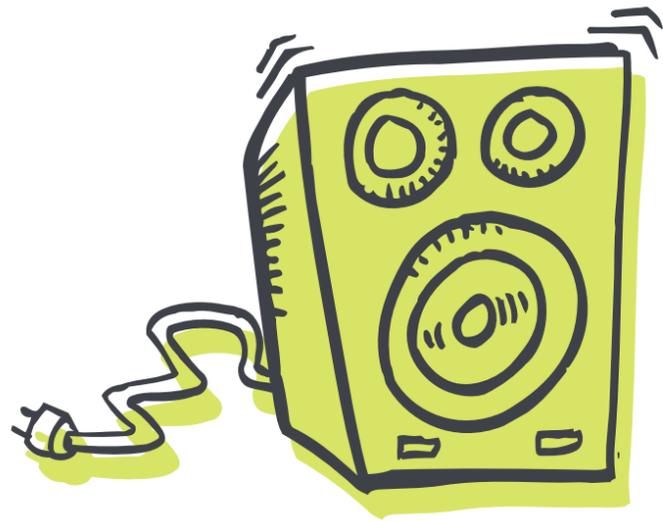


*(though you shouldn't hear anything yet)*

# You can listen through:



**Computer Speakers**

*Turn them up!*



**Dialing in by Phone**

*Check your email!*

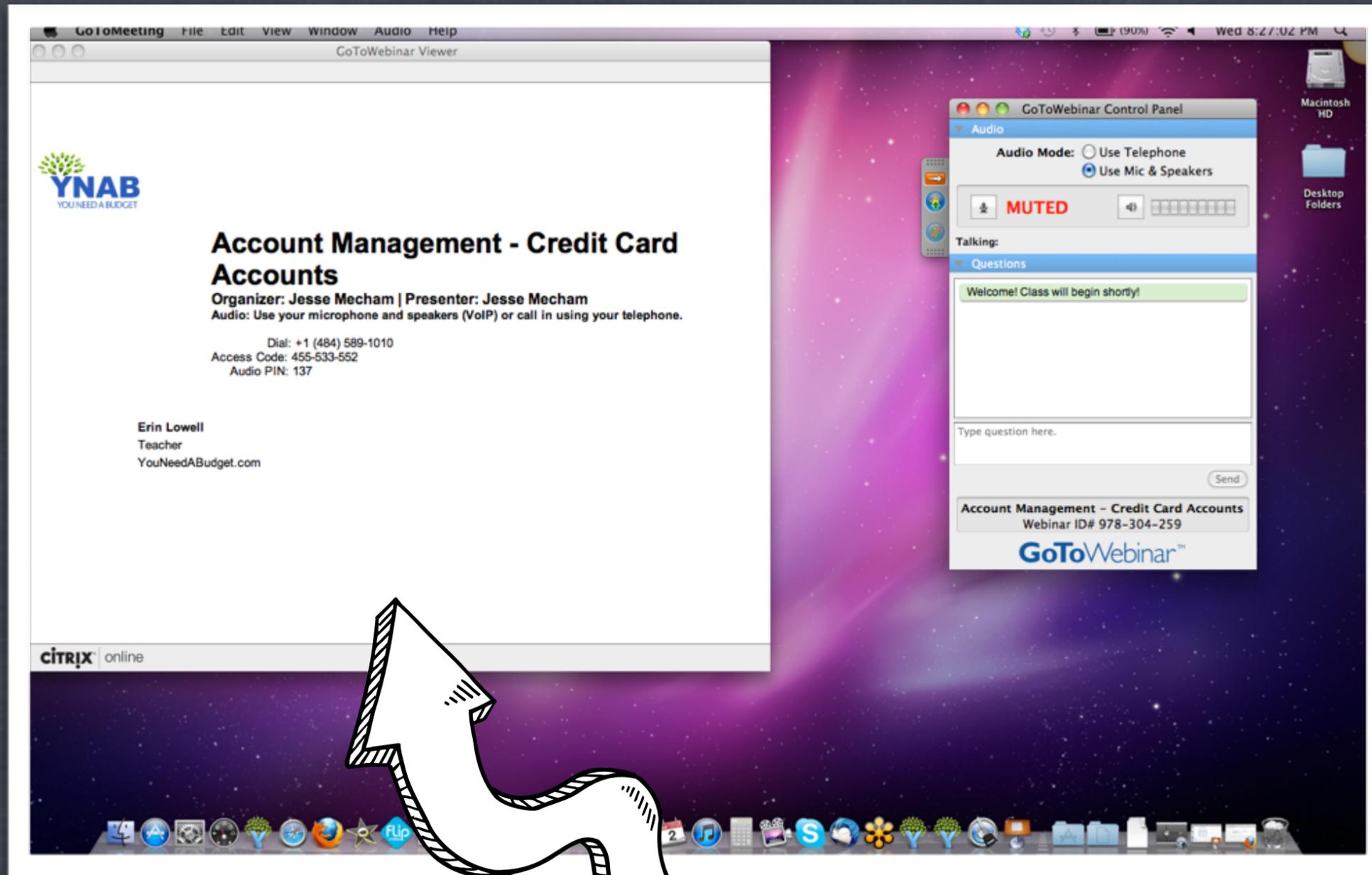
*You Haven't Budgeted Like This*

---

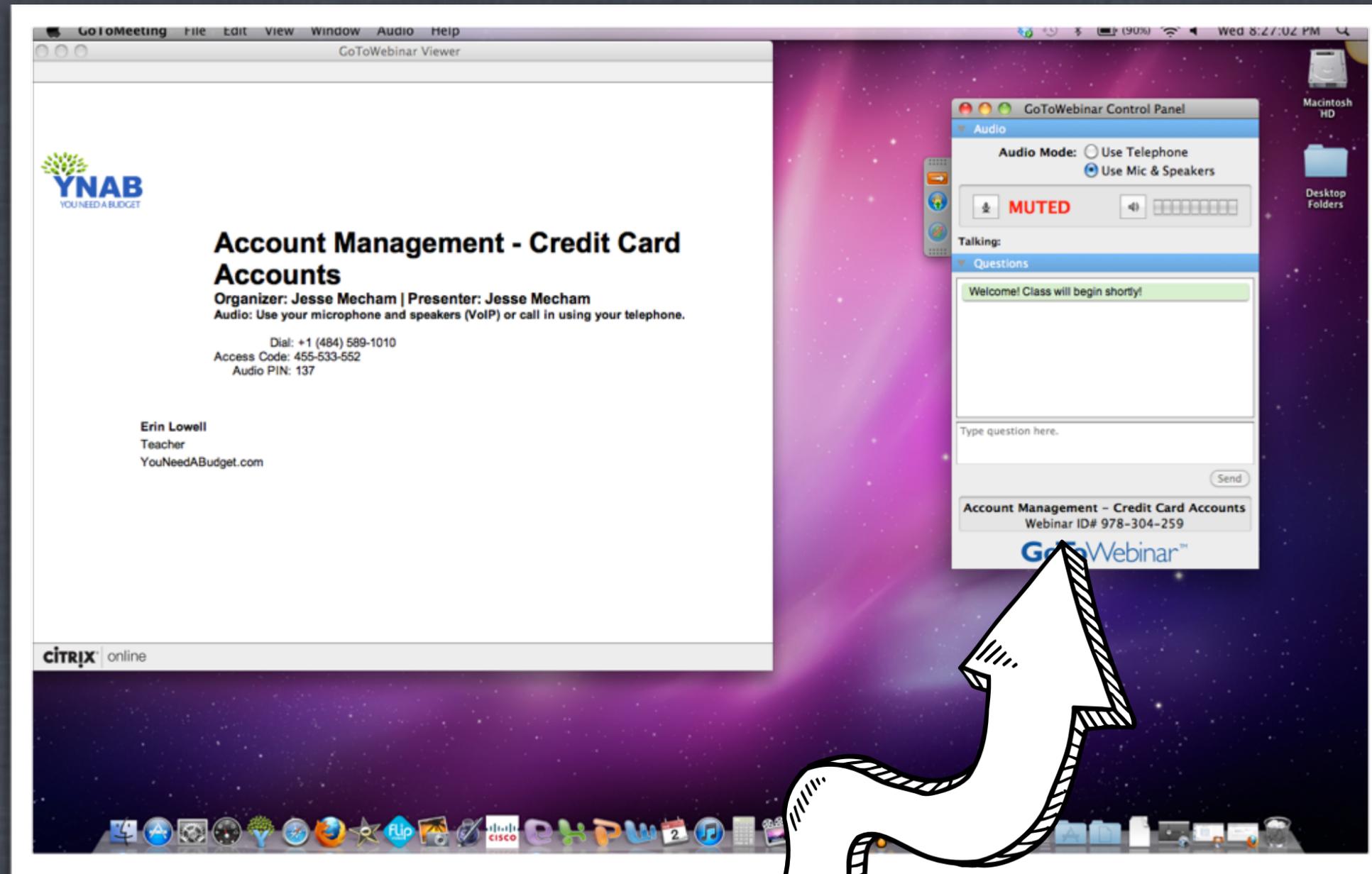
# Getting Started with YNAB

**You Need  
A Budget.**

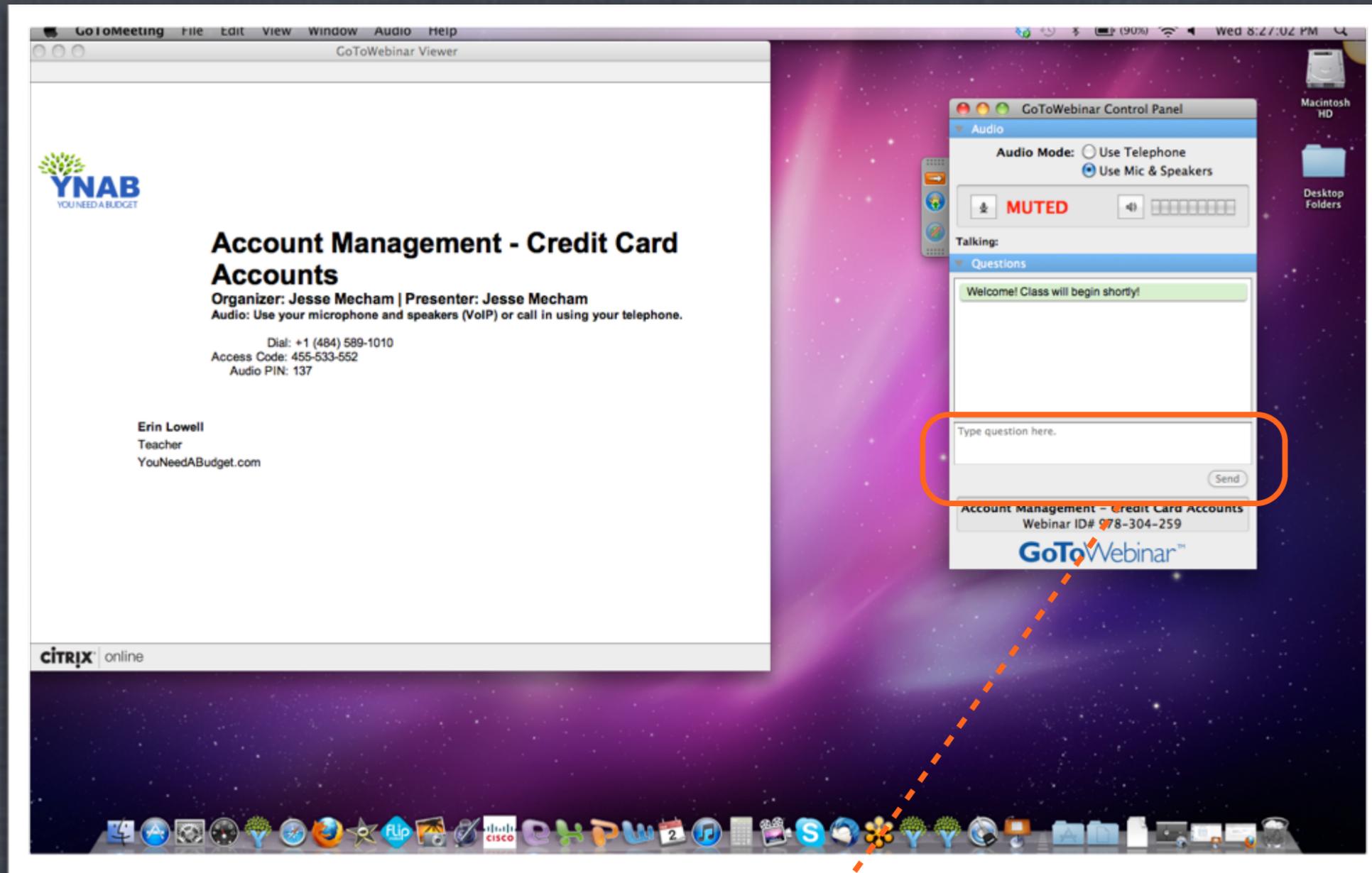




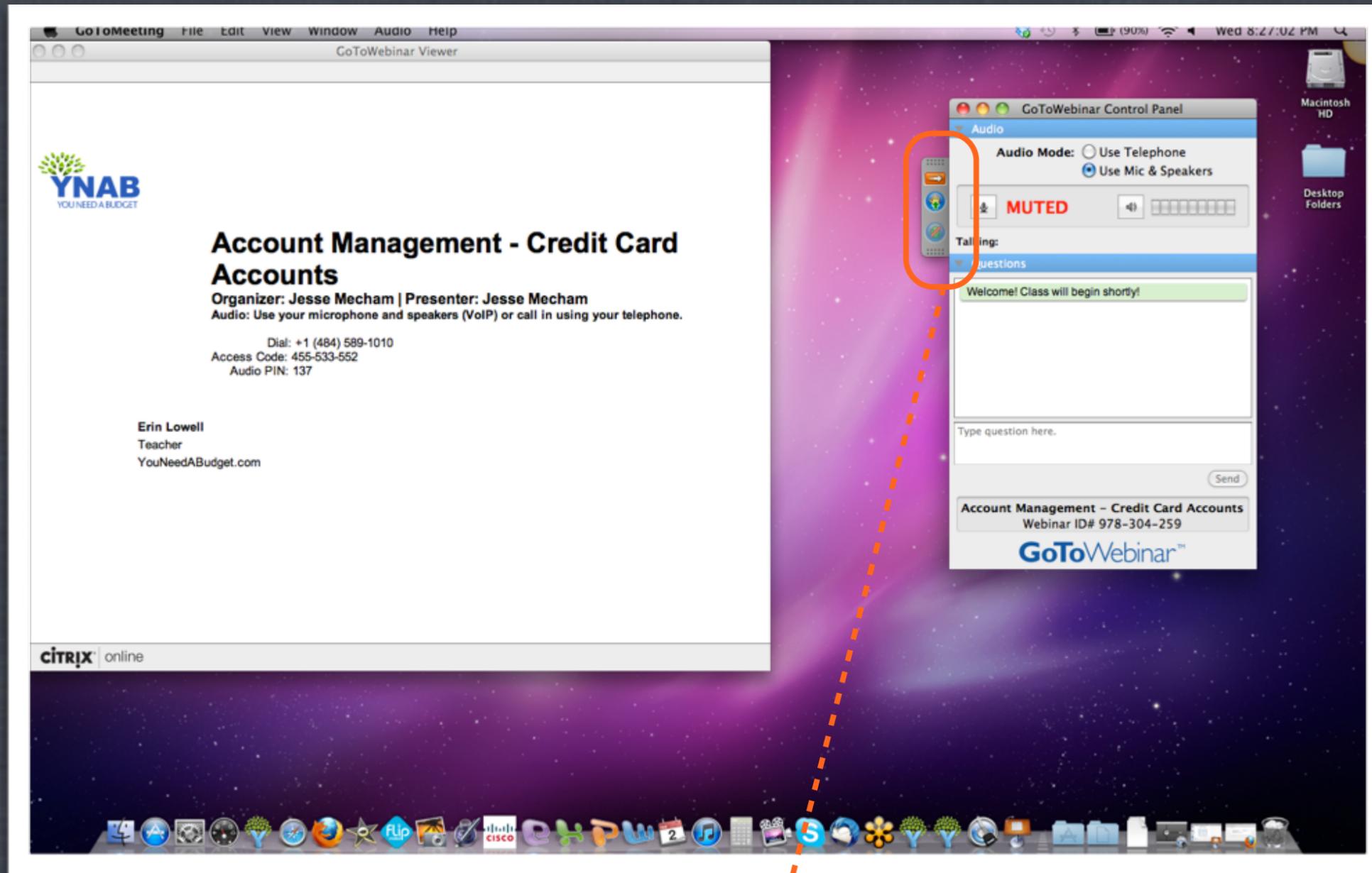
GoToWebinar Viewer



GoToWebinar Control Panel



Type questions here!

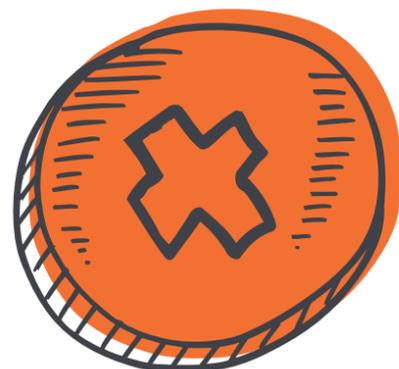


