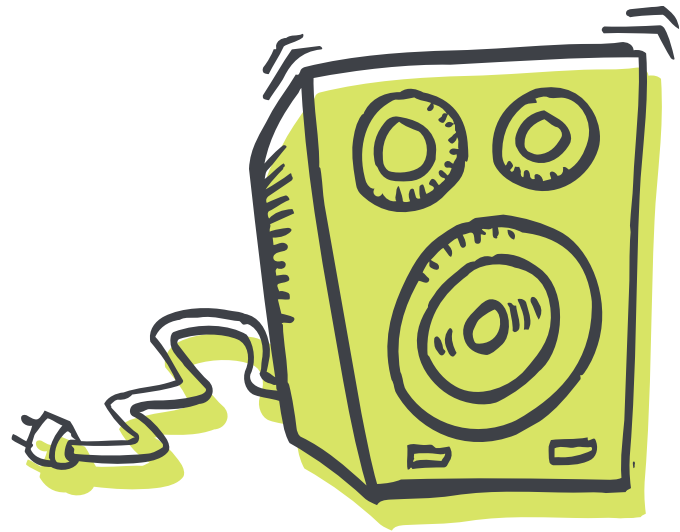


*(though you shouldn't hear anything yet)*

# You can listen through:



**Computer Speakers**

*Turn them up!*



**Dialing in by Phone**

*Check your email!*

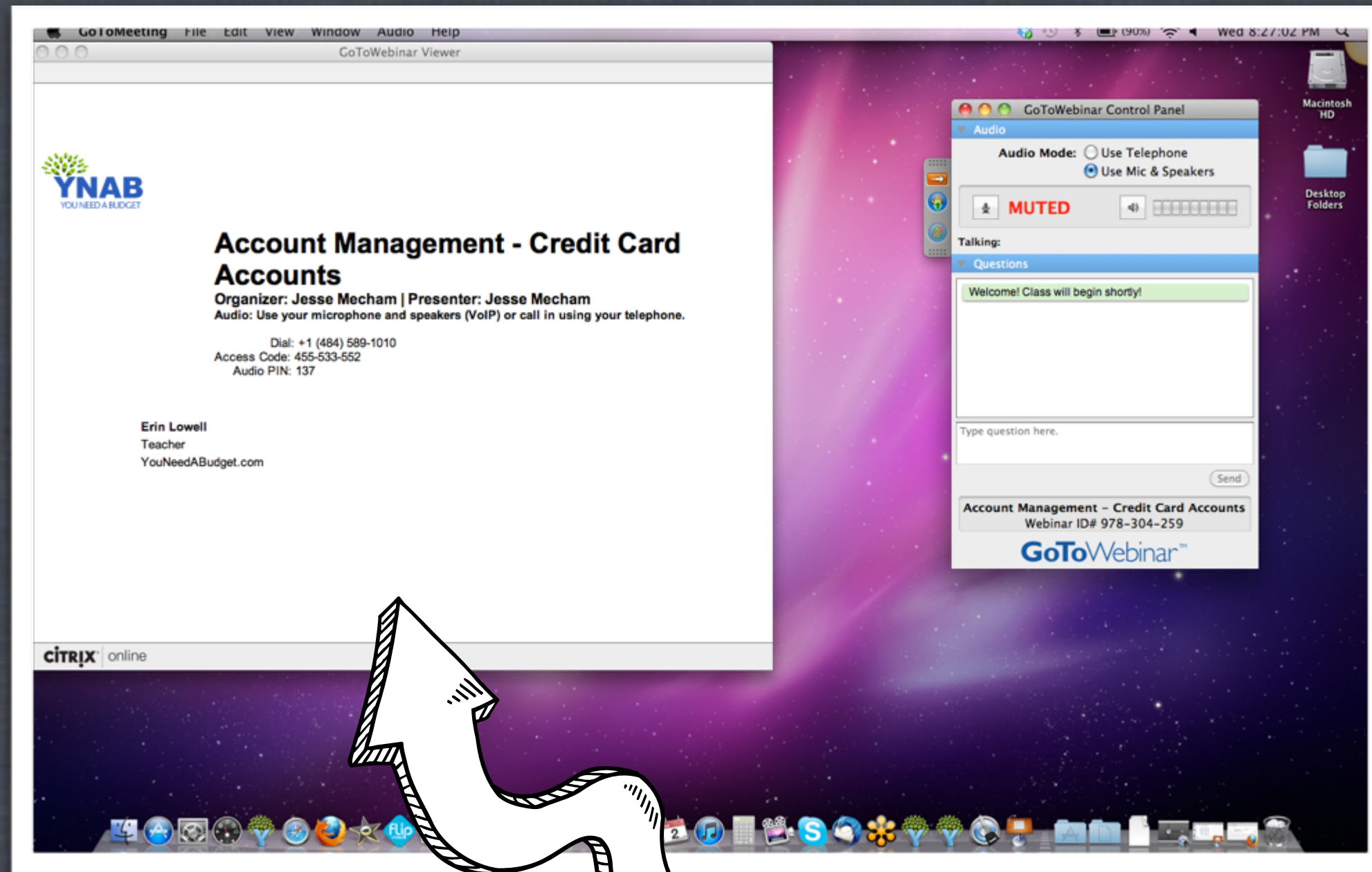
*You Haven't Budgeted Like This*

---

