Take charge of your budgeting and financial planning with ease. Our Insights solution offers powerful budgeting tools, allowing you to set and track your financial goals effortlessly. By having a holistic view of your income, expenses, and savings, you can create realistic budgets, track your progress, and make adjustments as needed.

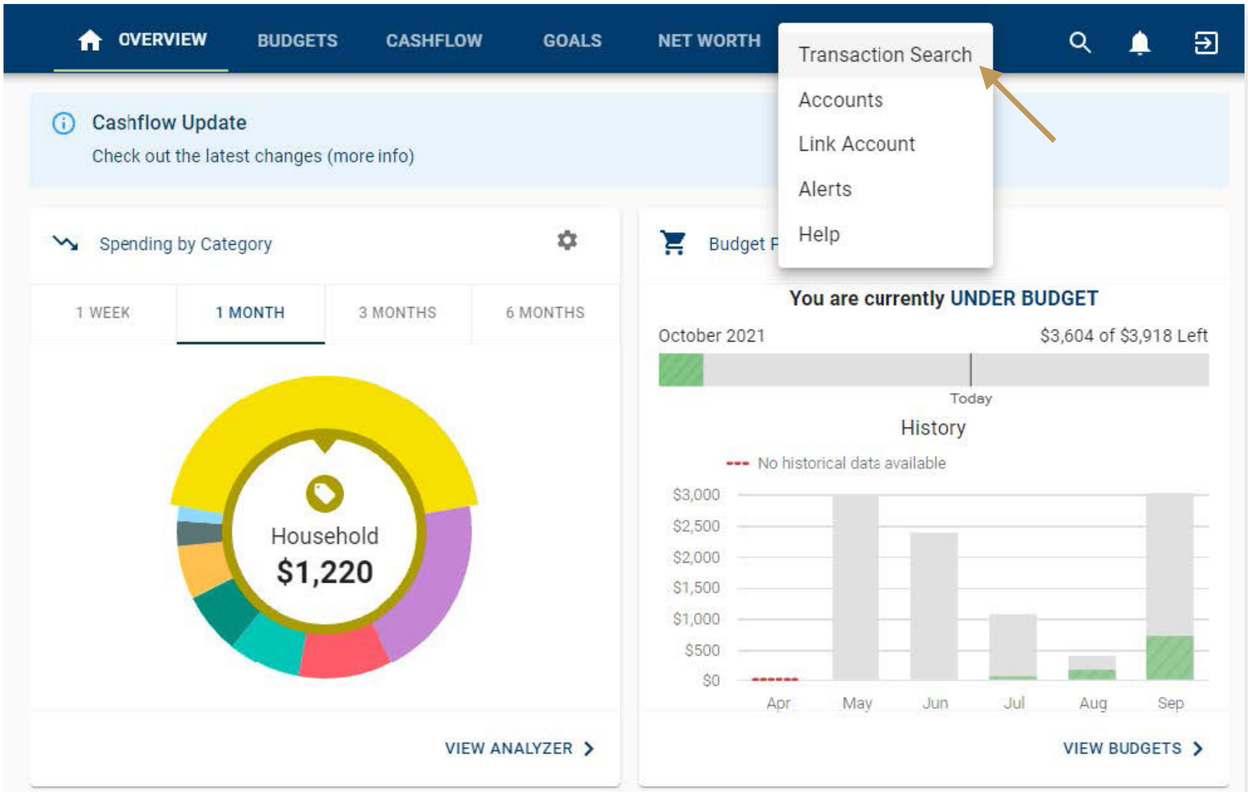
While Insights will not move your money for you, it will make suggestions and give you the alerts you need to help reach your goals.

Index

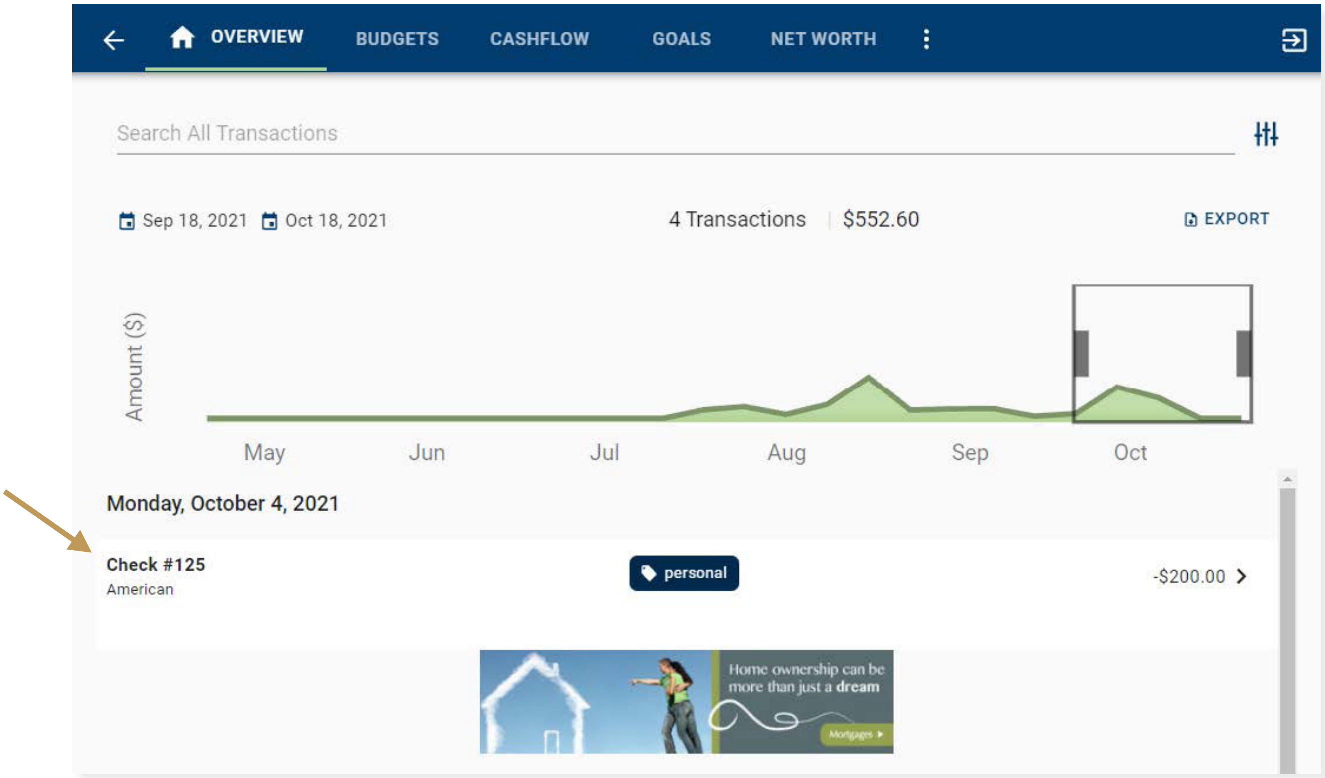
1. Tagging a Transaction
2. Adding a Budget
3. Adding Goals
4. Adding External Accounts, Assets and Liabilities, and Net Worth
5. Using the Cashflow Calendar
6. Adding Viewable Accounts
7. Spending by Category
8. Creating Alerts

How to Tag a Transaction

Step 1: Navigate to *PFM* and select the *View Analyzer* button on your dashboard, or choose the ellipsis (three dots) on the toolbar to select *Transaction Search*.



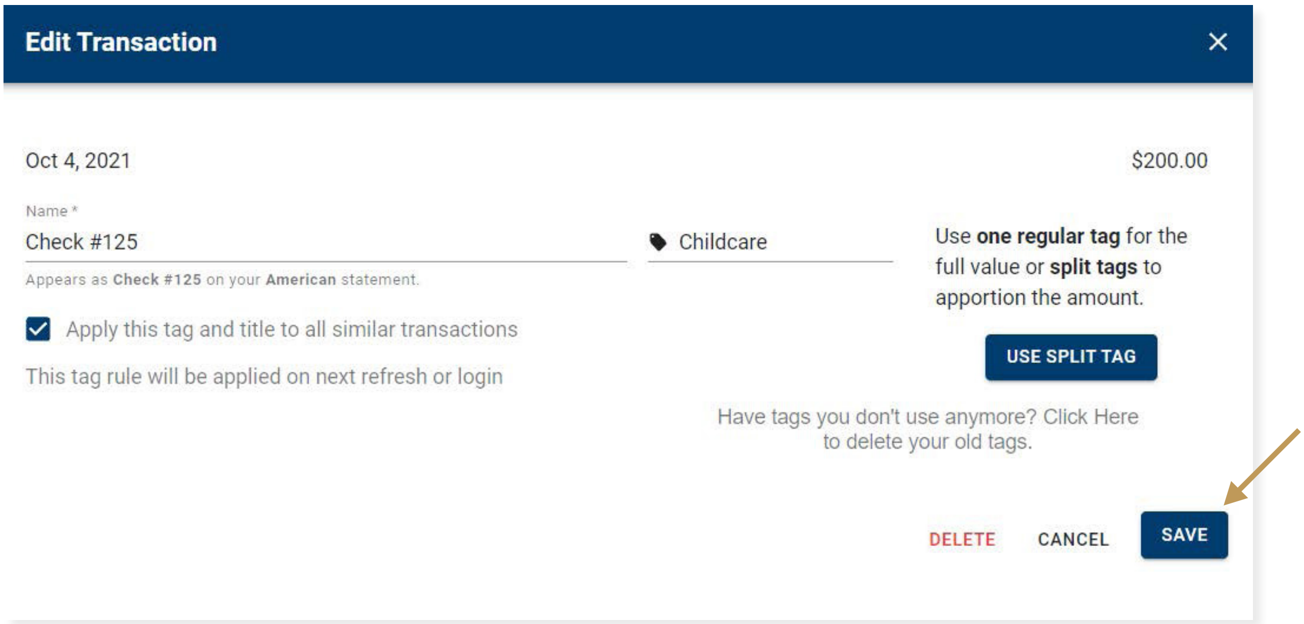
Step 2: Locate and select the transaction you want to tag or modify.



The More You Know: Our *PFM* feature auto-tags all incoming transaction and analyzing each individual merchant and vendor. While we do our best, no one knows your spending habits better than you. We allow you to update and customize your transactions to your own needs.

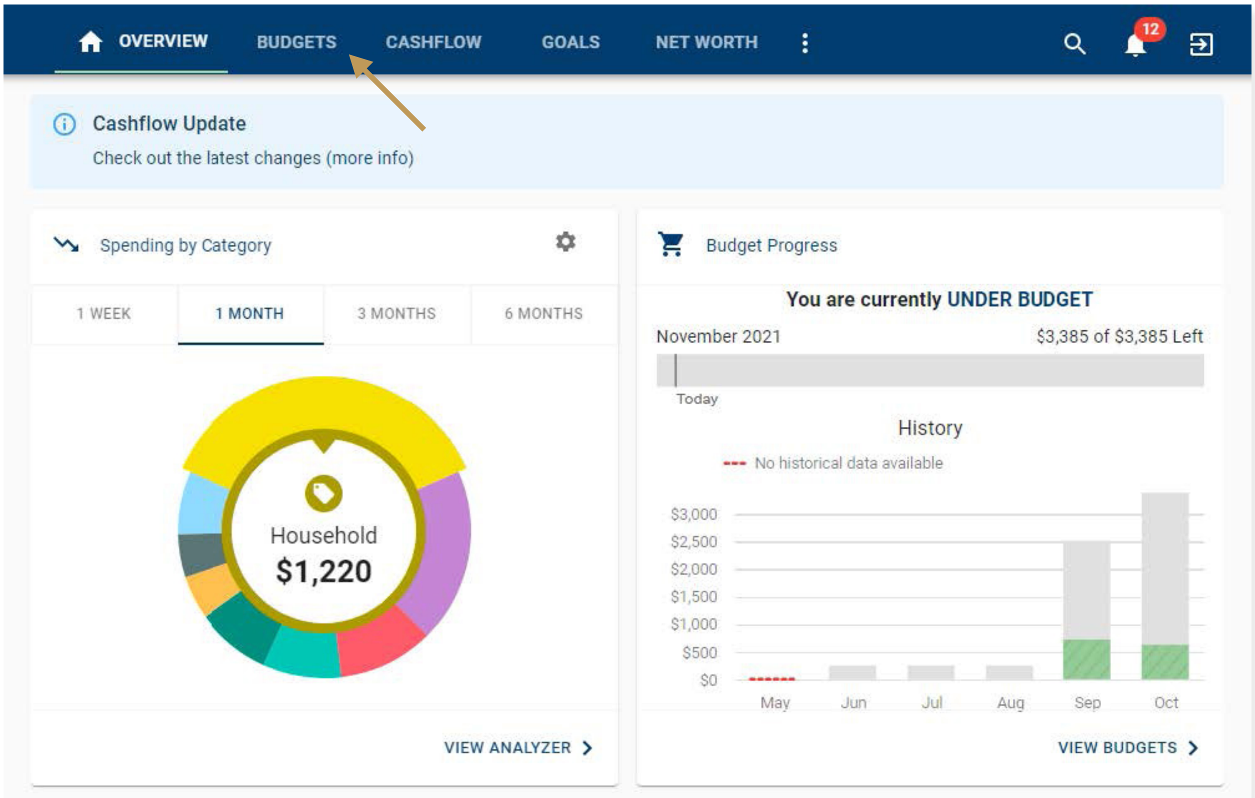
Step 3: On the *Edit Transaction* screen, you can modify the naming convention used to identify the transaction, update the *Category* or *Tag* assigned to one of your choice, and apply the tag and title adjustments to all similar transactions. When necessary, you may also use the *Split Tag* button to split the transaction among multiple categories. Lastly, this screen will allow you to delete/remove the transaction from *PFM*.

