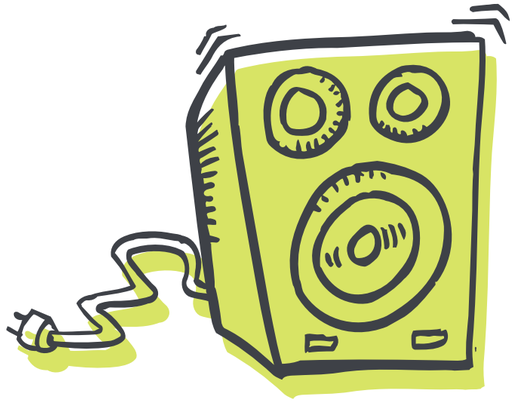
(though you shouldn't hear anything yet)

You can listen through:



Computer Speakers

Turn them up!

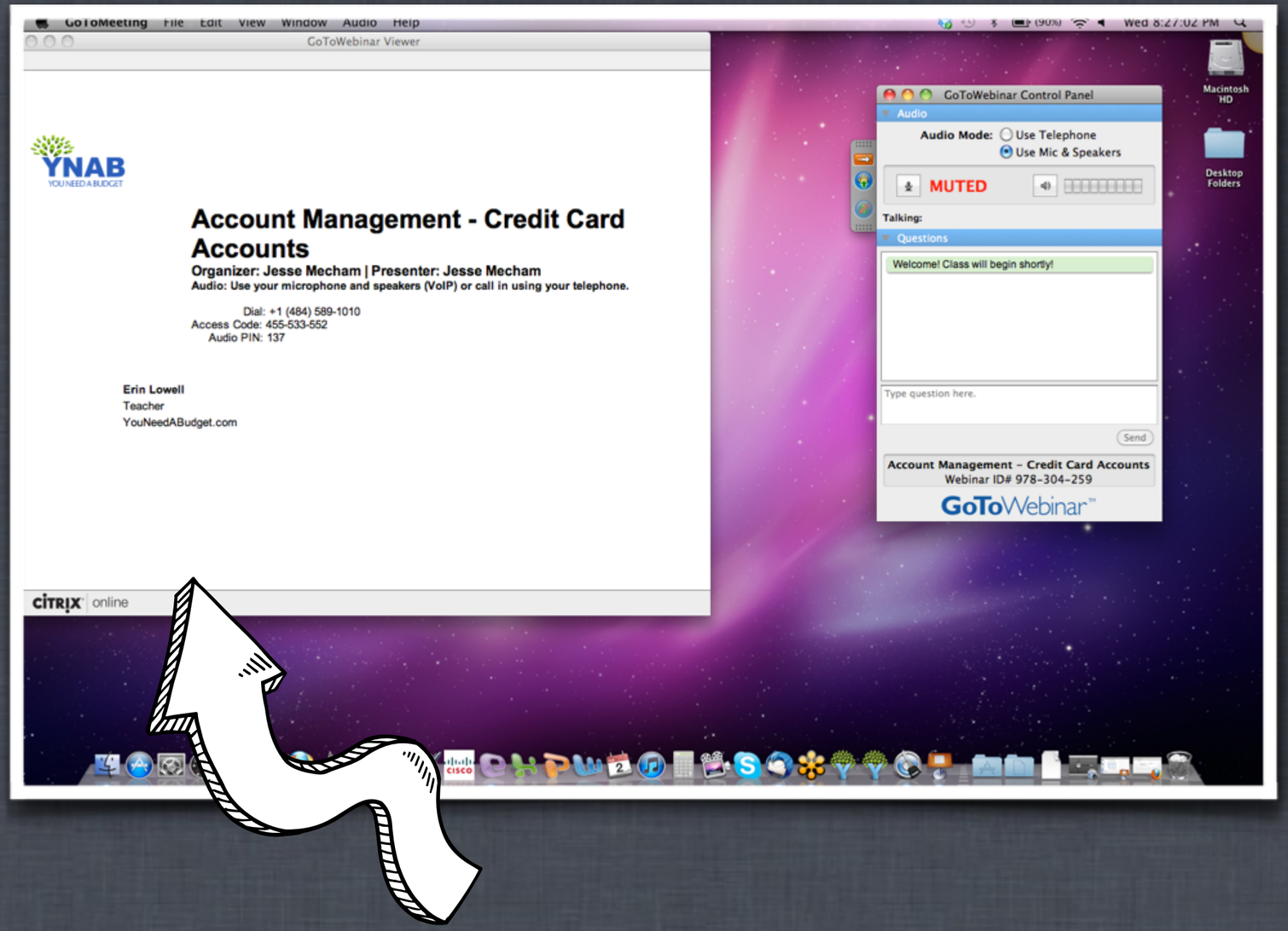
Dialing in by Phone

Check your email!

