Commerce Bank Budget Application

User Guide

May 2017 CS451 Team #6

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Introduction

With the fast-paced world we live in today, it can be difficult to take the time to manage your budget. This Commerce Bank application lets you manage budgets quickly and efficiently.

The Commerce Bank Budgeting Application gives you a visual of your spending habits and the ability to set goals for your savings. You will be able to:

- View your monthly spending in a colorful and intuitive graph.
- Set savings goals for a time period.
- Earn virtual badges for staying under budget or meeting a savings goal.
- See your transaction history for withdrawing from or depositing into your accounts.

The Budgeting Application keeps all data on your spending and saving history, and updates you on how much you are staying under budget for all spending areas. It also notifies you when you reach a savings goal and if you’ve gone over any of your set budgets. The application can be used on a personal computer or a smartphone.

Getting Started

System Requirements

Personal or Business Computer
Internet Connection and Browser (Firefox, Google Chrome, etc.)

Start

1. First make sure you have an online Commerce Bank account. If not, contact a Commerce Bank banker to set up an account.
2. Login to your Commerce Bank account.
3. Click on the “Budget Handler” button to enter the Budget Handler Dashboard.

Navigating the Application

You can choose one of the following options from the menu tabs:

Overview
    View monthly spending trends and a summary of your budgets and goals.

Budget
    Set/edit budgets and check if you are staying under budget in each category of spending.

Goals
    Set/edit savings goals.

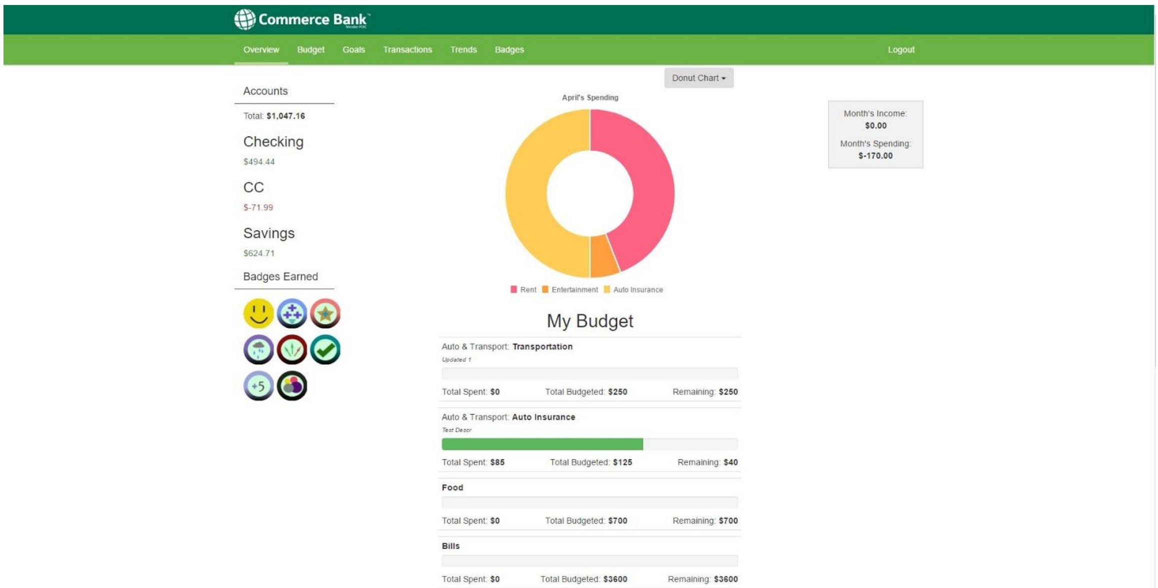
Transactions
    View your transaction history.

Trends
    View different graphs to analyze your spending habits over time.

