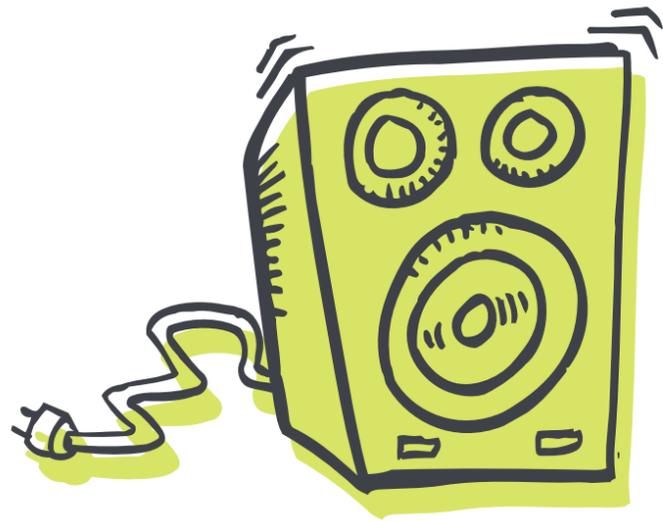


*(though you shouldn't hear anything yet)*

# You can listen through:



**Computer Speakers**

*Turn them up!*



**Dialing in by Phone**

*Check your email!*

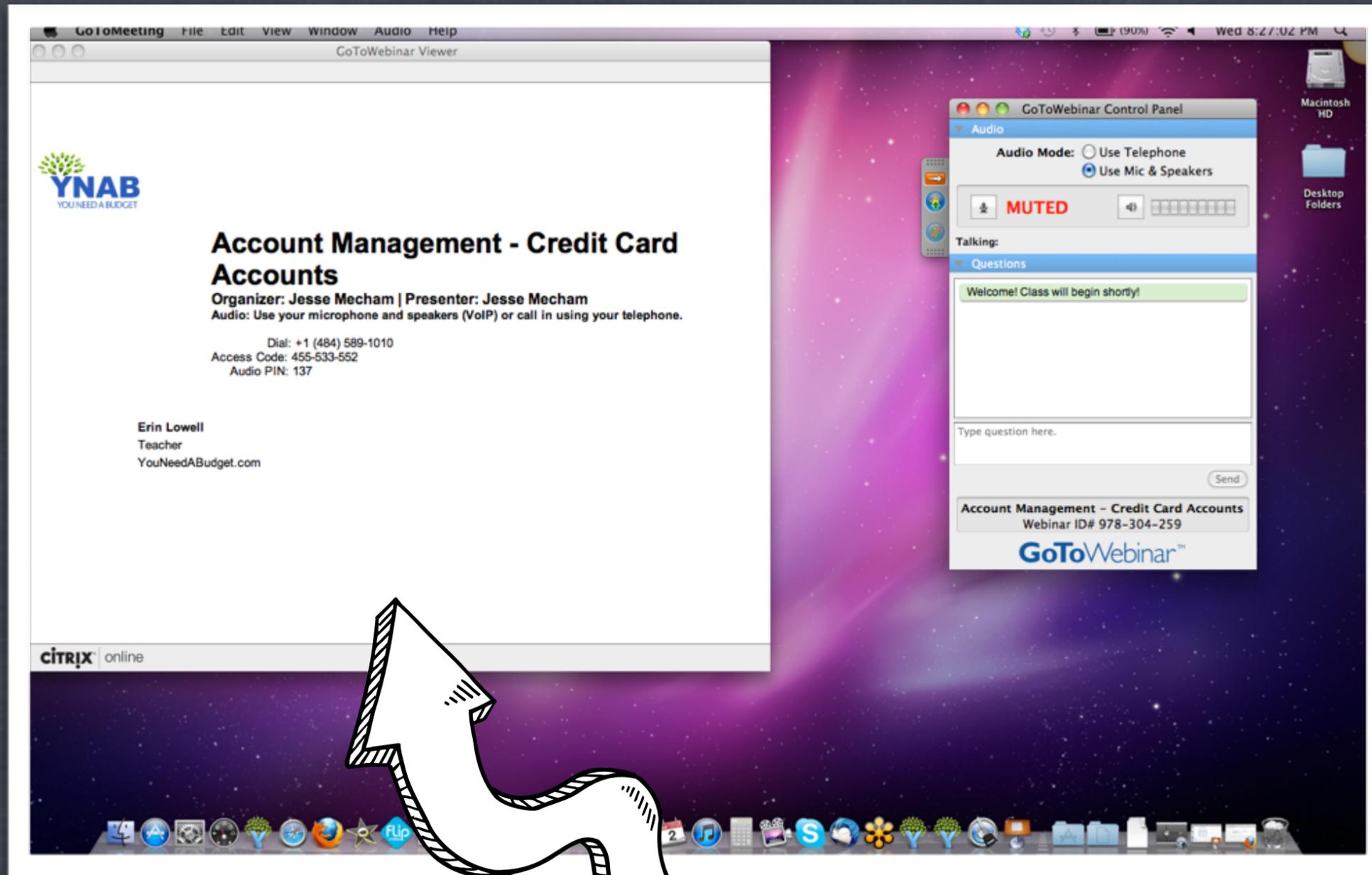
*You Haven't Budgeted Like This*

