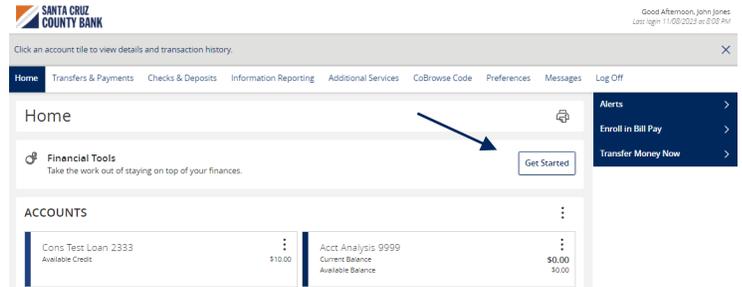
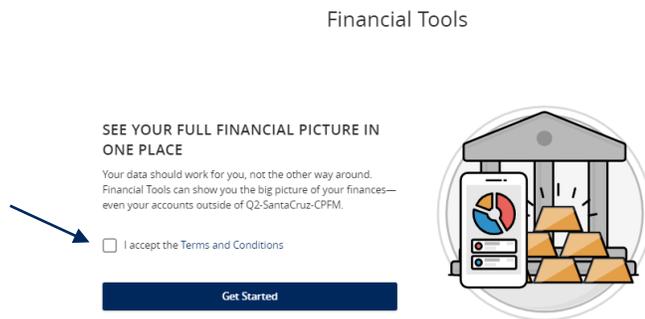


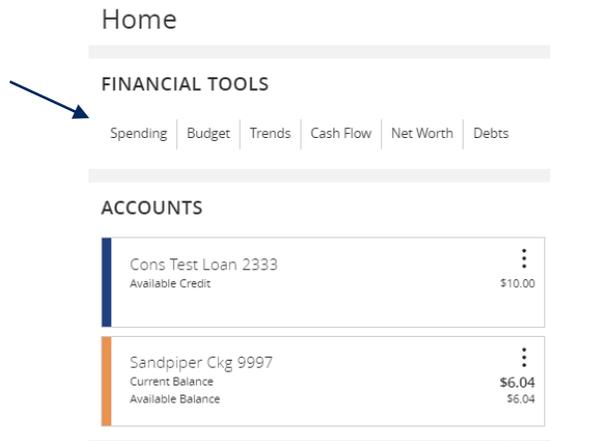
1. On the 'Home' screen, click 'Get Started'.



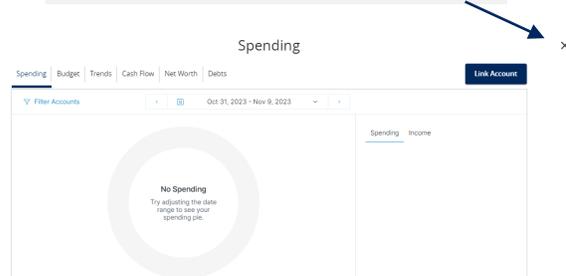
2. Read the 'Financial Tools' disclaimer. Check the box beside 'I accept the Terms and Conditions' when done.



3. From the Home page, in the Financial Tool section, click on Spending.

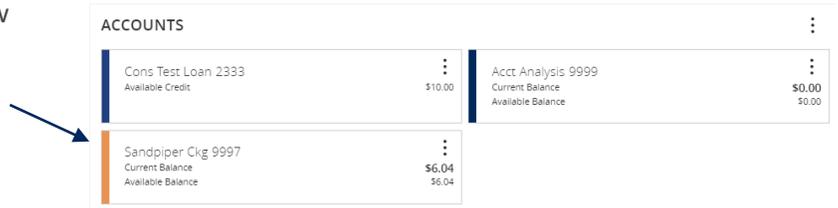


4. The Spending page will appear. Click on the X at the top right corner.

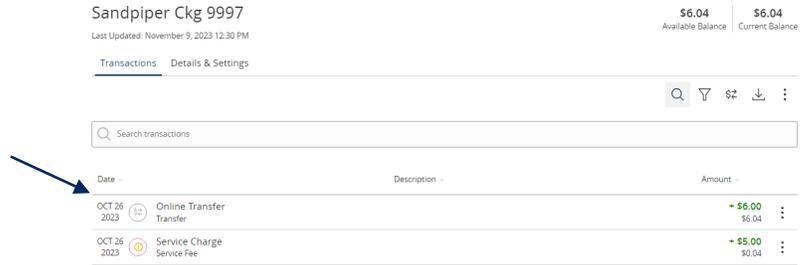


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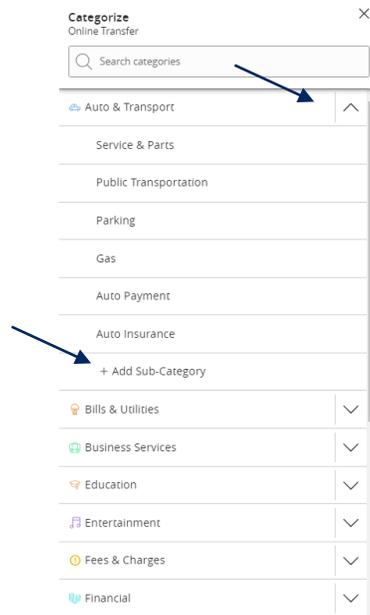
5. On the Home page, select an account to view transactions.



