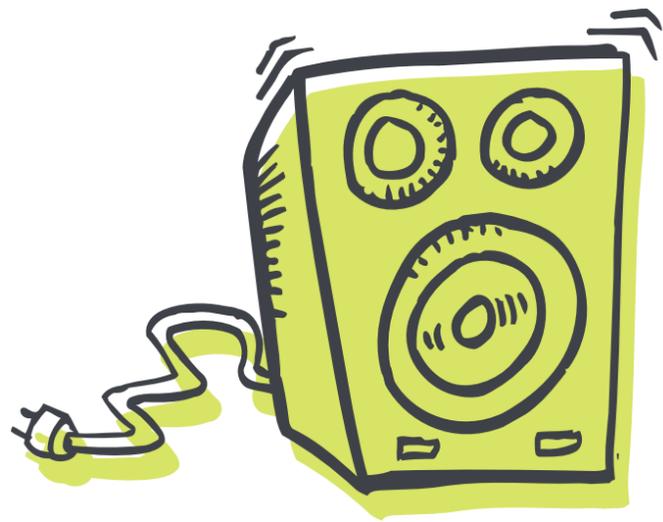


(though you shouldn't hear anything yet)

You can listen through:



Computer Speakers

Turn them up!



Dialing in by Phone

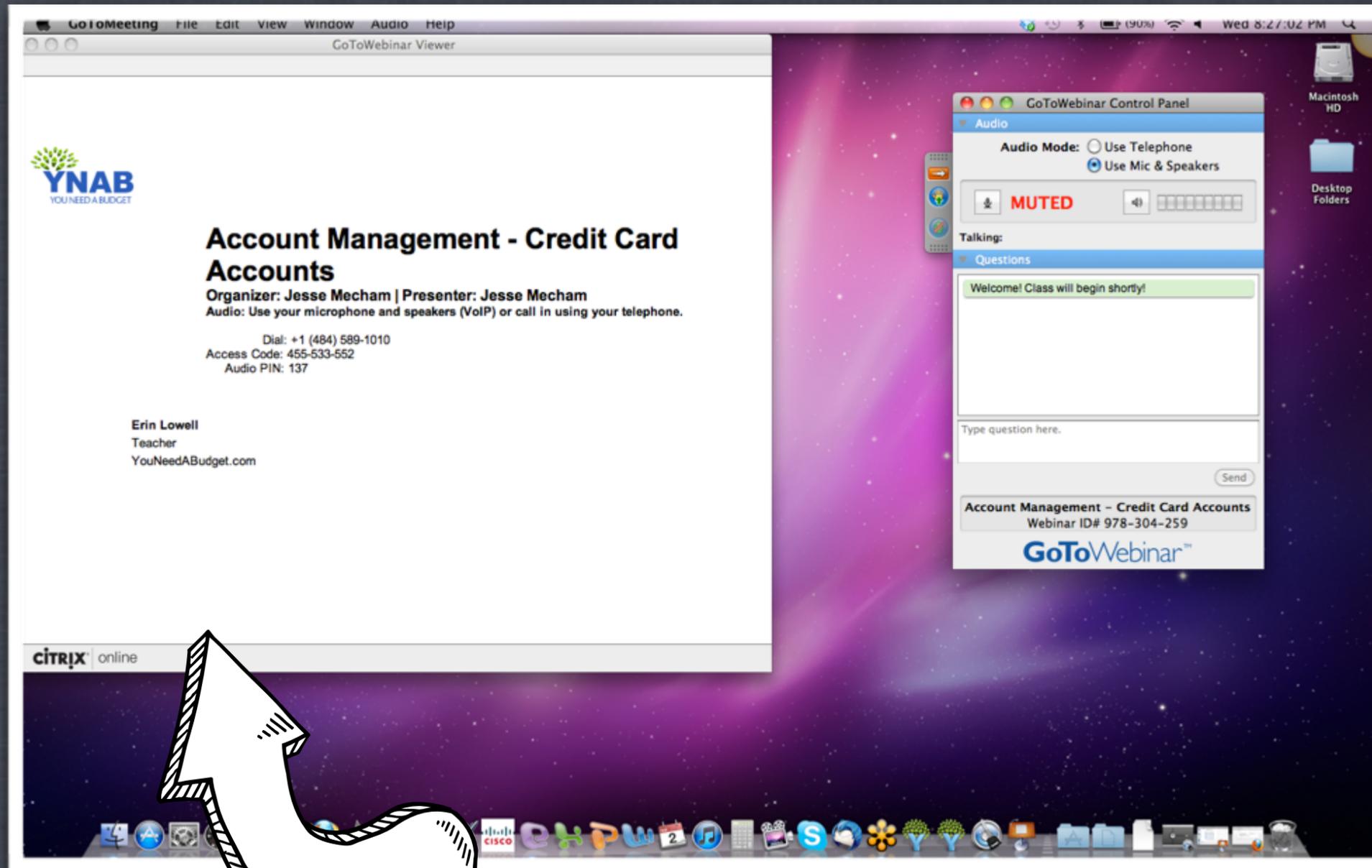
Check your email!