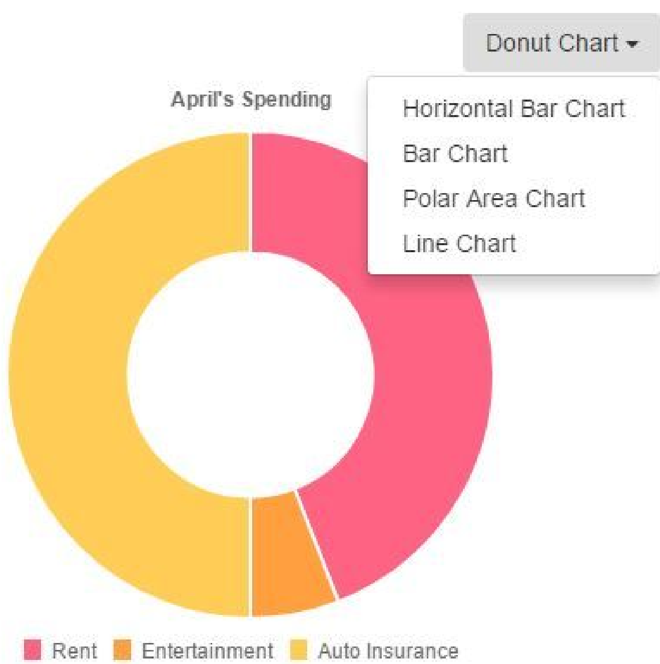
Badges
    View the badges you’ve earned.

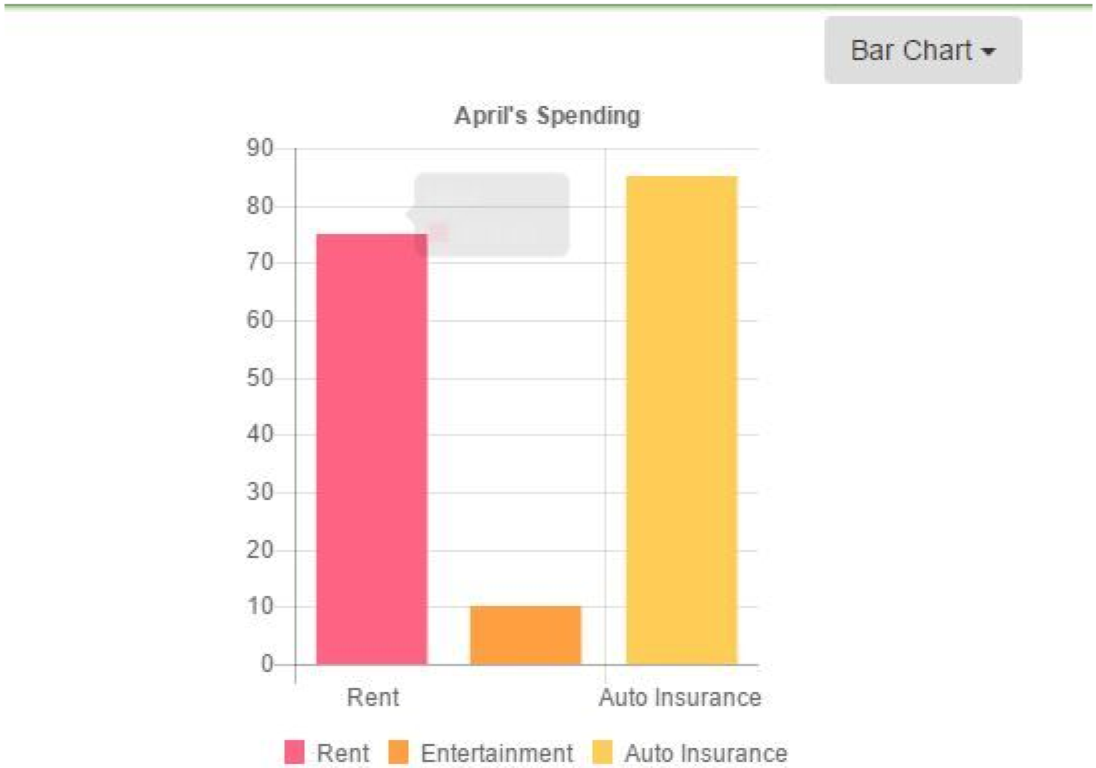
Overview Page

You can view the monthly trends, budget-checking graphs and savings progress by scrolling down the Home page. Current monthly statistics, recent transactions and badges earned can be viewed in the left column of the page.