Step 4: Select Save.

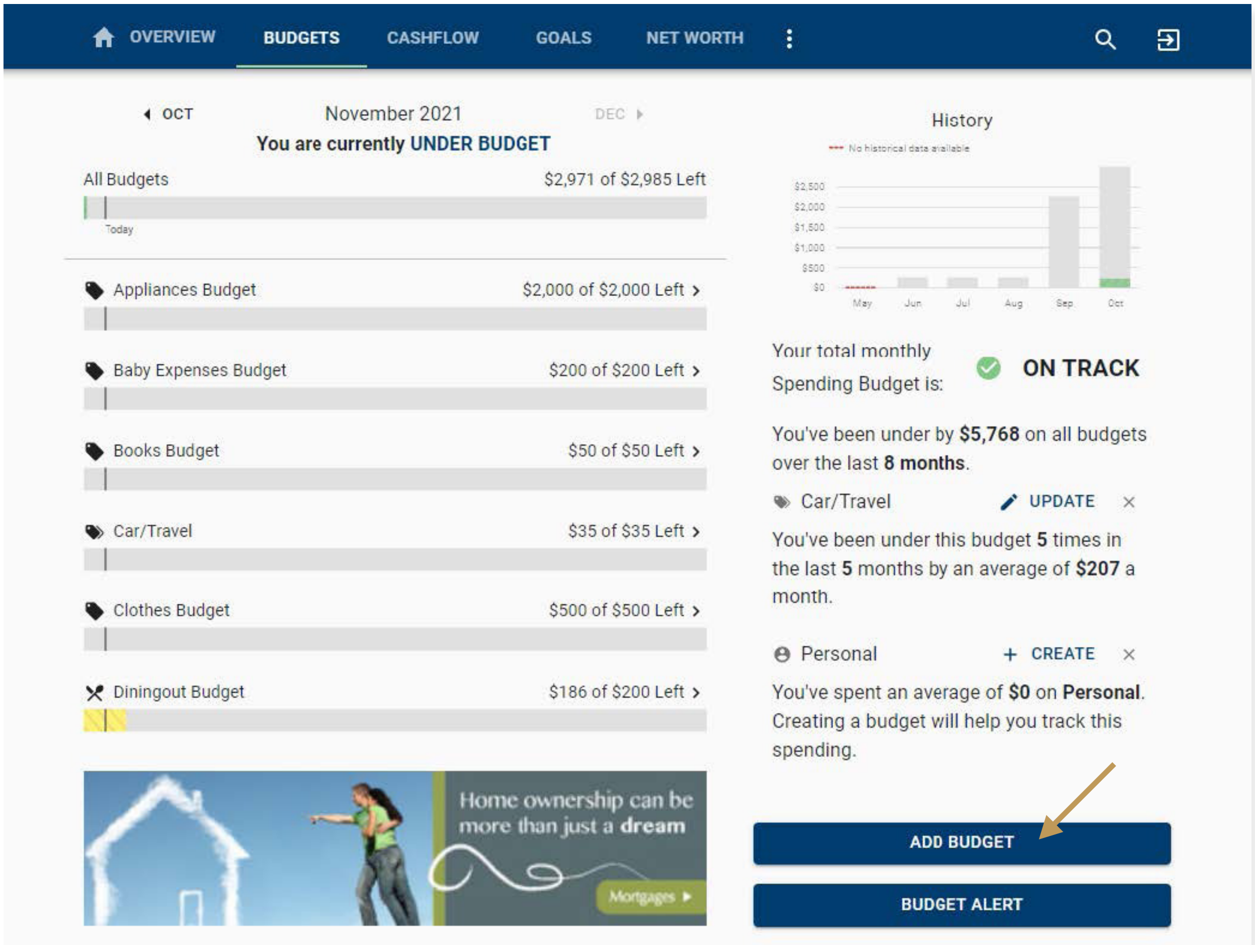


How to Add a Budget

Step 1: Navigate to *PFM* and select the *View Budgets* button on your dashboard, or choose the *Budgets* tab on the toolbar.

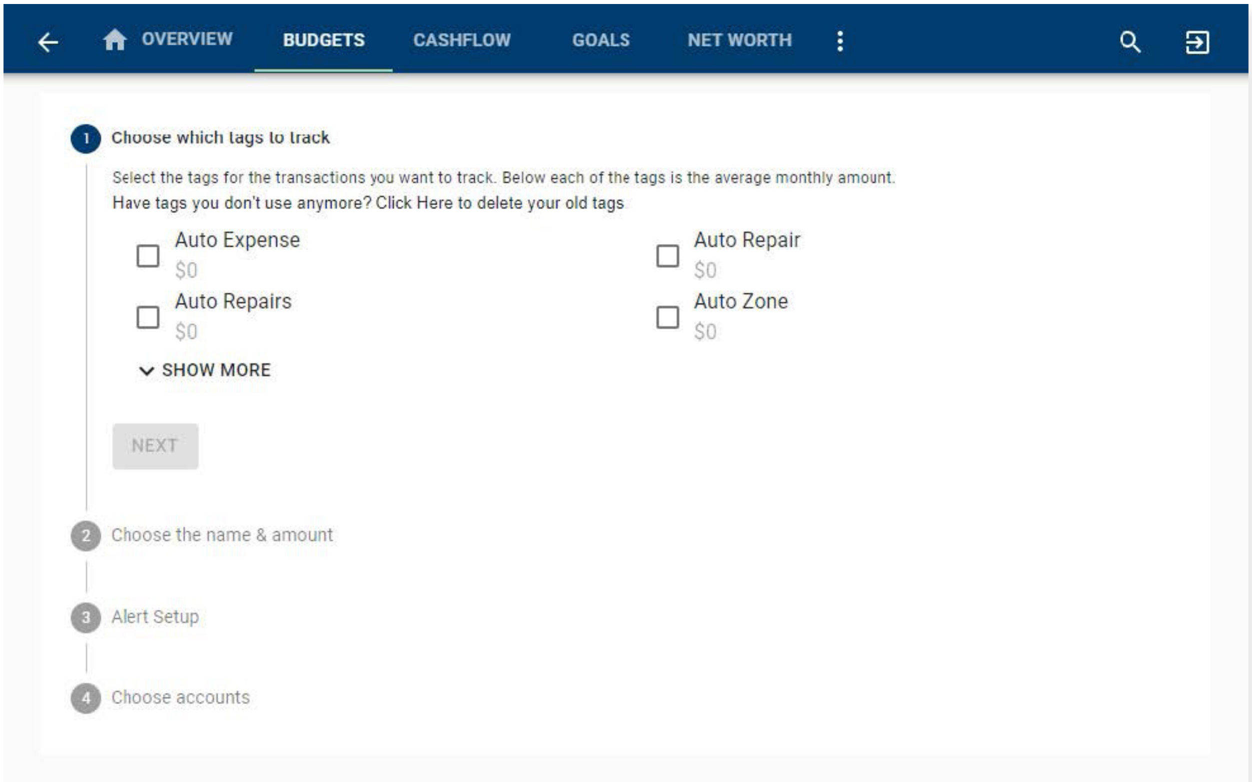


Step 2: Select *Add Budget.*

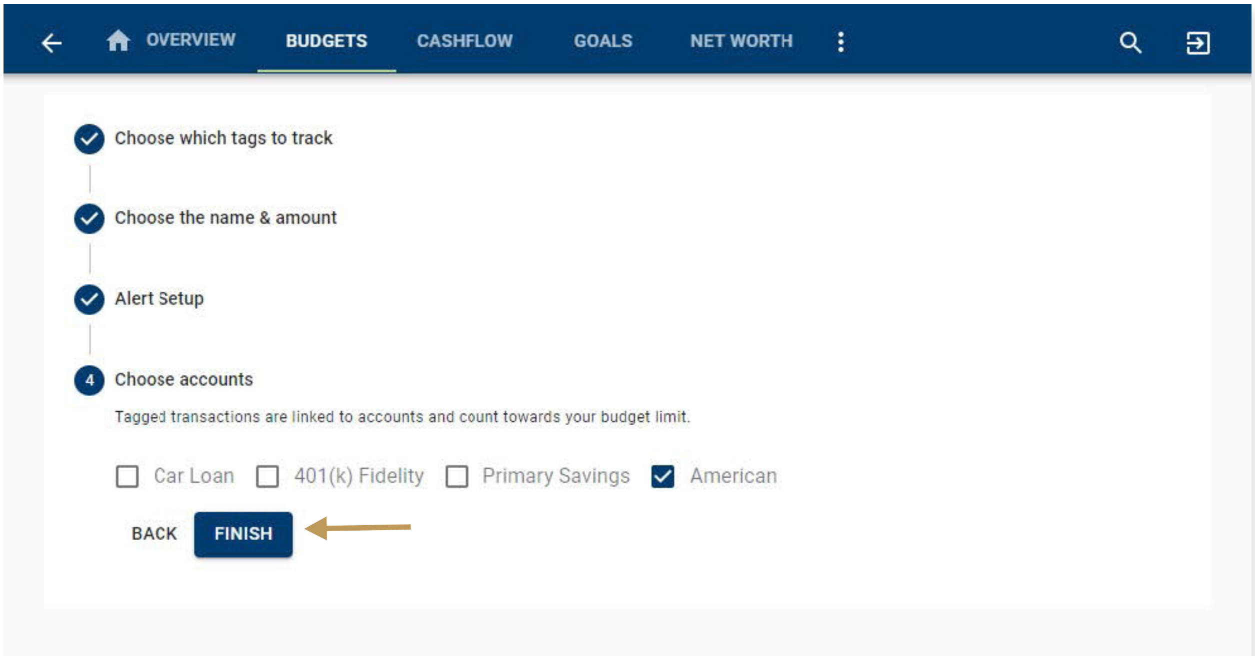


The More You Know: The *Budgets* tab also allows you to view and modify existing Budgets. You can adjust the tag associated with each budget you've created, increase/decrease budget amounts, rename, and even delete a budget by clicking on the appropriate one.

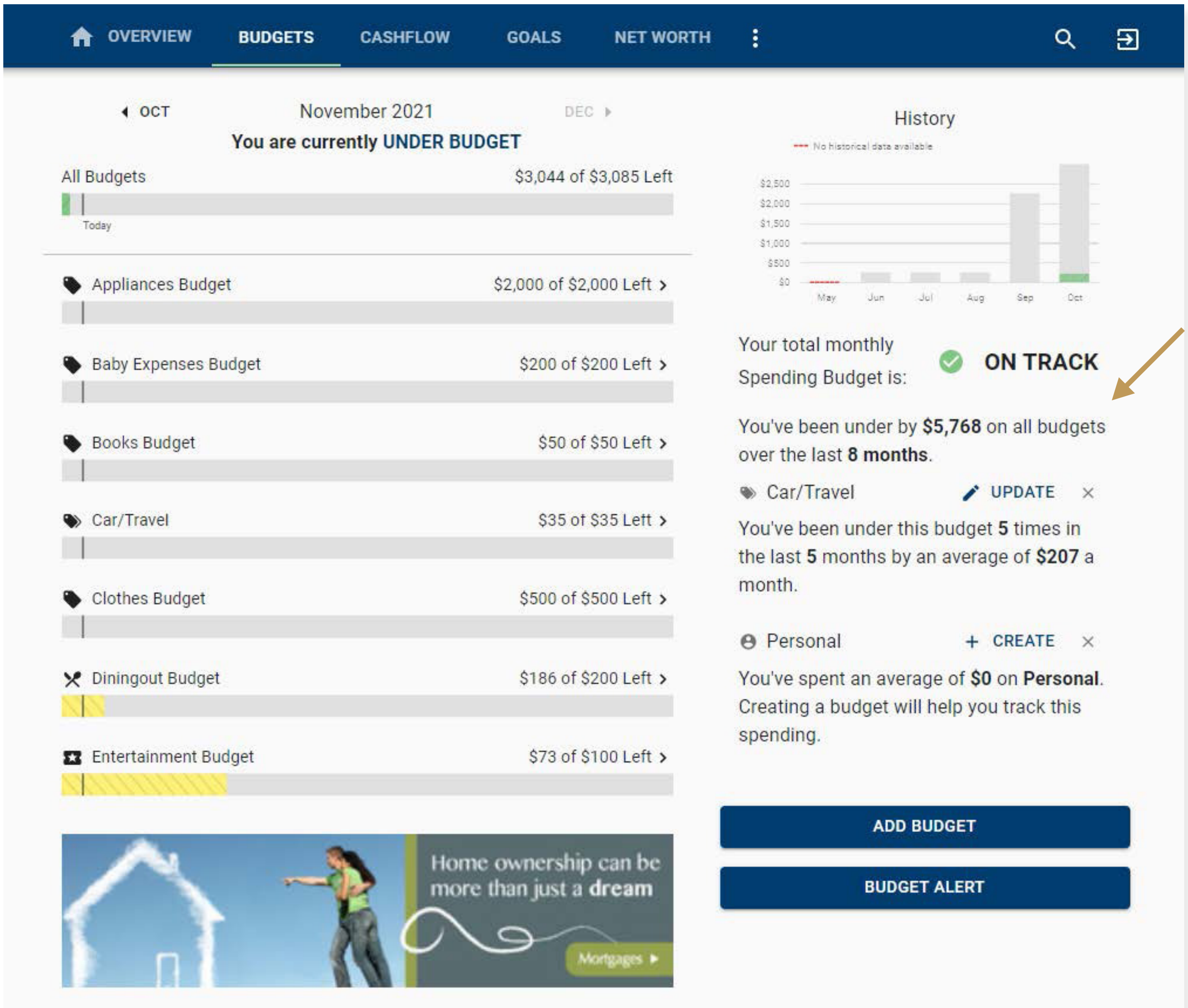
Step 3: Complete steps 1-4 on the screen by choosing which tag to track, establishing the name and budget amount, enrolling in alerts, and selecting which accounts to use for tracking your budget.