# Getting Started with YNAB

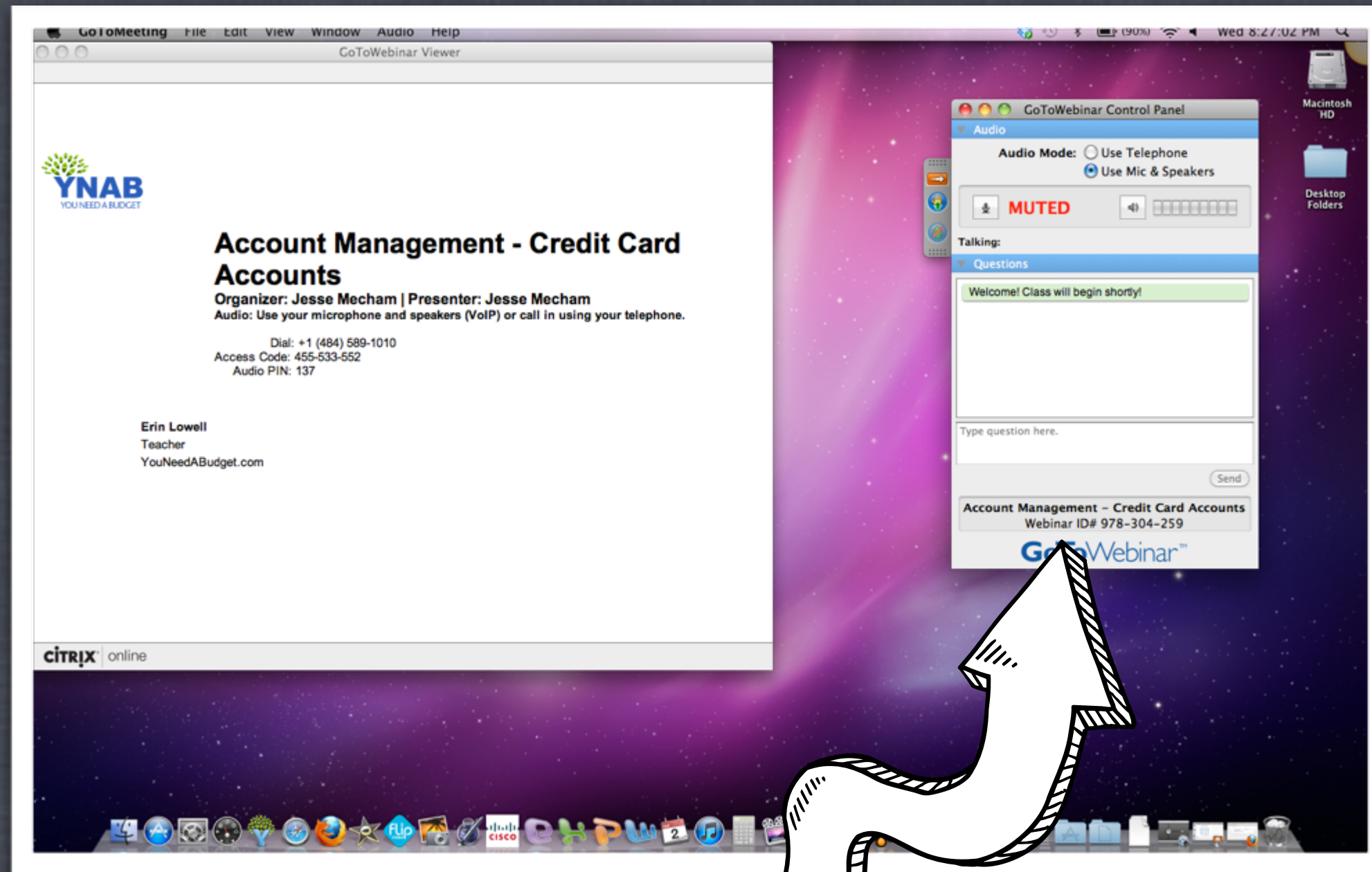
**You Need  
A Budget.**



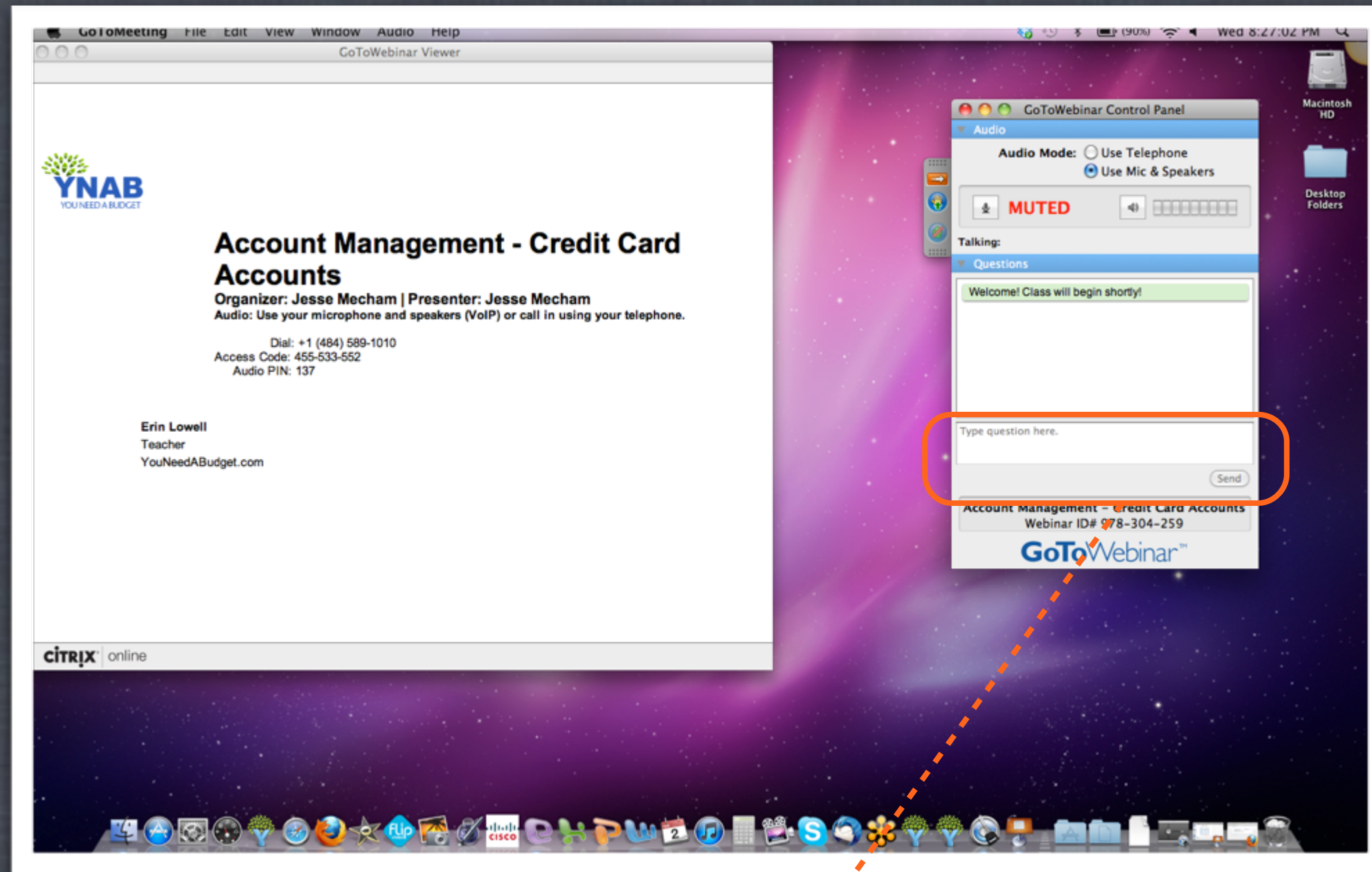


GoToWebinar Viewer



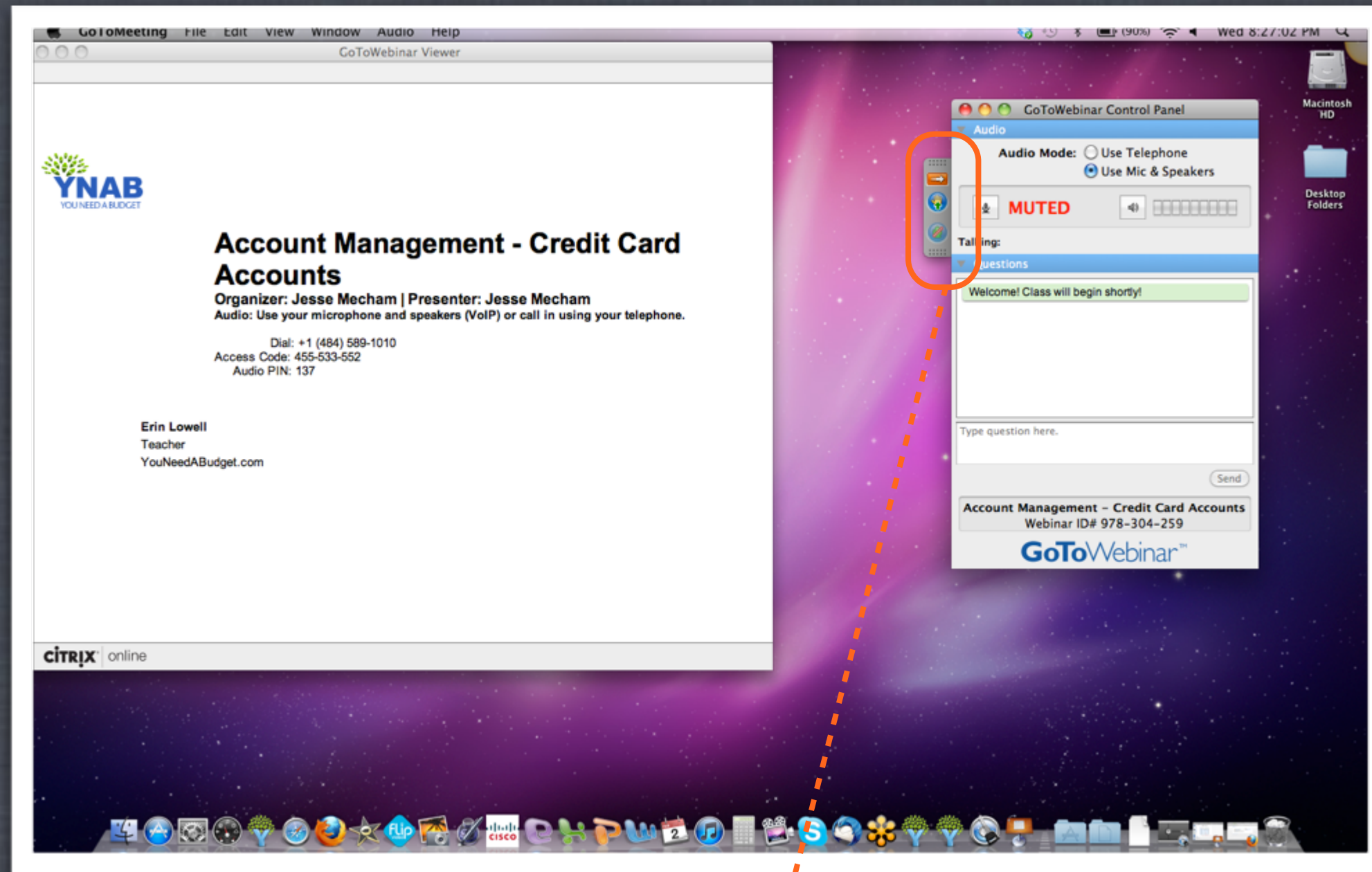


GoToWebinar Control Panel



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!**



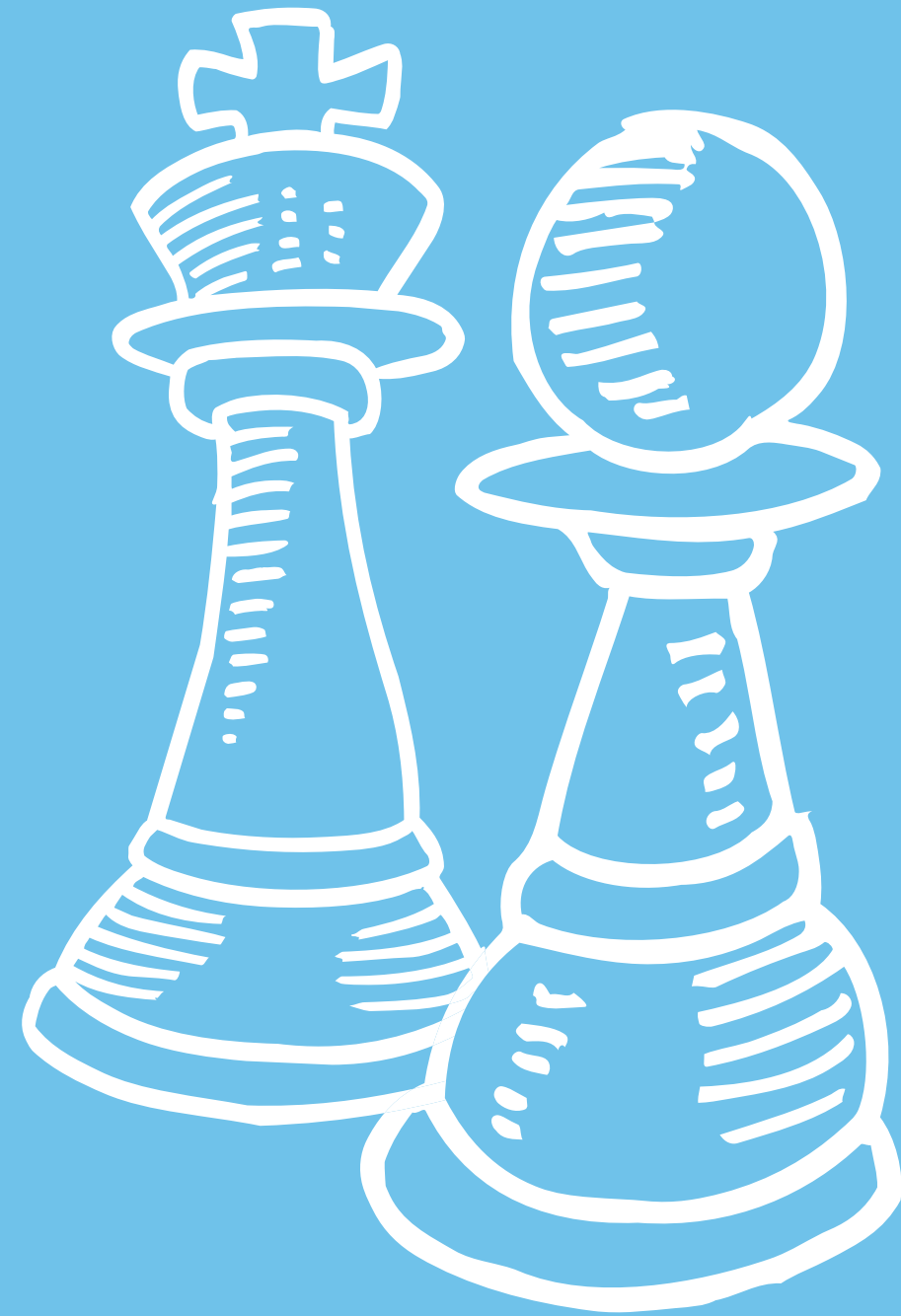
# Not Covered:

- Cash
- Credit Cards
- Savings Accounts
- Business Accounts



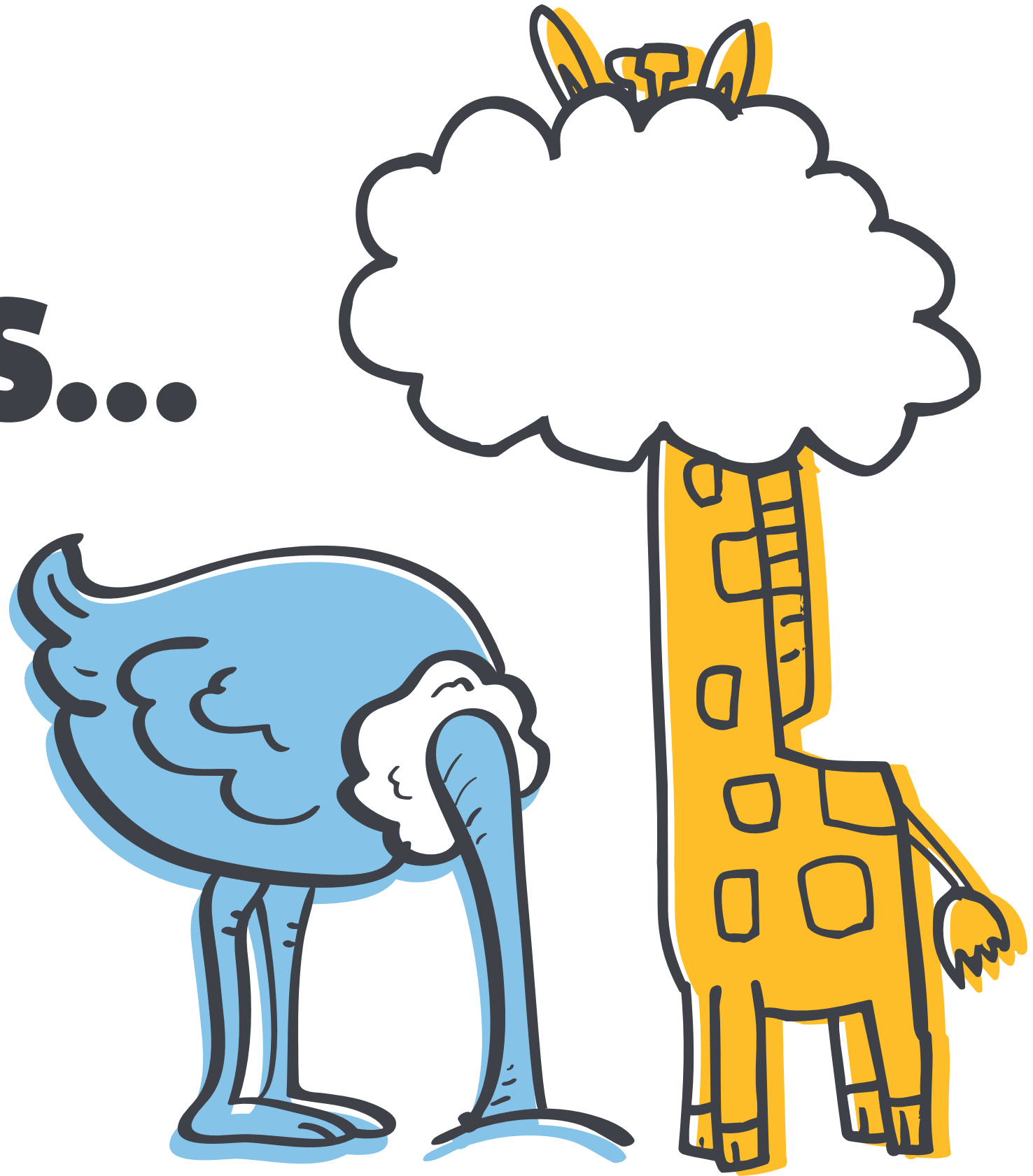
# A PLAN

*for your money*





# PROBLEMS...





*Rule One:*

---

**Give Every Dollar a Job**

Set up job descriptions  
for your money.

