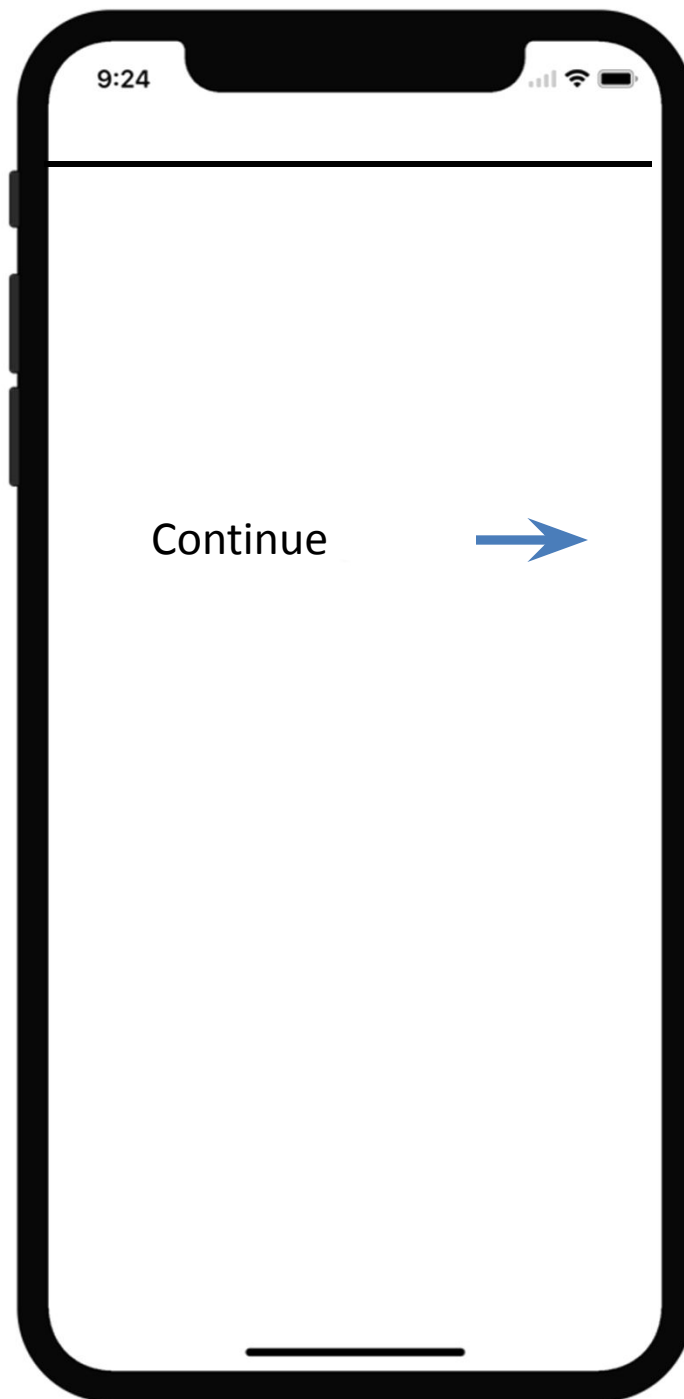


Top Dollar

Digital Financial Consultant



Alex Sweeney
Retail Trading Representative



Welcome to the Top Dollar Tutorial! This section located off to the side will contain instructions and relevant info to each slide. You will always go to the next page by clicking on something within the app.


Please read each slide thoroughly before going on to the next slide

Click the “Continue” Button to move onto the next slide.

9:24

Create an Account

Personal Information		
First Name:	John	
Middle Initial:	A.	
Last Name	Doe	
Primary Phone #	402.555.5544	
Email Address:	<u>Johnadoe@gmail.com</u>	
Confirm E-mail	<u>Johnadoe@gmail.com</u>	
Citizenship Status	I am a US Citizen	
Address:	200 S 108 th Ave.	
Omaha	NE	68154
Birthday	01/01/1990	
Social Security #	XXX-XX-XXX	
Mother's Maiden	Johnson	

Continue 


When creating an account, you will first be prompted to fill out all your personal information.

Click the “Continue” Button to move onto the next slide.

9:24

Create an Account

Personal Information		
Employment Status	Employed	
Business/Employer	Union Pacific	
Occupation	Signal Maintainer	
Industry	Transportation	
Employer Address:	4 South Main Street	
Fremont	NE	68205
Approximate Annual Income	\$25,000 - \$49,999	
Approximate Net Worth	\$0 - \$14,999	

Continue 


Next you will fill out your employment information.

Click the “Continue” Button to move onto the next slide.

9:24

Create an Account

Select Financial Institution

Bank:	 Wells Fargo
Username:	Johndoe13
Password	*****

Continue →

From here you would sign in with any online credit card/bank accounts so that we can provide help with your budget.

Click the “Continue” Button to move onto the next slide.

9:24

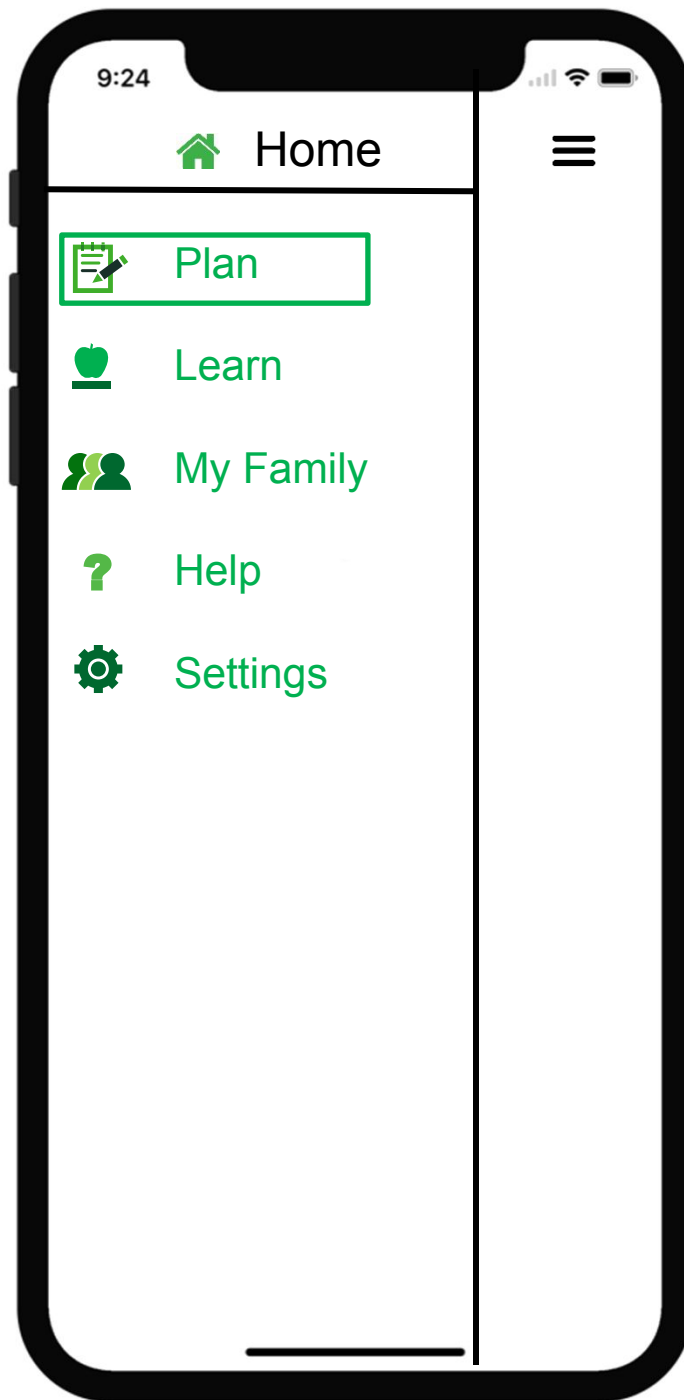
Create an Account

Login Information	
Username:	Jdoe90
Password	*****
Re-Enter Password:	*****

Continue →

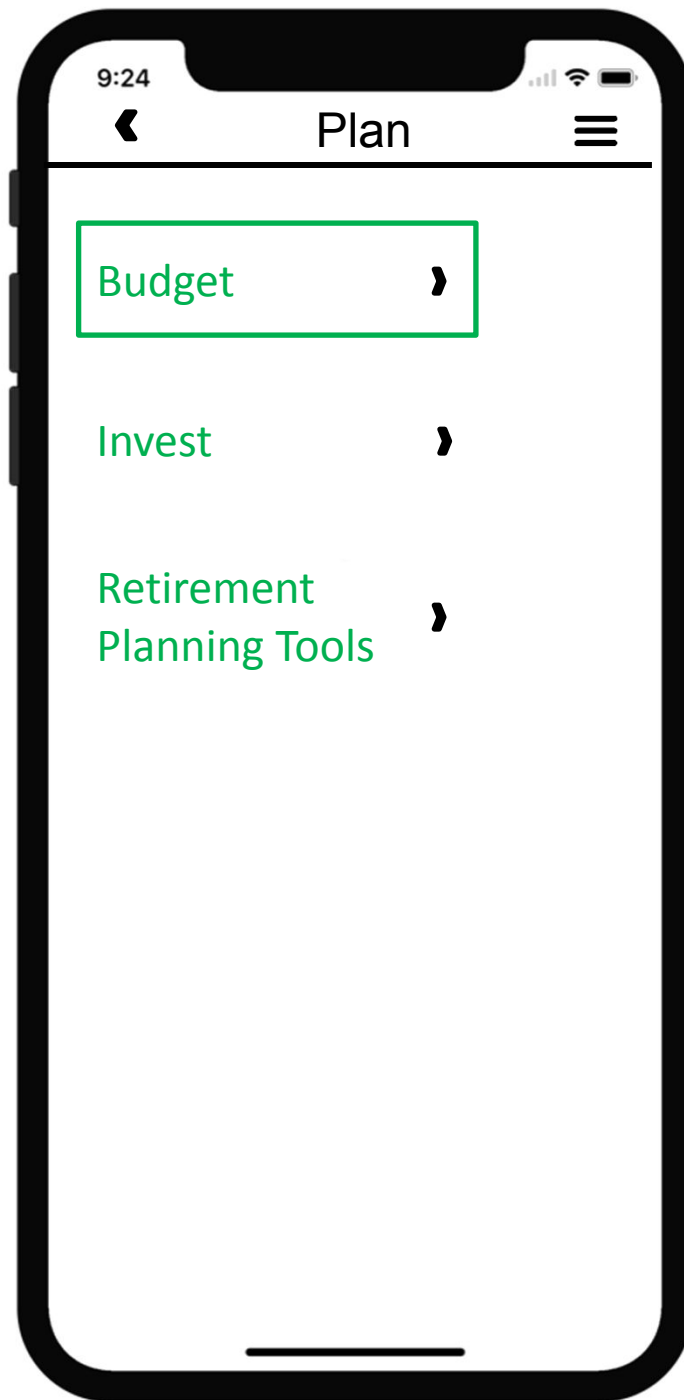
Lastly, you would create a username and password for your new Top Dollar account!

Click the “Continue” Button to move onto the next slide.

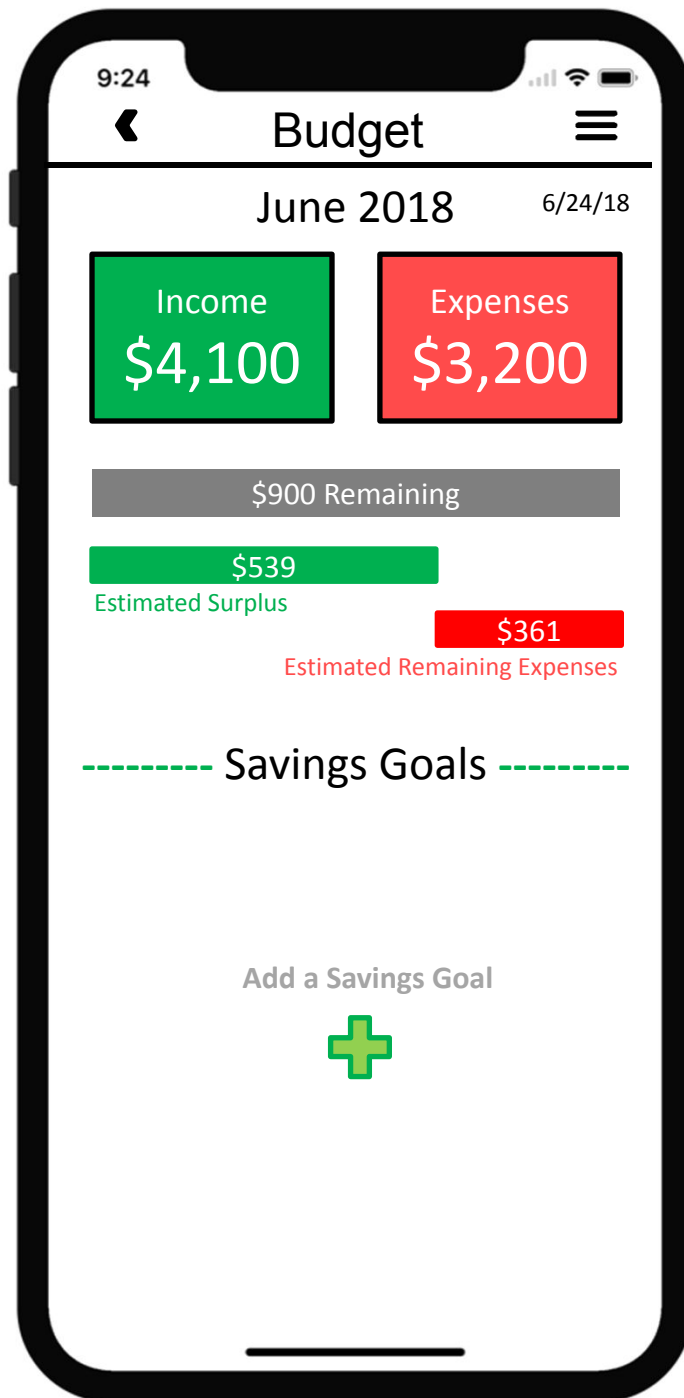


This is the Home Page/Menu Page of the Top Dollar App. This page can be accessed at any time by clicking the ☰ Button.

Let's Start by clicking the Plan Section



Click "Budget"



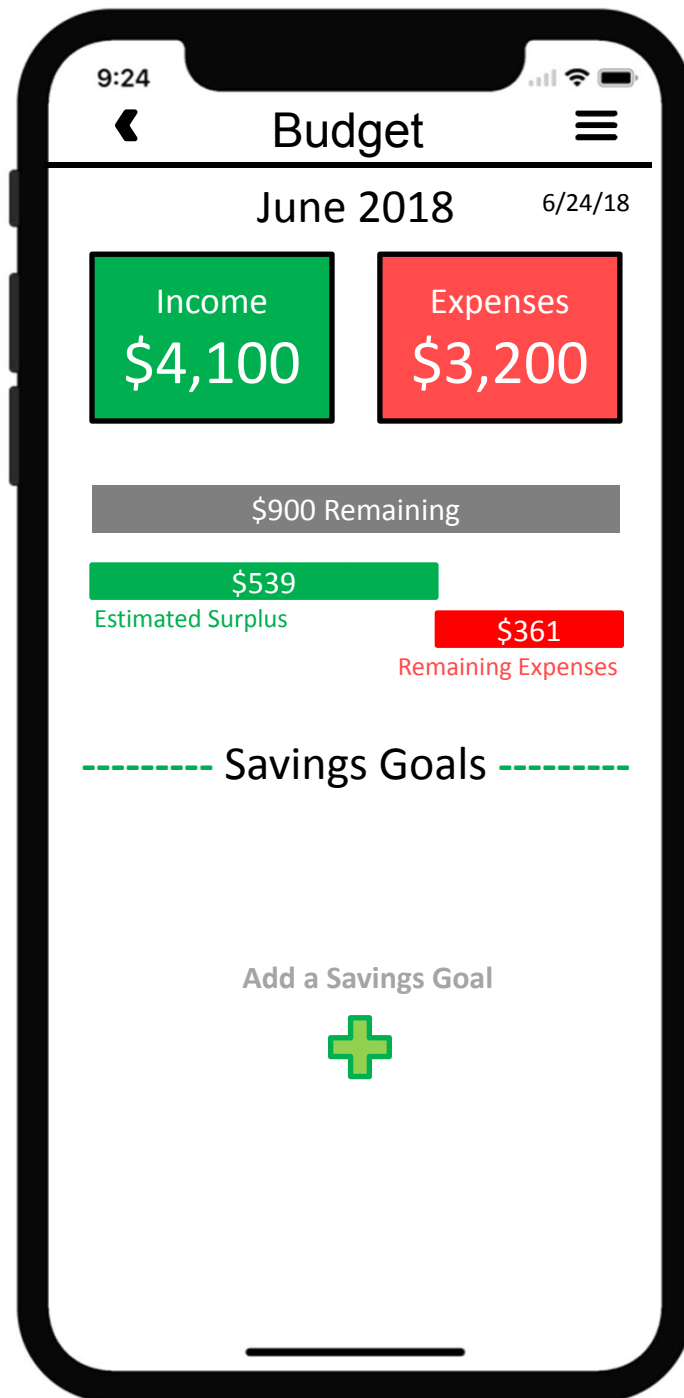
This page offers an overview of this month's budget.

