

ENVELOPE MONEY MANAGER GUIDE

INTRODUCING THE ENVELOPE FACILITY® 'HOW TO' GUIDE

For more info contact us



www.moneymona.com

0844 412 1724

Make the most of your account

Your Envelope Facility[®] has been designed to take the hassle out of managing your money and paying regular bills. It works by keeping your 'disposable' income separate from the funds you need to pay essential bills.

When you allocate funds to the Envelope Facility[®], this money is put aside to pay whatever bills you have specified so you can't accidentally spend the funds needed for your rent or mortgage, council tax, gas bill etc.

Your Envelope Facility[®] is flexible and easy to use... funds can be added or surplus funds can be taken out of the Envelope at any time and made available to spend freely.

We have created this 'How To' guide to help you in setting up your Envelope Facility[®]. Before you start, you may want to gather details for all the regular bills you wish to pay.

Contents

In this guide we show you how to:

- Log into your e-account.
- Set up your income and outgoings
- Set up payments and essential bills
- Set up a Standing Order from your Envelope Facility[®]
- Release funds from your Envelope Facility[®]

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How To: Log into your account

Go to **www.moneymona.com** and log into your e-account.

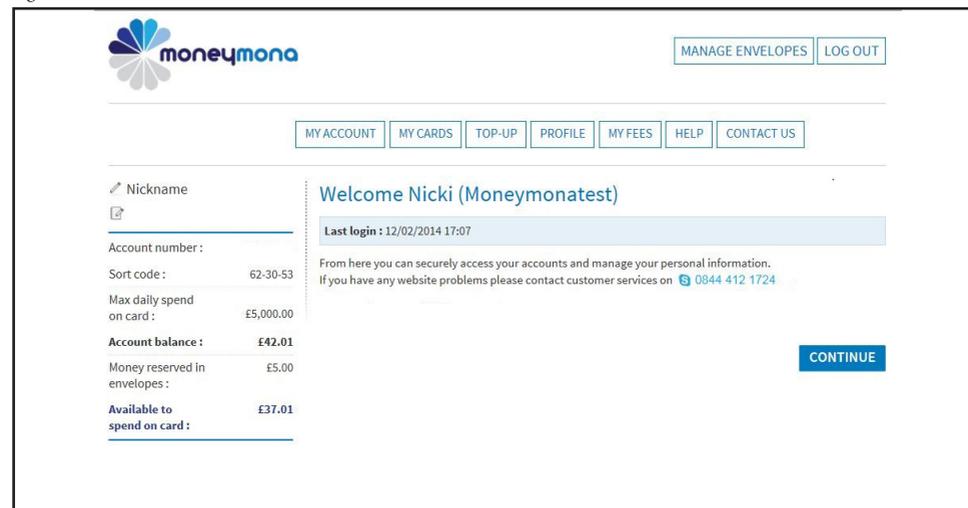
You will notice that on the left hand side of your account management screen there are three balances. (Figure 1)

Account Balance: This is the total amount in your account including the money that is free to spend and the money you have in the envelope for paying bills.

Money reserved in Envelopes: This is the amount of money you have set aside to pay essential bills.

Available to spend on card: This is the amount of funds you have available to spend.

Figure 1.



How To:

Set up your income and outgoings

Click on the Orange Manage Envelope button at the top of the page. This takes you to the main Envelope management page where you will see two tables.

Table 1 helps you calculate how much money you have going into your **MoneyMona** e-account every month, **Table 2** the other calculates the essential bills you need to pay.

First, you will need to calculate the amount of income you have coming into your e-account every month:

1. Go to the Wages entry in the Income table. Click 'Manage' (*Figure 1*)
2. Change the Envelope title currently called 'Wages' to whatever you prefer
3. Enter the monthly amount you get paid (*Figure 2*)
4. Click on 'save' and this will take you back to the Envelope management screen
5. Repeat this process with the entries named Benefits and Other
6. Once completed, the income table will calculate the total amount of money you have paid into your e-account every month.

Figure 1.

Put Money Into Your Envelope For Monthly Bills

If you want to set aside an amount of money each month to ensure you can pay your essential bills, complete the form below and click MANAGE next to the bills you want to pay. These amounts will be separated from your income and placed into an 'envelope' so you don't accidentally spend the money you have set aside to pay for things you need, like rent or loans. Any money left over is available to spend or withdraw as cash.

INCOME	AMOUNT per month	
Wages	£30.00	MANAGE
Benefits		MANAGE
Other		MANAGE
Total Income	£30.00	

Table 1

BILLS TO PAY	AMOUNT per month	
Rent_Mortgage	£1.00	MANAGE
CouncilTax		MANAGE
Loans		MANAGE
Gas	£5.00	MANAGE
Electric	£10.00	MANAGE
Water		MANAGE
Insurance		MANAGE
Others		MANAGE
Total amount set aside for bills	£16.00	

Table 2

Figure 2.