*Click if you can't see the control panel*



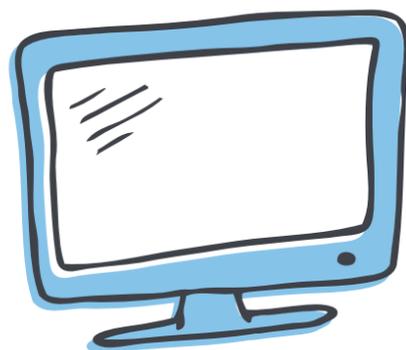
**I'll leave time for open Q&A at the end.**

---



**Please hold all questions until I ask for them.**

---



**We'll share links to the class slides and recording at the end of the class.**

# Outline

- What is a budget?
- Problems and solutions
- Starting in three steps
- Software demonstration
- Your questions

**Software Giveaway!**

# **Not Covered:**

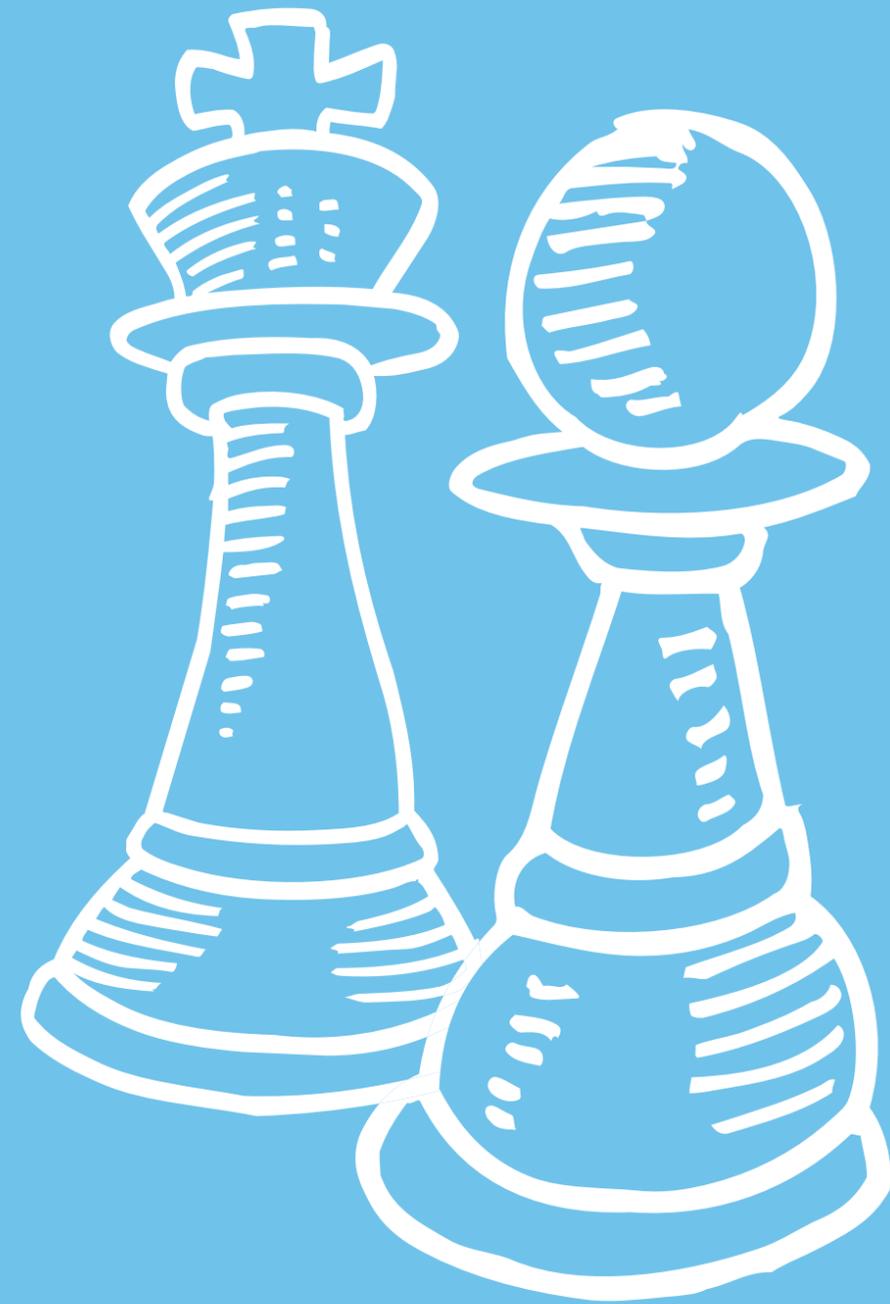
- Cash
- Credit Cards
- Savings Accounts
- Business Accounts



