

Best Money Moves: **A Guide to Using Your Account**

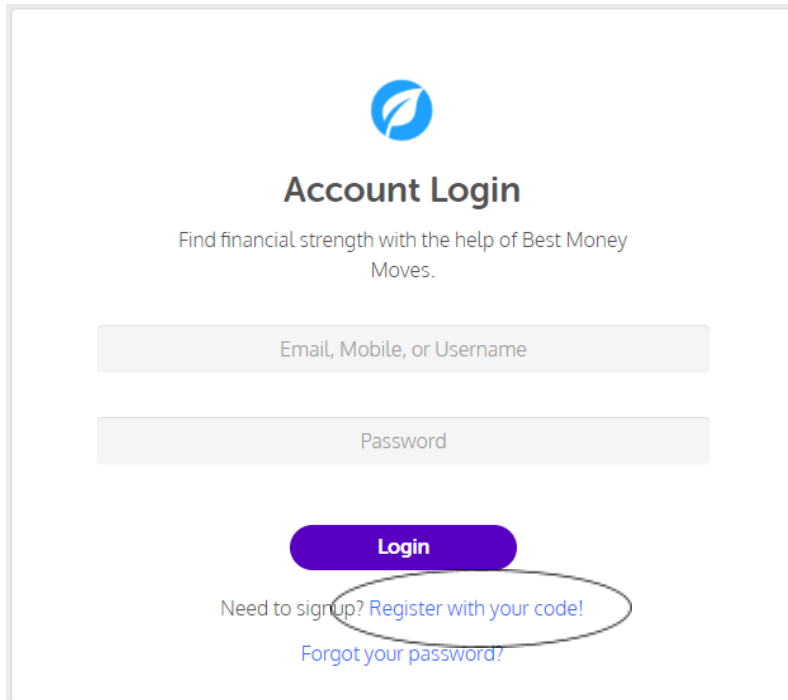
Best Money Moves will help you build a budget that's right for you. Let's get started:

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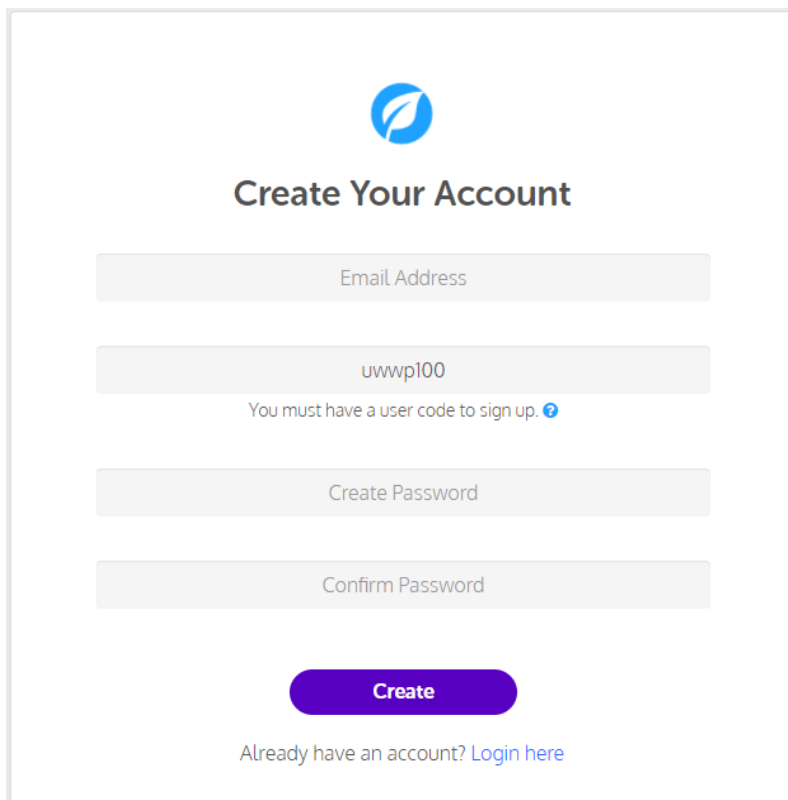
Creating an Account

On the ALICE \$ense web page under the Budgeting Resources heading find the Best Money Moves box and click on the “Get Started Now!” button.

Select the “Register with your code” option as pictured below.



The "Account Login" screen features the ALICE \$ense logo at the top. Below the logo is the title "Account Login" and a subtitle "Find financial strength with the help of Best Money Moves." There are two input fields: "Email, Mobile, or Username" and "Password". A purple "Login" button is positioned below the fields. Below the button, there are two links: "Need to sign up? Register with your code!" (which is circled in blue) and "Forgot your password?".



The "Create Your Account" screen features the ALICE \$ense logo at the top. Below the logo is the title "Create Your Account". There are four input fields: "Email Address", "uwwp100" (with a note "You must have a user code to sign up. ?" below it), "Create Password", and "Confirm Password". A purple "Create" button is at the bottom. Below the button is a link: "Already have an account? Login here".