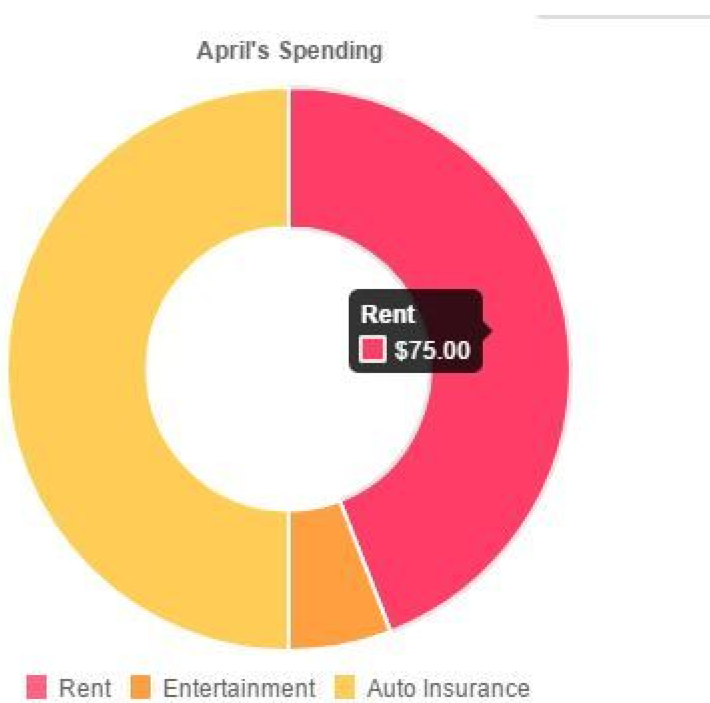


The user can click on the drop down menu on the top of the screen to select which type of graph they would like to have displayed. There are four options for the overview graph's display. Here we're showing the default donut chart and the second option, the bar chart.





You may also hover over sections of the graphs to see a description of which category is associated with a particular category and the total amount spent for the current month.

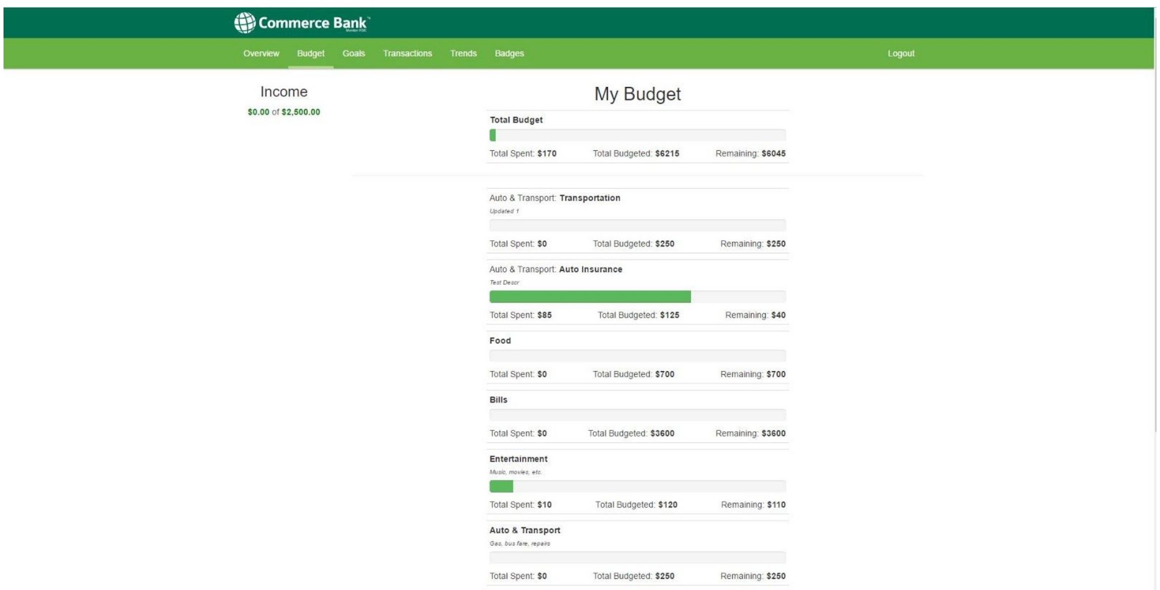


Managing Budgets

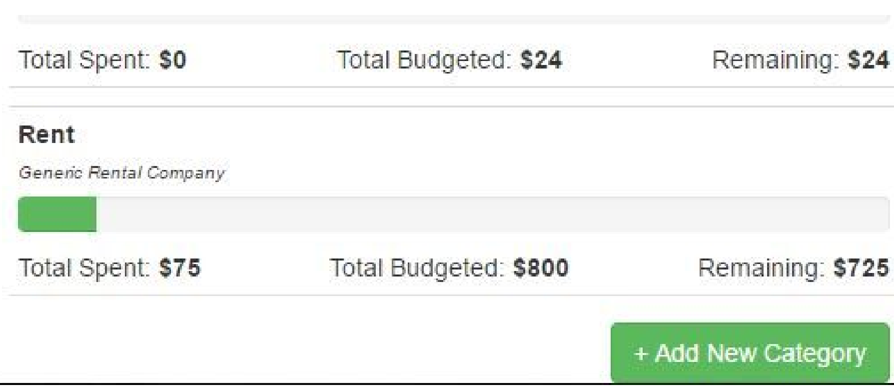
Click on the Budget tab.

