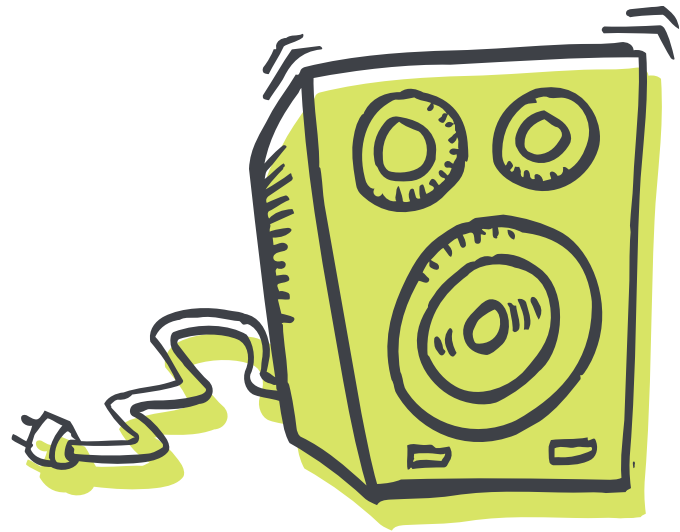


*(though you shouldn't hear anything yet)*

# You can listen through:



**Computer Speakers**

*Turn them up!*



**Dialing in by Phone**

*Check your email!*

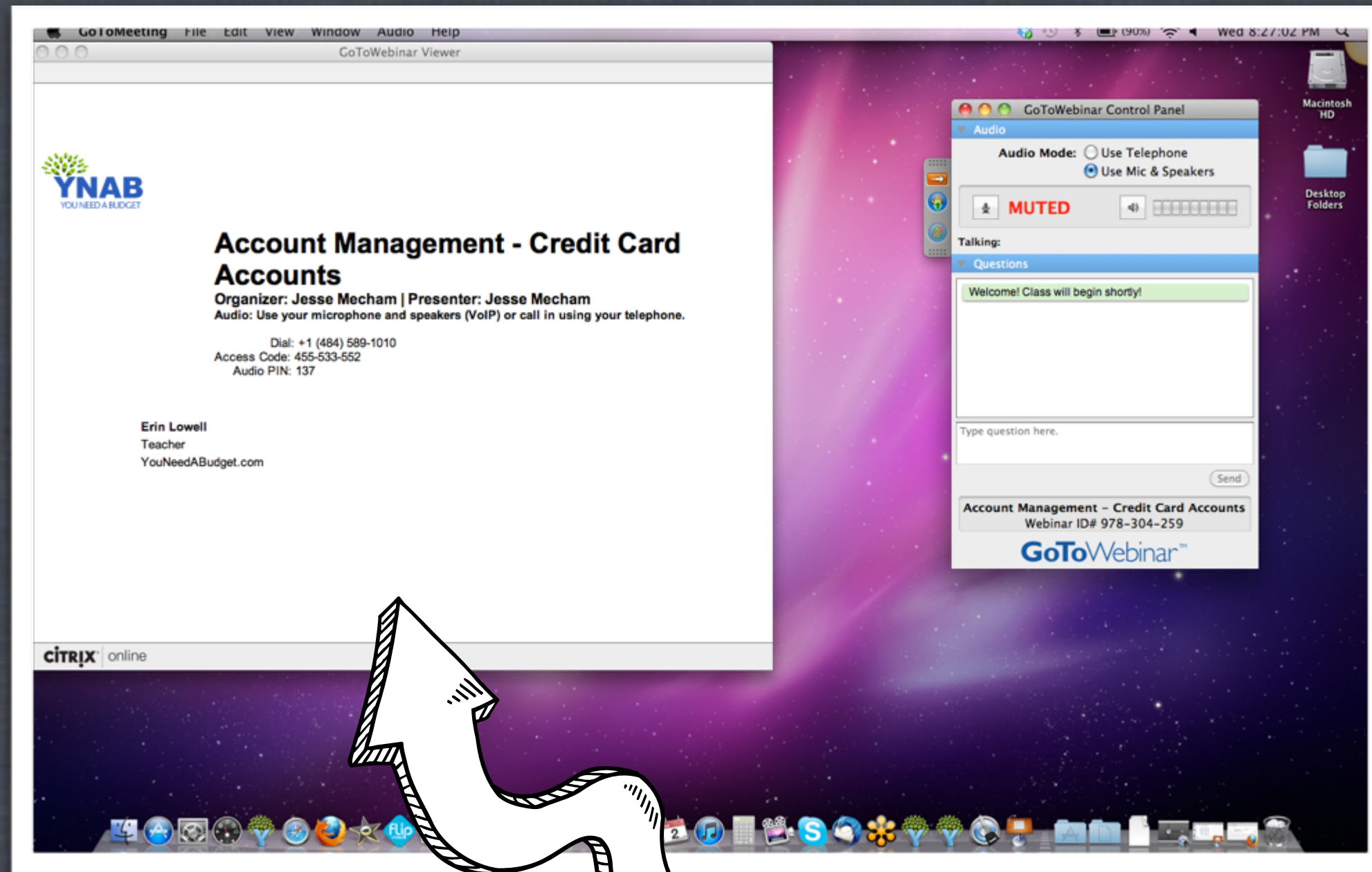
*You Haven't Budgeted Like This*

---

# Improving Workflow

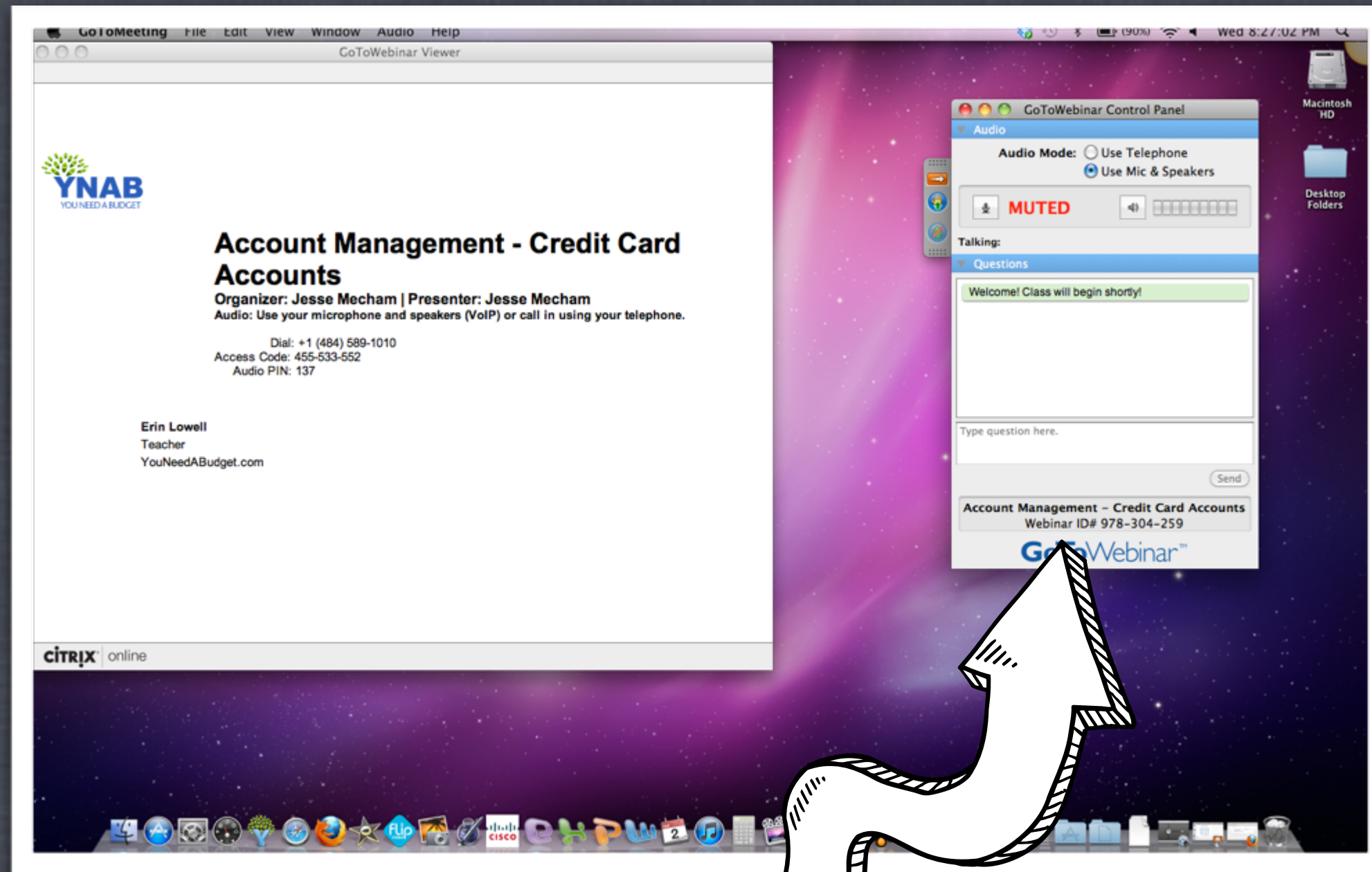
**You Need  
A Budget.**



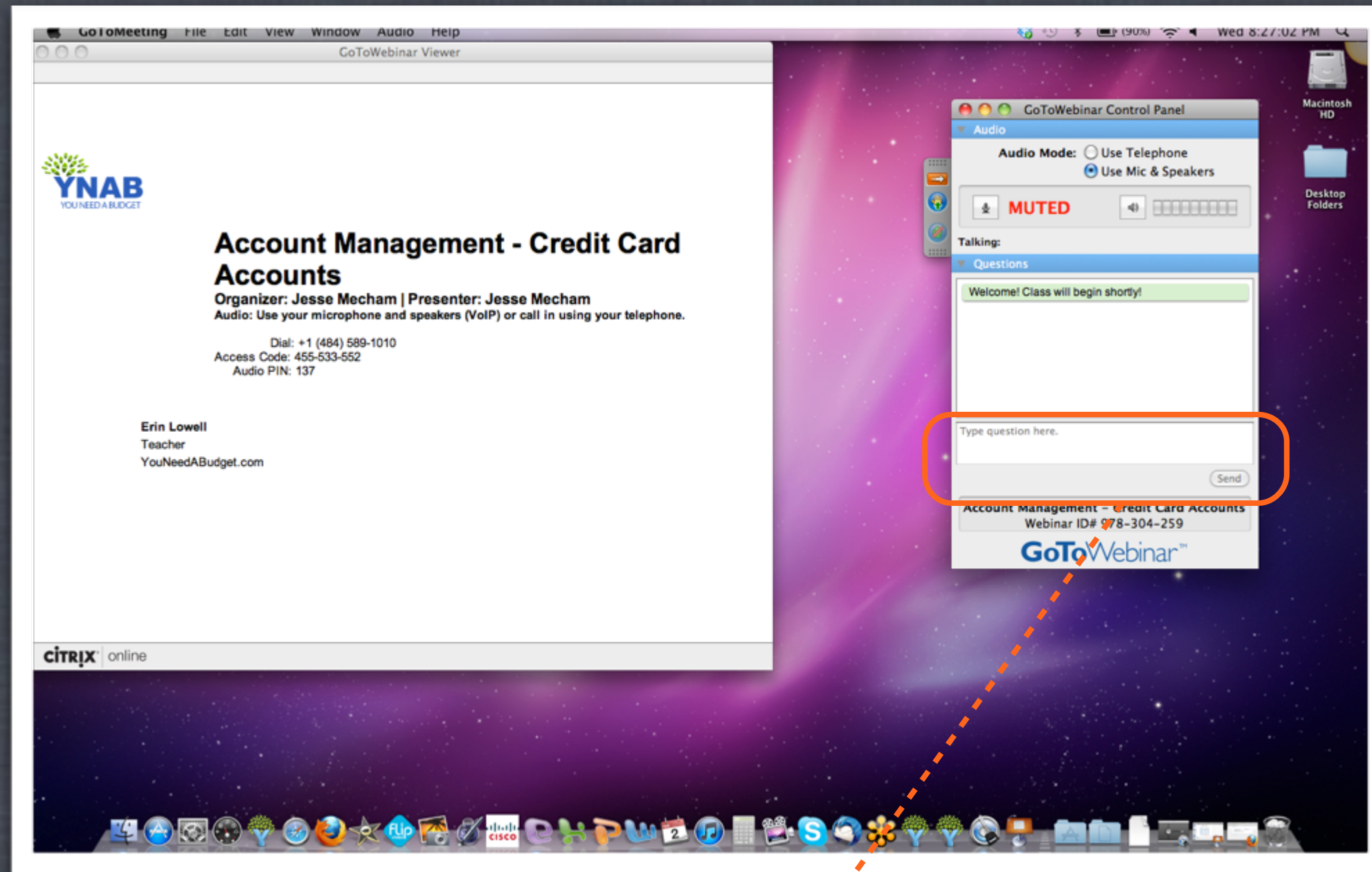


GoToWebinar Viewer



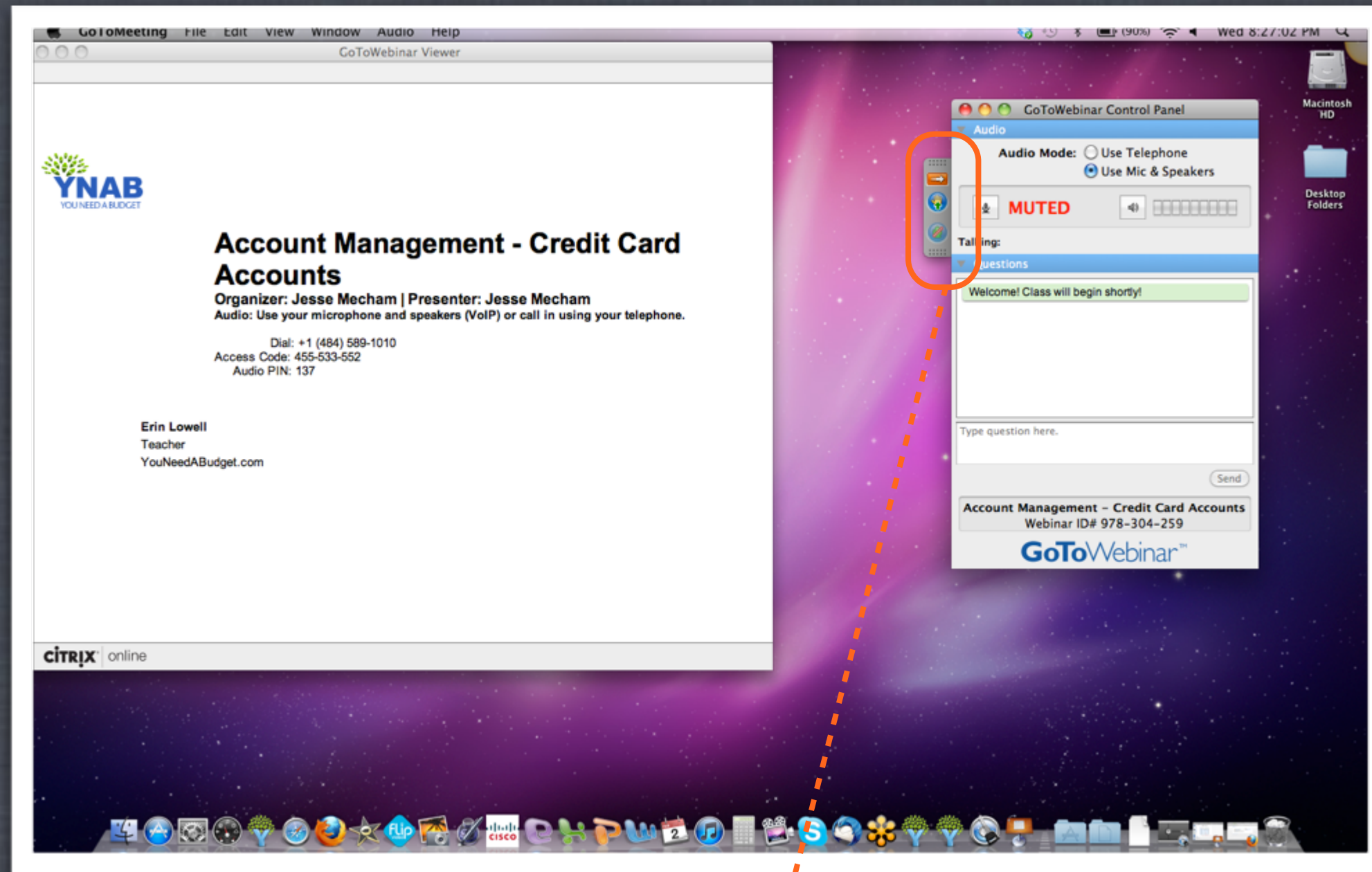


GoToWebinar Control Panel



Type questions here!





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



**We'll stop periodically  
for questions.**

---