You Haven't Budgeted Like This

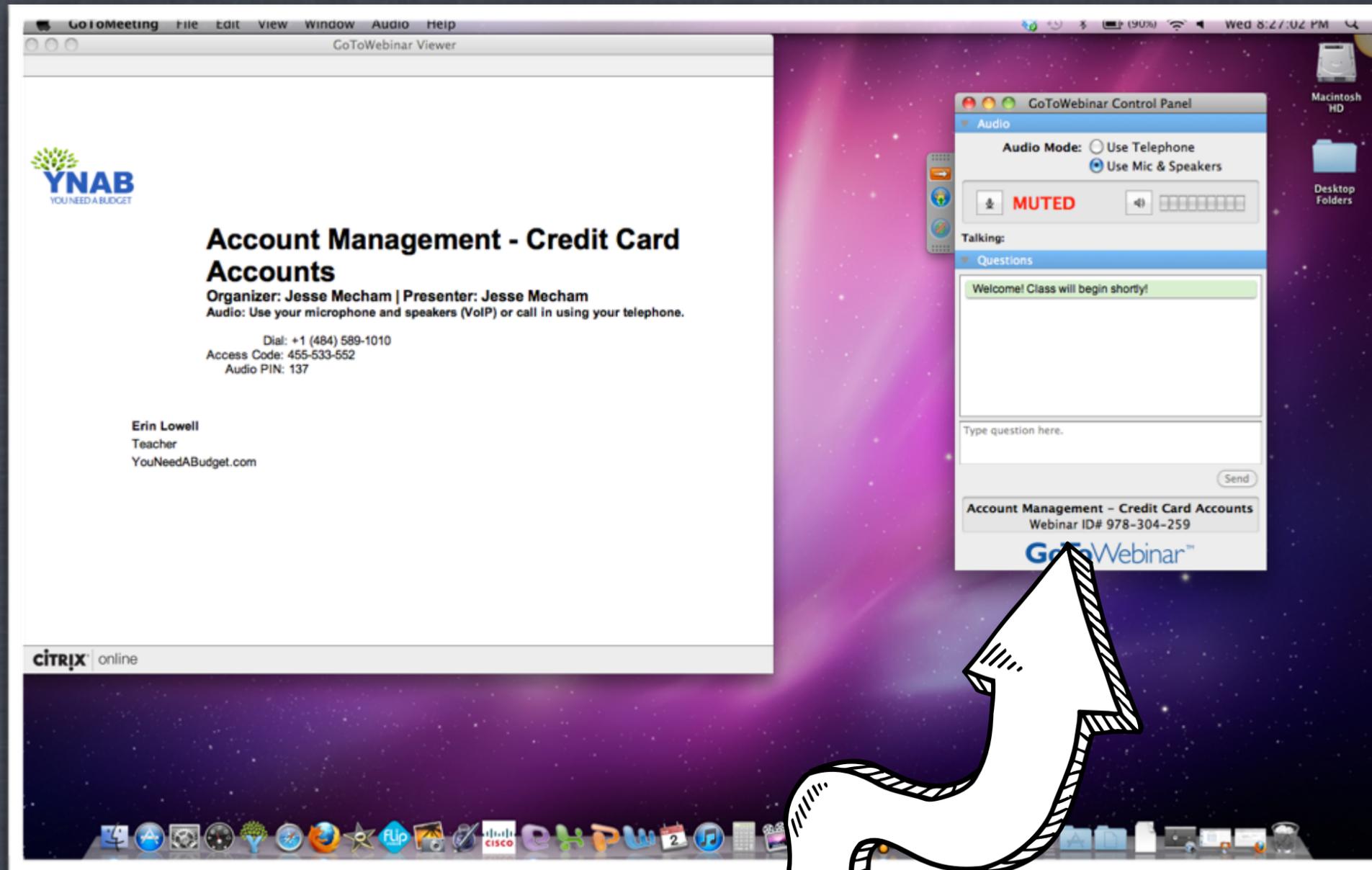
Budget Workshop

**You Need
A Budget.**





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YNAB
YOU NEED A BUDGET

Account Management - Credit Card Accounts

Organizer: Jesse Mecham | Presenter: Jesse Mecham
Audio: Use your microphone and speakers (VoIP) or call in using your telephone.

Dial: +1 (484) 589-1010
Access Code: 455-533-552
Audio PIN: 137

Erin Lowell
Teacher
YouNeedABudget.com

GoToWebinar Control Panel

Audio
Audio Mode: Use Telephone
 Use Mic & Speakers

MUTED

Talking:

Questions

Welcome! Class will begin shortly!

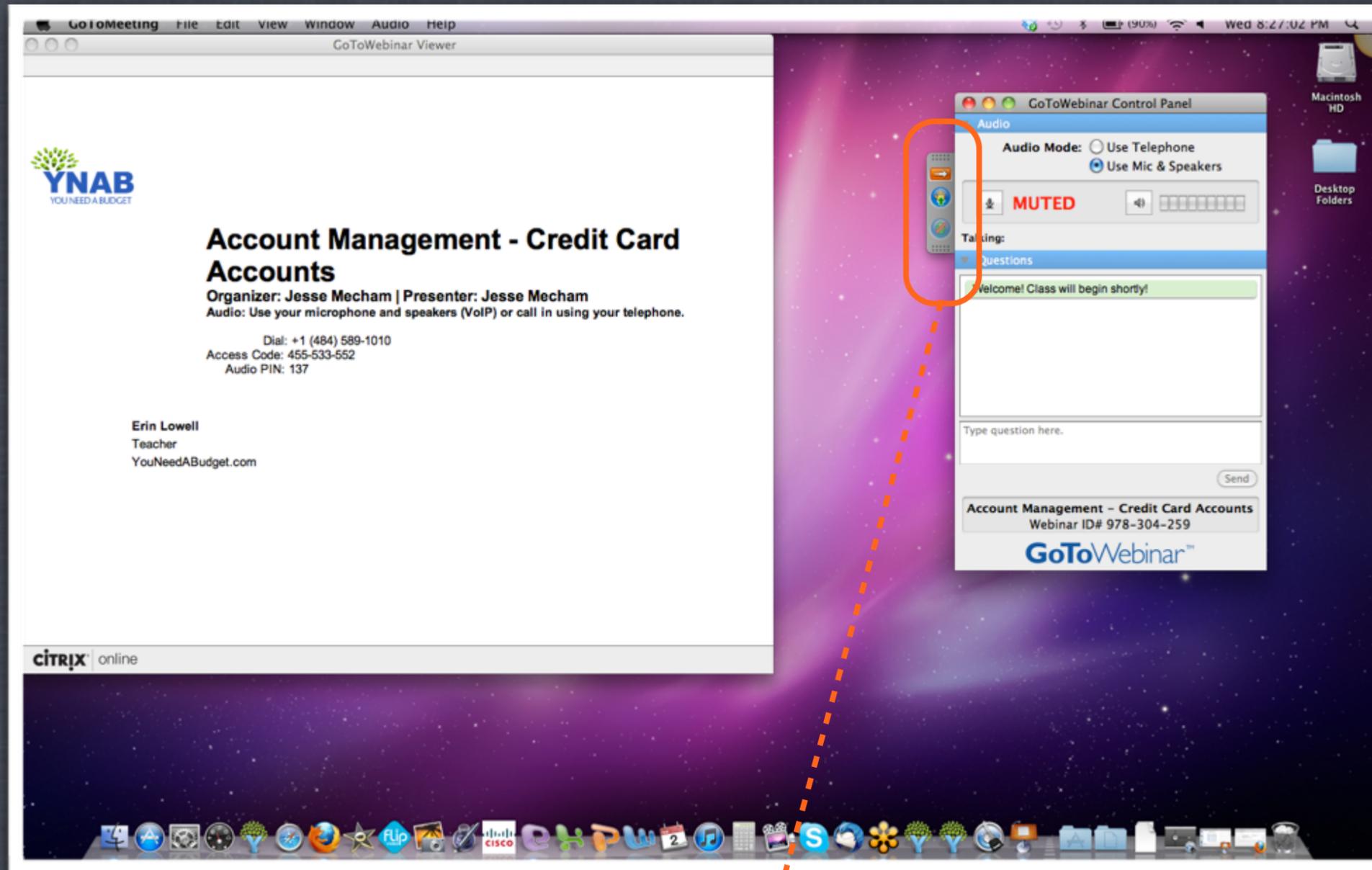
Type question here.

Send

Account Management - Credit Card Accounts
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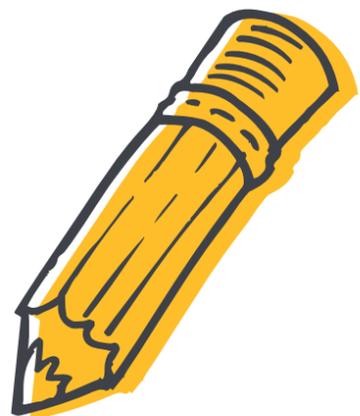
Type questions here!



Click if you can't see the control panel



**We'll take questions
along the way!**



**You can take notes if you
want to!**



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

CLASS OUTLINE

- Class Expectations and Goals
- Three Step Process Overview
- Setting Up Budget Accounts
- Budgeting Available Dollars
- Tracking Spending
- Next Steps



Software Giveaway!

CLASS OUTLINE

- Class Expectations and Goals
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OBJECTIVES

- To help you **start** your first budget file.
- To answer your questions as you work.



GUIDELINES

- We're starting a brand new file from today.
- Feel free to ask questions.
- Be aware that others have questions too.