On the left side the amount of income vs. the amount spent will appear.

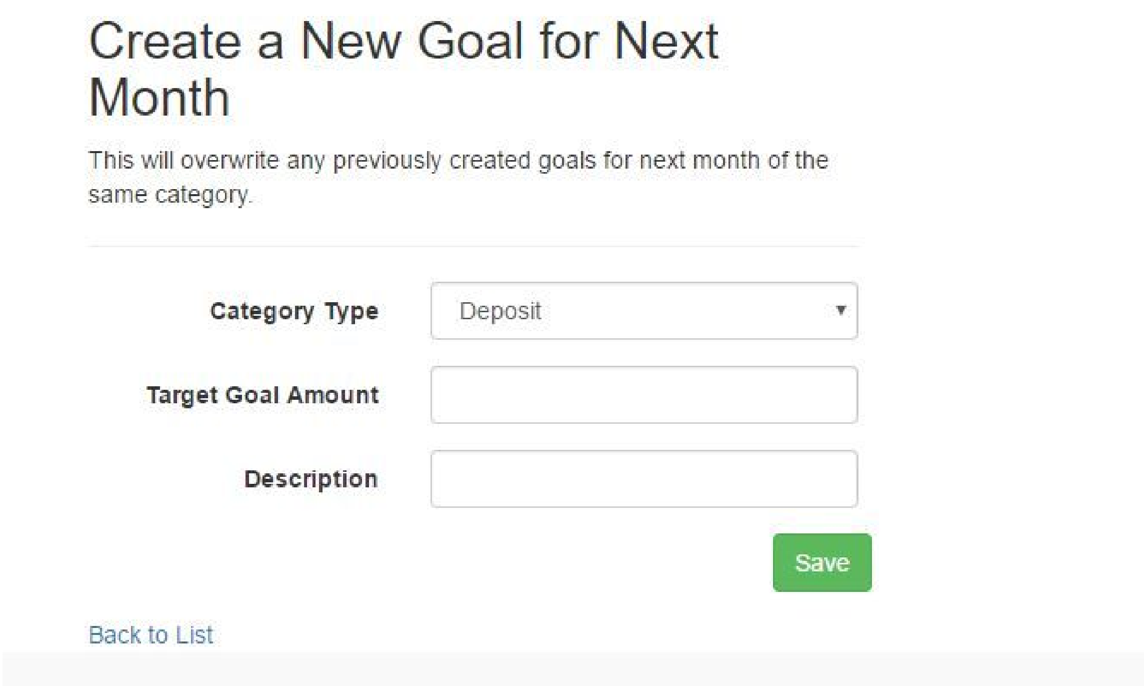
This page will break down your budgeting choices for the current month and to analyze where you've spent most of your money.



Another feature is the option to add a new budgeting category. To do this, simply scroll to the bottom of the page and select "Add New Category."



You will be directed to this page, which is where you can enter in your new budget category information.