We call these  
**CATEGORIES.**





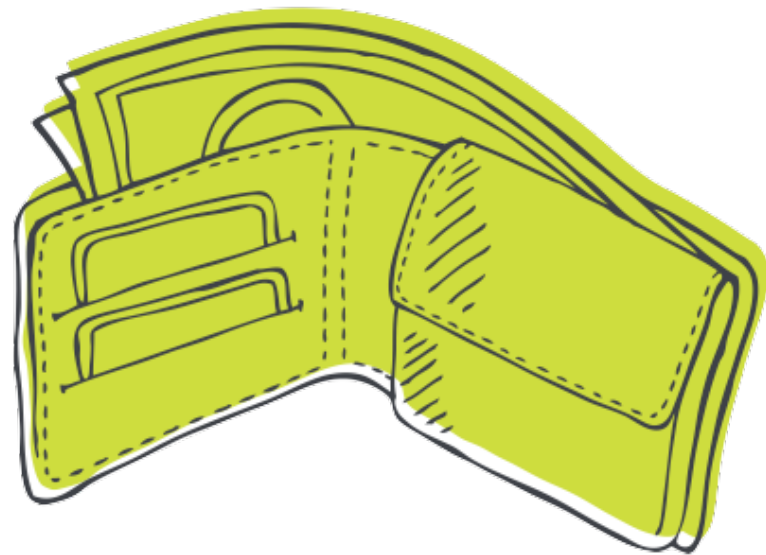


*Let's jump over to the software  
and take a look!*

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.**



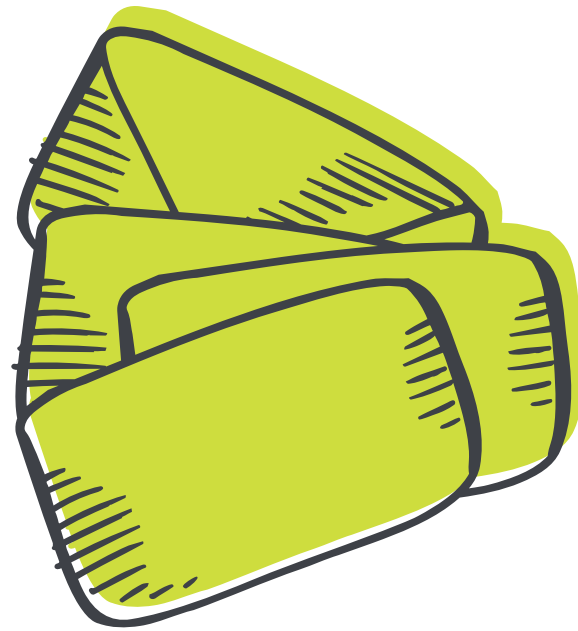
**PRIORITIZE.**



# **Prioritize** your budget.



**1. Immediate Needs**

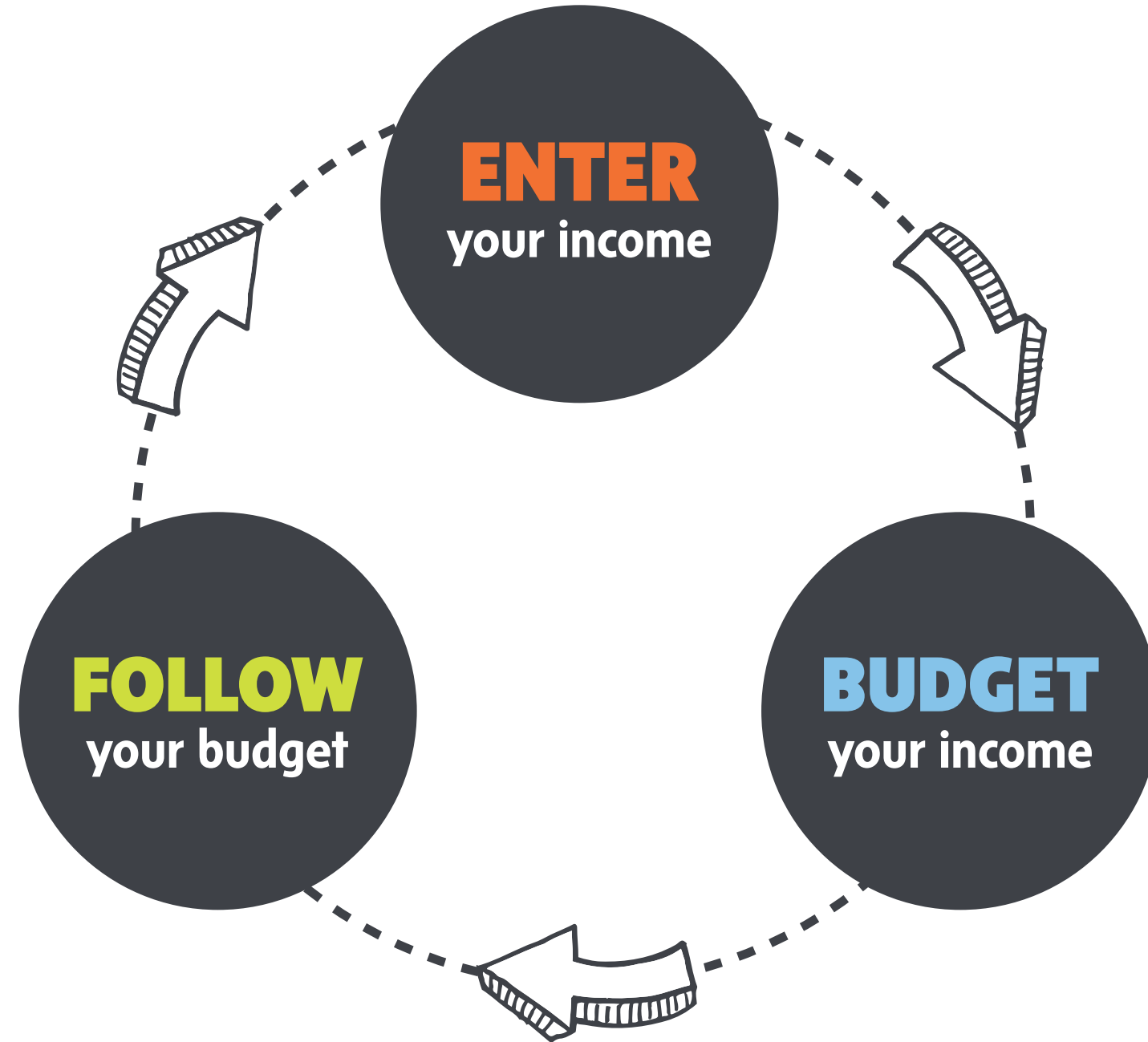


**2. Bills**

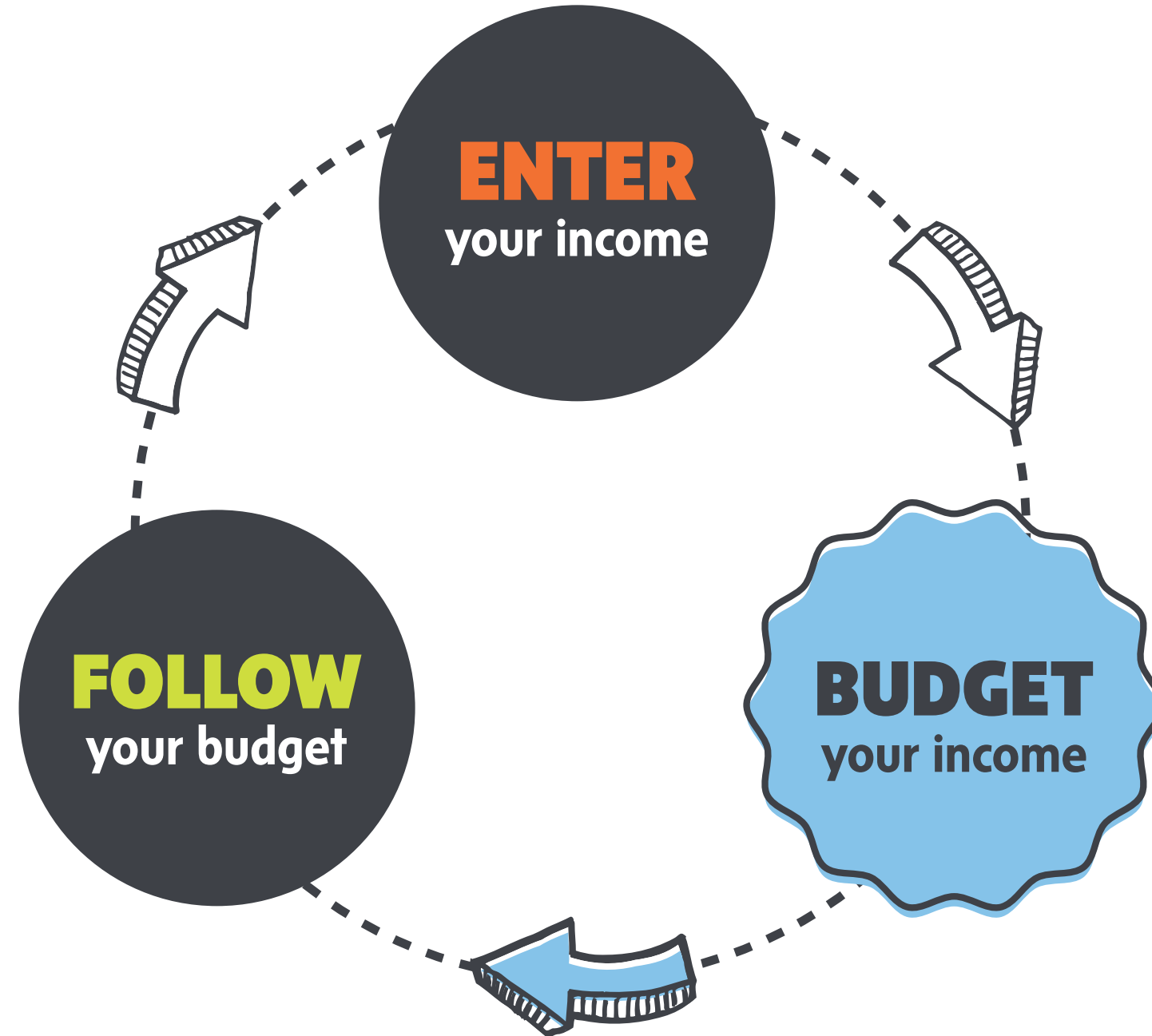


