

HOW TO USE THIS TOOL

Welcome – and congratulations! *www.GoodMoneyHabits.com* was developed to empower users to take charge of personal finances. The following describes some of the features of the tool. Additionally, it outlines the most effective methods for navigating this program. If followed, these suggestions will help you maximize the tool.

BEST VIEWING

www.goodmoneyhabits.com is best viewed with Microsoft Internet Explorer. You will need to set your computer settings to accept cookies and to allow pop-ups. It is also recommended that you set your screen resolution to 1024 x 768 to minimize scrolling.

WHERE DO I START?

www.goodmoneyhabits.com contains two modules:

Money Concepts®: This module will help you maximize the money that you make. It will teach you the steps necessary to take control over your household budget, manage debt and taxes, and plan for emergencies, goals, and your retirement.

The Magic of 401(k)®: This module will help you get the full benefit from this terrific employer-sponsored program. It will help you understand the benefit, learn how to evaluate your options within the plan, and evaluate whether you are on track to reach retirement goals (and what your options are if you find you are not on track).

Your first step is to determine which module contains the information that is most important to you. Most will begin with ***Money Concepts***®.

NAVIGATING THE SYSTEM:

The screen has a gold arrow located at the bottom, right corner of each page. It is recommended that you navigate the system with these arrows. By doing this, you will navigate the lessons in a logical order.

Alternatively, you can jump to specific topics using the tabs to the left of the screen, and then use the navigation arrows once in the desired chapter. This is not the recommended method of learning because you may miss vital lessons. It is, however, a good way to revisit lessons after you have run through the full program.

The first step in finding money in your budget for your goals is understanding where you spend your money now. Completing an Income/Expense Summary will be one of the most helpful and eye-opening exercises you can do.

Income/Expense Summary (Chapter 2)

	Annual	Monthly
Fixed Expenses		
TOTAL	\$14,756	\$1,229
Variable Expenses		
TOTAL	\$16,668	\$1,389
Summary		
Spendable Income:	\$76,824	\$6,401
Total expenses:	\$31,424	\$2,612
SURPLUS (DEFICIT):	\$45,400	\$3,789

Three Fictitious Scenarios
(Pick one that best fits you)

- Single Person**
\$36,000 annually
- Family with kids living at home**
\$46,000 annually
- Family with adult children who no longer live at home**
\$73,000 annually

Try a Quick Calculation of your own

Navigate the e-tool using these arrows.

Choose tabs to jump to specific subject matter.

QUICK CALCS AND INTEGRATED SOFTWARE

As you navigate the system, you will see icons and references to “Quick Calcs” and “Integrated Software”.

Quick Calcs are ideal if you are not working through the e-tool module in any particular order OR if you would like to quickly review your personal data regarding a specific topic. For instance, if you are interested in funding a vacation and would like to quickly learn how much you should be saving monthly in order to afford your trip, the Quick Calc can help.

Integrated Software is Microsoft® Excel-based software that can be downloaded and saved to your computer. This software will allow you to insert and save personal data. The integrated software will automatically perform many of the calculations for you. It also allows you to revisit and revise your data while offline. The integrated software is ideal if you plan to run through the entire e-tool module in order (by using the arrows at the bottom, right side of the computer screen). The integrated software will follow the same order as the module. NOTE: Each module contains its own integrated software (The integrated software for *Money Concepts*® only addresses those lessons included in the *Money Concepts*® module, and the integrated software for *The Magic of 401(k)*® on addresses those lessons in *The Magic of 401(K)*®.)

When you click on the icons, you will be asked whether you want to save the file or open the file. The answer to this question depends on what you want to do with the item.

If you want to enter data and reference or revise it again in the future, then you will choose to save the download. This will save the file onto your local computer drive so that you can reference it again in the future. It will allow you to save your data in the file. You will not have to be online to view the software once you have downloaded it.

If you want to take a quick look at the software or perform a calculation one time, then you can do this online without downloading the file. In this instance, you will not be able to access your entered data at a future time because the system will not permanently record your answers.

ICONS AND OTHER CODES

Throughout the program, you will see certain cues to help you find what you are looking for.



The PRINT icon allows you to pull up a printer-friendly version of the current page.



The HOME icon brings you back to the front page of the e-tool.



The QUESTION icon brings you to this Legend.



The Integrated Software icon allows you to view or download the software.



The Quick Calc icon allows you to view or download the calculator.

Green underlined words and phrases: If you click on the green words or phrases, they will offer a definition of the word or phrase.

Blue underlined words or phrases: If you click on the green words or phrases, the pop-up will offer clarification or an example of the information.

Quick Facts: Contain interesting facts, statistics, and information about the subject matter.

QUESTIONS

If you have a question, you can e-mail EDSA at: questions@theedsagroup.com

You will get a reply within 2 business days.