

## Etools Quick Start Guide

### Part 1 of 2

### The One Paycheck at a Time *Setup Wizard*



After subscribing to the eTools program, please **login** with the username and password you created at: [www.OnePaycheckataTime.com](http://www.OnePaycheckataTime.com).

You will be presented with a six step interactive tool, which is called the One Paycheck at a Time Setup Wizard. You will be asked a series of questions to help you set up your personal debt reduction plan. No special skills are required to answer these questions, just a thorough knowledge of your income and expenses.

As an eTool subscriber you are encouraged to read chapter one of the One Paycheck at a Time book, accessible in the right column of the screen when you are logged in. Reading the book is not a requirement, but it will help you understand the principles of the program, and will accelerate your progress.

Step 1 Evaluate Your Finances	Steps 2 and 3 Loans	Step 4 Fixed Expenses	Step 5 Savings	Step 6 Cash
<p>The first step of the Wizard is to <i>Evaluate Your Finances</i>. This step will determine whether you are a 1- or 2-income household, the frequency and amount of your paycheck.</p> <p>During the Setup Wizard process, you may stop at any time and return later. Be sure to save all of your work before leaving the wizard. Click the <b>logout</b> link found in the right-hand corner of your screen if you wish to stop. The next time you login to the program, you will begin where you left off at your last visit.</p> <p>You will <b>NEVER</b> be asked to provide any financial account numbers with the One Paycheck at a Time program.</p> <p>Click the <b>Save &amp; Continue</b> button to go to the next step...</p>	<p>Next, you will be asked to group all of your loans, including auto, student, and credit card loans. Be prepared to provide all of the information regarding these loan accounts, such as the balance, interest percentage rate, and minimum monthly payment.</p> <p>Once identified, you will prioritize these loans in for your first target payoff, second, third and so on.</p> <p>Click the <b>Save &amp; Continue</b> button to go to the next step...</p>	<p>Entering your fixed expenses is next. Here you will itemize all of your ongoing bills that you typically pay monthly, as well as periodic bills that you pay quarterly or annually, such as auto insurance or taxes. ETools calculates the annual cost of your expenses and provides you with output indicating the amount of money to set aside each paycheck for these expenses.</p> <p>Be sure not to include any loans that you accounted for in the previous step (Step 2). The Fixed Expenses menu provides guidance for what you should be considering a fixed expense. Additionally, you should NOT include variable expenses such as food, haircuts, clothing, gifts, gasoline, etc., in this step. You will budget for these items in Step 6.</p> <p>This interactive worksheet is referred to as the <b>Master Ongoing Bills Log</b>. It correlates with the manual calculation process described in the book.</p> <p>Click the <b>Save &amp; Continue</b> button to go to the next step...</p>	<p>If you have an overwhelming amount of debt right now, saving money may seem impossible. You know your situation better than anyone. If you have the ability to put a little money away each paycheck while you're getting out of debt, it may help pull you through in the case of an emergency or unexpected expense.</p> <p>If you are struggling with debt, you don't need to complete this step. You can set up a savings plan within eTools at any time during your subscription. As you add entries to this step, please click the <b>Add a New Item</b> button.</p> <p>Click the <b>Save &amp; Continue</b> button.</p>	<p>In this step, you will track the cashflow from your paycheck. Now that you won't be using your credit cards, debit cards, or checks to pay for things such as food, haircuts, entertainment, and miscellaneous incidentals, you will monitor the cash you have on hand much more closely.</p> <p>After organizing how you will budget your cash, click the <b>Save &amp; Continue</b> button when you have finished.</p> <p>Congratulations on completing the One Paycheck at a Time Setup Wizard. You only need to go through this setup process one time. If your income, loans, fixed expenses, savings or cash requirements change, you will modify each log within your One Paycheck at a Time account.</p> <p>Let's put your plan into action! Read <b>part 2 of 2 of the Etools Quick Start Guide</b>.</p>

You deserve the most sensible, motivational, and interactive budgeting resources available online. Don't just budget your money, become debt free, One Paycheck at a Time™.

