

James Floyd Kelly

Sams **Teach Yourself**

# Mint.com

in **10**  
**Minutes**

**SAMS**

James Floyd Kelly

Sams **Teach Yourself**

**Mint.com**

in **10 Minutes**

**SAMS**

800 East 96th Street, Indianapolis, Indiana 46240

## **Sams Teach Yourself Mint.com in 10 Minutes**

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# About the Author

**James Floyd Kelly** received an English degree from the University of West Florida and an Industrial Engineering degree from Florida State University; he has enjoyed using the skills and knowledge from both in various jobs over the years.

He is the author of numerous books, including books on the Galaxy Tab and Motorola Xoom tablets, building a CNC machine, building and programming LEGO robotics, and using open source software.

He currently lives with his wife and two sons in Atlanta, Georgia.

# Dedication

*For Mom and Dad—enjoy your retirement, and thank you for good examples of spending and saving.*

# Acknowledgments

I write books on many different topics, but it's always fun to write one that is relevant and useful to me personally and long term. When I discovered Mint.com and began using it, I quickly realized how much easier it made my life and how much time it freed up for other things. I'd like to thank Laura Norman for helping push the proposal for this book through and seeing Mint.com as I do—a great money-management tool that everyone should know about and take for a test spin.

I'd also like to thank Romny French and the rest of the Pearson crew who helped get this book prepared and out the door. Writing a book is hard work, but so is getting the author's words and figures into a presentable and useful form—thank you all for your hard work.

# **We Want to Hear from You**

As the reader of this book, you are our most important critic and commentator. We value your opinion and want to know what we're doing right, what we could do better, what areas you'd like to see us publish in, and any other words of wisdom you're willing to pass our way.

You can email or write me directly to let me know what you did or didn't like about this book—as well as what we can do to make our books stronger.

Please note that I cannot help you with technical problems related to the topic of this book, and that due to the high volume of mail I receive, I might not be able to reply to every message.

When you write, please be sure to include this book's title and author, as well as your name and contact information. I will carefully review your comments and share them with the author and editors who worked on the book.

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# Introduction

In today's high-speed, on-the-go world, the Internet intersects with just about every aspect of our lives. We communicate via email, schedule online appointments for medical and dental visits, download and listen to music, check our favorite teams' scores and schedules, upload pictures of our vacation, and so much more. Although we're aware of the risks involved with the Internet, the benefits easily outweigh the dangers, especially if we educate ourselves and keep informed.

Given that so much of our daily life activities involves the Internet in some way, it should come as no surprise that services exist that allow us to also manage our financial life via the Internet. We can trade stocks, buy car insurance, and open up a savings account all online, without ever stepping foot in a physical building.

But keeping track of our financial life can be just as crazy and confusing as any other activities in our lives. We end up with numerous usernames and passwords for all those online accounts we use to manage our checking accounts, savings accounts, credit cards, mortgage, car loan, investments, and more. There has to be a better way, right?

Well, fortunately Mint.com has already done the hard work for you. Mint.com has created a free online service that will help you manage all aspects of your financial life. By logging in to one website, you're given a snapshot of your current financial situation and the capability to dig deeper should you want to do so.

Mint.com is not a complicated service, but it can be a bit overwhelming at first with all the different questions it asks and information it requests. If you're looking for a guide to walk with you as you set up your Mint.com account, you've found the right book. Here's what you're going to learn:

- ▶ How Mint.com works and how it keeps your data secure
- ▶ How to view your checking and savings account balances and access all transactions

- ▶ How to monitor your credit card balances and view charges
- ▶ How Mint.com tracks your loans—car, home, and others
- ▶ How to watch your investments and track their performance
- ▶ How to configure Mint.com to communicate with you via text messages and emails and alert you to unusual activities
- ▶ How to use Mint.com to make and use a budget
- ▶ How Mint.com helps you set goals (such as a vacation or home purchase) and then reach them
- ▶ How Mint.com can find you better deals on credit card and savings account interest rates and more
- ▶ How to access your Mint.com account via mobile devices such as phones and tablets
- ▶ How to link up with other Mint.com users in the forums and find answers to your questions

You'll learn about these services and more and see how Mint.com's features and tools can simplify your financial life, freeing up time for other activities.