Step 4: Select *Finish.*

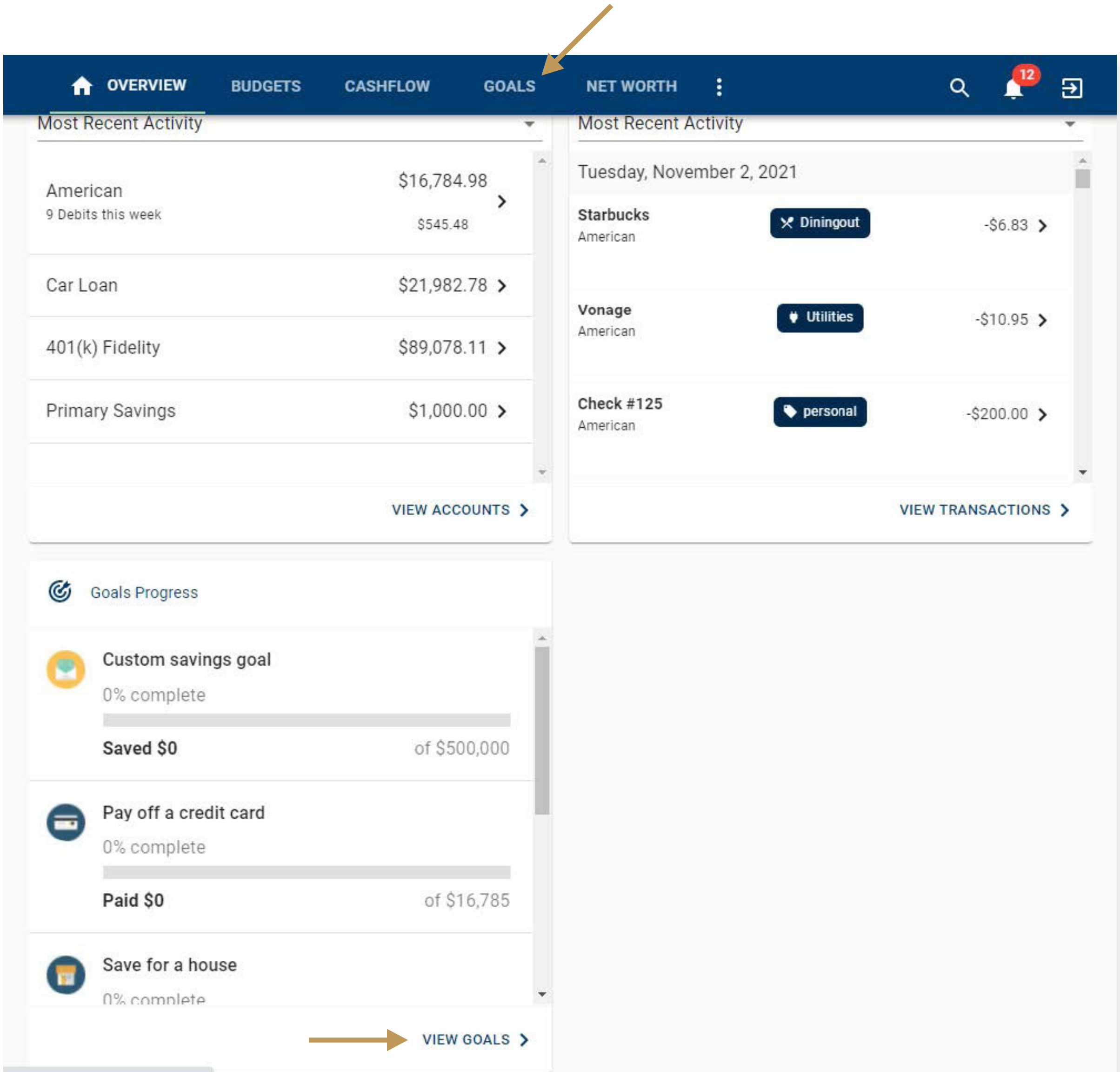


Step 5: Use *Budget Insights* to help meet your financial targets. Insights allows you to easily adjust your plans by using spending history to provide suggestions for staying on track.

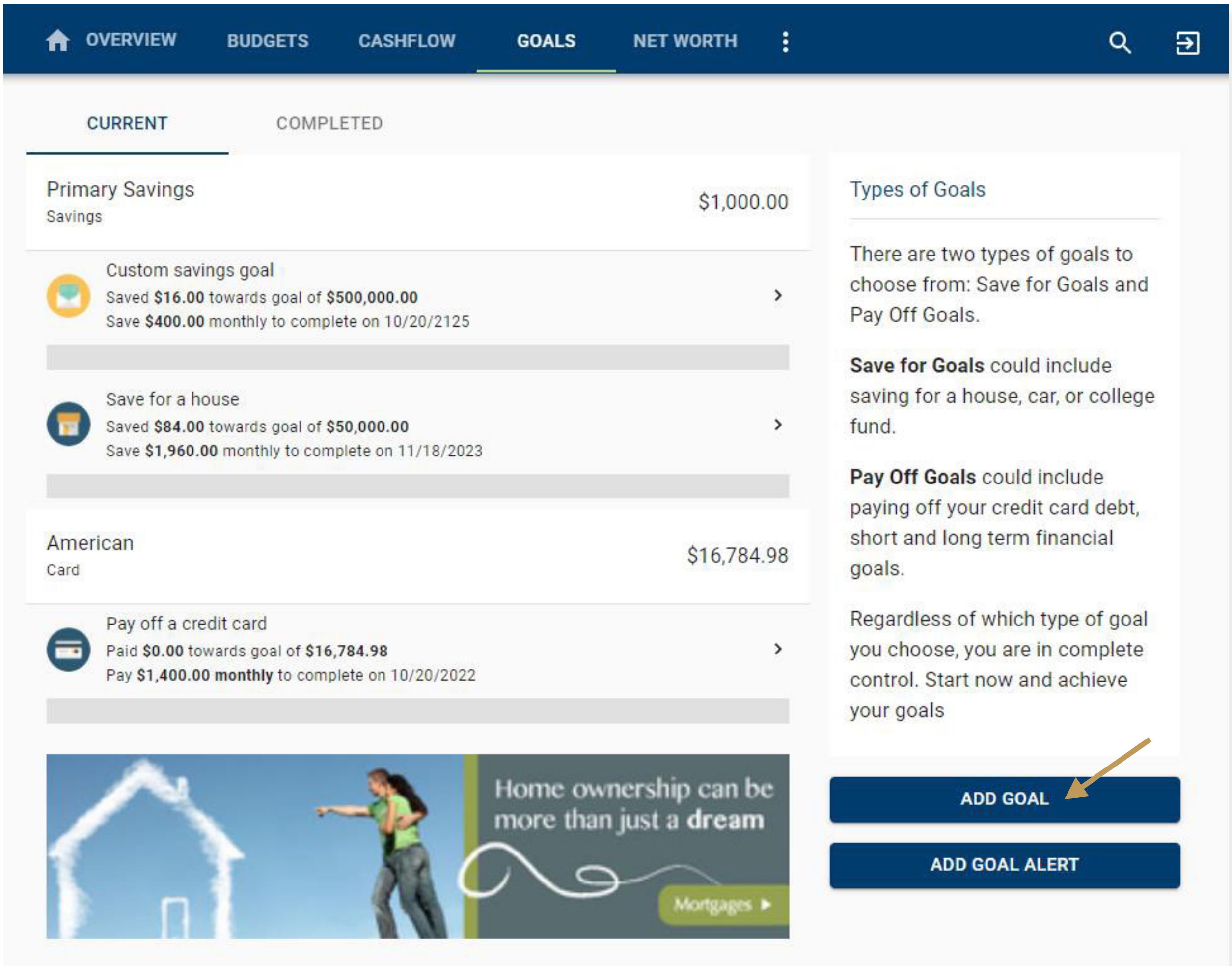


How to Add a Goal

Step 1: Navigate to PFM and select the *View Goals* button on your dashboard or choose the *Goals* tab on the toolbar.

