



TAKE CHARGE TODAY
Financial Education for a Better Future



BUDGETING FOR INCOME AND EXPENSES SIMULATION: 1-Day OPTIONAL STUDENT RESOURCE

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 major sections. **Budgets** is the 5th tab.
3. The Trends tab, showing income over time.
4. The Trends tab, showing spending over time.
5. The Trends tab, showing spending by category.
6. The Transactions tab
7. Any of these individual transactions can be renamed or assigned to a different category.
8. The Budgets tab.
9. Adding a category to the budget.

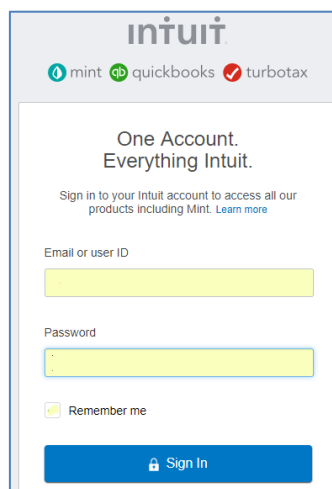


Figure 1 – Mint login screen

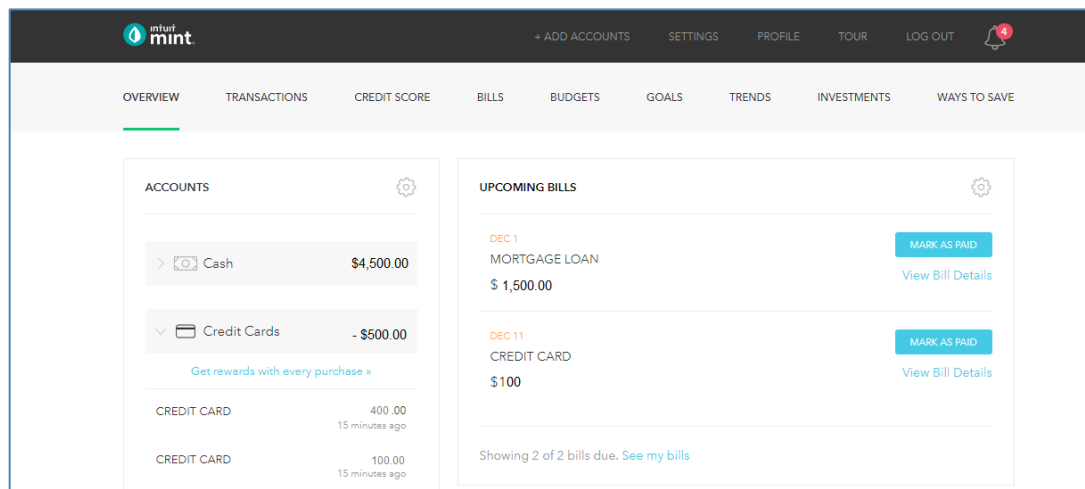


Figure 2 – Mint dashboard