## **Who Is This Book For?**

This book is for you if

- ▶ You are looking for an easier way to monitor all aspects of your financial life.
- ▶ You want an online financial management service but are concerned about security.
- ▶ You want step-by-step walkthroughs of the most popular and useful features of Mint.com.
- ▶ You'd like to understand what services and tools Mint.com offers before actually signing up and trying them out.

## Conventions Used in This Book

I'll be providing additional material in each lesson that may be useful to some Mint.com users but not everyone. This new information is provided in the form of boxes as described next:

**NOTE:** A note presents interesting pieces of information related to the surrounding discussion.

**TIP:** A tip offers advice or teaches an easier way to do something.

**CAUTION:** A caution advises you about potential problems and helps you steer clear of disaster.



## LESSON 8

# Budgets

*In this lesson, you learn how to use the Budgets tool to create, edit, and delete budget categories. You learn how using the Budgets tool helps you identify spending habits and how it alerts you when you go over a budget.*

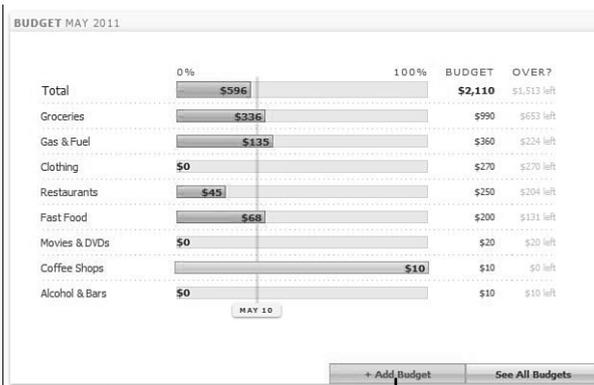
## Budgeting Made Simple

Having your account transactions properly categorized (see Lesson 7, “Categories”) is a major benefit when it’s time to create a budget with Mint.com. For most people, budget seems to be a bad word, but many Mint.com users insist it’s one of the best features of Mint.com because it allows you to better understand where your money is going month-to-month and year-to-year.

Mint.com allows you to create a personal budget to put into practice. You then use the Budgets tool to accurately track your spending and see where changes can or should be made. After your budget is up and running, you can try out various “what if” scenarios by changing values here and there to see short-term and long-term effects on your accounts and your goals (covered in Lesson 9, “Goals”).

As you saw in Lesson 7, logging in to Mint.com provides you with a basic budget that has already been populated with your spending history. Figure 8.1 shows Mint.com’s best guess as to what my budget values would be for categories such as groceries, clothes, fuel, and more.

Look closely at Figure 8.1 and you can see that Mint.com is telling me I’ve already reached my monthly coffee budget limit of \$10 (and it’s only May 10, 2011—I have 20 days left). It has also budgeted \$990 for groceries; I don’t know about you, but I rarely ever come close to spending \$600 a month on groceries. So there’s some obvious work for me to do here with the Budget tool.

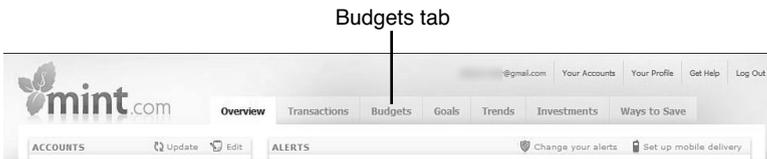


Add a Budget button

**FIGURE 8.1** Mint.com's Overview page has a budget that is likely incorrect from the start.

## Creating a New Budget

There are two ways to get started with creating a budget. The first is to click the Add Budget button shown in Figure 8.1. You can also click the Budgets tab on the Overview page that is shown in Figure 8.2.



**FIGURE 8.2** Select the Budgets tab to start building a budget.

Both methods will take you to the Budgets page shown in Figure 8.3. Notice that the information on this page may still contain irrelevant or incorrect budget values that are initially set by Mint.com. You can change those soon enough.

**Get your money in order with budgets.**

**Spend less than you make.**  
Set targets for your top expense categories. We've picked a few to get you started.

**Keep track of how you're doing.**  
Receive alerts when you go over budget, and view your progress over time.

**Budget for enjoying life, not just paying bills.**  
See what's left each month to save for your goals.

Learn more about budgeting on MintLife Hide this message

May 2011 This Month Last Month This Year All Time

JUN 2010 JUL AUG SEP OCT NOV DEC JAN 2011 FEB MAR APR MAY

+ Create a Budget Hiding: None (EDIT)

Sorting by Category

Income: **Paycheck** \$0 of

Auto & Transport: **Gas & Fuel** \$135 of

**You've budgeted...**

Income: \$0  
Spending: \$0  
Goals: \$0  
Left over: \$0

You can use the amount left over to add a goal.