---

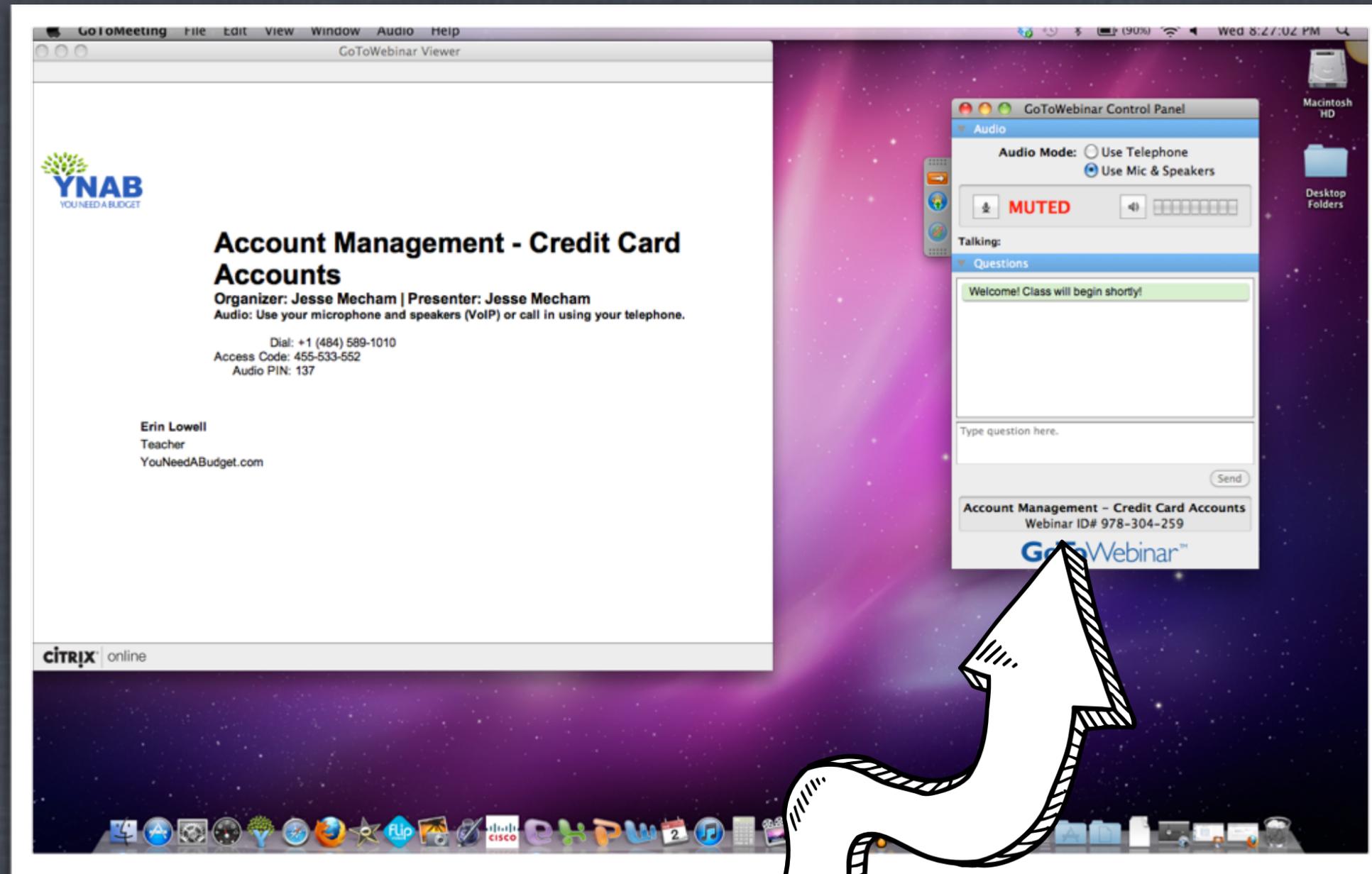
# Credit Cards in YNAB

**You Need  
A Budget.**

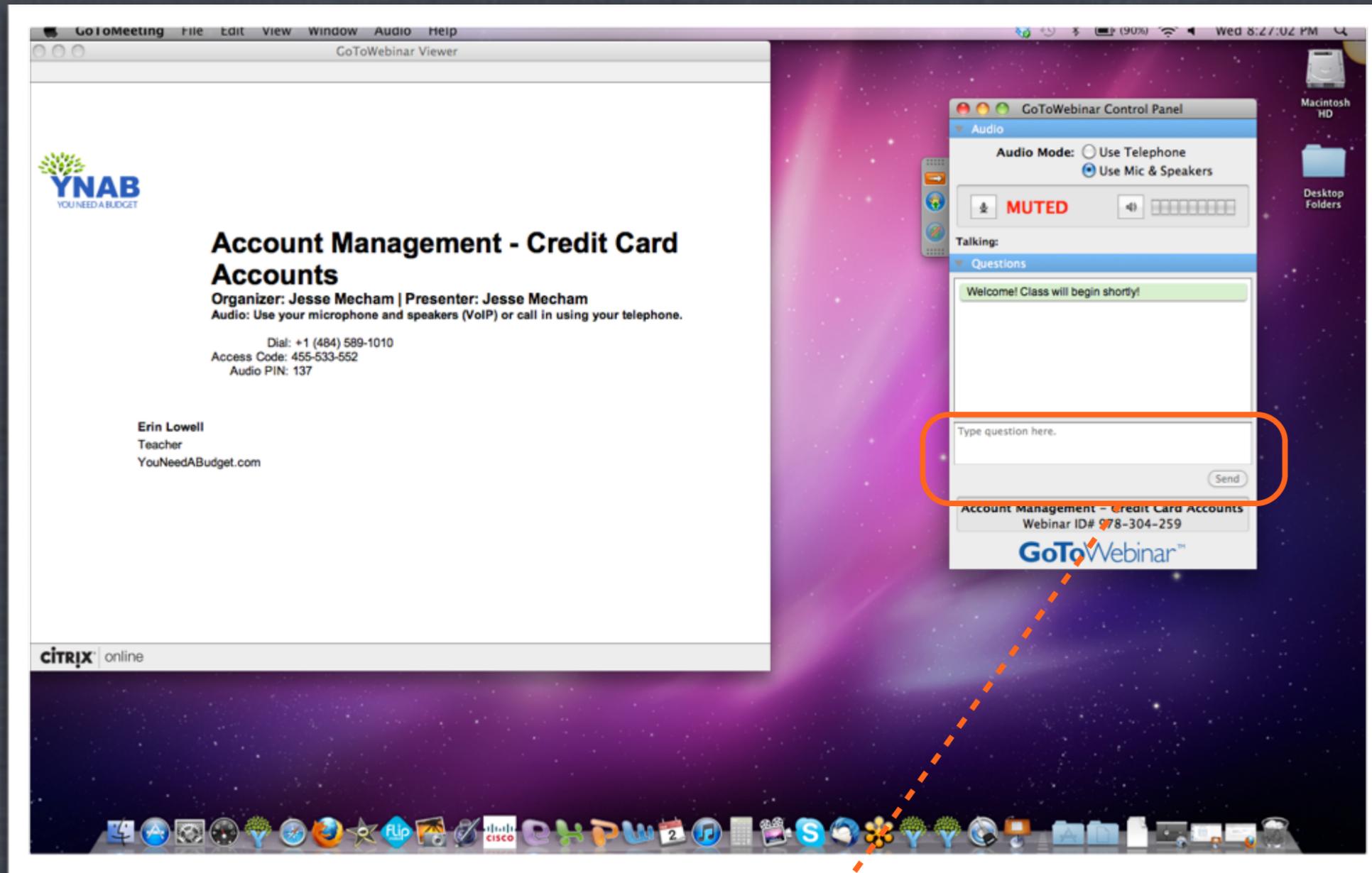




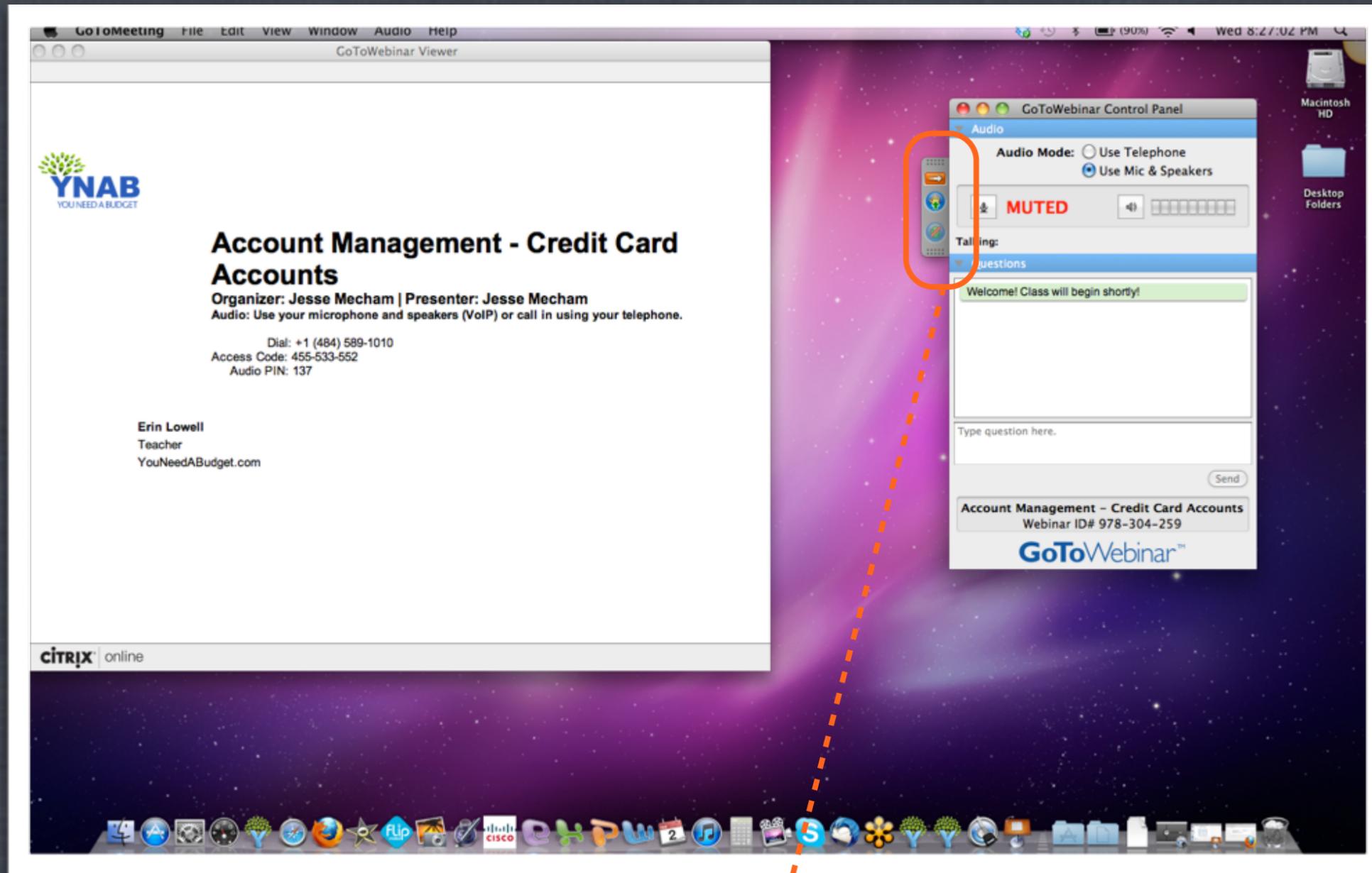
GoToWebinar Viewer



GoToWebinar Control Panel



Type questions here!



