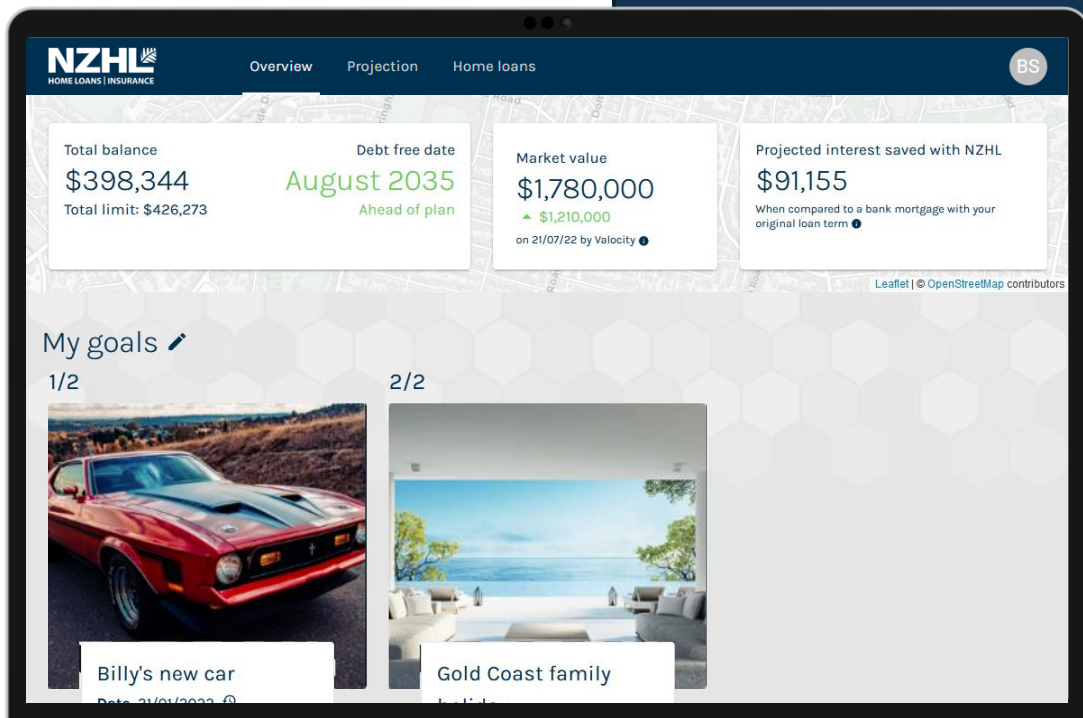




Client Portal

USER GUIDE

INSTRUCTION

This user guide will help you navigate and use the DebtNav Client Portal.

Log In	2
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Bookmark Website - Windows User	3
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Have a mortgage & a life.

Log In

- 1 Enter username and temporary password received via the email.
- 2 Click Sign in.



Sign in

Email Address

hazel.mcivor@nzhl.co.nz

Password [Forgot your password?](#)

Password

Sign in

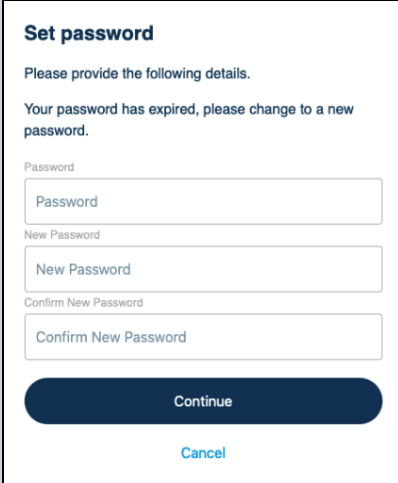
- 3 Enter the temporary password from the email.
- 4 Enter a new password, then reenter to confirm.

DebtNav uses Microsoft's default strong password policy.

This policy enforces that a password is between 8 and 64 characters and has at least three of the following:

- Uppercase letter
- Lowercase letter
- Number
- Symbol

- 5 Click Continue.



Set password

Please provide the following details.

Your password has expired, please change to a new password.