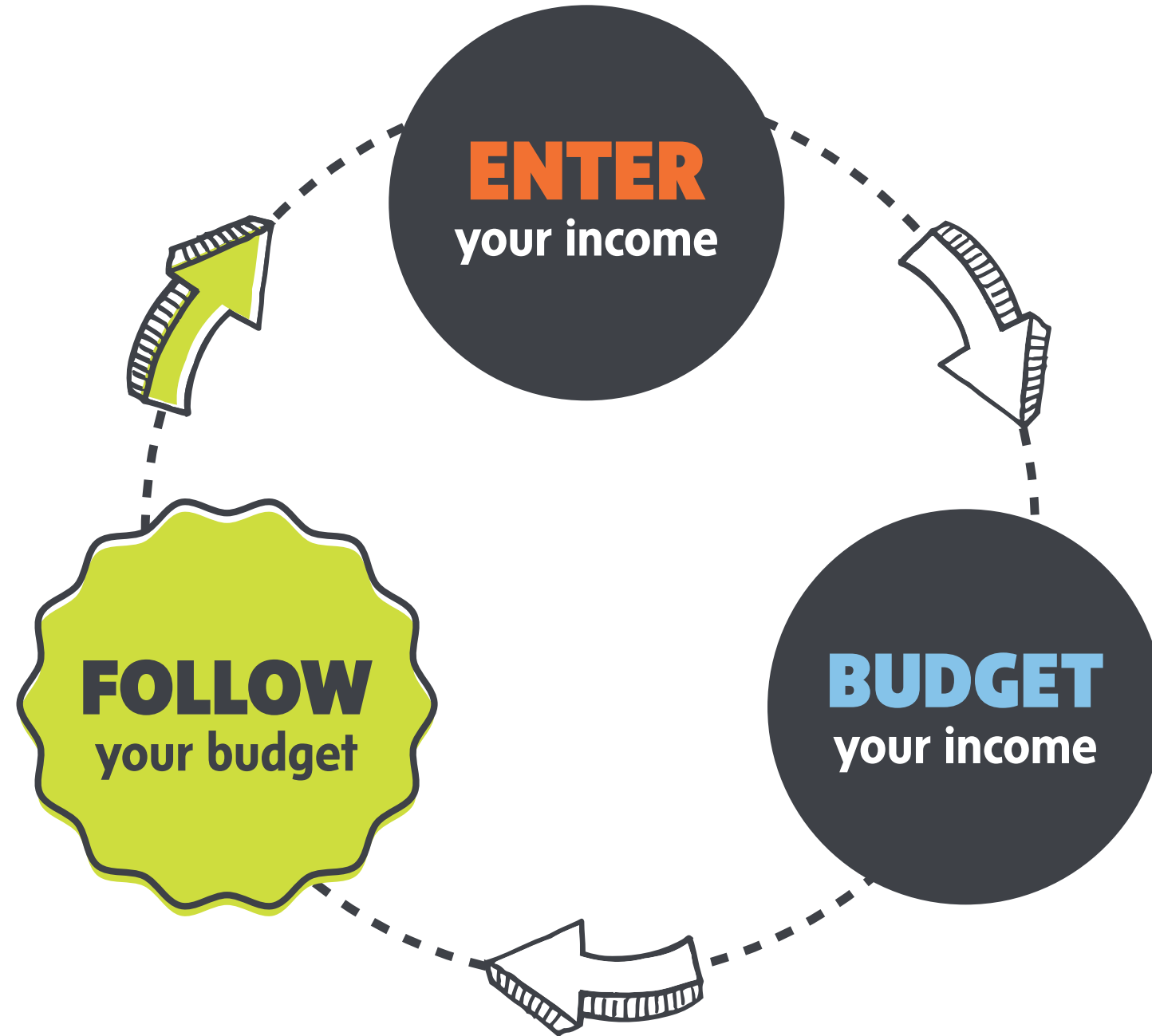
**3. Rainy Day Funds**



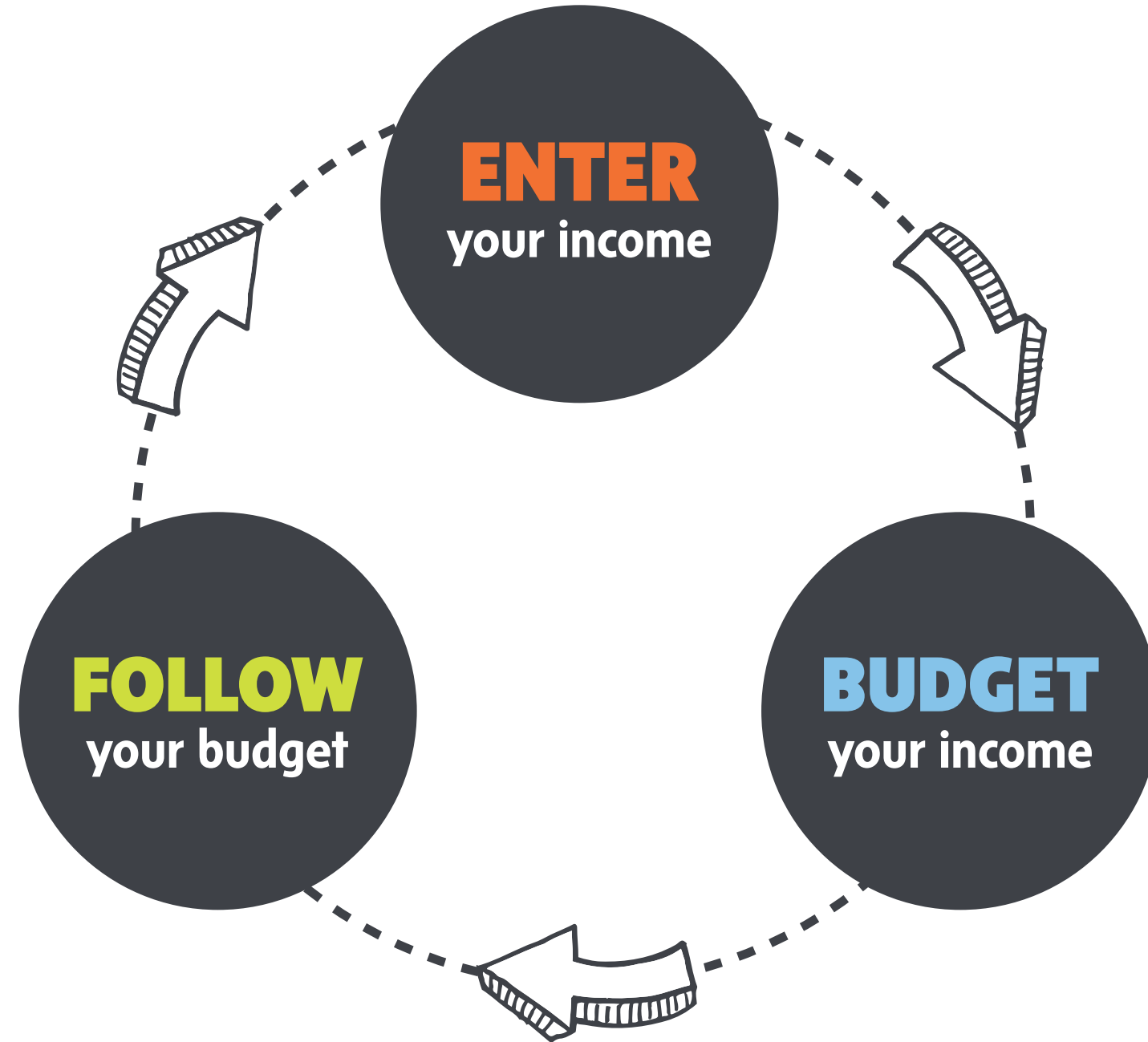















*What does this  
money need to do  
before I am paid again?*

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>

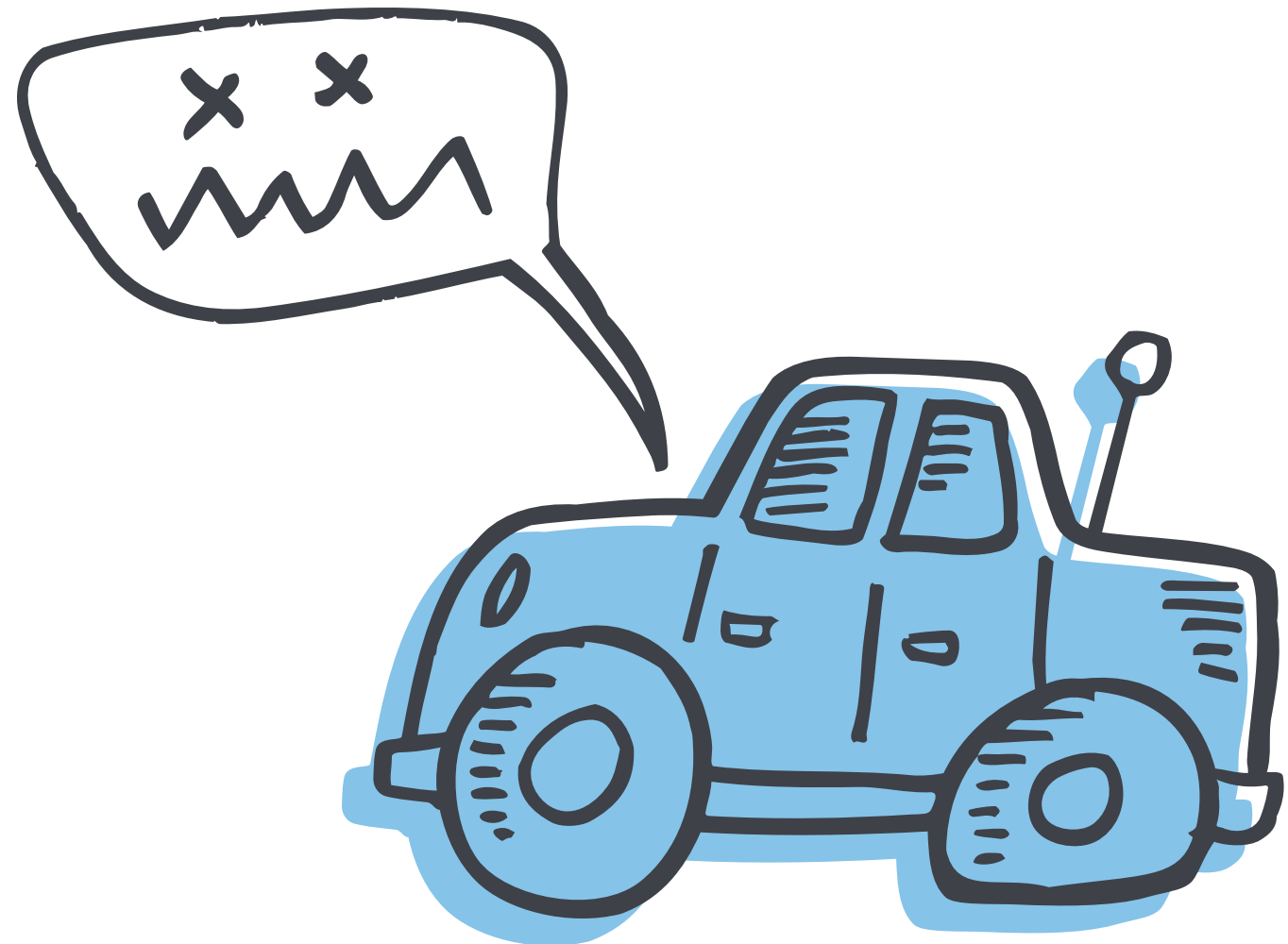


Instead of the  
**Bank Balance.**



*More*

**PROBLEMS...**





A lot of  
Money

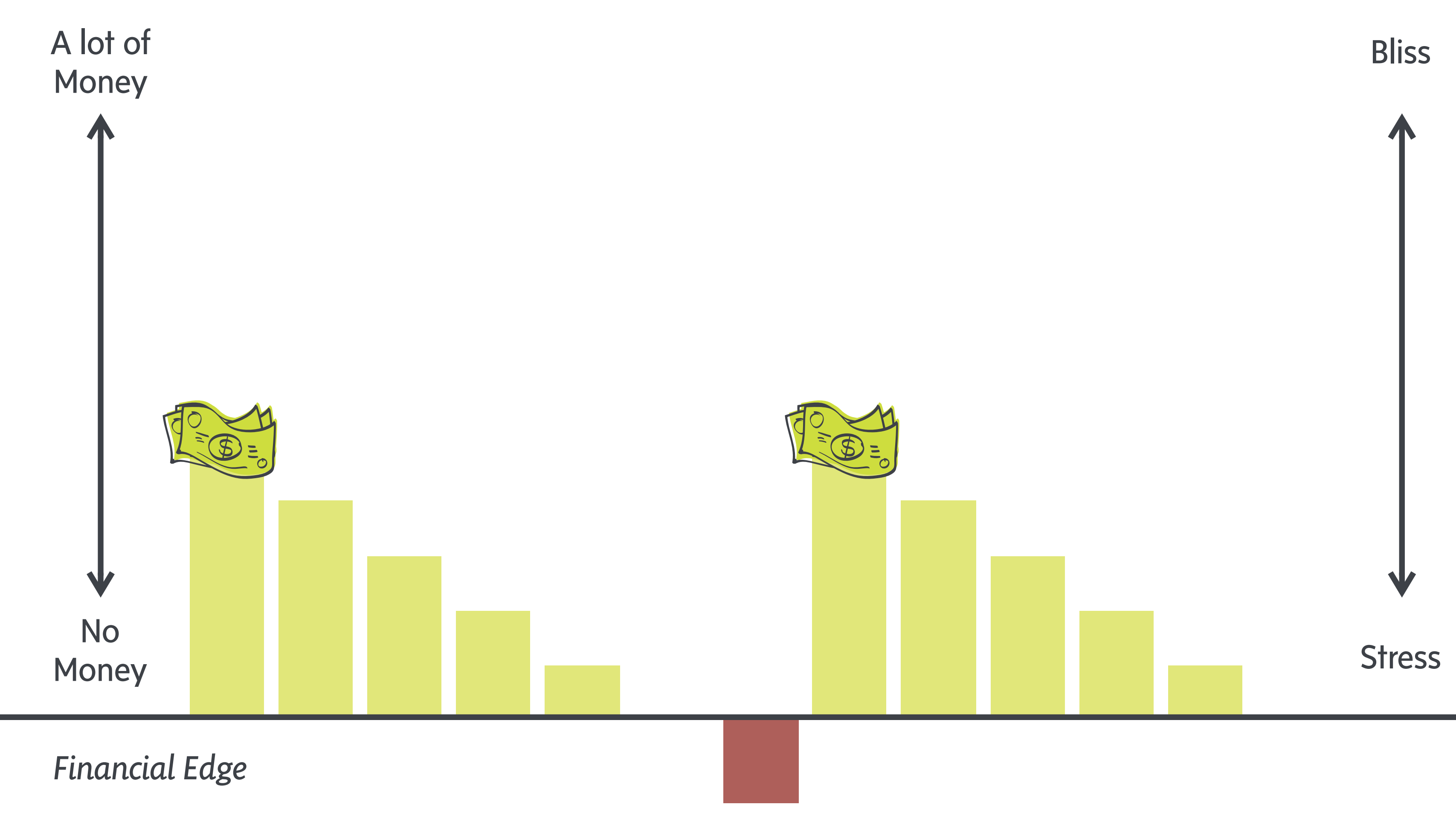