[Click on Income!](#)

9:24	
Budget	
Income	
June 8 th , 2018	
Union Pacific	\$2,051.51
June 22 nd , 2018	
Union Pacific	\$2,042.11
Total:	\$4,093.62

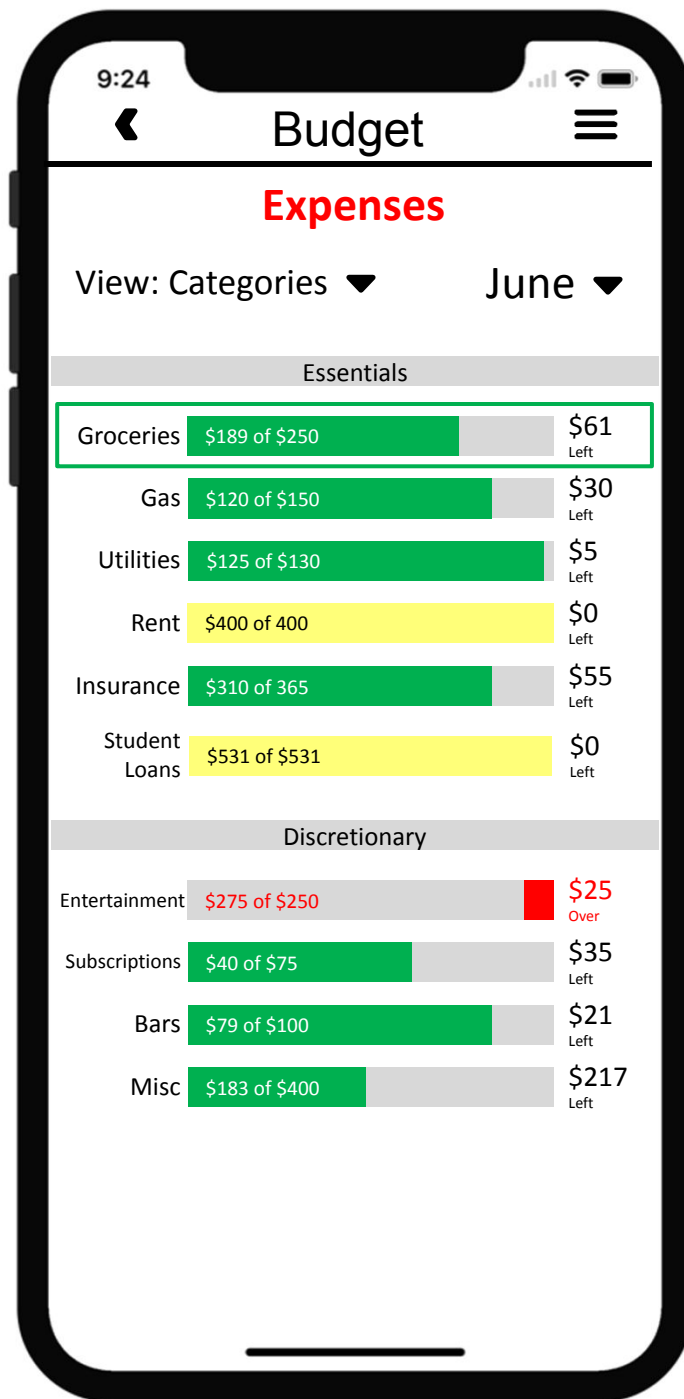
This shows you any income that has already been received in your bank account

Click the ◀ button at the top to return to the last page!



Now click on expenses to view your spending

Click on Expenses!



All of your spending will be automatically broken down into categories.

The app will also set suggested spending limits based on how much you typically spend on each category. You can change these limits at any time.

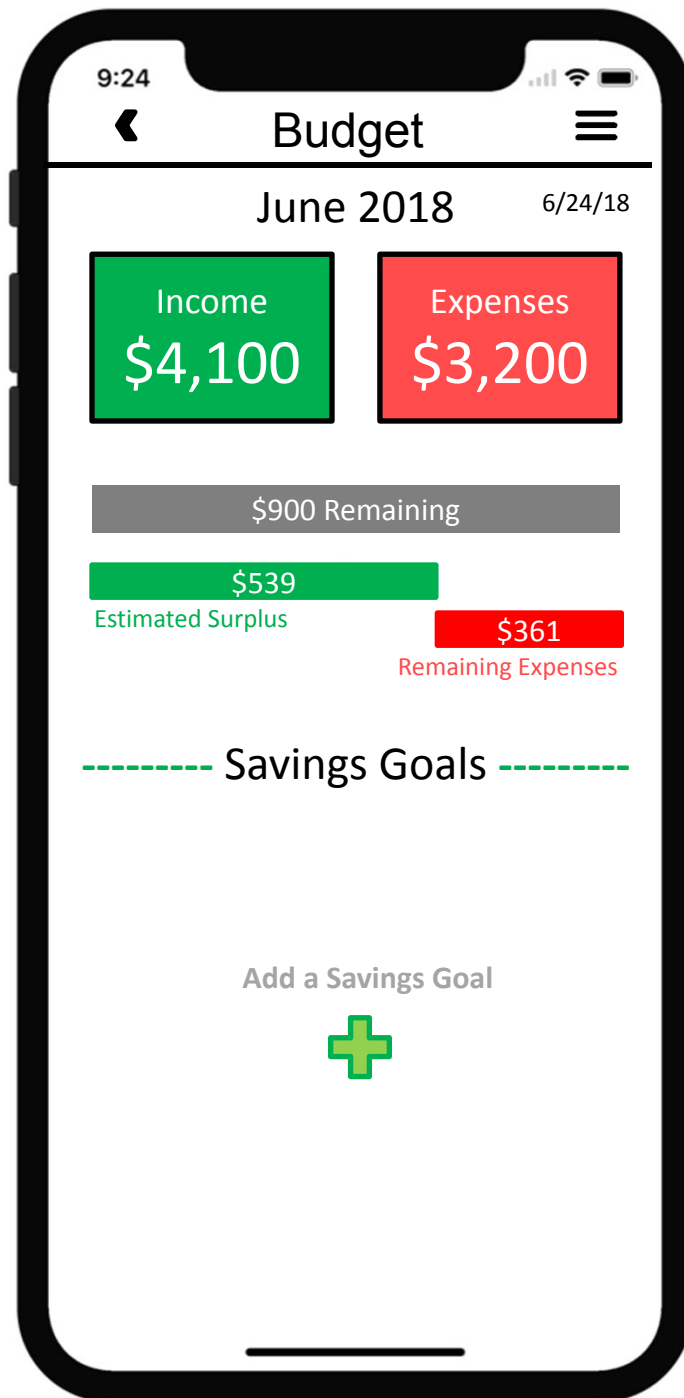
You can click on one of the categories to see each of the transactions that got labeled as such.

[Click on Groceries!](#)

9:24	
Budget Expenses	
Groceries	
Merchant	Amount
June 3 rd , 2018	
Target – 6636 N 73 rd Omaha	\$78.15
June 11 th , 2018	
Hy-Vee: 738 N 68 th St. Omaha	\$58.61
June 17 th , 2018	
Bakers Grocery: N 81 st Ave, Omaha	\$52.92
Total:	189.68

This shows you all of the transactions in each category. You can reassign purchases to different categories if you wish.

Click the  button to continue!



Your remaining funds are broken down into how much we estimate you will still need to spend, and how much there might be remaining.

Top Dollar also takes your financial information and uses it to help you reach short term savings goals.

Click on the “Add a Savings Goal” button to learn more!

9:24

< Savings Goals ≡

Save for a specific goal

How much do you need to save?

When do you need to use these funds?

Give this goal a name:

Let's say you wanted to save up for a vacation to Mexico. You know that you need \$1500 saved up 4 months from now, but you don't know how to get there.

Click on the blank spaces below each question to answer it!

9:24

Savings Goals

Save for a specific goal

How much do you need to save?

\$1500

When do you need to use these funds?

Give this goal a name:

Let's say you wanted to save up for a vacation to Mexico. You know that you need \$1500 saved up 4 months from now, but you don't know how to get there.

Click on the blank spaces below each question to answer it!

9:24

Savings Goals

Save for a specific goal

How much do you need to save?

\$1500

When do you need to use these funds?

3/1/2019

Give this goal a name:

Let's say you wanted to save up for a vacation to Mexico. You know that you need \$1500 saved up 4 months from now, but you don't know how to get there.

Click on the blank spaces below each question to answer it!

9:24

Savings Goals

Save for a specific goal

How much do you need to save?

\$1500

When do you need to use these funds?

3/1/2019

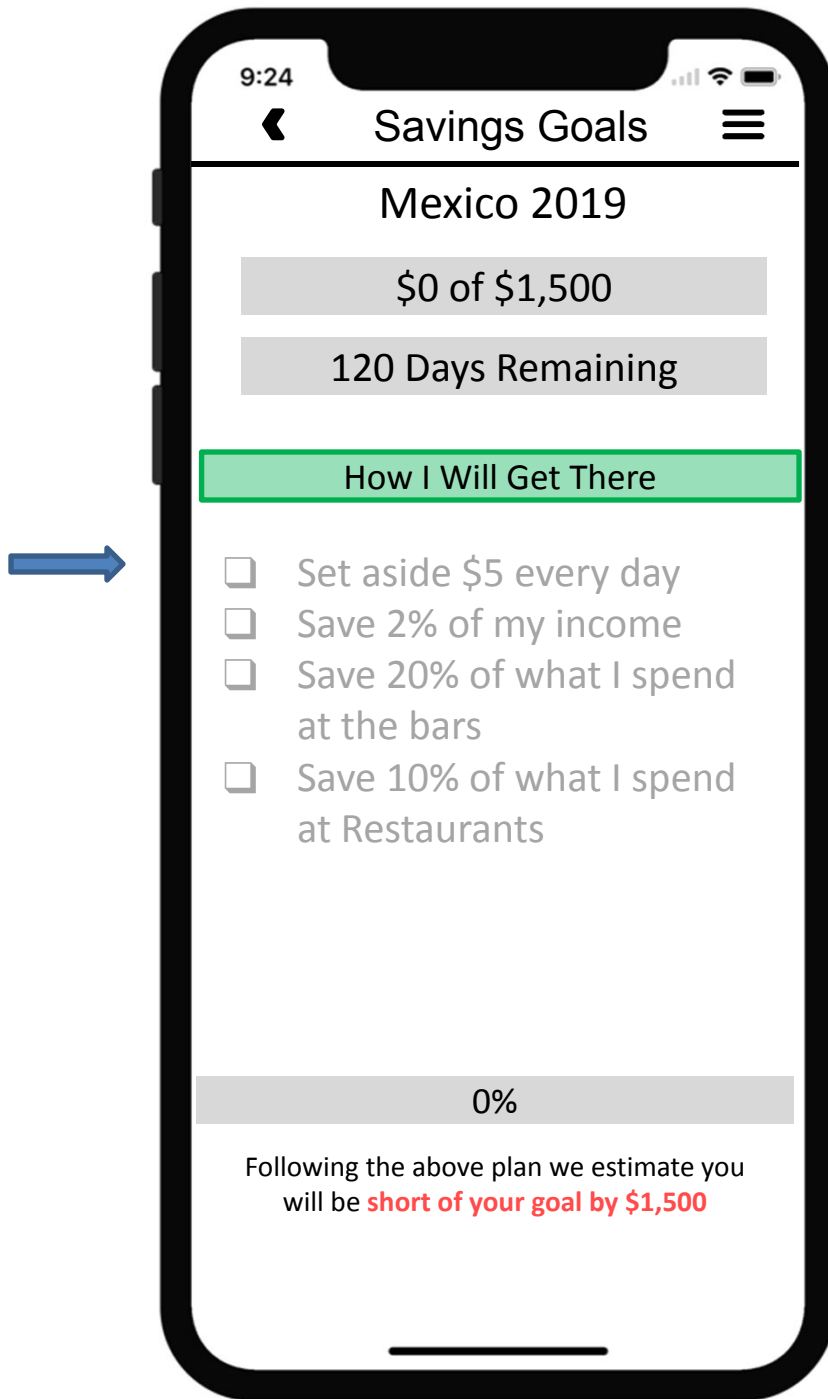
Give this goal a name:

Mexico 2019

How to Get There →

Let's say you wanted to save up for a vacation to Mexico. You know that you need \$1500 saved up 4 months from now, but you don't know how to get there.

Click "How to Get There" to develop a plan to meet your savings goal!

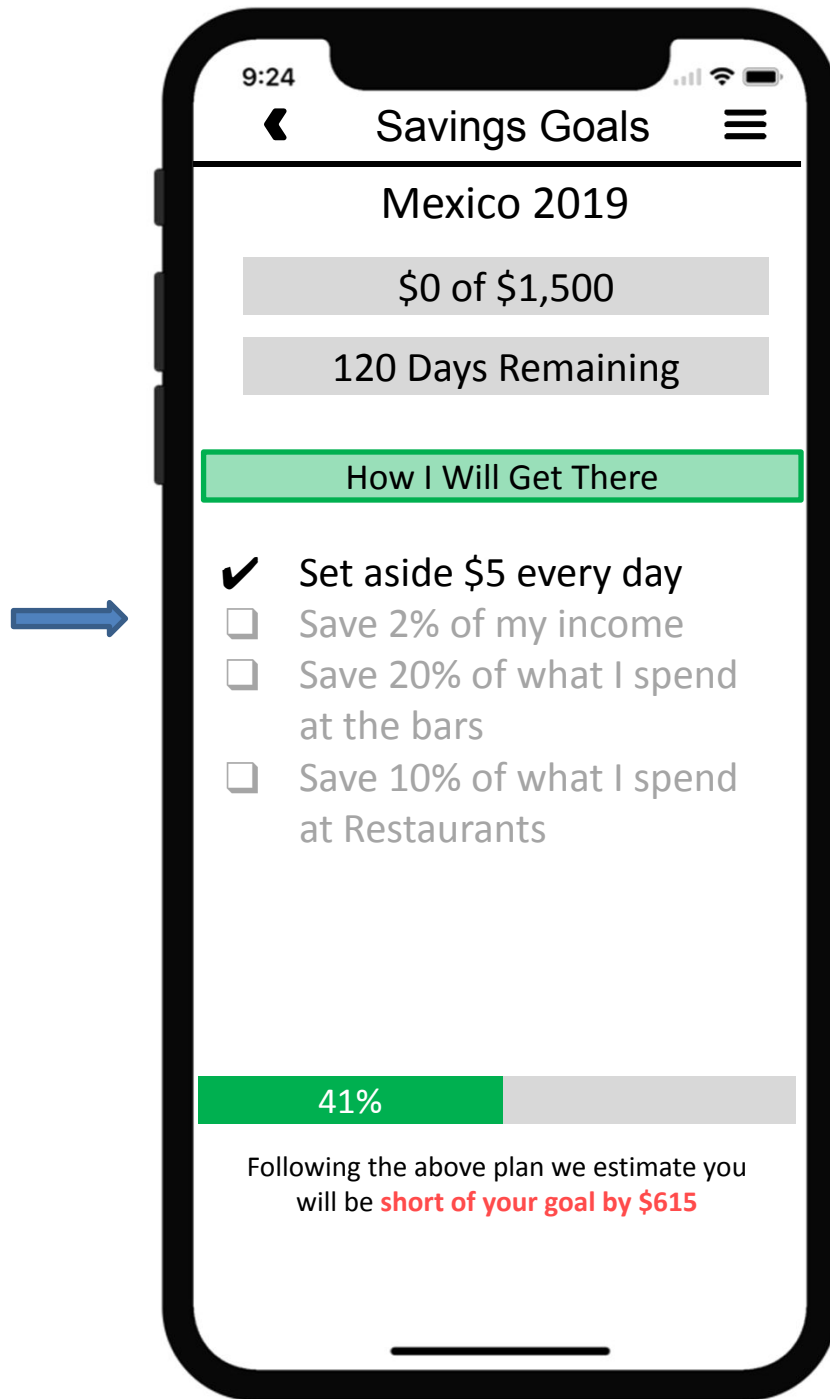


Top Dollar will take the amount you need, and the time you have left, and puts together some suggestions on how to achieve your goal.

Below are some small changes you can make to your budget that will help you save \$1500 in the next 4 months.

A progress bar at the bottom will show how close each change will bring you to your goal.

Start with the first suggestion, and click each one down the list until the progress bar is full!