Manage Envelopes

*Envelope Name :

*Amount : £

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How To: Set up payments for essential bills

1. Go to the Bills to pay section and starting with the Rent/Mortgage entry and click on 'Manage'
2. Change the Envelope name to whatever you prefer (Figure 1)
3. Enter the monthly amount you pay
4. In the priority box, choose how important the bill payment is (1 means the bill is a high priority and 10 means it's the lowest priority)
5. Choose the date you are paid
6. Then either click 'save' to return to the Envelope management screen or choose to 'save and set up a standing order payment' (see setting up a standing order from your envelope account section below) or 'save and pay by card?'
7. Repeat this process with all your essential bills
8. Once completed, the Bills table will calculate how much money you will be placed in your envelope to cover all your essential bills, tell you how much disposable income you have left to spend after your bills have been paid and update your balances on the left hand side of the page.

Figure 1.

Manage Envelopes

*Envelope Name:

*Amount: £

Priority:

*Date every month, money to be reserved from:

[BACK](#) [DELETE](#) [SAVE](#)

[SET UP A STANDING ORDER](#)

[PAY BY CARD](#)

Use the 'Priority' option to choose the order in which monies are placed in an envelope. The 'Priority' option only applies when 2 or more envelopes require money to be reserved on the same date.

To ensure salaries or benefits are placed in your envelopes, select your normal monthly payment date in the 'money to be reserved from' box above. If your salaries or benefits are paid early, your money will not be placed in an envelope until the date in the 'money to be reserved from' box.

If your salary or benefits are received after the date in the 'money to be reserved from' box, you will need to place money in the envelope yourself. To do this click on the 'Manage envelope balances' option at the left hand side of this page.

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How To: Set up a Standing Order

1. Click 'manage' on the bill entry you want to pay by standing order
2. If the details of payee and payments are correct, click 'Save and set up a standing order'
3. If you already have the payees bank details saved, click 'UK bank account' then choose and click the correct payee's details. This will bring you to the standing order set up screen.
4. Complete the details and click 'Transfer' and once you have checked the details click 'Confirm'
5. Note: If you do not already have the payees bank details stored in your account portal the process is slightly different
6. After clicking 'save and set up a standing order', click 'Manage bank accounts', 'add an account' on the UK bank accounts section,
7. Complete the details required and click 'continue'
8. Return to the main envelopes page and click 'manage' on the bill entry you want to pay by standing order
9. Click 'Save and set up a standing order'
10. Click 'UK bank account' then choose and click on the correct payee's details. This will bring you to the standing order set up screen
11. Complete the details required and click 'Transfer' and once you have checked the details click 'Confirm' (Figure 1)

Save and pay by card

1. Click 'manage' on the bill entry you want to pay by card or cash
2. Click 'Save and pay by card'
3. Select the frequency funds are to be released under "Release occurs" of either Monthly or Weekly
4. If Monthly, select the date on each month
5. If weekly the day/s of the week and then the amount

Figure 1.

New Standing Order

Give A Name To Your Standing Order

*Name:

Is This To Pay The Bill With One Of Your Envelopes?

Envelope:

Transfer To?

Transfer to: test testing

Reference:

By Which Method?

*Select transfer type:

How Much?

* Amount (in GBP): £

Full Balance

When Do You Want This To Occur?

Occurs:

Duration

Starting:

Ending: Forever

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How To: Release funds from your Envelope

Should you need access to the funds you have previously allocated for bills or need to release them from the Envelope, you can do this in the following way:

1. Click on the amount in the Money reserved in Envelopes section on the left hand side of the page
2. Click on 'Release Funds' to release the amount shown in the Envelope you no longer require
3. Change the amount of money you want holding in the Envelope
4. Click 'save' and the Envelope funds will be updated

Reserve money in your envelope

Should you need to add funds into your envelope to pay for your bills.

1. Click on the amount in the Money reserved in Envelopes section on the left hand side of the page
2. Click on 'Reserve Money' button next to amount shown in the envelope you require to add funds.
3. Enter the amount you want adding into the envelope
4. Click 'save' and the Envelope funds will be updated

Money In Envelopes

Manage the amount of money in your envelope(s) with release money and reserve money.

BILLS TO PAY	required per month	Money reserved in envelopes		
Rent_Mortgage	£1.00	£0.00	RELEASE MONEY	RESERVE MONEY
Gas	£5.00	£5.00	RELEASE MONEY	RESERVE MONEY
Electric	£10.00	£0.00	RELEASE MONEY	RESERVE MONEY
Total money reserved in envelopes		£5.00		

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Your MoneyMona Visa Card will be issued by Contis Financial Services Ltd who is authorised by the Financial Conduct Authority to issue e-money (Firm Reference Number: 900025) and is a member of Visa. Please note that MoneyMona Prepaid Visa card is an electronic money product and although it is a product regulated by the Financial Conduct Authority, it is not covered by the Financial Services Compensation Scheme. We ensure that any funds received by you are held in a segregated account so that in the unlikely event that Contis Financial Services Ltd becomes insolvent your funds will be protected against claims made by creditors.