Getting Started with HelloWallet: Four Steps to Success

1. Connect your Bank Accounts

If you chose not to link your bank accounts right away, start from the Accounts page and click Add Account from the top right corner of the page.

Connecting your most used bank accounts (credit cards, checking, savings, investment, etc.) will help you make the most out of your HelloWallet account. When you connect to your financial institution, we are able to update your account automatically and provide you with analysis and recommendations. HelloWallet is meant to help you track all your finances in one place. When you’re ready to get started, gather your online banking credentials and search our list of 12,000 supported institutions.

If you are having trouble finding one of your accounts, try searching by the URL or try a different spelling if your bank uses an abbreviation. In the case that we do not support one of your accounts, you can create a manual account to track your activity.

2. Review Account Activity

After you connect your bank accounts, HelloWallet will pull in 90 days of transaction history to get you started. Review your activity from the Accounts page: All Transactions. Begin to set your auto-categorization preferences. As you change the transaction category, you will see a pop-up message asking if you want all future transactions with the same description to be categorized the same. Click this message to apply the rule.

HelloWallet has 28 default categories. Use the categories in a way that makes most sense to you. You can also create custom categories to fit your needs.

If you want to apply category or description changes to much of your history, use the Bulk Edit feature. Begin by searching for current items and then select the lines that you want to edit. Change the description or transaction category as needed.
3. Update your Profile

Review your profile information. All this information is used to provide you with the most accurate steps when you are ready to start the Guidance.

Add a secondary email address if you want to share your account with your spouse.

Tell us about your family members. Add any additional household members to your profile so that we can make sure everyone is covered within the Guidance.

Total your household income. This includes your spouse’s income and any additional income that you receive. The annual amount should be the gross (pre-tax) amount you make. The monthly amount should be your take home (post-tax & deductions) pay.

If you are paid bi-weekly (every other week), rather than semi-monthly (twice a month), divide your annual salary by 12 to determine an average of your salary.

Mark any current insurance policies you have. We want to make sure that your family and any assets are covered.

Add assets to your profile to ensure that these contribute to your overall net wealth. We’ll also help you track their value over time.

4. Start Guidance

Begin building your financial guidance plan after you have connected your most used bank accounts and made sure that your account activity is categorized to your preference.

HelloWallet Guidance will walk you through all the recommended steps that fit your needs.

We’ll help you commit to spending less than you earn, create a monthly budget, save for emergencies, and help you stay on track for retirement.