

How to Add a Budget in Insights

Making a personal budget can seem overwhelming, Digital Banking can simplify the process to help you take control of your finances.

01 Navigate to Budgets

- On the main dashboard, you will have two options to access **Budgets**
 - From the left navigation menu, click the **Insights** dropdown and select **Budgets**
 - From your main dashboard, select the account you want to create a budget for and click the **Insights** tile. From the Insights dashboard top menu, click **Budgets**

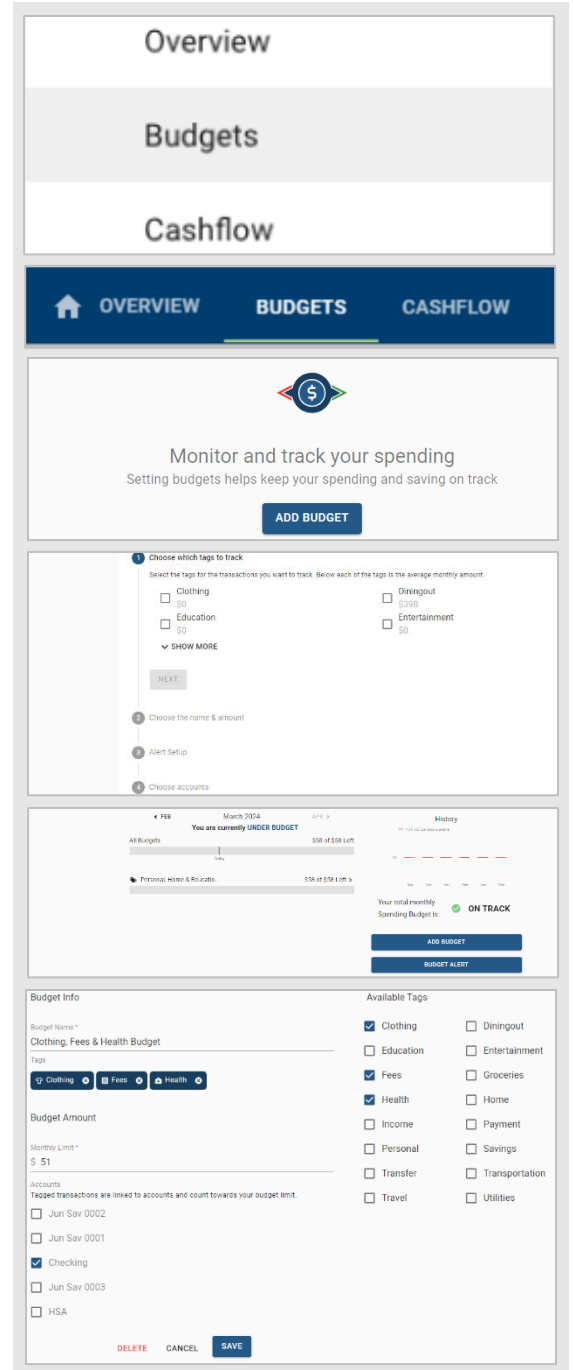
02 Add a New Budget

- In the Budgets Dashboard, click **ADD Budget**
- Complete your budget details:
 - Choose which tags to track
 - Choose the name & amount
 - Alert Setup
 - Choose Accounts
- Click **Finish**

03 Manage an Existing Budget

- Click on the Budget Name you want to manage
- Under the Data, Click **Edit Budget**
- You'll be able to update:
 - Budget Name
 - Budget Amount
 - Available Tags (Clothing, Dining out, Education.... etc.)
 - Delete a Budget
- Click **Save**

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.



The screenshot displays the 'Budgets' section of the MainStreetBank digital banking interface. At the top, there are three tabs: 'Overview', 'Budgets' (which is active), and 'Cashflow'. Below the tabs, a central message reads 'Monitor and track your spending' with a sub-message 'Setting budgets helps keep your spending and saving on track' and an 'ADD BUDGET' button. The main content area is divided into three sections:

- Choose which tags to track:** A step-by-step guide with a progress indicator. It prompts the user to 'Select the tags for the transactions you want to track. Below each of the tags is the average monthly amount.' The visible tags include:
 - Clothing: \$0
 - Education: \$0
 - Dining out: \$386
 - Entertainment: \$0
 There is a 'SHOW MORE' dropdown and a 'NEXT' button.
- Choose the name & amount:** A step where the user can define the budget's name and limit. A progress indicator shows 'You are currently UNDER BUDGET' with a bar chart. A 'History' graph shows spending over time. A message states 'Your total monthly Spending Budget is: ON TRACK'. There are 'ADD BUDGET' and 'BUDGET ALERT' buttons.
- Budget Info:** A form to edit an existing budget.
 - Budget Name:** 'Clothing, Fees & Health Budget'
 - Tag:** 'Clothing', 'Fees', 'Health' (selected)
 - Budget Amount:** 'Monthly Limit: \$ 51'
 - Accounts:** 'Jun Sav 0002', 'Jun Sav 0001', 'Checking' (selected), 'Jun Sav 0003', 'HSA'
 - Available Tags:** A grid of checkboxes for various categories like Clothing, Education, Fees, Health, Dining out, Entertainment, Groceries, Home, Income, Personal, Savings, Payment, Transfer, Transportation, Travel, and Utilities.