OnNest™

YOUR MONEY SHOULD BE WORKING.

Member Guide

Your Guide to Navigating and Using OnNest

PLAN TODAY. A BRIGHTER TOMORROW.

Understand
Your financial picture

Plan
With clarity and confidence

Take Action
Toward your goals

Build
A brighter tomorrow



KNOW MORE.
STRESS LESS.
LIVE BRIGHTER.

REAL PEOPLE.
REAL PROGRESS.
A BRIGHTER TOMORROW.

OnNest Member Guide
VERSION 1.0

Welcome to OnNest

This guide is for one thing: helping you find your way around OnNest without turning your experience into homework.

OnNest helps you organize the money information you choose to enter, see your current financial picture, build toward goals, and identify a practical area to work on next. You stay in control of every decision.

> **The simplest way to use OnNest**
> Keep your information current, check **My Nest** for your latest picture, use **Goals** for what you are building toward, and review **Your Next Move** when you want a practical place to focus.

Quick Start

1. Create your account with email and password or Google.
2. Complete the short setup so OnNest can build your starting picture.
3. Arrive at **My Nest**, your home base.
4. Return to **Money** whenever income, expenses, debt, or savings change.
5. Use **Goals**, **Your OnNest View**, and **Your Next Move** to understand what your information is showing.

> **Good to know**
> OnNest is a financial education and planning tool. It is not a lender, credit bureau, or personal investment, tax, or legal advisor.

Finding Your Way Around

You do not need to learn every part of OnNest at once. These are the places you will use most often.

Area	Where to find it	Use it for
My Nest	Main app home	Your snapshot, primary goal, OnNest View, and Next Move.
Money	Main navigation	Income, living expenses, debt payments, cash, and savings.
Debt	Main navigation	A clearer view of the debts you have entered.
Goals	Main navigation	Create goals and review Goal Readiness.
My Progress	More	Review how your financial picture has changed over time.
Refer & Earn	More / Settings	Find your personal referral link and Partner information.
Settings	Account menu	Profile, password, membership, privacy, and account controls.

Not sure where to begin?
Go to **My Nest**. It is designed to bring the most important parts of your current OnNest picture together.

Keeping Your Money Information Current

OnNest only knows what you tell it. When something changes, **Money** is the main place to update your financial picture.

Use Money to review or change your **income**, **living expenses**, **debt payments**, and **cash and savings**. You can add new items or edit information you already entered.

> **Three buttons and choices to remember**
> **Add** - enter something new.
> **Save changes** - keep an update you made.
> **I don't have any of these** - tell OnNest that a category is actually none, rather than leaving it unknown.

Understanding the summary

Committed each month is your living expenses plus debt payments. **What's left**, also called Monthly Breathing Room, is monthly income minus those committed monthly amounts.

> **“Not provided yet” is not zero**
> When OnNest says information is not provided yet, it means that part of your picture is still unknown. If the real amount is zero or none, use the available zero/none option so OnNest can tell the difference.

My Nest: Your Home Base

My Nest is the best place to answer: **“Where do I stand right now?”** It brings together your current snapshot, your primary goal, and the next area OnNest suggests you look at.

Your OnNest View

Your OnNest View takes the information you entered and organizes it into a plain-language picture. It may show what your numbers indicate and a suggested order for what to consider first, next, and later.

> **A suggestion, not an instruction**
> OnNest may suggest an order such as **Start Here**, **Then Work On**, or **Later Consider**. These are planning suggestions based on the information available, not commands or guarantees.

Your Next Move

Your Next Move gives you one practical area to work on next and explains why it may matter. You can use it as a starting point, ignore it, or come back after updating your information.

Goals & Goal Readiness

Use **Goals** for something you are building toward. A goal can include a target amount, target date, and the reason it matters to you, but not every goal needs every field.

Goal Readiness is not a score

Goal Readiness looks at individual conditions OnNest can see. Depending on the goal, a condition may be shown as **In place**, **Underway**, **Needs attention**, **Still needed**, or **Not applicable**.

> **What “Underway” means**
> Underway is neutral. It simply means progress has been recorded and the target has not been reached. For a progress goal with nothing recorded yet, OnNest may show **Getting Started**.