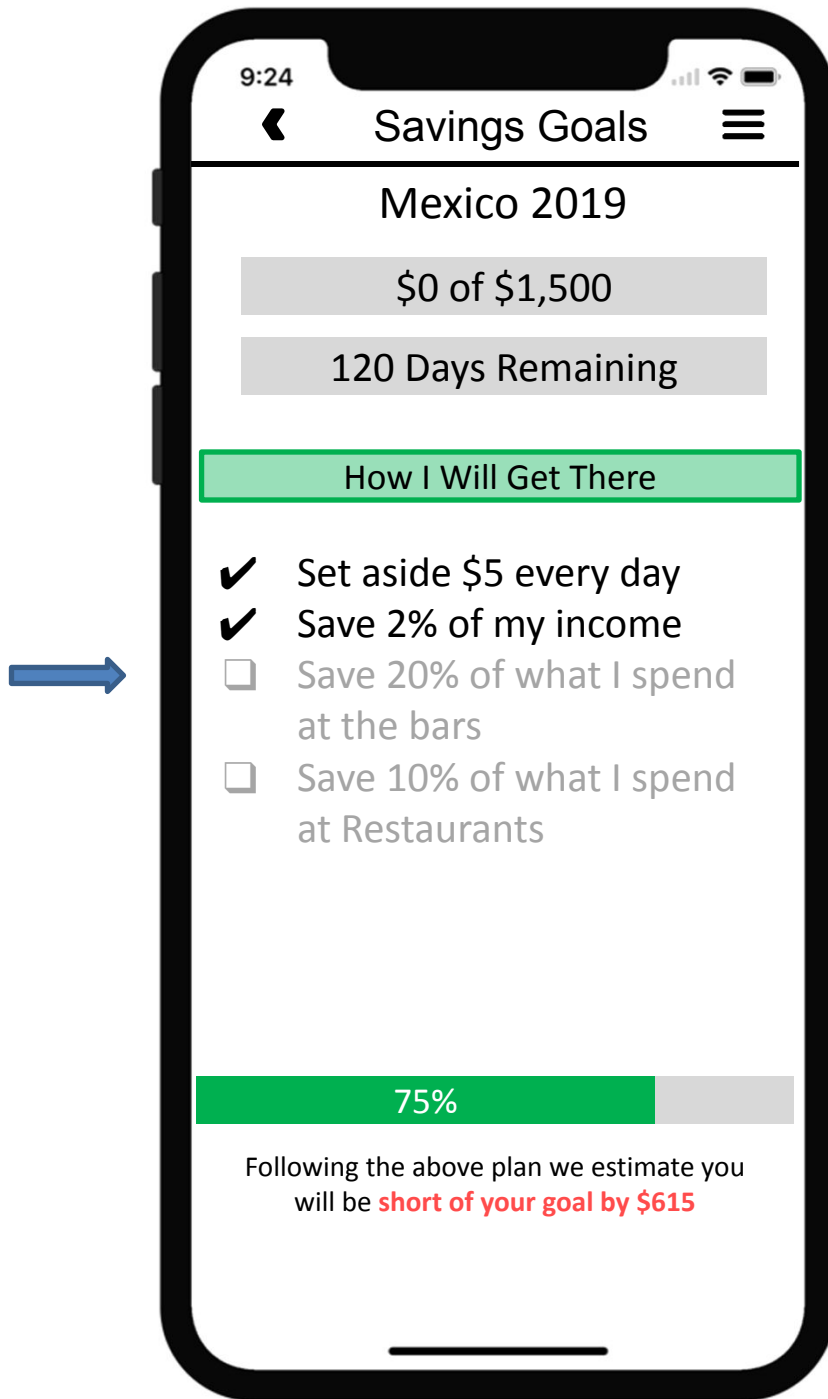


Top Dollar will take the amount you need, and the time you have left, and puts together some suggestions on how to achieve your goal.

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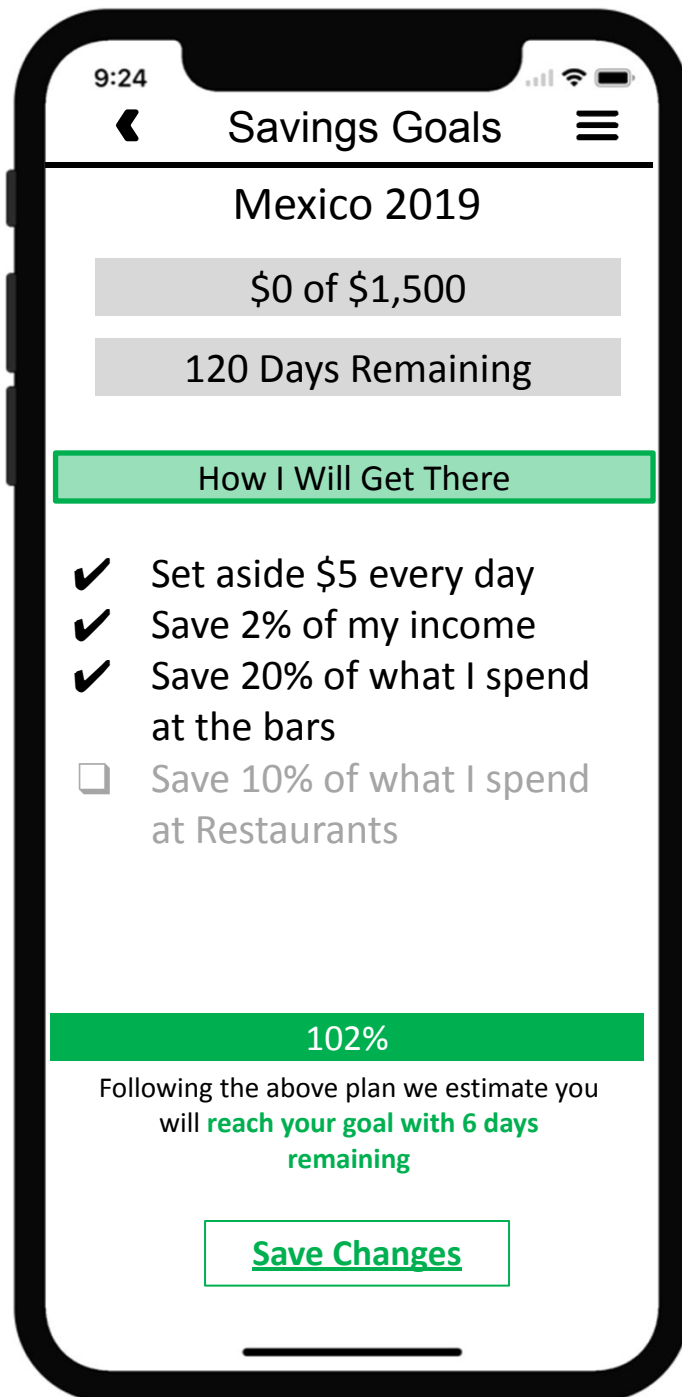


Top Dollar will take the amount you need, and the time you have left, and puts together some suggestions on how to achieve your goal.

Below are some small changes you can make to your budget that will help you save \$1500 in the next 4 months.

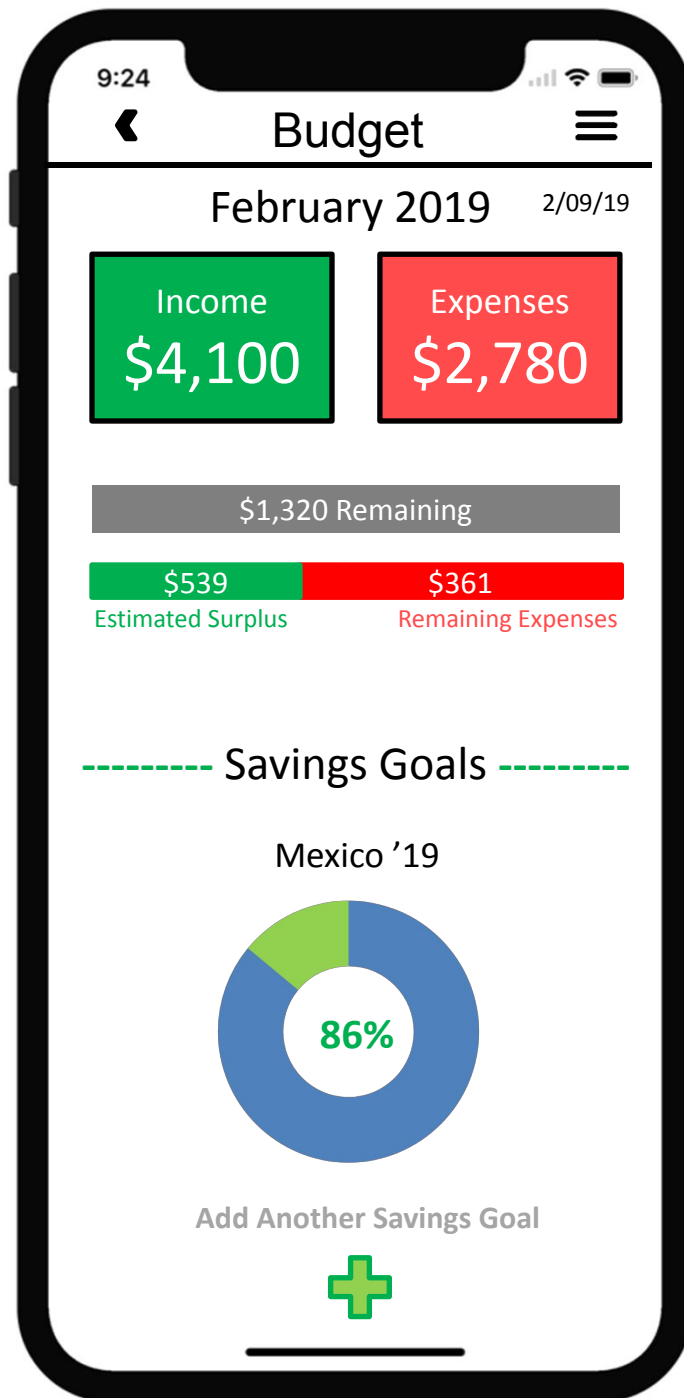
A progress bar at the bottom will show how close each change will bring you to your goal.

Start with the first suggestion, and click each one down the list until the progress bar is full!



Looks good! You are now on track to reach your goal

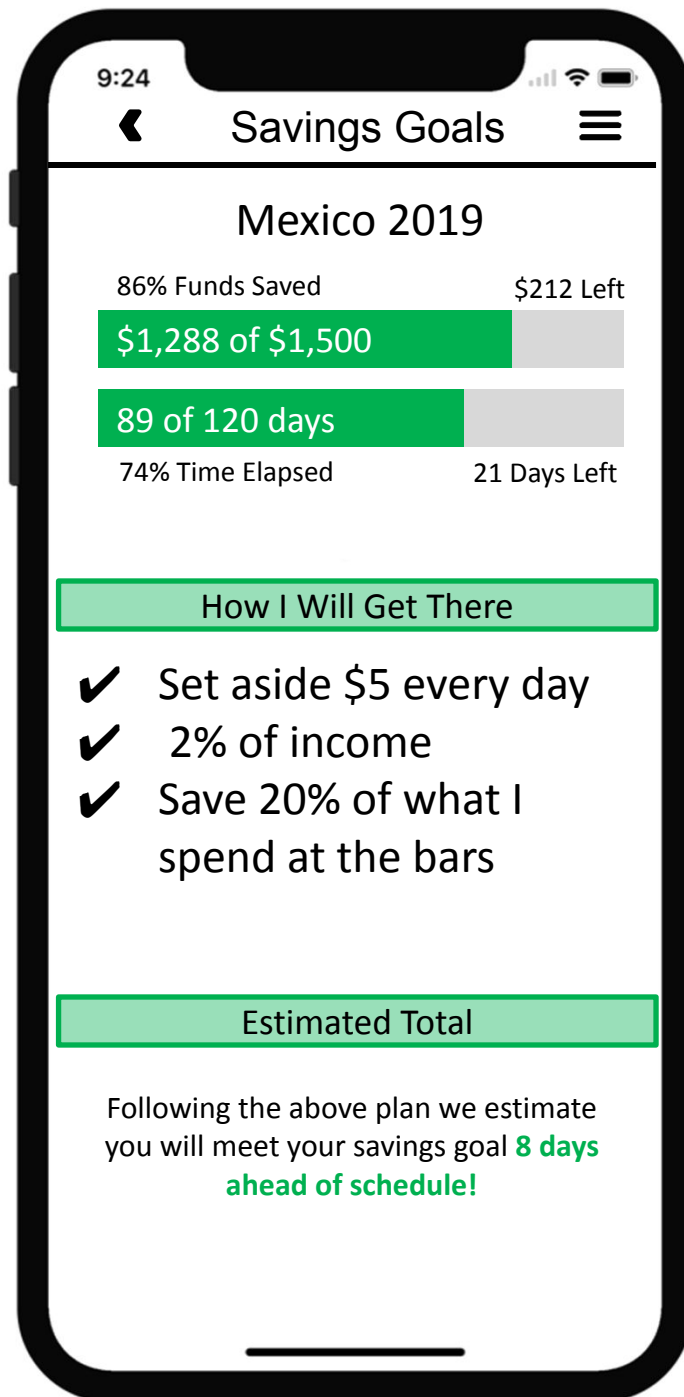
Click "Save Changes" to move onto the next slide!



Let's skip ahead a few months...

There are now 21 days until you have to leave for your trip.

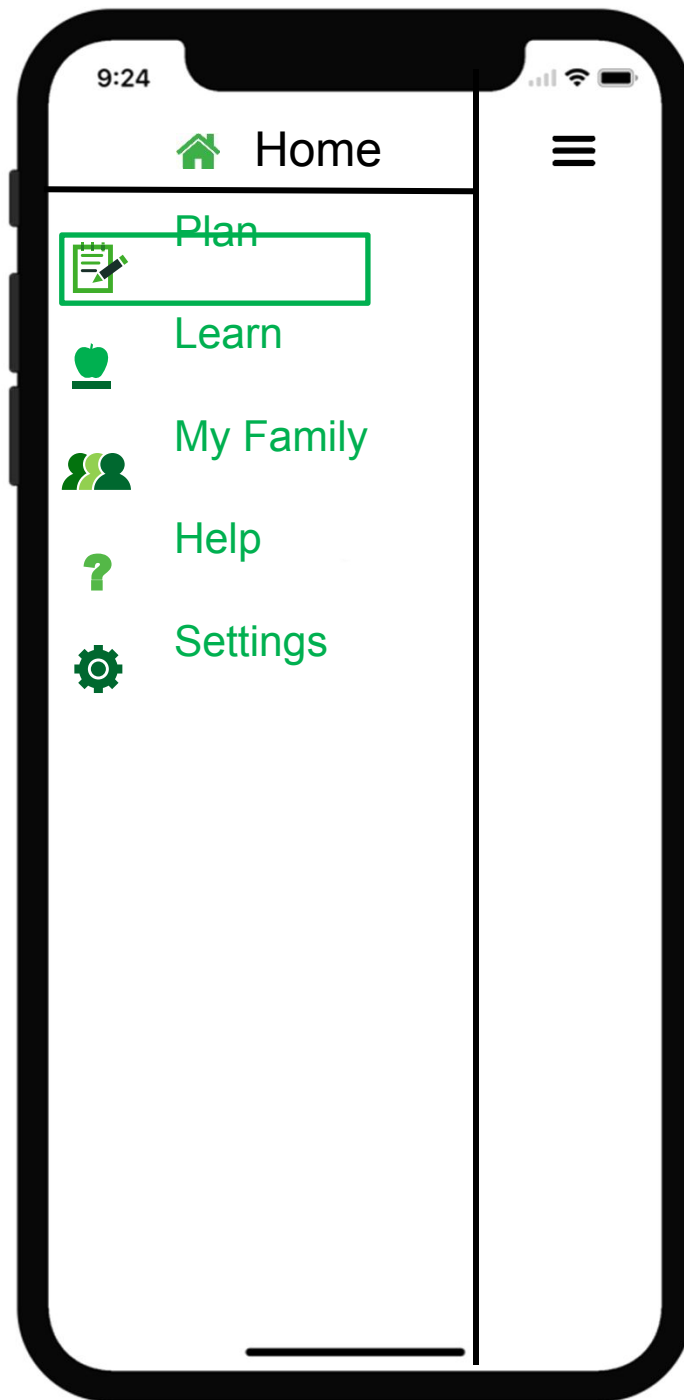
Click on the "Mexico '19" Graph to check on your progress!



This page will show you how close you are to saving enough, as well as how much time you have remaining until your trip!