On the following screen use the code **uwwp100** in order to create your account.

Fill in your email and password and then click Create. Instructions continue on pg 4.

If you do not create an account with the code within 1-2 weeks of signing up for ALICE \$ense, you should expect a reminder email from Best Money Moves with a link to set up your account that will look similar to this:



Hello, **!**

Welcome to **Best Money Moves**.

Best Money Moves is an online platform that helps you manage your money more effectively by showing you the best way to pay down debt, save for your short-term and long-term financial goals, and be smart about how you spend your hard-earned cash.

This platform is provided free to you by your employer, as an employee benefit, but please understand that none of your information is shared with your employer. Whatever information you put into your account is strictly confidential and is shared with no one. Period.

We'll check in with you every week to keep you up to date on new features, contests with cash prizes and our must-read articles. But don't worry, we'll never try to sell you anything! Instead, these emails are designed to help you get the most out of Best Money Moves to help you measure and then reduce your financial stress.

We're excited for you to get started so you can take control of your financial future. Ready to go?

It's as easy as 1 - 2 - 3

1. Your temporary password is: . Copy this password (or write it down so you can type it in on the sign in page).
2. Click on the Get Started Now button below.
3. Then type in your username: and paste in (or type in) the password above.

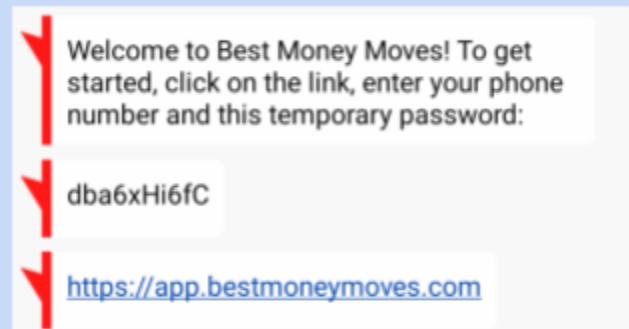
Get Started Now

If you have any problems email us at: CustomerSupport@bestmoneymoves.com

Click the Get Started Now button in the email to be brought to an Account Login screen. The screen will prompt you to enter the username and temporary password provided in the welcome email.

****Note:** If you provided your cell phone number when signing up you may also receive text messages from Best Money Moves with a temporary password and link to set up your account. See example messages to the right.

Feel free to set up your account on your phone using the provided link if you feel comfortable.



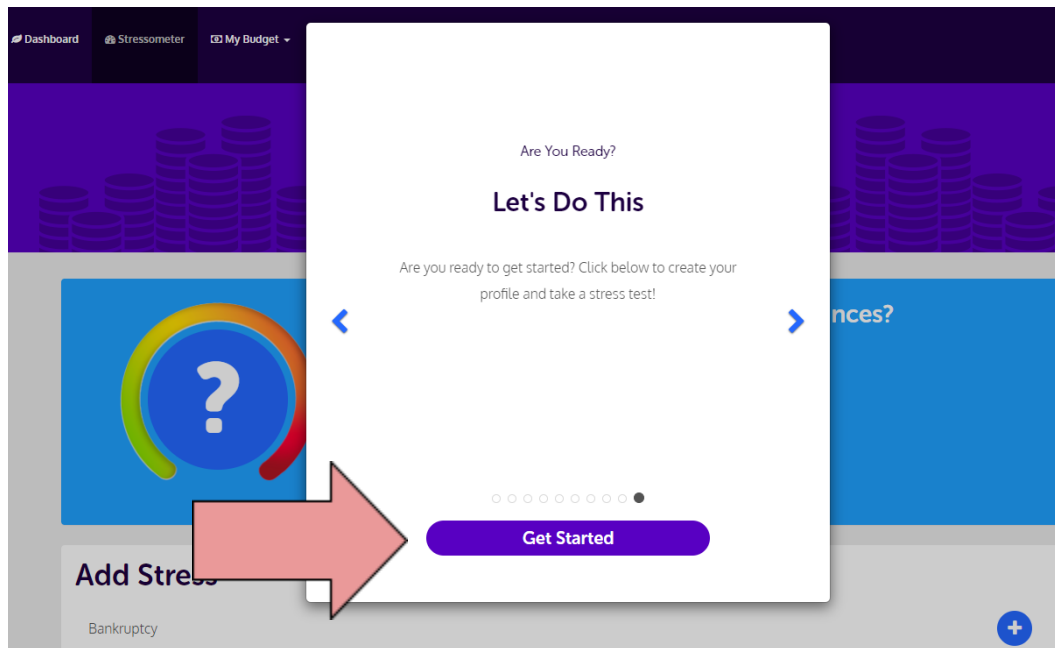
Enter your username and password into the Account Login screen and click the Login button to proceed with setting up your account.