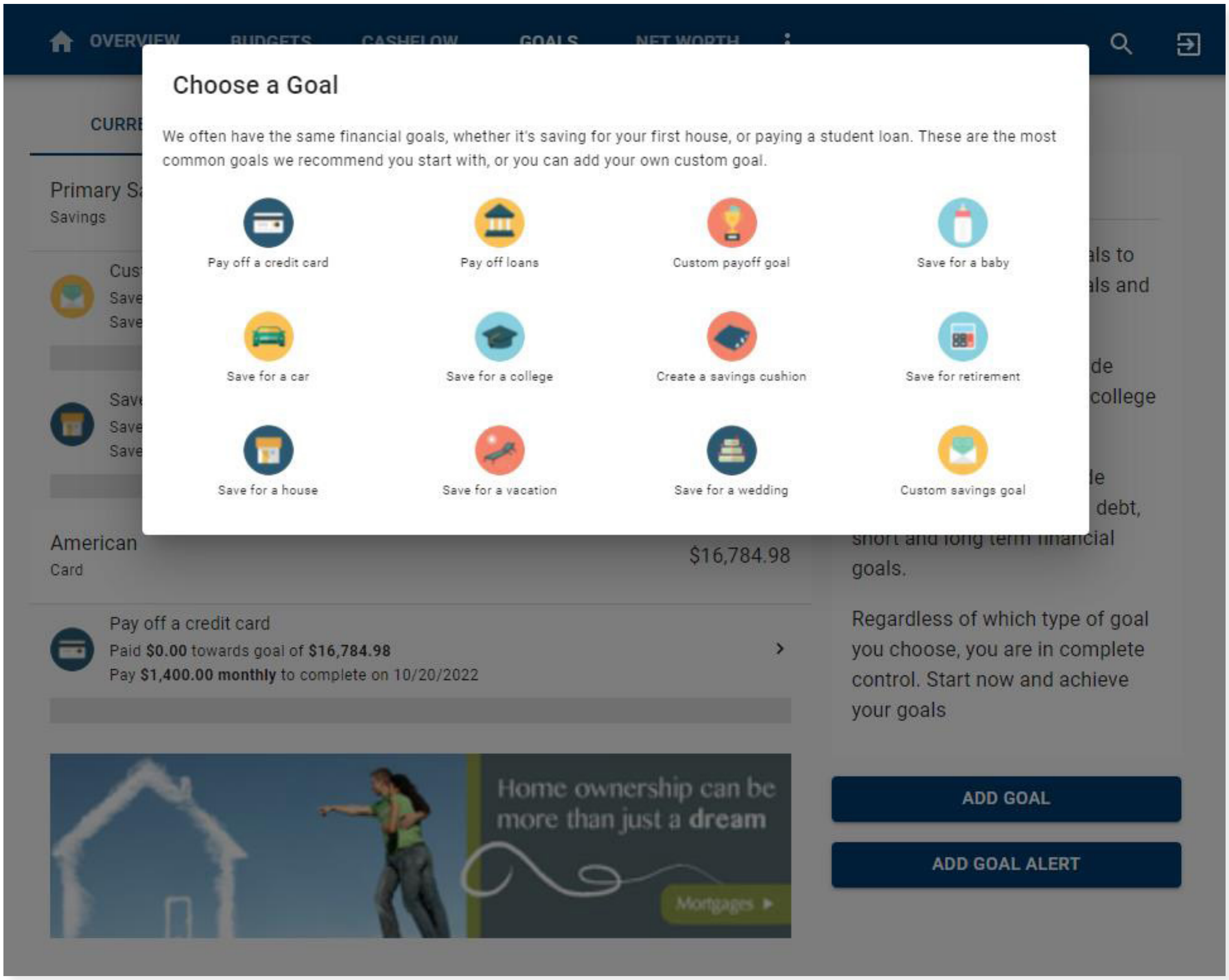


Step 2: Select *Add Goal.*



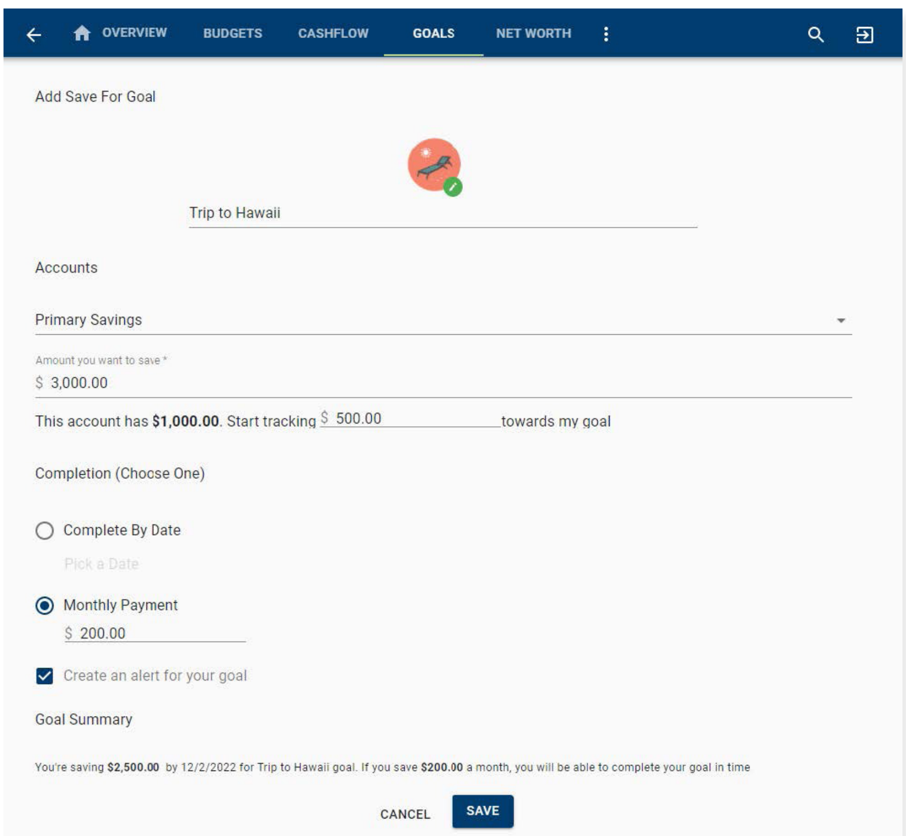
The More You Know: The Goals tab also allows you to view and modify existing Goals. You can rename, increase/decrease goal amounts, and even modify the accounts to track by clicking on the appropriate one.

Step 3: Choose one of our suggested goal-types or select the *Custom Savings Goal* to create one of your own.



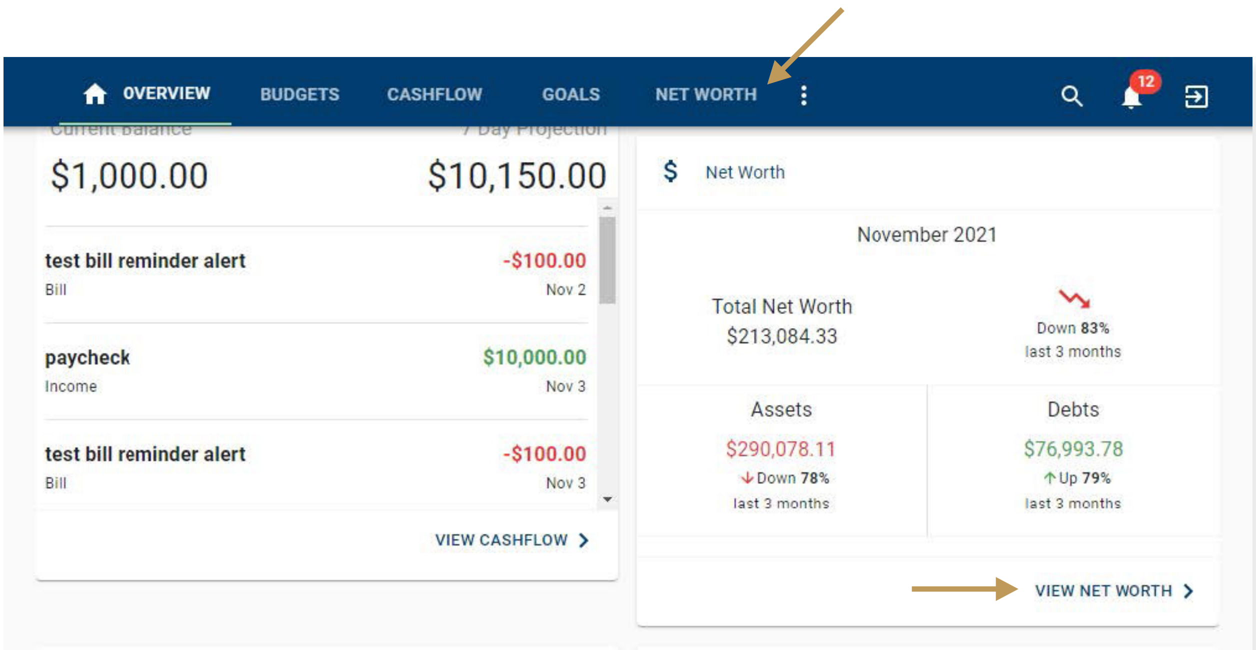
Step 4: Complete the following fields related to the *Goal* you are establishing. Input the starting balance of an account and how much you would like to use and track towards your goal. If you would like to begin saving for this goal starting at $0, enter a zero in the dollar amount field. In the example below, the user's Primary Savings account has a current balance of $1,000.00. They are choosing to apply $500.00 of that $1,000.00 to their *Trip to Hawaii*.

Step 5: Select *Save*.



How to Add External Accounts, Assets or Liabilities to Net Worth

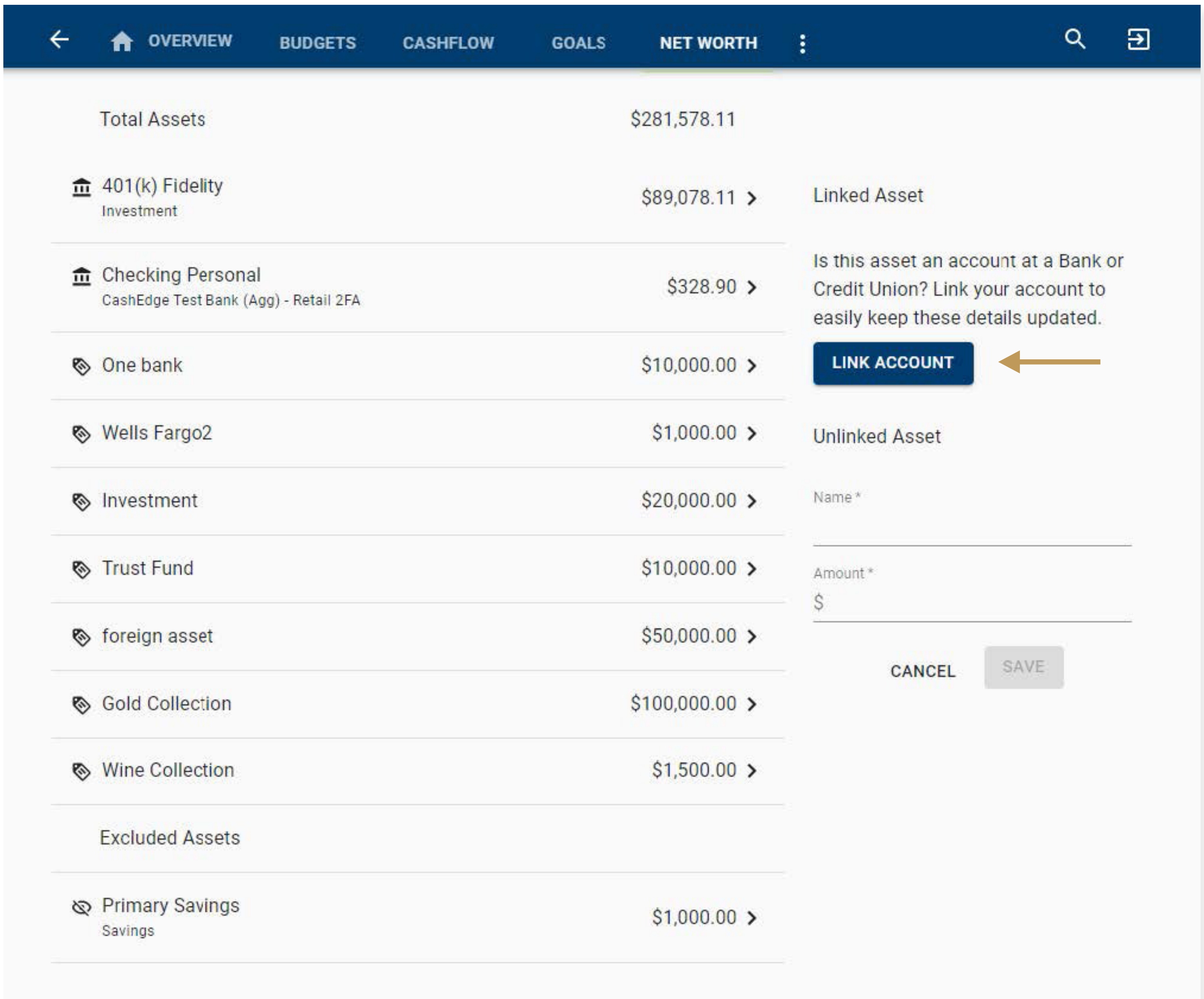
Step 1: Navigate to *PFM* and select the *View Net Worth* button on your dashboard, or choose the Net Worth tab in the toolbar.



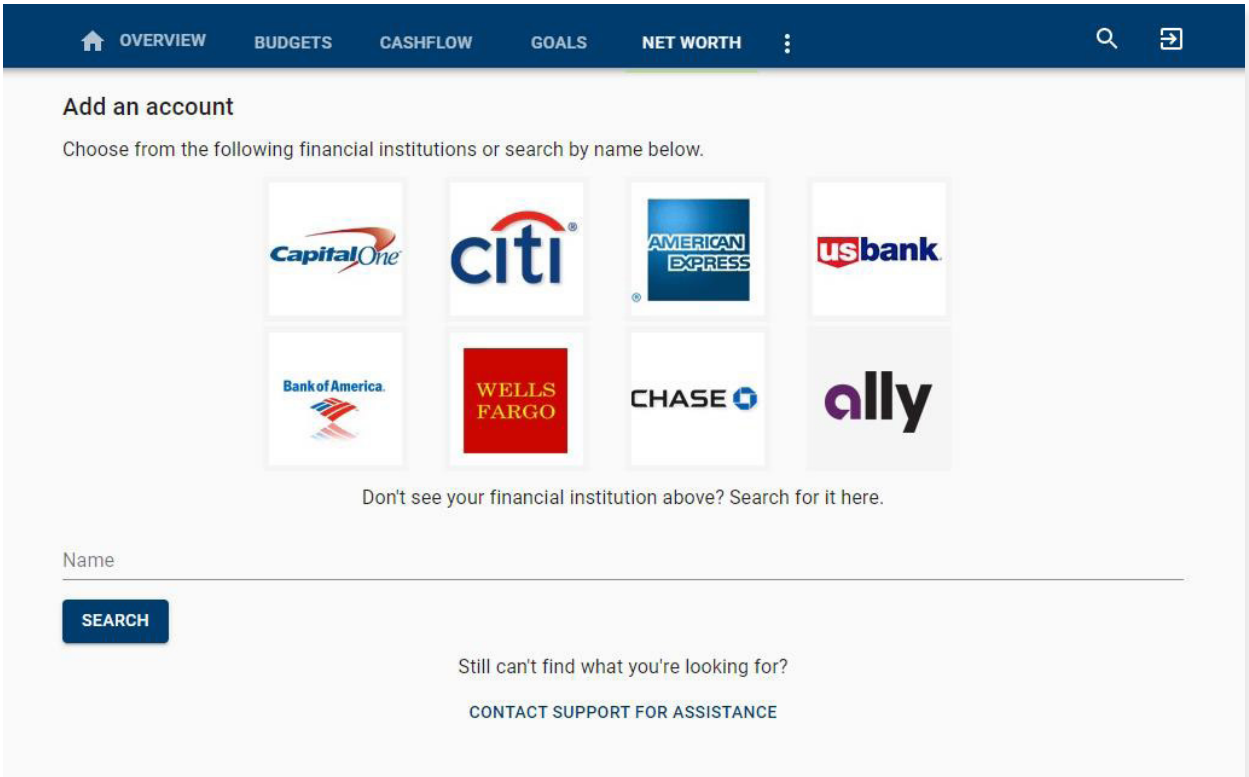
Step 2: Select *Add Asset* or *Add Liability*.