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



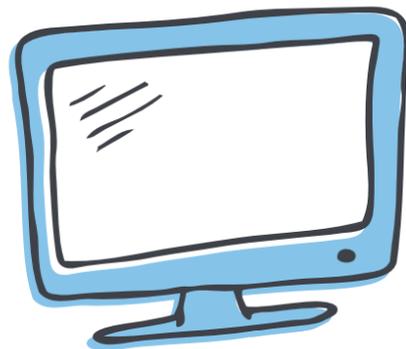
**I'll leave time for open Q&A.**

---



**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

- Credit cards in YNAB
- Preparing for your spending
- Spending smartly with a credit card
- Tackling interest with Rule Three
- Calculating your payment
- Managing debt increases

**Software Giveaway!**

# Not Covered:

- YNAB's Four Rules
- Business Questions

Check out our  
**"Getting Started"**  
class!



# Outline

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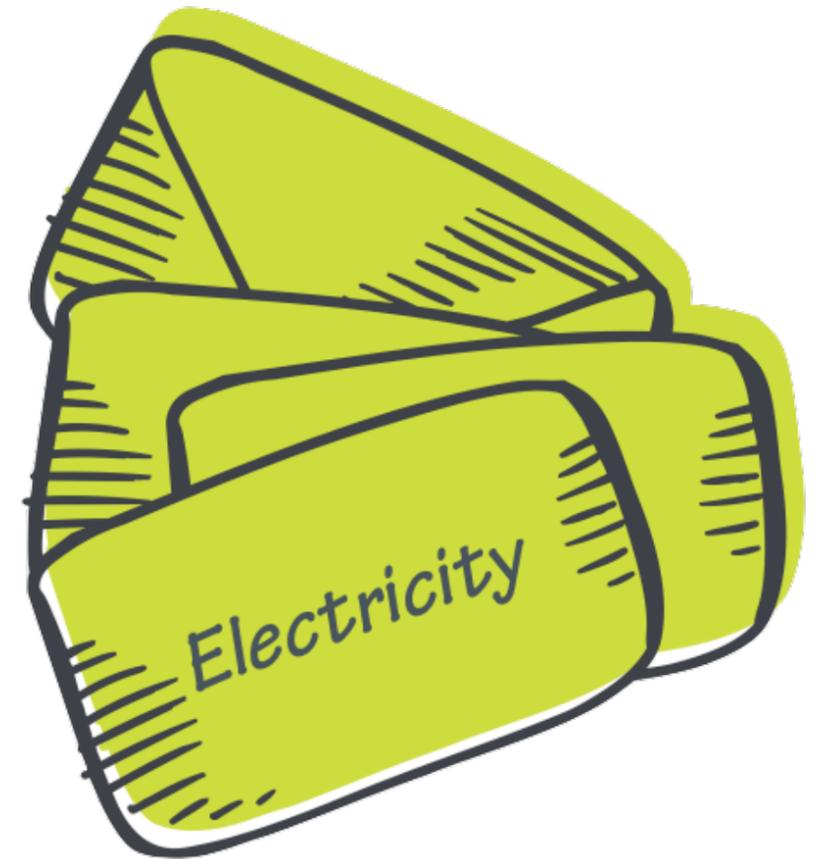
# YNAB IS DIFFERENT.

Use your credit card  
like a **debit card**.



# YNAB IS DIFFERENT.

Create awareness  
by **spending from**  
**the budget.**



# YNAB IS DIFFERENT.

Save money by **paying**  
**down debt.**

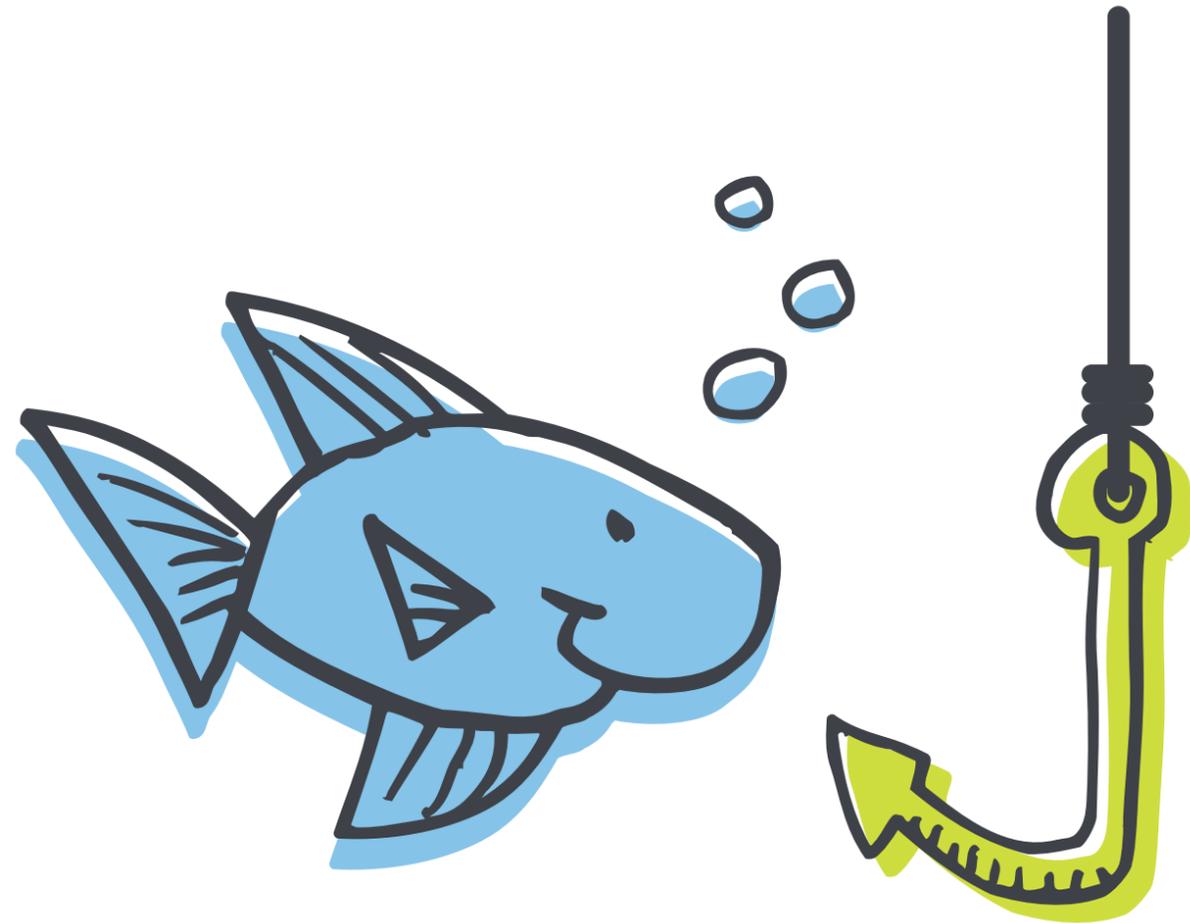


# CREDIT CARDS

want to trap you.