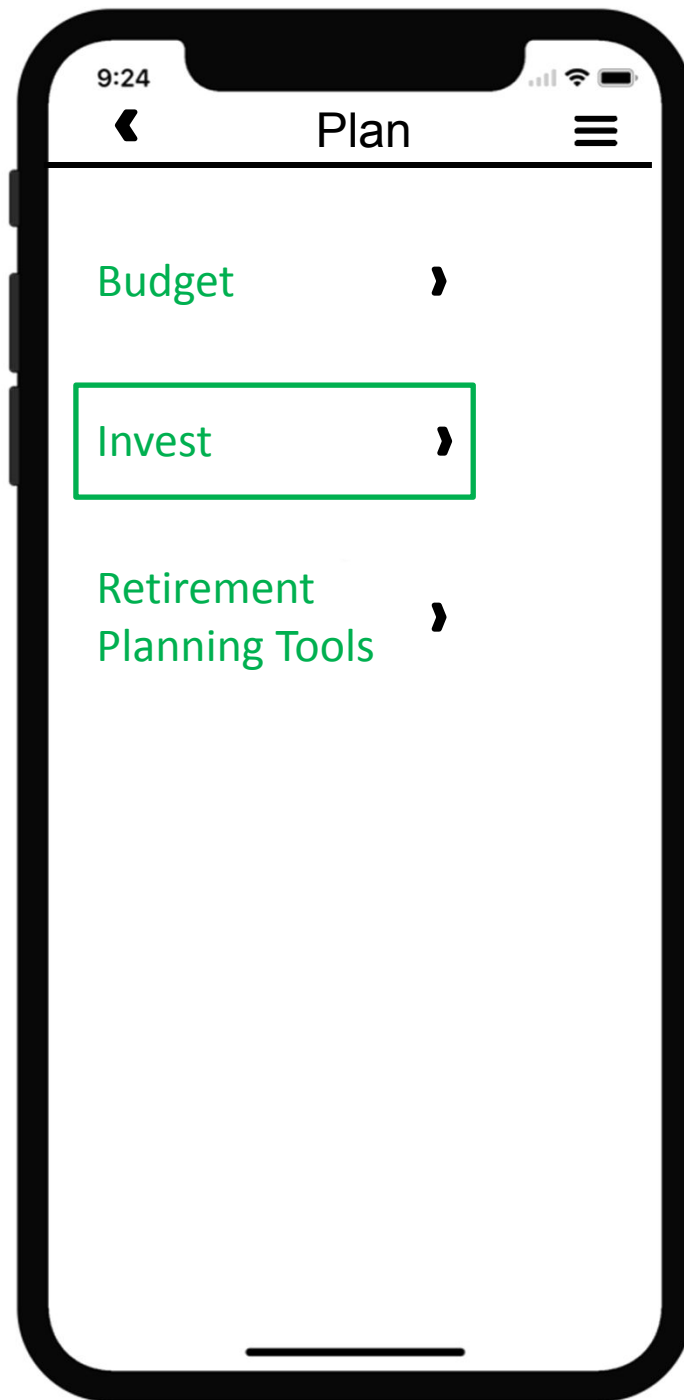
If the bottom section said that you were no longer on track to reach your goal, you could add another savings method right from this page!

Click the  button to keep exploring!

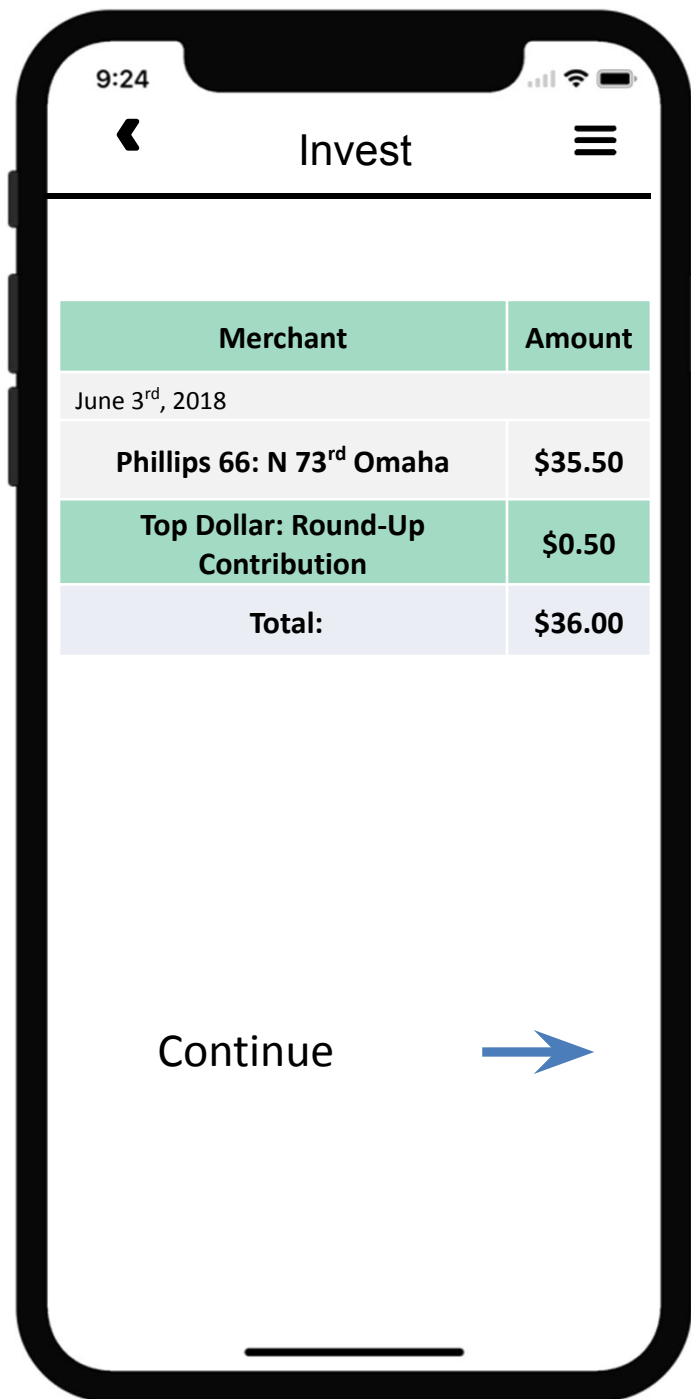


Let's Check out another
Section....

Click on Plan!



Click "Invest"



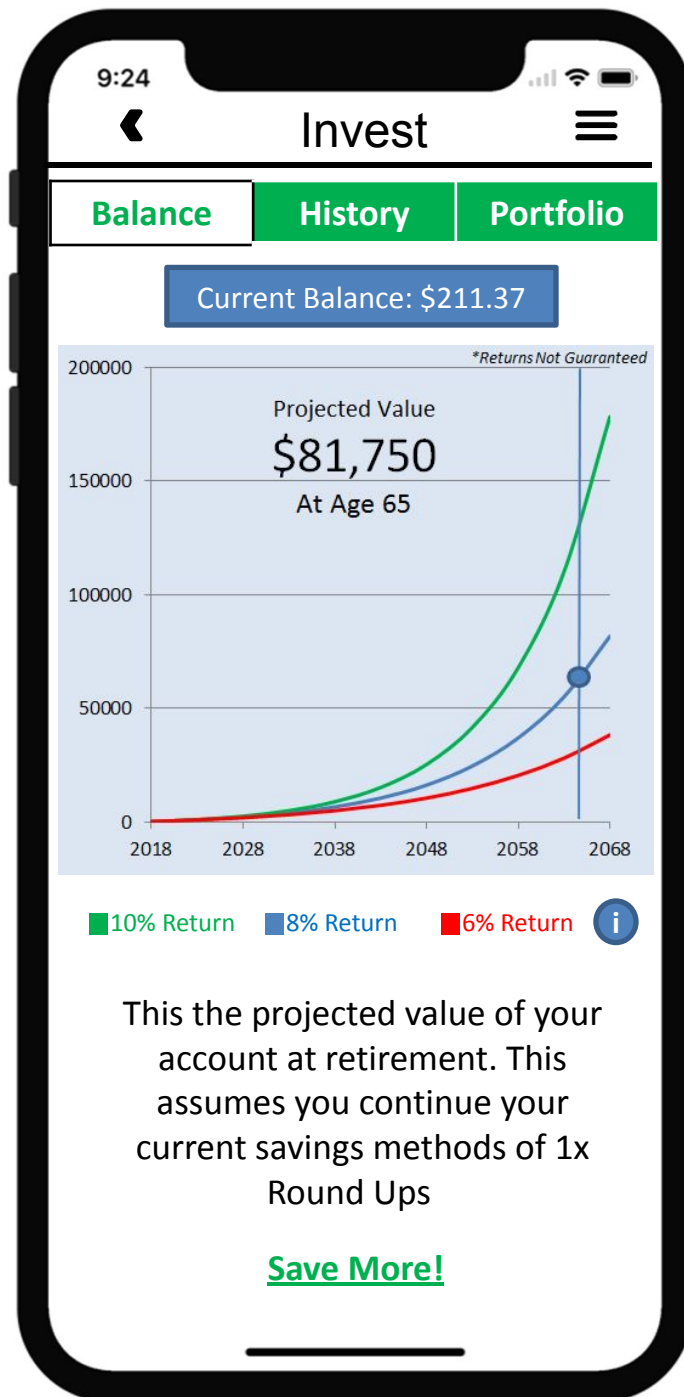
For this next section you will need to know about Micro-Investing.

One of the easiest forms of Micro-Investing is through Round-Ups.

If you turn on Round-Ups, every time you make a purchase (with your debit card), we charge the difference between the price and the nearest whole dollar. These funds are deposited into your retirement account, and invested automatically.

This is a great way to save little bits of money from your budget. You barely notice these amounts now, but over time they can add up to a massive portfolio!

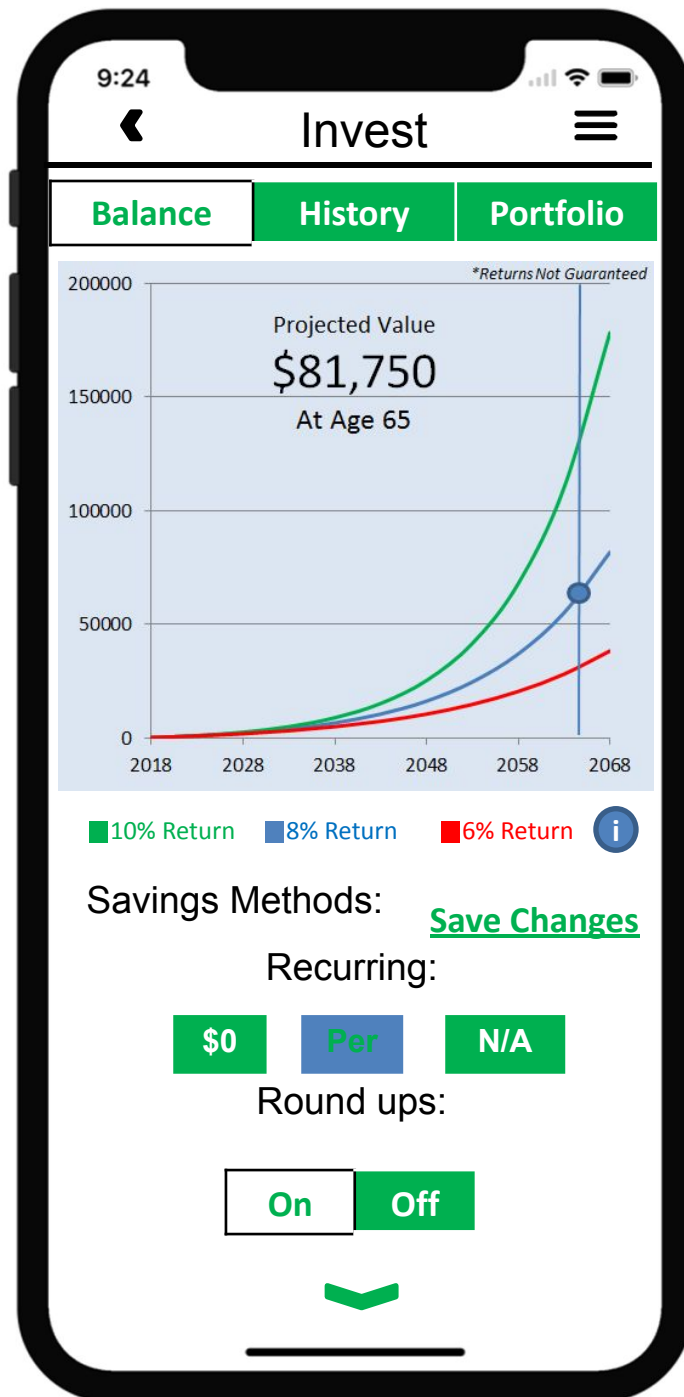
On the screen is what a Round-Up investment might look like on your bank account statement!



This is the overview of your retirement account. It shows you your current account value at the top. Right below that is a chart of what your account might be worth in the future, assuming you continue doing just Round-Ups. The chart will also provide a realistic best and worst-case scenario based on how the overall market performs.

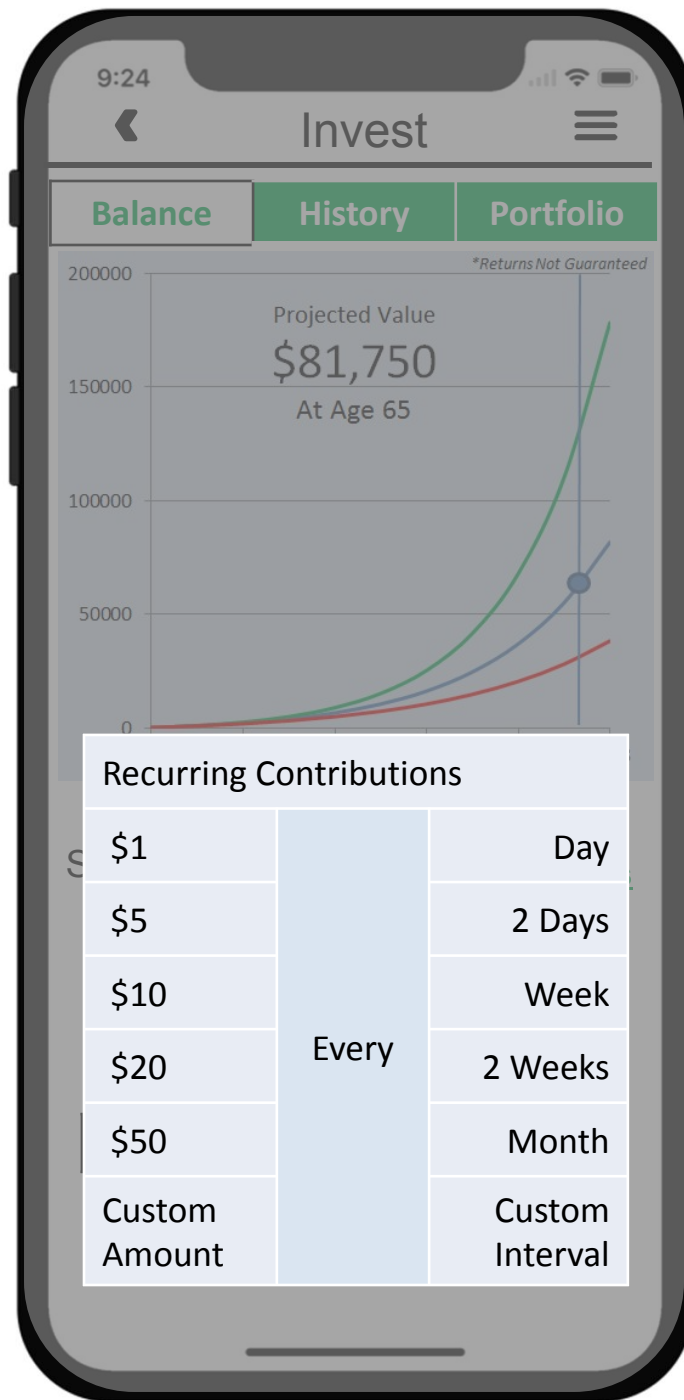
Let's say you want to do more to be adding to your retirement account

[Click on Save More!](#)

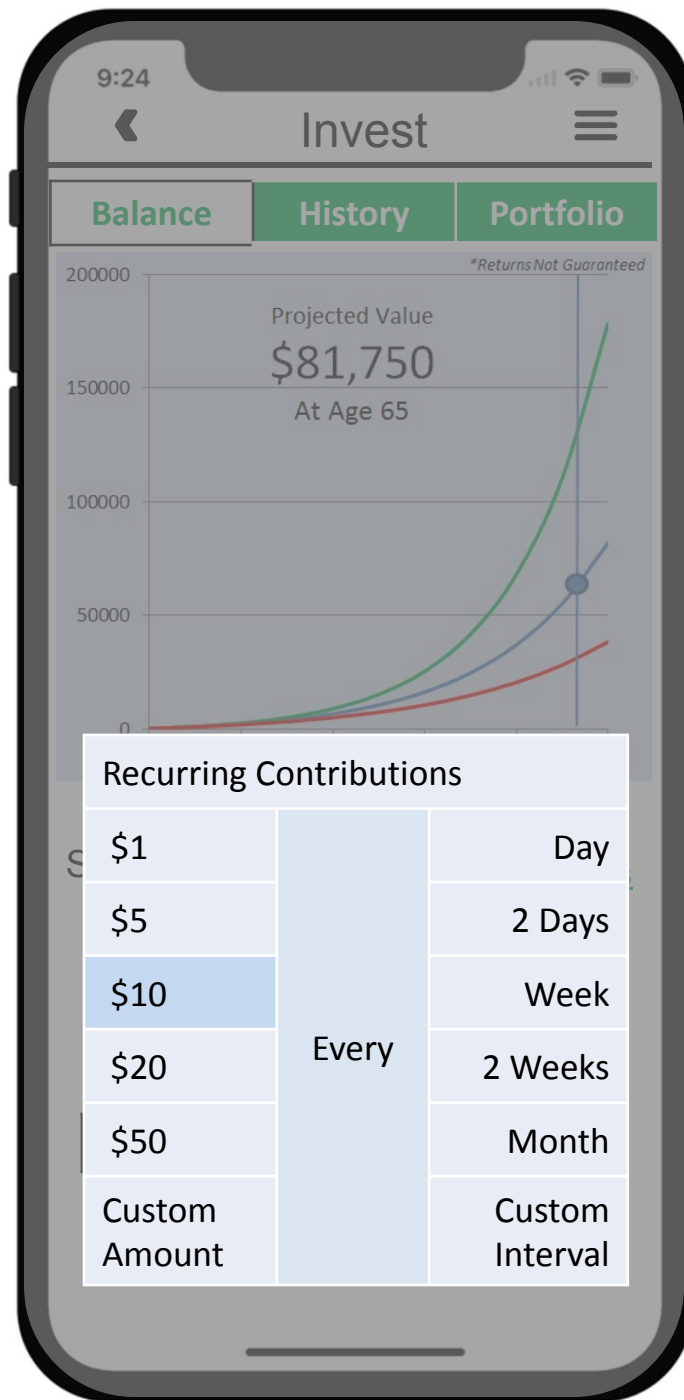


Currently you aren't contributing anything on a regular basis. Let's change that.