**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.**

# Not Covered:

- YNAB's Rules
- Credit Cards
- Business Questions

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





# Class Outline

- Direct Entry - Mobile and Desktop
- Scheduler
- Reconciliation
- Importing
- Adjusting the Budget

**Software Giveaway!**

# Let's look at workflow during a **typical week.**

| Sun              | Mon             | Tues                     | Wed             | Thurs | Fri        | Sat                             |
|------------------|-----------------|--------------------------|-----------------|-------|------------|---------------------------------|
| Grocery Shopping | Buy Gift online | Bills paid automatically | Gas for the car |       | Dinner out | Grocery Shopping<br>Buy clothes |

# Class Outline

- Direct Entry - Mobile and Desktop
- Scheduler
- Reconciliation
- Importing
- Adjusting the Budget



# **CLOUD SYNC:** Sync all your devices to one budget.

- ✓ Windows
- ✓ Mac
- ✓ iPhone, Android



**Benefit** of Direct Entry:

**AWARENESS**

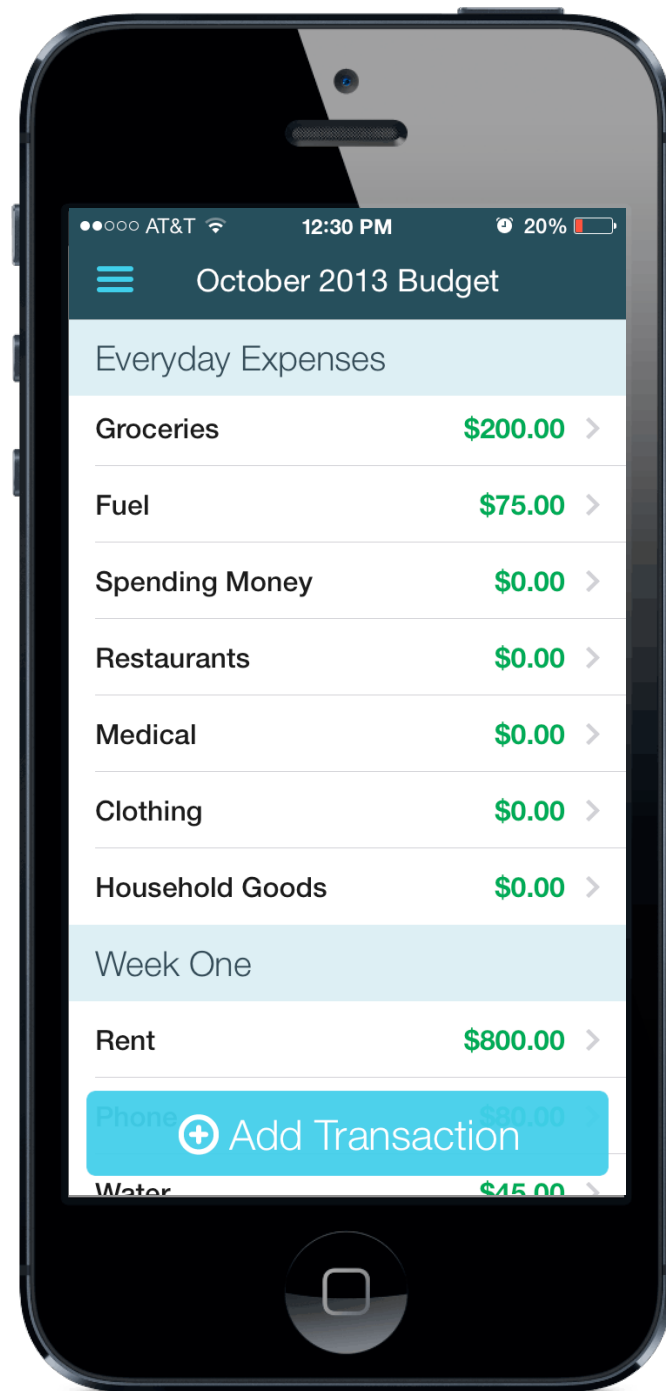


**Benefit** of Direct Entry:

**STAY UP TO DATE  
IN REAL TIME.**







## *Direct Entry on your* **MOBILE DEVICE**

✓ Check the budget  
before spending.

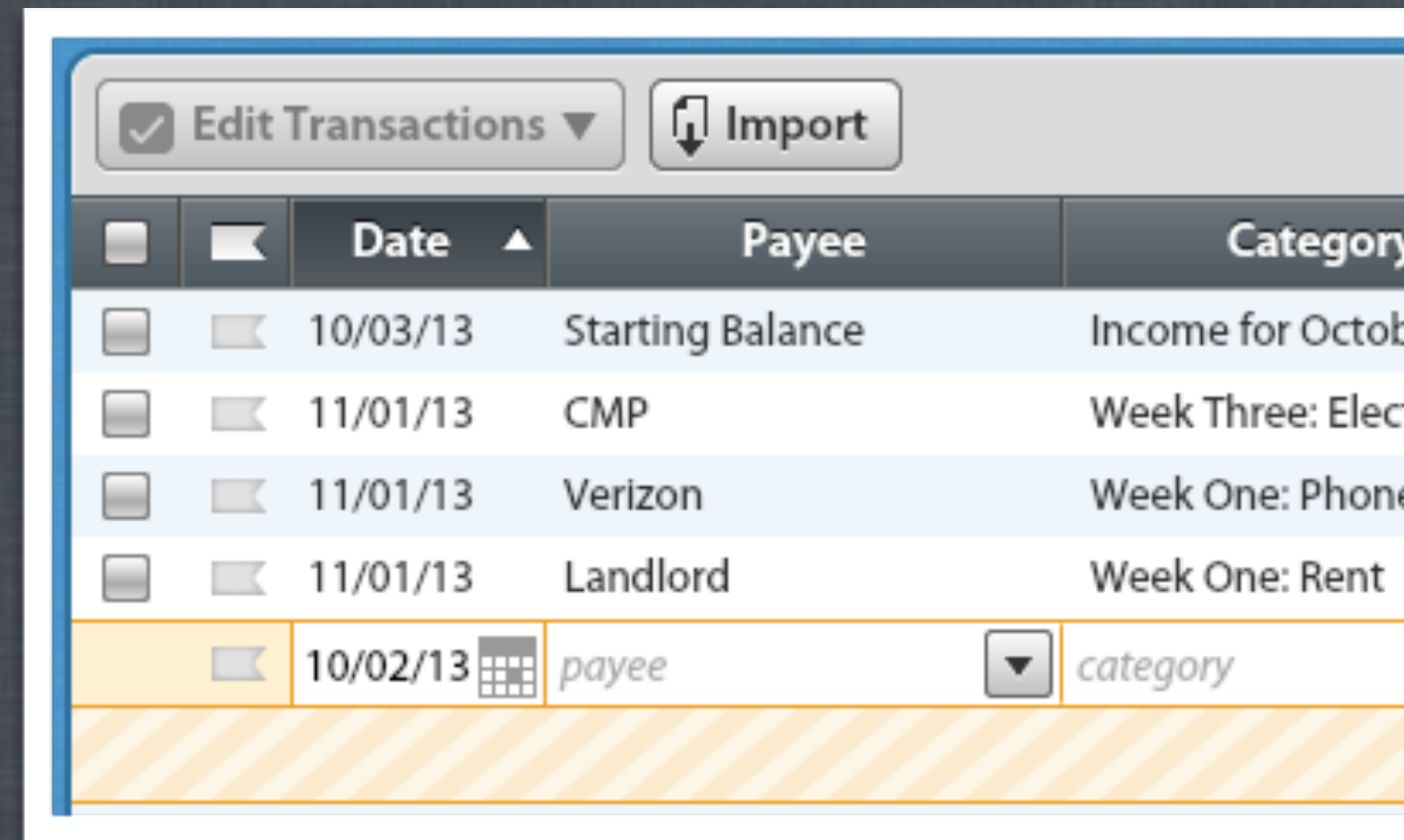
✓ Enter spending on  
the go.