YNAB will teach you to be a  
**SMART FISH.**



*Get the bait, but not the hook.*

For other debt accounts, you just need a **category**, not an account.



*You don't record spending from these accounts,  
you just need to pay them back.*

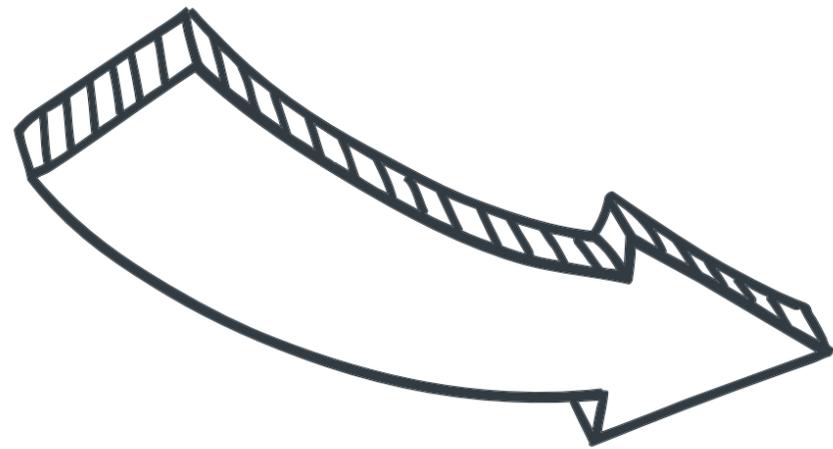
# Outline

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**Step Three** is where  
the credit card kicks in.

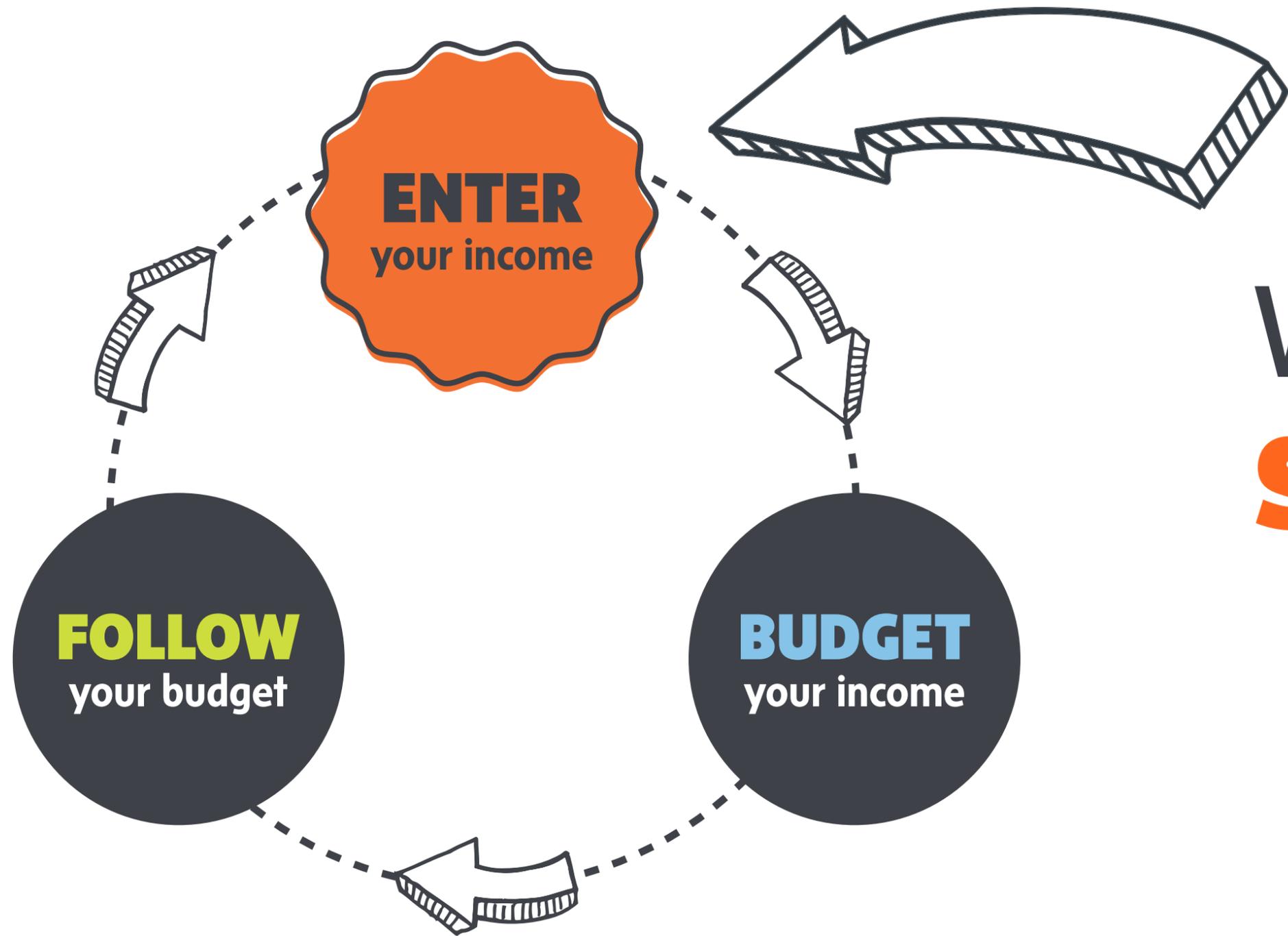


We spend as we  
**follow the budget.**



**Budget for the spending**  
on the card, not the credit  
card bill.

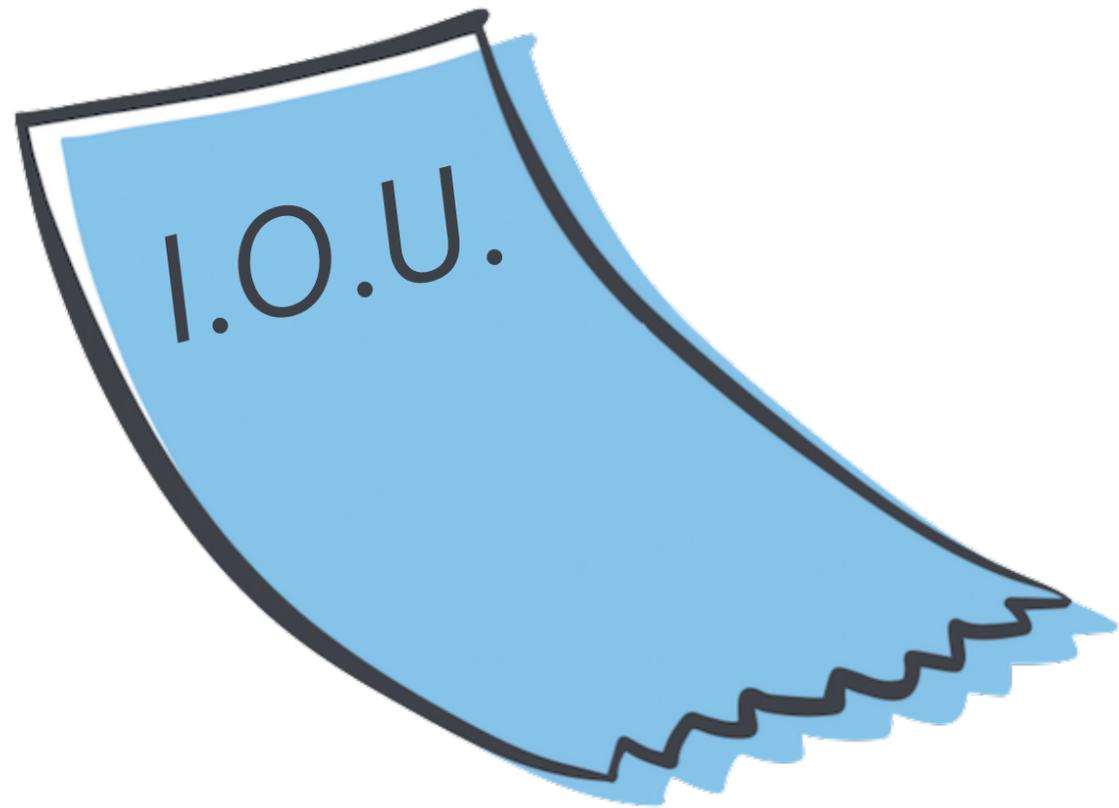




We need to  
**START HERE.**



**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.*



Now, **we're ready**  
to budget.