Password

Password

New Password

New Password

Confirm New Password

Confirm New Password

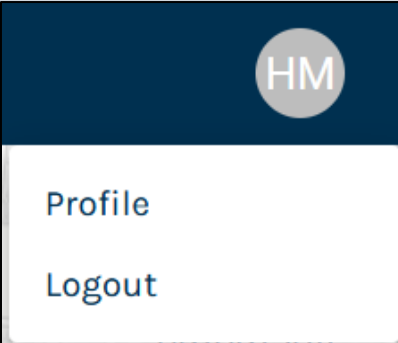
Continue

[Cancel](#)

menu

Log Out

- 1 Click on the setting icon at the top right of your screen.
- 2 Click Logout from the drop- down menu.



HM

Profile

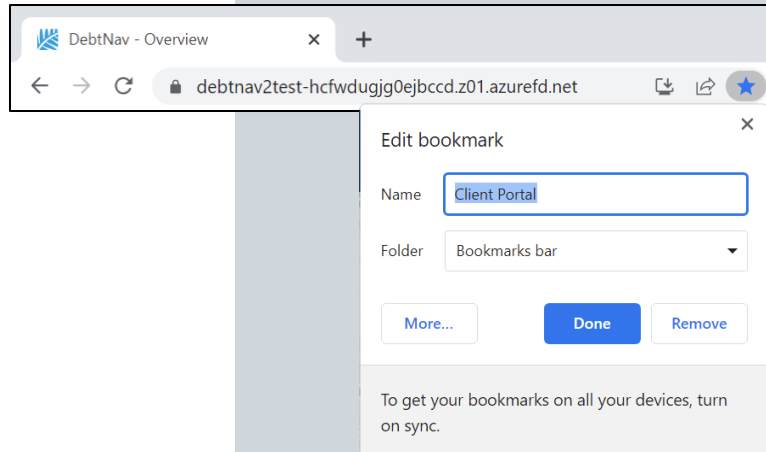
Logout

menu

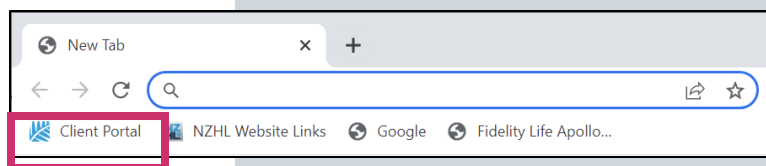
Bookmark Website - Windows

CTRL + D

- 1 Click on the star icon.
- 2 Enter name you will remember it by.
- 3 Select location, either in a folder or visual on the bookmark bar.



- 4 Click Done
When you open a new browser window the new link to client portal is visual on the bookmark bar.