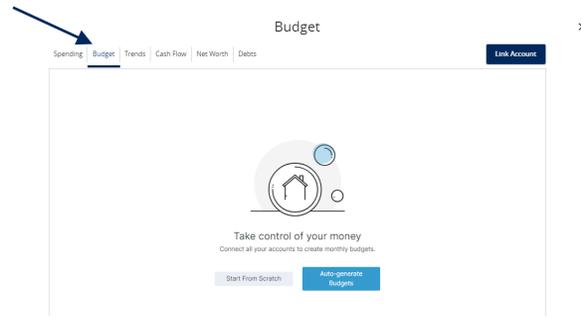
6. To assign or change a category, click on the category icon to view a list of categories to choose from.



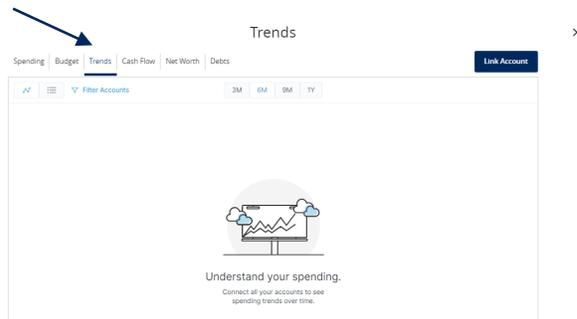
7. Click the down arrow to show the list of sub-categories to customize your transactions. Create a personalized category description by clicking the "add sub category" option, then click the check mark to save it.



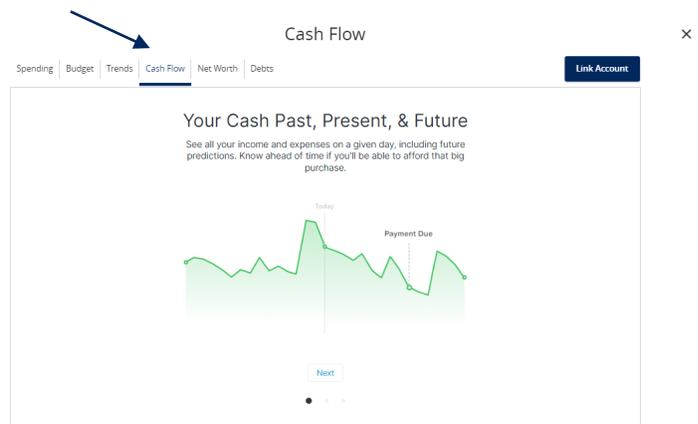
- Click on 'Budget' to create categories of expected spending and track progress towards those categories each month. As each month progresses, you will be provided with visual clues to show how close you are to hitting the assigned thresholds.



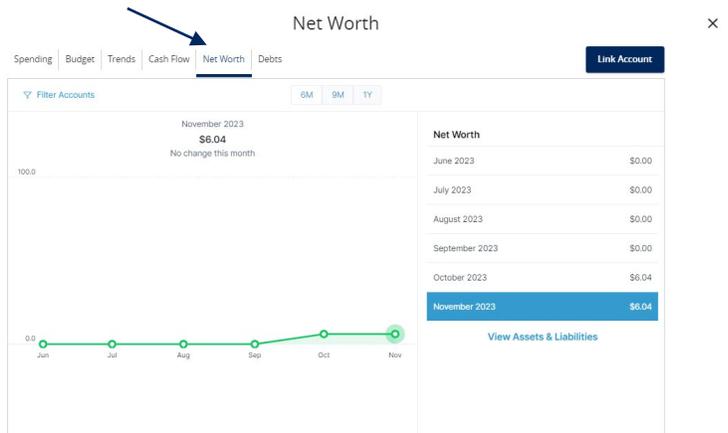
- Click on 'Trends' to build even further on your budgeting categories to help track spending over time as compared to income.



- Click on 'Cash Flow'. Cash Flow provides information regarding cash availability over a specified period of time.



- Click on 'Net Worth' to display the total value of all internally-held and aggregated accounts to view their net worth over time.



- Click on 'Debts' to see all of your debt accounts in one place and to calculate how making additional payments can impact debt over time. Modifying the payoff approach will reorder the accounts in the order of priority for that specific approach.

The screenshot shows the 'Debts' dashboard. At the top, there are navigation tabs: Spending, Budget, Trends, Cash Flow, Net Worth, and Debts (selected). A blue arrow points to the 'Debts' tab. Below the tabs, there's a 'Filter Accounts' dropdown and a 'Link Account' button. The main content area features a large green checkmark icon and the text 'Congratulations! You've paid off all your debts.' Below this is a table with columns: Priority, Account, Balance, APR, Amount Due, and Final Payment.

Priority	Account	Balance	APR	Amount Due	Final Payment
✓	Cons Test Loan	\$0.00	0%	---	---