

# Finance Works Guide



Finance Works is a free, easy-to-use financial management tool from Evansville Federal Credit Union.

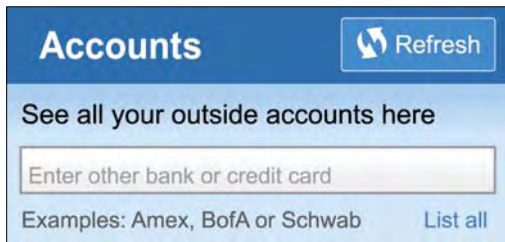
The screenshot displays the Evansville FCU Finance Works interface. At the top, there are navigation tabs for Home, Transactions, Trends, Goals, and Business. A sidebar on the left lists various accounts: My Checking (\$1,232), My Credit Card (\$204), My Roth IRA (\$2,221), and Properties, etc. (\$500,000). The main content area features a 'See Where Your Money is Going' section with a pie chart and a table of spending categories: Groceries (\$744, 35%), Clothing (\$295, 14%), Entertainment (\$221, 10%), Charity/Dona... (\$200, 9%), Health & Fitn... (\$166, 8%), and Dining (\$137, 6%). To the right of the pie chart is a 'BUDGET GOALS FOR FEB 10' section with progress bars for Groceries (REMAINING: \$23), Coffee (REMAINING: \$86), and Dining (OVER BY: \$42). Below this is an 'Alerts & Reminders' section with 2 new alerts, including a payment due to Amex and a deposit cleared. At the bottom left, there is an 'ASSETS' section showing \$513,221 and a 'DEBTS' section showing \$446,491, resulting in a 'Net Worth' of \$66,730. The interface also includes a 'Save more money today...' prompt and a 'VeriSign Secured' logo.

If you're a current user of EFCU's e-Banking, just login and click on the Finance Works link to begin using Finance Works. If you're not using e-Banking, simply enroll in e-Banking and login with your new user name and password to begin using Finance Works.

Use this handy guide to get started using Finance Works! If you have any questions, give us a call at 812.424.2621, option 7 and we'll help you out. We hope you enjoy managing your finances online!

# Getting Started

1. **Add Accounts to Finance Works from other financial institutions.** You can add an outside bank, credit union, credit card or investment firm using the search field at the top of the **Accounts** section on the home page.



Just start typing in the search field, select the name you want, then follow the on-screen instructions to add your accounts.

Each day, we automatically get the transactions that your institution made available the night before. You can always click on the Refresh button to get the most recent account information.

Exceptions:

- Some financial institutions don't automatically update – you will have to push the refresh button each time.
- Occasionally, an account can get into an error state, indicated by a yellow triangle with a message. Click on the message and follow the instructions.

2. **Understand your spending.** On the Home page, you'll see a pie chart of your spending from the last 30 days. Click the **Trends** tab and look at your spending from different angles.

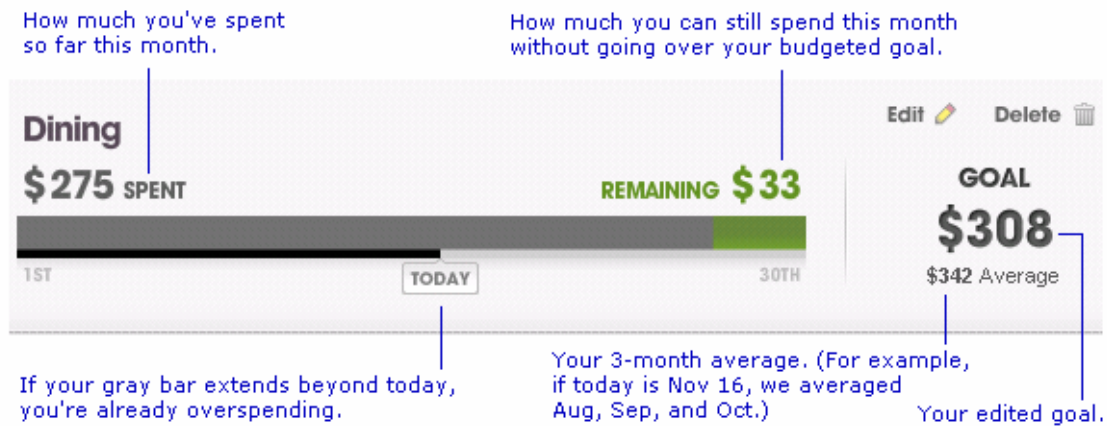


3. **Train us to categorize your way.** Go to the **Transactions** page to see your latest transactions. Then choose a category for each transaction we missed and fix any mistakes we made. You can also split transactions to assign them as two different categories and add your own categories.



Choose a different category, and we'll automatically assign it to future transactions from that payee.

4. **Set up budget goals.** On the home page, you'll see the budget limits we set up for you this month. Click the goals tab and set up goals for the categories you want to watch.