HOW THE CLASS WORKS

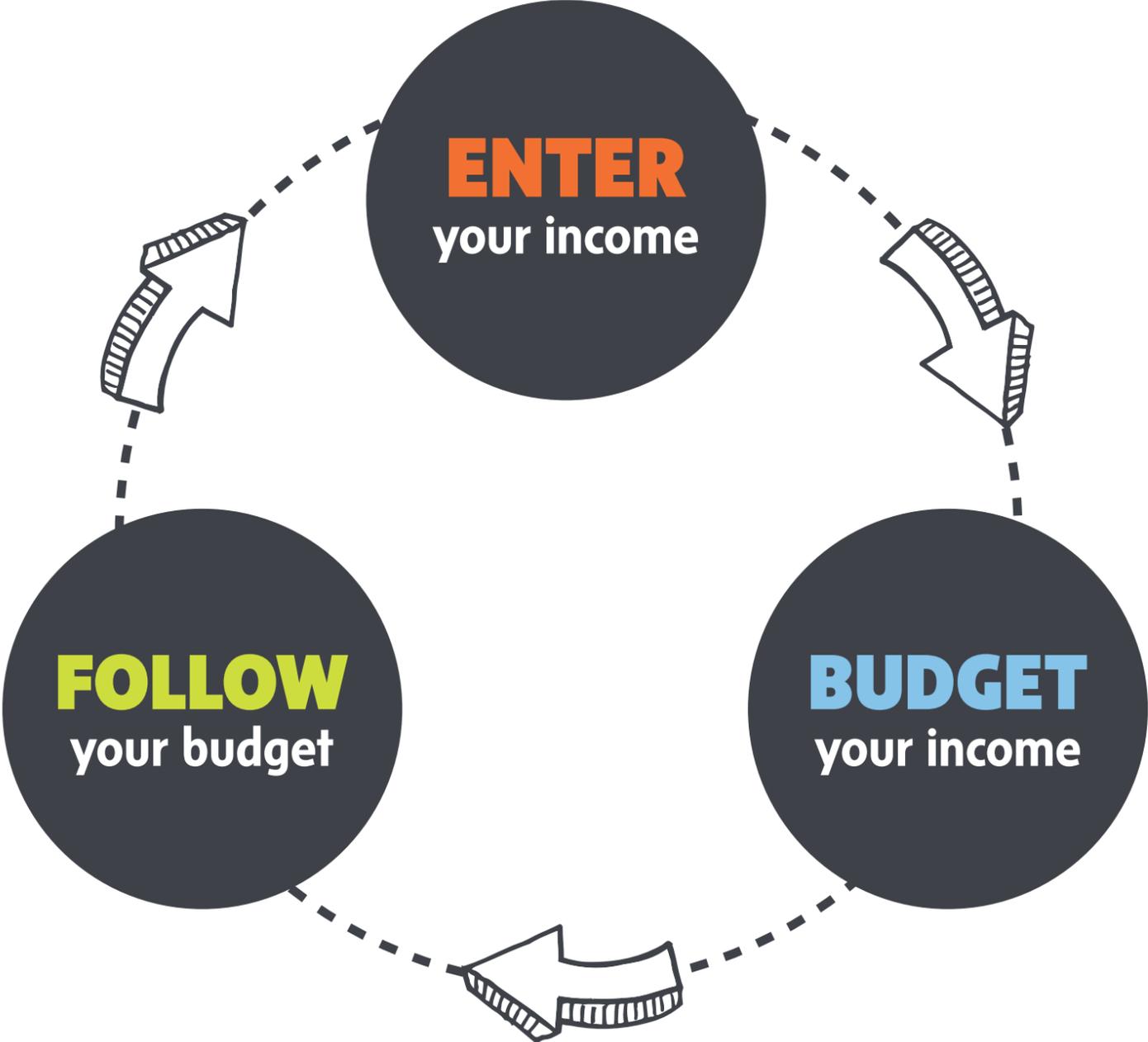
- I'll explain and demonstrate.
- Then you can work and ask questions.



CLASS OUTLINE

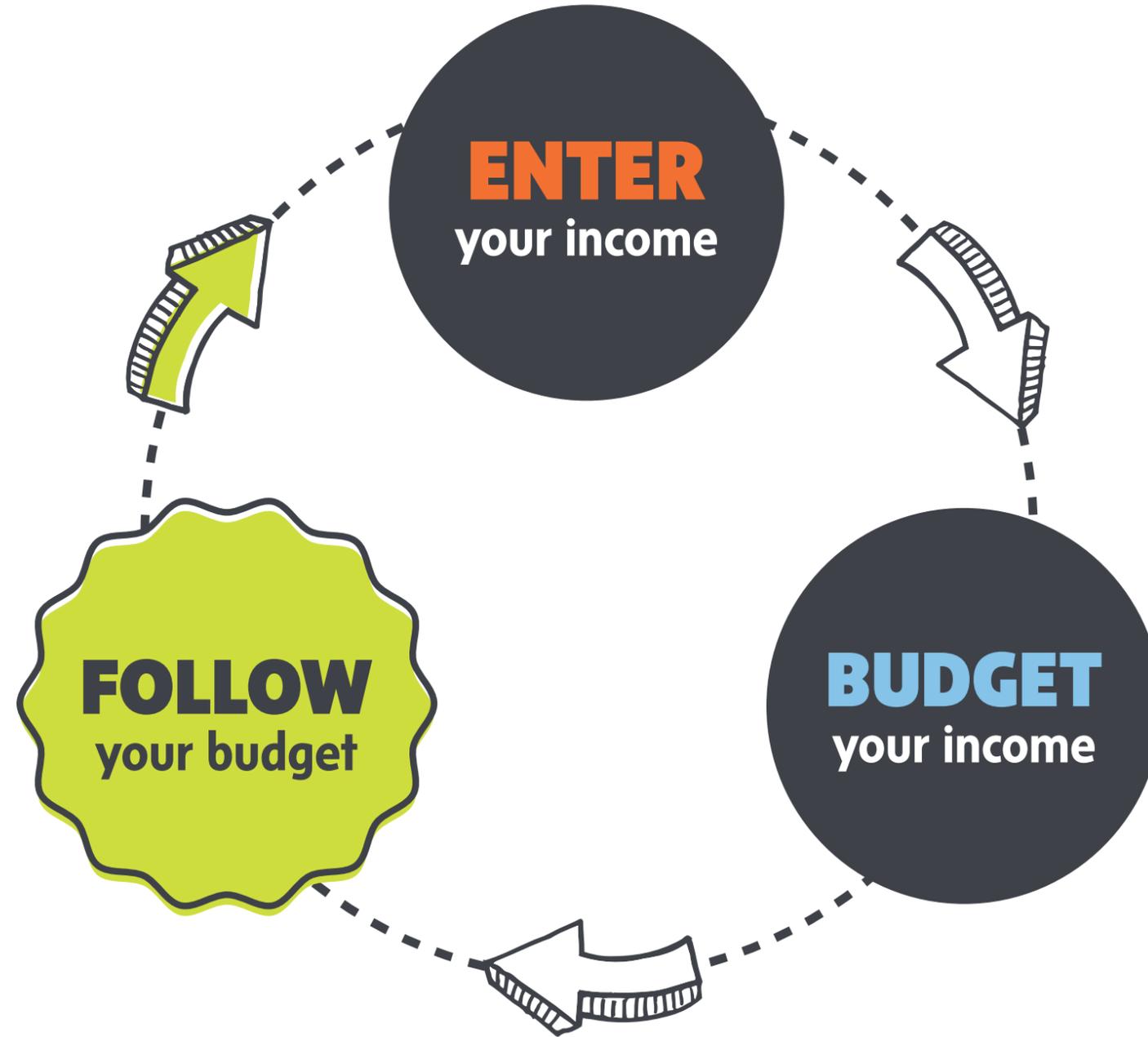
- Class Expectations and Goals
- **Three Step Process Overview**
- Setting Up Budget Accounts
- Budgeting Available Dollars
- Tracking Spending
- Next Steps