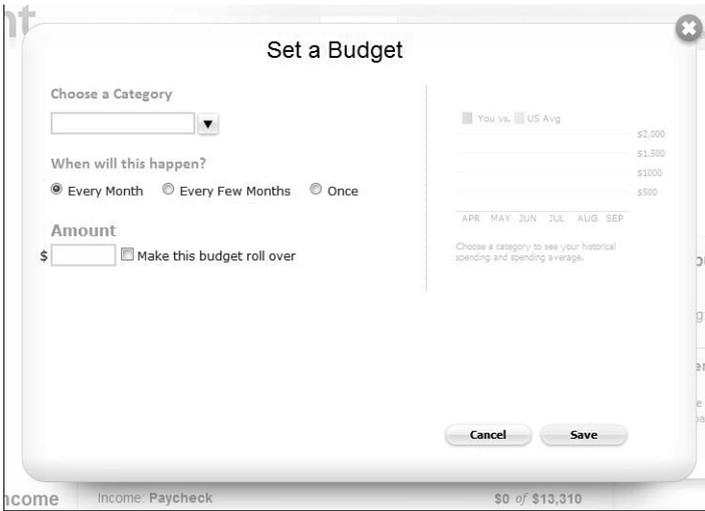
**FIGURE 8.3** Start creating a budget on the Budgets page.

The first thing you should do is click the Create a Budget button shown in Figure 8.3. Clicking that button immediately opens a new window like the one shown in Figure 8.4.

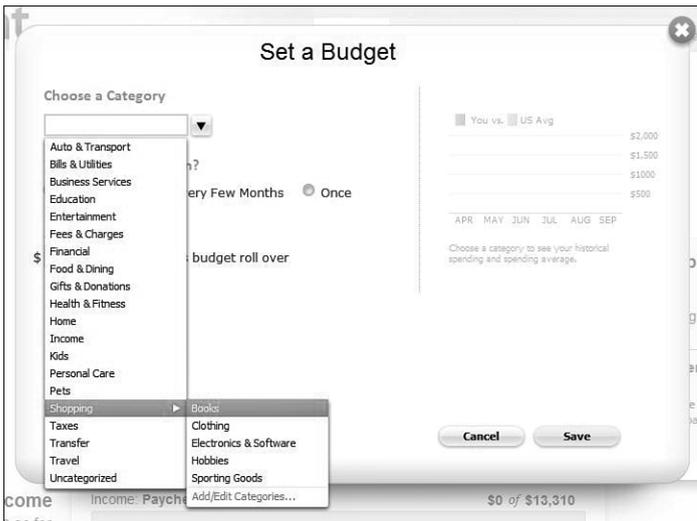
Click the Choose a Category drop-down menu, and you see a long list of categories that can be monitored by the Budgets tool, as shown in Figure 8.5.

I want to set a budget (to monitor my spending) for books, which is found under the Shopping category, as shown in Figure 8.5. Notice also in Figure 8.5 that you can create custom categories. (You learned how to do this in Lesson 7.) I select Books as my category, as shown in Figure 8.6.

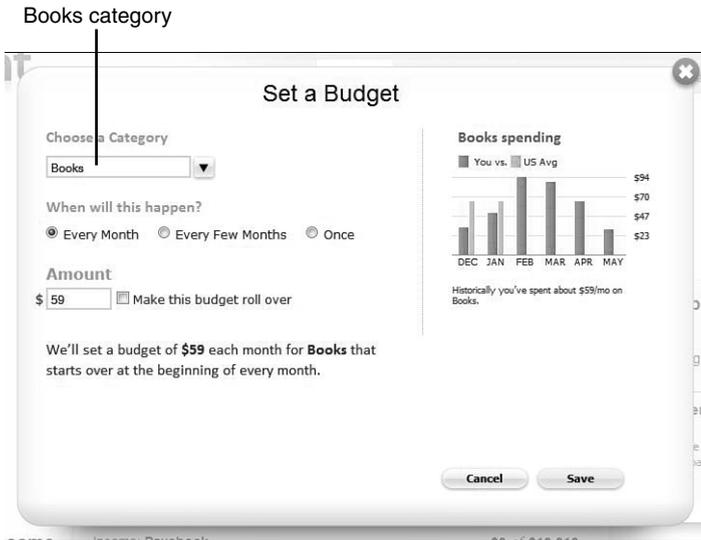
The first thing you notice after selecting a category is that Mint.com provides you with a bar graph that shows six months' worth of spending in that category, along with an average spending value. Figure 8.6 tells me I spent an average of \$59 per month (from Dec 2010 to May 2011), and the graph tells me that February was my highest level of spending at close to \$100.00.