Budgeting is **planning**.



*Give Every Dollar a job.*

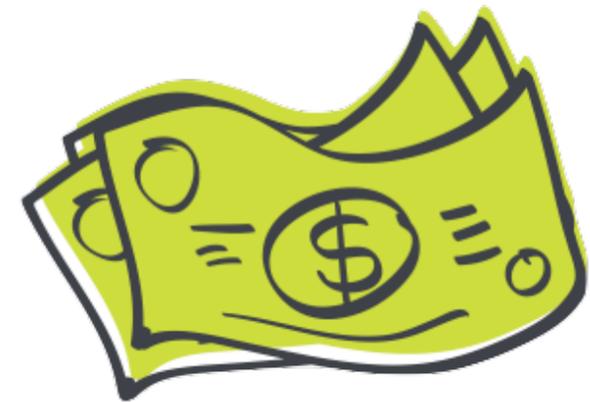
YNAB

# Outline

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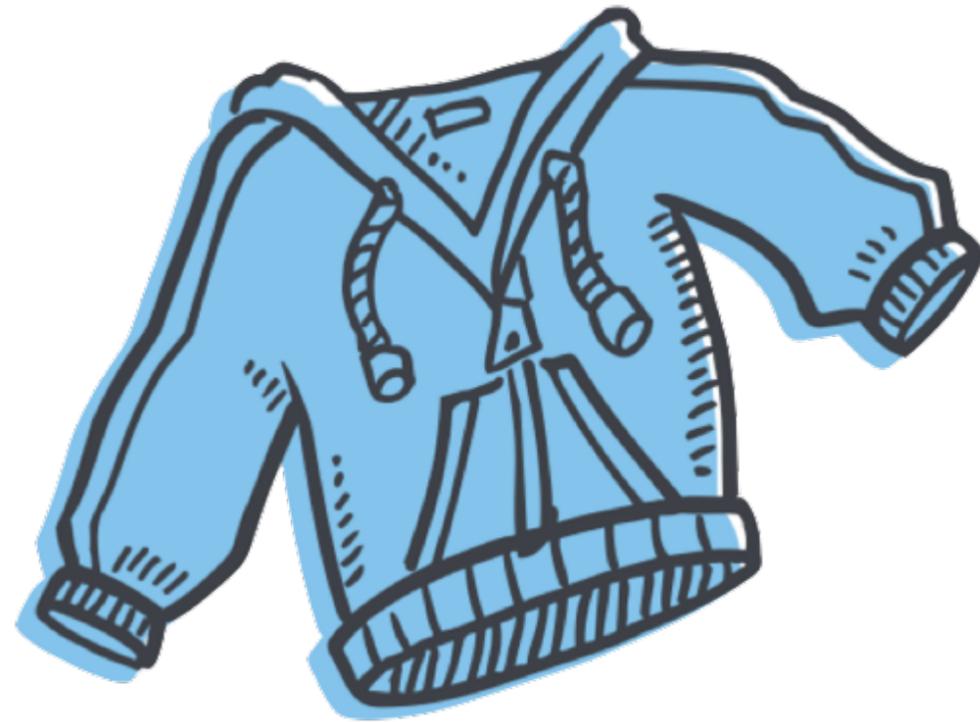


This is where we **track spending.**



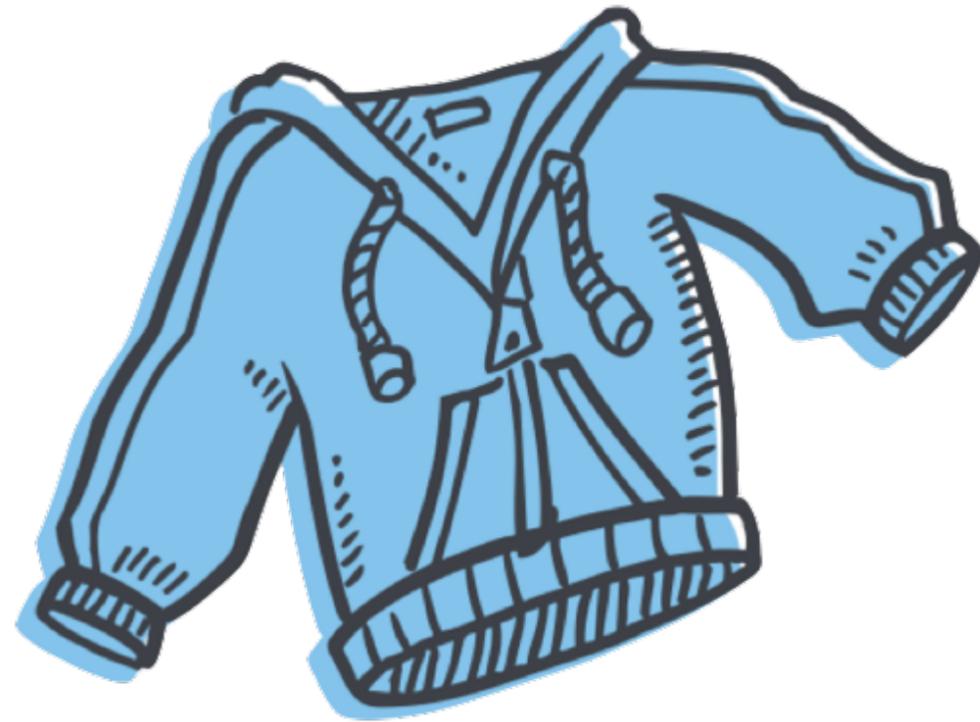
*After you budget with real money, you can use any payment method you want for purchases.*

**The old you** would say:



"Oh no! The kids need new jackets. I'll throw it on the credit card."

**The new you** will say:



"The kids need new jackets. What's left in the clothing category?"