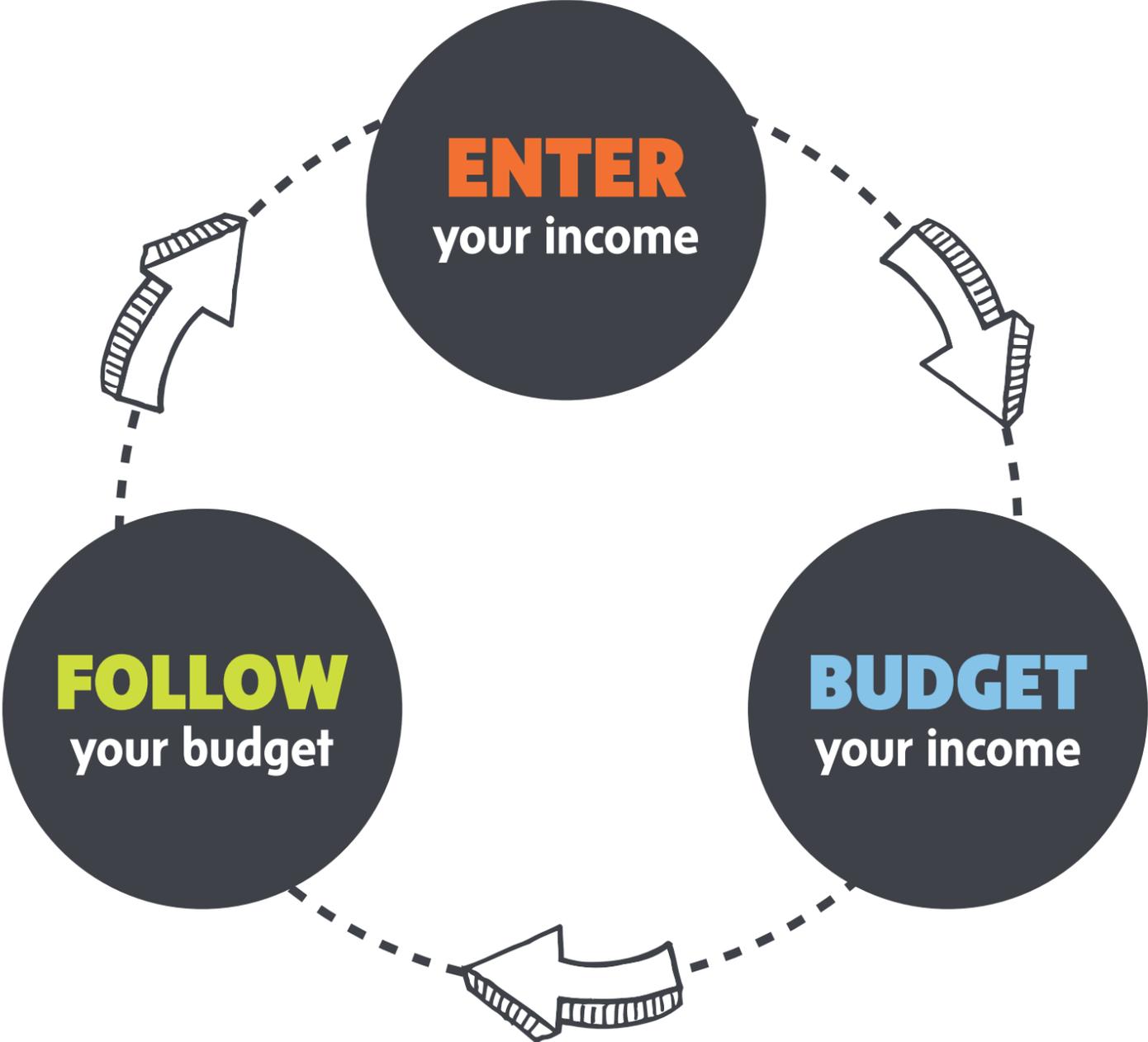














*What does this
money need to do
before I am paid again?*

CLASS OUTLINE

- Class Expectations and Goals
- Three Step Process Overview
- **Setting Up Budget Accounts**
- Budgeting Available Dollars
- Tracking Spending
- Next Steps



This is **Step One** of the
Three Step Process.

Account Set Up



We're going to be setting up accounts if:

- They **fund** the budget.
- you **spend** from them.



For other accounts, **you just need a category** so you can budget for payments.



Let's set up your **budget** accounts.

Enter today's balance.

- **Checking Account**
- **Current Account**
- **Transaction Account**



YNAB

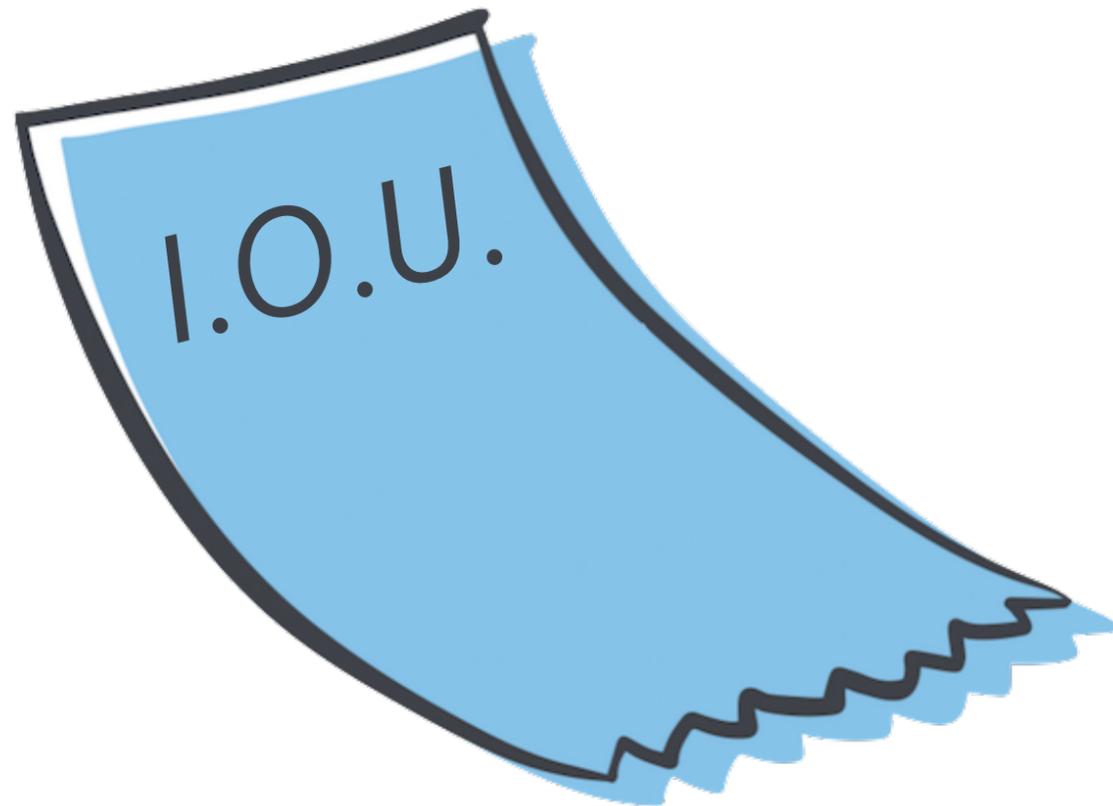
Let's set up your **budget** accounts.

Enter today's balance.

- **Credit Card**
- **Line of Credit**



PRE-YNAB DEBT is only used to keep track of the remaining debt on the card.



It's just a place to keep track of the I.O.U.

YNAB

Let's set up your **budget** accounts.

Enter today's balance.