Goals

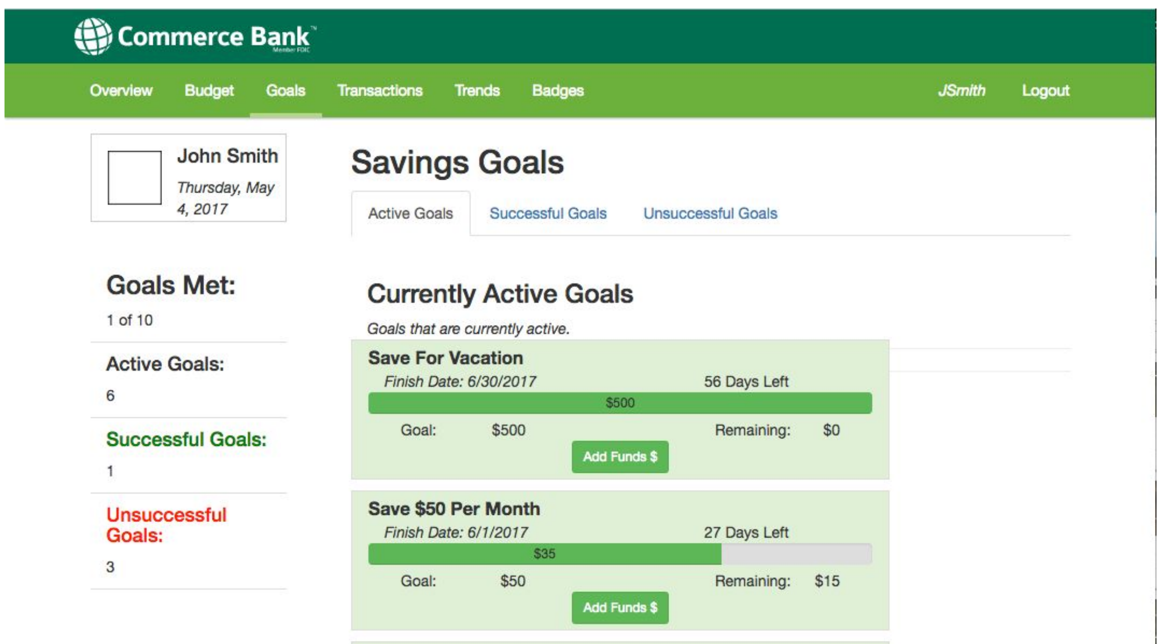
Click on the Goals tab.

You will see the Active Goals by default, and the overall Goal stats in the left column. Click on any of the tabs to change the view between Active, Successful and Unsuccessful Goals.

To add a new Goal, click on the Add New Goal button at the bottom of the page. You'll have to specify a Goal name, start date, end date, amount you want to save from the start to the end date, and whether or not the Goal should be repeated indefinitely. Click Save to make the Goal.

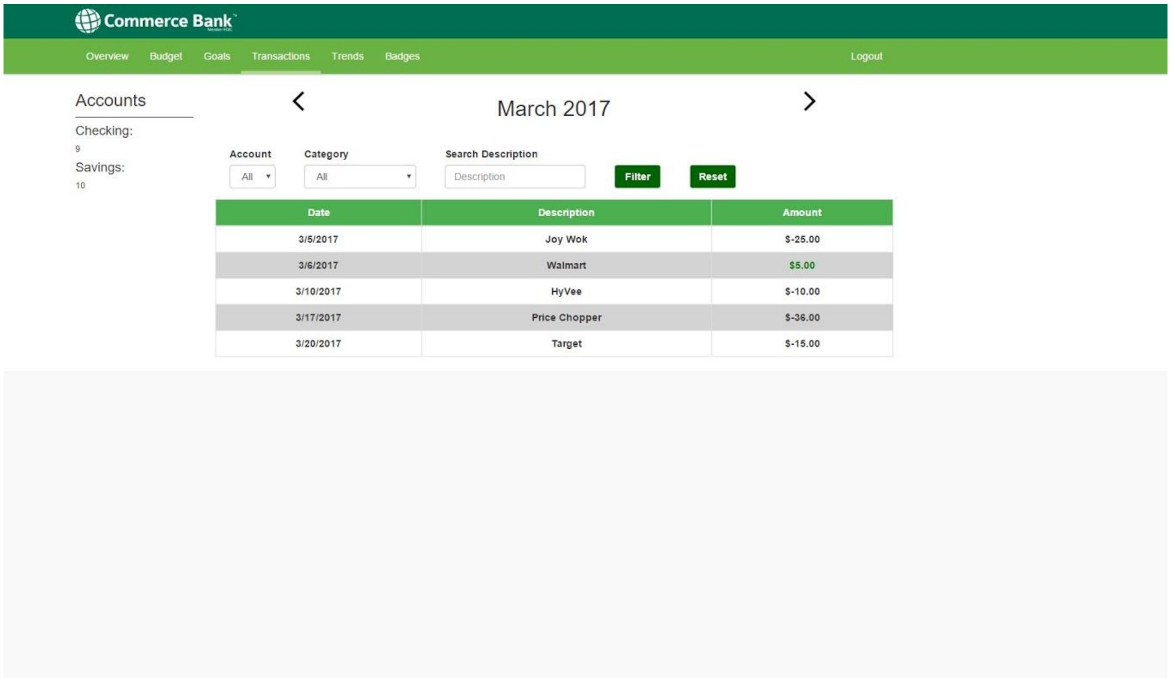
To make changes to the Goal, click on the Edit button that appears when you hover over the Goal you want to change.