The More You Know: The Net Worth tab allows you to track investments, wealth, and debt all in one place; while having access to monthly, quarterly, and annual trends.

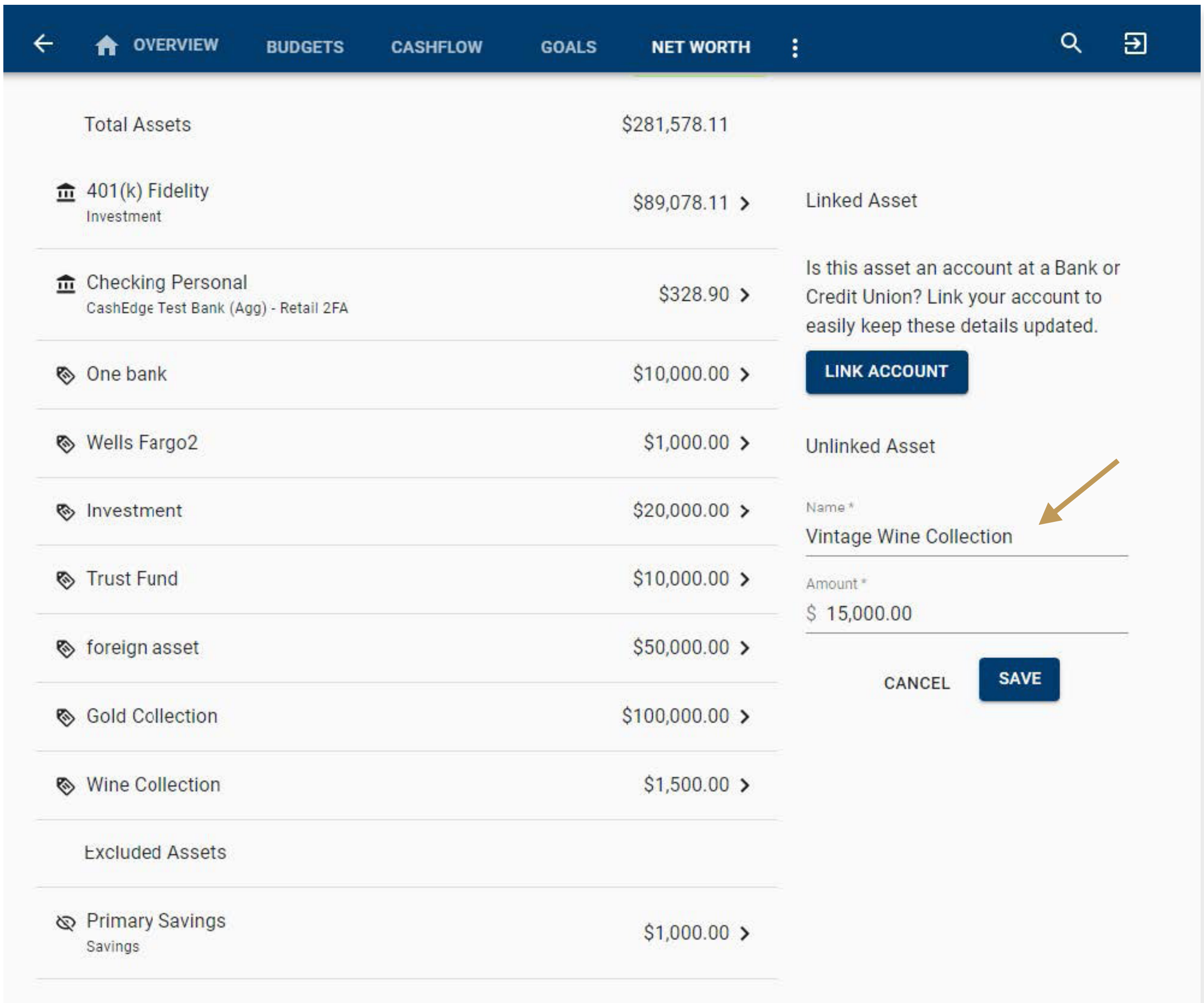
Step 3: Use the *Link Account* button to link an account held at an external financial institution.



Step 4: Select or search for the financial institution your external asset or liability is held at.



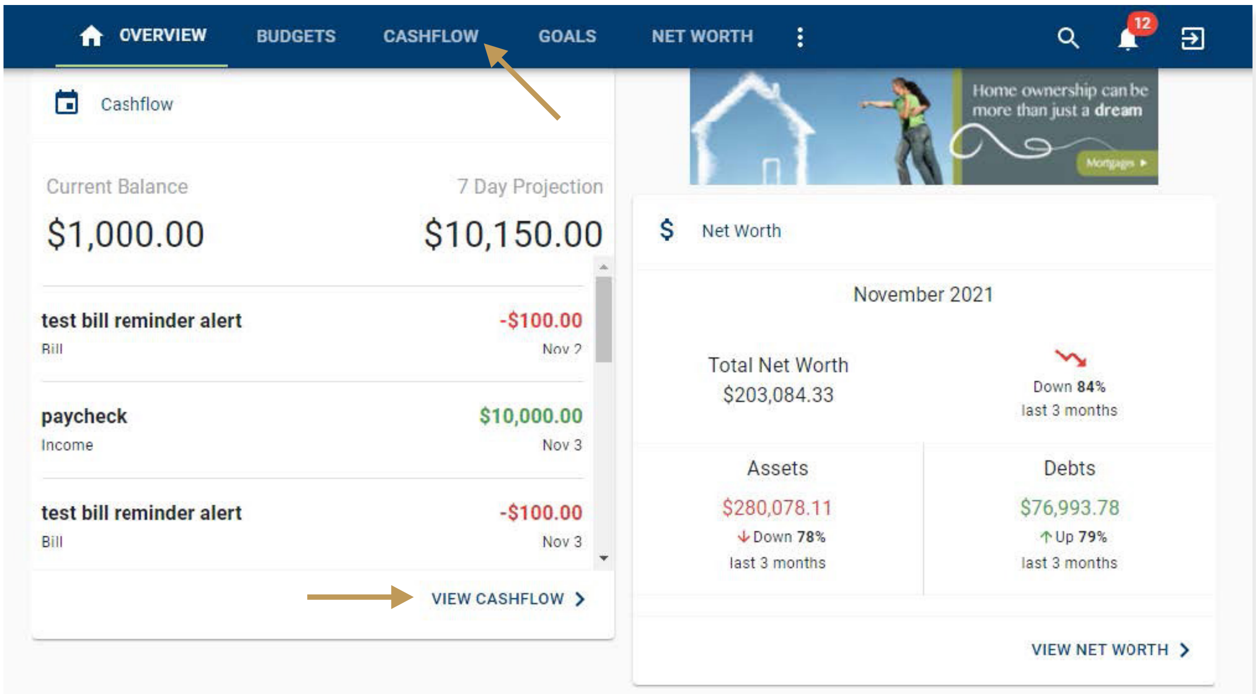
Step 5: If the asset/liability is not a linkable account, you can add the information manually using the *Name* and *Amount* fields.



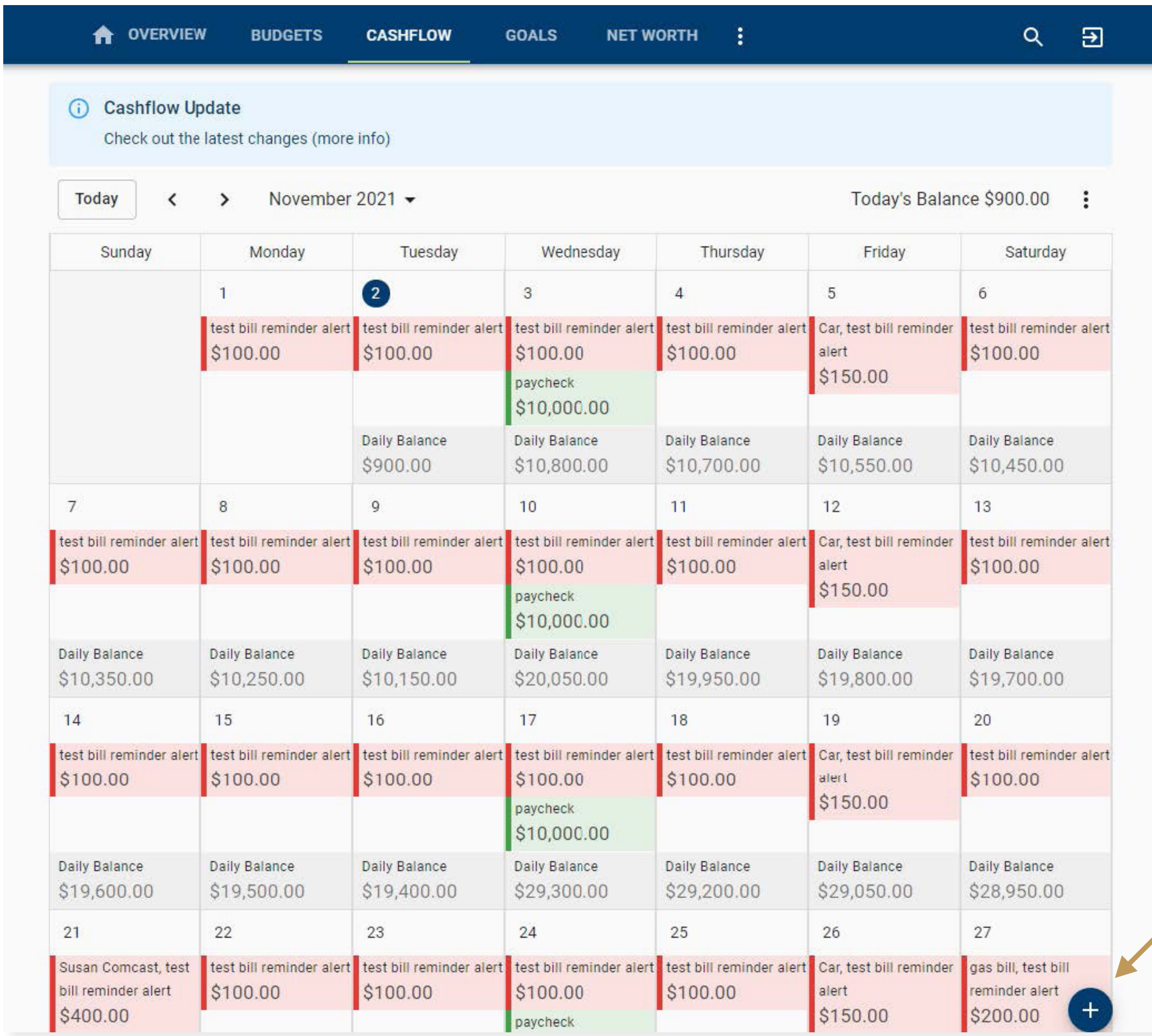
Step 6: Select Save.

How to Add Income and Bills to the Cashflow Calendar

Step 1: Navigate to PFM and select the *View Cashflow* button on your dashboard, or choose the *Cashflow* tab on the toolbar.

