



Mint.com

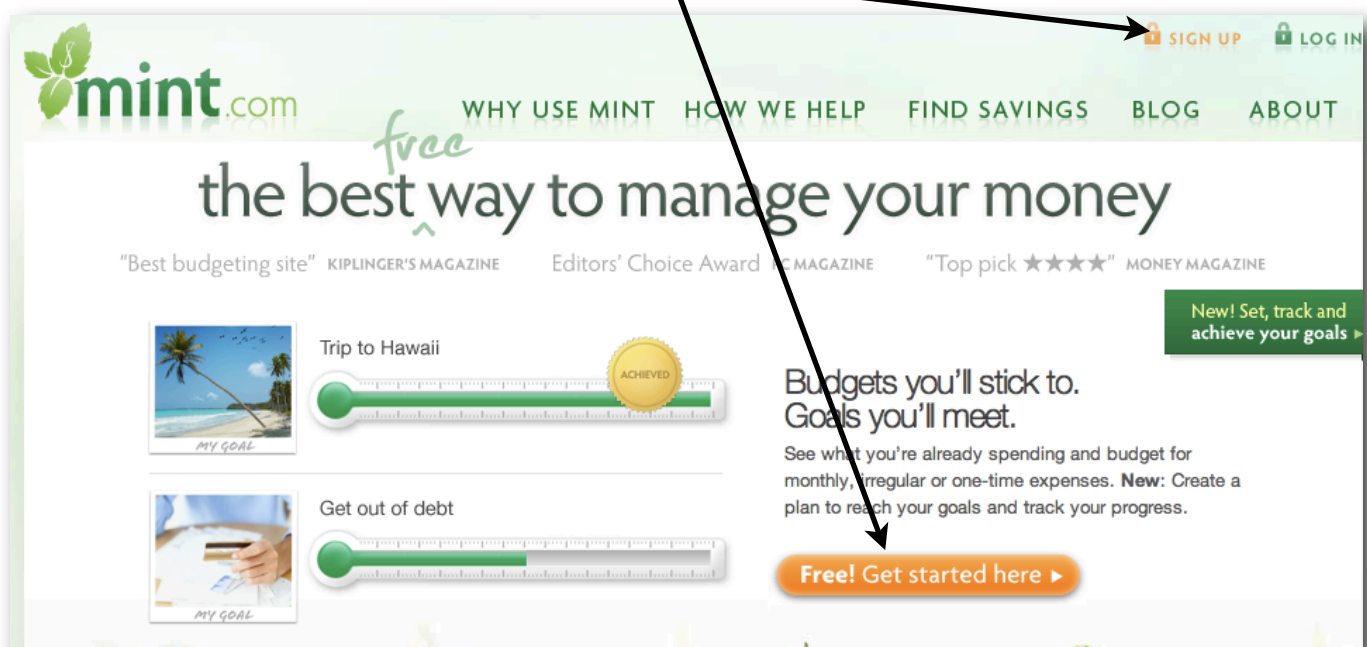
Family budgets and Financial Literacy

According to Mint.com, “Money is for living. That’s why we’ve created the simplest and most effective way to manage, save and grow your money... and why Mint.com is free.

“And with our new Goals feature, you can set and track your progress towards goals—like buying a house, saving for retirement and getting out of debt—or create your own savings goals. Get customized advice to help you achieve your dreams faster.”



Once you head to www.mint.com, the first thing you will want to do is create an account. Simply click on the Sign Up or Get Started links.



Creating an account is a breeze. Simply enter your email address, confirm it, add you zip code, and create a SECURE password. Remember, you will be adding financial information in here. You should always make sure your passwords are strong and know only by you!

Once complete, click Sign Up.

The first screen you will see will ask you to add your bank. This is not mandatory, but to utilize the full potential of Mint.com, it is recommended. Most banks have agreements with Mint.com that make is really easy to add your account. All you have to do is search.

Getting started is easy.

- Search for and select your bank account or credit card.
- Log in to your bank account through Mint. We'll do the rest.
- This establishes a secure connection to download your data.
- Your transactions and balances are updated automatically, nightly.

Enter your bank's name or URL.