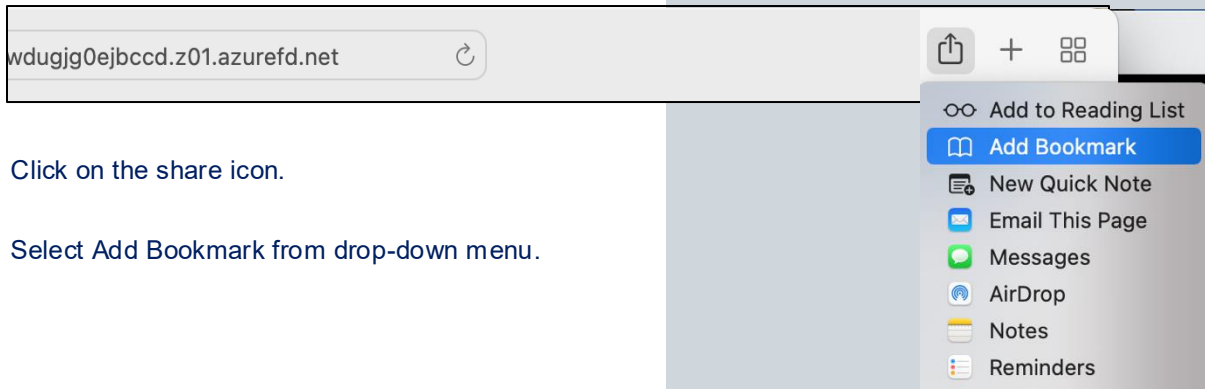


menu

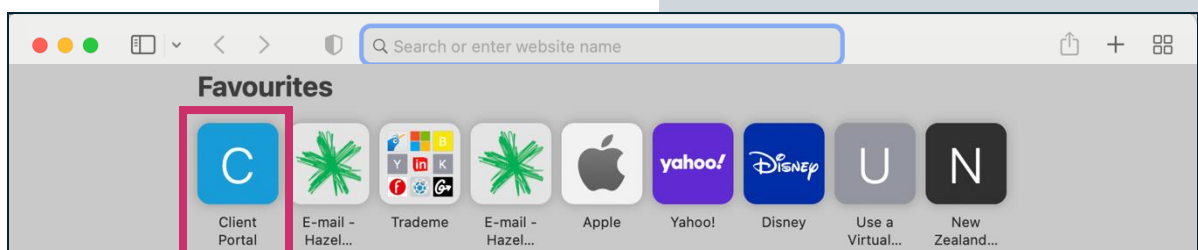
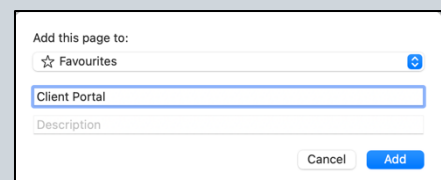
Bookmark Website - Mac

command + D

- 1 Click on the share icon.
- 2 Select Add Bookmark from drop-down menu.



- 3 Enter name you will remember it by.
- 4 Click Add
When you open a new browser window the new link to client portal is visual under Favourites.



menu

Forgot Password

- 1 From the login screen, click Forgot your password.



Sign in

Email Address

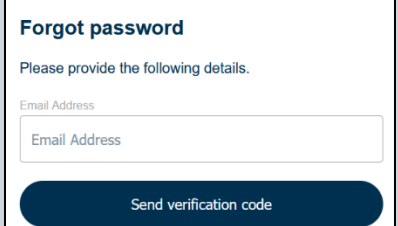
hazel.mcivor@nzhl.co.nz

Password [Forgot your password?](#)

Password

Sign in

- 2 Enter your email address.
- 3 Click Send verification code.



Forgot password

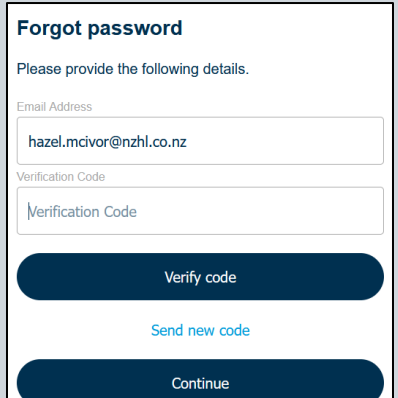
Please provide the following details.

Email Address

Email Address

Send verification code

- 4 Enter verification code from email.
- 5 Click Verify Code.
- 6 Click Continue.



Forgot password

Please provide the following details.

Email Address

hazel.mcivor@nzhl.co.nz

Verification Code

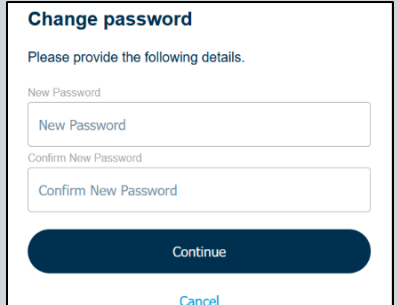
Verification Code

Verify code

[Send new code](#)

Continue

- 7 Enter in new password.
DebtNav uses Microsoft's default strong password policy. This policy enforces that a password is between 8 and 64 characters and has at least three of the following:
 - Uppercase letter
 - Lowercase letter
 - Number
 - Symbol



Change password

Please provide the following details.

New Password

New Password

Confirm New Password

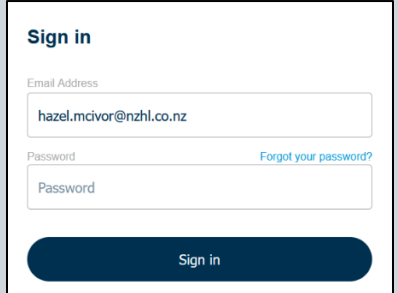
Confirm New Password

Continue

[Cancel](#)

- 8 Re-enter password to confirm.
- 9 Click Continue.

