark as Paid" you have two choices. If there is a transaction to link to this, definitely do so because it helps Cash Flow become more accurate in the future. In my earlier vacation example, I estimated a total amount every day, so there's no single transaction to link this to. I would just choose No Thanks.

Note you can also edit and delete Cash Events.

With your regular cash events entered, you can see the impact of upcoming payments on the future balance of any individual account, or on your finances as a whole.

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Cash Flow

Cash Flow FAQs

Overview

- Cash Flow helps individuals understand not just their historical spending, but also predict their future spending. It also allows users to easily identify and add recurring bills and payments.
- In addition, Cash Flow lets users add one-time or annual payments for items that may be considerable and require future planning, such as property tax.

Main Screen

Provides a forecast visualization of Current Cash Available across selected date range and according to current account filter. Hover over any point on the graph to see Ending Balance for that day.

- Cash Events: Timeline displays upcoming Cash Events. You can add new or edit existing events. Overdue events are flagged with a red exclamation mark.
- Date Picker: Select the displayed date range
- Accounts Filter: View All Accounts or filter by specific Accounts

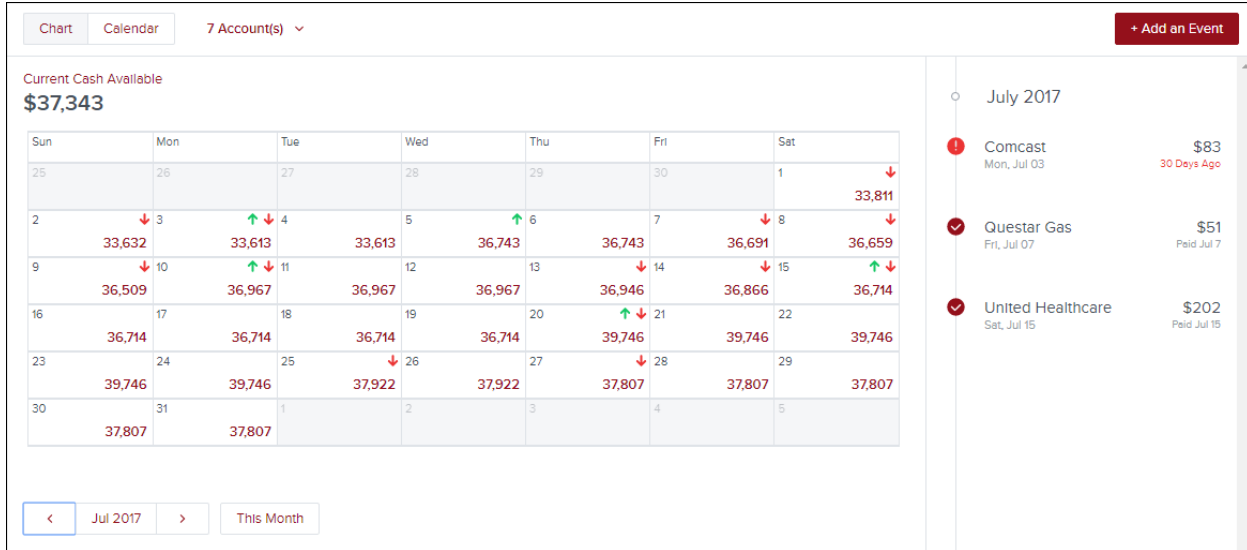


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Toggle Calendar View

- Gives an alternative view of expenses and income for selected month
- Expenses and Income represented by red down arrows and green up arrows, respectively



Cash Events

Cash Events are recurring or one-time events (income or expenses) represented in your Cash Flow forecast. Cash Events include the following properties:

- Payee (Event Name): Name of cash event
- Average Amount: Amount of recurring transaction
- Type: Whether this event is an expense or income
- Account: Account associated with event
- Frequency: Date and repeating schedule
- Category (optional): Choose appropriate category

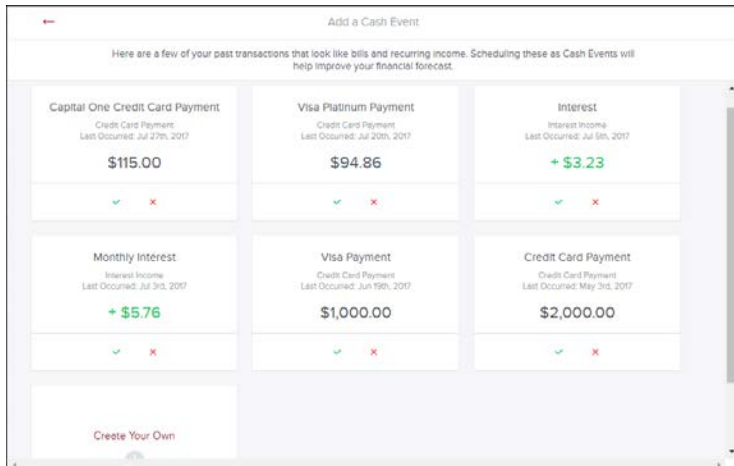
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Cash Flow

