

Online Budgeting

Most

People Spend 10% More Than They Make!

You

probably know how much money you made last month, but do you know how much money you spent? Or do you know how much money you have left to spend this month? If you don't you're not alone, most people have no idea. The fact is most of us spend 10% more per month than we make. That comes out to \$431 per month based on the average American income. No wonder the average credit card

debt is now at \$8,500!

So why is it

so difficult to track your spending? Today we live in a near "cashless" society. Using debit cards, credit cards, automatic deposits, and wire transfers we rarely even see our money. It's easier than ever to spend, spend, spend!

A

New Way To Manage Your Money

Traditionally, many people managed their money by dividing their cash into several paper envelopes. An envelope for food, entertainment, utilities etc. They then spent their money from these envelopes. They always knew how much money they had left to spend, and how long it had to last. Mvelopes Personal is a breakthrough in budgeting and spending management that modernizes this same envelope concept using advanced Internet technology for today's nearly "cashless" spending world.

Top

Reasons To Use Mvelopes Personal

1.

Recover 10% of your income from hidden spending

By knowing where your money is going and setting up spending envelopes beforehand, Mvelopes users have been able to save 10-20% of their income each month. Mvelopes helps you eliminate hidden spending from all those little purchases that add up to more than you think. With better tracking and forecasting, you can recover that extra 10% each and every month. Over the year that really adds up! If you make \$40,000/year that's \$4,000 dollars you could save and put to better use.

Sande,
Photographer

"I had no idea that I was spending \$400 per month on gardening! Mvelopes Personal has helped me save \$350 per month and put it toward debt reduction."

2. Always know how much you have left to spend in every budget category

Quicken® and MS® Money both use after-the-fact budget reconciliation. This means that you don't know how much you have spent until it's too late. Quicken and Money simply do not help you manage your spending or teach you how to effectively use a budget. Mvelopes Personal provides you critical balance information for each spending category at all times. You always know how much money you have left to spend and how long it has to last, enabling you to make informed spending decisions.

Stacy,
Cosmetologist

"I love Mvelopes Personal because it actually sets aside money for upcoming periodic expenses. All the other "budgeting" programs we tried were only good for tracking what we had already spent - not telling us how much was left to spend from before we made a purchase."

3. Automatically track all your purchases

With

Mvelopes Personal, you get all your transactions from all your accounts at once. Mvelopes simultaneously retrieves all your checking, savings, and credit card transactions from your financial institutions at once. You decide which envelope budget category to assign each transaction to, and you don't have to type in any of the information! Getting all this information automatically saves you time and money. No other personal finance program can do this!

Annette,
Homemaker

"Before Mvelopes, we would discuss purchases but not know exactly where the money would come from... Now I feel much more in control of our money and not controlled by it."

4. Effectively manage credit card spending

Mvelopes Personal's credit card spending tracker knows every time you have used a credit card to make a purchase. It sets aside money from your spending envelopes into a credit card payment envelope. This enables you to pay off your purchases in FULL each month. No more costly finance charges and interest payments for you!

5. Quickly eliminate debt

People who use Mvelopes Personal have found that many of their spending envelopes have money left over in them at the end of the month. By applying this money to debt reduction they eliminate debt at a much faster rate, often in less than half the time. Once one debt is paid in full, they roll that amount over into the next debt and continue to pay them off at an accelerated rate. You too can eliminate your consumer debt before you know it using Mvelopes Personal.

Stewart,
Journeyman Electrician

"My wife and I have been using Mvelopes Personal for over 4 months and have eliminated ALL of our consumer debt! It has saved us more than once from impulse buys and unnecessary finance charges. Once you've used it, you'll wonder how you ever lived without it."

6. Never miss a payment again

Mvelopes
Personal includes a

full-featured
bill pay service

, which helps you easily create and manage payments online. You will never miss a payment again. You'll never have another late fee. Payments can be made to ANY company or person - up to 20 per month. Save more than \$7.00 in postage alone, not to mention the time you'll save. It's so convenient and easy!

Phillip,
Financial Consultant

I love online bill pay! It's so much easier and faster than writing out all those checks and this way I never have to worry about whether or not I remembered to write all the checks down in my registry. Paying bills takes me so much less time now!

7.

Anytime, anywhere online access

The Mvelopes Personal system is completely ONLINE. That means you can access your information from anywhere, at anytime--all you need is an Internet connection. This allows you to always make informed spending decisions and always know exactly how much you have left to spend. It also means no software to install or yearly upgrade fees.

Jennifer,
Advertising Consultant

Each fall I like to buy a season pass for Alta Ski Resort. Since I've started using Mvelopes, it is so much easier now to pay for it. Rather than having to come up with the whole amount at once, I set a little aside each month. Then when September rolls around, I already have the cash to pick up my pass. Now I just have to wait for the snow!

8.

Try Mvelopes free for one month and see for yourself

You can try the Mvelopes Personal System FREE for one month.

Once you've tried the system, we know you will love it. There is absolutely no risk or obligation! If you choose to continue using the Mvelopes Personal system pay as little as \$9.95 a month, and of course you may cancel at any time, there are no contracts.

See competitive
cost comparison

The Mvelopes Personal monthly service gives you:

Complete
Online Spending Management System

Instant access to your
spending plan and all of your financial information anytime,
anywhere. Everything you need to successfully manage your finances.

Automatic
Transaction Retrieval

Retrieve all your
transactions from all your online financial institutions
and credit cards, at once.

Full-featured
Bill Pay Service

up to 20 payments/month including postage.

Mportfolio™,
Portfolio Account Aggregation

. Track your investments,
mortgage, car loans, loyalty programs, e-mail accounts and more
- all in one summarized page view.

Personalized
Coaching and Support

. Never pay to speak to a customer
support representative again, plus get free budget coaching.

[CLICK HERE TO GET STARTED TODAY!](#)