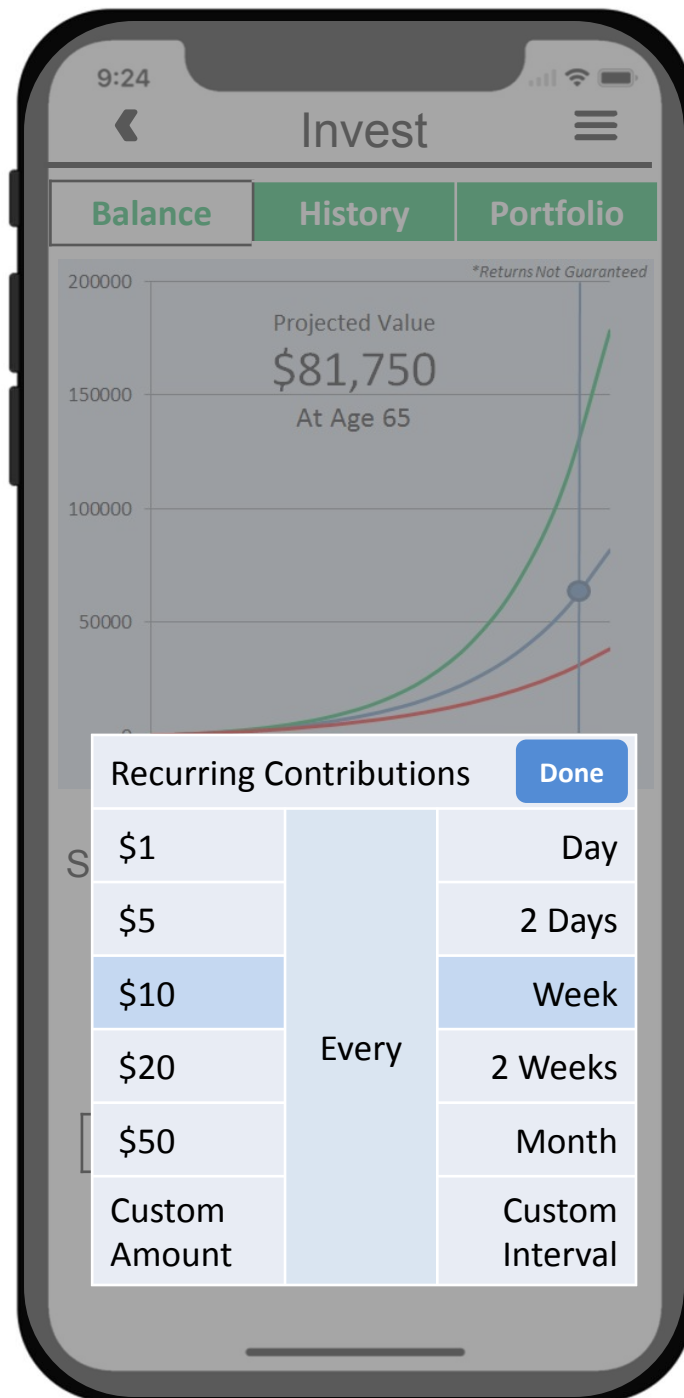
Click on Recurring Payments!



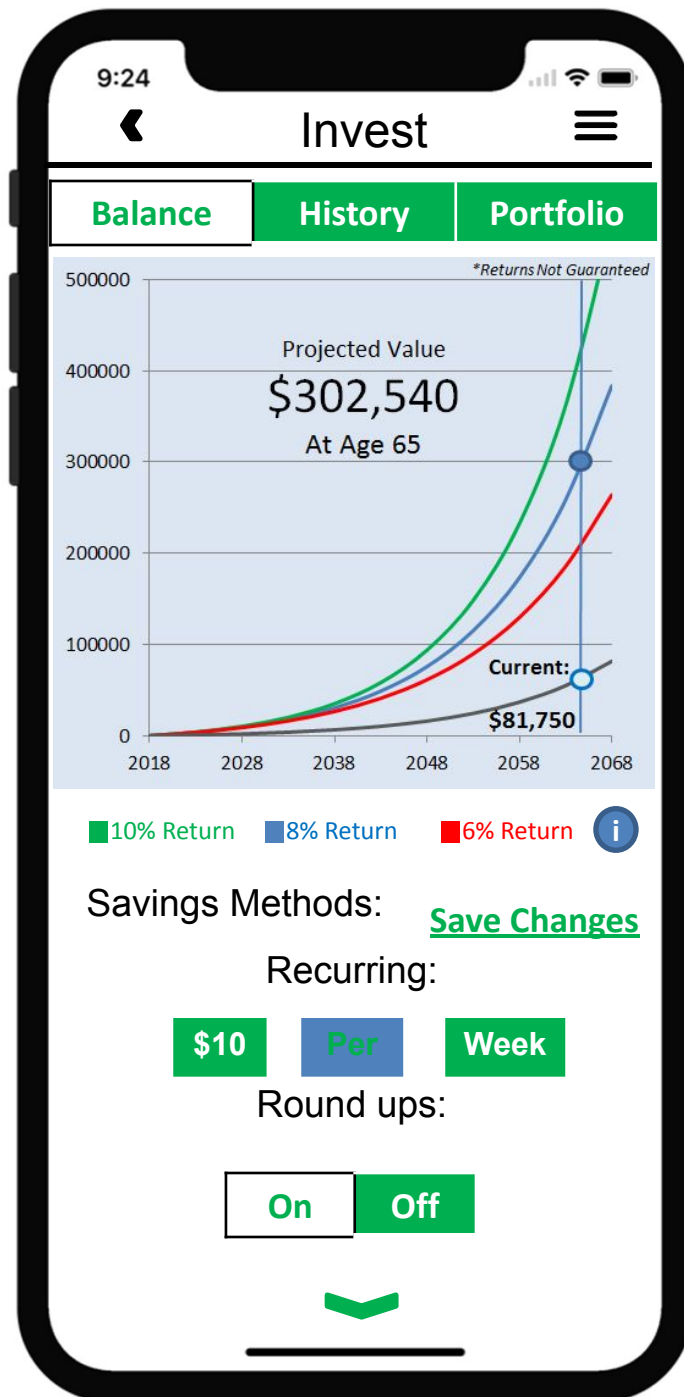
Select \$10!



Now Select Week!



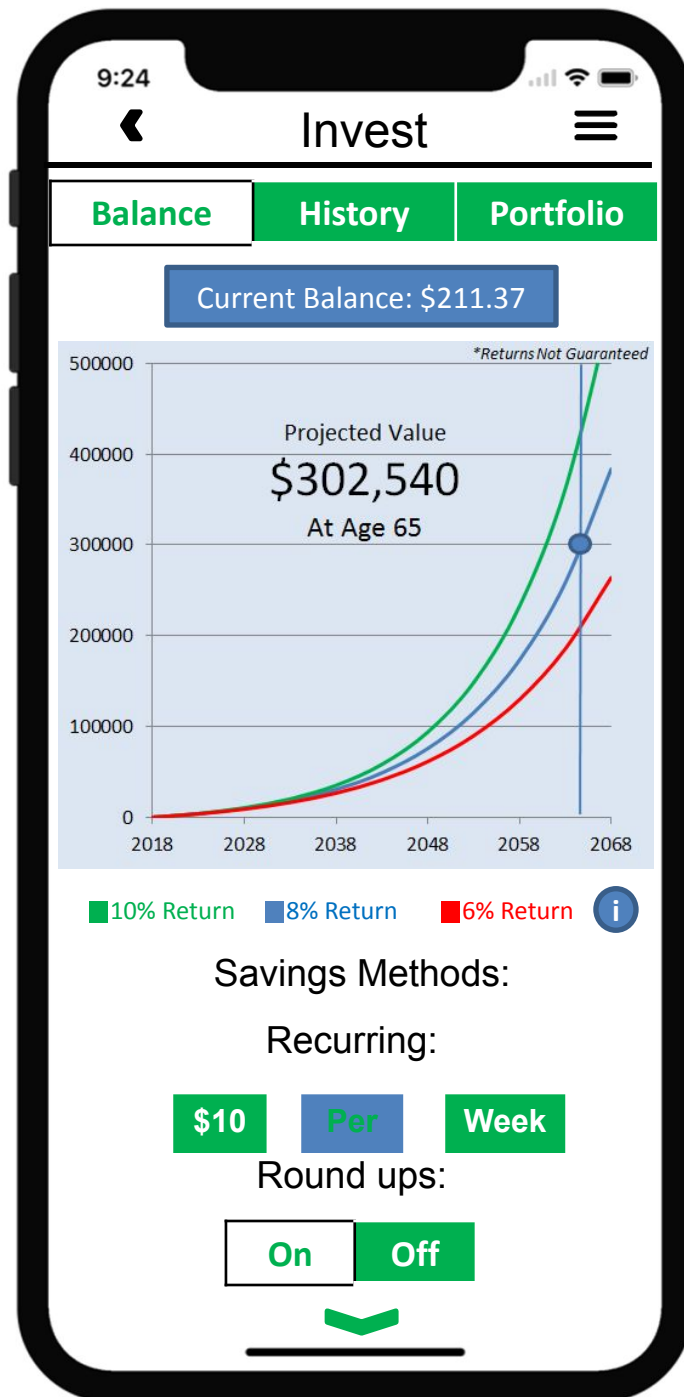
Now hit "Done"



Looking good! As soon as you make a change to your savings methods, the updated projected value will show as well. This helps show how all these little bits add up over time!

Just by adding \$10 a week, you have improved your estimated value at retirement from \$80k to over \$300k!

Hit Save Changes!



Let's see what else you can do to add to your retirement account

Click on the ▼ button to see other ways to save up for retirement!

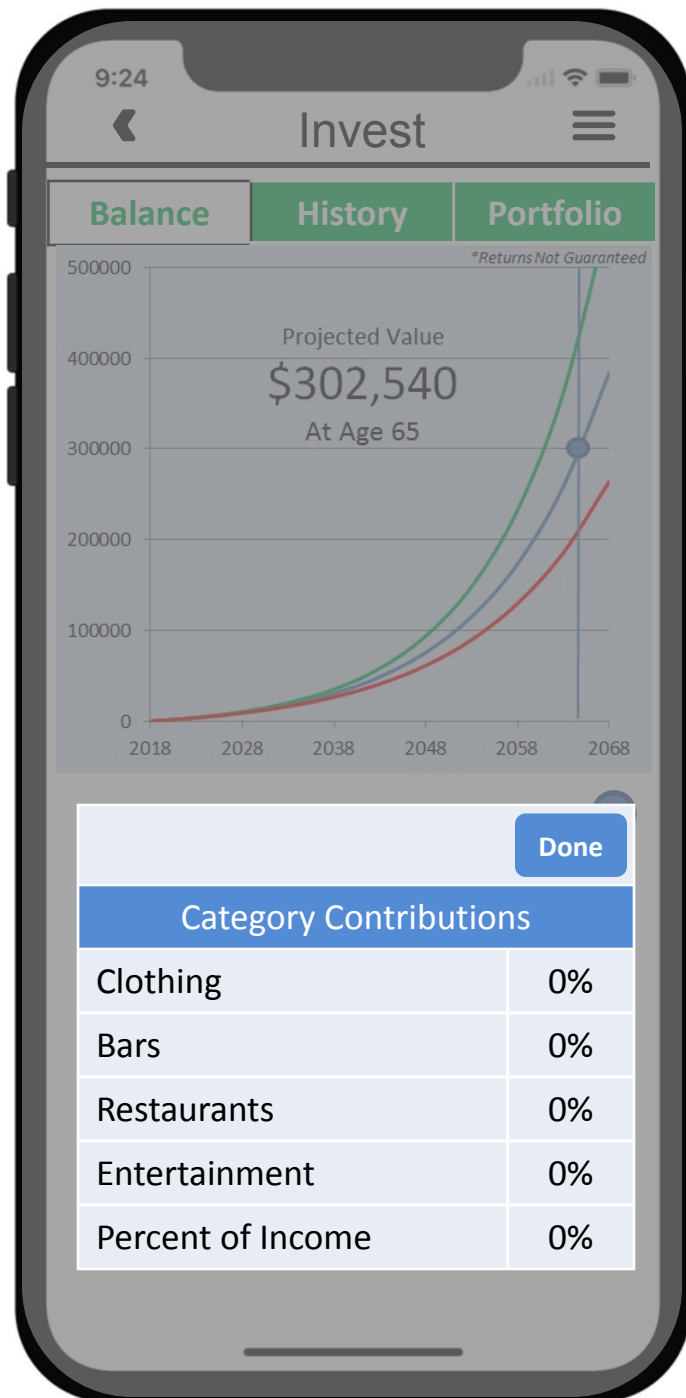


Top Dollar gives you the ability to set category contributions. This allows you to SAVE while you spend on any extra things in your life.

If you set clothing to 10%, any time you spend on clothing, you will be charged an extra 10% on top of the total, and that extra amount would go into your retirement account.

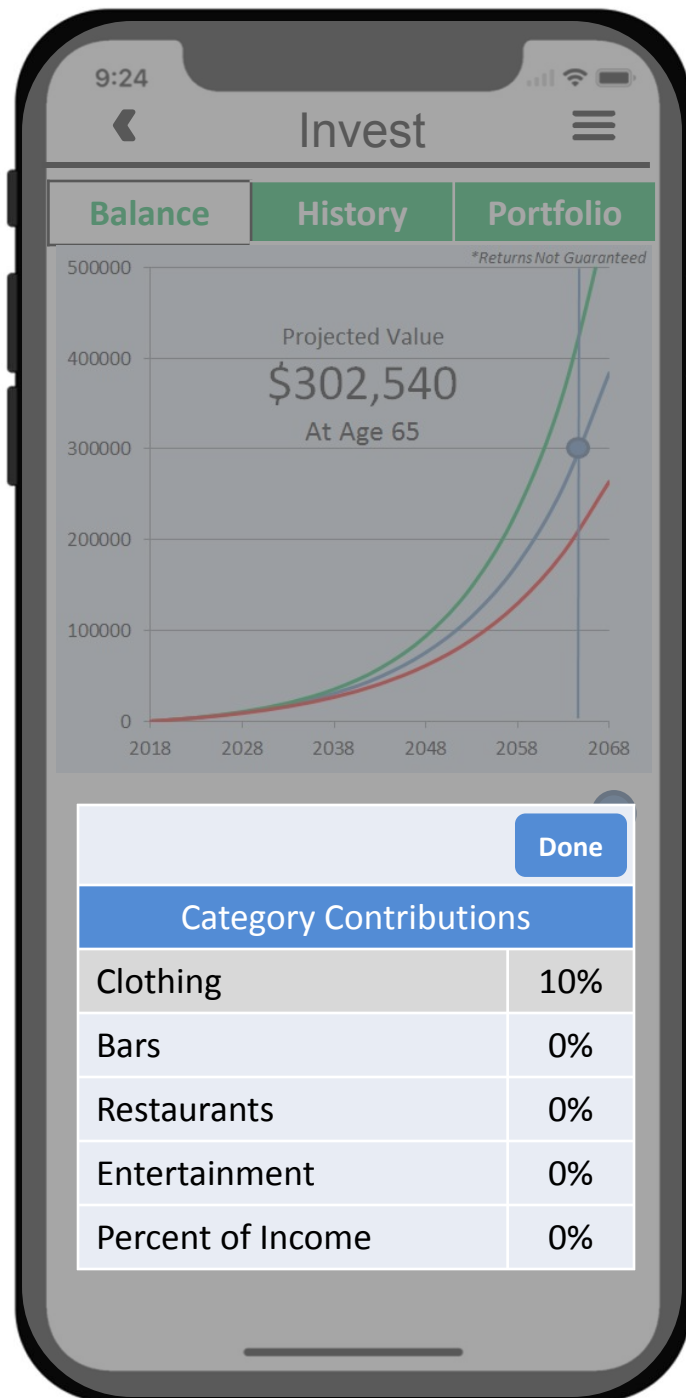
If you have the money to spend regularly on any of these categories, then you also have some room in your budget to save for retirement. This tool helps you save more without having to think about it!