A screenshot of the "Account Login" screen. At the top is a blue circular logo with a white leaf-like shape. Below the logo is the title "Account Login" in bold. Underneath is the tagline "Find financial strength with the help of Best Money Moves." There are two input fields: the first contains the email address "example123@email.com" and the second contains a masked password ".....". Below the password field is a large blue arrow pointing right towards a purple "Login" button. Under the arrow is a blue link that says "Forgot your password?".

Getting Started

After logging in the screen will display a number of slides that you can take your time clicking through. The slides talk about Best Money Moves as an organization, their founder, privacy policy, and how the platform works as well as what it provides to users.

When you are ready click Get Started.



It's almost time to start working on your finances!

But first, a box should pop up prompting you to review your profile data and set your password. Fill in your information and password and then click Save.

Side Note: If you ever want to change any of your profile information in the future you can always access it by clicking on your name in the upper right hand corner of the screen, located next to the Logout button.

Update Login Information

Email unconfirmed [request code](#)
example123@email.com

Mobile unconfirmed [request code](#)
(123) 456-7890

Username
example.profile

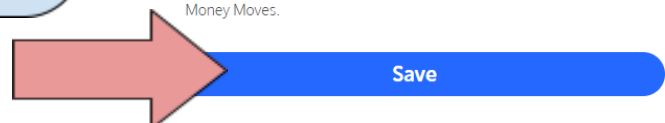
Set Password
.....
.....

General Information

Renter

12345

☒ I acknowledge that I've read and agree to the [Terms and Conditions](#) and I consent to receive emails and other electronic communications from Best Money Moves.

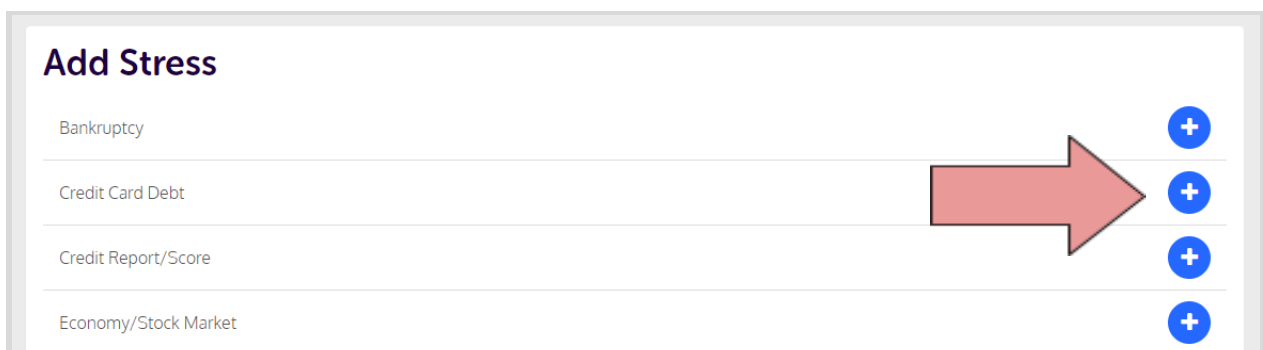


Using the Stressometer

Next, Best Money Moves will prompt you to Add Stress to your Stressometer.

At any point in the future you can access this screen by clicking the Stressometer option from the menu at the top of your screen. It should be located to the left, next to the Dashboard option.

Think about what causes you financial stress. Go through the categories listed and click the plus (+) sign buttons to add and rank that stressor. Rank them according to how you feel in the moment. You can always go back and adjust these as they change.

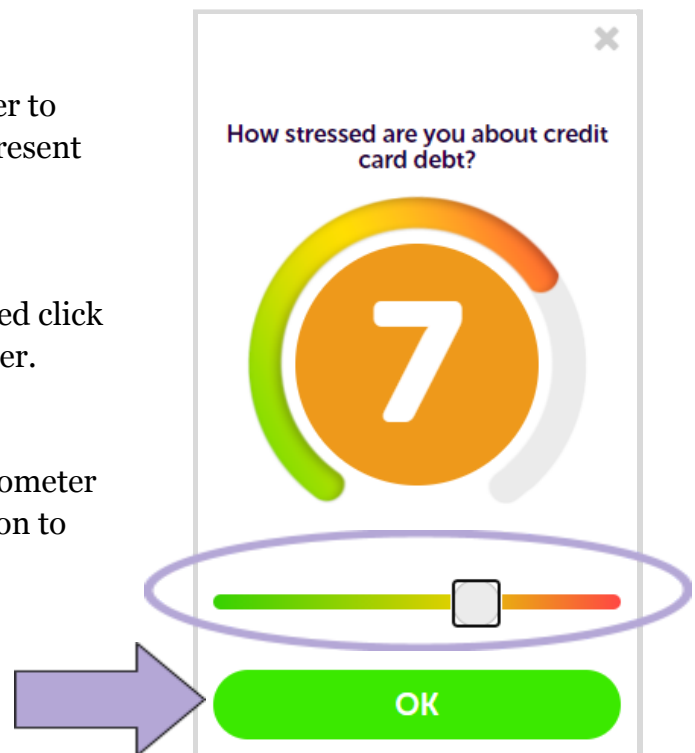


The 'Add Stress' screen displays a list of stressor categories: Bankruptcy, Credit Card Debt, Credit Report/Score, and Economy/Stock Market. Each category has a blue plus (+) button to its right. A large red arrow points from the 'Credit Card Debt' category towards the right, indicating the next step in the process.