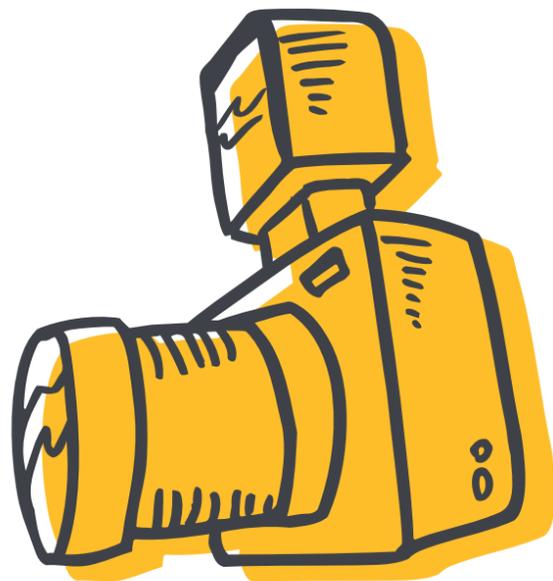
You can budget
these dollars too!





**What am I
saving for?**

Set **one small, fun goal** that you can reach in the next 6 to 8 weeks.



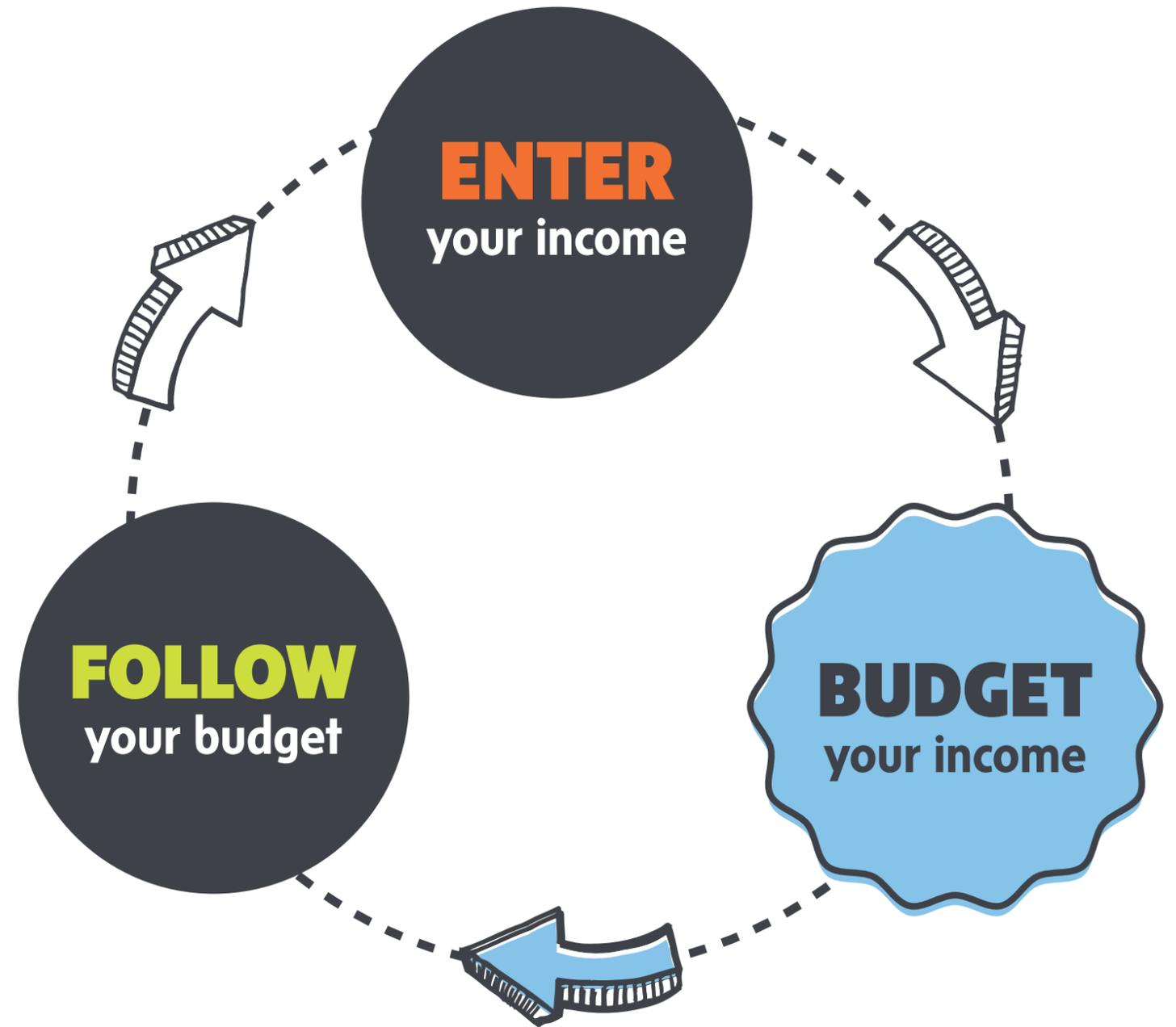
CLASS OUTLINE

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- Setting Up Budget Accounts
- **Budgeting Available Dollars**
- Tracking Spending
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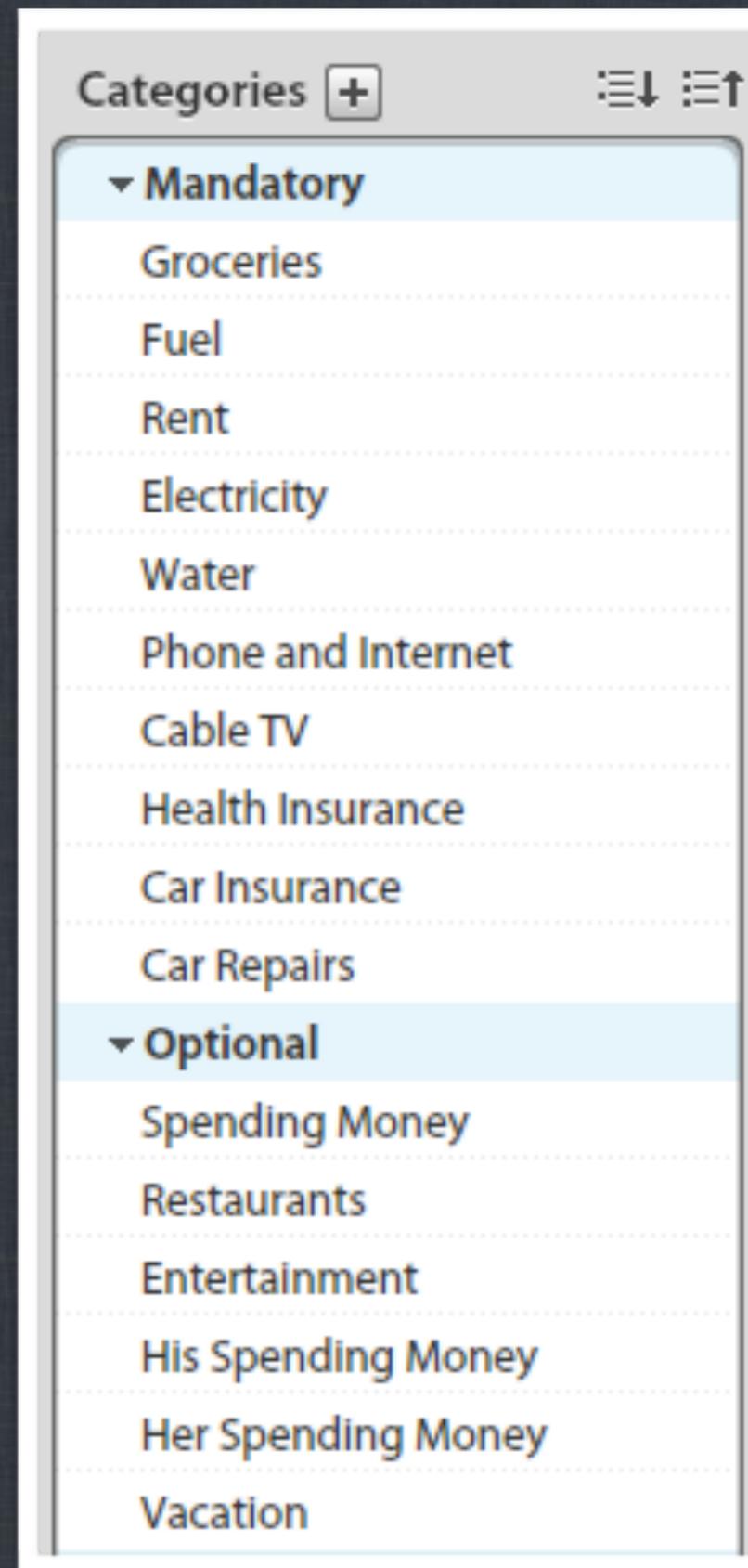


This is **Step Two** of the
Three Step Process.