YNAB

# Why record the spending at the **time of purchase?**

*To keep the budget up to date.*



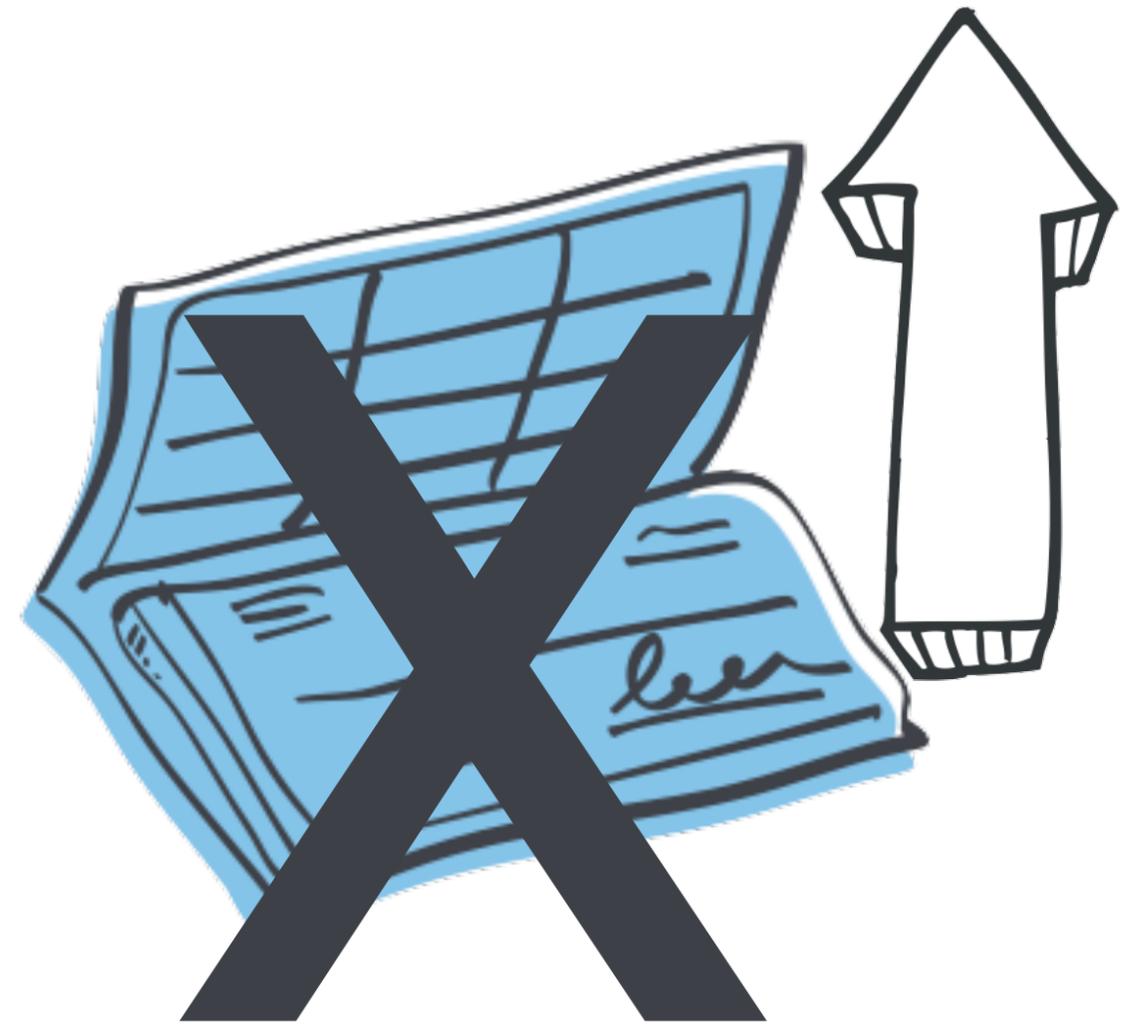
I need to know the budgeted dollars are **gone.**

*Otherwise, I might spend those dollars on something else accidentally.*

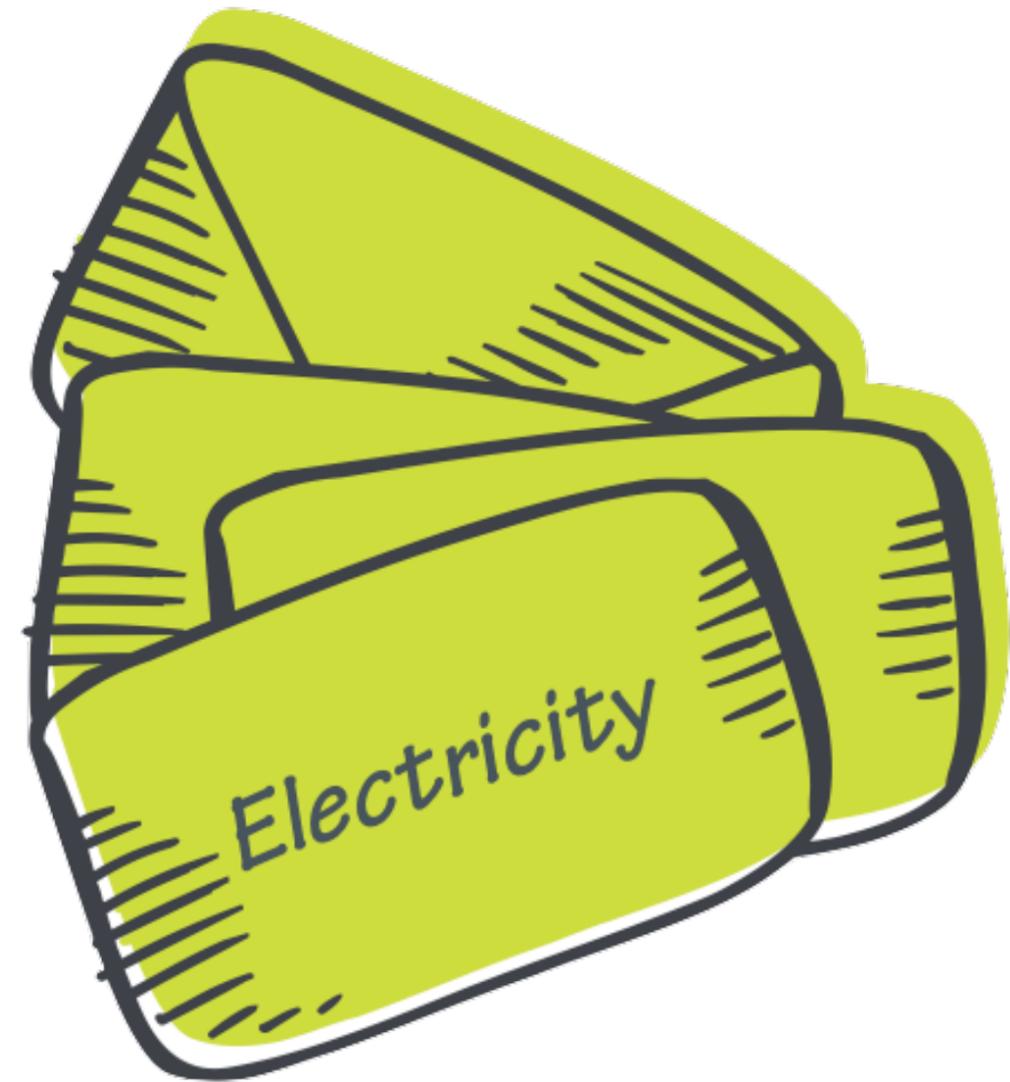


**Your account balance will grow,**  
but remember, that money is  
spoken for.

*Use the budget for  
spending decisions.*



**The budget** is looking  
out for you.



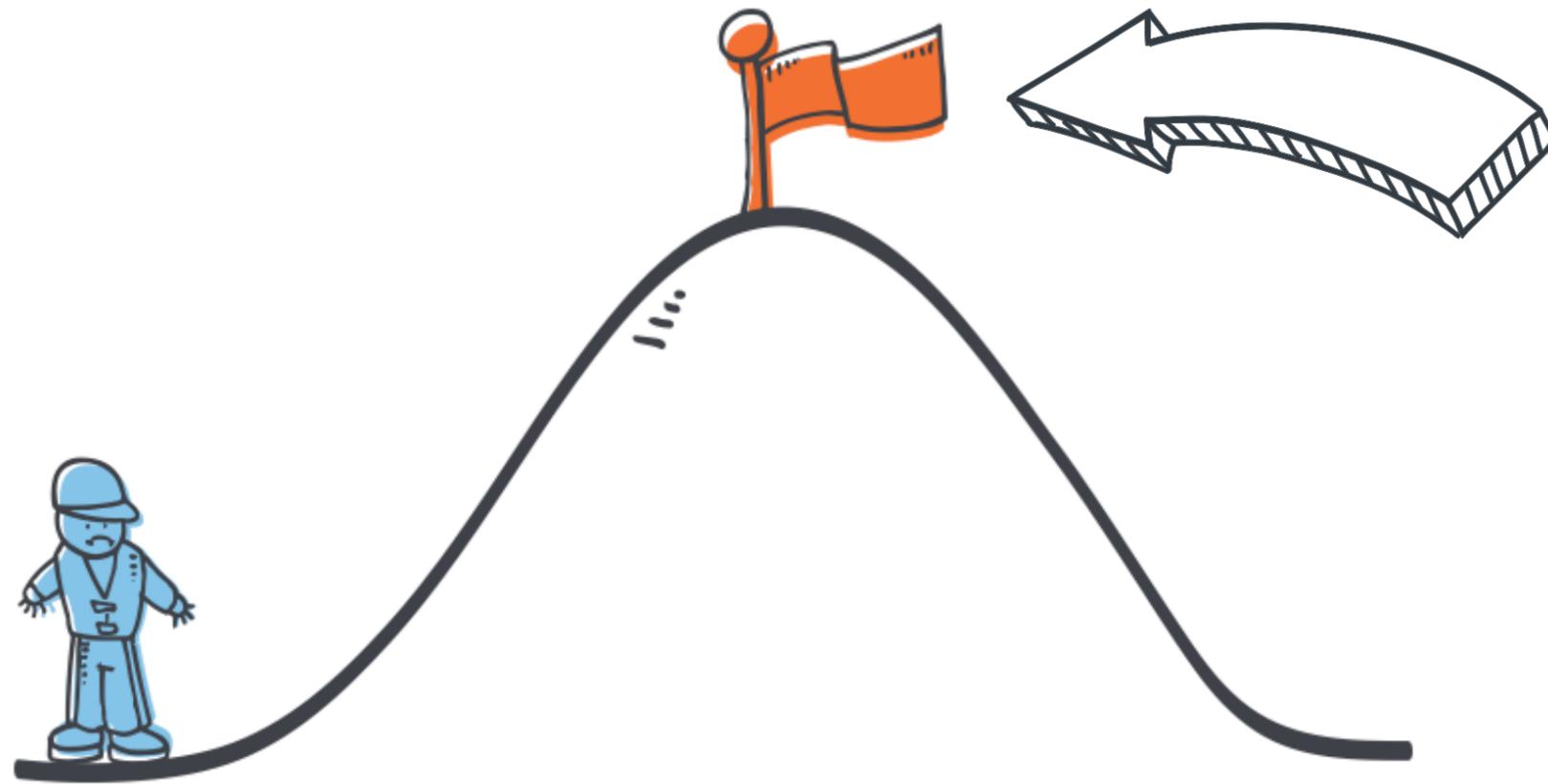
**Your credit card** is not  
looking out for you.