- 10 The client login screen will appear.
Enter in new password.
- 11 Click Sign in.



Sign in

Email Address

hazel.mcivor@nzhl.co.nz

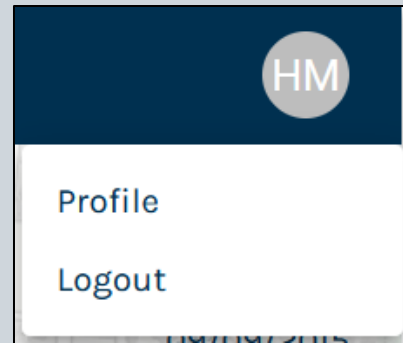
Password [Forgot your password?](#)

Password

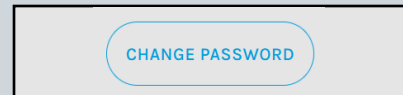
Sign in

Change Password

- 1 Click on the setting icon at the top right of your screen.
- 2 Click Profile from the drop-down menu.



- 3 Click change password.



- 4 Enter in their email address.
- 5 Click Send Verification code.

A screenshot of a 'Forgot password' screen. It has a title 'Forgot password' and a subtitle 'Please provide the following details.' Below this is a label 'Email Address' and a text input field containing 'Email Address'. At the bottom is a dark blue button labeled 'Send verification code'.

- 6 The Verification Code field appears.
Enter the code you received via email.
- 7 Click Verify code.
- 8 Click Continue.

A screenshot of the 'Forgot password' screen at the second step. It has the same title and subtitle. The 'Email Address' field now contains 'hazel.mcivor@nzhl.co.nz'. Below it is a label 'Verification Code' and a text input field containing 'Verification Code'. At the bottom are two buttons: a dark blue 'Verify code' button and a light blue 'Send new code' link. Below those is a dark blue 'Continue' button.

- 9 Enter in new password.
DebtNav uses Microsoft's default strong password policy. This policy enforces that a password is between 8 and 64 characters and has at least three of the following:
 - Uppercase letter
 - Lowercase letter
 - Number
 - Symbol

A screenshot of a 'Change password' screen. It has a title 'Change password' and a subtitle 'Please provide the following details.' Below this are two labels: 'New Password' and 'Confirm New Password', each followed by a text input field. At the bottom are two buttons: a dark blue 'Continue' button and a light blue 'Cancel' link.

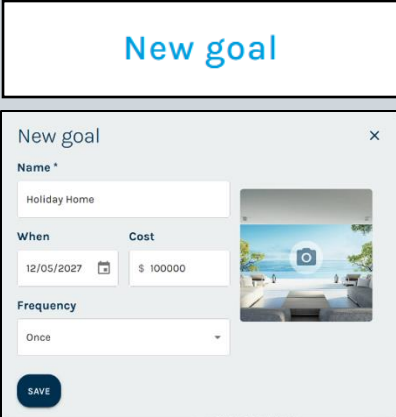
- 10 Re-enter password to confirm.
- 11 Click Continue.

A screenshot of a 'Sign in' screen. It has a title 'Sign in'. Below it is a label 'Email Address' and a text input field containing 'hazel.mcivor@nzhl.co.nz'. Below that is a label 'Password' and a text input field containing 'Password'. To the right of the password field is a light blue link 'Forgot your password?'. At the bottom is a dark blue button labeled 'Sign in'.

- 12 The client login screen will appear.
Enter in new password.
- 13 Click Sign in.

Add a Goal

- 1 Click New Goal on the Projection screen.
- 2 Enter the name of goal.
- 3 Select the date.
- 4 Enter the amount for the goal.
Only numeric entry.
- 5 Select the frequency.
- 6 Click Add photo
- 7 Select photo. Click Open *(if selecting from your own camera roll)*.
- 8 Click Save.