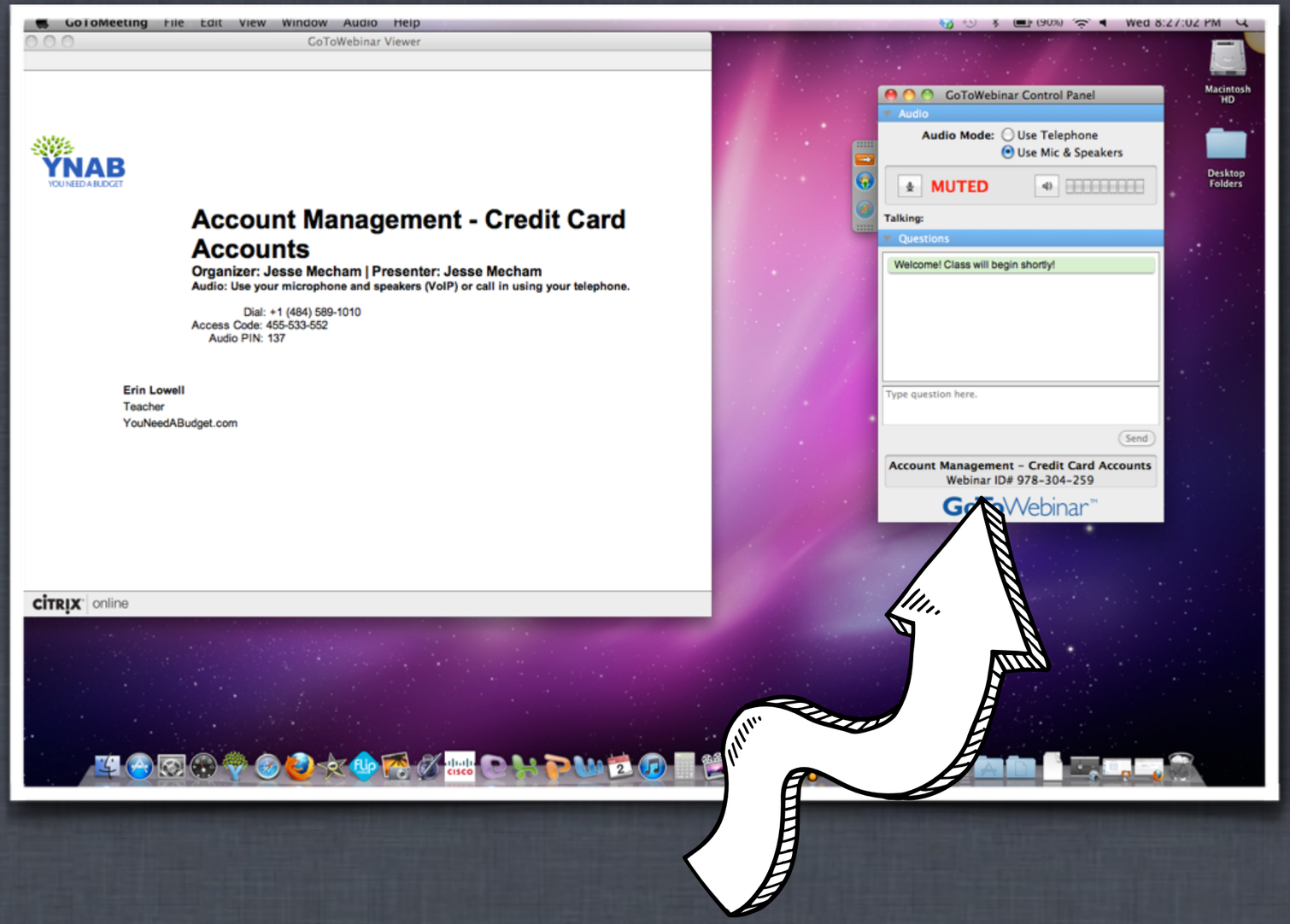
You Haven't Budgeted Like This

Budget Workshop

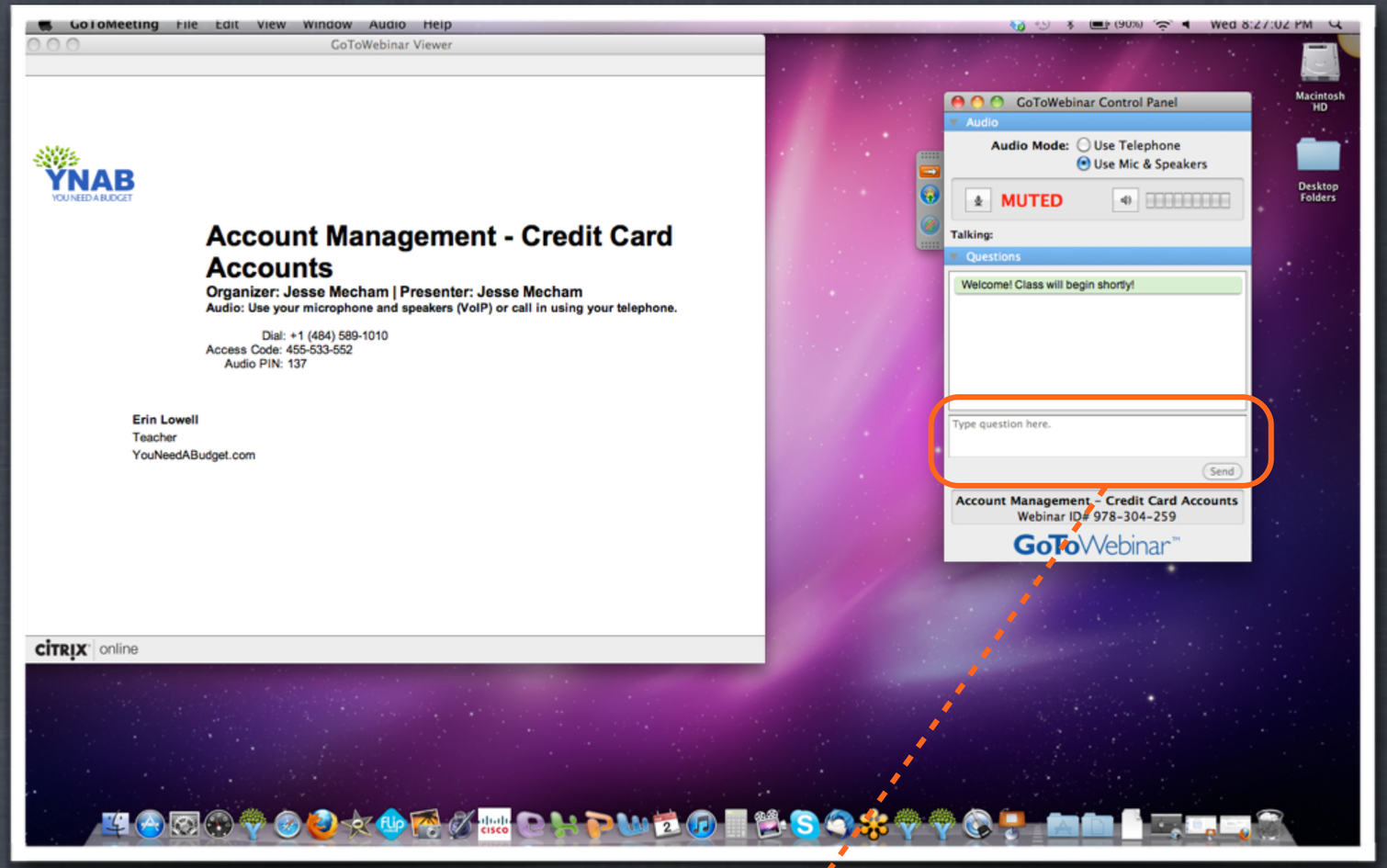
You Need A Budget.