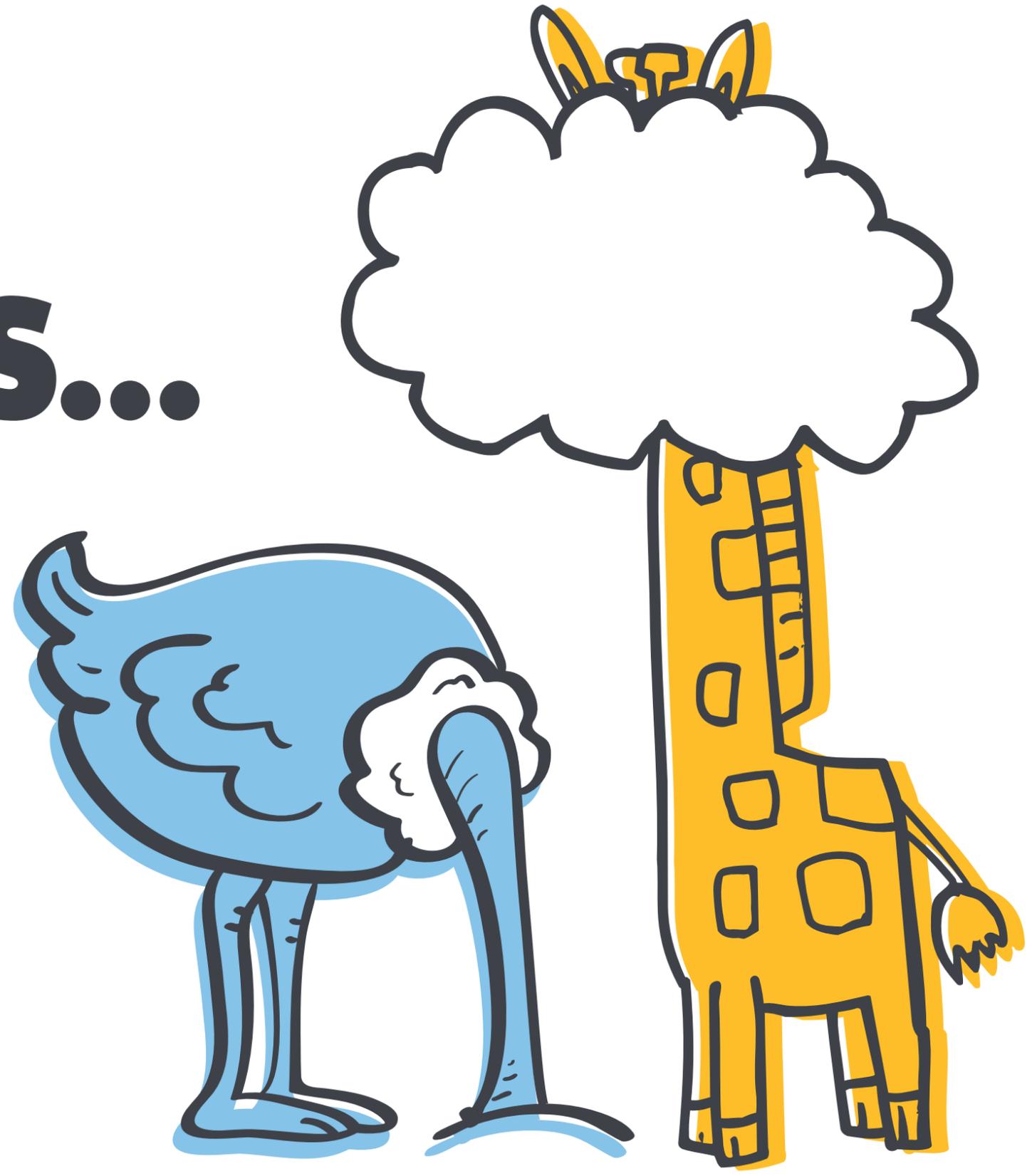
**BUDGET**

**A PLAN**

*for your money*



**PROBLEMS...**





*Rule One:*

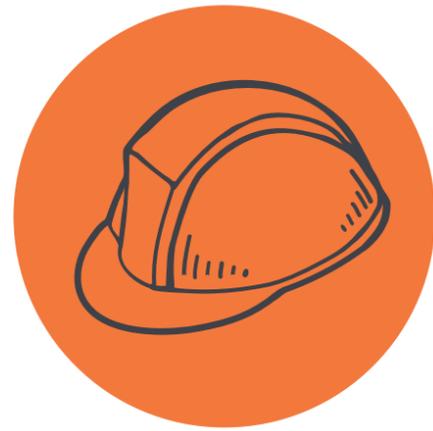
---

**Give Every Dollar a Job**

Set up job descriptions  
for your money.

We call these  
**CATEGORIES.**



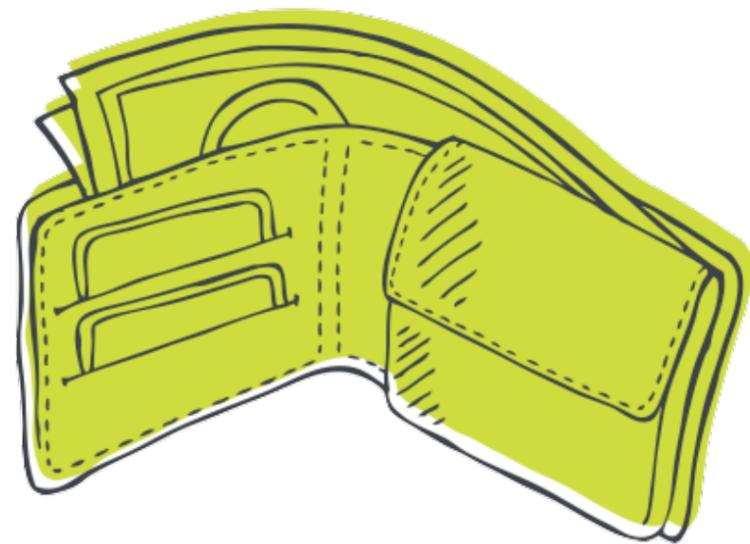


*Let's jump over to the software  
and take a look!*

Traditional budgets encourage you to forecast with **money you don't have.**



YNAB wants you to budget **ONLY** the **money that you have.**



Focusing on what you have right now,  
helps you **focus on what's important right now.**



