

We believe that Money Management should be easy to use and help improve financial lives. Our hope is that this solution will help you to better understand and manage your finances, so you can spend less time worrying about money and more time enjoying the security and comfort it affords you.

When you first access Money Management, you'll be prompted to accept our Terms and Conditions. Your primary accounts you have with German American Bank will be imported automatically, and we recommend the following next steps when first using Money Management:

1. Link your external accounts.

Add Account from other institutions so you can view your whole financial picture in one place. Nearly any financial account can be linked! Checking and savings accounts, investments, credit cards, loans, mortgages and other lines of credit can all be added. You can also easily track Cash or Property values by adding manual accounts.

Tip: Property accounts are important in Net Worth for tracking your high-value assets, such as your house or vehicles.

2. Review your transaction history.

Transactions will be automatically cleansed for readability, and categorized to make it easy to see where your money is going. However, not all transactions can be automatically categorized, so it's important to review your transactions regularly. For example, checks and ATM withdrawals will be left "Uncategorized," and you will be prompted to assign a category for such transactions. Make any changes necessary to ensure your spending data is complete and accurate.

It can be helpful to review your **Spending** chart after reviewing your Transactions. You will better understand how your transaction categories influence your financial reports, and can often reveal spending details that need to be recategorized.

3. Set up a budget.

A **budget** makes it easy to visualize how much you've spent and how much money you have left for the month. Select "Auto Generate Budget" to let Money Management calculate your average monthly spending in each category for the last two months with complete data. This gives you a realistic starting point for your budget.

Tip: An auto-generated budget will be more accurate and helpful if you first add any outside accounts and review your transactions so that your budget calculations are based on a full and complete spending history.

4. Stay in the loop.

Alerts can keep you notified of important things happening with your accounts, like a low balance or upcoming debt payment.