**FIGURE 8.4** The Set a Budget window allows you to select categories and associated spending limits.



**FIGURE 8.5** You can use the Budgets tool to monitor existing categories.

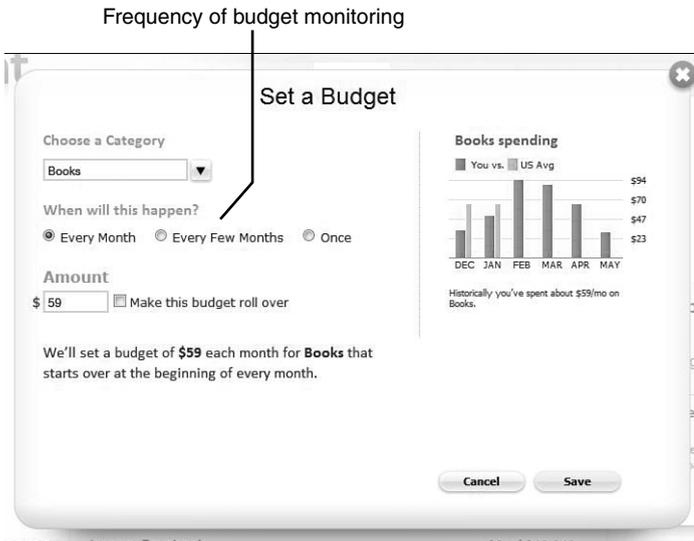


**FIGURE 8.6** Selecting a category provides average spending habits.

**TIP: Averages Are Just Averages**

One high or low-spending month can easily affect the five months that are used to generate the average spending value. Keep this in mind as you try to set a realistic spending threshold for your budget categories. February is fairly typical of my spending habits per month, and January and December are my slowest book buying months as I attempt to recover from holiday spending. \$75 or more is much more realistic—I'm a technical writer, so I buy a lot of books for research and self-training—so I'm going to ignore Mint.com's \$59 suggested threshold and bump it up a bit.

Below the Choose a Category drop-down menu, you are asked to select a time period for this category. Your options include Every Month, Every Few Months (useful for quarterly automatic payments, for example), and Once, as shown in Figure 8.7.



**FIGURE 8.7** Select how often to monitor a budget category.

For some spending, you can be reasonably certain that an item will happen only once. For example, homeowners may have a once-a-year charge for membership dues in a homeowner's association. Or you may budget a flat amount of \$500 per year for new tires for your car. Remember, just because you budget something doesn't mean you have to spend it. By adding your anticipated charges, Mint.com is better able to help you monitor your spending and balances and alert you when spending in one category puts your budgeted amount for other categories at risk.

For my Books category, I select the Every Month option—I'm a book fanatic and I can't remember the last time I didn't visit the bookstore at least once in a given week. When it comes to setting a budget, the best advice is to be true to yourself and then be honest with your budget settings. So, knowing that I spend a set amount each month, it's now time to figure out how much I want to budget for book expenditures.

Figure 8.8 shows that I entered a value of \$100.00 for the Amount, and I placed a check in the check box for Make This Budget Roll Over, ensuring that my budget resets at the beginning of each month. This, in turn, gives me a better result in the averaging field later on should I revisit this budget category (more on this shortly).

Modified amount

**Set a Budget**

Choose a Category  
Books

When will this happen?  
 Every Month  Every Few Months  Once

Amount  
\$ 100  Make this budget roll over

We'll set a budget of **\$100** each month for **Books** that rolls a balance over every month.

