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Intuit Education: Curriculum Orientation

- Checklist
- Connecting to Mint
- Intro to Mint Activity



Checklist



Complete the following before using Mint:

Create an account to log in (and out) of Mint successfully.

Follow the directions on page 1 of the Connecting to Mint Guide.

This is how you will log in to gain access to Mint.

Connect to the Bank of Intuit.

Follow the directions on page 2 of the Connecting to Mint Guide to connect to the Bank of Intuit.

This will import data from a *fictional* accounts including checking, savings, credit card, and loans. This step is crucial before starting activities.

Connect to credit score.

Follow the directions on page 3 of the Connecting to Mint Guide to connect to TransUnion's credit score.

This will import a *fictional* credit score and report and is also crucial before starting activities.

Complete the "Intro to Mint" activity.

After gaining access to Mint through the above steps, open and complete the Intro to Mint Activity on your own.

This activity serves as an orientation to Mint and an introduction to the fictional persona Isaiah. It is recommended that you also do this activity before any other of the content-specific Mint activities

Come back into Mint on a subsequent day.

Log out of Mint and re-access Mint in a couple of days.

These Mint activities and the fictional persona Isaiah simulate an authentic Mint experience as the account balances, budgets, and trends change daily. You will see new financial data automatically updated daily.

Connecting to Mint



The following steps will allow you to connect to Mint as Isaiah. This setup should take only 5-10 minutes and you will only do this series of steps the first time you log on to Mint.

Things to note:

- When you access Mint for this simulation, you will be accessing a scenario for a fictional user Isaiah and his financial profile.
- Do **not** use any personal information when signing up, including your real email, phone number, or other info.
- When you log out or end your session, **you MUST use the same device for future logins**. If you use a different device, you'll have to create a new account.

Part 1 is to sign in to Mint and connect to Isaiah's financial accounts

Part 2 is to connect to Isaiah's credit history.

Part 1

1. Go to Mint.com and sign up for free.

The device that you are using is the only one that can re-access Mint without going through these steps again.



One account for everything Intuit, including Mint.
Email address
MintUser@intuiteducation.com
Phone (recommended)
0
We strongly recommend adding a phone number. This will help verify your account and keep it safe.



2. (continued)	Password
Use the suggested password Mint1234! Record the email and password you used.	Your password is STRONG.
Click to create an account.	Confirm password
	Create Account
	Welcome to Mint Please tell us where you live so we can customize your experience. Country
3. Welcome to Mint .	United States
Enter 78501 for zip code.	78501 Greed Hunstee CO
4. Connect to Bank of Intuit.	See all your money in one place
This is the screen to connect to the bank	Connect your banks, bills and credit cards to get insights into your spending. We even allow accounts like Paypal and Venmo.
account for our fictional persona Isaiah .	Enter bank name or sign-in URL Q
Search for Bank of Intuit .	Or select from popular ones:
More than one may appear,	
choose the one with the blue Intuit logo.	
	Connect your account
Use the following:	https://fdp-dataquality-e2e-mtbk.ifdp-preprod-west2.a.intuit.com
Login: Intuit Education	Login Intuit Education
Password: Mint1234!	Password
	anuli

Success! You are now connected to Mint. *Go to Account Overview.*



Part 2

After connecting to Bank of Intuit, you are now at the **Overview** tab. From here you can see some of the financial information for our fictional user Isaiah.

5. Connect to Credit Score .	OVERVIEW TRANSACTIONS CREDIT SCORE BILLS BUDGETS GOALS
Click on the Credit Score tab.	ACCOUNTS (3) BILLS
it is the Sta from the left.	Protect your credit score and save or reminders.
	Earn more with high-interest savings a Track a bill
	My Checking \$2,964.27 Bank of Insuit
Click to get logick's gradit accurs	
Click to get isalan's credit score.	The average Minter's credit score is 705
	590 640 720
	Get your absolutely free credit score to see how you stack up. what impacts your score and put yourself in a better position for a new loan, a new credit card–or even a r
	GET YOUR FREE SCORE >
6. Enter Isaiah's information:	To get your score, we need a few things
Name: Isaiah Lamora	No credit card is needed and your score won't be affected
Address: 99 Brook Ave.	Full Name:
Mcallen, IX 78501	Isaiah FIRST NAME Lamora LAST NAME
Soc Sec: 999-11-1996	Address (Try your previous address if you've moved in the last 6 months):
Soc Sec. ///-II-I//0	99 Brook Ave. STREET ADDRESS
7. Verification questions.	One last step to get your score
Select the first answer from each of the	We need to ask you a few questions to verify your identity.
drop downs to verify.	Which of these street names are you associated with?
	South Lowrie V
	what year was your most recent auto loan or lease established ?
On the next screen when asked interest in	
credit score, click on any box(es).	
	Why are you interested in your credit score?
	Letting us know why you want your score helps us to enable features and provide offers to help you live the life you want.
Success! You are connected to Isaiah's credit score. Return to the Mint overview tab.	☐ I want to apply for a personal loan

Intro to Mint Student Worksheet



Mint.				+ ADD ACCOUNTS	SETTINGS	PROFILE	TOUR	LOG OUT
OVERVIEW	TRANSACTIONS	CREDIT SCORE	BILLS	BUDGETS	GOALS	TRENDS	INVESTMENTS	WAYS TO

Part 1: Overview Tab

You should be at the Mint **Overview** tab. If not, click on overview from the menu at the top of the page. Mint imports transactions from Isaiah's financial accounts. On the left side of the page, you can see the accounts and balances.