To deposit money that will be counted toward the Goal, click on the Add Funds $ button in the Goal. Select the account holding money you want to transfer, fill in the amount you want to transfer, then click on the Transfer button.



Viewing Transactions

Click on the Transactions tab.



You'll see a list on the left of all your accounts and on the right a list of recent transactions associated with those accounts.

Each month will have its own list of transactions that occurred in that month. To change the month one month forward or backward, click on the arrows surrounding the current month on display.

The Filter button lets you filter a certain set of transactions you want to see in the current month. You can narrow the filter in these ways:

-To filter transactions that belong to a particular account, select an account from the Account selection box.

-To filter transactions that belong to a particular category, select an account from the Category selection box.

-To see a particular transaction, type its description in the Search Description field.

Clicking the Filter button will redisplay the transaction according to what you specified. Clicking the Reset button returns you to the default transaction display.

Viewing Trends

Click on the Trends tab.

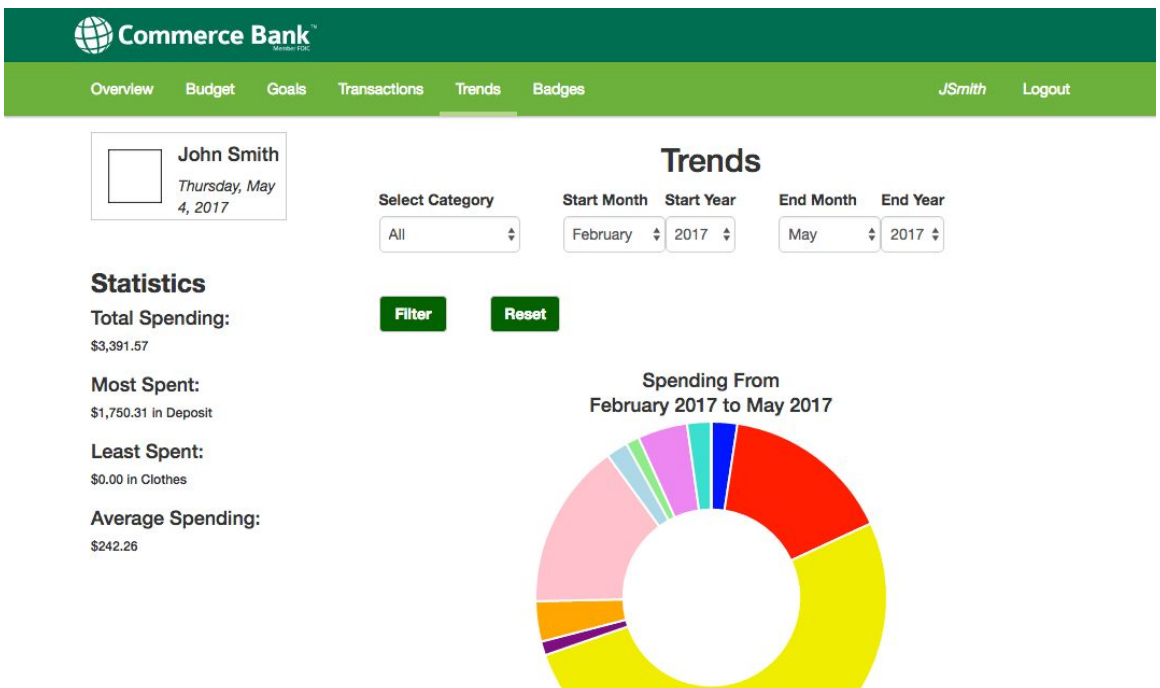
You'll see a donut chart representing your spending stats and the stats in the left column. You can filter your stats by:

-Selecting a spending category

-Selecting a start month/year

-Selecting an end month/year

The Filter and Reset buttons work the same as on the Transactions page.



Viewing Badges

Click on the Badges tab.

Here you will see displayed all of the badges you've earned while navigating around the other pages and completing activities. On the left you'll see what badges are left to earn, the most recent badge you've earned, and how you can share your badge-earning accomplishments on Twitter and Facebook.

(You will be notified whenever you have earned a new badge by a small popup that appears for a brief time at the bottom of the page.)