5. **Stay on top of your bills.** In Finance Works, your bills are represented by upcoming transactions listed with each of your accounts. You can see them on the Home page, in the Alerts and Reminders section, or you can view them under the Transactions tab. You can also set up email alerts.

**Alerts & Reminders**

2 new alerts [Settings](#)

Feb 29 **Payment due to Amex**  
 Last payment was \$123.00. Today

A deposit of \$2,040.68 to CREDIT CARD has cleared. Today

We may be able to offer you a better rate with our EFCU Visa

My Checking account balance went below \$500.00. 2 days ago

[How do I manage my reminders?](#)

**EMAIL ALERTS**  
 Let your finances come to you.

**Upcoming Transactions** [+ Add](#) [Delete](#)

Date	Check #	Payee	Category	Frequency	Remind?	Amount	Balance
<b>Today's Projected Balance</b>							<b>\$2,013</b>
08-08-2009		USAA	Insurance	Monthly	<input checked="" type="checkbox"/>	-102.82	1,910.65
08-09-2009		WF Credit	Transfer Out	Monthly	<input checked="" type="checkbox"/>	-1,024.25	886.40
08-15-2009		Employer	Paycheck	Monthly	<input checked="" type="checkbox"/>	1,800.00	2,686.40
08-27-2009		AT&T	Utilities	Monthly	<input checked="" type="checkbox"/>	-45.25	2,641.15
08-29-2009		PG&E	Utilities	Monthly	<input checked="" type="checkbox"/>	-52.17	2,588.98
08-29-2009		USAA MC	Transfer Out	Monthly	<input checked="" type="checkbox"/>	-20.00	2,568.98

You can change any settings for an upcoming transaction. For accurate calculations, focus on the **Date**, **Frequency**, and **Amount**.

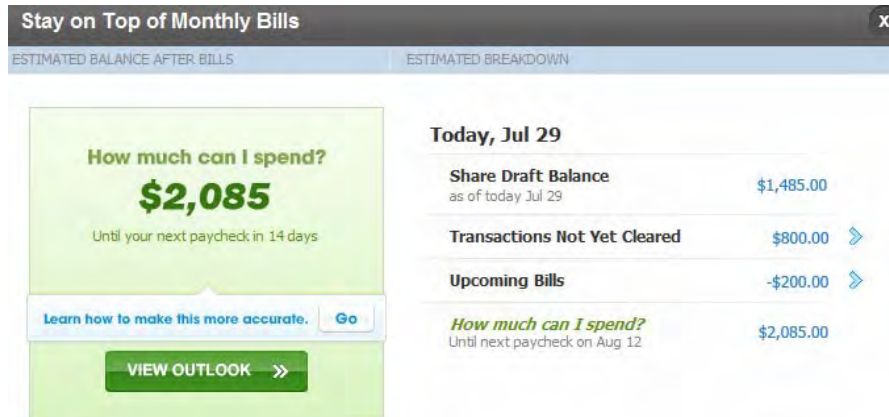
6. **Use Tax Watch to prepare for tax time.** You'll see the **Tax Watch** link in the **Other Tools** section at the bottom of the Home page.

**OTHER TOOLS**

- >> [Tax Watch](#)<sup>BETA</sup>
- >> [What's left after bills](#) | [chart](#)
- >> [Make Payments](#)

The Tax Watch report lists possible deductions within your financial data, like childcare or charitable donations. You can also add other categories. Then just click the **Print all tabs** button to create a printable report or click the **Download** link to download the transactions as a spreadsheet.

In the Other Tools section, you can also see a chart of what's left after your bills have been paid and/or you can link directly to e-Bill pay to pay your bills while you're still in FinanceWorks.



7. **If you have a business, stay on top of its income and expenses.** You can track transactions as business income or expenses. Then you can switch on the business tab (go to **Settings**, click on the **Business** tab, and check **Show Business Tab**) to see charts and reports of business income and expenses.

Click the **Business** tab and choose a business category.

Merchant	Category	Amount
USAA	Insurance	
USAA	Insurance	
Bed Bath & Beyond	Household	
AT&T	<b>B</b> Utilities	
Countrywide	Mortgage	
Piazza Market	Groceries	
Office Depot	<b>B</b> Office Supplies	
Netflix	Entertainment	

Personal | **Business**

**Business-Expense**

- Advertising
- Auto
- Commissions & Fees
- Insurance
- Interest
- Legal & Professional Fees

Once you've assigned a business category to a transaction, the **B** icon sets it off in the list.

## Troubleshooting

Finance Works is very user friendly and has built in support. On each page, there's a section called **Popular Questions** with most asked questions about that page. There's also a **Support** section that has answers to many common questions and issues. And, there are **Next Steps** pages that list instructions on what do to if you encounter an error within Finance Works. If you have any problems with Finance Works, the solution is most likely listed within Finance Works.

If you need any assistance, we'd be happy to help. Call our e-Services Team at 812.424.2621, option 7 or send them an email at [eservices@evansvillefcu.org](mailto:eservices@evansvillefcu.org).