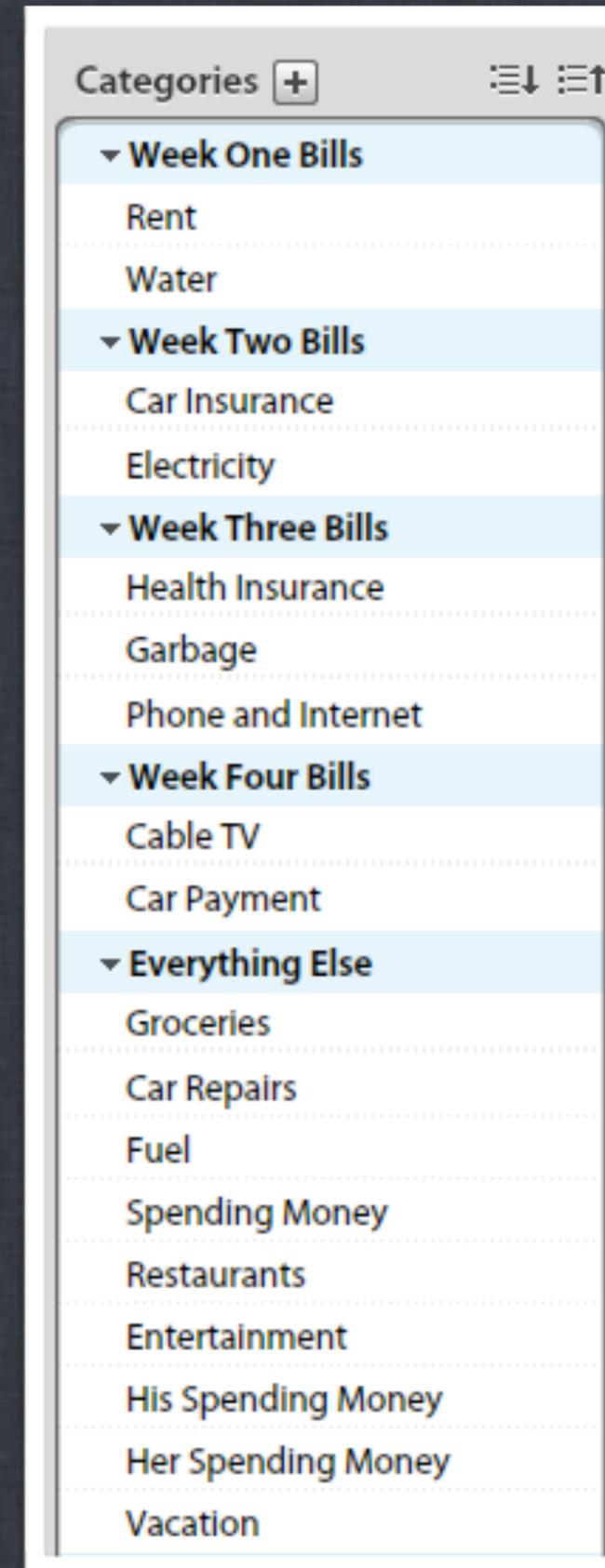
Budget Set Up and Budgeting



Two Master Categories: Mandatory Optional



Organize by
due date.



The screenshot shows a mobile application interface for managing categories. At the top, there is a header 'Categories' with a plus sign icon and two menu icons. Below the header, the categories are organized into weekly groups, each with a dropdown arrow and a light blue background. The categories listed are:

Category Group	Sub-category
Week One Bills	Rent
Week One Bills	Water
Week Two Bills	Car Insurance
Week Two Bills	Electricity
Week Three Bills	Health Insurance
Week Three Bills	Garbage
Week Three Bills	Phone and Internet
Week Four Bills	Cable TV
Week Four Bills	Car Payment
Everything Else	Groceries
Everything Else	Car Repairs
Everything Else	Fuel
Everything Else	Spending Money
Everything Else	Restaurants
Everything Else	Entertainment
Everything Else	His Spending Money
Everything Else	Her Spending Money
Everything Else	Vacation

▼ Monthly Bills
Rent \$750
Water \$24.31
Groceries \$400

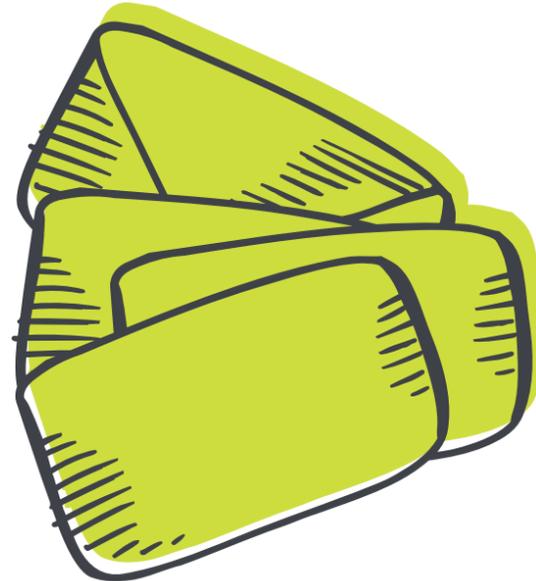
Rename the category
with relevant information.

YNAB

PRIORITIZE.



1. Immediate Needs



2. Bills

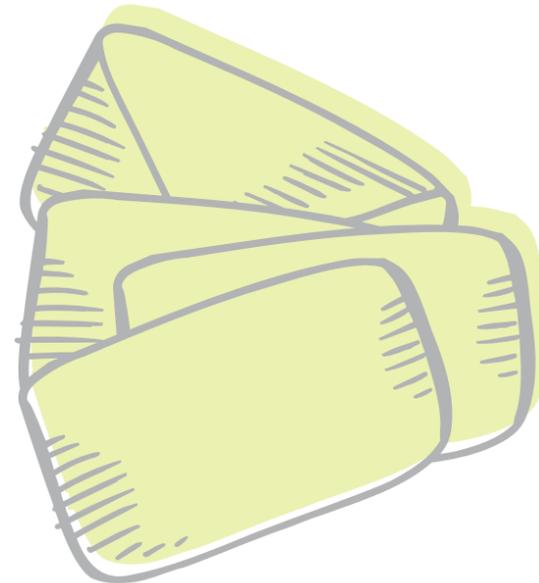


3. Rainy Day Funds

PRIORITIZE.