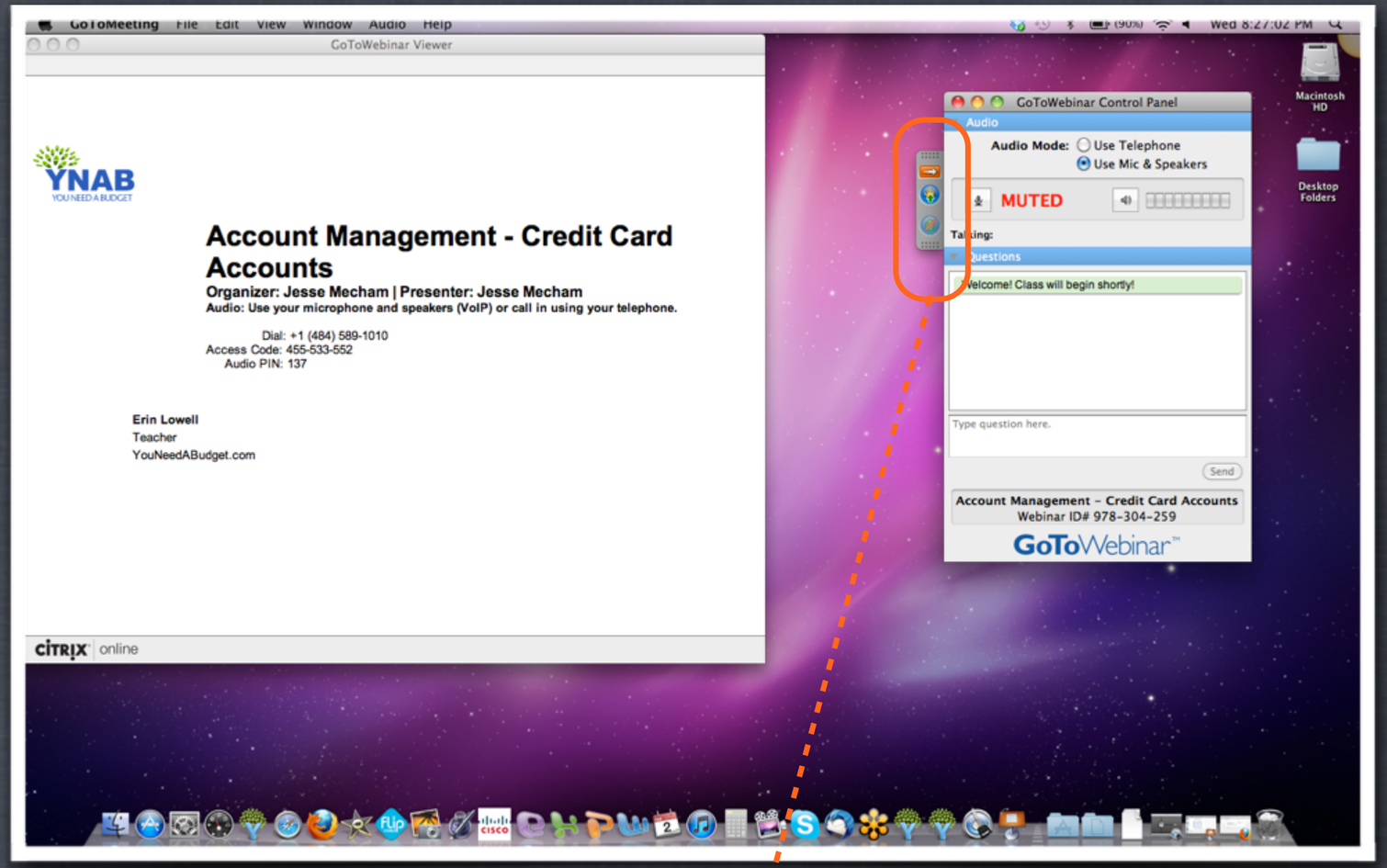
GoToWebinar Viewer



GoToWebinar Control Panel



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

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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.

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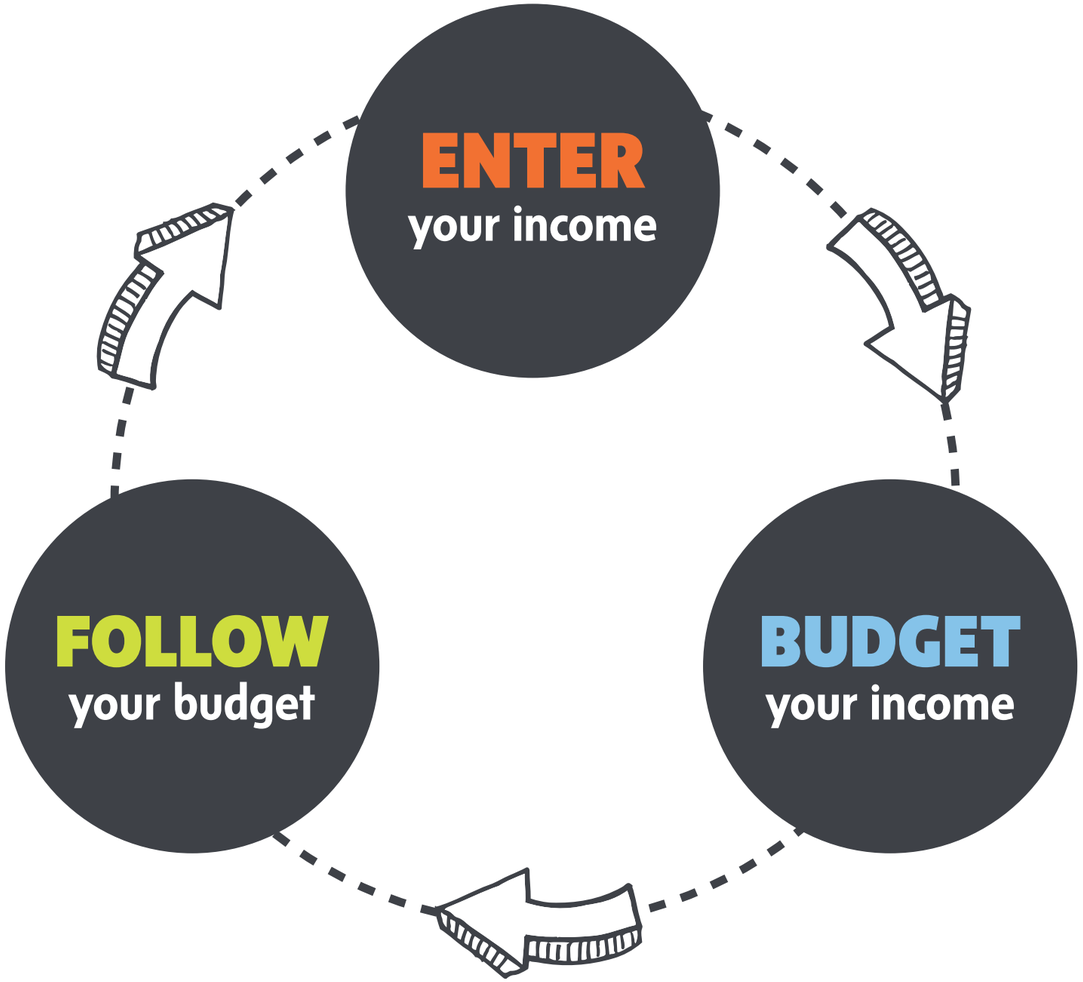
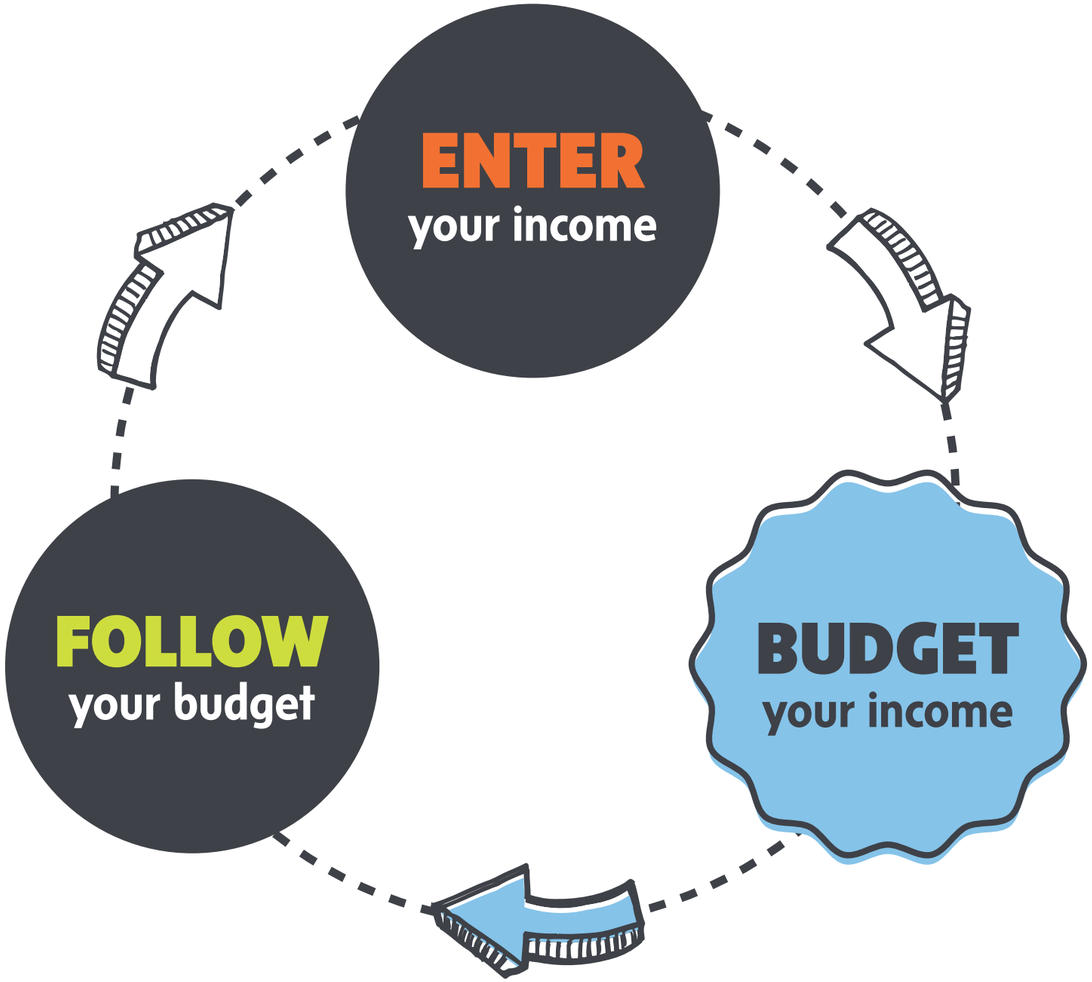