**YNAB**

# Direct Entry in the **DESKTOP**

- ✓ Paying bills online
- ✓ Online shopping

*There's lots of keyboard shortcuts!*



The screenshot shows the YNAB Desktop application interface. At the top, there are two buttons: "Edit Transactions" (with a checkmark icon) and "Import" (with a download icon). Below these buttons is a table with the following columns: a checkbox, a flag icon, "Date", "Payee", and "Category". The table contains four rows of data:

|                          |  | Date     | Payee            | Category           |
|--------------------------|--|----------|------------------|--------------------|
| <input type="checkbox"/> |  | 10/03/13 | Starting Balance | Income for October |
| <input type="checkbox"/> |  | 11/01/13 | CMP              | Week Three: Elec   |
| <input type="checkbox"/> |  | 11/01/13 | Verizon          | Week One: Phone    |
| <input type="checkbox"/> |  | 11/01/13 | Landlord         | Week One: Rent     |

Below the table, there is a highlighted row for a new transaction entry with the following fields:

|                          |  |          |       |          |
|--------------------------|--|----------|-------|----------|
| <input type="checkbox"/> |  | 10/02/13 | payee | category |
|--------------------------|--|----------|-------|----------|

**YNAB**

# Class Outline

- Cloud Sync
- Direct Entry - Mobile and Desktop
- Scheduler
- Reconciliation
- Importing
- Adjusting the Budget



Speed up your workflow: Let YNAB enter for you **automatically.**



*\$275 every month*



# SCHEDULER

☒ Edit Transactions ▼

Scheduled Transactions

| <input type="checkbox"/>                          | Date ▲   | Frequency | Payee           | Category                   | Outflow | Inflow | + |
|---|----------|-----------|-----------------|----------------------------|---------|--------|---|
| <input type="checkbox"/>                          | 02/05/14 | Monthly   | Car Payment Co. | Monthly Bills: Car Payment | 300.00  |        | ▲ |
| <input type="checkbox"/>                          | 02/05/14 | Monthly   | Water Co.       | Monthly Bills: Water       |         |        |   |
| <input type="checkbox"/>                          | 02/05/14 | Monthly   | Electric Co.    | Monthly Bills: Electricity | 75.00   |        |   |
| <div><div>+</div>Schedule a new transaction</div> |          |           |                 |                            |         |        |   |

*This is for future transactions.*

YNAB

# Class Outline

- Cloud Sync
- Direct Entry - Mobile and Desktop
- Scheduler
- Reconciliation
- Importing
- Adjusting the Budget



**FORCE SAVE** your file first and remember the time of the save.

*Use the "Load Another Version" feature to get back to your original file.*



YNAB



# RECONCILIATION

Make sure what you've entered in YNAB agrees with the bank account.

You don't need to wait  
for a **paper statement.**





Reconcile against your  
**online balance** anytime.



**WHY?** What if you write a check and forget to record it in YNAB?

*The bank won't forget to take the money!*



# You can - and should - reconcile **EACH ACCOUNT.**

☒ Edit Transactions Search Checking

Showing 2 transactions on or before 10/03/13 (statement date)

| <input type="checkbox"/> | Date     | Payee         | Category                          | Outflow | Inflow | CLEARED        |
|--------------------------|----------|---------------|-----------------------------------|---------|--------|----------------|
| <input type="checkbox"/> | 09/24/13 | Gas Station   | Rainy Day Funds: Gas for the Cars | 44.32   |        | <b>CLEARED</b> |
| <input type="checkbox"/> | 09/24/13 | Grocery Store | Everyday Expenses: Groceries      | 130.55  |        | <b>CLEARED</b> |

[+ Add a new transaction](#) [Make a transfer](#)

Last cleared balance from 10/03/13 **\$7,902.13**

Transactions cleared above **-\$174.87**

Cleared balance as of 10/03/13 **\$7,727.26**

Statement balance as of 10/03/13 **\$7,727.26**

Difference between YNAB and your statement **\$0.00**

**Great job!**  
Your account is now reconciled

**Finish Reconciliation**

[Adjust Statement](#) [Stop Reconciling](#)

- Checking
- Credit Cards
- Cash
- Savings

# Reconcile frequently.

This saves:

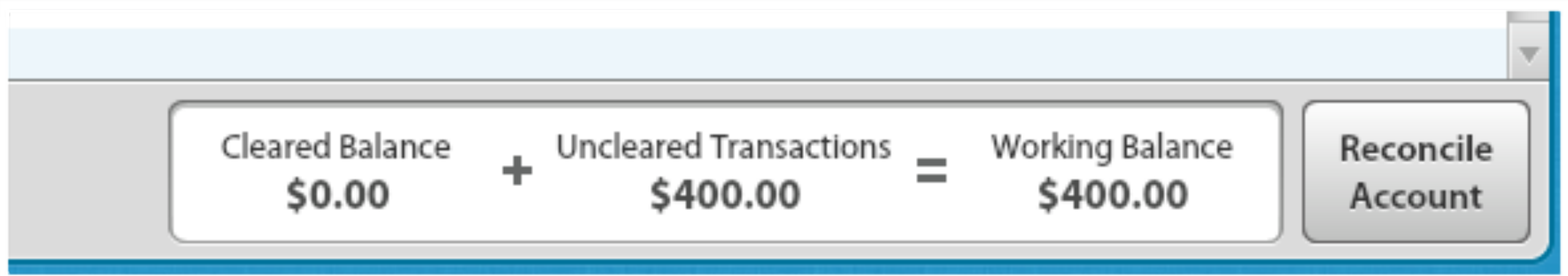
- Time
- Work
- Frustration

**\$75.29**





# Totals Window



The screenshot shows a software window titled "Totals Window". Inside, there is a summary box with the following text: "Cleared Balance \$0.00 + Uncleared Transactions \$400.00 = Working Balance \$400.00". To the right of this summary is a button labeled "Reconcile Account".