Click on any of the %'s to edit how much you save when you spend on each category

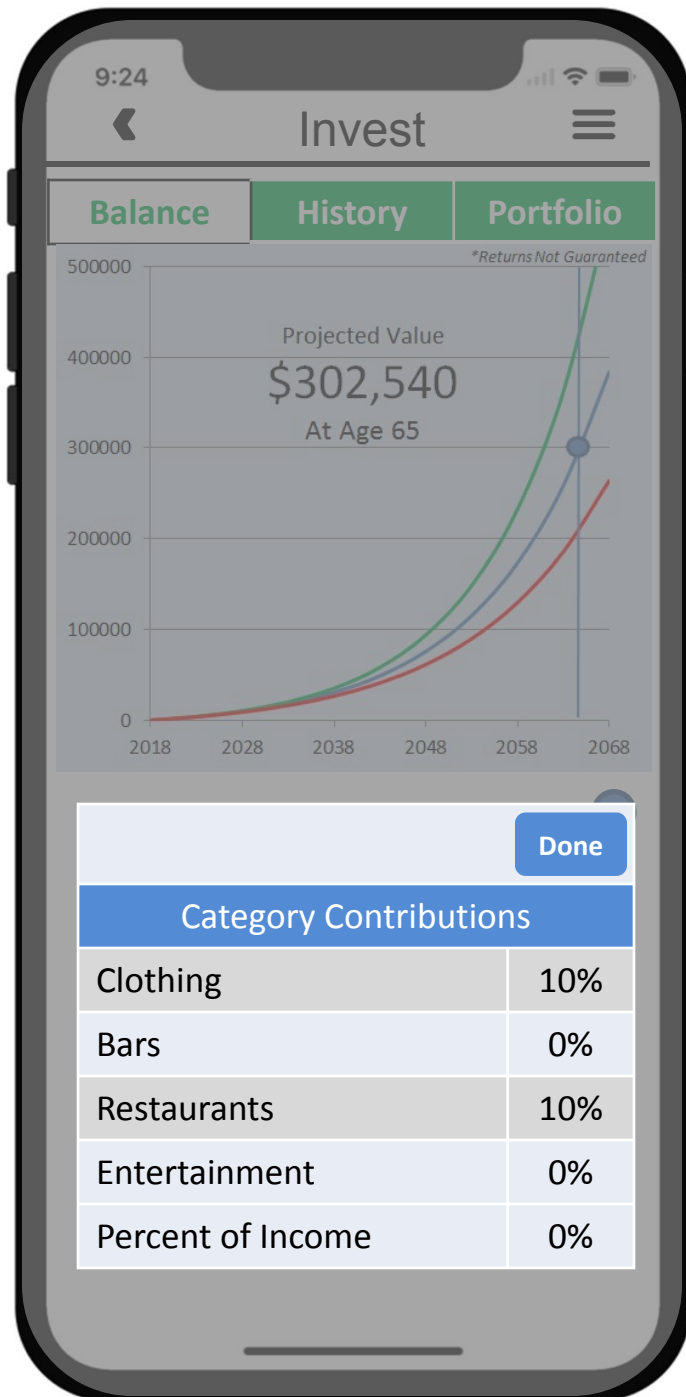


Click on the % sign next to “clothing” to change your clothing contributions to 10%.

On the real life version of the app, you would simply choose the category and type in whatever % you want!

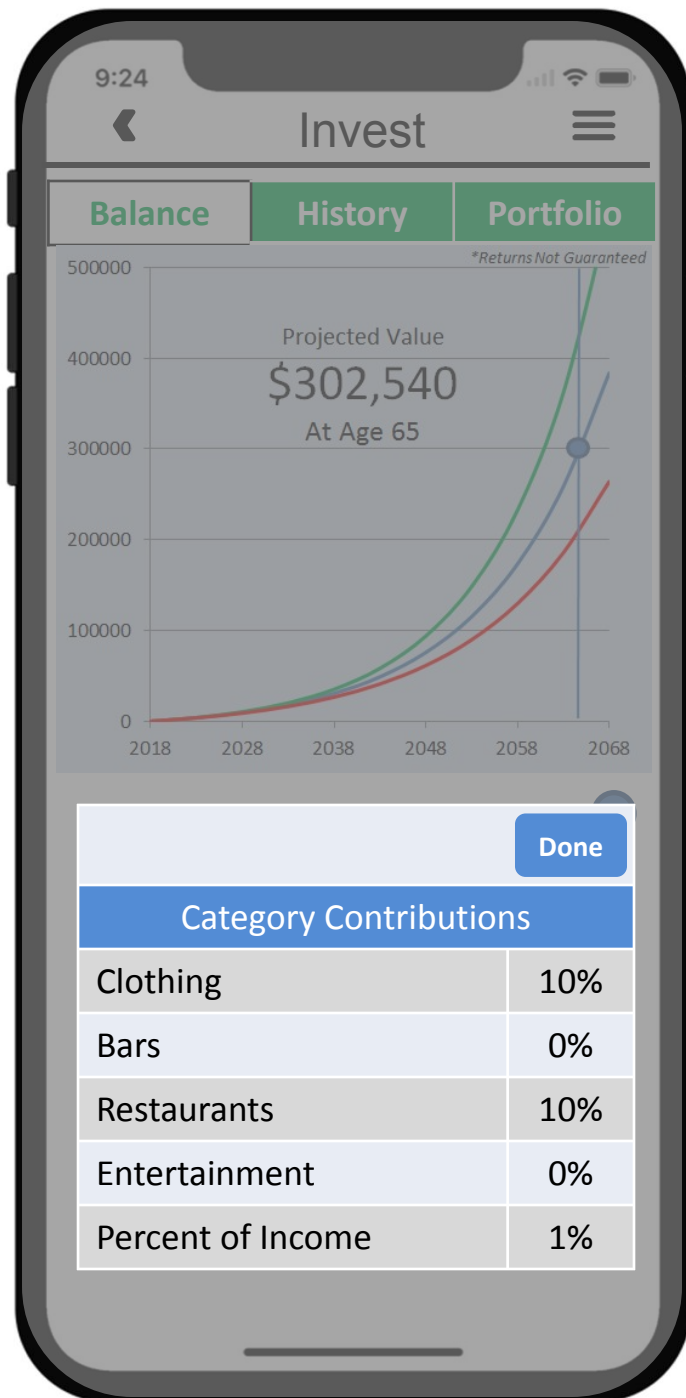


Now click on Restaurants so that every time you go out to eat, you will save an extra 10%



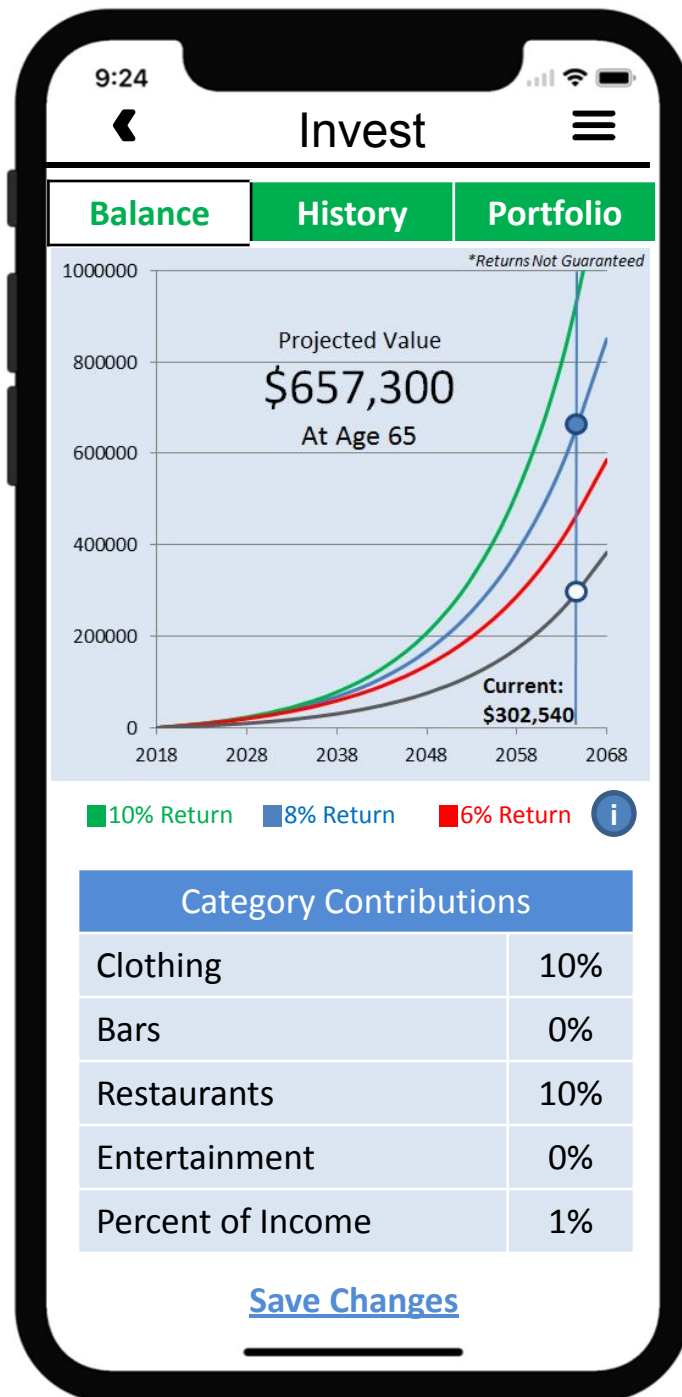
Besides saving while you spend, you can also choose to save when you make money.

Click on the % sign next to “Percent of Income” to save 1% of all your income



Besides saving while you spend, you can also choose to save when you make money.

Now Hit "Done"



After you've selected your new savings methods, the App will show you approximately how much you will have at retirement(provided you stick with the plan).

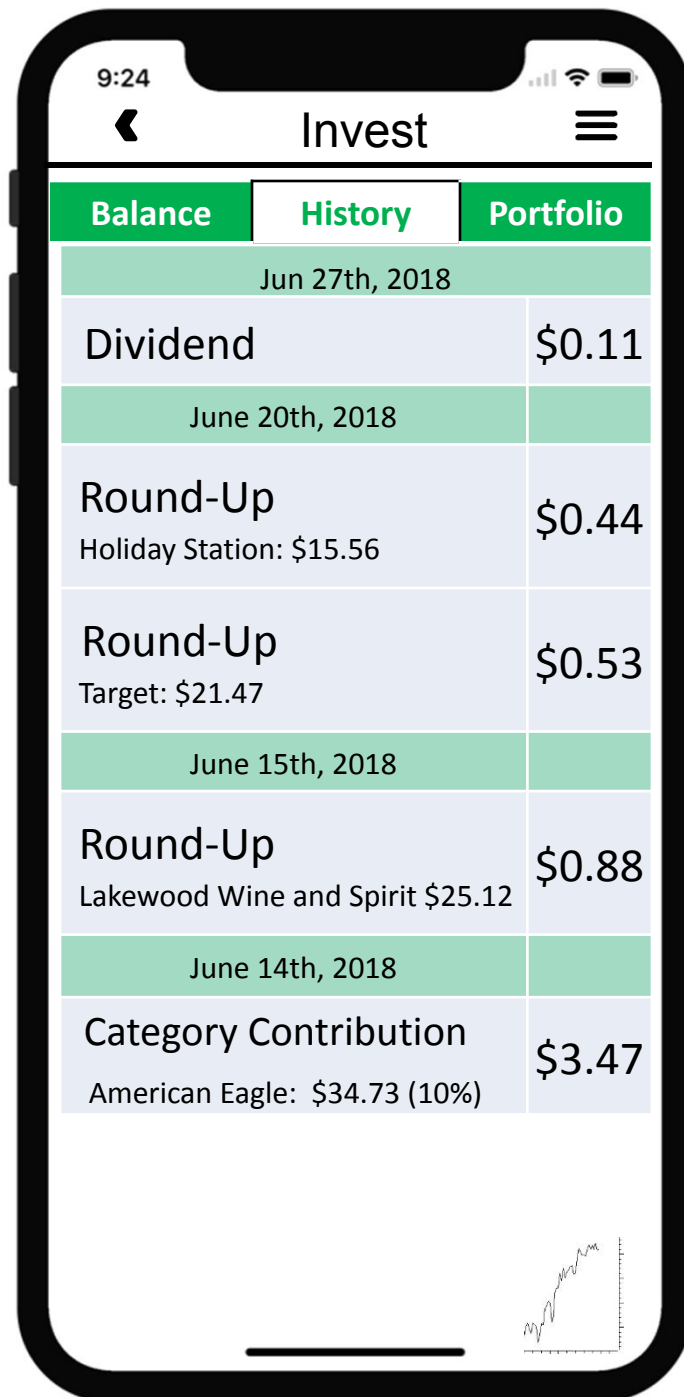
Click on "Save Changes" to save your changes!



Looks good! You've set yourself on a path towards a successful retirement!

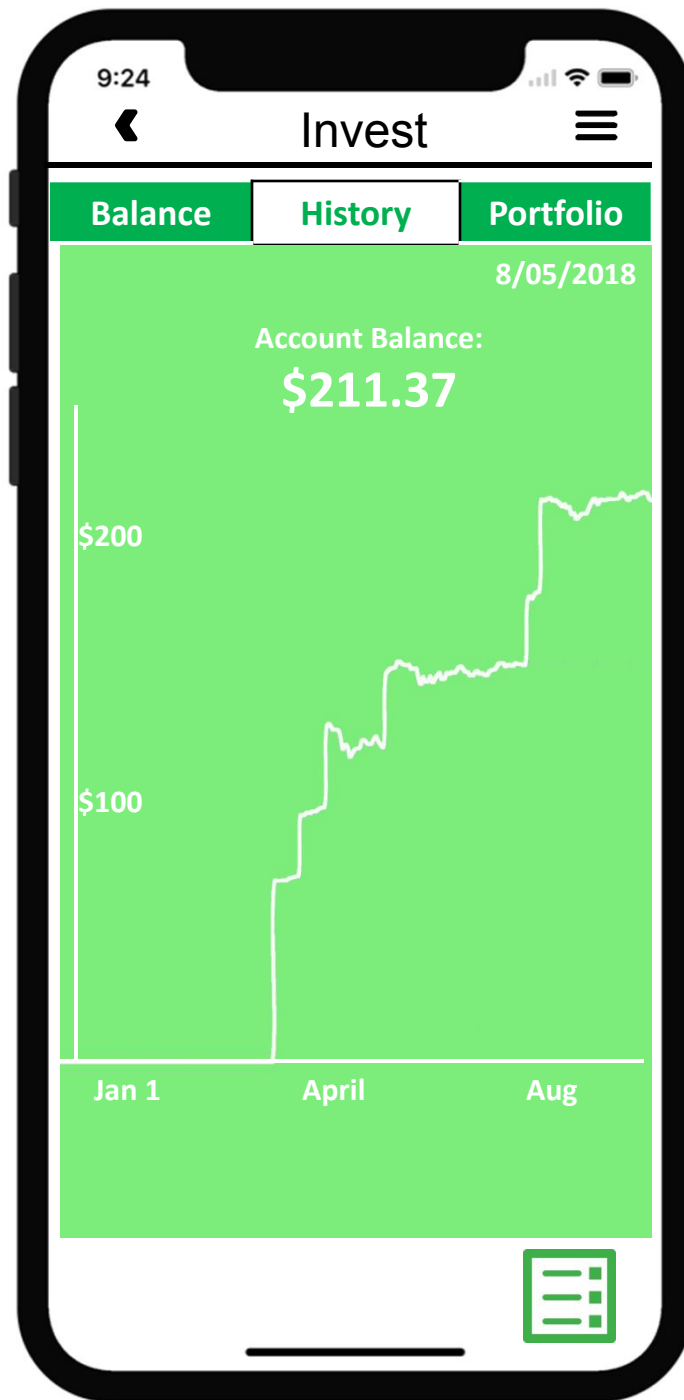
Now that we're done setting up your savings methods, let's see what else this page offers.

Click on History to see a timeline of your contributions!



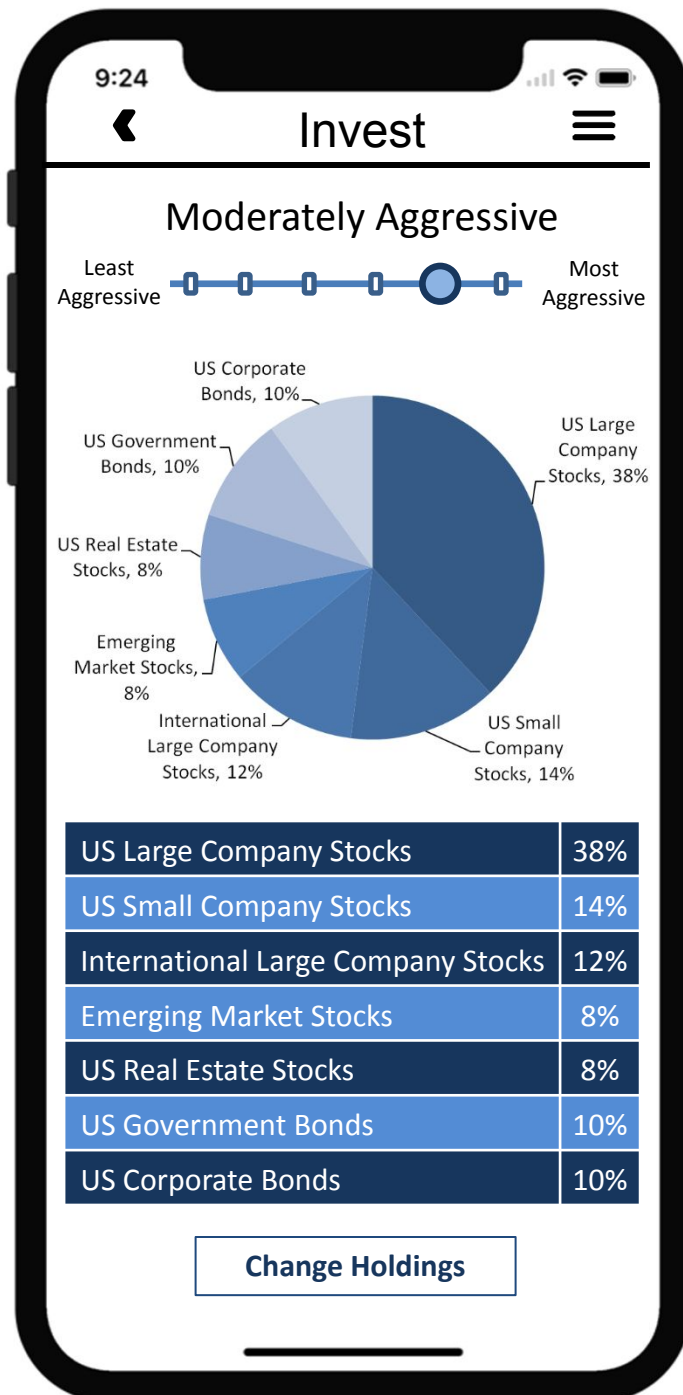
This page will show you every time that you have contributed, and why(what savings method was used).