1. Record each account name and balance:

Æ
5
\$
\$
\$
\$

Note: Clicking on the gray arrows will expand or collapse accounts

Scrolling down on the **Overview** tab, on the left side is a graph that shows net income by month. A green bar indicates more income than spending; a red bar more spending than income.

2. How much has Isaiah spent so far this month? How does it compare to last month?



-\$381

NET

\$380.65



Part 2: Transactions Tab

Click on the Transactions tab. Here we see all Isaiah's spending, all sorted by date.

OVERVIEW TR	ANSACTIONS	CREDIT SCO	RE BILLS	BUDGETS	GOALS	TRENDS	INVESTM
Туре		All Cash &	Credit Acco	unts 🔍			SEARCH
Cash & Credit		Add another?					
Investment		total cash \$4,880.74	тотаl debt -\$1,660.04				
Loan			+ TRANSACTION				0
		🗌 Date 👻	Description		Category	Y	Amount
Accounts	0	MAR 21	Epic		Restaurants	÷	-\$9.00
All Accounts		MAR 20	Grocery Giant	EDIT DETAILS	Credit Card	Pay	\$60.00

3. List Isaiah's three most recent transactions:

DATE	DESCRIPTION	CATEGORY	AMOUNT
			\$
			\$
			\$

On the left side, we can choose to see transactions for any individual account instead of all accounts:

4. Click on Isaiah's My Savings account. How much does Isaiah transfer to his savings each month? How much did Isaiah earn in interest last month?

5. Click on Isaiah's My Credit Card account. Where are some frequently occurring places Isaiah uses his credit card for purchases? When did Isaiah last make a credit card payment? How much was the payment?



Part 3: Credit Score

At the **Credit Score** tab, we can learn about Isaiah's credit rating. If you do not see a score, see directions in the Connecting to Mint Guide.

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Part 4: Budgets

This tool is an interactive section of Mint where users can set up spending categories and set limits for themselves.

By default, a couple budget categories are set up with sample limits. For example, **Auto & Transport: Gas & Fuel**.

7. Analyze the Auto & Transport budget.What is the current suggested budget limit?How much has Isaiah spent so far this month?

You	're rig	ht or	n trac	k with	h you	ır Ma	rch b	udge	tl Hav	ve yo	u t
abo	ut inv	estin	g to t	take y	our	mone	y eve	en fur	ther?		
+	CREATE	ABUDO	SET				So	rting by	Categ	ory	one
			12.020								
Auto	& Tran	sport:	Gas &	Fuel							

Click on the heading or magnifying glass icon to view transactions for **Gas & Fuel**.

8. Click to view the transactions.	Auto & Transport: Gas & Fuel Q
Describe the transactions for Auto & Transport .	EDIT DETAILS View transactions for Gas & Fuel
Where and how much are some of the transactions?	Entertainment: Movies & DVDs

To interact with this budget, click to change the budget limit. The color may be green (Isaiah is within his budget), yellow (approaching limit), or red (over limit).

9. Click to change the budget limit to see how the color change.

	\$510	*	budgeted
	\$441 s	pen	t this month





Part 5: Trends



In this tab, we see charts that illustrate Isaiah's spending and income over time.

There are many types of charts listed on the left side of the page.

On the left side, click on **Spending**, and then choose **By Category**. Above the pie chart, make sure to select **Last Month**.

List the five biggest categories of Isaiah's spending.



Hover over any piece of the pie to see the amount and percent that will appear in a pop-up box. Add the amount and percent to the above category list.

In addition to seeing the amount and percent, a link appears in a pop-up box. It links to the transactions that make up spending for that category.

11. Click to see the transactions for Home. What is/are the transactions?

Change the chart type to **Income**, then **Over Time**. Above the chart, select **Last 3 Months**. Here we see how much Isaiah is earning each month from his jobs.

12. How much does Isaiah earn each month? Is it the same every month?





Part 6: Ways to Save

Mint's **Ways to Save** tab shows offers from current banks for savings, loans, credit, and more. While Isaiah already has a **Savings** account, he can investigate other bank offers. He may find one that offers better terms.



Click to look at the **Checking** account offers.