|                           |   |                                    |   |                             |
|---------------------------|---|------------------------------------|---|-----------------------------|
| Cleared Balance<br>\$0.00 | + | Uncleared Transactions<br>\$400.00 | = | Working Balance<br>\$400.00 |
|---------------------------|---|------------------------------------|---|-----------------------------|

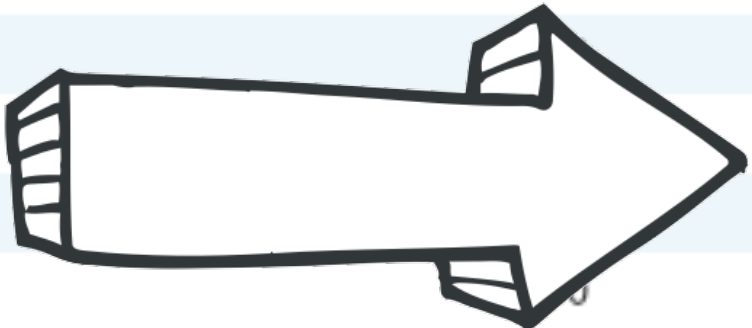
Reconcile Account

*Keep in mind: The balance on the sidebar is the working balance, not the cleared balance.*

# Three Transaction States

The gray C means they are **uncleared**.

| <input type="checkbox"/> | Date ▲   | Payee            | Category                       | Outflow | Inflow   | C | + |
|--------------------------|----------|------------------|--------------------------------|---------|----------|---|---|
| <input type="checkbox"/> | 11/01/13 | Starting Balance | Income for November            |         | 2,000.00 |   | ▲ |
| <input type="checkbox"/> | 11/01/13 | Landlord         | Monthly Bills: Rent            | 600.00  |          |   |   |
| <input type="checkbox"/> | 11/05/13 | Water Co.        | Monthly Bills: Water           |         |          |   |   |
| <input type="checkbox"/> | 11/08/13 | Store            | Everyday Expenses: Restaurants |         |          |   |   |
| <input type="checkbox"/> | 11/08/13 | Market Basket    | Everyday Expenses: Groceries   |         |          |   |   |
| <input type="checkbox"/> | 11/09/13 | Amazon           | Rainy Day Funds: Gifts         |         |          |   |   |
| <input type="checkbox"/> | 11/11/13 | Mechanic         | Rainy Day Funds: Car Repairs   | 150.00  |          |   |   |



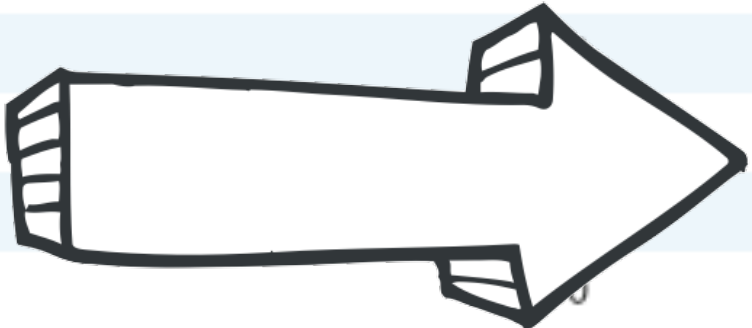
*YNAB knows about them, but the bank doesn't.*



# Three Transaction States

The green C means they are **cleared**.









| <input type="checkbox"/> | Date ▲   | Payee            | Category                       | Outflow | Inflow   | <input type="checkbox"/>            | + |
|--------------------------|----------|------------------|--------------------------------|---------|----------|-------------------------------------|---|
| <input type="checkbox"/> | 11/01/13 | Starting Balance | Income for November            |         | 2,000.00 | <input type="checkbox"/>            | ▲ |
| <input type="checkbox"/> | 11/01/13 | Landlord         | Monthly Bills: Rent            | 600.00  |          | <input type="checkbox"/>            |   |
| <input type="checkbox"/> | 11/05/13 | Water Co.        | Monthly Bills: Water           |         |          | <input type="checkbox"/>            |   |
| <input type="checkbox"/> | 11/08/13 | Store            | Everyday Expenses: Restaurants |         |          | <input checked="" type="checkbox"/> |   |
| <input type="checkbox"/> | 11/08/13 | Market Basket    | Everyday Expenses: Groceries   |         |          | <input checked="" type="checkbox"/> |   |
| <input type="checkbox"/> | 11/09/13 | Amazon           | Rainy Day Funds: Gifts         |         |          | <input type="checkbox"/>            |   |
| <input type="checkbox"/> | 11/11/13 | Mechanic         | Rainy Day Funds: Car Repairs   | 150.00  |          | <input type="checkbox"/>            |   |

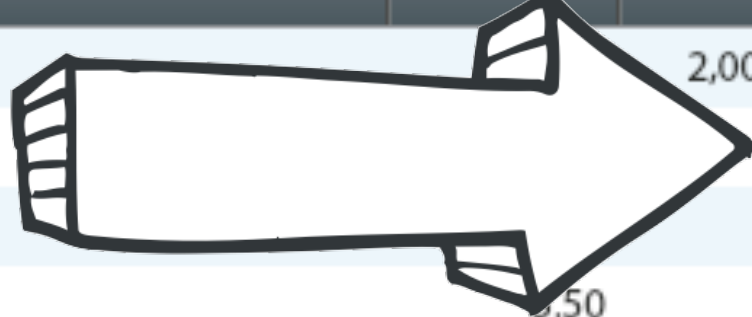


*YNAB and the bank know about them.*

# Three Transaction States

The lock means they are **reconciled**.

| <input type="checkbox"/> | Date ▲   | Payee            | Category                       | Outflow | Inflow   |    | + |
|--------------------------|----------|------------------|--------------------------------|---------|----------|---|---|
| <input type="checkbox"/> | 11/01/13 | Starting Balance | Income for November            |         | 2,000.00 |    |   |
| <input type="checkbox"/> | 11/01/13 | Landlord         | Monthly Bills: Rent            |         |          |    |   |
| <input type="checkbox"/> | 11/05/13 | Water Co.        | Monthly Bills: Water           |         |          |    |   |
| <input type="checkbox"/> | 11/08/13 | Store            | Everyday Expenses: Restaurants | 5.50    |          |  |   |
| <input type="checkbox"/> | 11/08/13 | Market Basket    | Everyday Expenses: Groceries   | 140.00  |          |  |   |
| <input type="checkbox"/> | 11/09/13 | Amazon           | Rainy Day Funds: Gifts         | 35.00   |          |  |   |
| <input type="checkbox"/> | 11/11/13 | Mechanic         | Rainy Day Funds: Car Repairs   | 150.00  |          |  |   |



