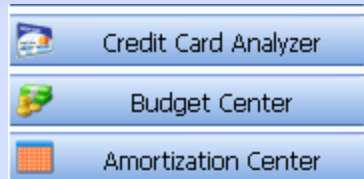


Budget Center

**Analyzing and prioritizing
your spending**

Using the Budget Center

To enter the Budget Center click the Budget Center button on the Main Screen.



Using the Budget Center

The Budget Center allows you to manage your income and expenses

The screenshot displays the 'Budget Center' software interface. At the top, there is a toolbar with icons for 'Add Budget', 'Duplicate Budget', 'Delete Budget', 'Find Budget', 'Email Budget', 'New Budget', 'Old Budget', and 'Print Budget'. A '1 of 1' indicator and a 'Home' icon are also present. Below the toolbar, the 'Budget Center' title is centered. The main interface is divided into several sections:

- BUDGET FOR:** John Smith
- DESCRIPTION:** [Empty field]
- INCOME:** A table with columns for description and amount. Rows include Salary Income / Self-employment Income, Income from Child Support / Alimony, Income from Social Security / Pension, Income from Dividends, Interest, Capital Gains, and Other Income. A 'Total' row is at the bottom.
- SAVINGS / INVESTMENTS:** A table with columns for description and amount. Rows include 401k, IRA, Mutual Funds, Stocks and Bonds, College Savings, and Other Savings. A 'Total' row is at the bottom. Below this table is a red text prompt: 'CLICK ON GRAPHIC TO REFRESH IT'.
- LIVING EXPENSES:** A table with columns for description and amount. Rows include Food, Clothing, Electricity and Fuel, Water, Telephone, Cable and Internet, Gas, Parking, Personal Care, Doctors Dentists Rx Drugs, Entertainment Hobbies, Newspapers Books Magazines, Club Dues, Day Care, Private School Tuition, and Other. A 'Total' row is at the bottom.
- HOUSING:** A table with columns for description and amount. Rows include Mortgage Payment / Rent, Over Cash, Auto Loans, Personal Loans, Child Support / Alimony, and Other. A 'Total' row is at the bottom.
- TAXES:** A table with columns for description and amount. Rows include Federal Income Taxes, State Income Taxes, Local Property Taxes, FICA Withholding, and Medicare Withholding. A 'Total' row is at the bottom.
- INSURANCE:** A table with columns for description and amount. Rows include Life, Health, Disability, Auto, Homeowner, and Other. A 'Total' row is at the bottom.
- Summary:** A table with columns for description and amount. Rows include Total Income, Total Expense, Net Surplus, and Surplus Percentage / Gross Income.

At the bottom of the interface, there are three percentage indicators: 'Investments Percentage / Gross Income (ideal 4%)', 'Housing Percentage / Gross Income (ideal 30%)', and 'Insurance Percentage / Gross Income (ideal 15%)'.

Using the Budget Center

After you enter your data be sure to click on the white center space to view the graph.



Using the Budget Center

Please notice that each section shows you the ideal ratios.

Total	\$1,300
Housing Percentile / Gross Income (ideal 30%)	26.00%