Bliss



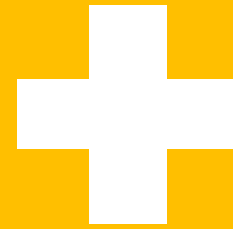
No  
Money

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

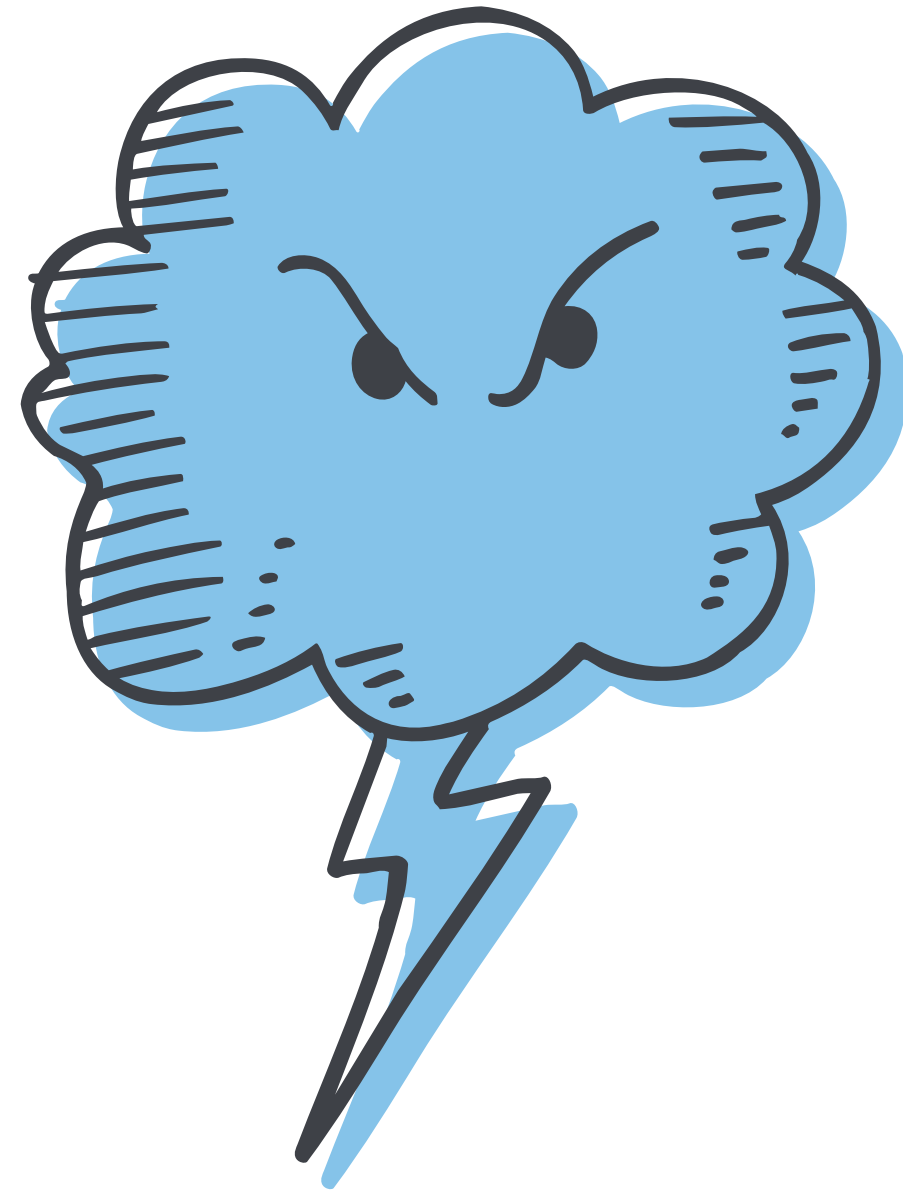
## RAINY DAYS

MON	TUES	WED	THURS	FRI
				



# UNPREDICTABLE

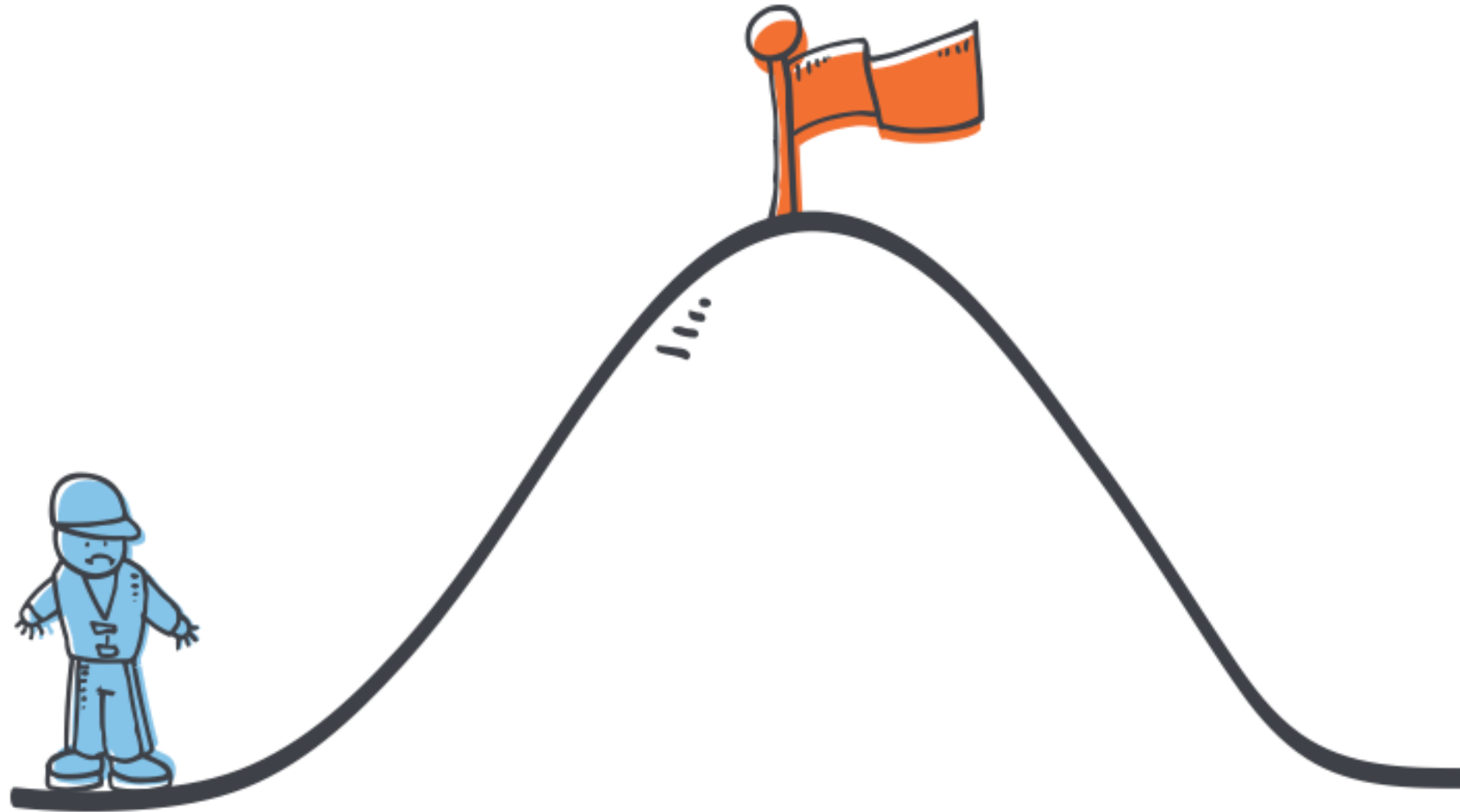
## RAINY DAYS





*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



*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.