ENTER
your income
BUDGET
your income
FOLLOW
your budget

ENTER
your income
BUDGET
your income
FOLLOW
your budget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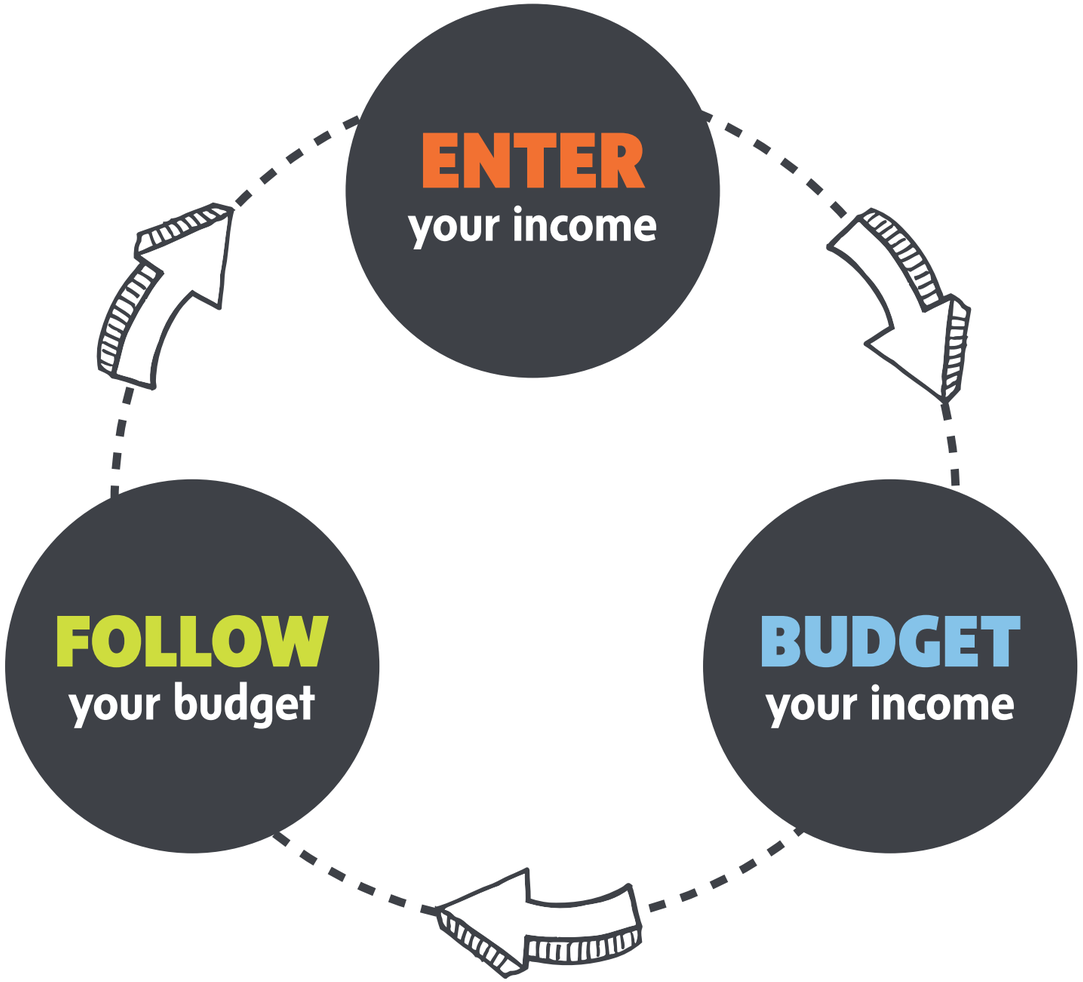
ENTER
your income
BUDGET
your income
FOLLOW
your budget

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

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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.