**Books spending**

■ You vs. ■ US Avg

Month	You vs.	US Avg
DEC	\$50	\$60
JAN	\$60	\$70
FEB	\$80	\$80
MAR	\$90	\$90
APR	\$70	\$70
MAY	\$40	\$40

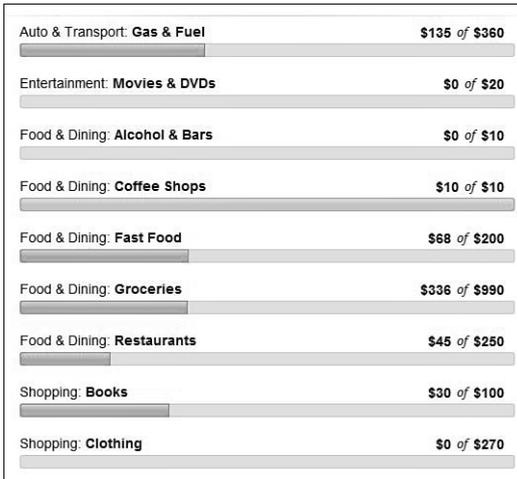
Historically you've spent about \$59/mo on Books.

Cancel Save

**FIGURE 8.8** Provide a budget amount and decide if it resets each month.

Last, click the Save button (see Figure 8.8). Now scroll down the page a bit, and you find your new budget category and value added to the list of budget categories, as shown in Figure 8.9.

You now know how to add a budget category, but how do you handle those existing categories with (possibly) inaccurate amounts assigned to them? You need to edit or delete existing categories.



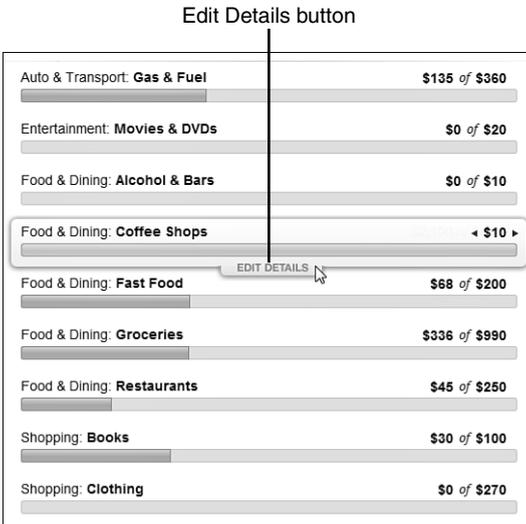
**FIGURE 8.9** Your new budget category is visible in the category list.

## Editing an Existing Budget

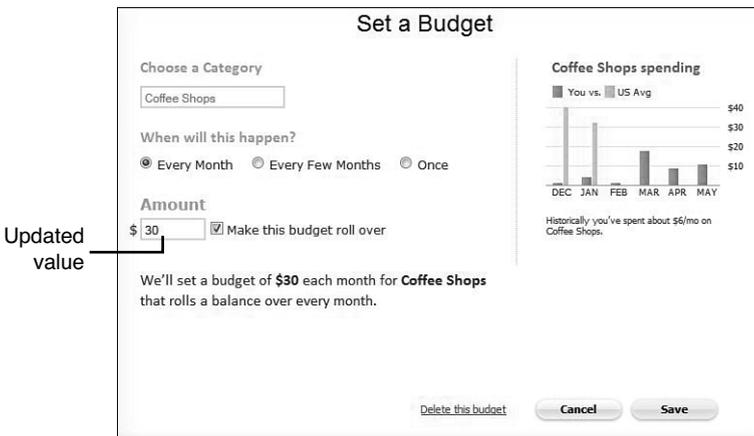
Take a look at Figure 8.9 and you see that the Coffee Shops budget is still wrong. Mint.com set the maximum amount at \$10.00. Given that my second office is Atlanta Bread Company (free Wi-Fi and all the \$1.50 sweet tea I can drink) and that I do my best crunch-time writing here, that amount is simply too low.

To change an existing budget item, move your mouse pointer over the item to be changed and click the Edit Details button that appears, like the one shown in Figure 8.10.

Again I'm provided with a six-month bar graph along with an average spending value (\$6.00 in this case). But I know that this is incorrect because the months of January and February have been averaged in, and these are my slowest work months. Given that I've already spent \$10 and it's only May 10, 2011, it goes to reason that another 20 days will likely bump that spending up to around \$30 or so. So I change the Once a Month value of \$10.00 to \$30.00, as shown in Figure 8.11. I make this reset each month by placing a check in the Make This Budget Roll Over check box and click the Save button.