To rank your stressors you will use the slider to choose a number 1 through 10 that will represent how that item affects you.

When you have the correct number displayed click OK to save that stressor in your Stressometer.

When you are satisfied with how the Stressometer represents your stress levels, we will move on to looking at your budget.



The stress ranking interface shows a circular gauge with a color gradient from green to orange. The number '7' is displayed in the center. Below the gauge is a horizontal slider with a green-to-orange gradient and a white square handle. A purple oval highlights the slider and the 'OK' button below it. A large purple arrow points from the left towards the 'OK' button. The text 'How stressed are you about credit card debt?' is at the top.

Your Budget

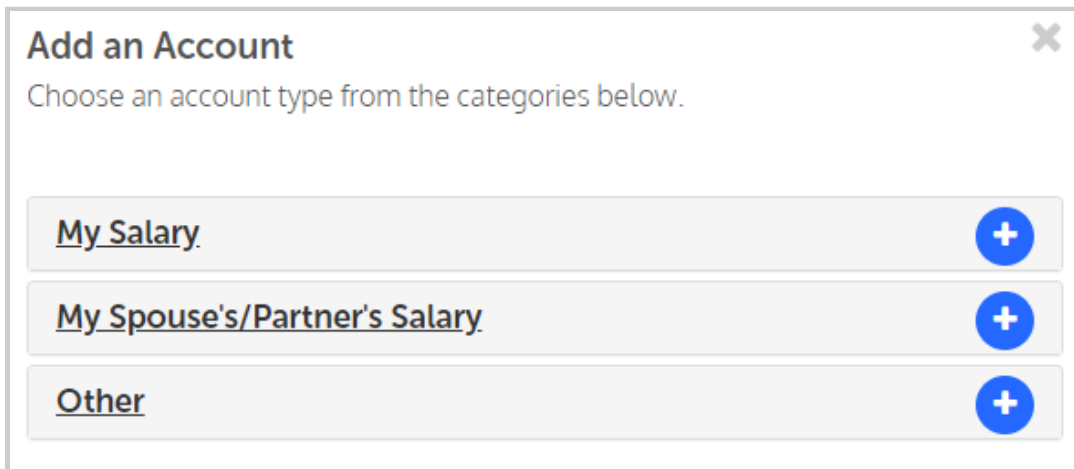
Best Money Moves breaks your budget down into a few different components. You can edit these components on a month to month basis. Otherwise Best Money Moves will automatically carry over your inputs from one month to the next.

General Note: When entering dollar amounts, Best Money Moves does not account for change or decimals. If you try to enter a decimal it will automatically round the value to the nearest dollar. We suggest rounding down for incomes and up for expenses, so the change that is left unaccounted for will become a surplus rather than a deficit.

Income

Let's start with your Income. Click My Budget in the menu at the top of your screen and select Income from the drop down menu.

To add a type of income click the purple Add an Income button.



Add an Account ✕

Choose an account type from the categories below.

<u>My Salary</u>	+
<u>My Spouse's/Partner's Salary</u>	+
<u>Other</u>	+

Choose the type of income you are adding. You can add multiple incomes, so you are able to customize your account depending on whether you are budgeting for only yourself, for if you have multiple jobs or sources of income, or if you are budgeting for your entire household.

When entering your income you will be asked for your Net Income as well as your Gross Income. Your Gross Income is what you earned before any taxes or deductions were taken out. Your Net Income is what you take home after those deductions. If you aren't sure what one of these numbers is for your income, Best Money Moves will estimate it for you. You will have to accept that estimation to move forward and add the income.

Add an Account

Choose an account type from the categories below.

My Salary

Name

Net Income (Take home pay)

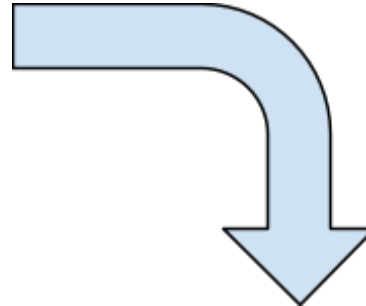
Gross Income (Earnings before any deductions)

Schedule

Add Cancel

My Spouse's/Partner's Salary

Other



Add an Account

Choose an account type from the categories below.

My Salary

Please fill out all required fields below.