YNAB

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

Enter today's balance.

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

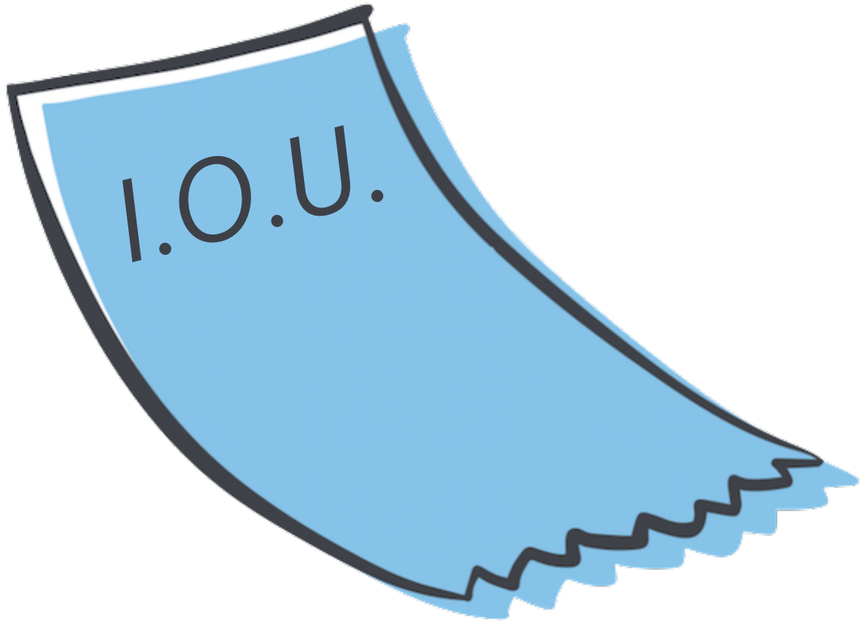
YNAB

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

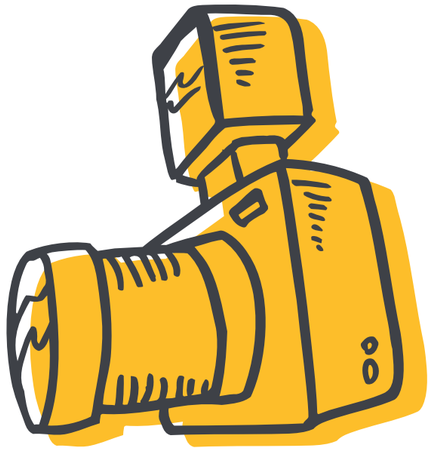
Let’s set up your **budget** accounts.

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.



YNAB

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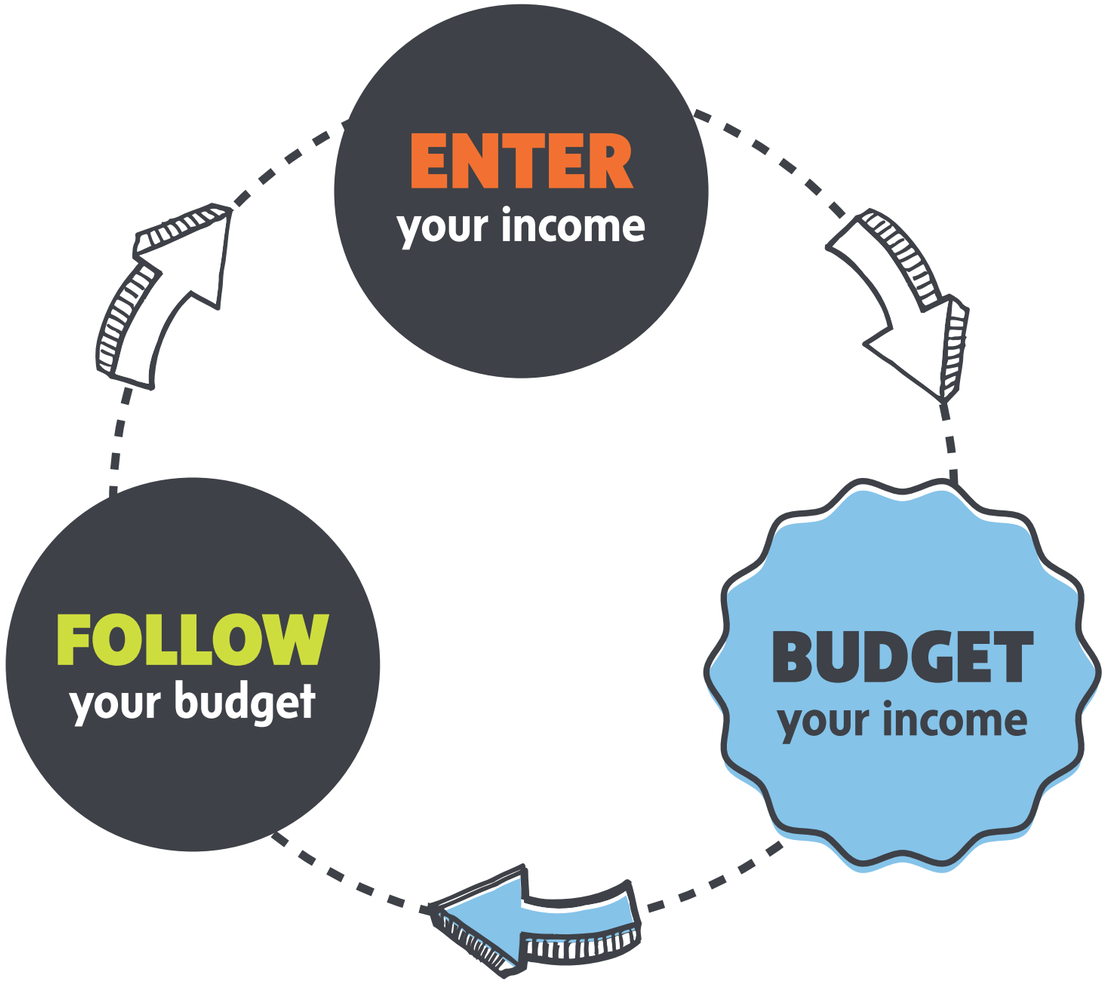
This is **Step Two** of the Three Step Process.