1. Immediate Needs



2. Bills

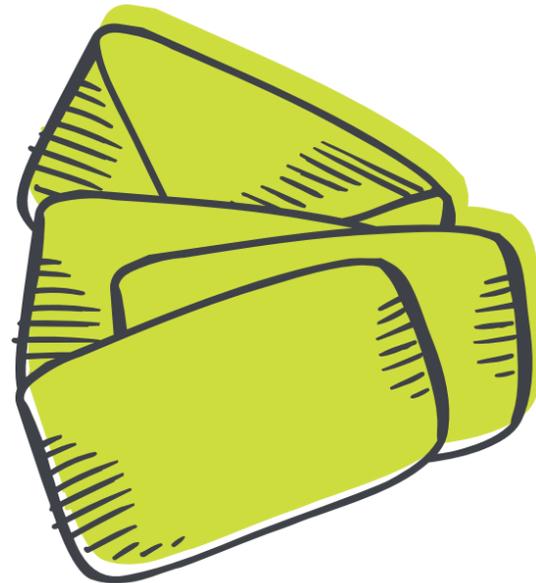


3. Rainy Day Funds

PRIORITIZE.



1. Immediate Needs



2. Bills

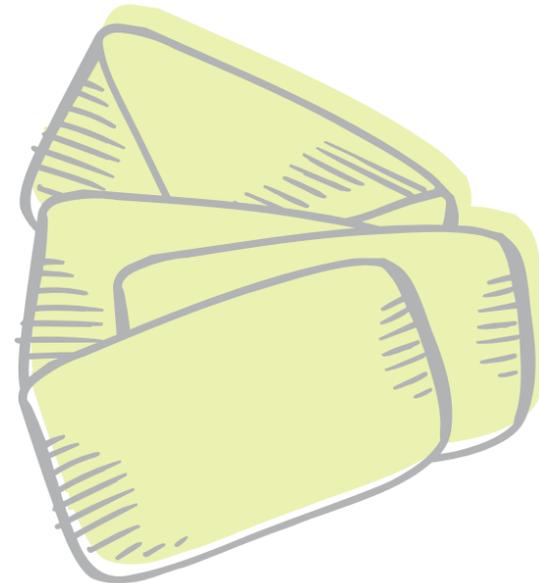


3. Rainy Day Funds

PRIORITIZE.



1. Immediate Needs



2. Bills



3. Rainy Day Funds

PRIORITIZE.



1. Immediate Needs



2. Bills



3. Rainy Day Funds

When the Available to Budget number reaches \$0.00, **stop budgeting.**

MAY 2014	0.00	Not Budgeted in Apr	☰
	-0.00	Overspent in Apr	
	+1,600.00	Income for May	⚡
	-1,600.00	Budgeted in May	
	= \$0.00		
Available to Budget			

Every dollar has a job!

YNAB

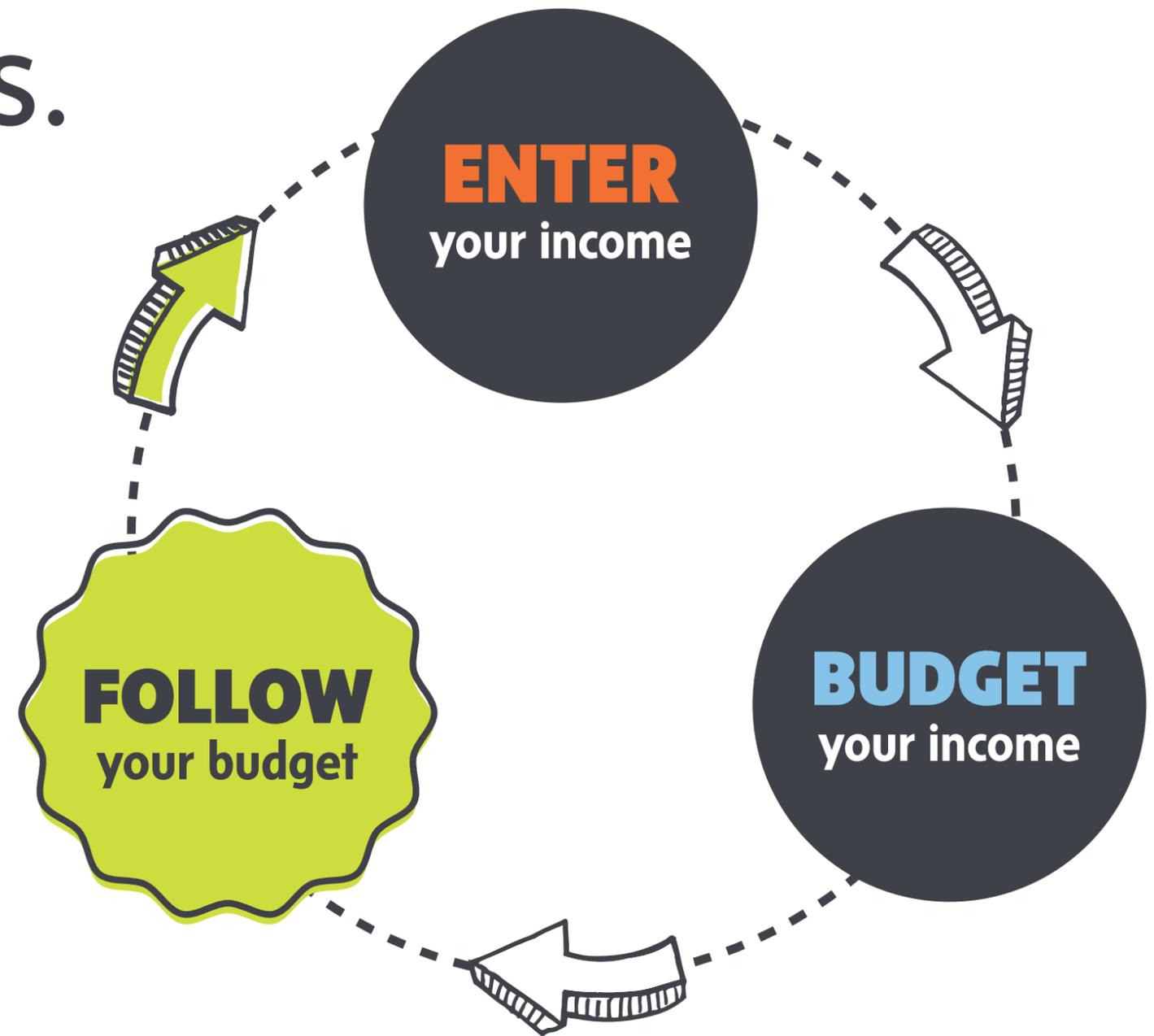
CLASS OUTLINE

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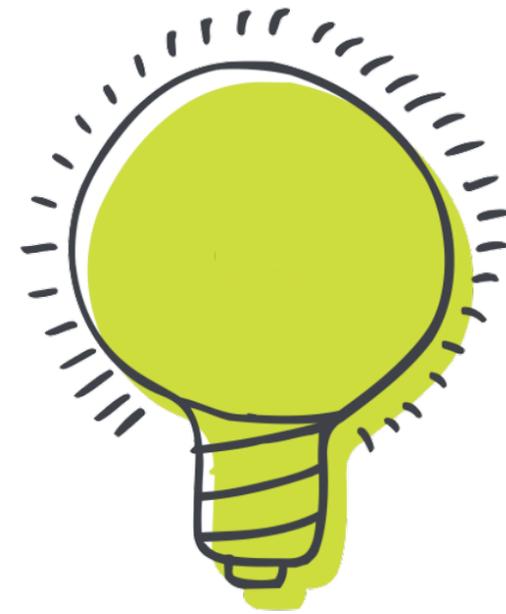
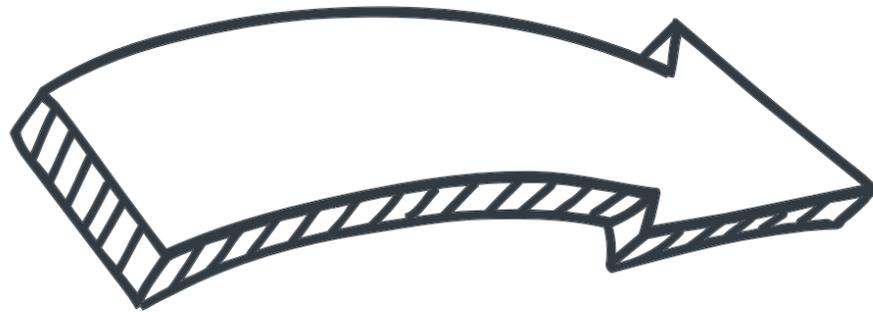


This is **Step Three** of the Three Step Process.