## Etools Quick Start Guide

### Part 2 of 2

### The One Paycheck at a Time *Dashboard*



Now that you have completed the One Paycheck at a Time Setup Wizard, your personalized plan has been calculated for you. Each time you login at [www.OnePaycheckatitime.com](http://www.OnePaycheckatitime.com), you will land on the **Personalized Plan Dashboard** page. Just like the dashboard on your car, this page summarizes at-a-glance the activities that you should perform each pay period (or each week if you are a 2-income household).

The **Personalized Plan Dashboard** helps you monitor your progress as you pay down your debt. This Quick Start Guide will introduce you to the different tools available on the dashboard.

Paycheck Breakdown	Debt and Savings Barometers	Paycheck Manager	Pay Your Bills	Traffic Light Status	Logs
<p>At the very top of the page, you will find a breakdown of your paycheck illustrated in a pie chart. As with every component of eTools, the reports of your progress are customized to your unique financial situation.</p> <p>Each pie slice represents a group you defined in the Setup Wizard, as well as your balances:</p> <ul style="list-style-type: none"> <li>Loans</li> <li>Expenses</li> <li>Savings</li> <li>Cash</li> <li>Remaining Balance</li> </ul> <p>If you need to modify any of your entries within these groups, you can click on the link to return to the original log. Each log also can be found by clicking on Personalized Plan and scrolling to the desired log.</p>	<p>The debt barometer illustrates the total outstanding debt you owe, as well as how much has been paid to date. As you make incremental progress each paycheck, eTools captures it and illustrates it here.</p> <p>The loan amounts have been aggregated and show the total debt due. Additionally, you can view information by creditor.</p> <p>You may click on <b>View History</b> to review all of your payment history with each creditor.</p> <p>The savings barometer functions the same way as the debt barometer except as money is allocated toward your savings, you will see the dollars increase.</p>	<p>The Paycheck Manager summarizes each task requiring your attention each pay period. It is customized to your unique situation and can be updated, edited, and monitored only by you. The Paycheck Manager:</p> <ol style="list-style-type: none"> <li>Notifies you of your Fixed Expense due dates</li> <li>Provides you with the amount of money to withdrawal this paycheck to stay on track</li> <li>Alerts you to send in partial payments to creditors to reduce the accumulation of compounded interest</li> <li>Explains how much money to set aside to reach your savings goal (if you are able to save at this time)</li> <li>Reminds you to consolidate loans to as few as possible.</li> <li>Updates any changes to your income</li> </ol> <p>After checking off each item as you complete the task, click the <b>Submit Checked Items</b> button.</p>	<p>The steps you took in the Setup Wizard provided the information to eTools to notify you when your bills are due.</p> <p>eTools will show you how much money you have set aside to pay for each particular bill. All the calculations have been done for you.</p> <p>Once you pay the partial loan payment or a fixed expense bill, just indicate the amount of the actual paid amount and click the <b>Submit Checked Items</b> button.</p> <p>You may click the <b>View Payment History</b> text link at anytime to review a particular expense and its historical detail.</p>	<p>The traffic light indicates the status of your personalized plan:</p> <p>Green = All actions for this pay period have been performed and no further action from you is needed.</p> <p>Yellow = Your account needs your attention. Please perform the tasks asked of you to update your personalized plan.</p> <p>Red = You account needs your immediate attention. Perform the suggested tasks to return the status to green.</p> <p>To maximize the success of your program, it is best to take action and complete the recommended tasks listed.</p>	<p>Life changes are inevitable. Your income may increase or decrease. As you pay off your debt, you have more cash flow. Fixed expenses also may change.</p> <p>eTools was built to anticipate these life changes. You may adjust eTools to accurately reflect your financial situation at any time.</p> <p>To make changes, click the Personal Plan button found in the center of your screen after logging in.</p> <p>Select the log which you would like to change:</p> <ul style="list-style-type: none"> <li>Paycheck</li> <li>Loans</li> <li>Targets</li> <li>Fixed Expenses</li> <li>Savings</li> <li>Cash</li> </ul> <p>Simply follow the instructions on the screen to add, edit, or delete information.</p>