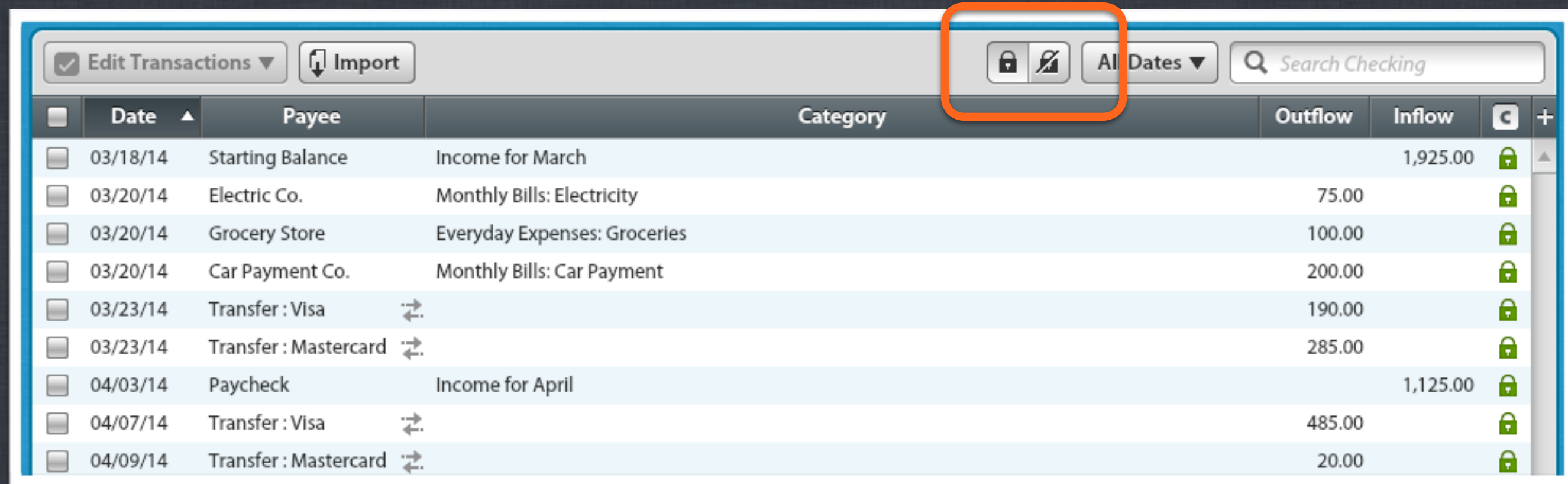
*Completed and can be "filed away".*

YNAB



# Hide Reconciled Transactions:

Treat your transactions like emails.



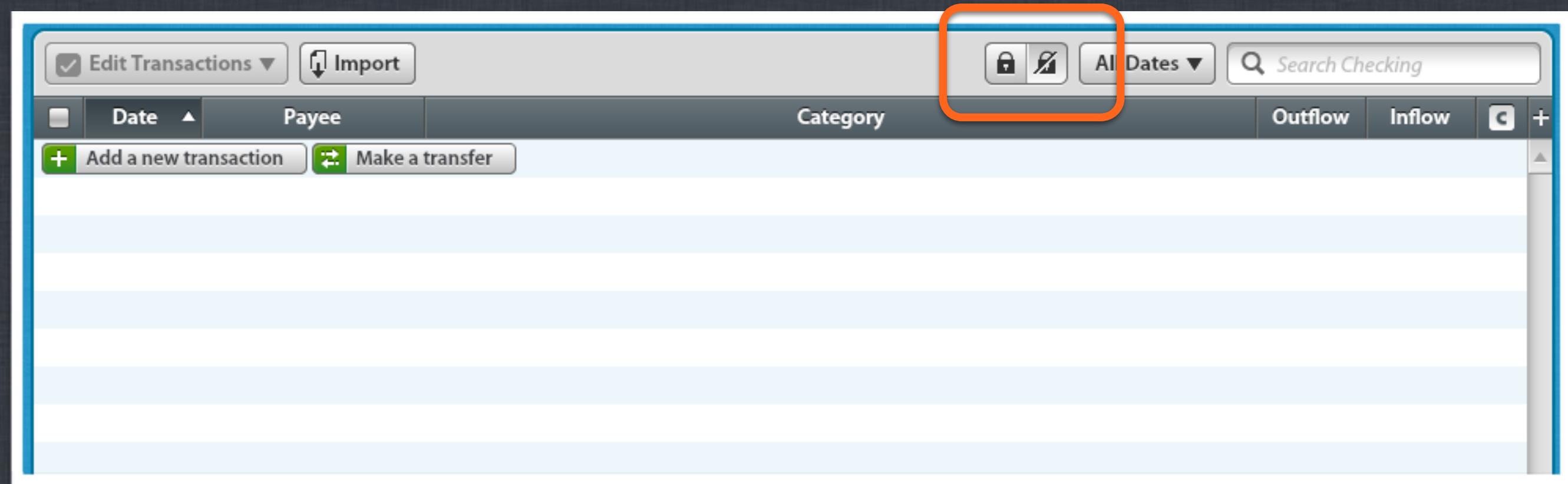
The screenshot shows a transaction management interface. At the top, there are buttons for 'Edit Transactions' and 'Import'. To the right, there is a search bar labeled 'Search Checking' and a dropdown menu for 'All Dates'. A red box highlights a set of icons: a lock icon, a pencil icon, and a trash can icon. Below these icons is a table of transactions. The table has columns for 'Date', 'Payee', 'Category', 'Outflow', 'Inflow', and a status icon. The transactions listed are:

|                          | Date     | Payee                 | Category                     | Outflow | Inflow   | Status |
|--------------------------|----------|-----------------------|------------------------------|---------|----------|--------|
| <input type="checkbox"/> | 03/18/14 | Starting Balance      | Income for March             |         | 1,925.00 | 🔒      |
| <input type="checkbox"/> | 03/20/14 | Electric Co.          | Monthly Bills: Electricity   | 75.00   |          | 🔒      |
| <input type="checkbox"/> | 03/20/14 | Grocery Store         | Everyday Expenses: Groceries | 100.00  |          | 🔒      |
| <input type="checkbox"/> | 03/20/14 | Car Payment Co.       | Monthly Bills: Car Payment   | 200.00  |          | 🔒      |
| <input type="checkbox"/> | 03/23/14 | Transfer : Visa       |                              | 190.00  |          | 🔒      |
| <input type="checkbox"/> | 03/23/14 | Transfer : Mastercard |                              | 285.00  |          | 🔒      |
| <input type="checkbox"/> | 04/03/14 | Paycheck              | Income for April             |         | 1,125.00 | 🔒      |
| <input type="checkbox"/> | 04/07/14 | Transfer : Visa       |                              | 485.00  |          | 🔒      |
| <input type="checkbox"/> | 04/09/14 | Transfer : Mastercard |                              | 20.00   |          | 🔒      |

*Think "Inbox Zero".*

# Hide Reconciled Transactions:

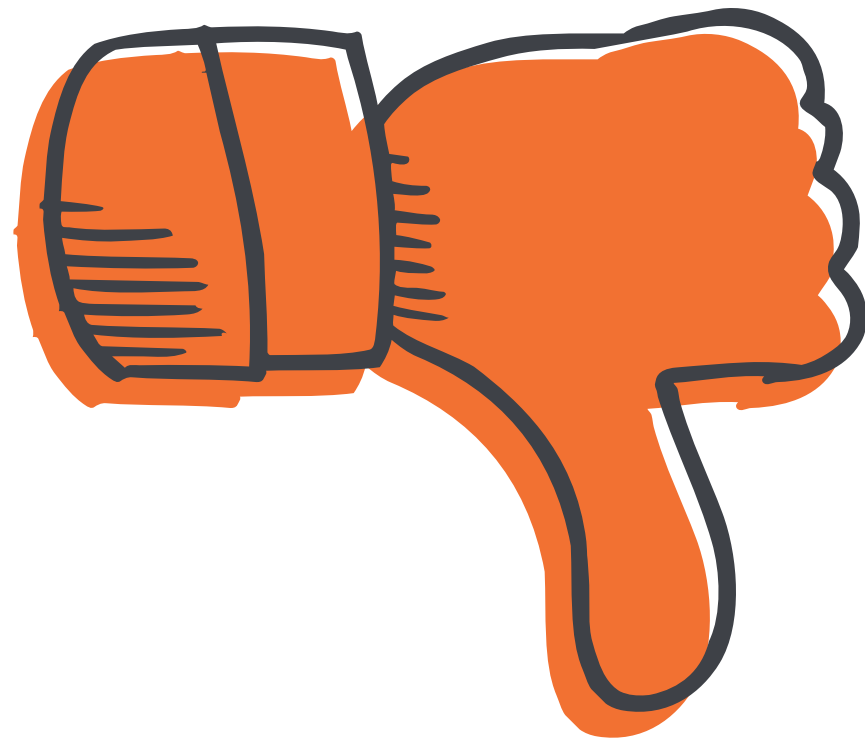
Make sure you deal with them.



