



## Make This the Best Holiday Season Ever!

### Set spending targets with Money Why'\$

Did you know that the average person spends more than \$1,000 on holiday shopping? And that doesn't include travel, entertainment and all the other fun stuff the holidays entail.

That's why Money Why'\$ from Nascoga FCU wants to help you stay on top of your spending now, before it turns into a blizzard of bills in January.

It's easy to set spending targets with Money Why'\$. And once you have them, they can keep you grounded when the festivities get going in earnest.

Setting spending targets may be the best decision you make all season! And we've made sure doing it is just as easy.

There are other great features that Money Why'\$ provides like monthly cash flow, spending patterns and the like.

But let's keep it simple. Set your spending targets before the holidays heat up. You'll be glad you did.

### How to Add a Spending Target to your Budget

Step 1: Select "Add A New Spending Target" on the budget dashboard

Step 2: Indicate the tags or categories you would like to track (e.g., "Dining Out" "Fast Food" "Restaurant" "Coffee" "Lunch")

Step 3: Name the Spending Target (e.g., "Dining Out")

Step 4: Set your monthly limit. Money Why'\$ will average the applied tags so you can set your budget according to your desired monthly spend and current average

Step 5: Click the "Add Spending Target" button to complete the process of adding a new budget

NOTE: Budgets will automatically reflect recent purchases based on the selected tags and will let you know when you're spending too heavily.