Search

Examples: [Bank of America](#), [www.ingdirect.com](#), or [FSA Direct Loans](#)

Or choose from these popular banks

1 American Express Credit Card	10 ING Direct
2 Bank of America	11 National City Bank
3 Capital One Credit Card	12 Navy Federal Credit Union
4 Chase Bank	13 SunTrust Bank (Personal Finance)
5 Citibank	14 US Bank
6 Citibank Credit Card	15 USAA Bank
7 Discover Card	16 Wachovia Bank
8 Fidelity Investments	17 Washington Mutual Personal Banking
9 Fifth Third Bank	18 Wells Fargo

Go ahead and type in the name of your bank and click "Search."

Here's what we found for:

MOST COMMON

- Citibank**
- Citibank Credit Card
- Citi AAdvantage MasterCard
- Citi Diamond Preferred MasterCard

ALL RESULTS

- ADA Platinum MasterCard
- BP BusinessPlus (Citibank)

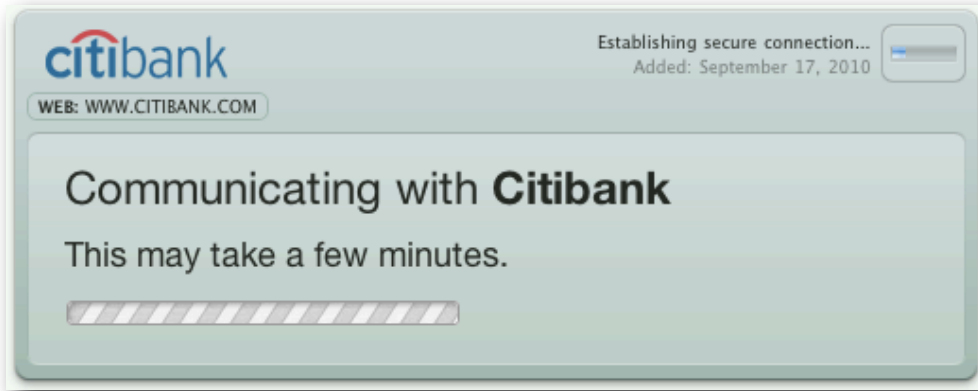
citibank
WEB: CITIBANK.COM

User ID
for your Citibank account

Password
for your Citibank account

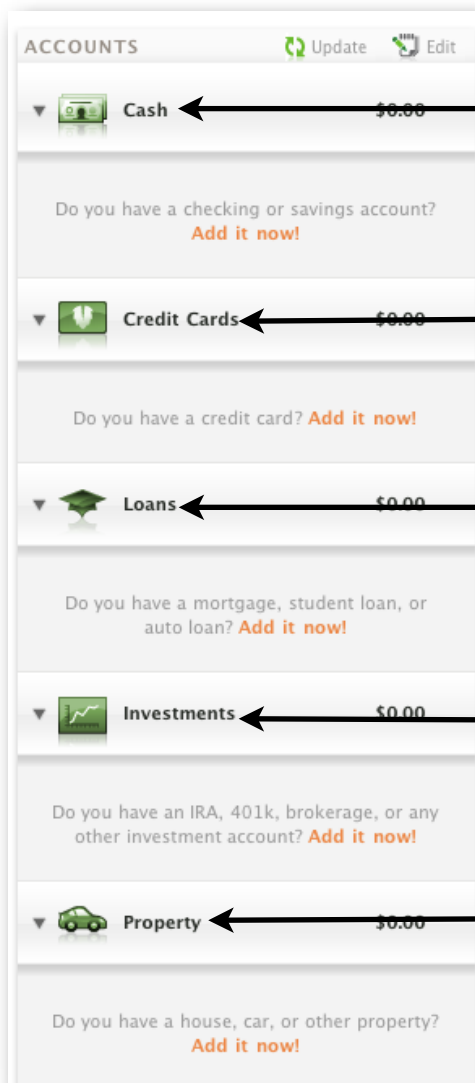
Mint will now ask for your online login to your bank account. This is not the username and password you just created for Mint.com. This is the username and password you use to check you bank's website. If you do not know your information, you can contact your bank and they can provide it for you.

The reason Mint asks for this information is so they can pull your banking data and use it help you with budgeting and the many other features of the site.



Finding and retrieving your banking information can take a few minutes. Mint will display this message updating you on it's progress. If there are any problems, you will be given an opportunity to "Fix It."

After you add your account, you want to head to the "Overview" section of Mint.com. The left menu bar will show you all the accounts you added. There is also a link in each section that allows you to easily add new accounts. You will only see information for accounts that you have added.



Cash - This section will show you any money you have in your checking and saving accounts.