Name

Net Income (Take home pay)

Gross Income (Earnings before any deductions)

You did not enter a Gross Income so we estimated it at 133% of Net Income.
You can accept this or enter a different number.

Accept Enter a number

Schedule

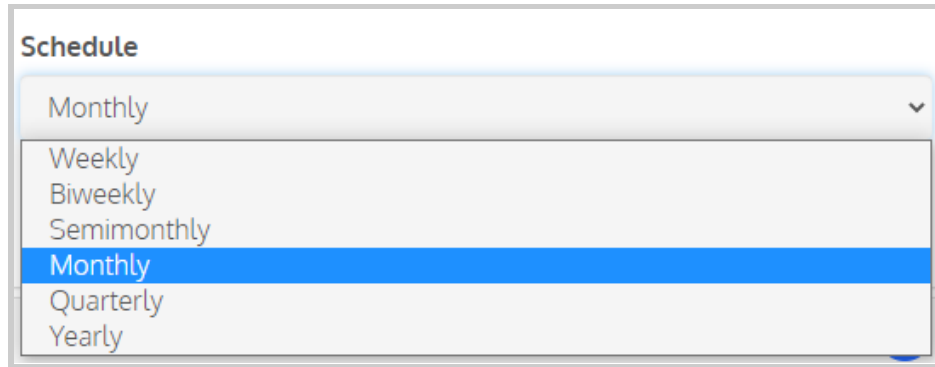
Add Cancel

My Spouse's/Partner's Salary

Other

If you do not want to use an estimation, Best Money Moves will also allow you to enter the same number for both Net and Gross Income values.

Depending on what type of income you are entering you can use the drop down menu under Schedule to choose it's frequency. For instance if you get paid about the same amount every two weeks you would select biweekly. If you have an annual salary you would select yearly. Best Money Moves will do the math for you to calculate what your income translates to on a monthly basis.

A screenshot of a dropdown menu titled "Schedule". The menu is open, showing a list of frequency options: Monthly, Weekly, Biweekly, Semimonthly, Monthly (highlighted in blue), Quarterly, and Yearly. A small downward arrow is visible at the top right of the menu.

If your income is inconsistent that's not a problem either. You will just have to go in manually and edit it so it has the correct value each month.

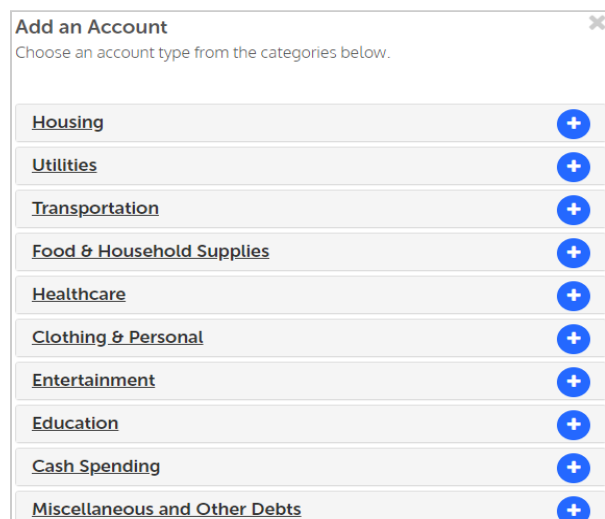
When you are finished filling in the values and frequency for your income click Add. You will see an Edit icon appear next to the form of income you just added. If anything changes in the future you can always come back and edit it so your income is accurately represented.

Select the purple Add an Income button again if you have more income values to input. When all of your income is accounted for, move on to your expenses.

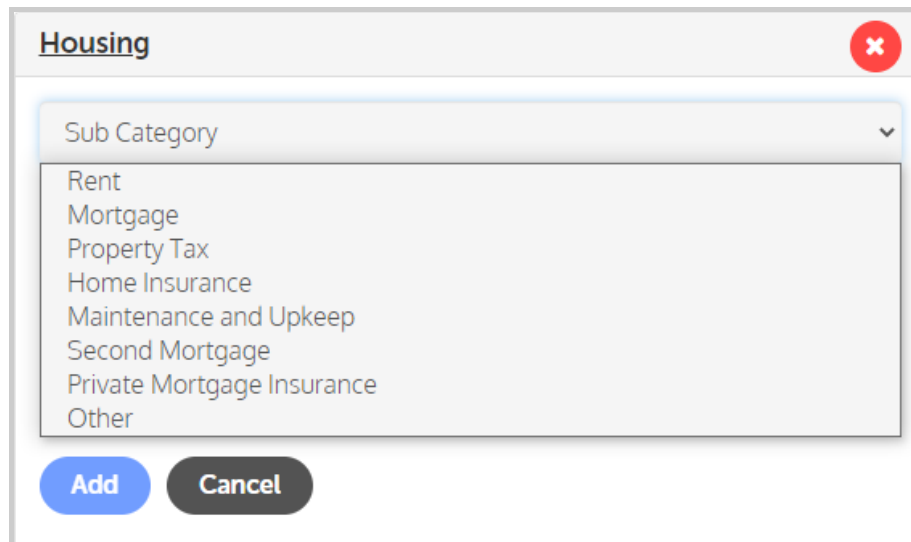
Expenses

To begin filling in your expenses you may select Expenses from the My Budget drop down menu at the top of your screen.