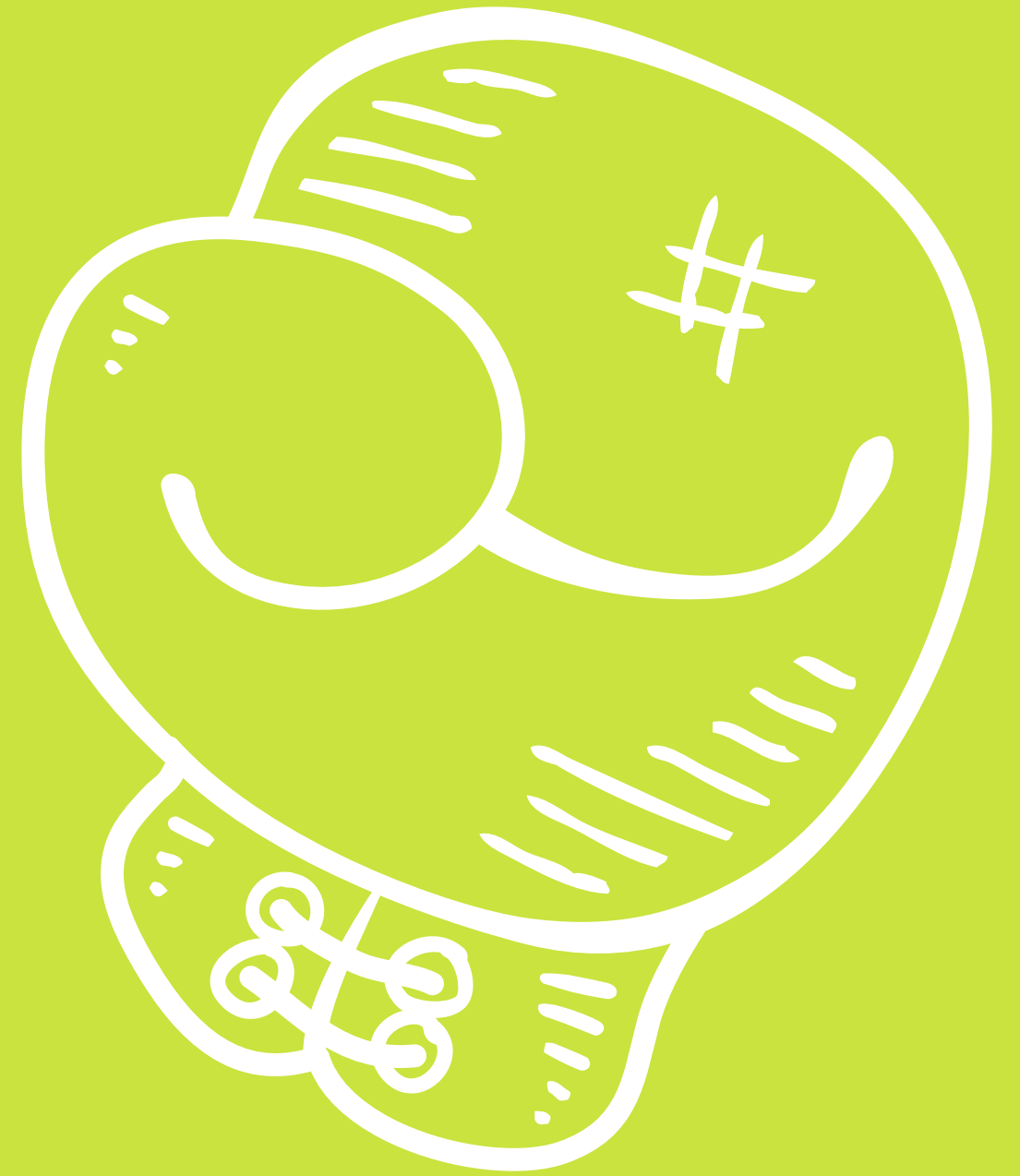


*I overspent on gifts!  
I'm a budget failure!*

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

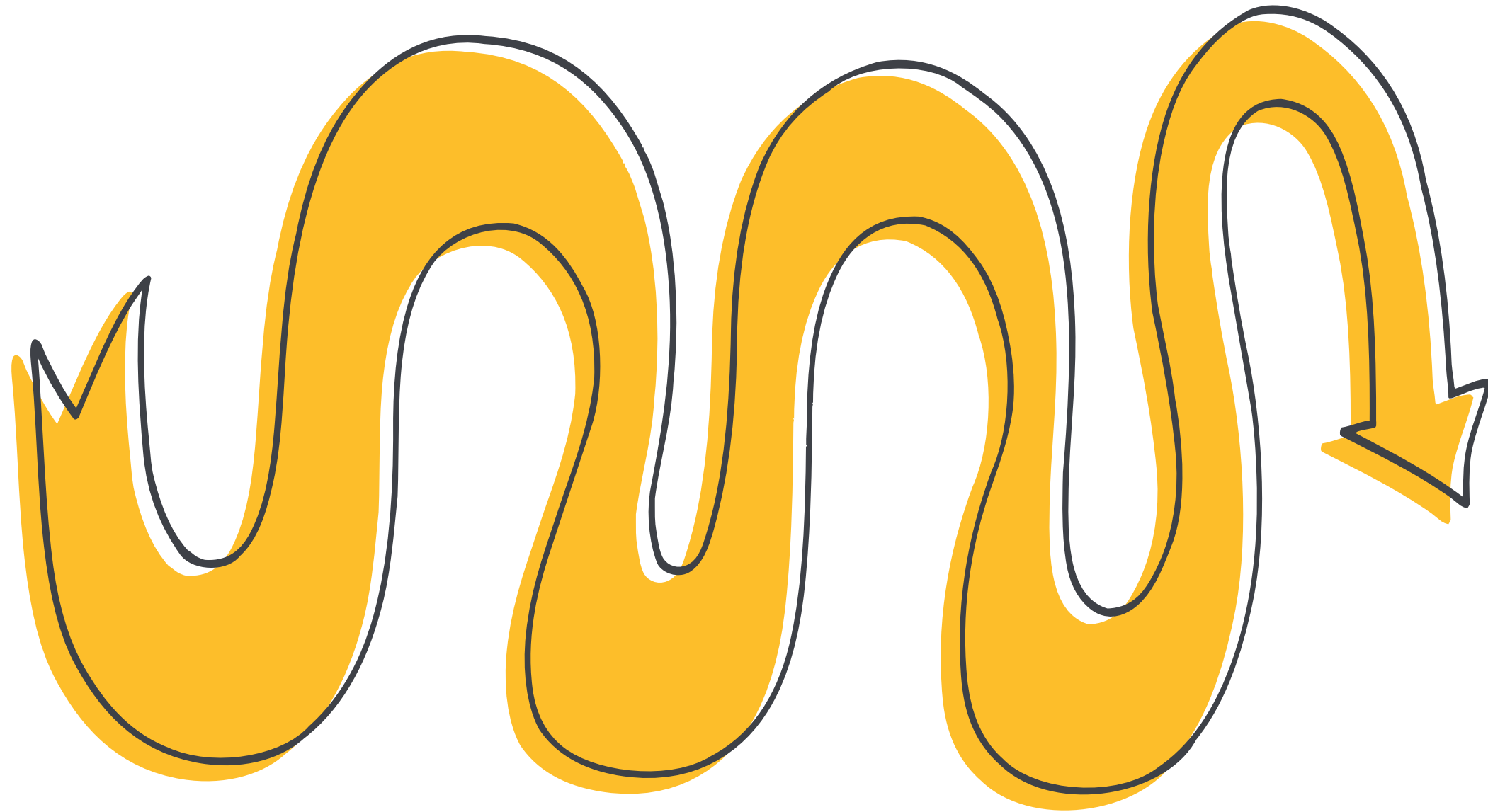


**ADAPT.**



*More*

**PROBLEMS...**



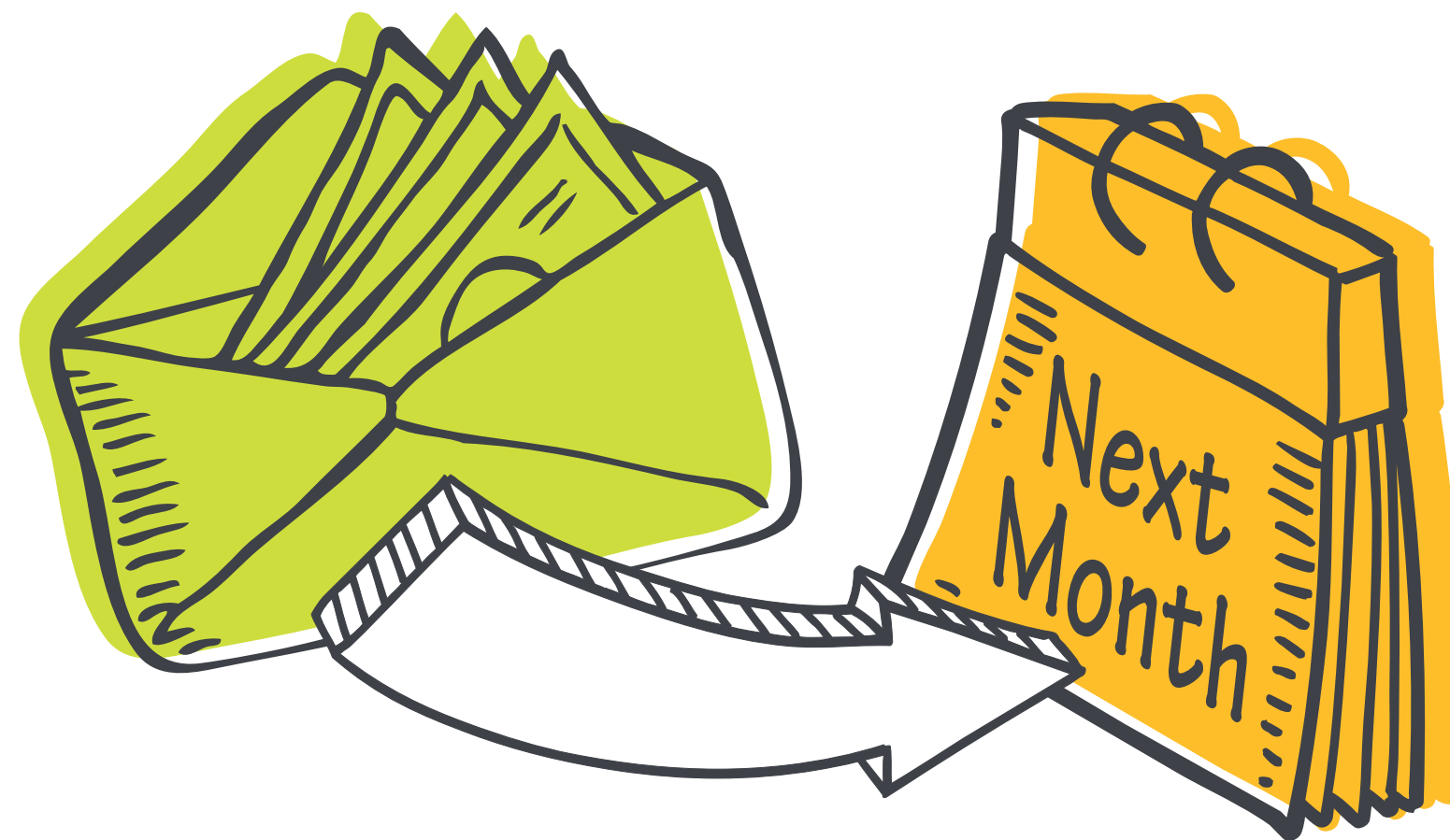


*Rule Four:*

---

**Live on Last Month's Income**

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



# THE YNAB BUFFER



**THE YNAB**

**BUFFER**

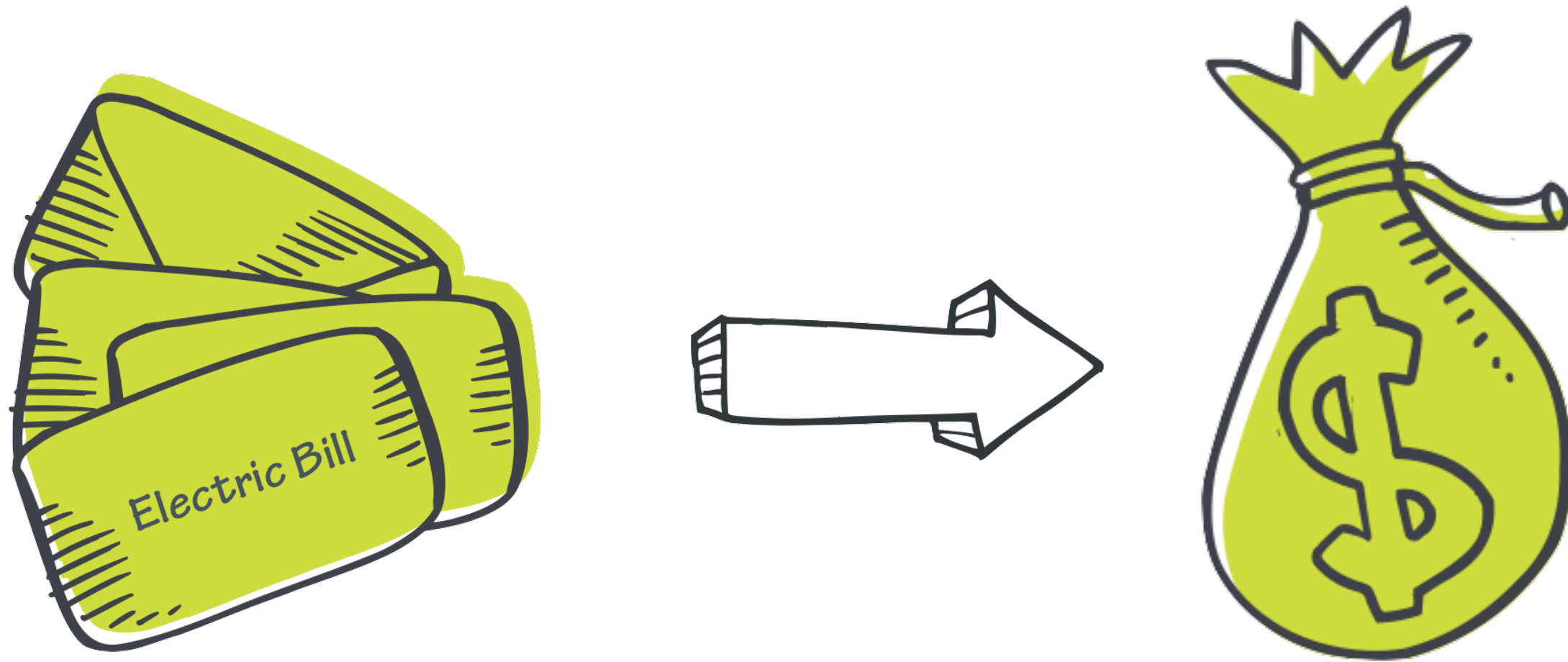




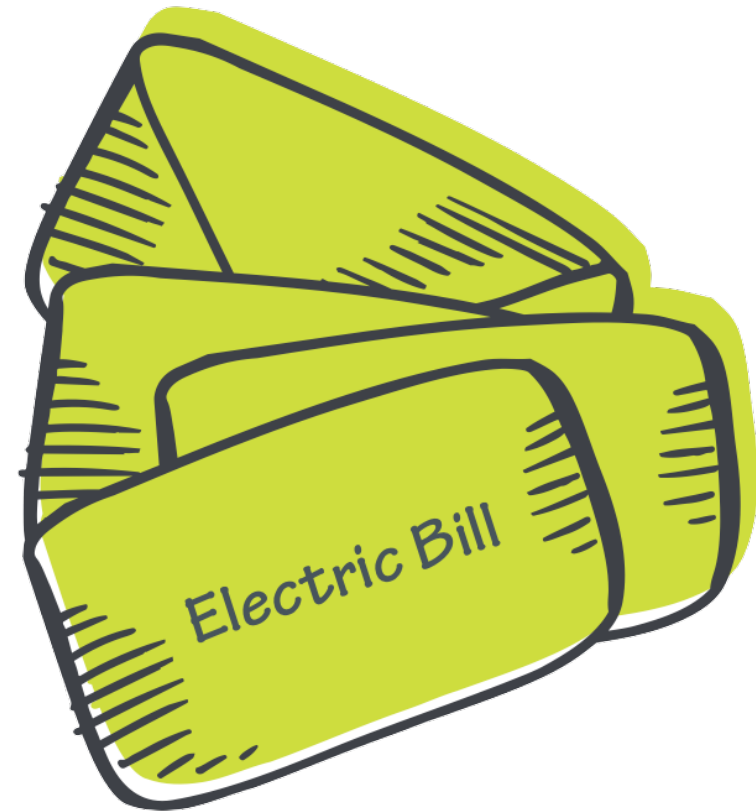
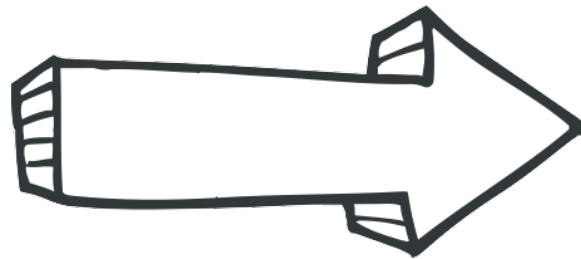


*Let's jump over to the software  
and take a look!*

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

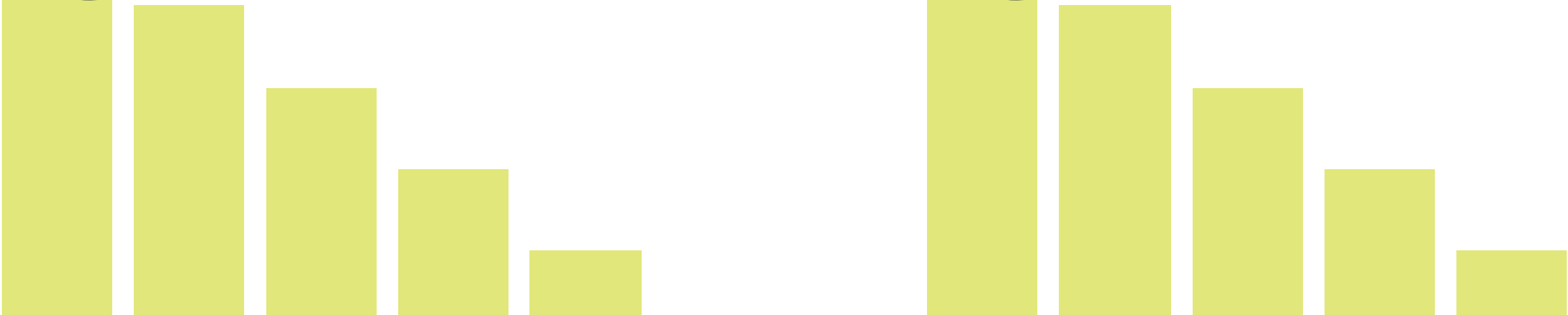
Stress



*Financial Edge*

A lot of  
Money

Bliss