*Think "Inbox Zero".*

YNAB

What if things **don't** reconcile?



**YNAB is doing its job.**

It's telling you something is wrong.

The **first time** you reconcile is usually the toughest.



# How can I find the **problem**?

- Make sure you enter all spending and income by matching transactions line by line with the bank.





Sometimes you just need to **adjust and move on!**



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

YNAB

# Class Outline

- Cloud Sync
- Direct Entry - Mobile and Desktop
- Scheduler
- Reconciliation
- Importing
- Adjusting the Budget

# BANK IMPORT












A more automated way to catch things you may have missed.

# IMPORTING WILL:

- ✓ Match against existing transactions
- ✓ Automatically clear imported transactions



Imported files are matched first by  
**amount, and then by date.**

|   |   | Date ▲   | Payee               |   | Category             | Memo | Outflow | Inflow |   | +  |
|--|--|----------|---------------------|--|----------------------|------|---------|--------|--|--|
|  |  | 01/12/14 | Verizon             |  | Monthly Bills: Ph... |      | 60.00   |        |  |  |
| <hr/>  |  |          |                     |  |                      |      |         |        |  |  |
| Bank:  |  | 01/13/14 | Verizon Inc. F34635 |  |                      |      |         |        |  |  |
| Yours:   |  | 01/12/14 | Verizon             |  | Monthly Bills: Phone |      |         |        |  |  |

*YNAB matches transactions up to 10 days apart.*



# IMPORTING WON'T

- ✓ Import the same transaction twice
- ✓ Import transactions prior to the start date



# FILE TYPES:

- ✓ **OFX:** Microsoft Money
- ✓ **QFX:** Quicken
- ✓ **QIF:** Standard Bank Format



There are **two alerts** to watch out for.

The screenshot displays a budgeting application interface. At the top, there are two alert banners: an orange one stating "1 Transaction needs a budget category" with a "Show" button, and a blue one stating "1 Reminder". Below these are navigation buttons: "Edit Transactions" (with a dropdown arrow), "Import", a lock icon, a delete icon, "All Dates" (with a dropdown arrow), and a search bar labeled "Search Checking Account".

The main section is a table of transactions with the following columns: a checkbox, "Date", "Payee", an alert icon, "Category", "Outflow", "Inflow", a category icon, and a plus sign. The first transaction is dated 01/08/14, from Shell Mobile Service Station, with an outflow of 55.00. It has an orange alert icon and a tooltip that says "This needs a category". The second transaction is dated 01/09/14, from Amazon, with an outflow of 35.00, and has a blue reminder icon with the category "Rainy Day Funds: Gifts". Below this, two more entries for Amazon on 01/09/14 are shown, both with the same category.

At the bottom, there is a button with a green plus icon and the text "Add a new transaction".

| <input type="checkbox"/> | Date ▲         | Payee                        | ⚠ | Category                     | Outflow | Inflow | C | + |
|--------------------------|----------------|------------------------------|---|------------------------------|---------|--------|---|---|
| <input type="checkbox"/> | 01/08/14       | Shell Mobile Service Station | ⓘ | <i>This needs a category</i> | 55.00   |        | C | ▲ |
| <input type="checkbox"/> | 01/09/14       | Amazon                       | ⓘ | Rainy Day Funds: Gifts       | 35.00   |        | C |   |
| <hr/>                    |                |                              |   |                              |         |        |   |   |
|                          | Bank:01/09/14  | Amazon                       |   | Rainy Day Funds: Gifts       |         |        |   |   |
|                          | You...01/09/14 | Amazon                       |   | Rainy Day Funds: Gifts       |         |        |   |   |

+ Add a new transaction

# Reminders

When transactions need review.

The screenshot displays a budgeting application interface. At the top, there are two notification banners: an orange one stating "1 Transaction needs a budget category" with a "Show" button, and a blue one stating "1 Reminder". Below these are buttons for "Edit Transactions" and "Import", followed by a search bar labeled "Search Checking Account". The main area is a table of transactions with columns for checkboxes, dates, payees, categories, and outflow/inflow amounts. A transaction from "Shell Mobile Service Station" on 01/08/14 for 55.00 is highlighted with an orange background and a yellow warning icon, with a tooltip saying "This needs a category". Below it, a transaction from "Amazon" on 01/09/14 for 35.00 is highlighted with a blue background and a blue information icon, with a tooltip saying "Rainy Day Funds: Gifts". This tooltip is circled in orange. Below the table, there are buttons for "Add a new transaction" and "Bank:01/09/14 Amazon" and "You...01/09/14 Amazon".

|                          | Date     | Payee                        | Category                     | Outflow | Inflow |
|--------------------------|----------|------------------------------|------------------------------|---------|--------|
| <input type="checkbox"/> | 01/08/14 | Shell Mobile Service Station | <i>This needs a category</i> | 55.00   |        |
| <input type="checkbox"/> | 01/09/14 | Amazon                       | Rainy Day Funds: Gifts       | 35.00   |        |
| <hr/>                    |          |                              |                              |         |        |
| Bank:                    | 01/09/14 | Amazon                       | Rainy Day Funds: Gifts       |         |        |
| You...                   | 01/09/14 | Amazon                       | Rainy Day Funds: Gifts       |         |        |

**Reminders:**

- 1 Transaction needs a budget category (Show)
- 1 Reminder

**Transactions:**

- 01/08/14: Shell Mobile Service Station (55.00) - *This needs a category*
- 01/09/14: Amazon (35.00) - Rainy Day Funds: Gifts

**Buttons:**

- Edit Transactions
- Import
- Search Checking Account
- + Add a new transaction



# Warnings

When approved transactions have no category.

The screenshot shows a budgeting application interface. At the top, there are two notification banners: an orange one stating "1 Transaction needs a budget category" with a "Show" button, and a blue one stating "1 Reminder". Below these are buttons for "Edit Transactions" (with a dropdown arrow) and "Import". To the right, there's a date filter set to "All Dates" and a search bar labeled "Search Checking Account".

The main part of the interface is a table of transactions. The table has columns for a checkbox, Date, Payee, Category, Outflow, Inflow, and a category icon. The first transaction is dated 01/08/14, from Shell Mobile Service Station, with an outflow of 55.00. Its category cell is highlighted in orange and contains an information icon and the text "This needs a category". The second transaction is dated 01/09/14, from Amazon, with an outflow of 35.00, and its category is "Rainy Day Funds: Gifts". Below this, two more transactions from Amazon on 01/09/14 are listed, both with the same category.