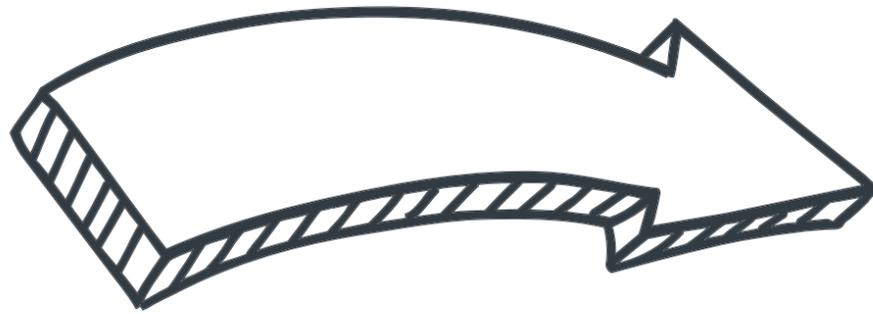
**Tracking Spending
and Following
the Budget**



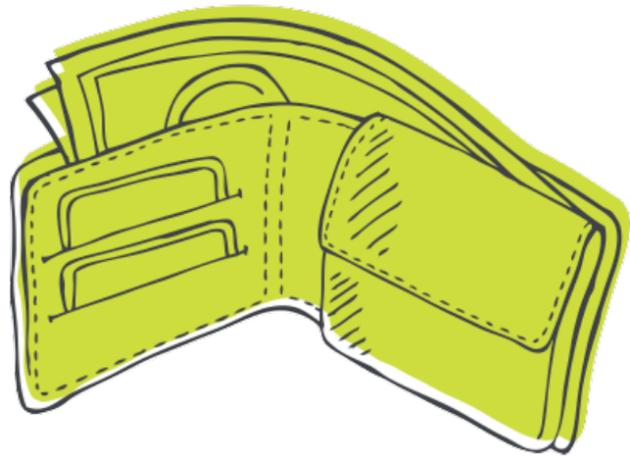
Record and categorize spending **at the time of purchase.**



Record and categorize spending **at the time of purchase.**



With Cash, you have two options:



Cash as an Account

For the detailed oriented "I-must-know-where-every-penny-went" people.



Cash as a Category

*For the **less** detailed oriented "I'll-never-be-able-to-track-every-penny" people.*

YNAB

CLASS OUTLINE

- Class Expectations and Goals
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- Budgeting Available Dollars
- Tracking Spending
- **Next Steps**



CHECK

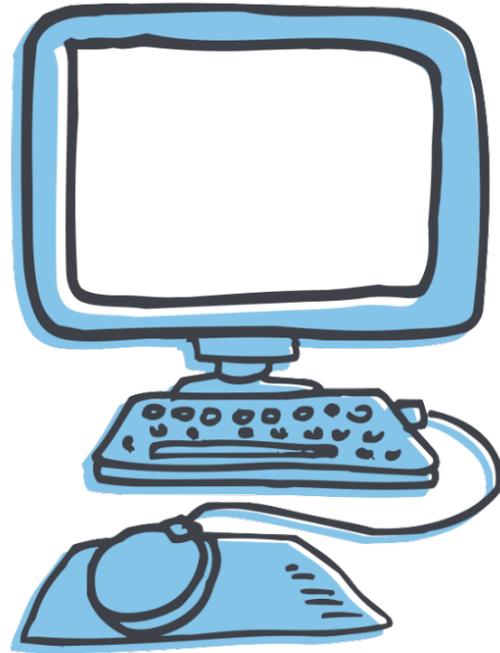
your budget daily.

CATEGORY	BUDGETED	OUTFLOW	BALANCE
Groceries	\$300	\$165	\$135

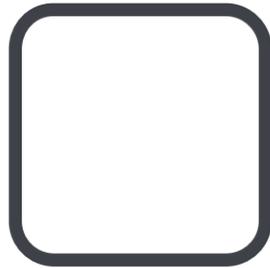


TRACK

your spending.



Enter directly on the desktop or mobile device.



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

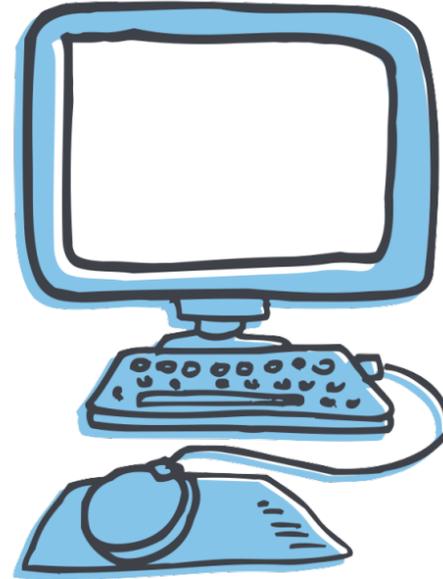


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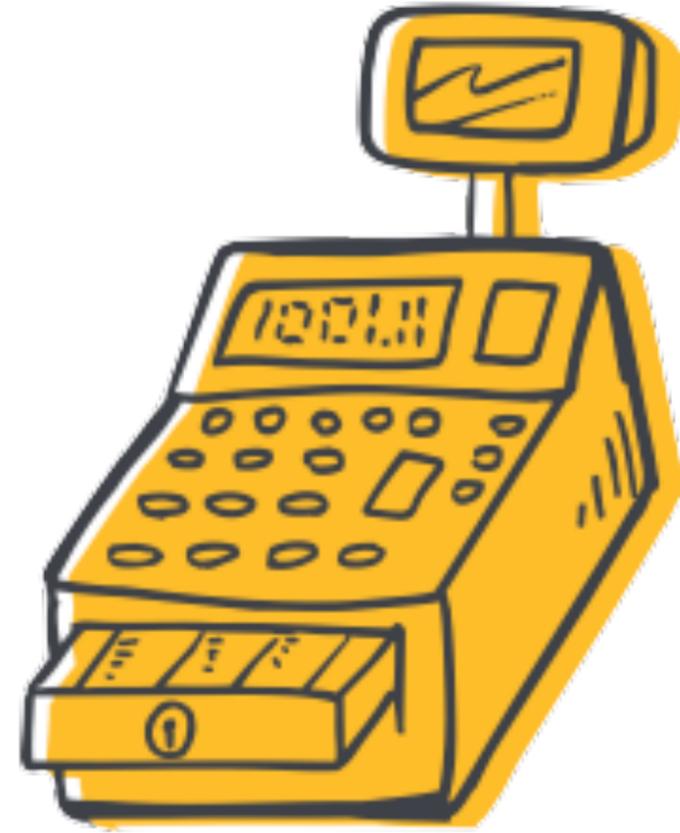
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