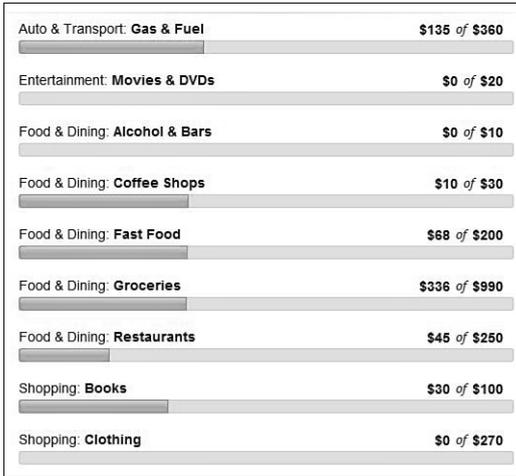


**FIGURE 8.10** Editing a budget is a button click away.



**FIGURE 8.11** Modify an existing budget and click Save.

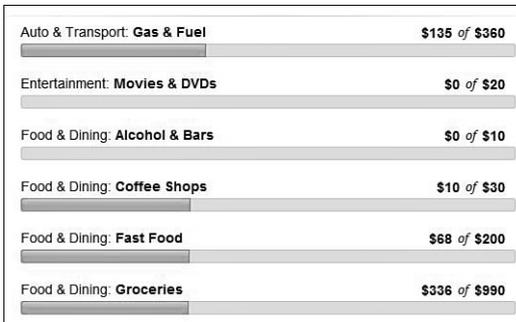
Figure 8.12 now shows that the updated budget item is no longer maxed out, giving me 20 more days to buy sweet tea and enjoy free Wi-Fi.



**FIGURE 8.12** A modified budget with new value.

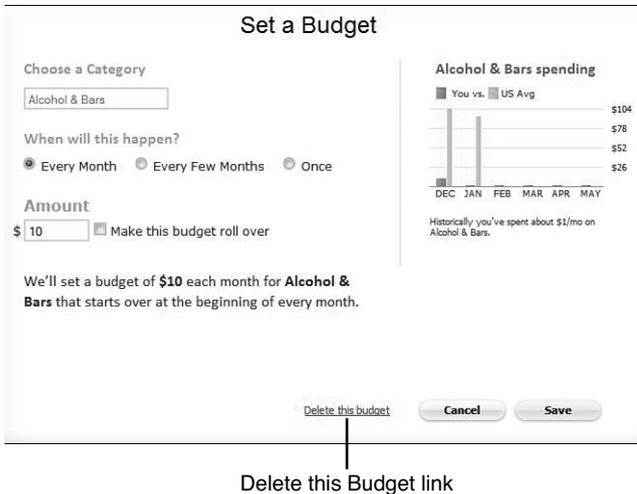
## Deleting a Budget

In Figure 8.13 you see that Mint.com is monitoring my spending in the Alcohol & Bars category. My wife and I don't drink, so while this category is handy for verifying that my wife isn't hanging out at the local pub at happy hour, it's really not needed.



**FIGURE 8.13** Categories that are not relevant can be removed.

Removing a budget is even easier than editing one. Again, move your mouse pointer over the budget to be removed and click the Edit Details button. When the budget window opens, click the Delete This Budget link shown in Figure 8.14.

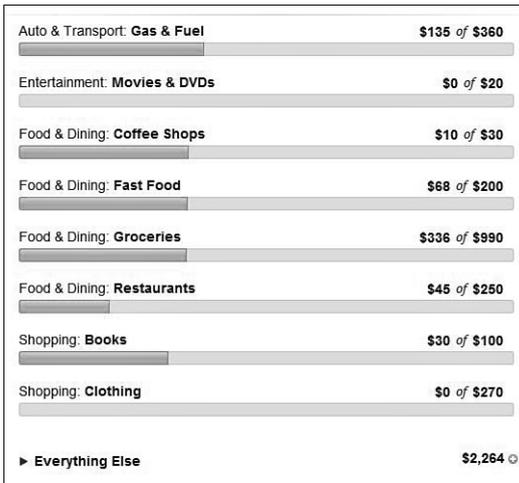


**FIGURE 8.14** Delete a budget to remove it from your monitored list.

**TIP: Deleted Budgets Still Available**

Choosing to delete a budget from your list of budget categories does not remove the budget forever. You can add it back anytime because it is still visible in the category list if you click the Add a Budget button. Mint.com is still able to calculate an average spending by scanning your account transactions.

Go back to your list of budget items, and you see that your deleted budget is removed from the list, as shown in Figure 8.15.