Similar to the Income section, you will click the purple Add an Expense button to get started. There are significantly more categories of expenses to choose from than incomes, and each category has a number of sub categories as well. Take some time to click through and see what areas may be relevant for you. Remember, you can always go back and edit, add, or remove categories on a month to month basis so that your expenses are accurately represented.

A screenshot of a dialog box titled "Add an Account" with a close button (X) in the top right corner. Below the title, it says "Choose an account type from the categories below." There is a list of ten categories, each with a blue plus button to its right: Housing, Utilities, Transportation, Food & Household Supplies, Healthcare, Clothing & Personal, Entertainment, Education, Cash Spending, and Miscellaneous and Other Debts.

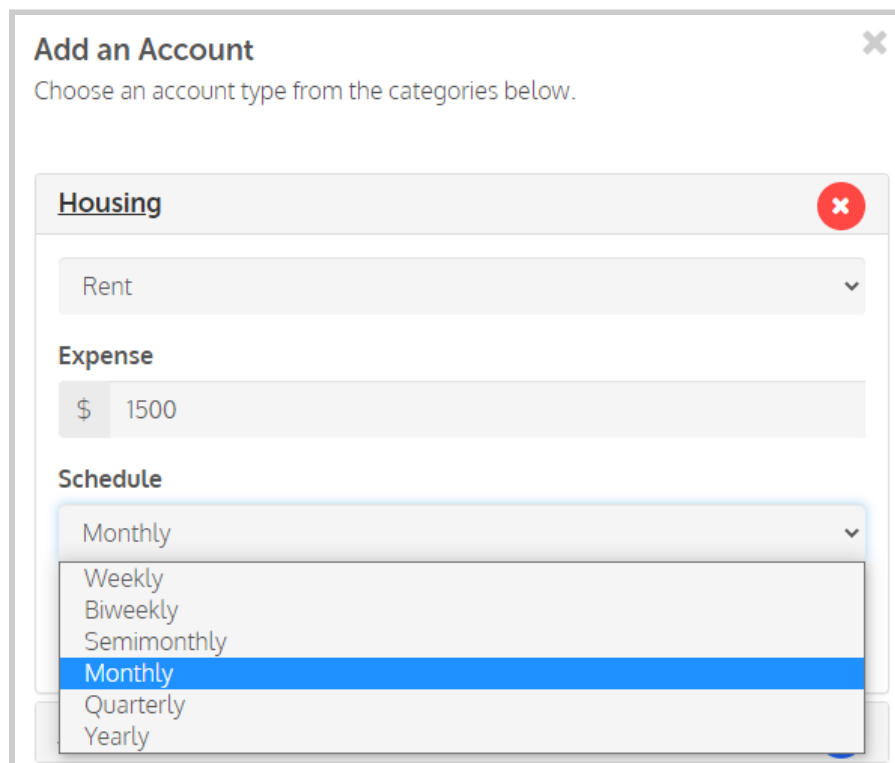
You can also have multiple sub category entries under one type of account category (ex. a Mortgage entry and a Home Insurance entry which would both fall under the Housing account type).



A screenshot of a dialog box titled "Housing" with a red close button in the top right corner. Inside the dialog, there is a dropdown menu labeled "Sub Category" with a downward arrow. The dropdown is open, showing a list of options: Rent, Mortgage, Property Tax, Home Insurance, Maintenance and Upkeep, Second Mortgage, Private Mortgage Insurance, and Other. At the bottom of the dialog, there are two buttons: "Add" (blue) and "Cancel" (dark grey).





To add an expense, choose an account type and pick the sub category you'd like to enter.





With expenses you will also be able to choose the frequency, just like you could in the Income section. So if you pay your Rent every month you can choose the Monthly option, whereas if you pay for an annual subscription you can choose the Yearly option and Best Money Moves will break it down month to month for you.



A screenshot of a dialog box titled "Add an Account" with a red close button in the top right corner. Below the title, it says "Choose an account type from the categories below." Inside the dialog, there is a section titled "Housing" with a red close button. Below this, there is a dropdown menu labeled "Rent" with a downward arrow. Below the dropdown, there is a section titled "Expense" with a text input field showing "\$ 1500". Below the expense field, there is a section titled "Schedule" with a dropdown menu labeled "Monthly" with a downward arrow. The dropdown is open, showing a list of options: Weekly, Biweekly, Semimonthly, Monthly (highlighted in blue), Quarterly, and Yearly.