13. Choose any one of the offers. Record:

BANK NAME	ACCOUNT NAME	APY	MINIMUM NEEDED	MONTHLY FEE
		%	\$	\$

Part 7: Conclusion

People manage their money and budget in different ways. Mint is one of those ways.

14. From the parts of Mint that you've seen, what are two features that make it a useful tool to manage money?



Supplemental Screenshots

The following screenshots should guide students through Mint:

- 1. Students log in but will not have to provide any personal information.
- 2. Mint's dashboard and landing page immediately shows financial information. Running across the top of the screen are the various tabs.
- 3. On the left side of the **Overview** tab, Isaiah's accounts appear.
- 4. In the **Transactions** tab all the individual transactions for Isaiah are in order by date and can be seen entirely or by account.
- 5. The **Credit Score** tab shows Isaiah's credit score.
- 6. The **Budgets** tab is also interactive. Mint does a basic set-up of a budget for Mint users.
- 7. The Trends tab shows historical income and spending.
- 8. Finally, the **Ways to Save** tab shows offers from banks and other institutions.

Intuit. () mint () quickbooks () turbotax	0 miuri Mint.		+ ADD ACCOUNTS SETTINGS PROFILE TOUR	
One Account. Everything Intuit.	OVERVIEW TRANSACTIONS	CREDIT SCORE	BILLS BUDGETS GOALS TRENDS INVESTMENT	S WAYS TO SAVE
Sign in to your Intuit account to access all our products including Mint. Learn more	ACCOUNTS	ŝ	UPCOMING BILLS	(³)
Email or user ID	> 💽 Cash	\$4,500.00	DEC 1 MORTGAGE LOAN \$ 1,500.00	MARK AS PAID View Bill Details
Password	Get rewards with every g	- \$500.00 purchase »	DEC11 CREDIT CARD	MARK AS PAID View Bill Details
Remember me	CREDIT CARD	400 .00 15 minutes ago	3100	
🔒 Sign In	CREDIT CARD	100.00 15 minutes ago	Showing 2 of 2 bills due. See my bills	





Figure 2: Mint Dashboard

Close any pop-up ads that appear.

Figure 3: Isaiah's accounts appear in a vertical bar on the left side of the screen. Click on any one to see transactions for that account.



Figure 4: Transactions

Click on All Accounts to see all Isaiah's transactions. Or, choose one account such as Auto Loans, to see transactions for that specific account

Туре	All Accounts You have added 5 accounts.	Q	SEARCH
Cash & Credit	Add another?		
Investment	TOTAL CASH TOTAL DEBT \$4,463,69 -\$28,936,42		
Cash Only	<i>•</i> .,		
Loan	EDIT MULTIPLE + TRANSACTION		0
Accounts 🖉	Date - Description	Category	Y Amount
All Accounts	JUN 24 THE GREASY SPOON	FAST FOOD Restaurants 🗘	-\$12.00
5 accounts	JUN 23 Gas Mart	EDIT DETAILS Gas & Fuel	-\$50.00
Bank of Intuit	JUN 22 SHIRTEXPRESS.COM	ONLINE SHOPPING Shopping	-\$69.00
Auto Loan (8981)	JUN 21 FAB ABS FITNESS GY	M MEMBERSHIP Gym	-\$50.00
Bank of Intuit	JUN 20 ATM WITHDRAWAL A	ATM CASH WITHDR Cash & ATM	-\$105.00



Figure 5: Credit Score

This is the 3rd tab from the left on Mint's dashboard.

June 2019	This Year All Time	
	N FEB MAR APR MAY JUN	
You're right on track with your thought about investing to take	June budget! Have you e your money even further?	
+ CREATE A BUDGET	Hiding: None (EDIT) Sorting by Category	You've budgeted
You don't have any by • Other Income	You don't have any budgets for income. Other Income \$1,400	
Auto & Transport: Gas & Fuel	\$100 of \$110	Left over: -\$650
Food & Dining: Coffee Shops	\$6 of \$150	
Food & Dining: Groceries	\$165 of \$340	

Figure 6: Budgets In Mint, the budgets are set up for a couple categories.

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Figure 7: Trends

The right side of the screen in Trends allows the user to choose from a list of graphs by major heading (Spending) and as minor heading (By Category). In addition, a time range can be selected from the drop-down menus above the graph itself.

Credit Cards Checking	Savings New Way	INVESTM	401K Rollover	IRAs		CREDIT 748 Credit Score	Lending Loans
	Find a check	ting accour	nt that's	right fo	or you.		
FNBO Direct Online Check Account	ng Earn 0.65% APY on y as \$1.	our entire balance	- Member FDI	C. Open with	as little	Apply	/ now

Figure 8: Ways to Save

Mint has a list of ways to save running across the top of the tab. Click on checking, for example, will bring up a list of current checking account offers and details of the account.