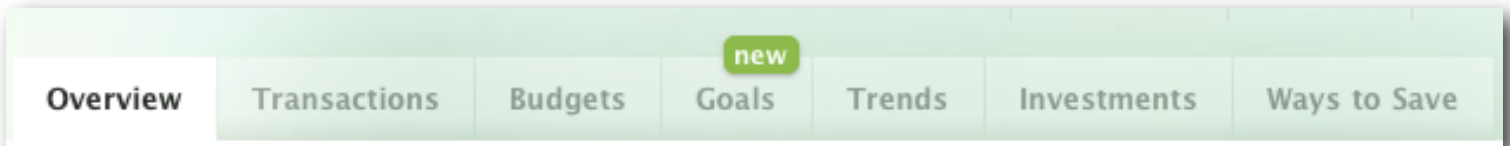
Credit Cards - Here you can easily see any credit card balances that you have.

Loans - Do you have student loans? What about a car payment or a mortgage? This is where you can add those items.

Investments - If you have a 401K or any other sort of retirement or investment plan, you can add those in this section.

Property - If you have person property of significant value, you can add the information here.

The main menu bar at the top of the page will allow you easily navigate Mint.com.



Overview will give you a quick glimpse at your accounts.

Transactions will show you any spending or deposits.

Budgets will help you create spending limits in categories of your own choosing.

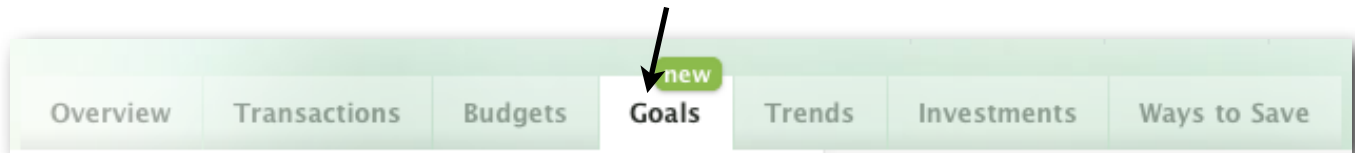
Goals will show you how to get out of debt, save for retirement and more. More on the Goals section below.

Trends will show you where and how you are spending your money over time.

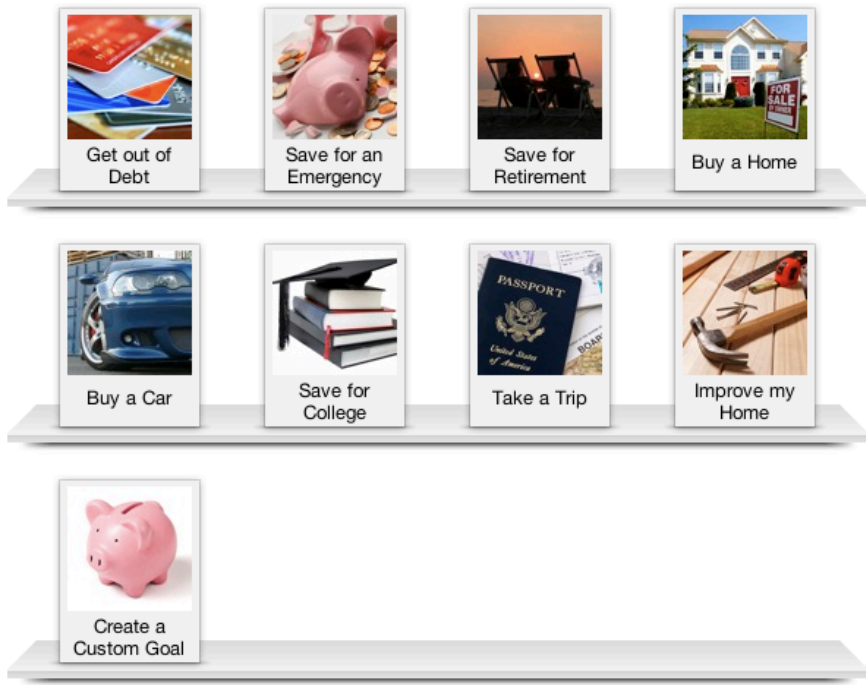
Investments will show you all your investment accounts.

The **Ways to Save** section will give you recommendations on credit card balance transfers and lower interest rates.

The Goals section of Mint.com



Choose a **Goal**:



This is what the Goals section looks like. Spend some time exploring this area. You will find advice on getting out debt, saving for college or retirement, buying a car or home, and much more.