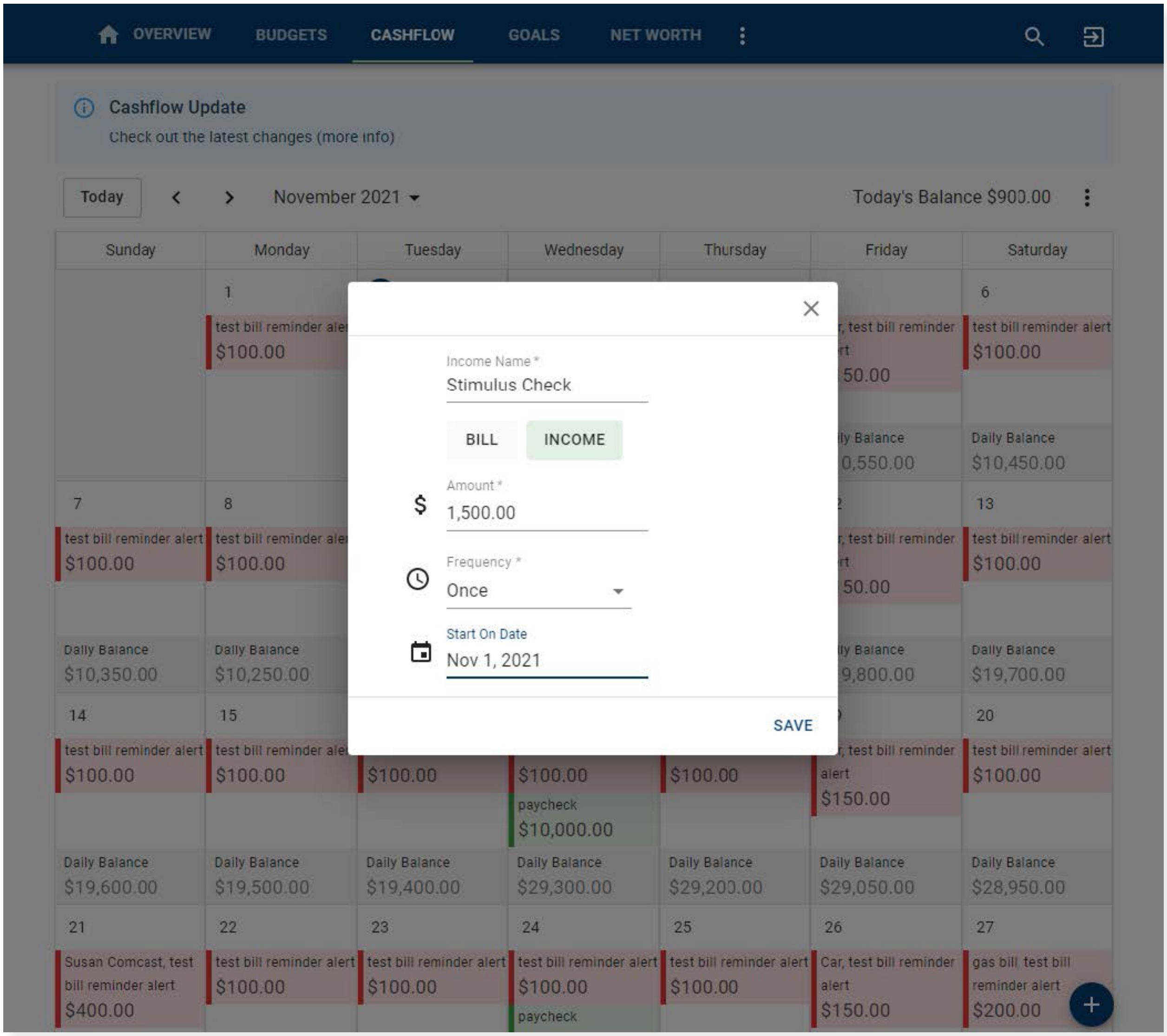


Step 2: Select the + icon in the bottom right-hand corner of the screen.



The More You Know: You can manage the accounts shown on your cashflow calendar by selecting the ellipsis button in the upper-right hand corner of the screen and choosing *Configure Accounts*.

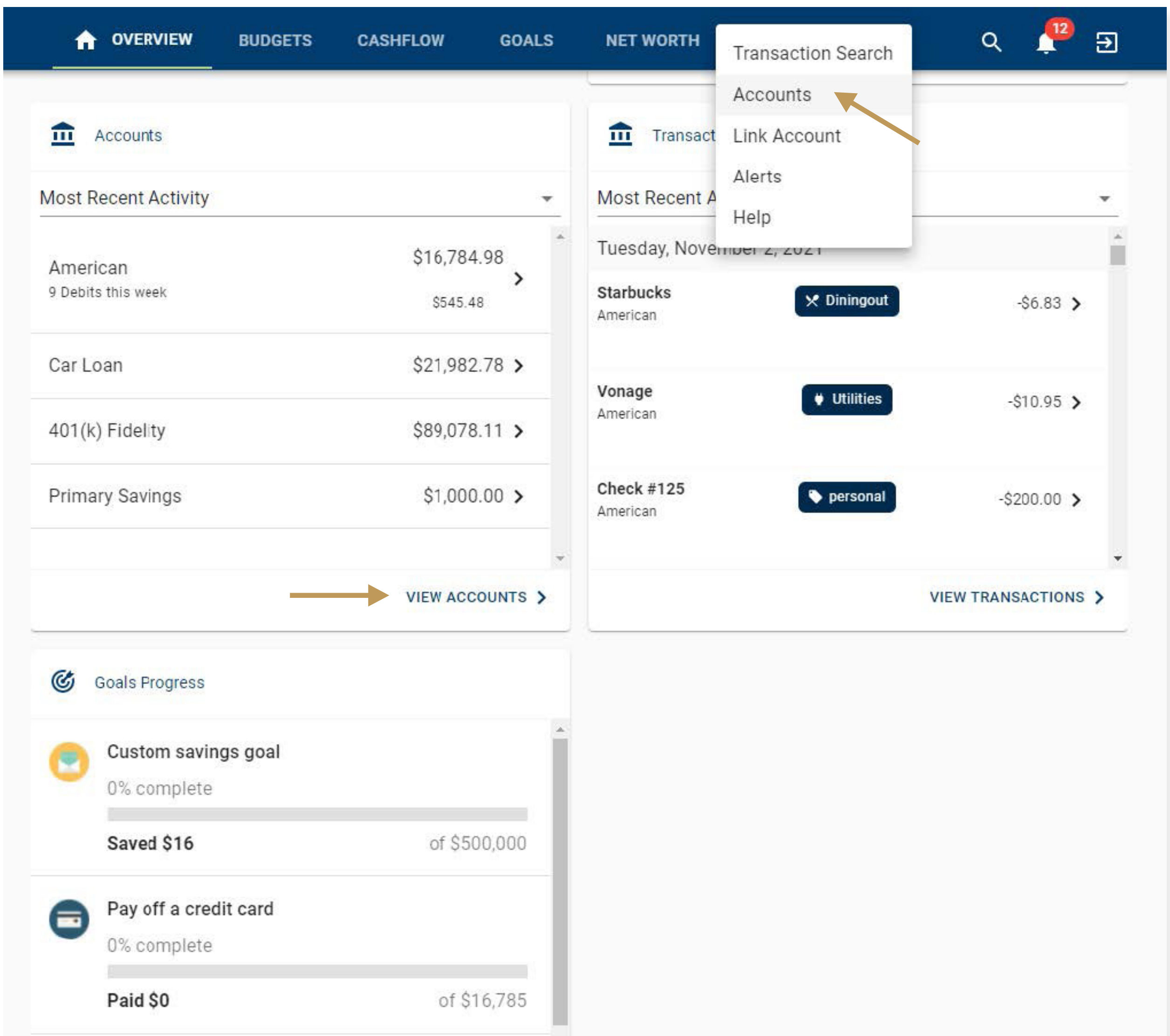
Step 3: Select the *Bill* or *Income* tab and complete the following fields.



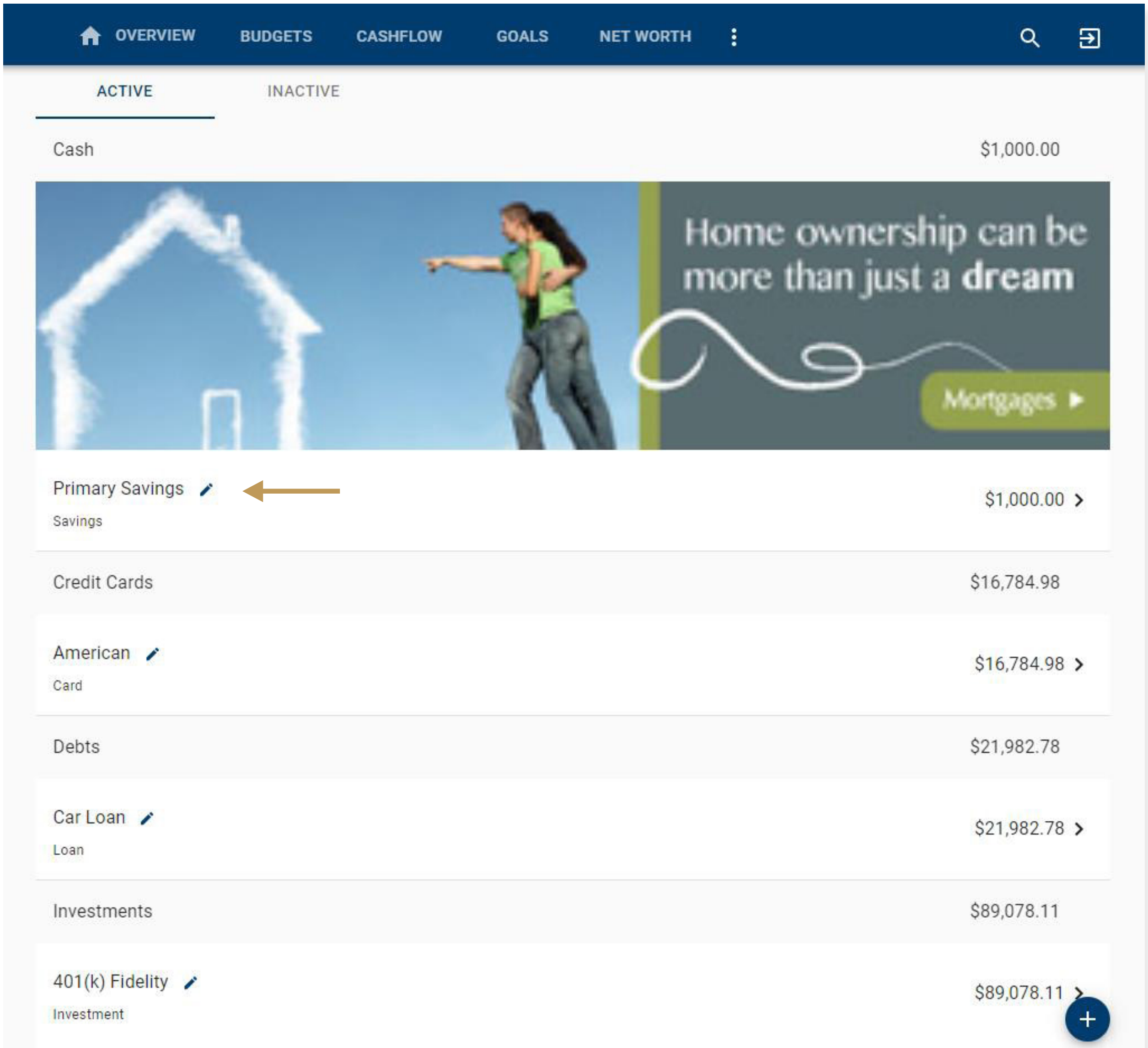
Step 4: Select Save.

How to Add Accounts to be Viewable in PFM

Step 1: Navigate to PFM and select the *View Accounts* button on your dashboard, or choose the ellipsis on the toolbar to select *Accounts*.

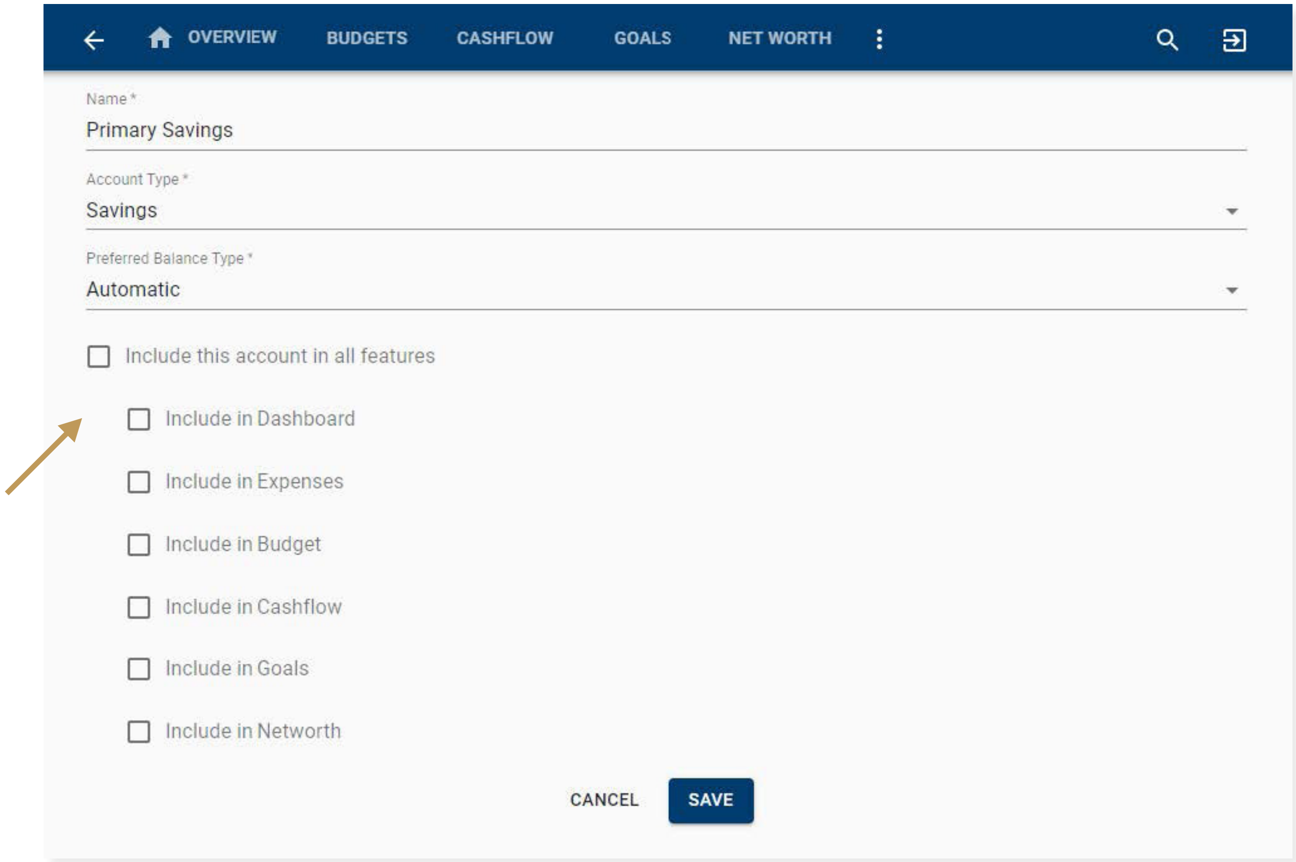


Step 2: Select the *Edit* pen/pencil button next to the account you are wanting to work with.