When you have filled in the value for your expense and its frequency click the Add button. In addition to the Edit button next to your entry, there will be a box telling you what your “Best Money Move” is for that category based on your profile information and income. This is just a recommendation and may not be feasible depending on your individual situation, but it is a good guideline to keep in mind.

Budgeting	
For Housing	
 Your Spending	\$1,500
 Your Best Money Move 	\$1,197
 You're Overspending By	\$303

Budgeting	
For Food & Household Supplies	
 Your Spending	\$150
 Your Best Money Move 	\$180
 Great! You're on budget!	

If you are overspending in comparison to your suggested “Best Money Move” a circle with an exclamation point will appear to bring your spending to your attention. If it is less than or equal to the suggested spending a check mark icon will appear instead.

Some expenses such as Groceries can be difficult to determine in advance, so feel free to estimate your costs and edit your figures after counting your receipts.

Tip: Update your Best Money Moves account after shopping so you don’t have to hunt for receipts at the end of the month. You can update it as frequently as you like.

Savings

In this section we will take a look at your current savings as well as your saving goals for the future. Select the Savings option from the My Budget drop down menu at the top of your screen to get to the Savings page.

Before adding any accounts to this section you may want to give some thought to your saving goals. You are going to click the purple Add an Account button and fill out your current savings account balance, but also your goal for how much you want in the account. You can always edit this later if you reach your goal or decide to aim higher or lower.

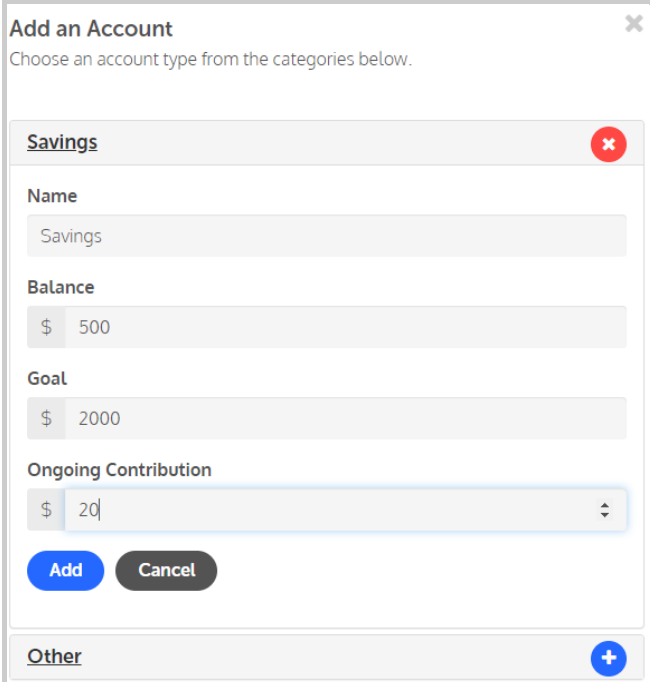
Another section that you’ll see for you to fill out is the Ongoing Contribution. This is how much you plan to put into this account each month in order to reach your goal. Put what your monthly savings goal is for that account and even if you don’t reach it you can always go in and edit the values so that they are accurate to the actual balances.

See an example of a savings account entry to the right.

This example represents an account that currently has \$500 in it. The savings goal for the account is to reach \$2,000. And the monthly contribution being made into the account is \$20.

When you've entered the values for your savings account click Add.

You can enter multiple savings accounts, just click the purple Add an Account button to add more. You will notice an Other option when entering your savings account information. Feel free to use this option to input any specific savings goals you may have. Perhaps you want to save money for a vacation or for a big purchase. Title your account whatever you like so that you will know what it represents.



The screenshot shows a web form titled "Add an Account" with a close button (X) in the top right corner. Below the title is the instruction "Choose an account type from the categories below." There are two main sections: "Savings" and "Other". The "Savings" section is currently active and contains the following fields: "Name" with the value "Savings", "Balance" with the value "\$ 500", "Goal" with the value "\$ 2000", and "Ongoing Contribution" with the value "\$ 20". At the bottom of the "Savings" section are two buttons: "Add" (blue) and "Cancel" (grey). The "Other" section is visible below "Savings" and has a plus sign (+) button.

Credit Cards

If you have credit card debt you should utilize this section. For non debt related credit card payments and spending you should use the Expenses section.

Begin by clicking Add an Account. Select Credit Card and begin entering your credit card account's information.

Name it so you'll know what card the account represents. And then enter the balance that you have on it that you need to pay off. Put in the interest rate you are paying on the card's balance. For the ongoing payment section enter the amount you pay on the card each month in order to pay off your debt. Finally, put the minimum payment for the card in the last section. Click Add to add this credit card account.

See an example credit card account on the next page.

Add an Account ×

Choose an account type from the categories below.

Credit Cards ×

Name

Example Credit Card

Balance

\$ 500

Interest Rate

20 %

Ongoing Payment

\$ 50

Minimum Payment

\$ 20

This amount is estimated.