The 'New goal' form is a modal window with a close button (X) in the top right. It contains the following fields: 'Name *' with the text 'Holiday Home'; 'When' with a date picker showing '12/05/2027'; 'Cost' with a text input showing '\$ 100000'; and 'Frequency' with a dropdown menu showing 'Once'. There is a 'SAVE' button at the bottom left and a photo of a beach house on the right.

menu

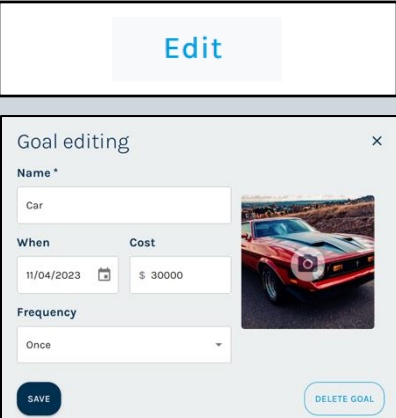
Edit / Delete a Goal

Edit

- 1 Click Edit. Make changes.
- 2 Click Save.

Delete

- 1 Select goal you want to delete.
- 2 Click Edit.
- 3 Click Delete Goal.



The 'Goal editing' form is a modal window with a close button (X) in the top right. It contains the following fields: 'Name *' with the text 'Car'; 'When' with a date picker showing '11/04/2023'; 'Cost' with a text input showing '\$ 30000'; and 'Frequency' with a dropdown menu showing 'Once'. There is a 'SAVE' button at the bottom left and a 'DELETE GOAL' button at the bottom right. A photo of a red sports car is on the right.

menu

Hide / Show a Goal

- 1 Click hide to remove goal from graph
- 2 Click show to add it to the graph

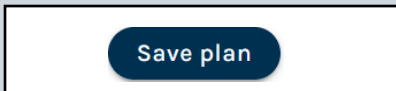


A horizontal button bar containing two buttons: 'Hide' and 'Show'.

menu

Saving Plan

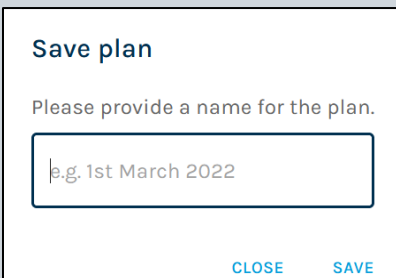
- 1 Click Save Plan



A button labeled 'Save plan'.

- 2 Enter name for the plan
- 3 Click Save

A green message will pop up saying
Plan Saved Successfully.



The 'Save plan' form is a modal window with a close button (X) in the top right. It contains the text 'Please provide a name for the plan.' and a text input field with the placeholder text 'e.g. 1st March 2022'. There are 'CLOSE' and 'SAVE' buttons at the bottom right.

menu

Set Target

- 1 When you update the plan, you may wish to reset the target line so that the graph correctly represents the correct target.
- 2 When you click on Set Target, this message will appear in the bottom right corner of your screen.

Set target

✓ Target updated successfully! ✕

menu

Manage Saved Plans

- 1 Click the drop-down menu
- 2 Click on the tick of the plan you want to view

🔄 22 May 2022 ▾

Switch to plan



22 May 2022



26 April 2022



- 3 Switch to plan message will appear.
If you are happy to proceed, click OK.

Switch to plan

You are switching to a previous version. Changes made to this version will be lost. Press ok to proceed, or cancel and Save Plan before switching.

CANCEL

OK

Click the pencil to edit the name of plan

Click the bin to delete plan

Switch to plan



22 May 2022



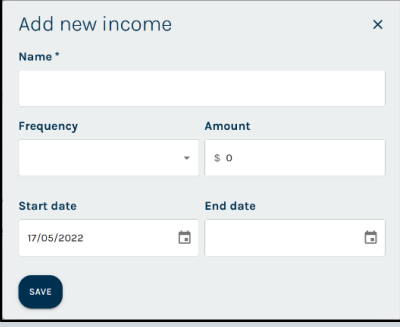
26 April 2022



menu

Add Income

- 1 Click the  icon next to Income.
- 2 Enter the name of the person who is receiving the income.
- 3 Click on the drop-down menu to select the frequency of income.
- 4 Enter the amount.
- 5 Click on the calendar icon to select the date the income started.
You cannot enter a past start date.
If you know the end date of income, enter this in, otherwise leave blank.
- 6 Click Save.