The More You Know: Our *PFM* feature allows you to aggregate your external accounts from outside of Keystone to provide you with a full financial picture. Navigate to the *External Accounts* tab or choose the *Plus* icon at the bottom right of the above screen to begin linking.

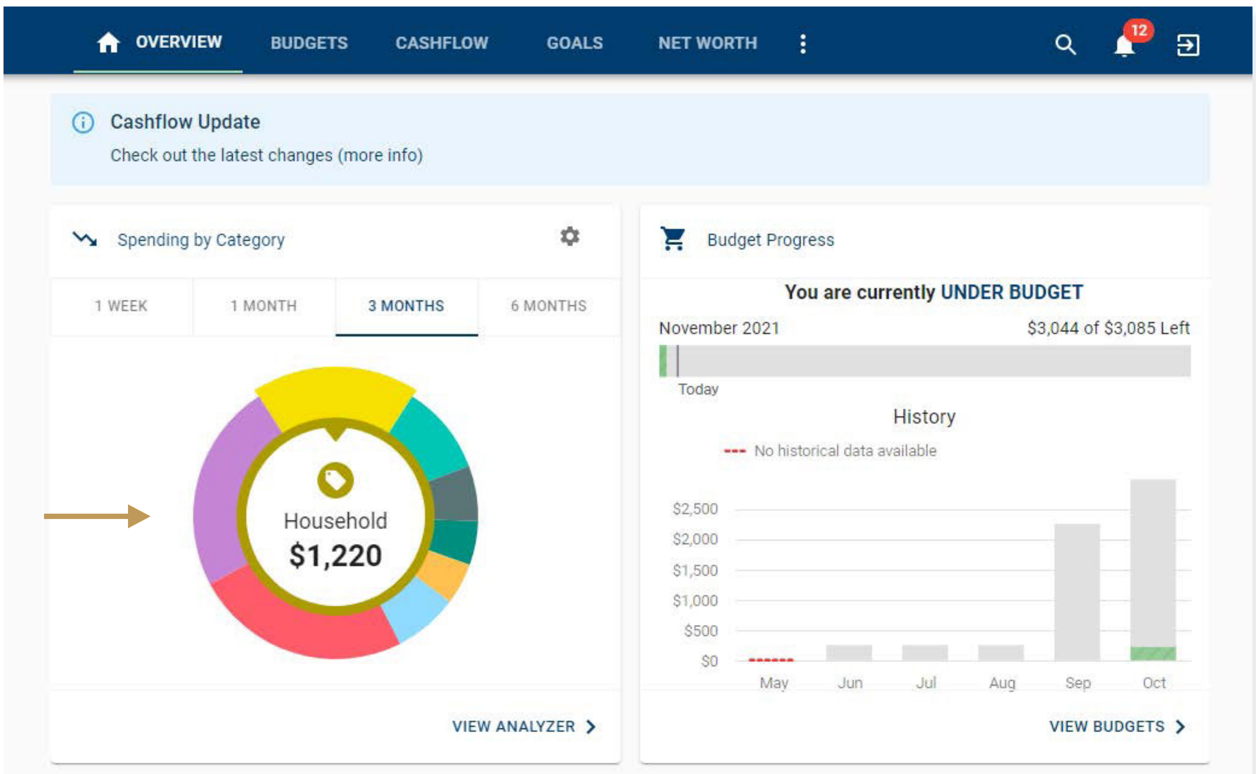
Step 3: Complete the following fields. Use the checkboxes to choose which Insights features to include with this account.



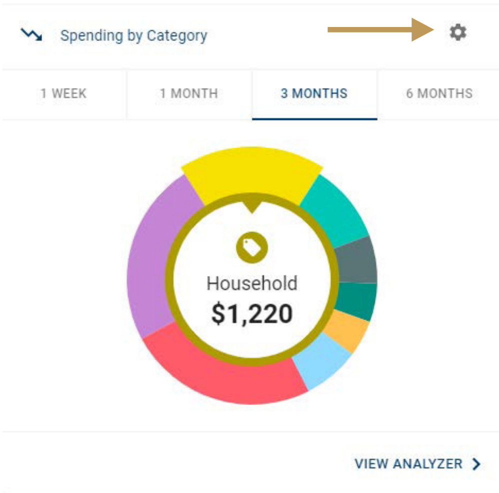
Step 4: Select Save.

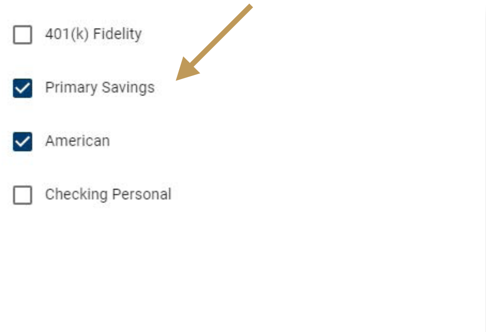
Spending by Category

Step 1: Navigate to *PFM* and locate the *Spending by Category* tile. The Spending Wheel allows you to see which spending category you've spent the most in within a given time frame. You will see 80% of your top spending categories and the remaining 20% are grouped together under the *Other* pie slice. Select the different wheel colors to see how each category compares.



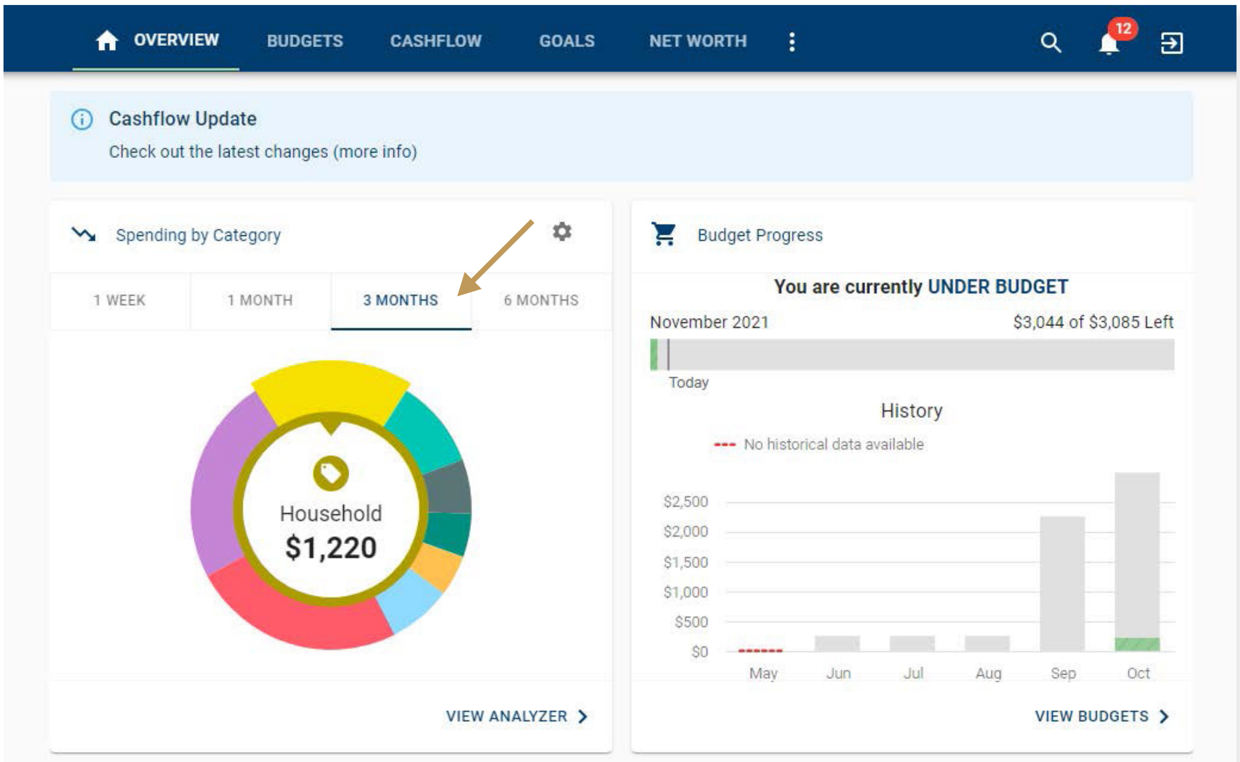
Step 2: Select the ⚙ icon in the upper right-hand corner of the *Spending by Category* tile to select the accounts to consider.



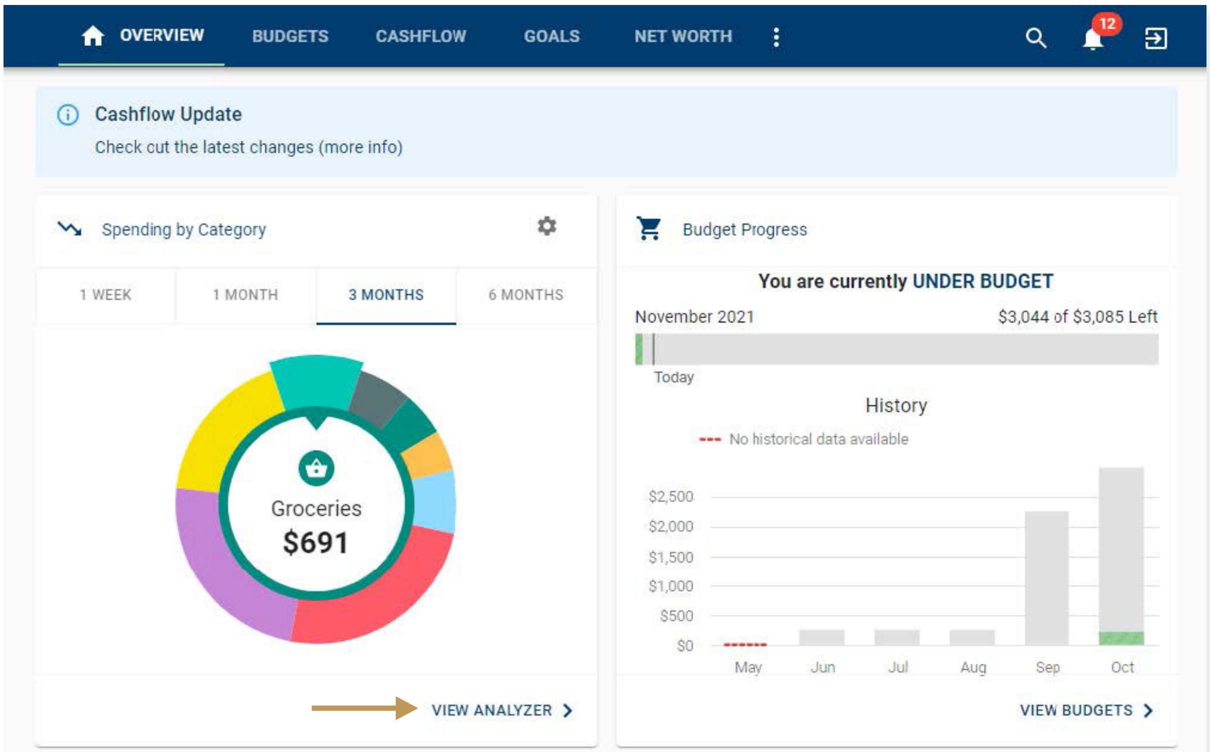


Tag Recap: Transactions will categorize themselves using what we refer to as *Tags* as explained on page 2. Head over to page 2 for a refresher on types of tags and how to personalize your Spending by Category view.