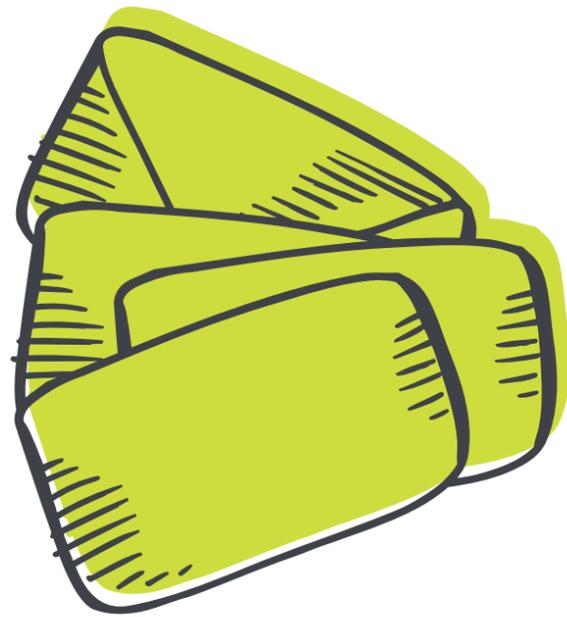
**PRIORITIZE.**



# **Prioritize** your budget.



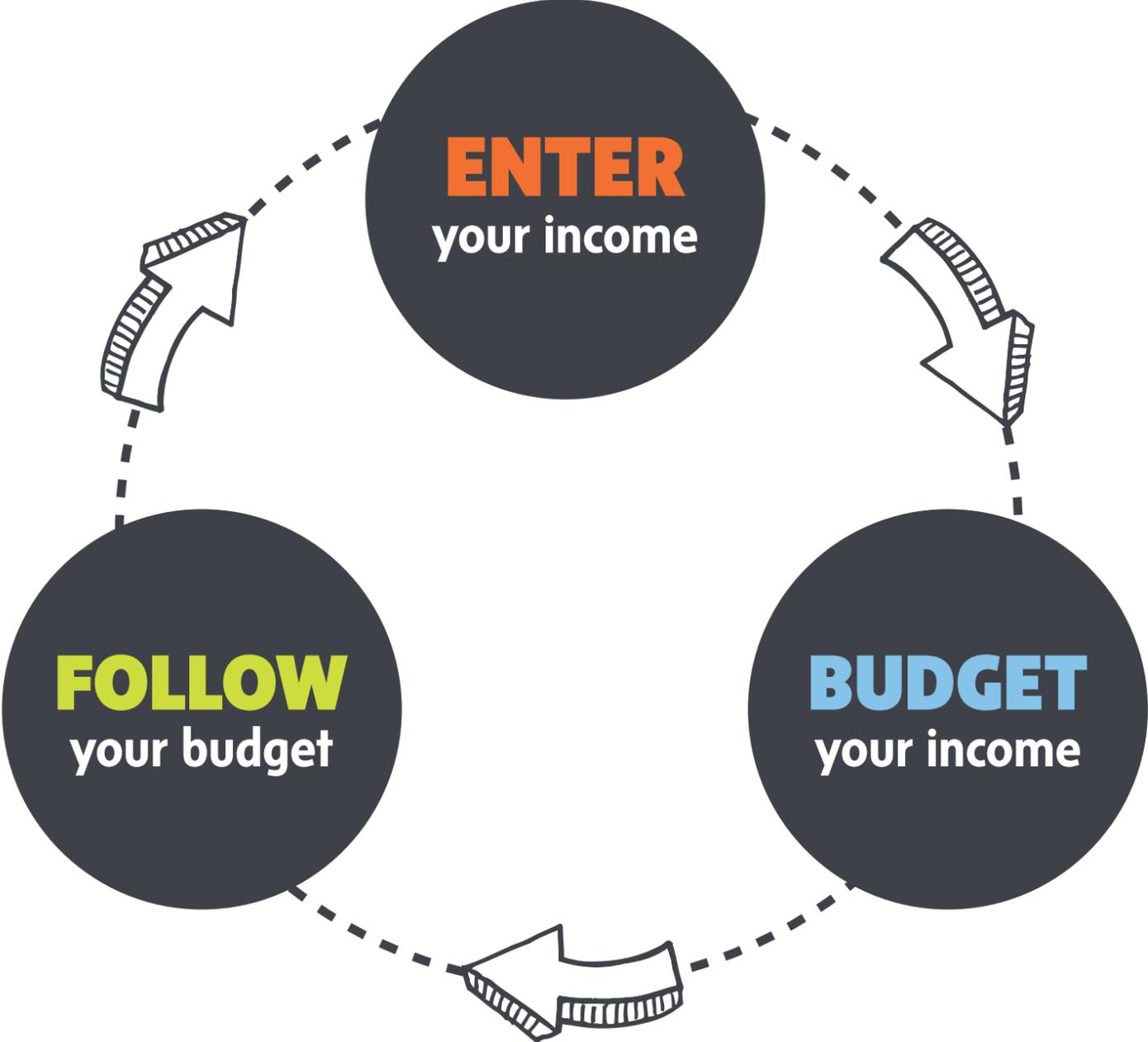
**1. Immediate Needs**



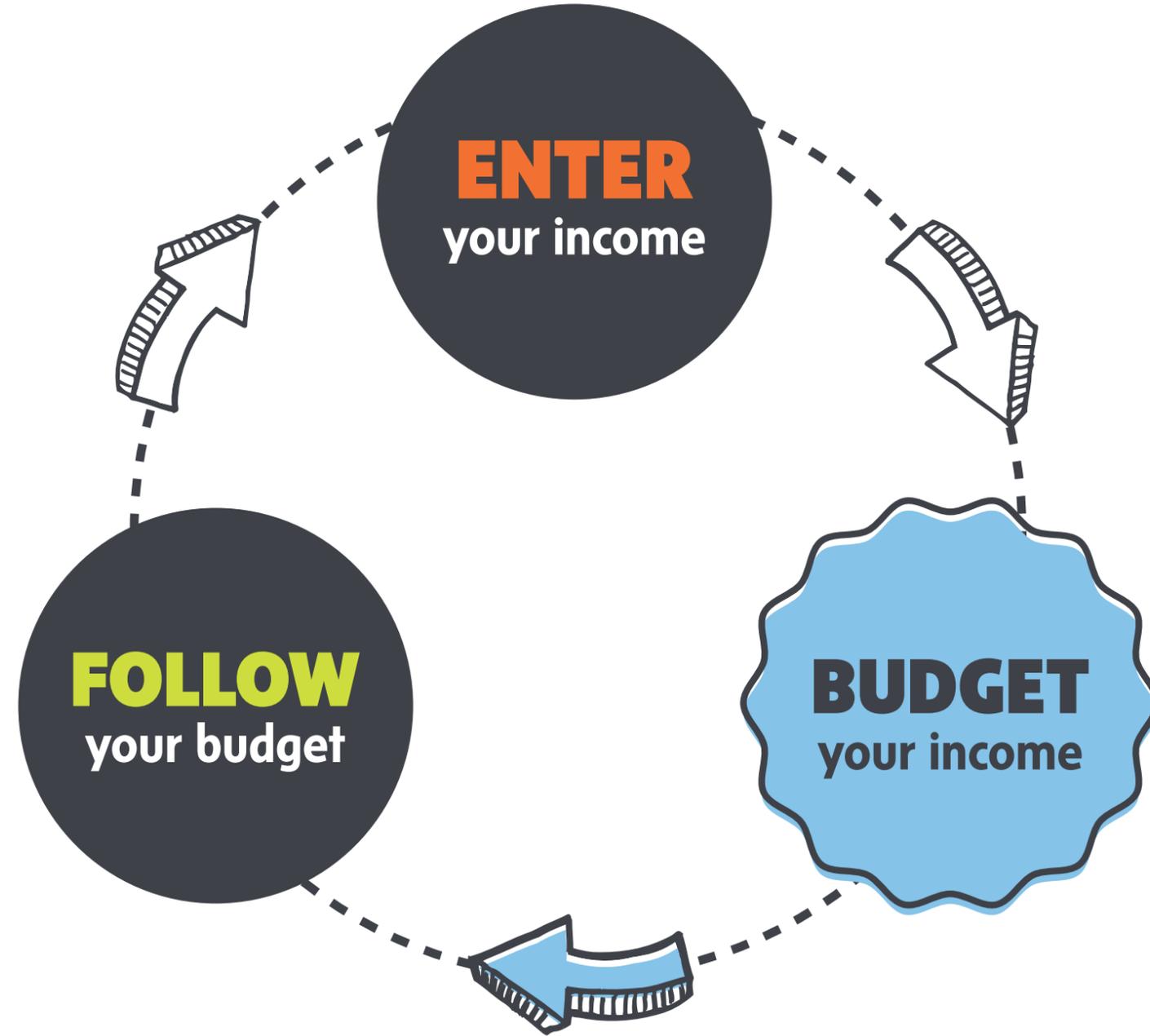
**2. Bills**

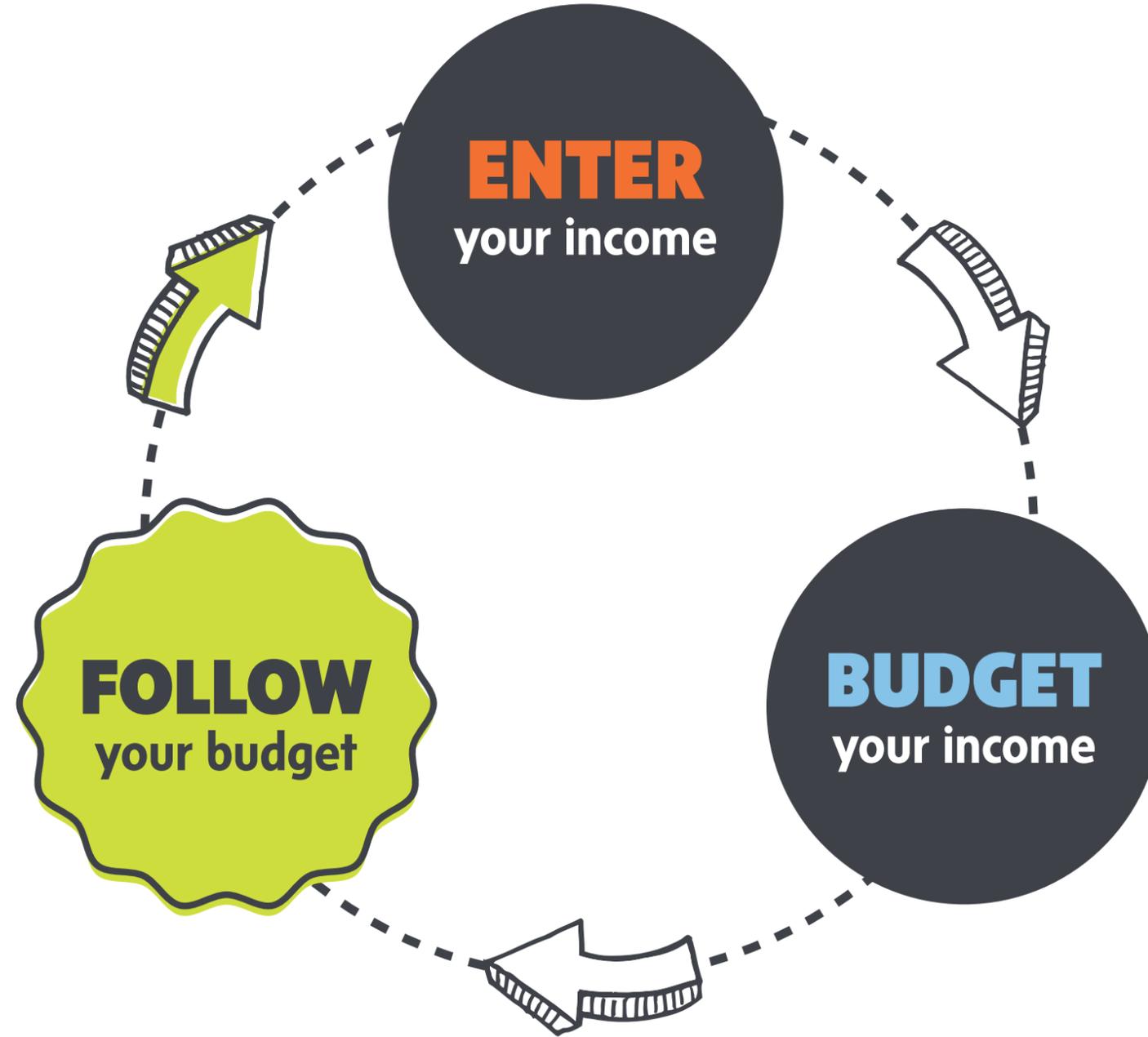


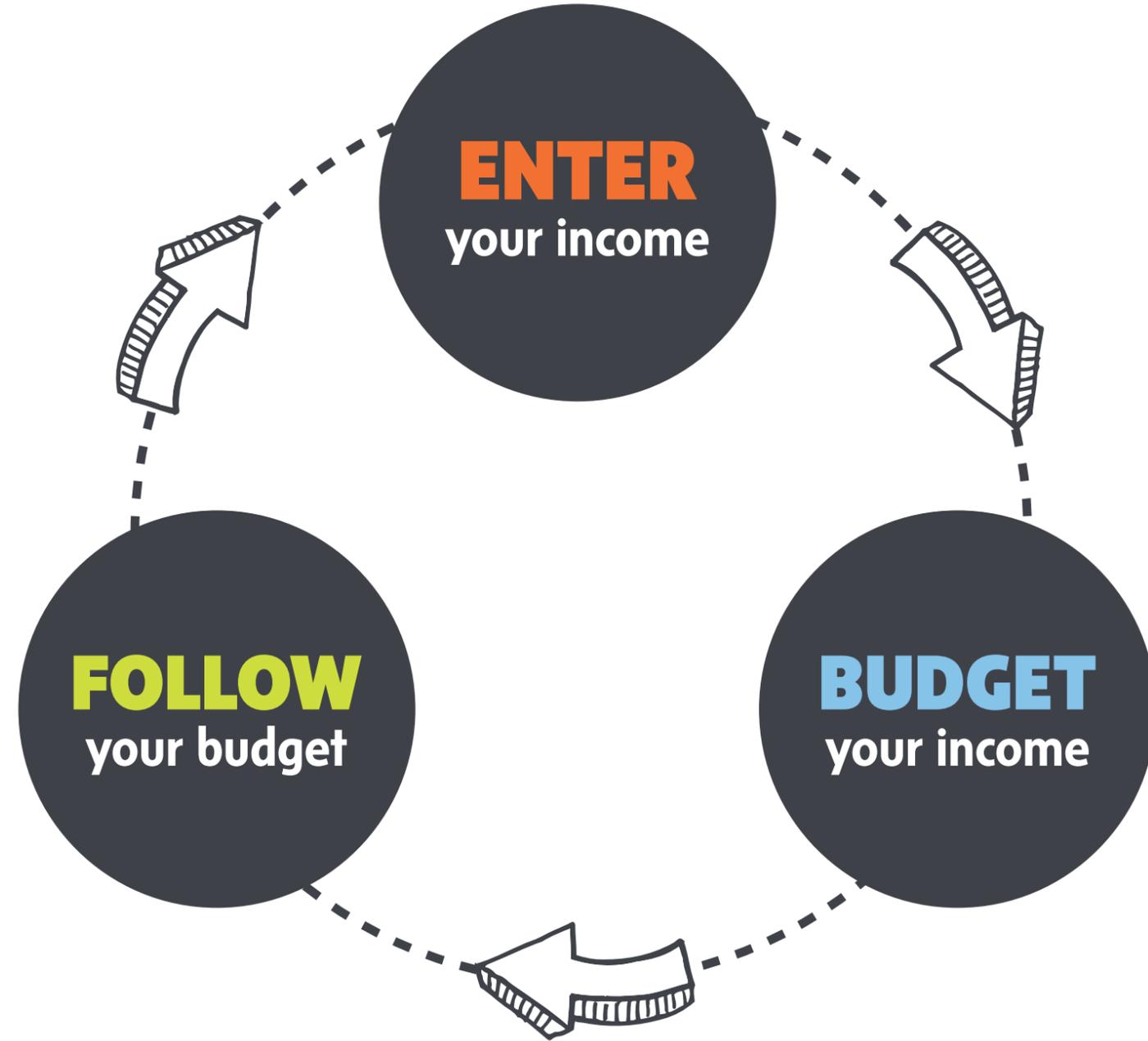
**3. Rainy Day Funds**











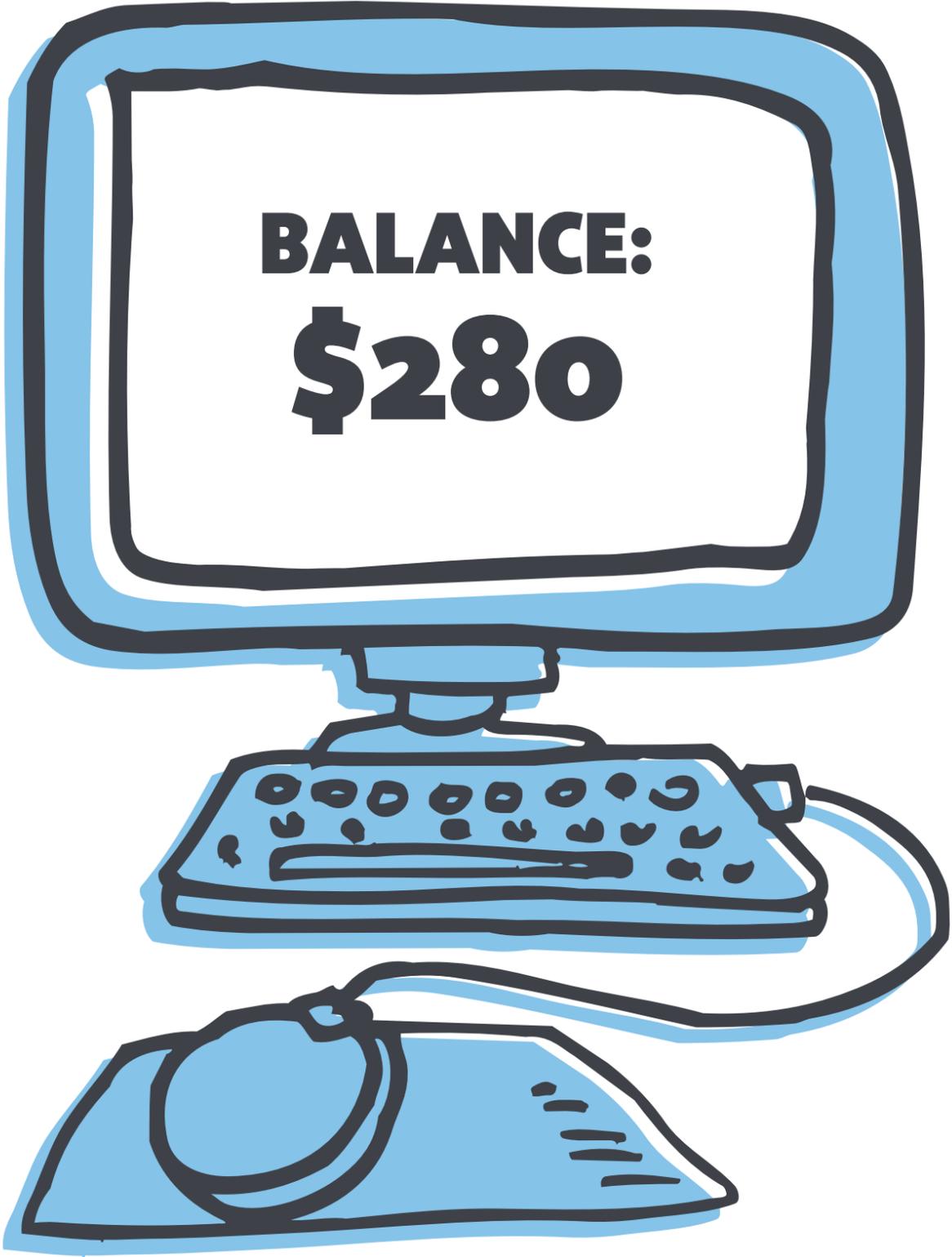
*What does this  
money need to do  
before I am paid again?*

Spending decisions are made by focusing on the **Budget**.

CATEGORY	BUDGETED	OUTFLOW	CATEGORY BALANCE
<b>Clothes</b>	<b>\$300.00</b>	<b>-\$175.00</b>	<b>\$125.00</b>



Instead of the  
**Bank Balance.**



*More*

# PROBLEMS...



A lot of Money

Bliss

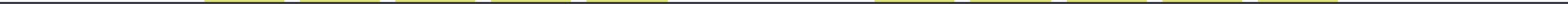
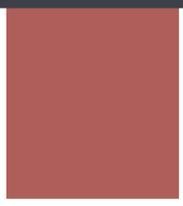