Add new income

Name *

Frequency

Amount

Start date

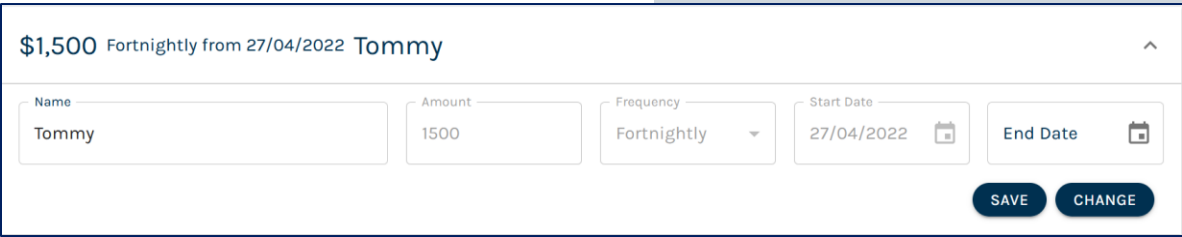
End date

SAVE

menu

Edit Income

- 1 Open the income panel for the income you want to change.
- 2 Click Change.



\$1,500 Fortnightly from 27/04/2022 Tommy

Name Tommy

Amount 1500

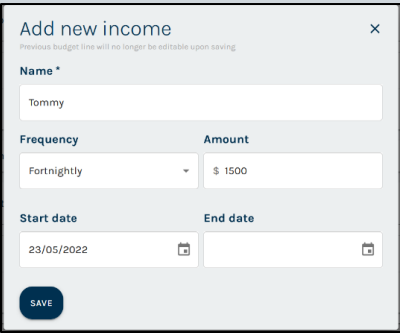
Frequency Fortnightly

Start Date 27/04/2022

End Date

SAVE CHANGE

- 3 Enter in the amendments required.
- 4 Click save.



Add new income

Previous budget line will no longer be editable upon saving.

Name *

Tommy

Frequency

Amount

Start date

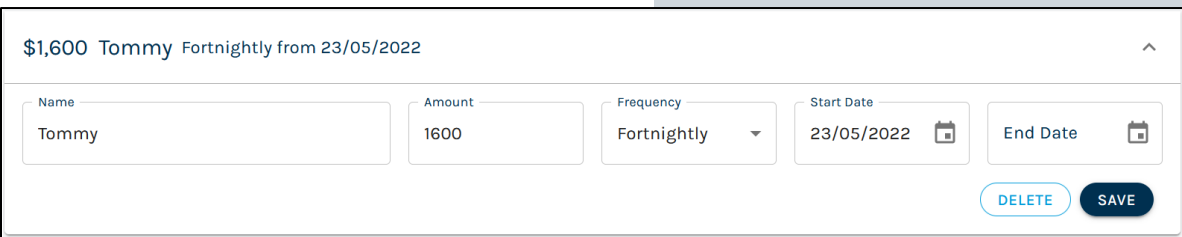
End date

SAVE

menu

Delete Change

- 1 You can delete a change to income or expenses if it's in the future.
There will be a delete option available.