Add **Cancel**

Other +

In this example account, the card's current balance owed is \$500. The card has a 20% interest rate and the cardholder pays \$50 towards their card balance each month. The minimum payment for the card is \$20.

If you owe money on multiple credit cards use the Add an Account button to add any additional debts so you can track them.

You should come back to this page and update your card balances each month so you can see the progress you are making paying them off.

Budget Summary

Budget Summary is one of the options in the My Budget drop down menu. If you select it you will be brought to an overview of your finances. It can be a good place to compare your income to your spending and check in on your savings and debt without having to go through each individual page. In this respect it is similar to your Dashboard, however your Budget Summary is a bit more detailed than what is displayed on your Dashboard.

Your Dashboard is the screen that you will automatically be brought to after you log in. At any time if you wish to return to your dashboard from another screen on Best Money Moves, you may select the Dashboard option from the menu at the top of your screen.

You will also notice an option in the My Budget drop down menu called Calculators, but we will go over that component in the Additional Resources section of this guide.

Earning Points

Wondering how to get the most points on Best Money Moves? Having more points can give you a better shot at winning a prize.

Points reset every month, as Best Money Moves gives away monthly prizes to users.

Best Money Moves will let you know every time you earn points, with a blue pop up announcing your earnings that will fade away after a couple of seconds.

If you select the Contest option from the top menu you will be brought to the Contest Overview page. Here there is a point structure listed which describes how you may earn points. We will go into more detail on the actions listed below.

Point Structure

Action	Points	Max
Sign up	1,000	1,000
Log in	250	500
Update Profile	250	500
Update Budget	500	2,500
Stress Reading	500	500
Read Article	500	2,500

You will automatically receive 1,000 points for **signing up**. This is a one time action.

You can earn 250 points for **logging into** Best Money Moves. You can earn points doing this up to twice a day. Any more logins than that will not earn you additional points.

To earn points for **updating your profile**, click your name in the top right corner of the screen. When you make changes to your personal information here and save them you earn 250 points. You can also do this for points up to twice a day.

Updating your budget includes any changes made to any category in the My Budget drop down selection. That is, any changes made to your Income, Expenses, Savings or

Credit Cards sections. Each change will earn you 500 points, for up to five times a day and a total of 2,500 possible points.

The **stress reading** item refers to the Stressometer. When you update your stressors that counts as a stress reading. You can earn 500 points doing this a day.

The last action on the list that can earn you points is **reading articles**. You can read any article on Best Money Moves to earn these points. Each article you read is worth 500 points and you can earn points for reading up to five articles a day (feel free to read more than that though!) Any article will earn you points, so find one that answers a question you have or covers a topic that interests you.

Go ahead and aim to earn as many points as you can!

Additional Resources

Now that your account is coming together and you've filled in your stressors and budget information it's time to do a little exploring.

Select the Resources option from the top menu. Here you can look around and find articles that may be helpful to you. On the left side of the screen you will find a search bar and list of categories. Look for a category that you would like to learn more about or that is currently relevant to your life. There are lots of articles so take your time searching around. Remember, you also get points for reading articles!

When you've finished reading you will find three buttons at the bottom of each article. The heart button will save it to your favorites, the thumbs up signifies that you found it helpful and the thumbs down signifies that you didn't like the article and didn't find it helpful.



If you heart or thumb up any articles you will be able to find them again later from the Resources page. They will be saved under the My Favorites and Helpful categories on the left side bar.

Also on the left side, you will find categories titled Recommended, Videos, and Calculators. The Recommended section will always provide you with ten articles that Best Money Moves believes may be relevant to you based on the information you have provided.

The Videos section lists videos which go over the functionality of Best Money Moves and will show you exactly where buttons are and how they work. This is a good resource to supplement your understanding of how to use Best Money Moves. There are also short videos in many articles to teach you further about that topic.

Best Money Moves also has a handful of calculator tools at your disposal. There are two direct ways to get to find the calculator tools that Best Money Moves offers. You can either select My Budget from the top menu and then select Calculators from the drop down options. Or you can go to the Resources page and select Calculators from the left side bar menu.

From there you will find that Best Money Moves currently has five calculator tools that you may utilize. These tools include a Mortgage Loan Calculator, an Emergency Calculator, a Homebuyer Down Payment Calculator, a Long Term Care Calculator, and a Retirement Nest Egg Calculator. Click around and see if they can be helpful to you.

What Next?

Now you're all set up and ready to go!

Update your Best Money Moves account regularly to keep it accurate and make sure that you're on target with your budgeting and saving goals.

Keep an eye out for updates. Best Money Moves is in the process of developing a new section called Journeys to help guide users through financial milestones in life, such as buying a house and reaching savings goals.

Also be sure to check out our other partner tools as well, such as [Savi](#) and [SingleCare](#), to see what benefits they have to offer you.