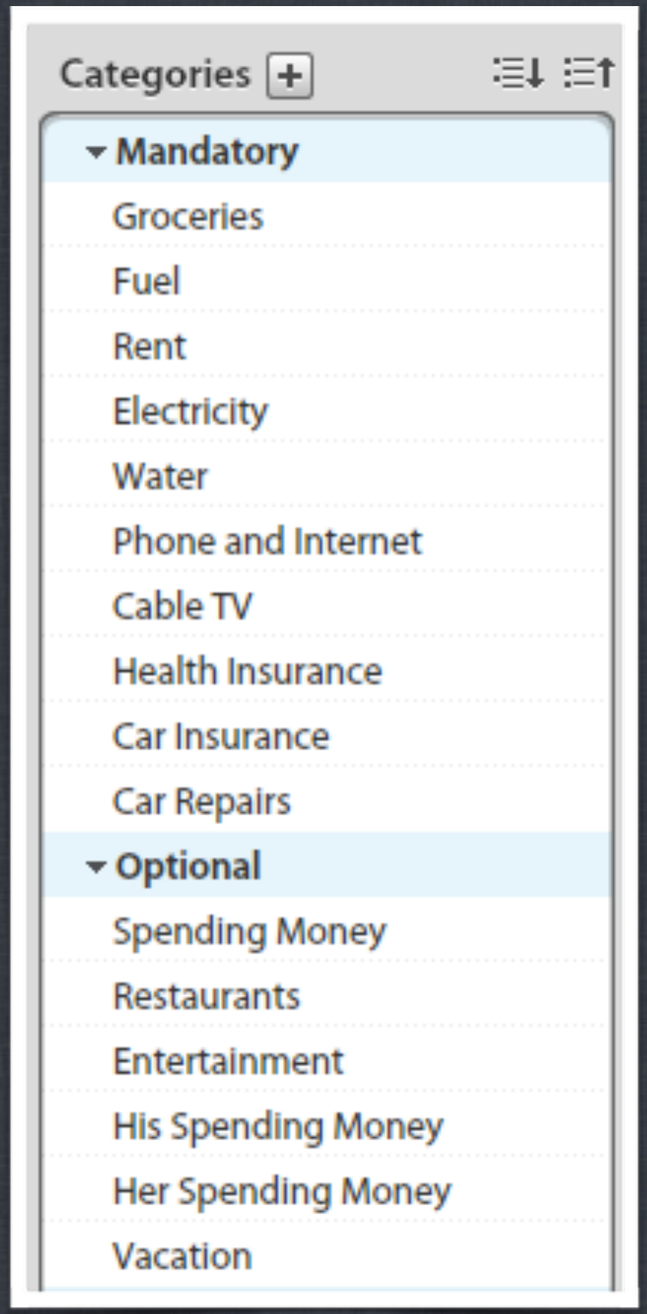
Budget Set Up and Budgeting



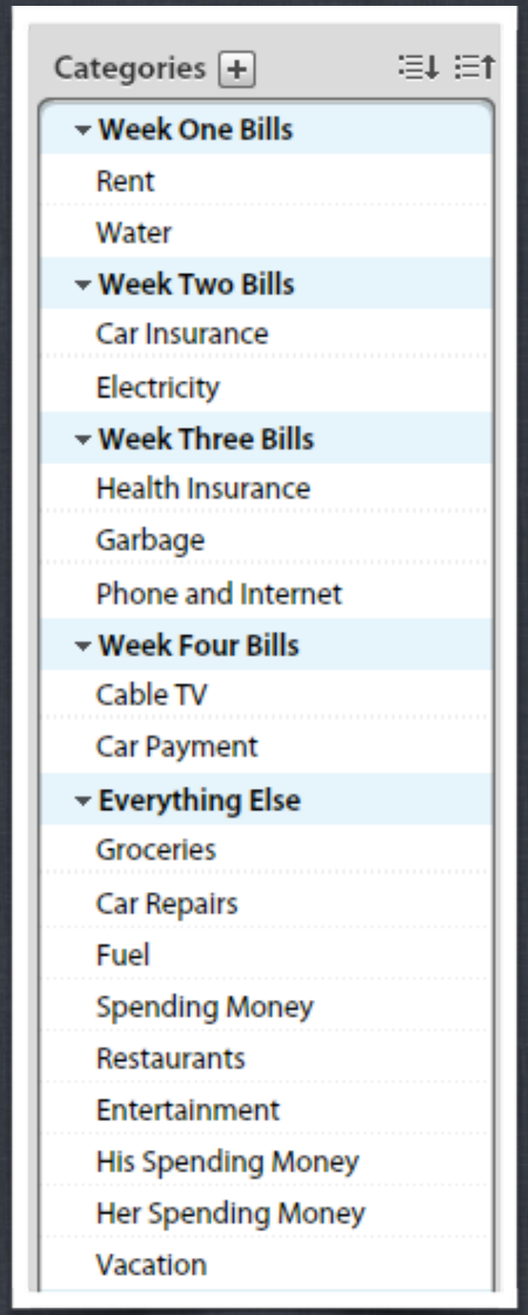
Two Master Categories:

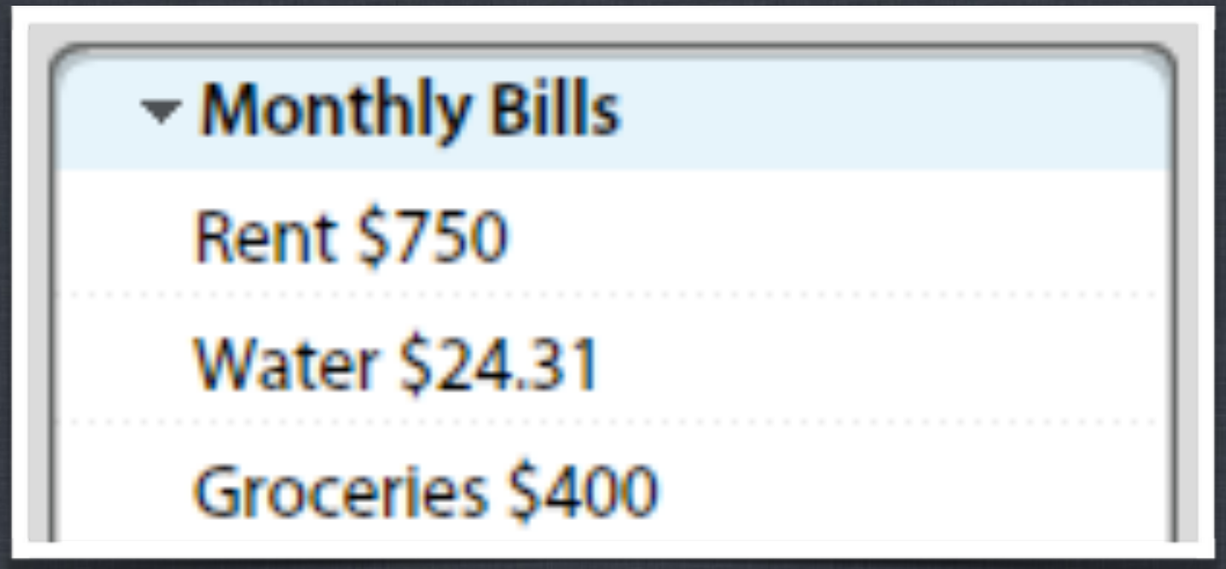
Mandatory

Optional



Organize by **due date.**





Rename the category
with relevant information.