Open a goal to see the details behind its readiness. That is more useful than treating the badge like a grade.

Seeing Your Progress

My Progress helps you review how your financial picture has changed as you continue using OnNest. It is designed to show movement over time, not to judge you.

You may see a Then → Now comparison or a timeline once OnNest has enough information to compare. If there is only one financial picture recorded, there may be nothing to compare yet.

> **Keep the picture accurate**
> Progress is most useful when the information in Money reflects your real situation. Update OnNest after meaningful changes instead of changing numbers just to make a progress indicator move.

Other useful tools

The **Payment Calendar** can help you review upcoming obligations you have entered. The **Learn** area is where OnNest's educational content will continue to grow.

Membership, Referrals & Partners

Membership

You can manage your membership from **Settings** → **Membership**. Current public pricing and plan details are also available on the Pricing page at GetOnNest.com.

Refer & Earn

Your personal OnNest referral link is available in **Refer & Earn** or the sharing area in Settings. Under the current Member Referral Program, an ordinary referrer earns **$5 once** for each of the first **10 qualified paid referrals**, up to **$50** total.

Rewards become redeemable once the available qualified balance reaches at least **$20**. A referred member's payment must settle and the 7-day qualification period must pass before the reward qualifies.

OnNest Partners

Podcasts, creators, newsletters, community organizations, churches and faith communities, and other promotional partners may apply to the OnNest Partner Program. Partner status requires approval.

> **Partner reward**
> An approved Partner earns **$5 once** for each qualified new paid OnNest subscriber attributed through the Partner's link. There is no ordinary 10-referral or $50 lifetime cap for approved Partners, and renewals do not create another reward.

Settings, Privacy & Getting Help

Settings

Use Settings for your profile and account information, password controls, membership access, and your data and privacy choices.

Privacy & security

Public pages at GetOnNest.com explain OnNest's Privacy Policy, Security & Data Protection, Privacy Choices & Data Rights, Terms of Use, and Referral Program Terms.

Need help?
FAQ: GetOnNest.com/faq
General support: support@builtbypfx.com
Billing & cost questions: billing@builtbypfx.com

OnNest on mobile

You can use OnNest directly in your mobile browser at **GetOnNest.com**. This guide does not include app-install instructions.

Where Do I Go If...?

I want to...	Go here
I need to update my income	Money → Income
I need to change an expense	Money → Living expenses
I need to add or review debt	Money → Debt, or open Debt
I need to update savings	Money → Cash and savings
I want to create a goal	Goals → Add a goal
I want to understand Goal Readiness	Goals → open the goal
I want to know what to work on next	My Nest → Your Next Move
I want to review what changed	More → My Progress
I want to manage membership	Settings → Membership
I need my referral link	More → Refer & Earn
I want to apply as a Partner	Refer & Earn → Partner program
I need to change my password	Settings → Change password
I need privacy or security information	Public site footer → Privacy / Security
I still need help	FAQ or support@builtbypfx.com

A Few OnNest Terms

Financial Picture - the figures OnNest builds only from the information you enter.

Monthly Breathing Room - monthly income minus committed monthly outflow; shown as “What's left.”

Your OnNest View - what you told OnNest, what your numbers show, and what that may mean, with a suggested order to work in.

Next Move - one practical area OnNest suggests you consider next.

Goal Readiness - a condition-based view of what is in place, underway, needs attention, or is still needed. It is not a score.

Underway - progress is recorded and the target has not yet been reached.

Qualified Referral - a referred person whose payment has settled and whose 7-day qualification period has passed.

OnNest Reward - the digital reward available under the referral program once redemption requirements are met.

> **Remember**
> You do not need to memorize these terms. This page is here so you have a quick reference when you see them inside OnNest.

You're Ready to Use OnNest

You do not need to use every feature every day. Start with your real information, keep it current, and return to My Nest whenever you want a clearer view of where things stand.

Your simple routine
Update your information → Check My Nest → Review your goal → Consider Your Next Move.

For additional help

FAQ: GetOnNest.com/faq
General support: support@builtbypfx.com
Billing & cost questions: billing@builtbypfx.com
Website: GetOnNest.com

OnNest provides financial education and planning tools. It is not a lender, credit bureau, or investment advisor.

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