No Money

Stress



*Financial Edge*



What You Have/Want to Pay **Now**



What You Have/Want to Pay **in the Future.**

---

**= TRUE  
EXPENSES**



*Rule Two:*

---

**Save For a Rainy Day**

**Rainy Days** are expenses that occur outside of your normal monthly expenses.



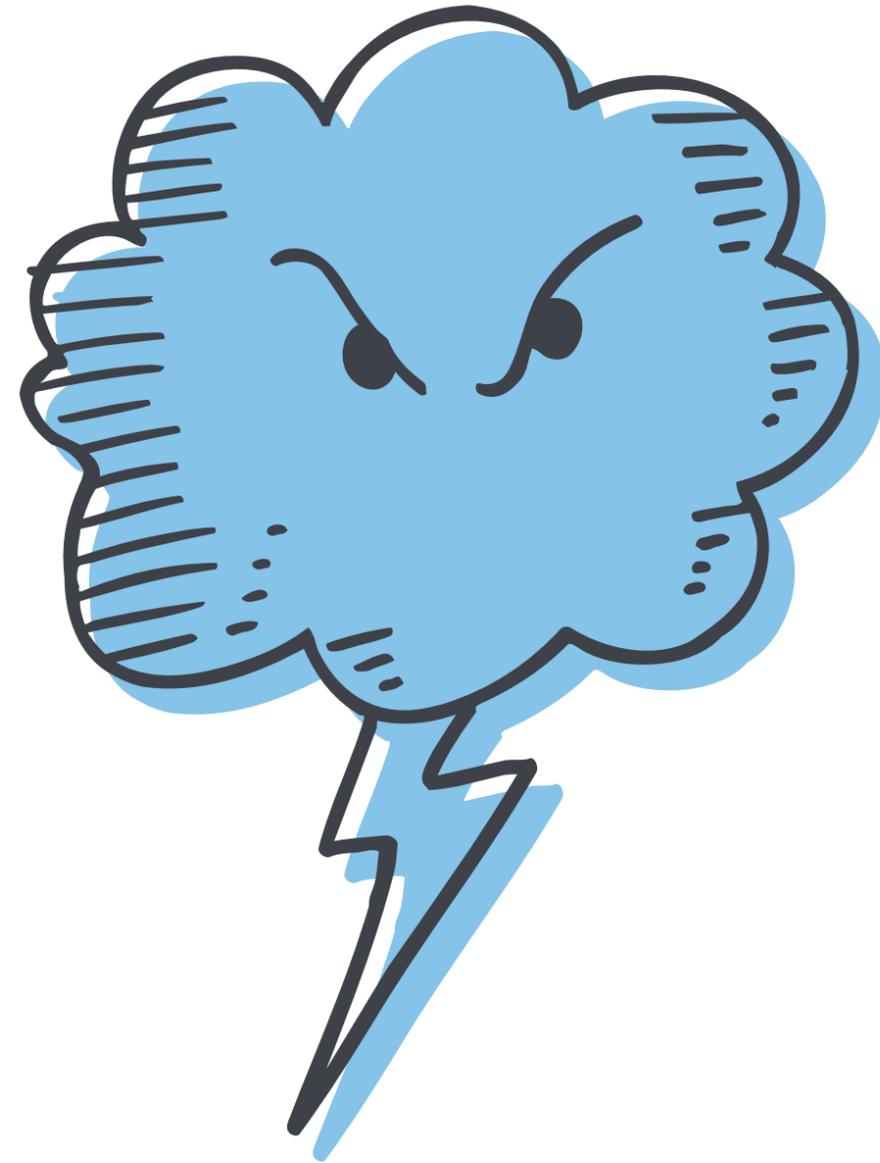
# PREDICTABLE

## RAINY DAYS

MON	TUES	WED	THURS	FRI
				

# UNPREDICTABLE

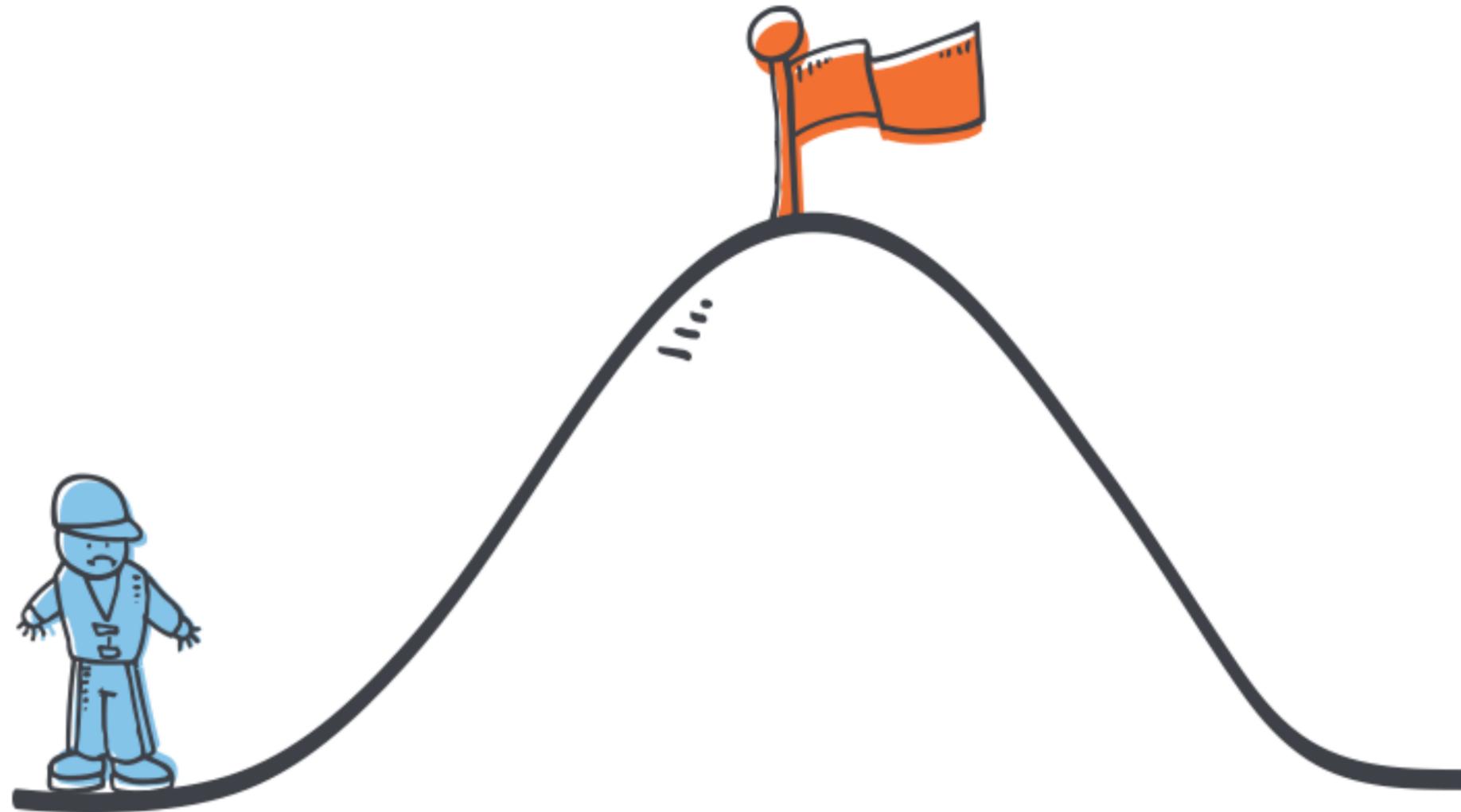
## RAINY DAYS



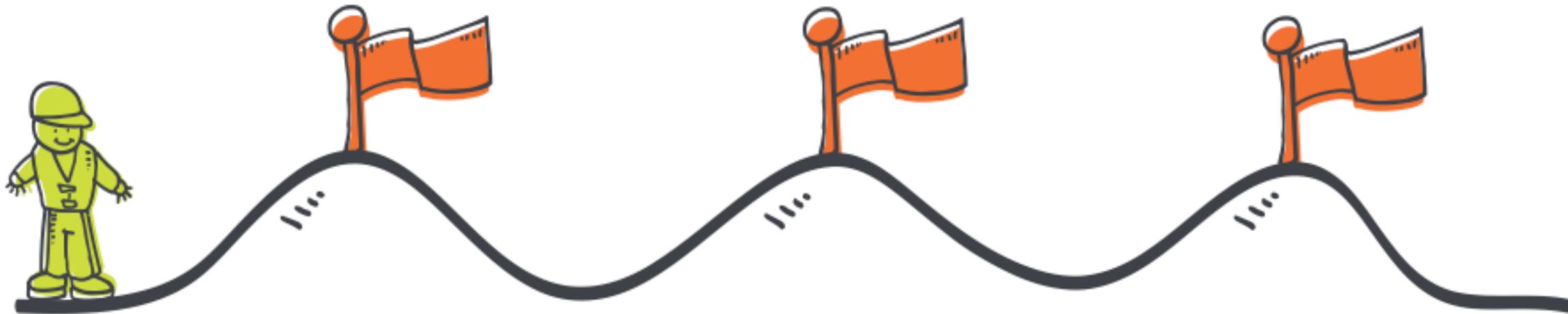


*Let's jump over to the software  
and take a look!*

Traditional budgets **don't help you plan** for larger, less frequent expenses.



YNAB helps you **break them into small monthly amounts** you can manage.



**ANTICIPATE.**



A lot of Money

Bliss

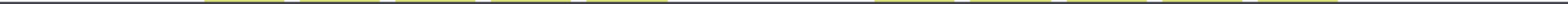


No Money

Stress



*Financial Edge*



A lot of Money

Bliss



No Money

Stress

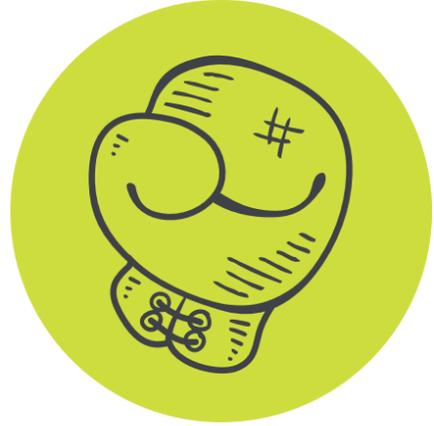
Rainy Day Funds

*Financial Edge*

*More*

**PROBLEMS...**





*Rule Three:*

---

**Roll With The Punches**



**\$25 for gifts**



**WHOOOPS!**

It was **\$42.50**



**You overspent by \$17.50**

**KEY POINT:**

**You didn't fail at budgeting.**



*Let's jump over to the software  
and take a look!*

Traditional budgets are **strict and rigid** even though life is changing and dynamic.

