

# PFM Quick Start

Getting the most out of PFM does not require a lot of time. It takes just a few minutes to set up a few of the tools in PFM to gain a better view of your financial situation.

## Dashboard

1. Add accounts from other financial institutions. Your primary accounts will automatically be added to the first time you use PFM.
2. When you add accounts, your transactions and balances will update accordingly.
3. Your transactions will categorize themselves with 'tags'. To personalize these categories, select the transaction and edit the tag.

ADD UPDATE

Show more information

CASH	\$5,785.99
Ultimate Checking	\$4,785.99
Complete Savings	\$1,000.00
CREDIT CARDS	\$16,784.98
American Express	\$16,784.98
INVESTMENTS	\$89,078.11
401(k) Fidelity	\$89,078.11

## Spending Targets

1. Navigate to the Budget tab to create Spending Targets and begin tracking spending by category.
2. Click the 'Add a new spending target' button and follow the prompts to begin track your spending by category. Popular categories to track are groceries, dining out and household.

Coffee	YOU'VE SPENT \$40 OF \$75	\$35 LEFT TO SPEND
Diningout	YOU'VE SPENT \$26 OF \$300	\$265 LEFT TO SPEND
Entertainment	YOU'VE SPENT \$31 OF \$250	\$219 LEFT TO SPEND
Household	YOU'VE SPENT \$194 OF \$500	\$306 LEFT TO SPEND
Personal	YOU'VE SPENT \$283 OF \$550	\$267 LEFT TO SPEND

## Cashflow

1. Navigate to the Cashflow tab to see your projected day-to-day cash flow.
2. Add Incomes & Bills like your paycheck, rent or utilities to more accurately forecast your cash flow.

SUN	MON	TUE	WED	THU	FRI	SAT
30	1 \$3,500 \$100 -\$100	2 -\$710	3 -\$100 -\$2,500	4	5 \$1,500	6 -\$90
7 -\$20 -\$100	8 \$100	9	10	11	12 \$100 -\$100	13
14 -\$400	15 \$2,500 \$100 -\$100 1 More	16	17 -\$100	18 \$4,736 \$4,411	19 \$1,500	20
21	22 \$100	23	24 -\$100	25	26 -\$100	27
\$5,766	\$5,666	\$5,666	\$5,716	\$5,716	\$5,596	\$5,596

## Goals

1. Follow the prompts in the Goals tab to create one or more financial goals.
2. Select from the available savings and payoff goal types to begin tracking your progress towards your financial aspirations.

401(k) Fidelity Save \$70 per month to complete

Save for Retirement 01/13/2017 01/31/2027 \$11,580.15 OF \$20,000.00

Complete Savings Save \$460 per month to complete

Create a Cushion 05/04/2017 06/01/2018 \$470.00 OF \$3,000.00

Save for a Vacation 05/11/2017 06/30/2018 \$530.00 OF \$4,000.00

# Congratulations!

You've completed the Quick Start set-up.  
Now continue to explore and monitor your finances!