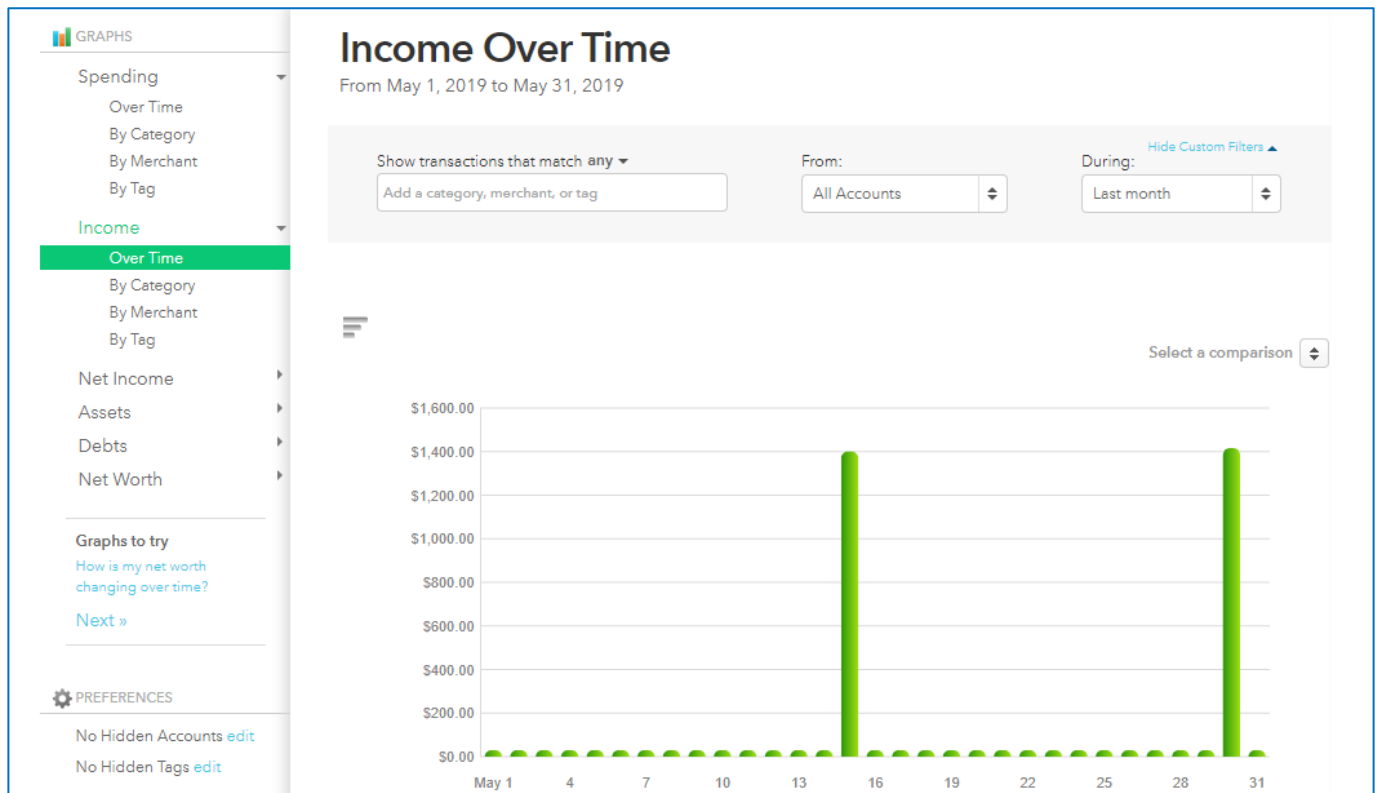


Figure 3 – Trends tab, Income over time

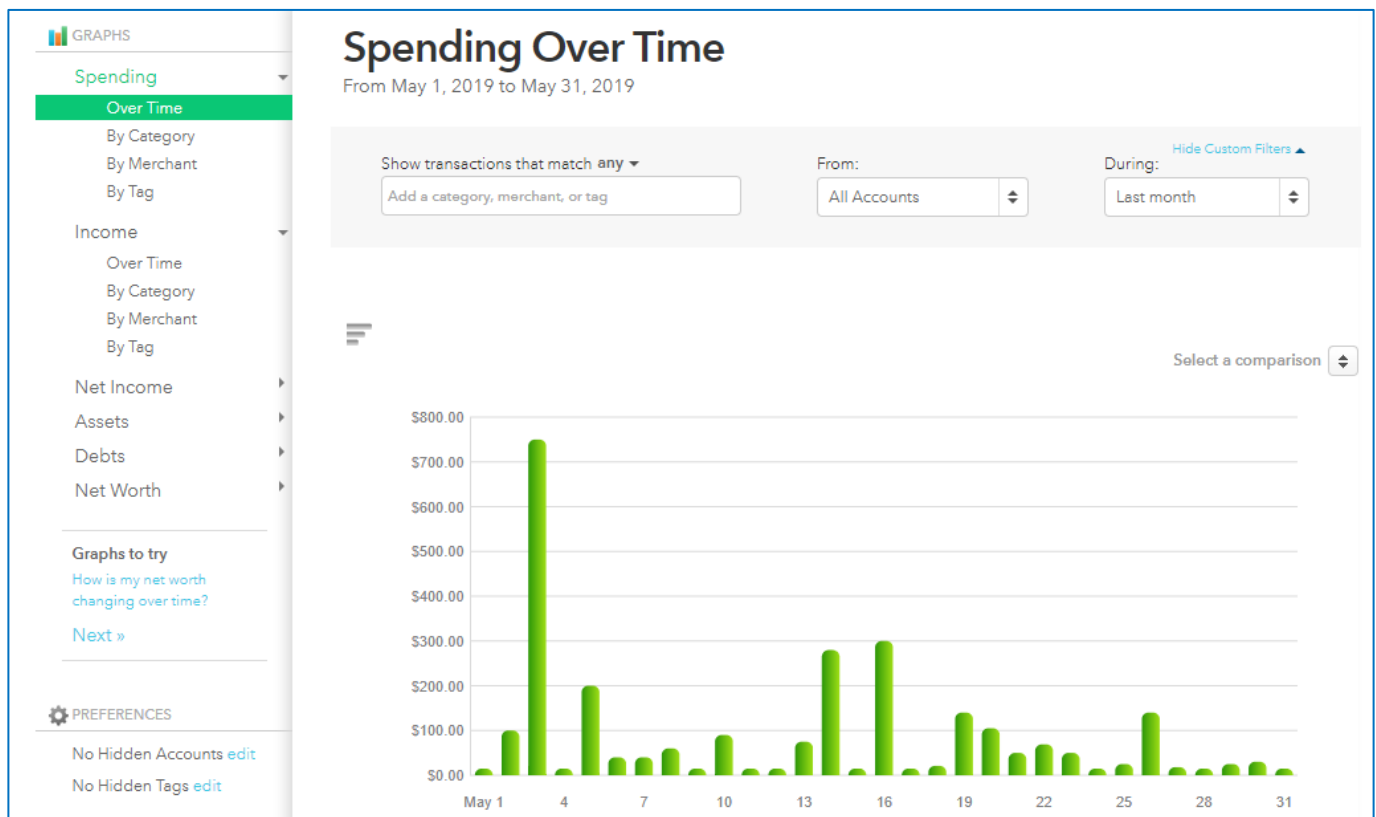


Figure 4 – Trends tab, Spending over time

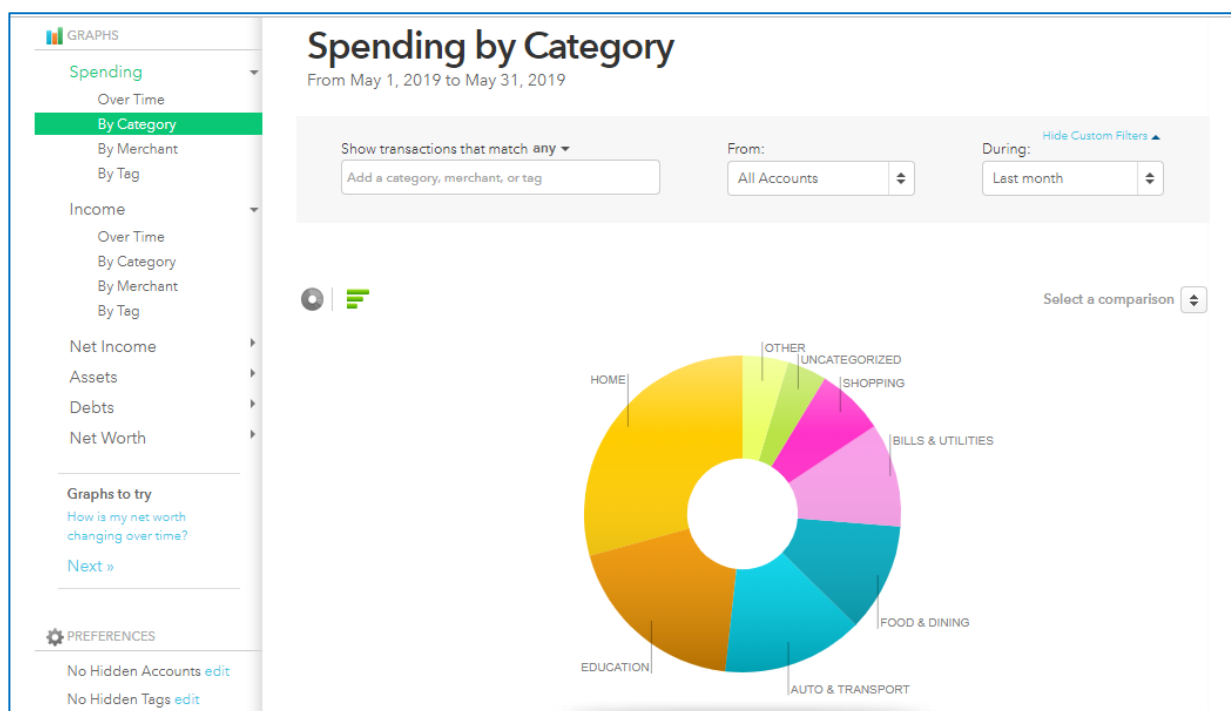


Figure 5 – Trends tab, Spending by Category

All Cash & Credit Accounts
You have added 3 accounts.
[Add another?](#)