Click the chart in the bottom right to see a chart version of the data.



This chart shows the value of your account over time.

Click on the portfolio button to see what investments are in your account.

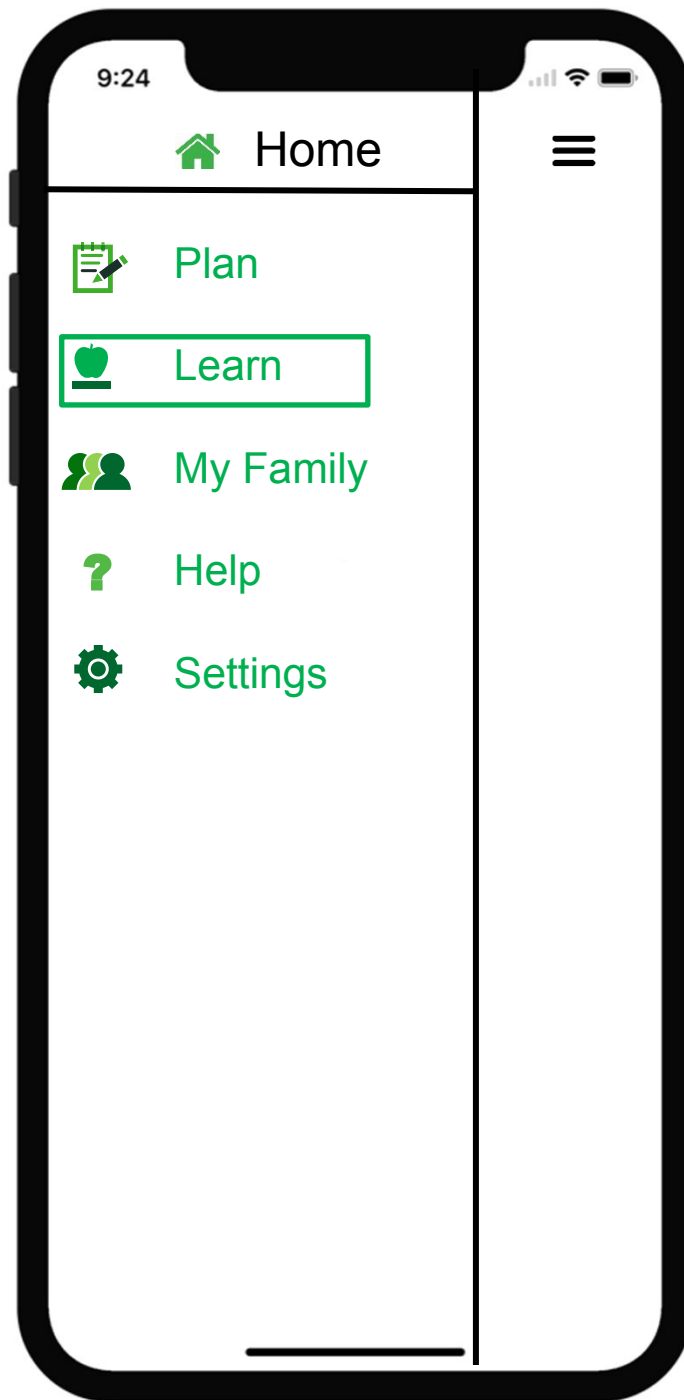


This page shows you what types of securities your investment account is invested in. Based on your age, income, and other factors, we have picked a portfolio that is suitable for you!

If you wish to change your strategy, you can make your portfolio more or less aggressive depending on your risk tolerance. You can do this twice a year.

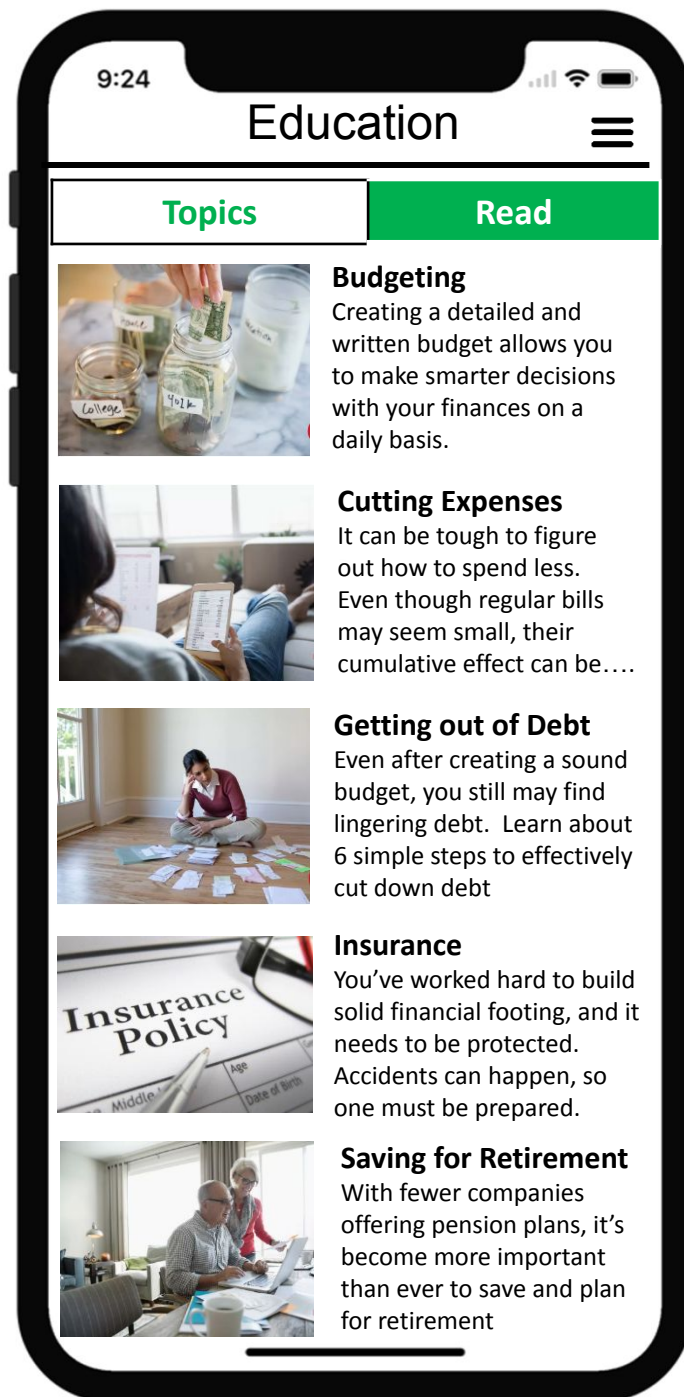
By automatically selecting the securities you're investing in, Top Dollar eliminates one of the most stressful questions around investing: "What do I invest in?"

Click on the **≡** button to check out another section!



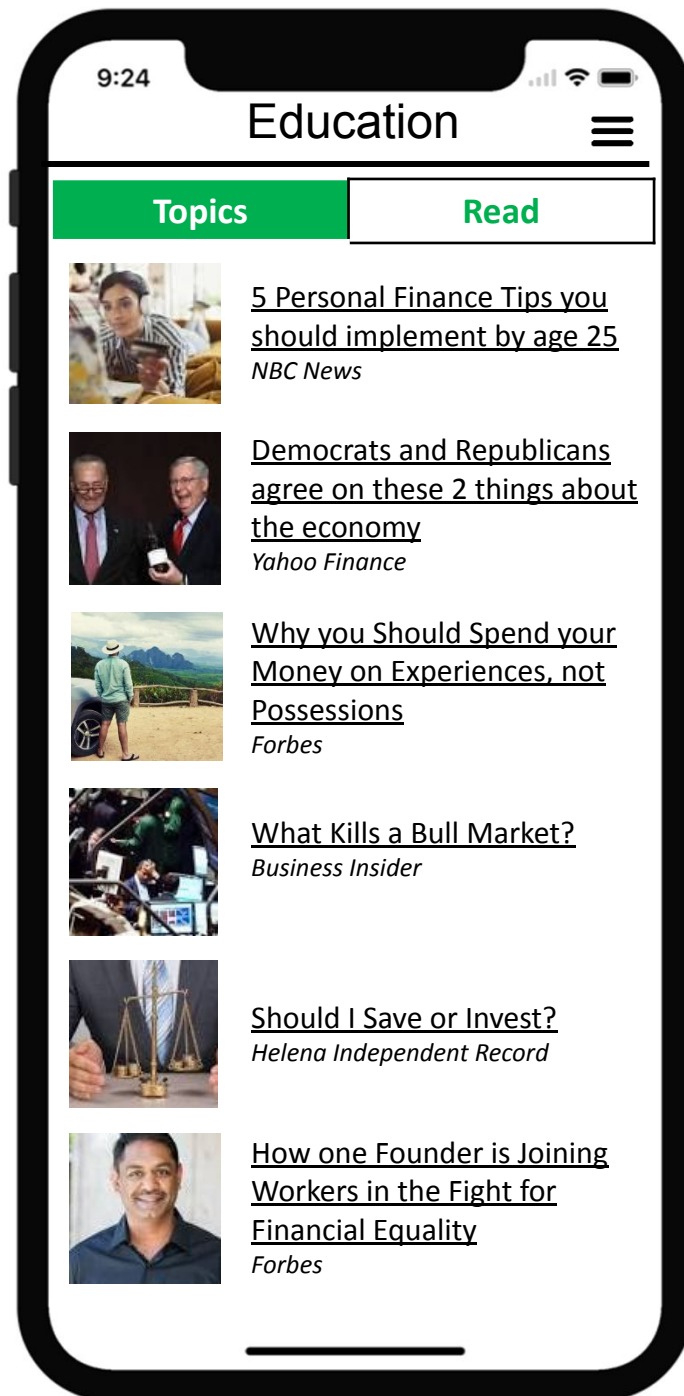
We've explored everything in the "Plan" section!

Now let's check out the "Learn" section!



The Top Dollar education section will offer various courses divided into a few topics. Each of these topics has videos followed by a quick quiz to check for understanding!

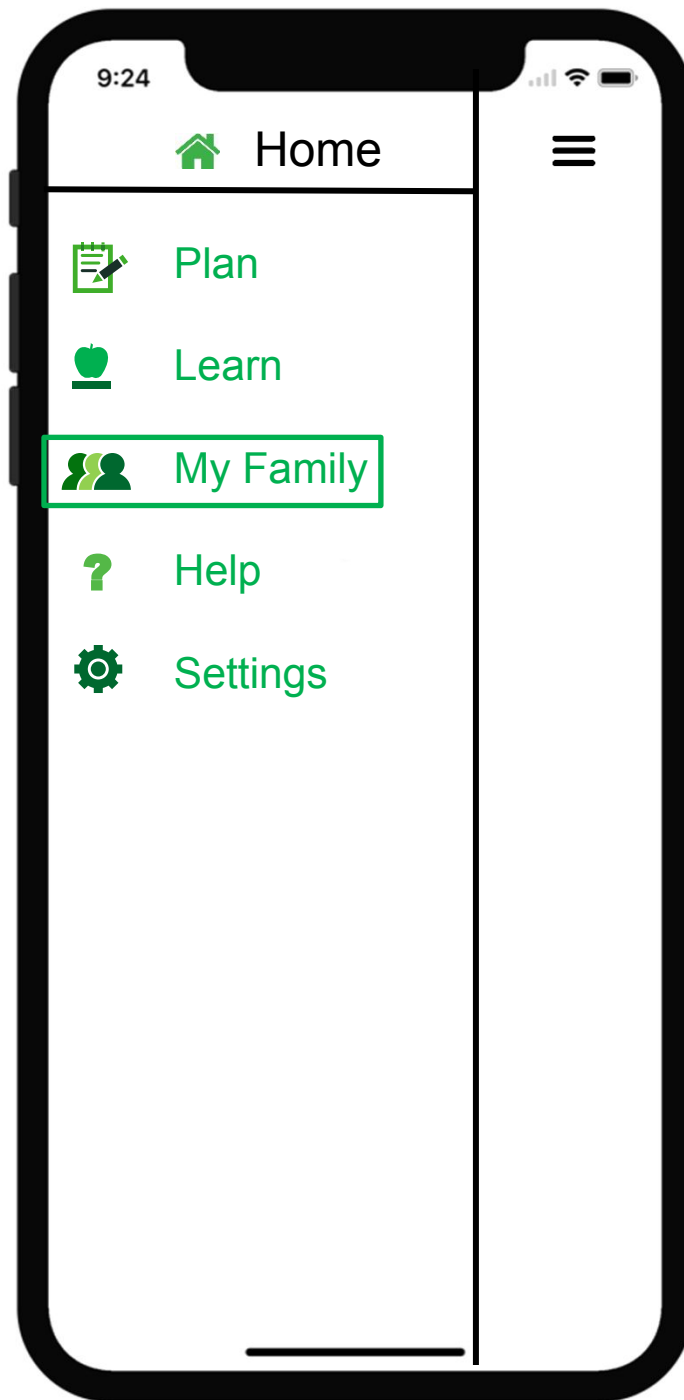
Now click on the read section!



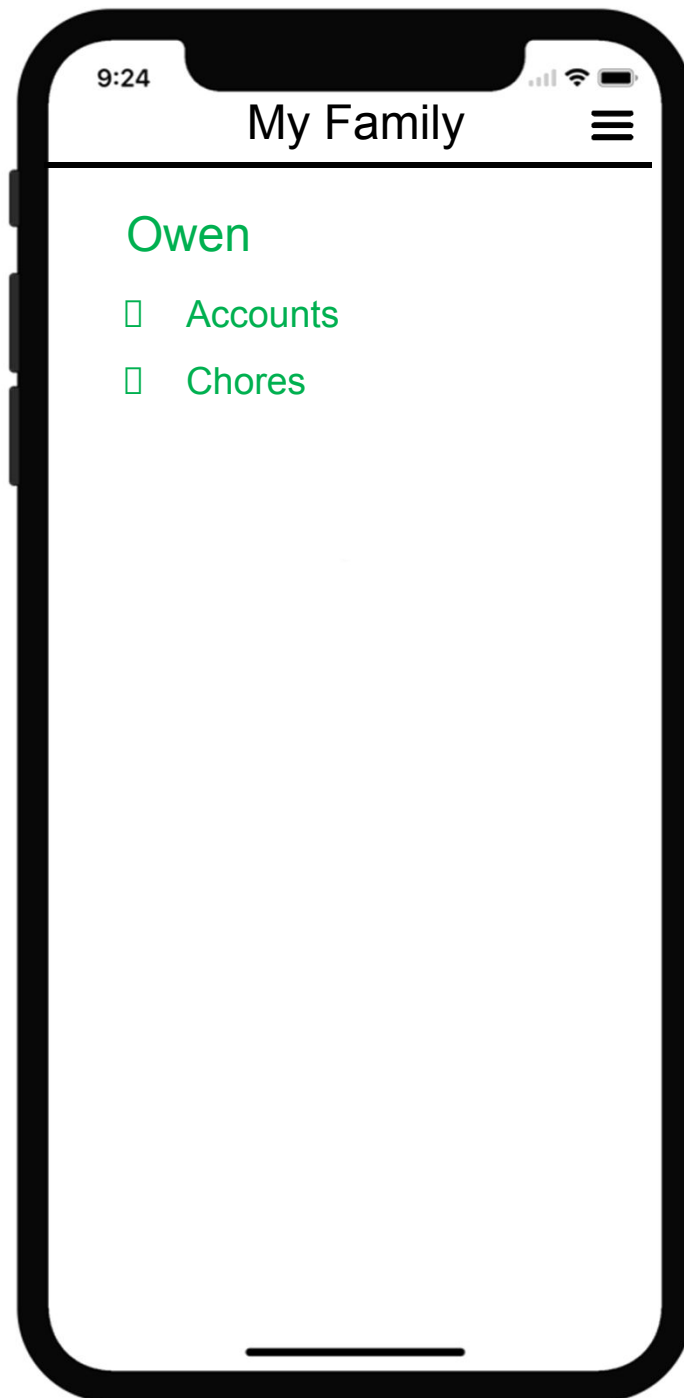
Besides our own personal finance education courses, Top Dollar will also pull relevant articles from third party sources. These articles and news stories will be updated weekly, so you can always find new content!