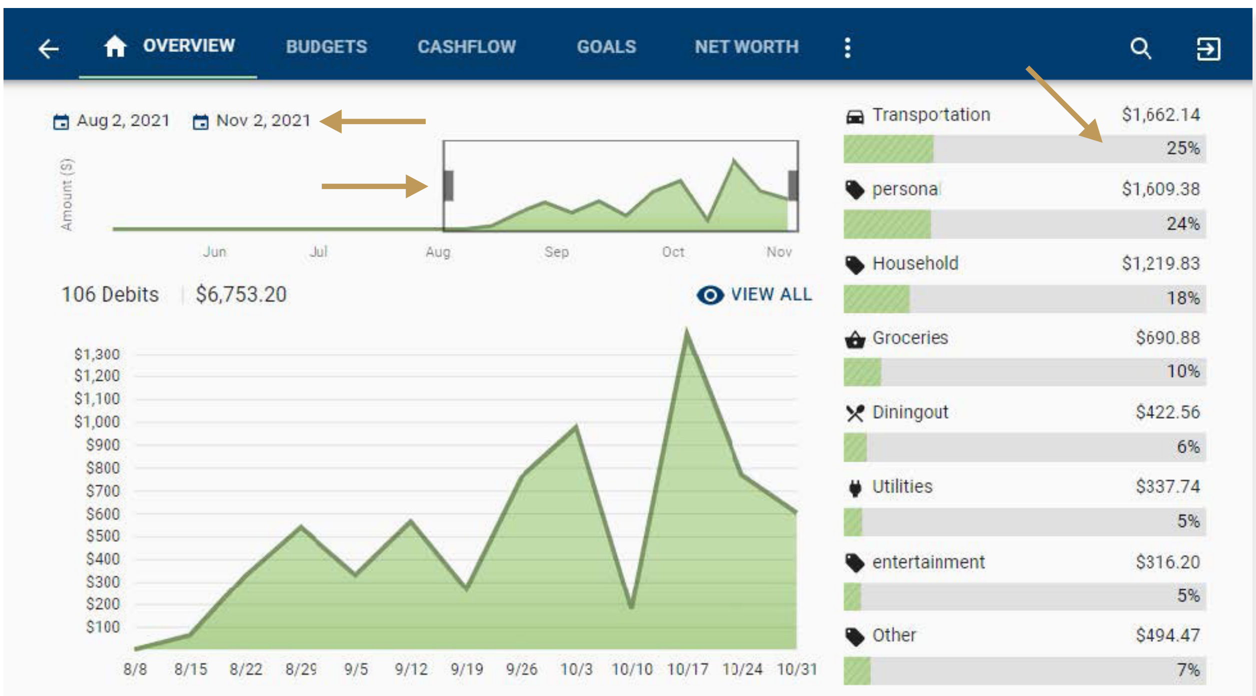
Step 3: Select which period of time you would like to review your budget.



Step 4: Select the *View Analyzer* button to see a breakdown of all expenses within the time frame of your choosing by category.

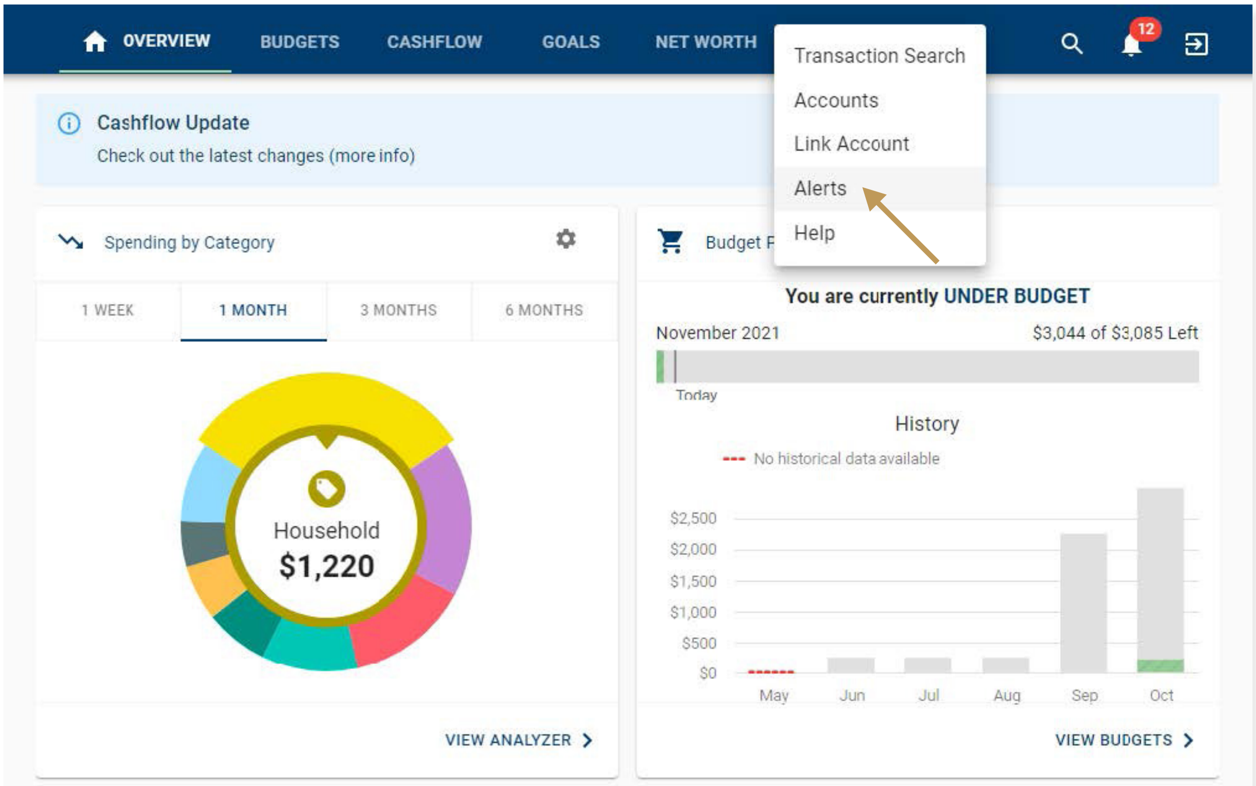


Step 5: Use the calendar dates at the top, or the sliding graph to adjust the time frame you're searching for. On this screen, you will find the total expenses by category in addition to the percentage spent for each category for the given time frame selected. This is beneficial to assist you in identifying any opportunities to improve spending habits. Select a category to view transaction details and customize tags.

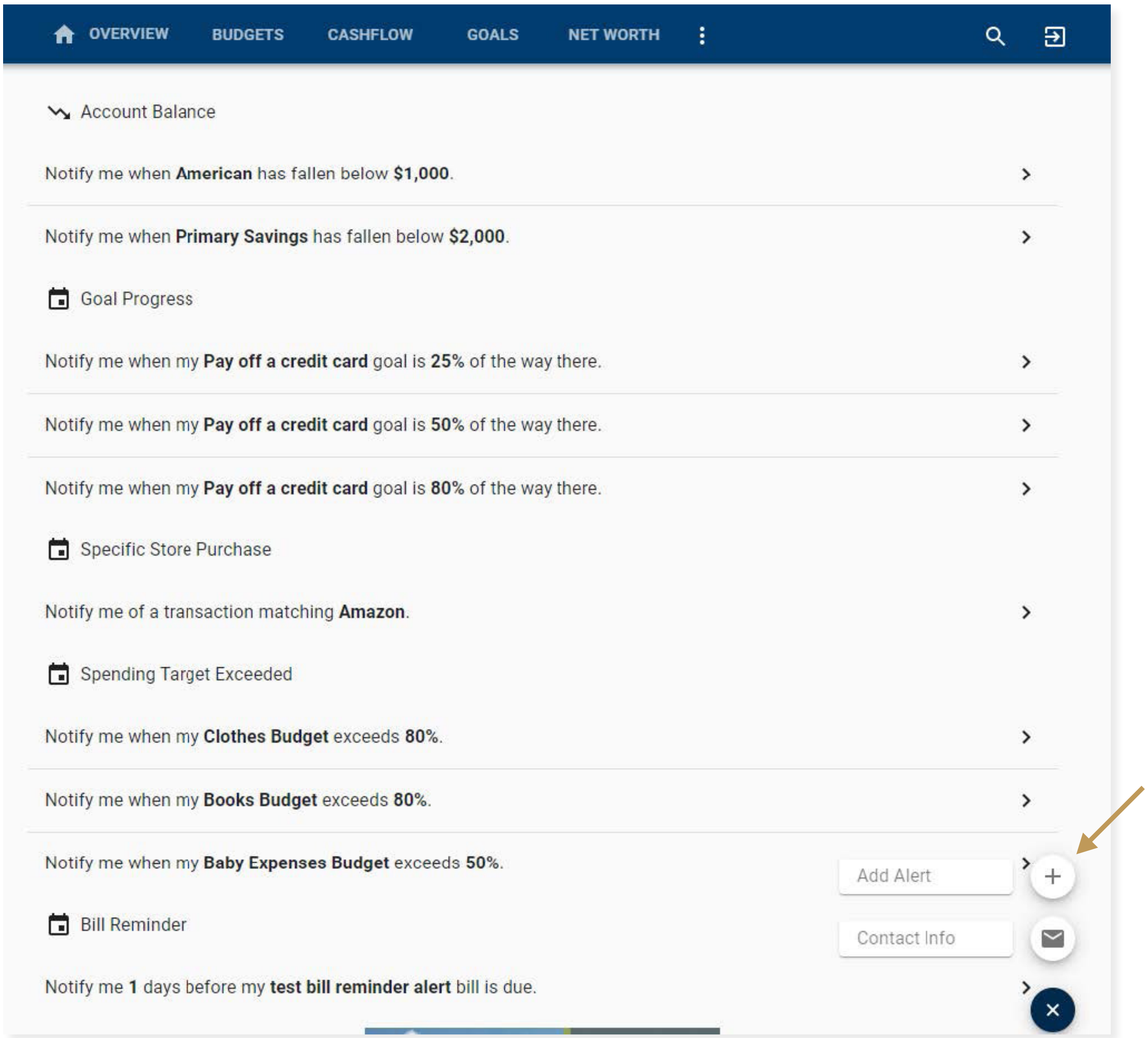


How to Add an Alert

Step 1: Navigate to PFM and choose the ellipsis (three dots) on the toolbar to select *Alerts*.

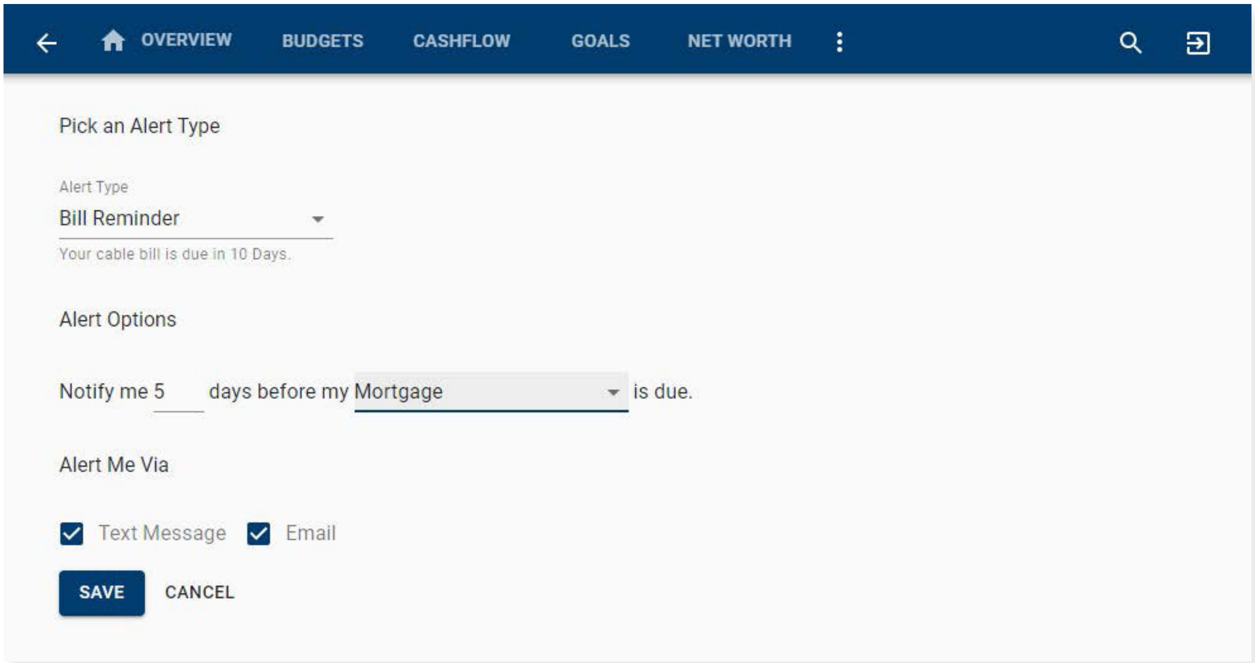


Step 2: Select the + at the bottom right-hand corner of the screen. Choose *Add Alert.*



The More You Know: You can edit your *Alert* contact information (email address and phone number) by choosing the Plus icon and then *Contact Info.*

Step 3: Complete the following fields to create your desired alert.



Step 4: Select Save.