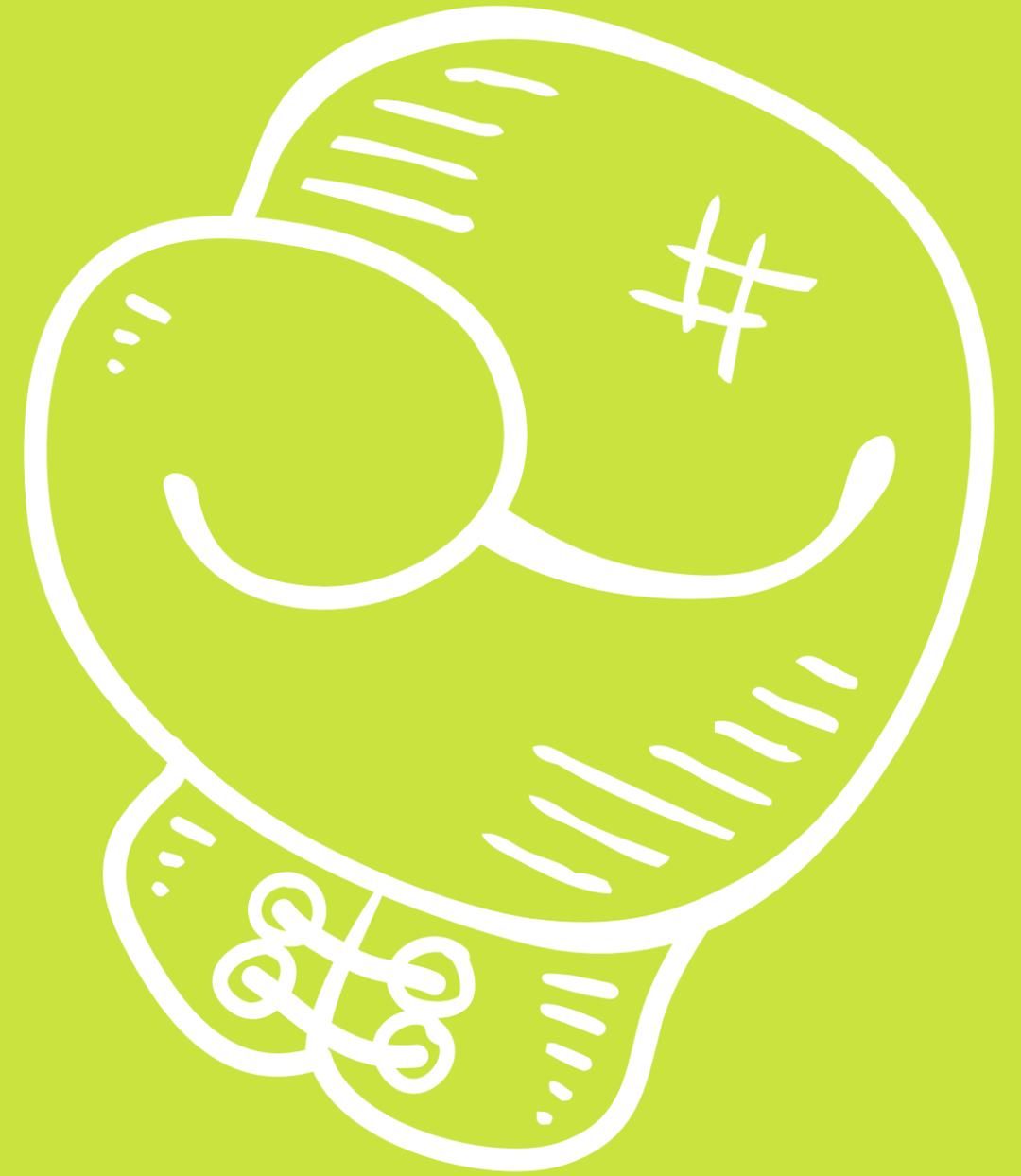


*I overspent on gifts!  
I'm a budget failure!*

At YNAB, we think it's okay to  
**change your budget.**

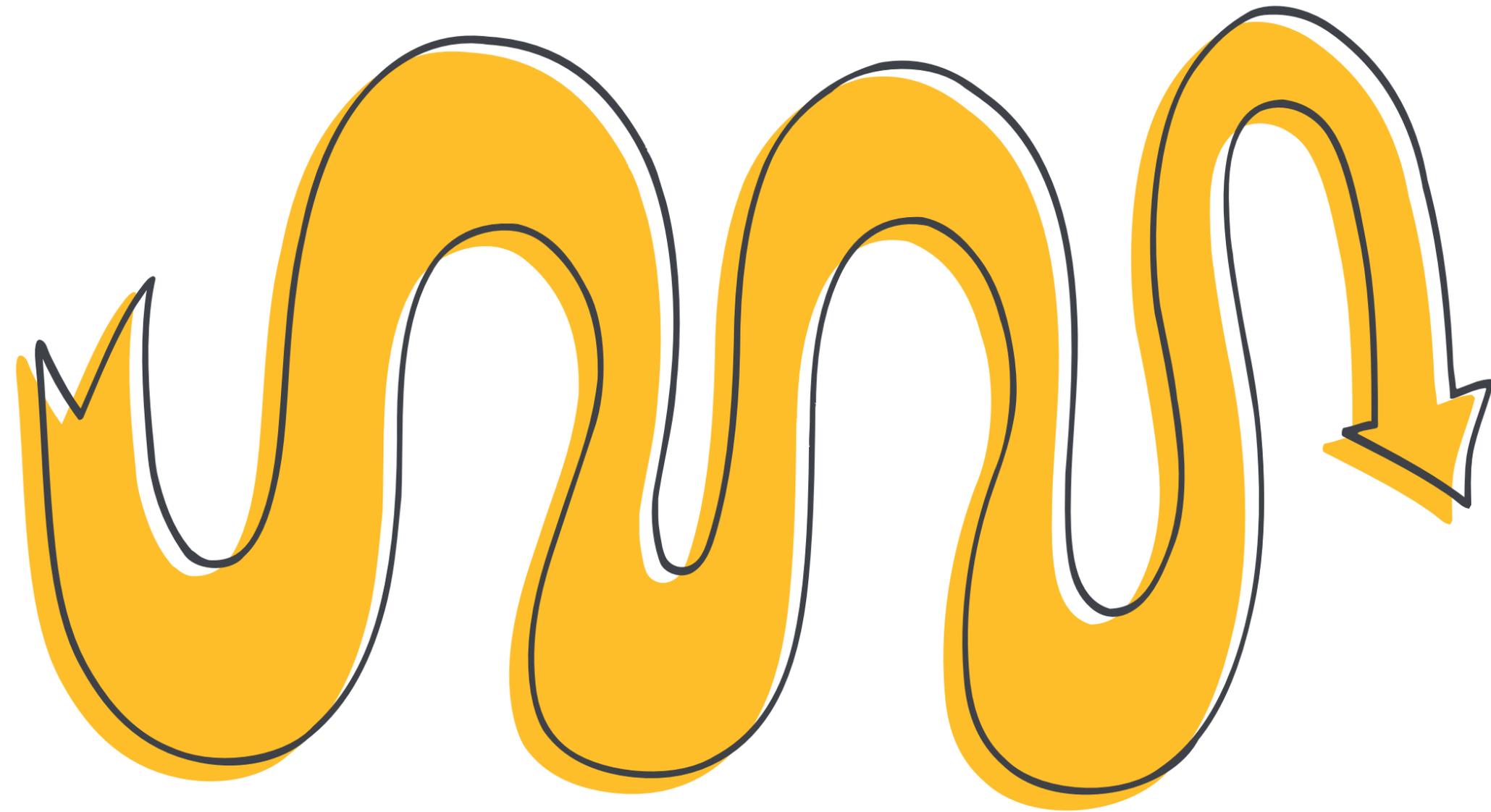


**ADAPT.**



*More*

**PROBLEMS...**



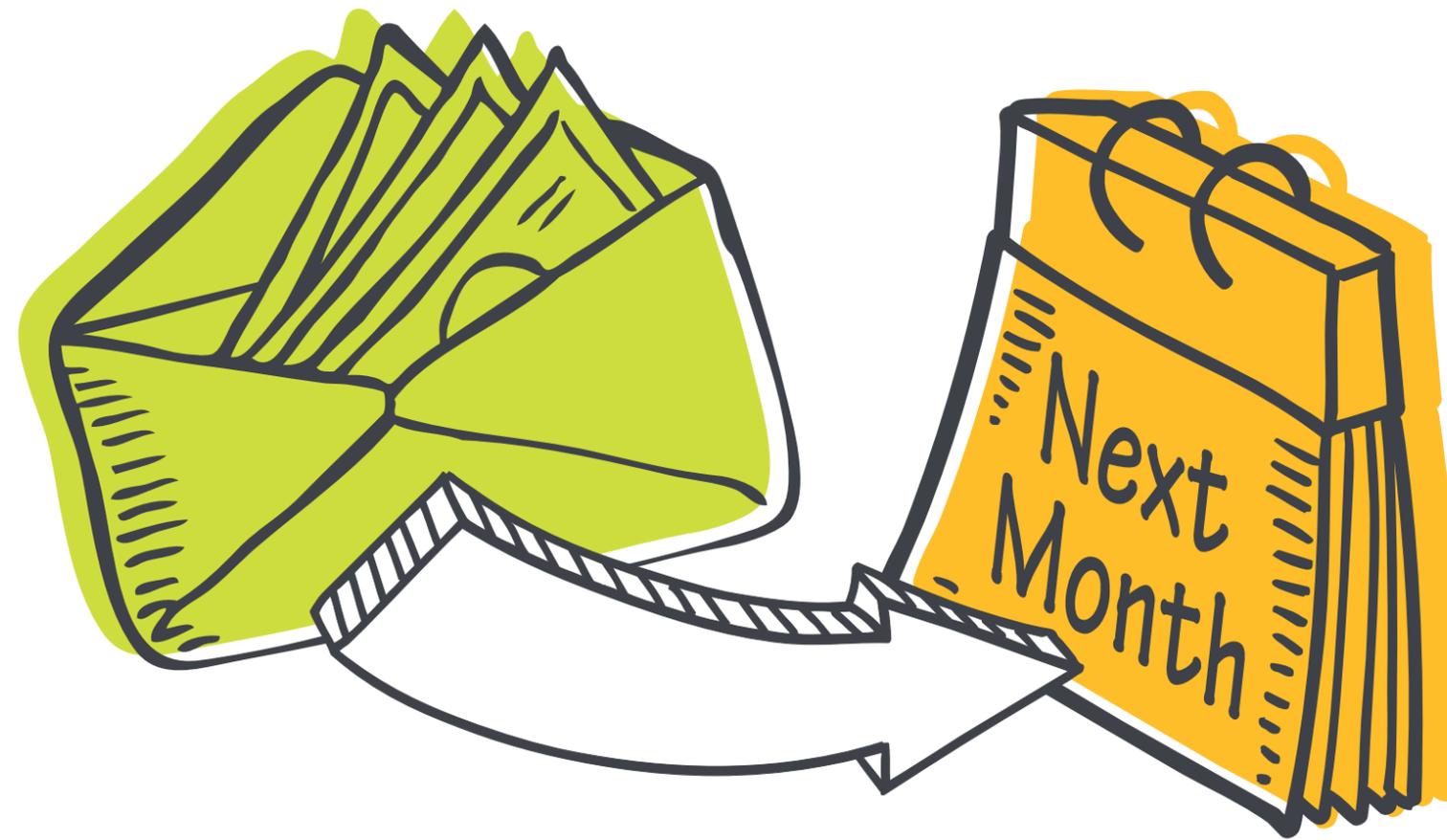


*Rule Four:*

---

**Live on Last Month's Income**

Live on  
**last month's**  
income.



**THE YNAB**

**BUFFER**



**THE YNAB**

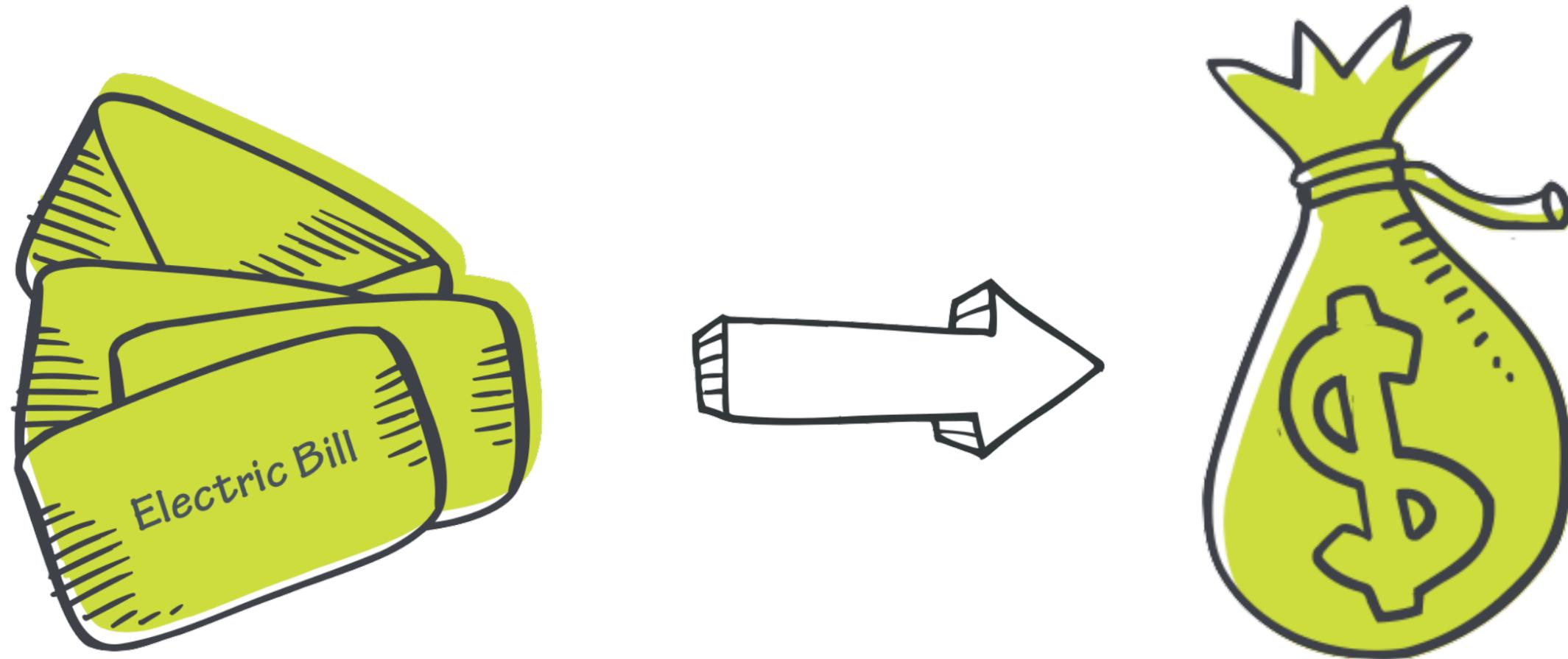
**BUFFER**



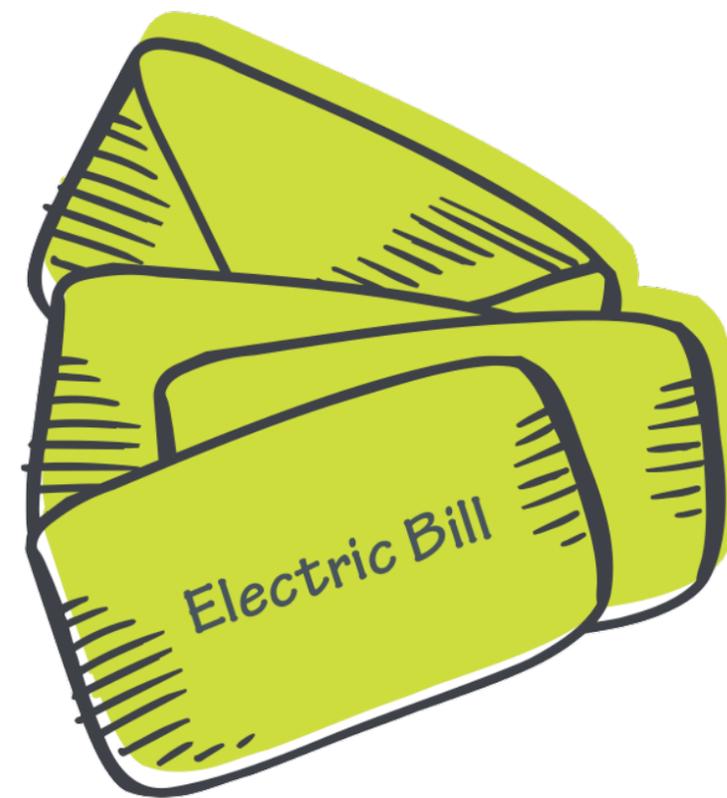
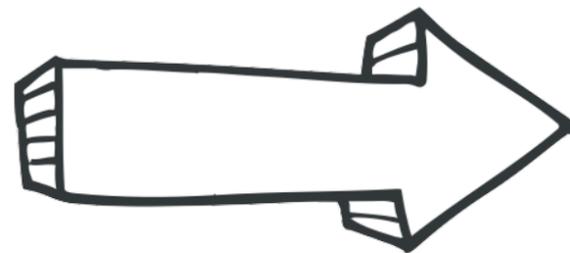