\$1,600 Tommy Fortnightly from 23/05/2022

Name Tommy

Amount 1600

Frequency Fortnightly

Start Date 23/05/2022

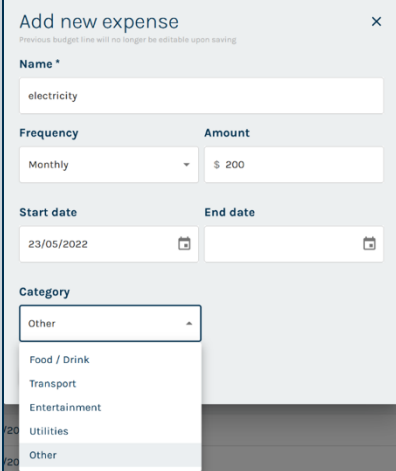
End Date

DELETE SAVE

menu

Add Expense

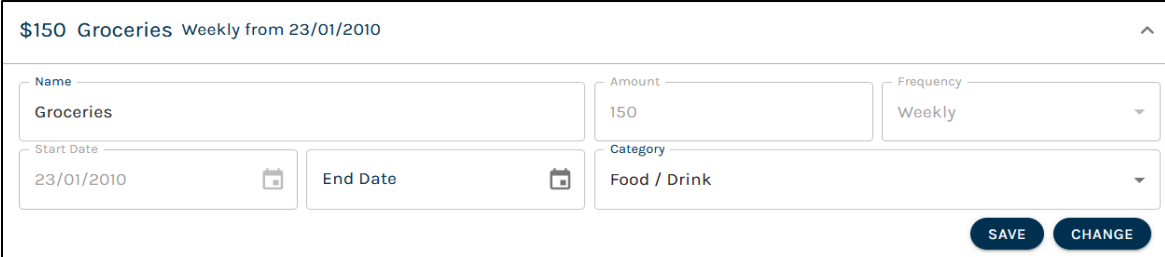
- 1 Click the  icon.
- 2 Enter the name of the expense.
- 3 Click on the drop-down menu to select the frequency of expense.
- 4 Enter the amount.
- 5 Click on the calendar icon to select the date the expense started. You cannot enter a past start date.
If you know the end date of expense, enter this in, otherwise leave blank.
- 6 Select from the drop-down menu the expense category.
- 7 Click Save.



menu

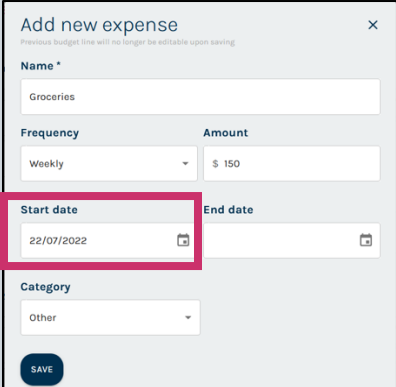
Edit Expense

- 1 Click on the drop-down arrow for the income/expense you want to change.
- 2 Click on Change.



The start date will default to today's date. Change the start date to the next time your income / this expense will be paid.

- 3 Amend any other fields as required.
- 4 Click Save.



menu

Editing a Past Dated Income / Expense

\$5,900 Billy's Income Monthly from 28/07/2021

Name

Billy's Income

Amount

5900

Frequency

Monthly

Start Date

28/07/2021

End Date

SAVE

CHANGE

\$150 Groceries Weekly from 23/01/2010

Name

Groceries

Amount

150

Frequency

Weekly

Start Date

23/01/2010

End Date

Category

Food / Drink

SAVE

CHANGE

The functions are the same for both income and expense.

You can only edit Name and End Date.
The category field in expenses is also editable.

If you need to amend the amount, frequency or start date, follow these steps.

- 1 Click on the drop-down arrow for the income/expense you want to change.
- 2 Click on Change.

\$960 Simon Weekly from 20/05/2022

Name

Simon

Amount

960

Frequency

Weekly

Start Date

20/05/2022

End Date

SAVE

CHANGE

The start date will default to today's date. Change the start date to the next time your income / this expense will be paid.

Add new income

Name *

Simon

Frequency

Weekly

Amount

\$ 1010

Start date

22/07/2022

End date

SAVE

- 3 Amend any other fields as required.
- 4 Click Save.

Editing a Past Dated Income / Expense... cont.

\$960 Simon Weekly from 20/05/2022

Name	Simon	Amount	960	Frequency	Weekly
Start Date	20/05/2022	End Date	21/07/2022		

SAVE CHANGE

Once you press Save on the pop-up window, the old line will have an End Date of today and the new line will be added to the Plan.

\$1,010 Simon Weekly from 22/07/2022

\$1,010 Simon Weekly from 22/07/2022

Name	Simon	Amount	1010	Frequency	Weekly
Start Date	22/07/2022	End Date			

DELETE SAVE

menu

Add Insurance

- 1 Click the  icon.

● Insurances



- 2 Enter the name of insurance.
- 3 Click on the drop-down menu to select the frequency of insurance payment.
- 4 Enter the amount.
- 5 Click on the calendar icon to select the date the insurance payment started.

If you know the end date of insurance payment, enter this in, otherwise leave blank.

- 6 Click Save.

Add new insurance

Name *

Frequency

Amount

\$ 0

Start date

23/05/2022

End date

SAVE

menu