TOTAL CASH: **\$4,252.00** TOTAL DEBT: **\$1,827.45**

[EDIT MULTIPLE](#) [+ TRANSACTION](#) [Settings](#)

<input type="checkbox"/>	Date	Description	Category	Amount
<input type="checkbox"/>	JUN 7	SHOPHERE.COM ONLINE SHOPPING	Shopping	-\$40.00
<input type="checkbox"/>	JUN 6	CITY WATER SUPPLY UTILITY BILL - WAT...	Utilities	-\$40.00
<input type="checkbox"/>	JUN 5	THE STUDENT DEBT COLLECTORS STU...	Student Loan	-\$200.00
Earn 3% cash back on transit (including rideshare). Terms apply.				Apply now
<input type="checkbox"/>	JUN 4	JAVA SHOPPE COFFEE SHOP	Coffee Shops	-\$6.00
<input type="checkbox"/>	JUN 3	HILLSIDE APARTMENTS RENT PAYMENT	Mortgage & Rent	
<input type="checkbox"/>	JUN 2	Gas & Electric	Utilities	
<input type="checkbox"/>	JUN 1	TRANSFER TO SAVINGS	Transfer	
<input type="checkbox"/>	MAY 30	PAYCHECK!	Income	
<input type="checkbox"/>	MAY 30	BANK INTEREST CHARGE INTEREST ON...	Finance Charge	
<input type="checkbox"/>	MAY 30	INTEREST PAYMENT SAVINGS ACCOUNT	Interest Income	
<input type="checkbox"/>	MAY 29	TIKI HUT FAST FOOD	Food & Dining	
<input type="checkbox"/>	MAY 28	CREDIT SERVICE PAYMENT CREDIT CA...	Credit Card Pay...	

Figure 6 – Transactions tab

Editing a Transaction

Date	Description	Category	Amount	Details
MAY 29	TIKI HUT FAST FOOD	Food & Dining	\$25.00	TIKI HUT FAST FOOD
MAY 28	CREDIT SERVICE PAYMENT CREDIT CA...	Auto & Transport	-\$60.00	DETAILS
MAY 28	TRANSFER FROM CHECKING CREDIT C...	Bills & Utilities	\$60.00	Accounts
MAY 27	Dollar Shave Club	Business Services	-\$18.00	Transfer for egg modernization - My
MAY 26	GROCERY GIANT GROCERIES	Entertainment	-\$140.00	Checking
MAY 25	SUPER SNIPS HAIRCUT	Fees & Charges	\$25.00	SPENDING HISTORY
MAY 24	THE GREASY SPOON FAST FOOD	Financial		You vs. US Avg
MAY 23	GAS MART GAS/FUEL	Food & Dining		Alcohol & Bars \$28
MAY 22	SHIRTEXPRESS.COM ONLINE SHOPPING	Gifts & Donations		Coffee Shops \$21
MAY 21	FAB ABS FITNESS GYM MEMBERSHIP	Health & Fitness		Fast Food \$14
MAY 20	ATM WITHDRAWAL ATM CASH WITHDR...	Home		Groceries \$7
MAY 19	UNIVERSAL WIRELESS UTILITIES BILL - C...	Income		Restaurants \$5.33
MAY 18	PRESS 'N CLEAN DRY CLEANING	Investments		Add/Edit Categories...
MAY 17	BAGEL PALACE RESTAURANT	Kids		Show all Food & Dining
MAY 16	CITY OF MINTVILLE SPEEDING TICKET...	Misc Expenses	-\$21.00	
MAY 15	PAYCHECK!	Personal Care	-\$8.00	
MAY 14	4-WHEELS LOAN AUTO LOAN	Pets	-\$300.00	
MAY 13	SHOP MART RETAIL SHOPPING	Transfer	\$1,400.00	
MAY 10	GROCERY GIANT GROCERIES	Travel	-\$280.00	
MAY 8	GAS IT UP GAS/FUEL	Uncategorized	-\$75.00	
		Hide from Budgets & Tr...	-\$90.00	
		GAS & Fuel	-\$50.00	

Figure 7 – Editing a transaction

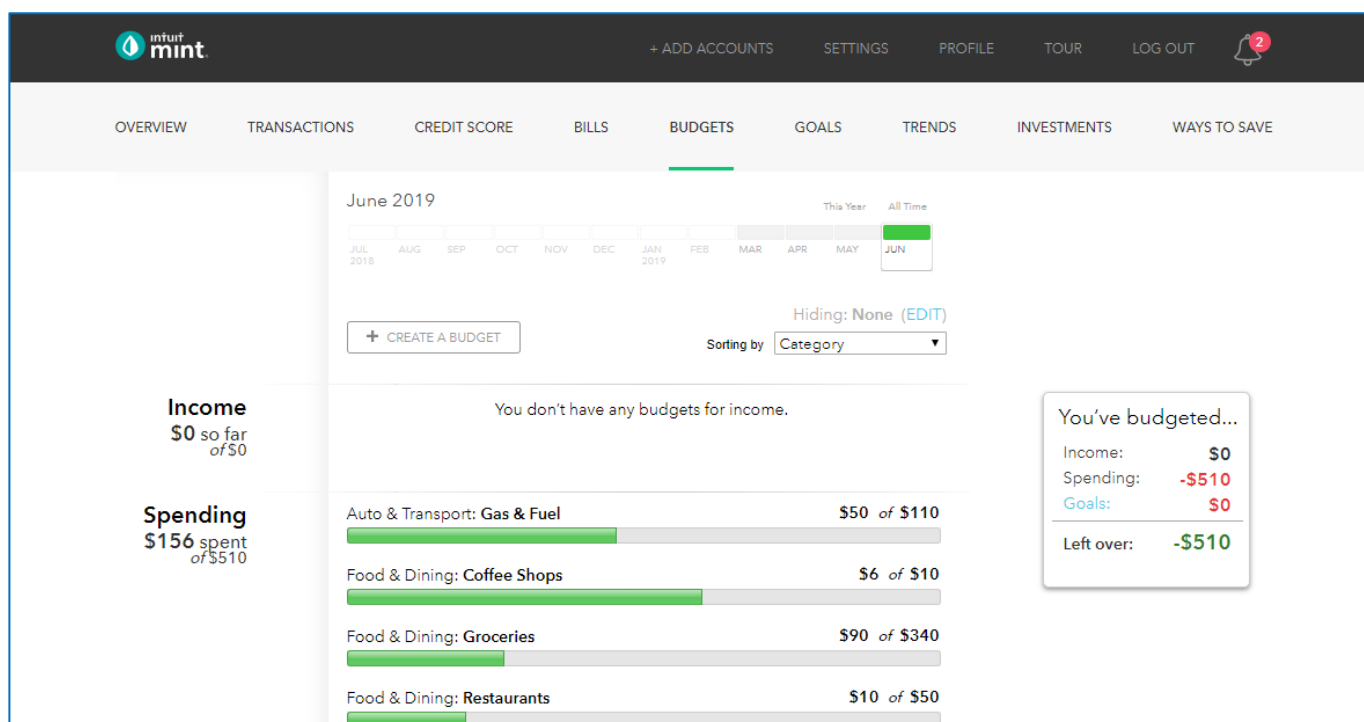


Figure 8 – The Budgets Tab

The 'Create a Budget' modal dialog is shown. It has a title 'Create a Budget' and a close button (X). The form includes a 'Choose a Category' dropdown set to 'Paycheck'. Below it, 'When will this happen?' has a radio button selected for 'Every Month'. The 'Amount' field is set to '\$2800'. A confirmation message states: 'We'll set a budget of \$2,800 each month for Paycheck that starts over at the beginning of every month.' On the right side, there's a 'Paycheck history' section with a list of amounts: \$25, \$18, \$12, and \$6. Below this is a monthly breakdown for JAN, FEB, MAR, APR, MAY, and JUN, with a note: 'Historically you've earned about \$0/mo on Paycheck.' At the bottom right, there are 'CANCEL' and 'SAVE' buttons.

Figure 9 – Adding to the budget