Adding Cash Events

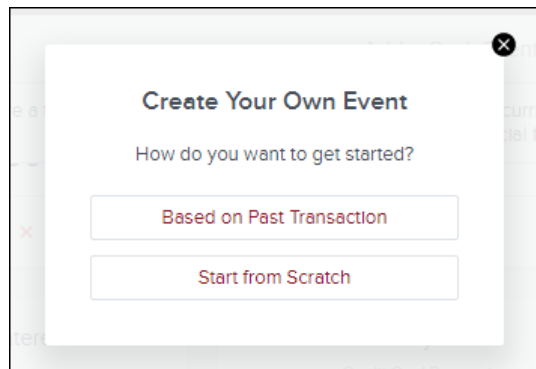
Create Cash Events

- Click **Add an Event** to create new recurring or one-time events
- List displays of suggested recurring events based on transaction history. Select green check mark to add event to your Cash Events list
- Don't see the desired transaction? Select "Create your Own"



Create Manual Cash Events

Allows you to manually enter a Cash Event that is not listed in the suggested transactions.



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Based on Past Transaction – Pulls up a list of transactions from the last two months. Useful for transactions that may not have yet recurred or otherwise do not appear in the Suggested list.

- Select a transaction
- On popup: set Start Date, set Repeats info
- Select Save

The screenshot shows the 'New Cash Event' screen. On the left, there is a list of past transactions with columns for Date, Payee, and Category. An orange arrow points from the 'Gelco' transaction to the 'Frequency' popup on the right. The popup has a 'Start Date' section with a calendar for August 2017, where the 2nd is selected. Below the calendar, there are 'Repeats' options: No Repeat (one-time only), Weekly (Wednesdays), Every Other Week (Wednesdays), and Monthly (on 2nd), with the Monthly option selected. A 'Save' button is at the bottom right.

Start from Scratch

Manually enter a Cash Event that is not currently represented in your transactions.

The screenshot shows the 'Cash Event' form. It has the following fields:

- Payee:** Verizon Wireless
- Average Amount:** 45.00
- Type:** Expense (selected) / Income
- Account:** Select An Account
- Frequency:** Monthly(on 2nd)
- Category (optional):** Choose A Category

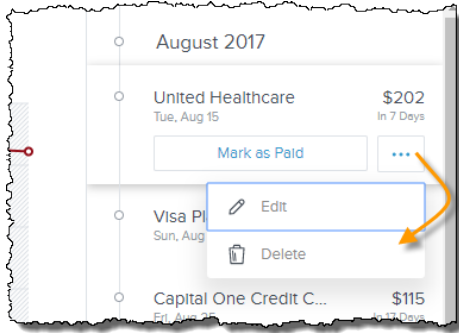
A 'Save' button is located at the bottom right.

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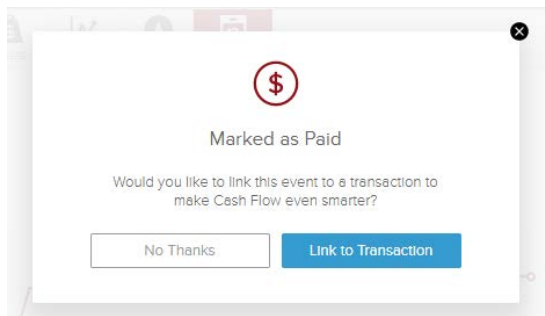
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Edit Cash Events

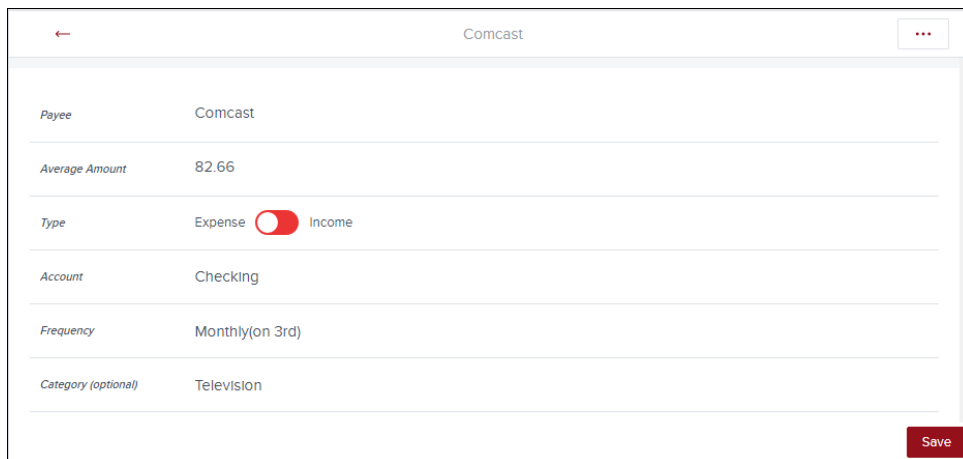
Select a Cash Event from the Events list:



- **Manually Mark Paid:** Update status of an overdue Cash Event that does not have a corresponding matching transaction or if the transaction occurred outside of Cash Flow. Matching allows the forecast to improve over time.





- **Edit Properties:** select  and select Edit to edit its properties.



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Delete Cash Events

- Select a Cash Event from the Events list, select  and select Delete to delete the current cash event.
- You can also select  on the Edit screen and select Delete.
- You will be presented with these delete options:

