Welcome to Money Management Solutions

The best financial management and wealth building system in the country today

1. The first step is, go to **www.MMToday.com** and review the home page to become acquainted with the great products and services Money Management Solutions has to offer. Click every button, read every word and watch all video tutorials.
2. After reviewing the home page, click on the **Login Now** located in the upper right hand of your screen, which opens your **Welcome Back Page.**
3. Make sure that you that you have watched **short video** on the right of your screen before you enter your email address and password.
4. Enter your **email address** and **password** that you received in your **Welcome Email** and then click **Enter** this will take you to **Your Dashboard**. This is your *Money Management Solutions* **Product and Services.**

On the **Dashboard** page you can select from the list below

1. **"Personal Tracker",** is where you can track all of your personal spending in real time, when the spending takes place.
2. **"Business Spending Tracker"** is where you can track all business spending in real time when the spending takes place.
3. **"DocNloc"** is where you upload and store all of your important documents such as Wills, Loan Documents. Banking Statements, Keepsakes of life's journeys, Memorable Vacations, Pictures of Children, Grandparents, Parents and Grand Children that you never want to lose.

LET’S GET STARTED!

- Select the **“Personal Tracker”** at the top right of the Dashboard. This will take you to the **“Facts Financial Tracker”** page.
- Select the “**My Account”** tab and complete the user information on the left side of the page.
    - First name
    - Last name
    - Telephone number
    - Cell phone number
    - Email address

  Repeat the process for the <u>Second Account User</u>
    - Enter Street Address, city, state and zip code
    - Access Information-Call In Pin

    - Enter a 4 (four) digit Pin Number of your choice. This Pin Number will be used to identify the authorized user(s) when calling in an expense by telephone via voice commands.
- Select **Save**

FACTS
FINANCIAL TRACKER

You will notice to the right side of your page, a **Pie Chart** that will show you at a glance the categories you have spent into for the month, each time you enter a spending amount. As you move your curser over the **Pie Chart**, a pop-up will appear for each category. This tells you the amount you have spent in each category for the month. Also what percentage of your monthly income this represents, and what you have left to spend out of your total spendable income by specific category.

This will allow you to quickly identify those spending categories where you are spending the highest amount or percentage of your spendable income. You now have the ability to view, at a glance, where the majority of your money is being spent at any time. You may want to evaluate your spending habits in these categories to ensure that you are consistently in line with what you have available to spend of your monthly spendable income. If any category exceeds 12% of your spendable income, take an additional look and review if this could be improved or lowered in order to pay down debt or build your savings accounts.

At the top right of the screen, you will see the words, **DASHBOARD** and **LOGOUT.** Clicking on **DASHBOARD** will take you back to other products or services. **LOGOUT** will simply log you out of the system.

Below the pie chart you will see a **Green window** this will display the five most recent expenditures at a glance.

To change your temporary password select **Change Password** at the top right of the My Account page.

- Next Select the **Tracker Tab** located at the top of the page to the right of **My Account**

You will notice in the upper left hand corner of the **Tracker page**, the word, **Income**

- **Select Income** and a pop-up will appear.
- **Enter** the amount of your combined Net (after taxes) spendable income for the month. If you are on commission and your income varies simply enter the amount you have remaining in your checkbook.
- Then click on **Update Income.**

As you use the Facts Financial Tracker system and always enter your deposits and always deduct your expenditures, your checkbook will automatically be in balance at the end of the month.

Adding a Personal Expense

- Select **Add an Expense** at the right side of the screen and a drop down of all expense categories will appear in alphabetical order. Simply scroll down to the expense category of choice and select it. A box will open, simply fill in the information, and select on **Add An Expense.**

Adding a new or personalized Expense Category (If an expense you want to track is not listed in the predefined category list.)

- Then select to the **small pie chart** just to the right of **Personal Spending** and click it. A pop-up will appear, enter the category name of your choice, and click **Create Category.** This new category will be added in alphabetical order to the current list of spending categories.

Recurring Expenses

- Scroll down to the lower section of the page and you will see the words **Recurring Expense.**
- Go to the right of the page and select **Add A Recurring Expense** tab.
- Select the category that has the Recurring Expense every month and click on it.

- Fill in the fields and select **Add Recurring Expense**. This will automatically add this particular expense amount each month on the date you entered.

Click on any of the expense categories you have entered and a pop up box will appear and show you the dates and the time in which you spent in that spending category during the month.

Click on the small **Blue** arrow at the far right of any category and a pop up box will appear. It will allow you to create a budget for each month in that spending category. As you track all spending each month by category over a four month period, the **Facts Financial Tracker** system will automatically average your spending for the previous three months and automatically create a budget for you.

> **Example:** *Let's say you want a goal for Groceries of $300.00 per month. As you diligently track your spending over the months you may find that you may need to adjust your goal for Groceries up or down to best fit your spending habits. This can be done easily in every category you use by simply selecting the* **Blue** *arrow at the far right of any spending category you use.*

FACTS
FINANCIAL TRACKER

- Next select the **Goals** tab located at the top of the page to the right of **Tracker** tab
    - Here you see your monthly goals by Spending Category
    - How much you have budgeted for the month in each Spending Category
    - How much you have spent in each Spending Category for account users
    - How much you have remaining to spend

By having this information at your fingertips it will help you from overspending in any category and help you stop overdrafting your bank account and having to pay those expensive overdraft charges. This alone could save the average family $30.00 to $35.00 dollars a month in bank fees. By clicking on any Spending Category item in the top section of the page a pop up box will appear. This will allow you to adjust your monthly spending goals or budget in that Spending Category.

- Fill in the fields and select **Update Goal**

Suggested Goals; the **Facts Financial Tracker** system automatically tracks all spending categories for the first four months. The system then averages the previous three months and creates your spending goals in each spending category. This process continues monthly and changes as your spending habits change.

By clicking on any category under **Suggested Goals** allows you to see all spending in that spending category for the month. By clicking on the **Blue** arrow allows you to update a **Goal** in that spending category.

Calling In Your Spending

Dial **435-216-7290** from any touch tone phone. You will be asked to say or enter the following information:

1. Account number (4-digit Pin Number)
2. Personal Identification User ID number sent in your **Welcome Letter** when you enrolled.
3. Verify your name
4. Select a category
5. Confirm category
6. The system will ask you the amount you spent or deposit.
7. Say or enter the amount you spent in dollars and cents.
8. Verify the amount when asked.
9. The system will then update your **Facts Financial Tracker** in real time and provide you the balance remaining to spend in that **Spending Category** for the month.

FACTS
FINANCIAL TRACKER

Enter Spending Using an Android Smart Phone (*iPhone App is under development*)

- Click on the **Help** tab located at the top of the page to the right of **Tracker** tab
- Scroll to the bottom of the page
- Select the Smartphone application of your choice. This will open a new window.
- Select **Click Here** to download the application from google Play or iTunes.
- Follow the download and install instructions for your particular device.
- Open the **Money Management Solutions** application on your Smartphone.
- Select **Profile Settings**
- Enter your four digit **Account ID**
- Enter your password and click **Save Profile**.

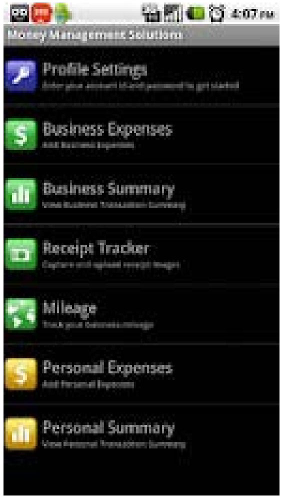
By default, expenses will be added under the first defined user.

To change default user, select **Profile Settings** and change the name from the dropdown field.
(iPhone App in under development)

You are now ready to start entering expenses and deposits on your Smartphone.

Open your Smartphone and select the Money Management icon. A screen will appear giving you the following list of choices:

1. Profile Settings
2. Business Expenses
3. Business Summary
4. Receipt Tracker
5. GPS Mileage Tracker
6. Personal Expenses
7. Personal Summary



FACTS
FINANCIAL TRACKER

Entering a Personal Expense on a Smartphone Application

- Select **Personal Expense**
- **Select A Category"** will appear
- Click on the drop down arrow, a list of all of spending categories will appear in alphabetical order
- Scroll down to the spending category of your choice and select
- A screen will appear with the selected category, the amount you have left to spend in this spending category for the month, and the amount tracked in this spending category for the month
- Click on the screen for **Transaction Amount** and enter the expense
- The transaction date will automatically be entered for you
- Select **Add Personal Expense**
- Your **Spending Tracker** will be updated in real time when the transaction took place

Personal Summary

Select **Personal Summary**, a pop-up will appear listing all of the categories you have spent into for the month and the total amount you have spent in those spending categories for the month.

Business Expense

Click on **Business Expense** and repeat the same process as **Personal Expense**

Business Summary

Click on **Business Summary** and repeat the same process as **Personal Summary**

Receipt Tracker

1. A screen will appear with all of your spending by spending category.
2. At the top of your screen, your last expenditure will appear with the date and the amount you entered.
3. Click on the last expenditure that you entered and this will activate your camera.
4. Simply take a picture of your receipt and the system will automatically store the receipt by spending category for easy recall in the event of an IRS audit.

GPS Mileage Tracker

- A screen will appear that will give you the following choices to select
- **Start Trip**, **Start Manual Trip** and **Summary**
- A screen will appear showing your current location
- Select **Start Trip** to begin tracking your mileage
- When you arrive at your destination, select **Stop Trip** or select **Round Trip** that will record your total trip
- A screen will appear showing the mileage you have traveled
- Fill in the purpose of your trip, Who, Where & Why
- The **Mileage Tracker** will automatically store your mileage for tax purposes
- Congratulations, you have just been audit proofed for your **Mileage Tracker**

Should you ever have any questions, simply pick up the phone and call the customer service department toll free at 855-372-7772 and we will be more than happy to answer any question you may have.