YNAB

PRIORITIZE.

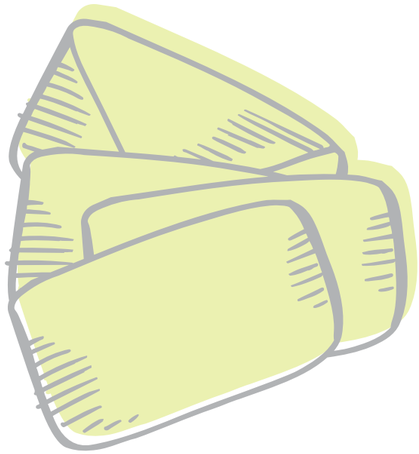
1. Immediate Needs

2. Bills

3. Rainy Day Funds

PRIORITIZE.

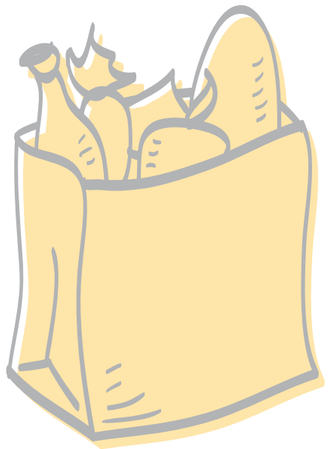
1. Immediate Needs



2. Bills

3. Rainy Day Funds

PRIORITIZE.

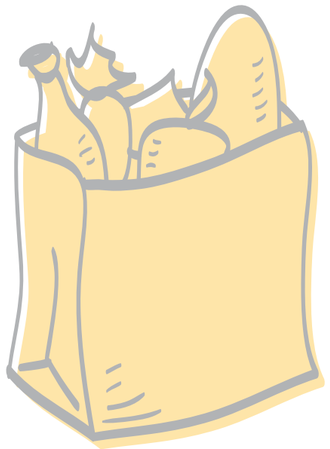


1. Immediate Needs

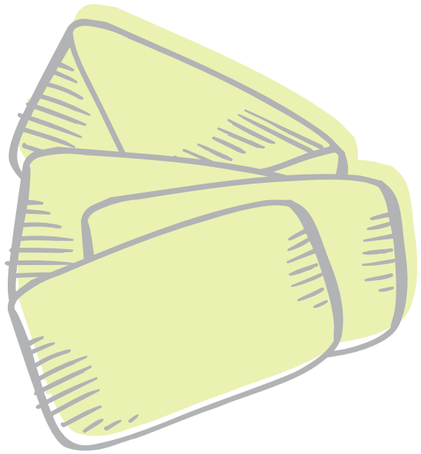
2. Bills

3. Rainy Day Funds

PRIORITIZE.



1. Immediate Needs



2. Bills

3. Rainy Day Funds

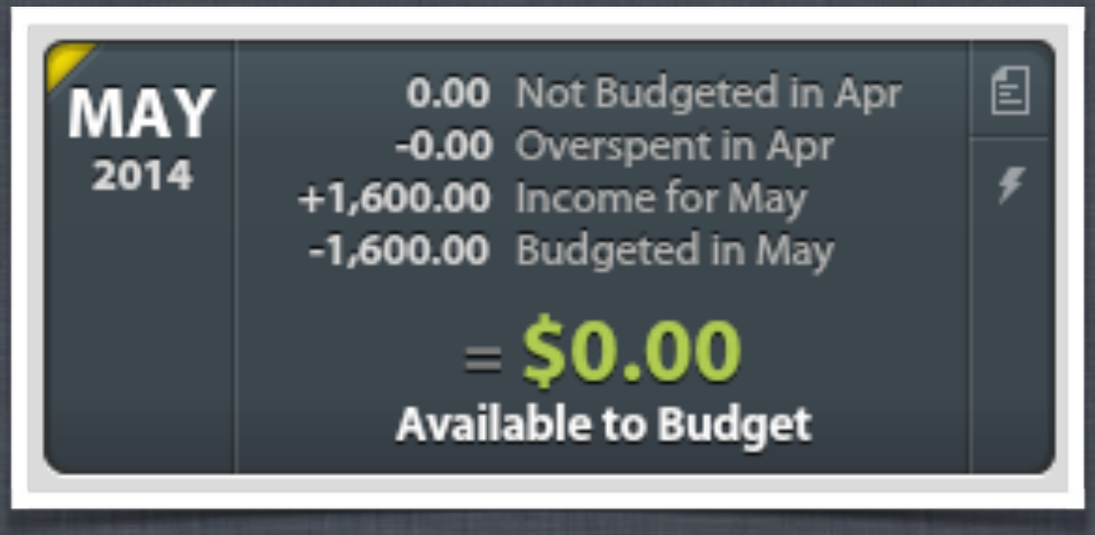
PRIORITIZE.

1. Immediate Needs

2. Bills

3. Rainy Day Funds

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



Every dollar has a job!

YNAB

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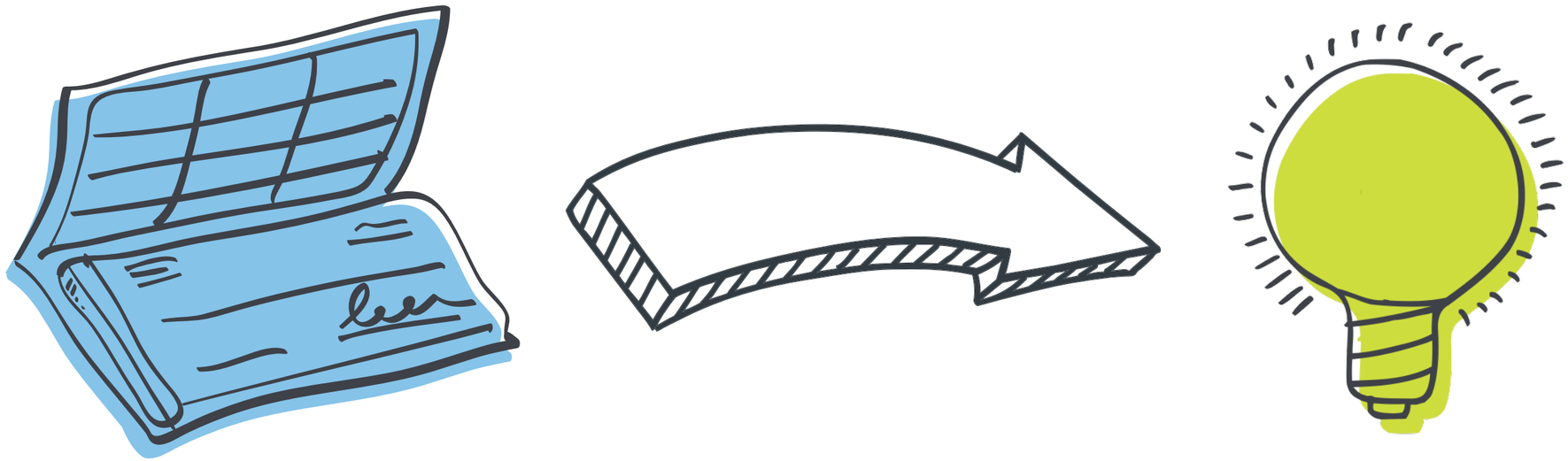
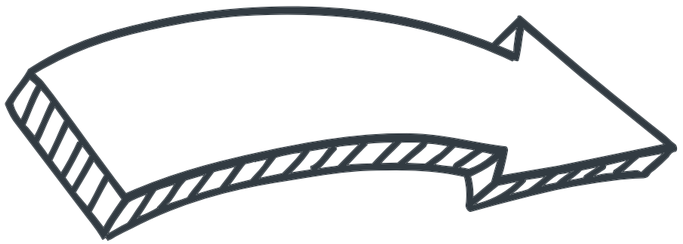
This is **Step Three** of the Three Step Process.