# Outline

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Just when you think you're  
getting ahead **BOOM!**



*Interest  
Charge!!!*

You can maintain  
your progress with  
**RULE THREE.**



YNAB

# Outline

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Correct Overspending first!

# THE PAYMENT FORMULA

**Account Balance** *(total amount you owe)*



**Pre-YNAB Debt Balance** *(amount you can't pay)*

---

 **Payment** *(amount you CAN pay)*

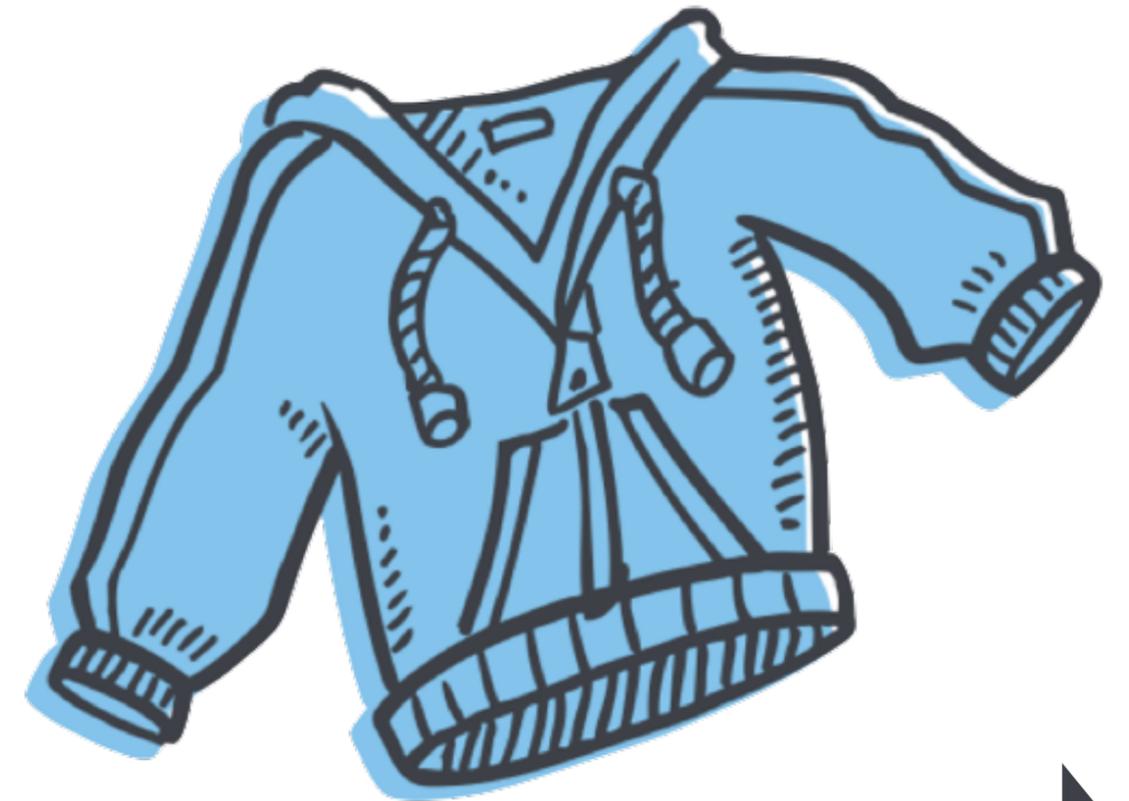
**Overspending** is when you spend more than your category balance.

*Your spending deviated from the plan.*



# Payments won't show up on the budget.

*You aren't buying anything when you make a payment.*



YNAB

Correct Overspending first!

# THE PAYMENT FORMULA

**Account Balance** *(total amount you owe)*



**Pre-YNAB Debt Balance** *(amount you can't pay)*

---

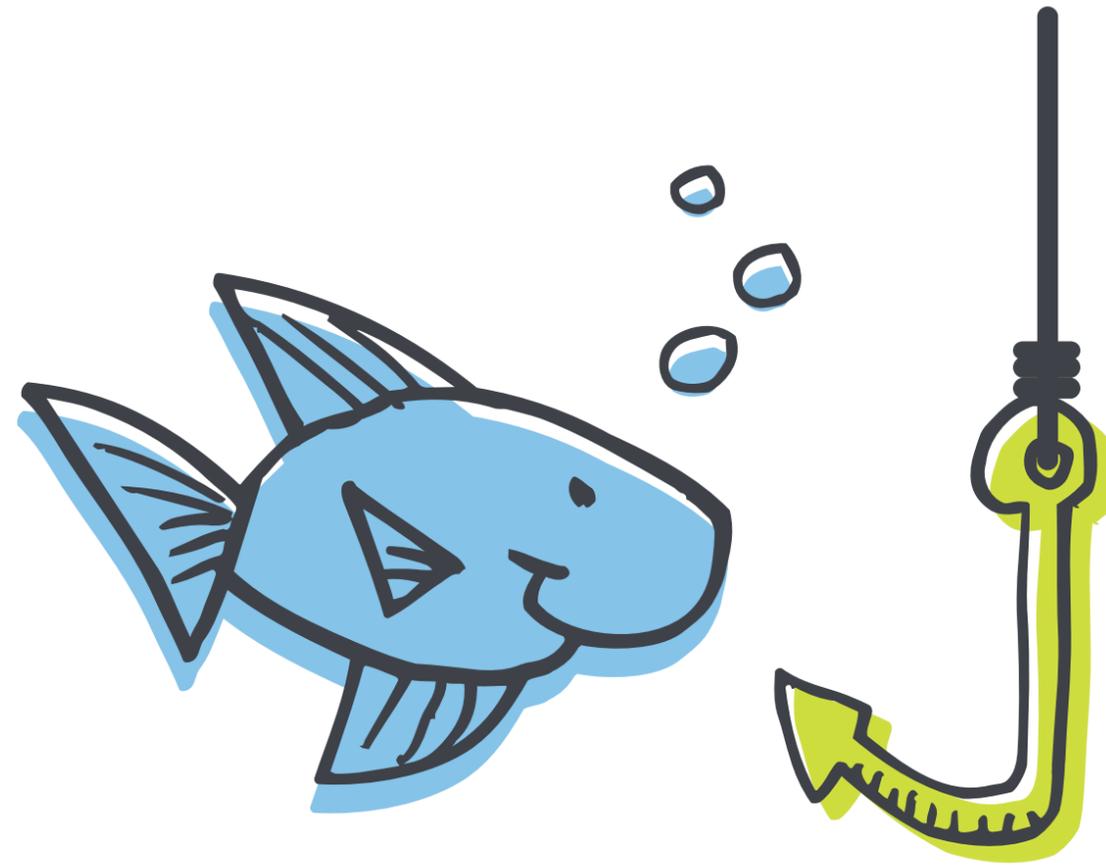
 **Payment** *(amount you CAN pay)*

If your **account balance matches the Pre-YNAB Debt balance**, you know you made the payment.