Everything in this section will be related to personal finance, business, the economy, or other similar topics.

Now click on the  button to go back!



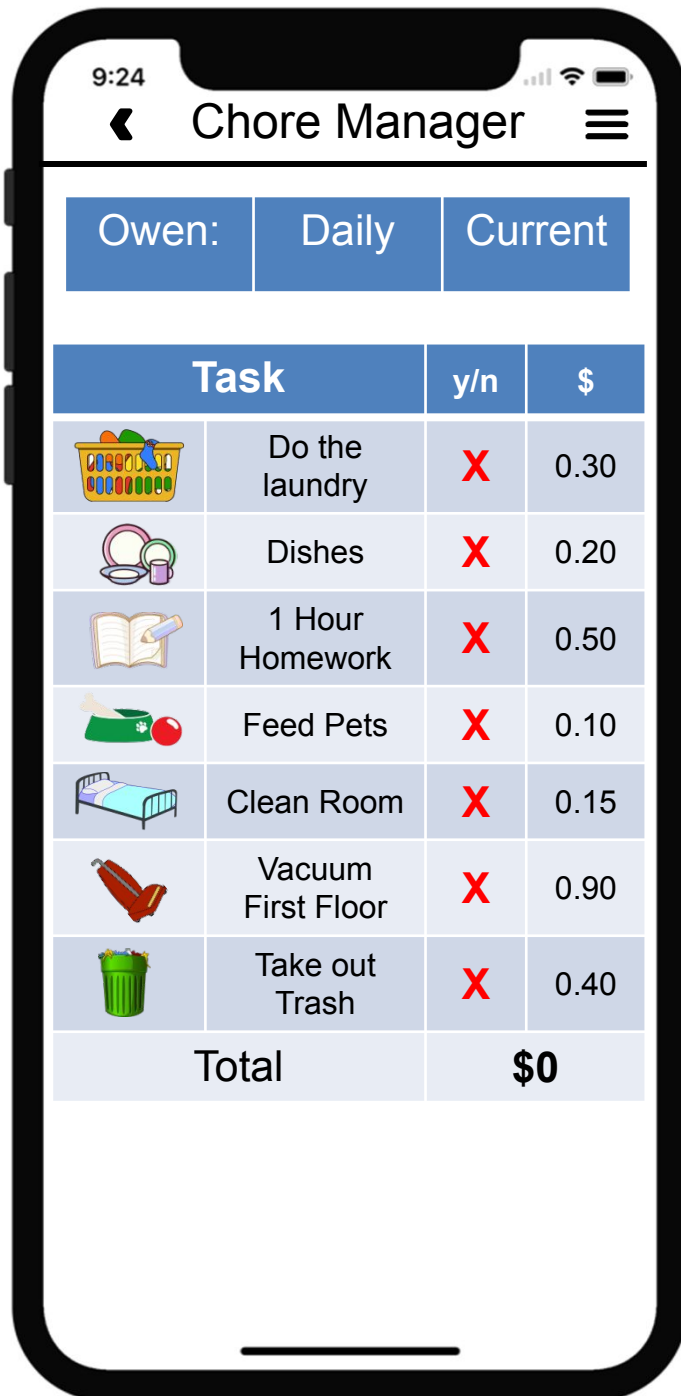
Now let's check out the
"My Family" section!



This section is for people with children, or other family members' accounts that they are managing.

In "Accounts," you can view and manage your approved family members' accounts. This section is very similar to your investments section, which we just looked at (so we'll skip this to save time).

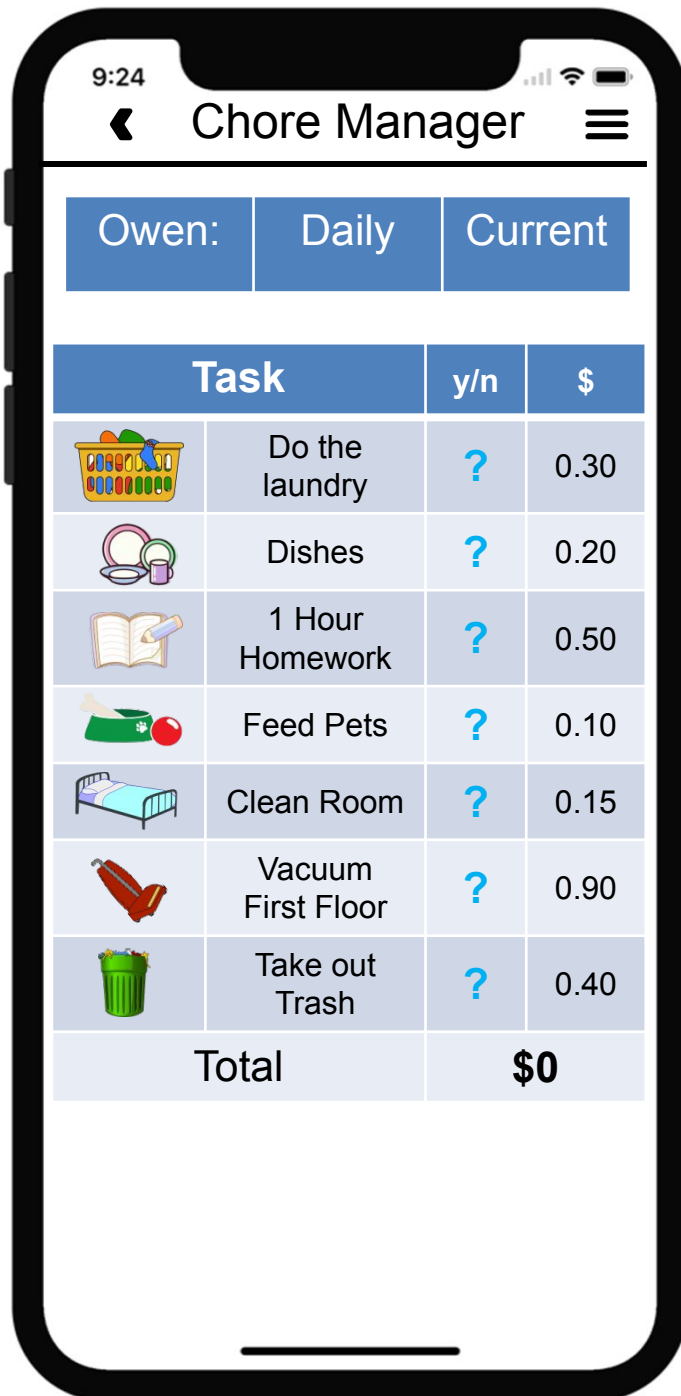
[Click on Chores to see what that section has to offer!](#)



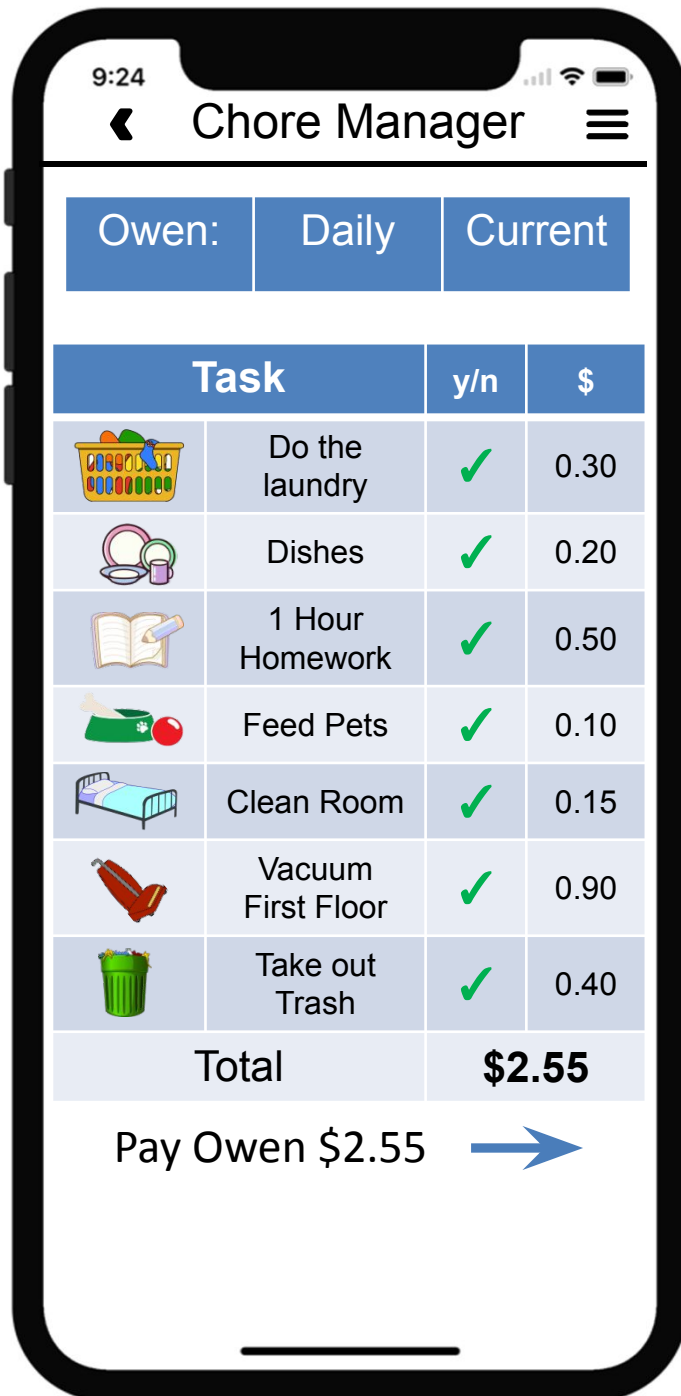
We feel that it is very important to offer this chore management feature to our clients. Nearly all studies confirm the same findings: assigning children chores gives them a better sense of responsibility and independence. In fact, a 20 year study by the University of Minnesota found that the number one predictor of adult success was based on if a person had begun doing chores at an early age.

On this page, you can assign different chores to your children, and decide how much each chore is worth. Once the child has completed each chore, they will mark it as completed on their side of the app.

Click on any of the **X's** to mark the chores as done!

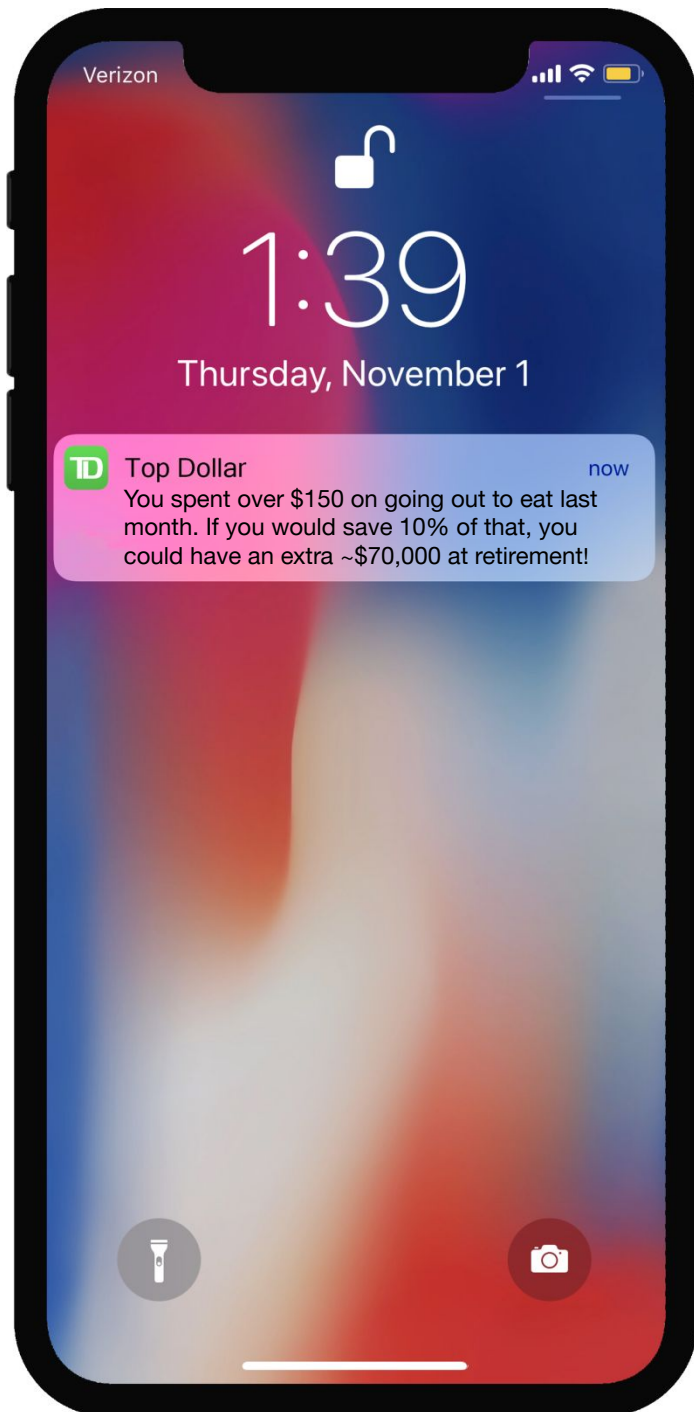


Once the child has completed their chores, you can approve each task individually. Click on any of the ? to approve all the chores as “completed”



Once the chores are completed, parents can pay their children from the app, and manage their kids' savings goals.

Click the button to go to the next slide

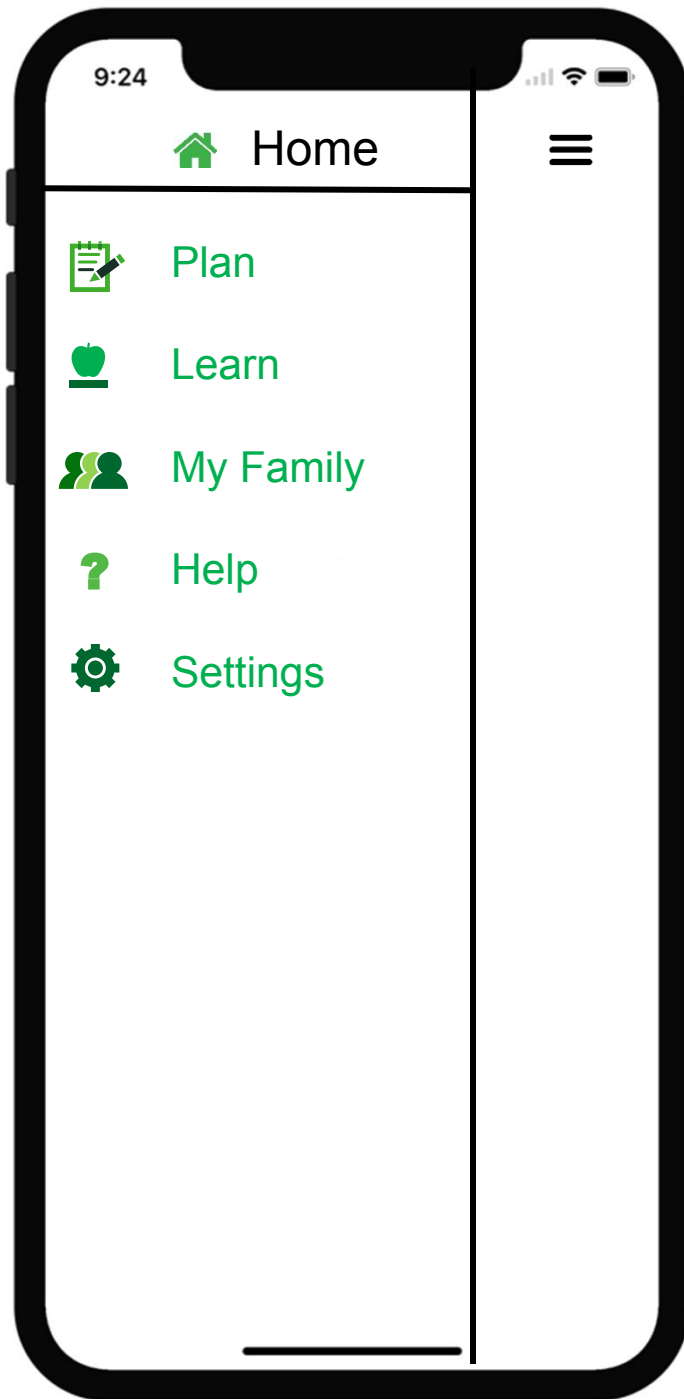


An important component of Top Dollar is the notifications/suggestions feature. You will periodically be sent information like this about your spending/saving habits, as well as an actionable plan.

For example, when you open up this notification, it would bring you right to the page where you can select how much you want to save every time you spend at a restaurant.

You can choose to ignore any of these suggestions, and can change the frequency that we send them to you!

[Click this text to move onto the next slide!](#)



In “Help,” you can see lists of FAQ’s, tutorial videos over how to view the platform, and you can send a message straight to our customer service representatives.

In “Settings,” you can change the app’s settings such as the notifications, edit your information, etc.

These two sections are fairly straight forward, and don’t require an in-depth explanation.

[Click this text to continue!](#)

Thanks for Using the Top Dollar Tutorial!
Have a Nice Day 😊