Rainy Day Funds

Buffer

No  
Money

Stress

*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."*

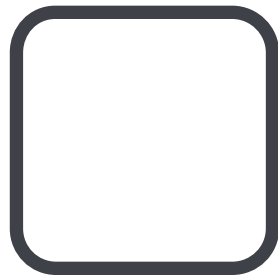
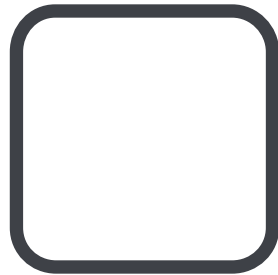
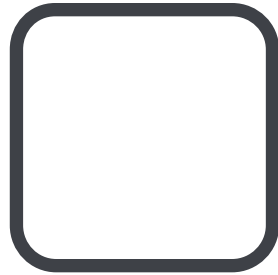
**- You**

# 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

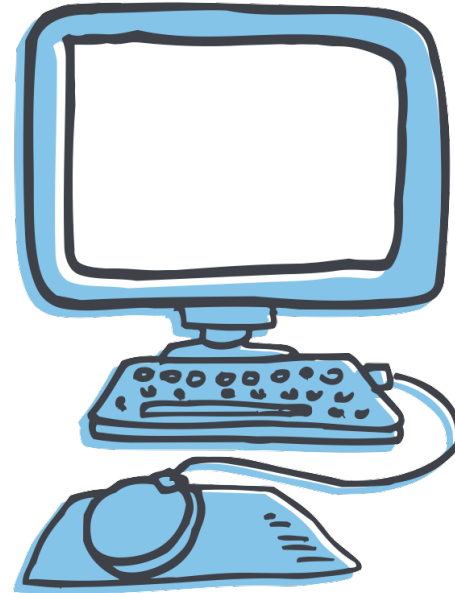


# FREE SUPPORT



## Live Online Classes

<http://ynab.me/freeclasses>



## Videos and Articles

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



## Community Forum

<http://forum.youneedabudget.com>

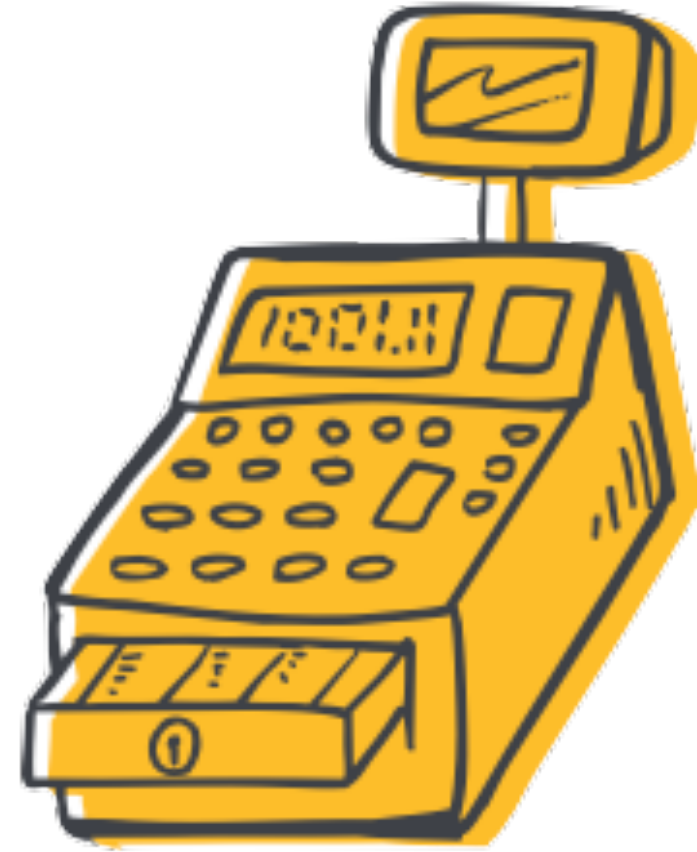


Time using YNAB	Turn Around
After 1 Month	\$200
After 3 Months	\$450
After 6 Months	\$850
<b>After 9 Months</b>	<b>\$3,300</b>

# 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)