Budget Accounts		Available to Budget		
		Budgeted	Outflows	Balance
▼ Budget Accounts	-\$1,675.00	\$2,000.00	-\$3,675.00	-\$1,675.00
Checking Account	1,225.00			
Mastercard	0.00	200.00	-3,100.00	-2,900.00
▼ Pre-YNAB Debt				
Mastercard		50.00	-50.00	0.00
Visa		150.00	-3,050.00	-2,900.00

If you can cover the overspending,  
you can **avoid increasing the debt.**



# Outline

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But what if something happens,  
and **you don't have the money**  
in other categories to cover it?



# **BAD NEWS:**

You're borrowing money.



# GOOD NEWS:

You're aware of what's happening.



**\$500**

If you can't cover credit card overspending,  
move it to the **Pre-YNAB debt category.**

*Keep your debt organized!*



# FINAL TIPS

**ALWAYS** remember to make the minimum payment.



# FINAL TIPS

It's much easier if you don't use cards you are trying to pay down.



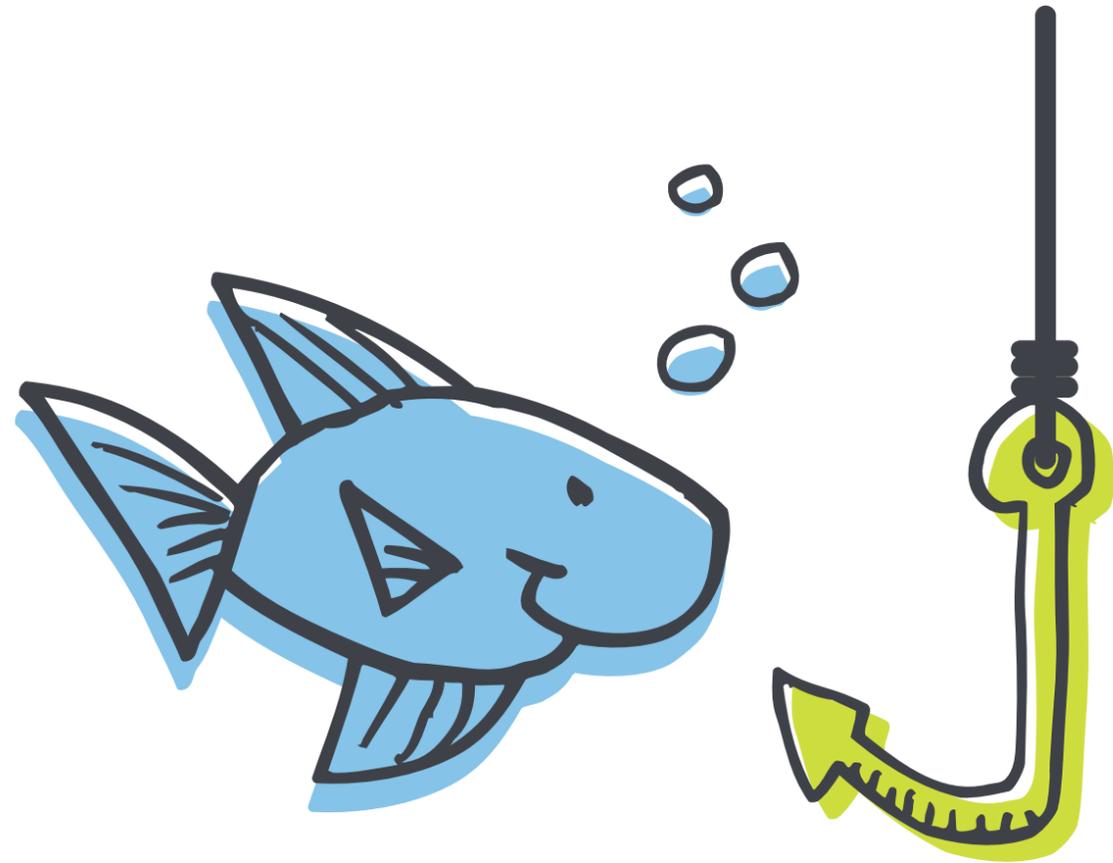
# FINAL TIPS

If you don't pay your credit card in full, you'll be **paying interest** from the day you make a purchase.

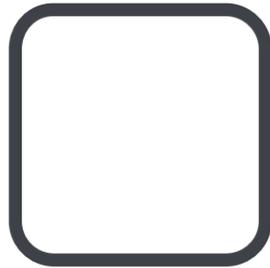
**17%!!!**



# Become a **Deadbeat Customer.**



*Get them to pay YOU.*



# 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

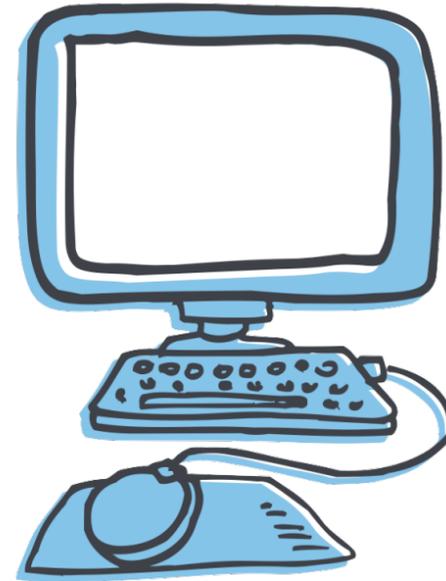


# FREE SUPPORT



## Live Online Classes

<http://ynab.me/freeclasses>



## Videos and Articles

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



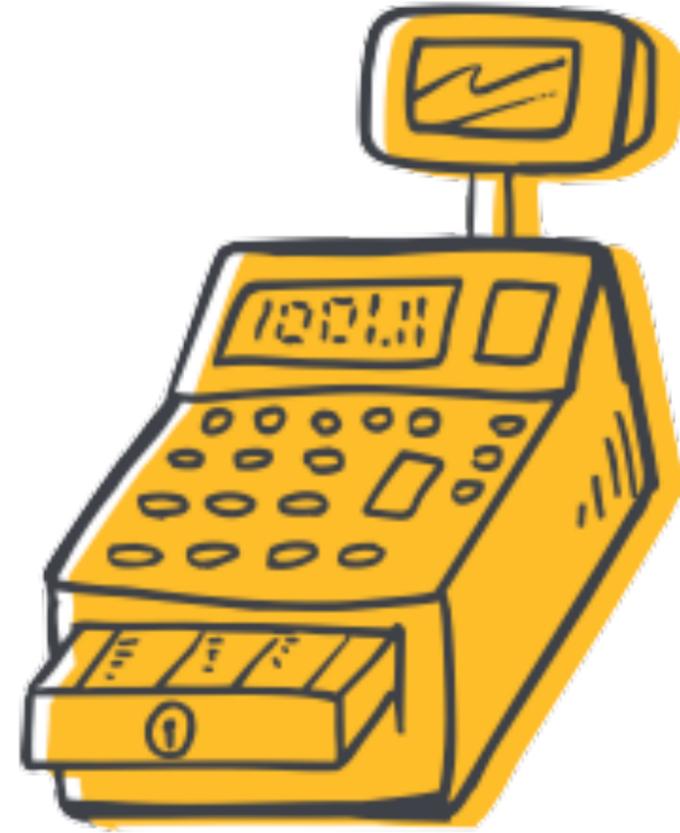
## Community Forum

<http://forum.youneedabudget.com>

# **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)