*Let's jump over to the software  
and take a look!*

With traditional budgeting, you have a pile of bills and **you're waiting for money to arrive.**



With YNAB, you have a pile of money  
**waiting for the bills to arrive.**



**SECURE.**



A lot of Money

Bliss



No Money

Stress



Rainy Day Funds

*Financial Edge*

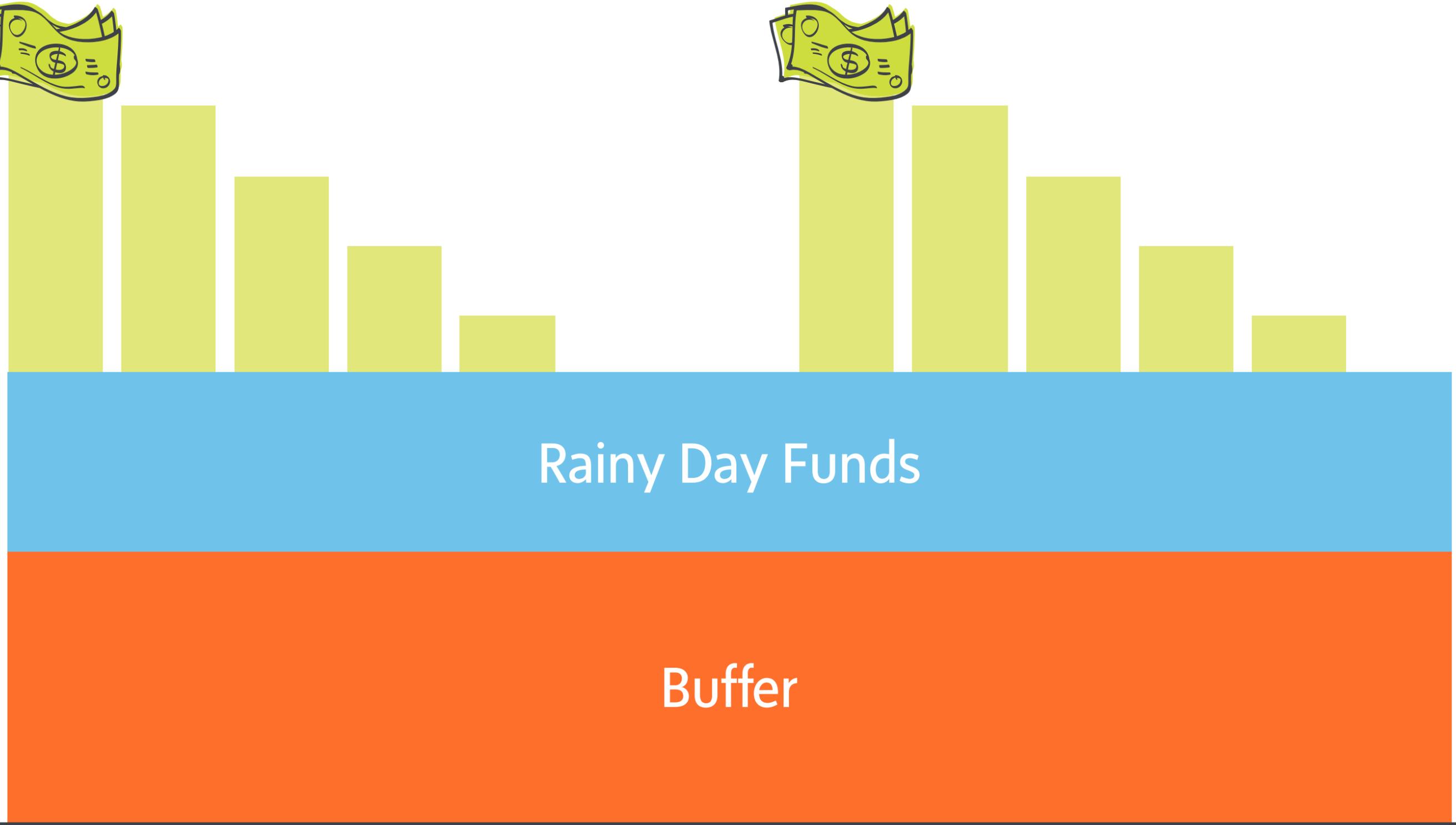
A lot of Money

Bliss



No Money

Stress

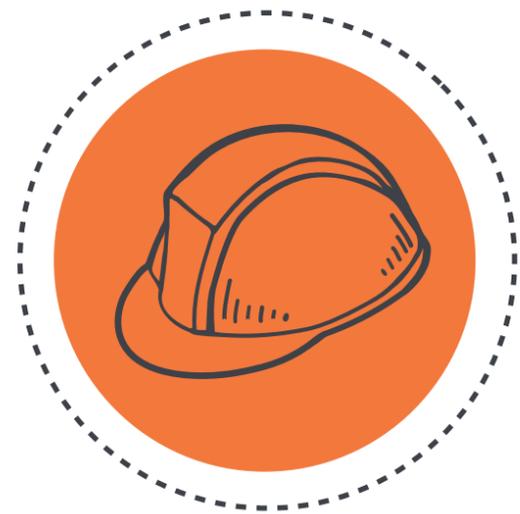


Rainy Day Funds

Buffer

*Financial Edge*

# YNAB is different.



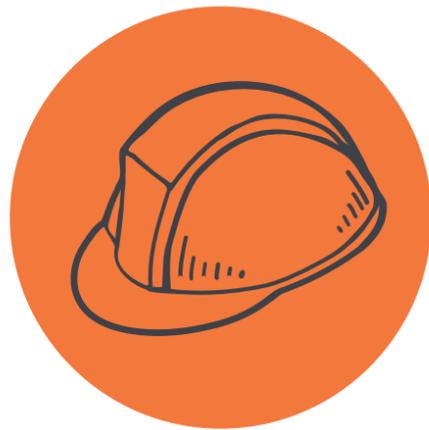
*Rule One:*  
**Give Every Dollar a Job**

# YNAB is different.



*Rule Two:*  
**Save For a Rainy Day**

# YNAB is different.



*Rule Three:*  
**Roll With The Punches**

# YNAB is different.



*Rule Four:*  
**Live on Last Month's Income**

# The Biggest Problem?

*"I don't want to feel restricted and controlled by the budget."*

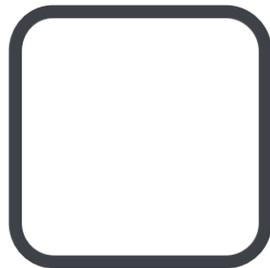
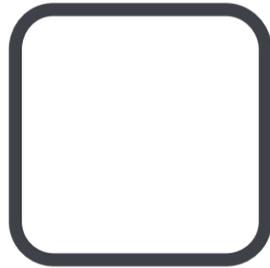
**- You**

# The Biggest Problem?

*"I don't want to feel **restricted** and **controlled** by the budget."*

**- You**

How do you feel **now**?



# Please take our survey!

We'd appreciate some feedback on these webinars so we can improve them in the future.

# Software Giveaway

*The winner today receives:*

## One free copy of YNAB 4

- For you if you're on the trial
- For a friend if you've already purchased

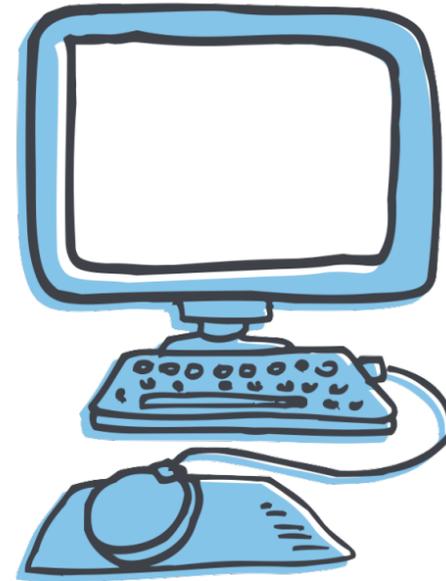


# FREE SUPPORT



## Live Online Classes

<http://ynab.me/freeclasses>



## Videos and Articles

<http://www.youneedabudget.com/support>



## Community Forum

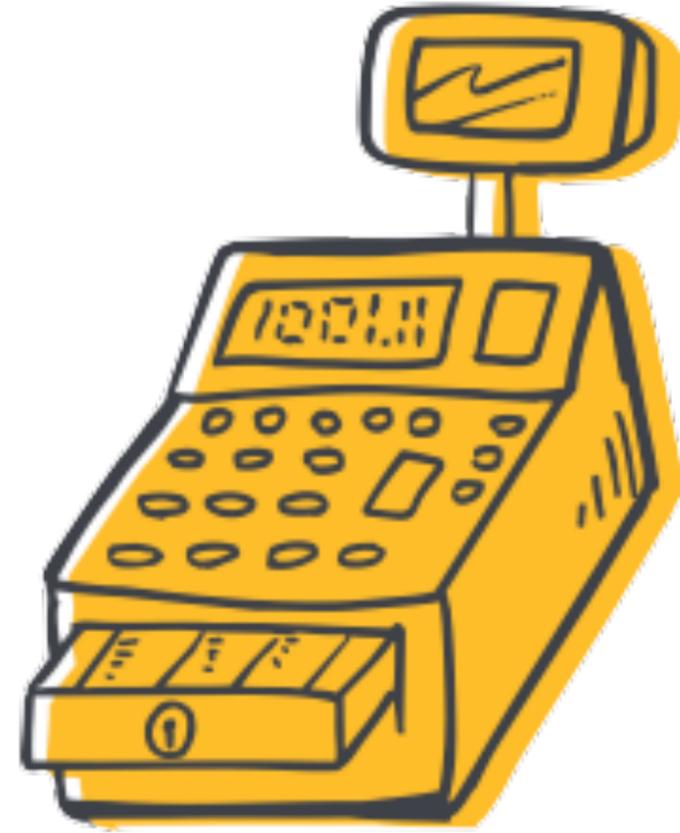
<http://forum.youneedabudget.com>

<b>Time using YNAB</b>	<b>Turn Around</b>
After 1 Month	\$200
After 3 Months	\$450
After 6 Months	\$850
<b>After 9 Months</b>	<b>\$3,300</b>

# **PURCHASE YNAB 4:**

[www.YouNeedABudget.com/store](http://www.YouNeedABudget.com/store)

**\$60.00**



**To contact us about this webinar:**

[\*webinars@younedabudget.com\*](mailto:webinars@younedabudget.com)