Tracking Spending and Following the Budget

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

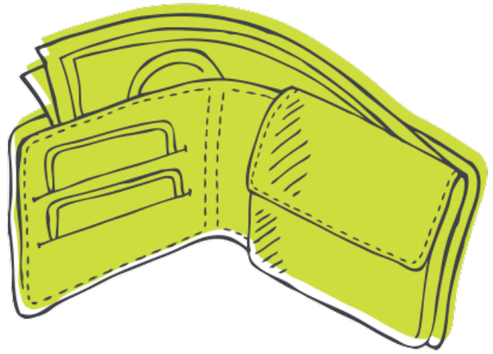


Record and categorize spending **at the time of purchase.**



YNAB

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

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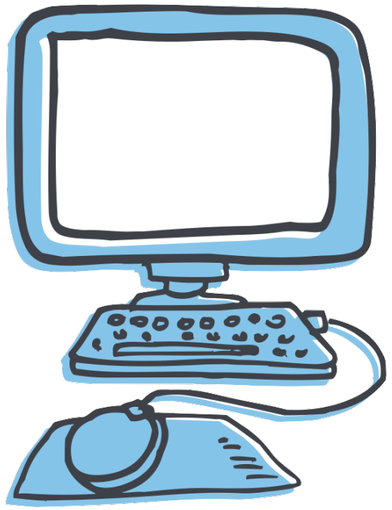
CHECK

your budget daily.

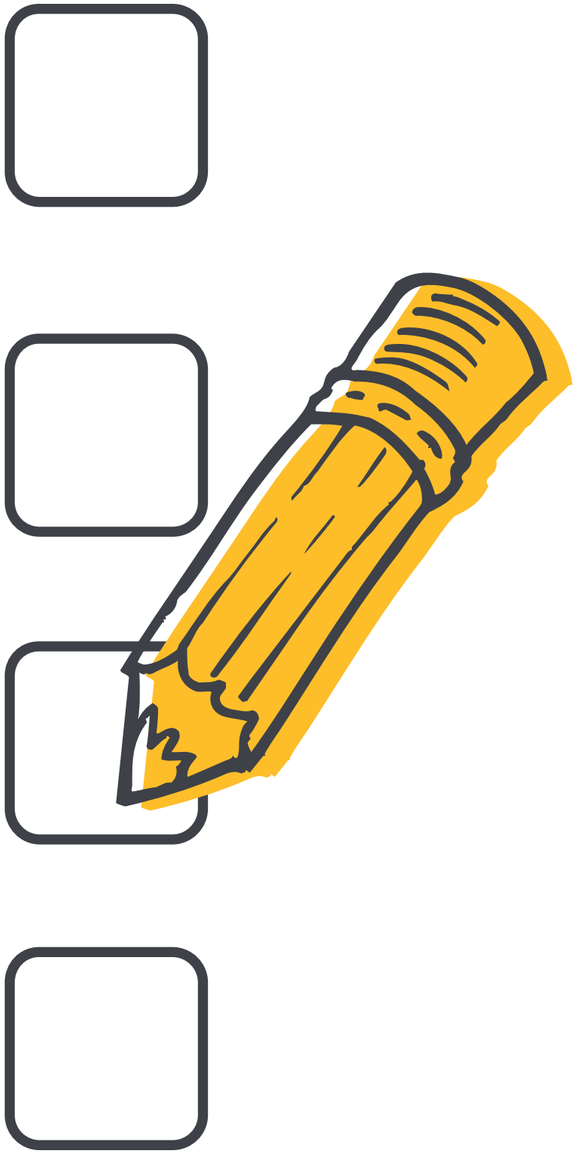
CATEGORY	BUDGETED	OUTFLOW	BALANCE
Groceries	$300	$165	$135

TRACK

your spending.



Enter directly on the desktop or mobile device.



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

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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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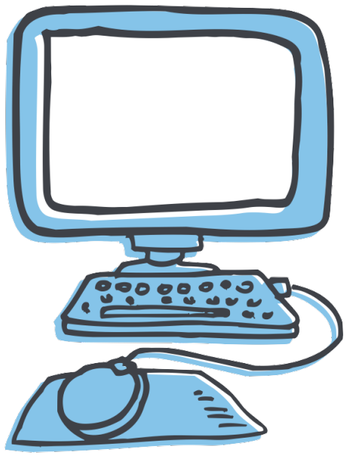
Live Online Classes

http://ynab.me/freeclasses



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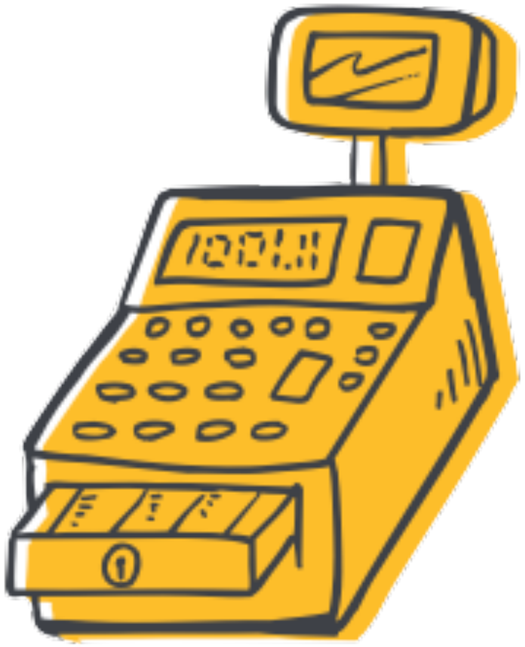

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