**FIGURE 8.15** Deleted budgets disappear from your monitored list.

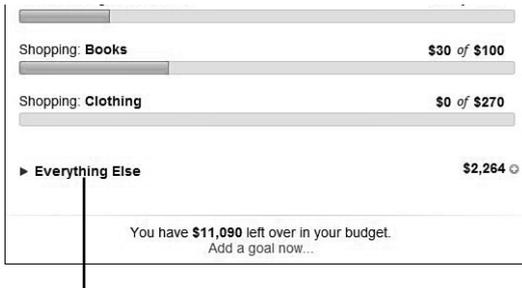
## View Other Budgets

Mint.com displays only the most active budgets and the budgets you have created in the monitored list. To view other budget items that Mint.com tracks, you need to scroll down and click the Everything Else link shown in Figure 8.16.

The list of budgets that become visible are typically budgets that don't see a lot of activity (meaning you might want to delete them or reduce the amount assigned). Figure 8.17 shows the list. You click the + sign to the right of each budget to access the screen to adjust its settings.

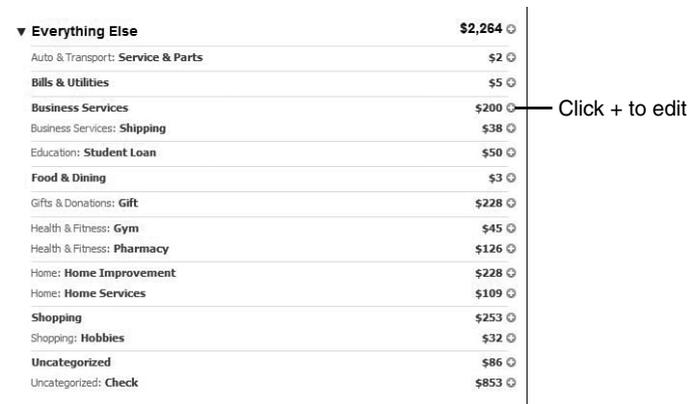
## Using the Budgets Tool

After you've gone through your list of budget items and properly configured them with realistic values (you hope), how exactly do you use the Budgets tool?



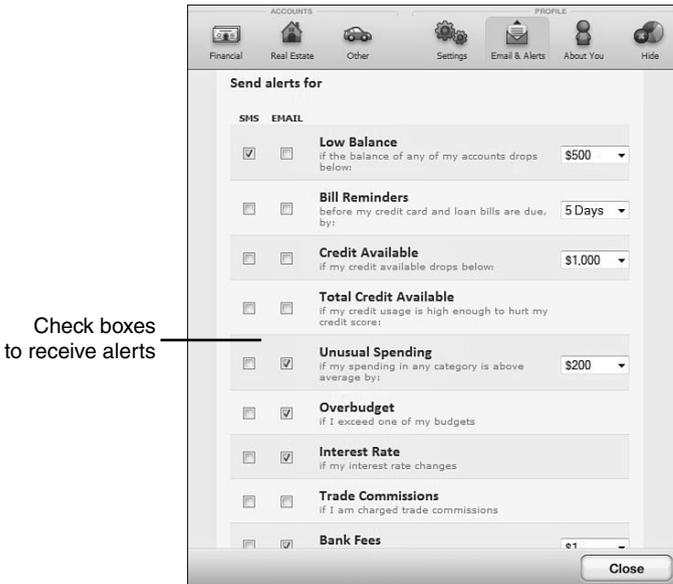
Everything Else link

**FIGURE 8.16** Other budget categories are hidden from view.



**FIGURE 8.17** Other budget categories are hidden from view.

The first and most common usage is combining your budget settings with the Alerts feature (see Lesson 6, “Alerts”) to receive emails (and SMS/text messages if you’ve configured it; again, see Lesson 6 for details) that alert you when you’ve gone over a specified budget. Figure 8.18 shows that I configured the Alerts feature to send me an email if I exceed any budget amounts. (So when I hit that \$101 mark this month on book purchases, I can look forward to an email letting me know. If my wife is smart, she’ll ask me to put her email address in the secondary email address field and get the same alert!)



**FIGURE 8.18** Use the Alerts feature to get emails and text messages when a budget amount is exceeded.

The next way I can use the budget feature is to see how much money I have left over after I assign values to all those items I want to track. To do this, I click the Budgets tab (on the Overview page) and look to the right side of the Budgets page at the running calculation shown in Figure 8.19.

Look closely at Figure 8.19 and understand exactly what these values mean. The first, Income, is easy—this is how much money Mint.com determines you are bringing in each month based on deposits. You can verify this by clicking the Edit Details button for the Paycheck category, also shown in Figure 8.19, and modify it if you know of other sources of income that aren't being properly flagged by Mint.com as income.

The next item, Spending, is a total of all the budget values you have set to this point. So if I have only three budget items of Gas, Food, and Rent and assign values of \$200, \$300, and \$400, respectively, my Spending value will show \$900.00.

Income versus Spending

### Get your money in order with budgets.

**Spend less than you make.**  
Set targets for your top expense categories. We've picked a few to get you started.

**Keep track of how you're doing.**  
Receive alerts when you go over budget, and view your progress over time.

**Budget for enjoying life, not just paying bills.**  
See what's left each month to save for your goals.

Learn more about budgeting on MintLife Hide this message

**You've budgeted...**

Income: [blurred]

Spending: [blurred]

Goals: **\$0**

**Left over: \$** [blurred]

You can use the amount left over to add a goal.

May 2011 This Month Last Month This Year All Time

JUN 2010	JUL	AUG	SEP	OCT	NOV	DEC	JAN 2011	FEB	MAR	APR	MAY
----------	-----	-----	-----	-----	-----	-----	----------	-----	-----	-----	-----

Hiding: None (EDIT)

Sorting by Category

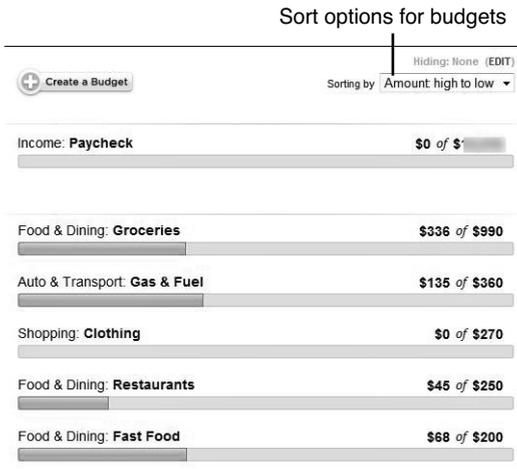
[+ Create a Budget](#)

**FIGURE 8.19** Get an estimate of how much money is left over.

The third item, Goals, likely shows a value of \$0 unless you tinker with the Goals tab (or jump ahead to Lesson 9). Lesson 9 covers Goals, but think of them as similar to a private piggy bank that you set aside (or that spare mattress in the guest bedroom), and any money placed in it is off limits and will be deducted from the Income value.

The final item, Left Over, might make you leap for joy at first when you see how much free money you have in your accounts! Sorry to disappoint, but this value does not necessarily reflect how much money you actually have in your checking account; it means only that the value Mint.com has identified as your monthly income has not been completely divided up among various budget items. I might have a monthly expense of \$500 that goes to Big John's Handyman Service for lawn and gutter cleaning services; however, if I haven't budgeted for that by increasing my Lawn & Garden budget category by \$500, this Left Over value will fool me every time. If you make sure to set your budgets as accurately as possible, then and only then can you trust the Left Over value to properly reflect what's approximately left over in your cash accounts.

Another way to use the Budgets tool is to sort your budgets according to your spending. In Figure 8.20, you can see that if you select the Sorting By drop-down menu to Amount: High to Low, your budget list is reordered to show you where the largest spending occurs. This may pick up budgets that normally show up in the Everything Else list. You can likewise sort your budget list with Low to High spending.



**FIGURE 8.20** Sort your budget by spending level.

**TIP: Selecting Multiple Dates**

You can select individual months by clicking on the month you want to view or you can hold down the mouse button as you drag over multiple months to select a larger range of viewable data.

Finally, you can also view your budget list using data totaled for the current year. Figure 8.21 shows how clicking the This Year sorting option will add up budget categories for all the months of the current year and also show you total spending (versus total budgeting) for each category.



**FIGURE 8.21** View an entire year's worth of budget data.

## Summary

Budgeting is a useful feature that Mint.com offers to help you better understand random spending habits. It also allows users to predefine an amount of money to be set aside for known expenditures. Combining day-to-day spending habits with known expenditures provides users with a more accurate value for available cash, which is useful for recreational spending or for assigning to Goals, covered next in Lesson 9.



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