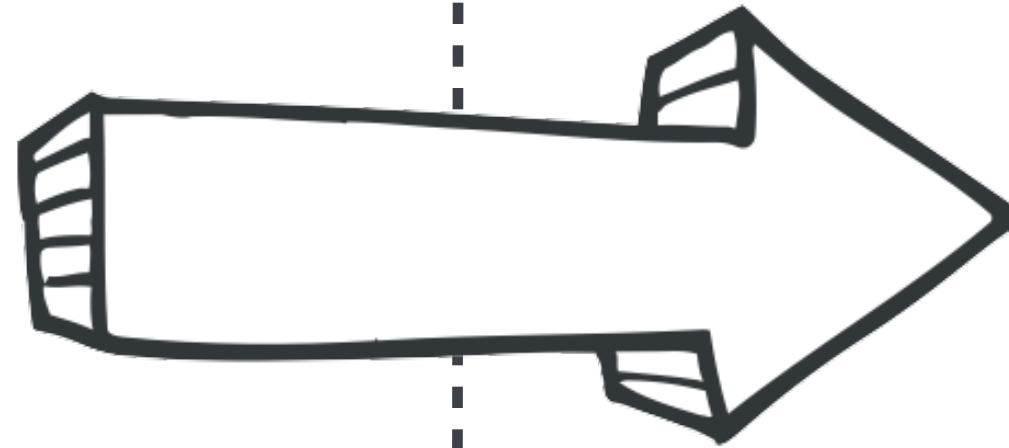
At the bottom, there is a button with a green plus icon and the text "Add a new transaction".

|                          | Date     | Payee                        | Category                              | Outflow | Inflow |                |
|--------------------------|----------|------------------------------|---------------------------------------|---------|--------|----------------|
| <input type="checkbox"/> | 01/08/14 | Shell Mobile Service Station | <span>i</span> This needs a category  | 55.00   |        | <span>C</span> |
| <input type="checkbox"/> | 01/09/14 | Amazon                       | <span>i</span> Rainy Day Funds: Gifts | 35.00   |        | <span>C</span> |
| <hr/>                    |          |                              |                                       |         |        |                |
| Bank:                    | 01/09/14 | Amazon                       | Rainy Day Funds: Gifts                |         |        |                |
| You...                   | 01/09/14 | Amazon                       | Rainy Day Funds: Gifts                |         |        |                |

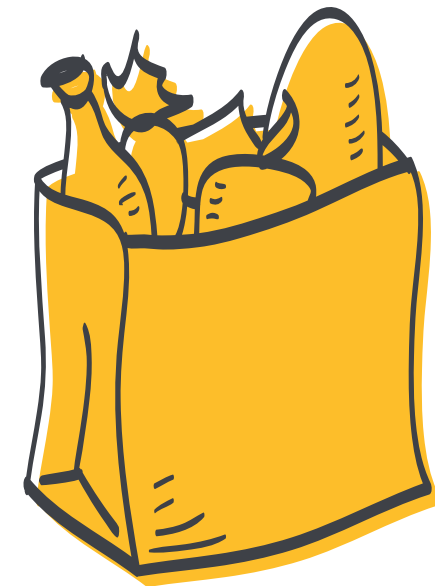
+ Add a new transaction



# 1. ACCOUNTS



# 2. BUDGET



Keep your transactions  
up to date...

...then adjust the  
budget as needed.

# Class Outline

- Cloud Sync
- Direct Entry - Mobile and Desktop
- Scheduler
- Reconciliation
- Importing
- Adjusting the Budget

Overspending is a **normal** part of  
your financial life.



*Rule Three:*

**Roll With The Punches**

It's okay to keep **tweaking**  
your budget amounts.





Budgeted for  
Groceries: **\$250**



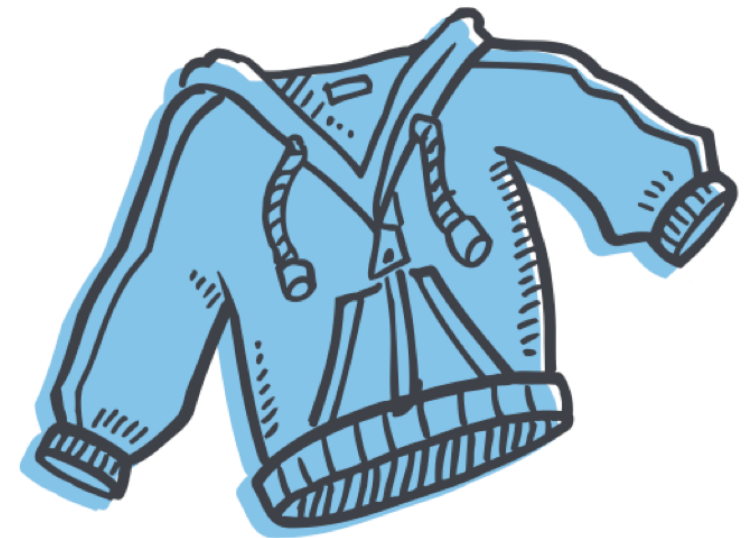
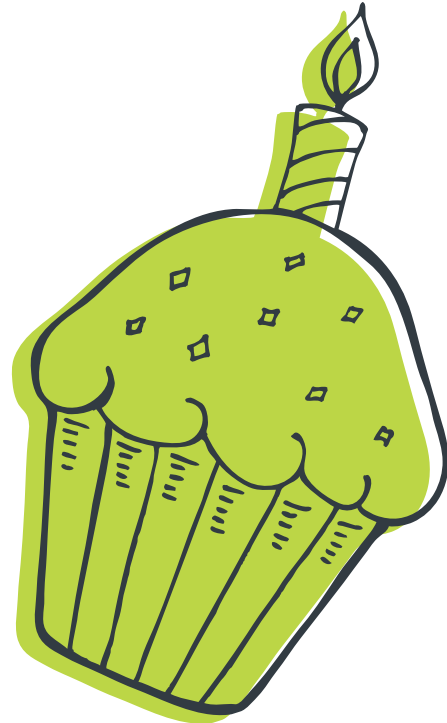


Actual Spending: **\$270**



**Reality:** That money  
has been spent.

It's just a question of **where** the money will come from.

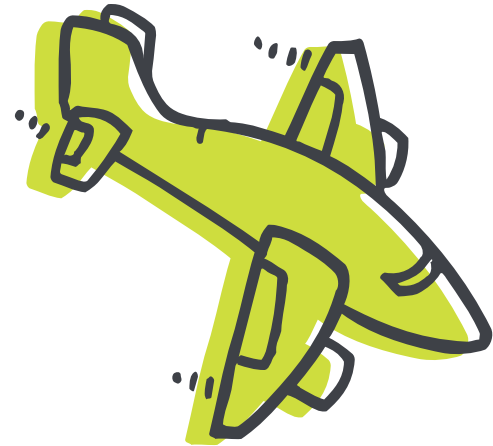
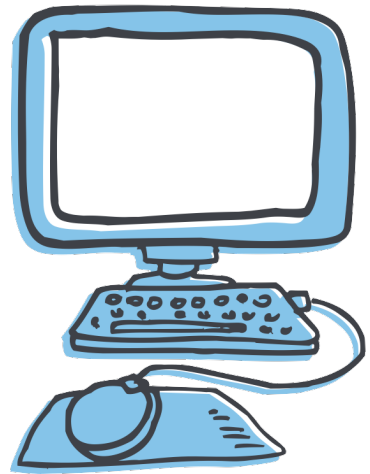
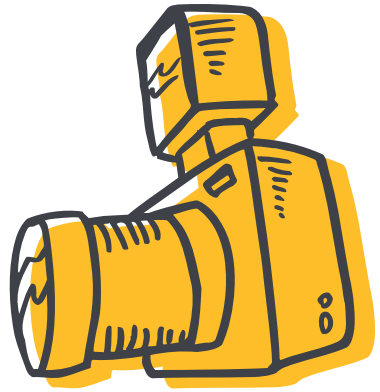


**What** should I adjust?

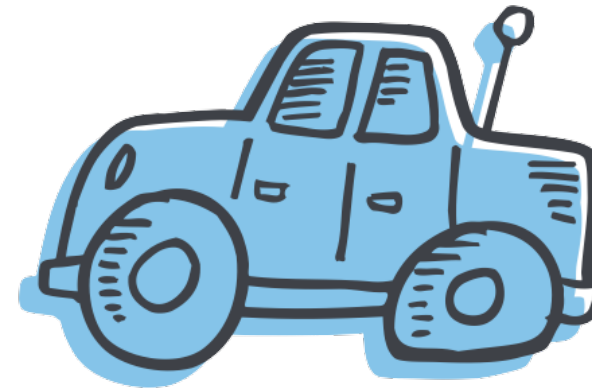


YNAB

# Wants



# Needs





# Later Needs



Property Taxes



Vet Bills



Car Insurance

# Immediate Needs



Electricity



Gas



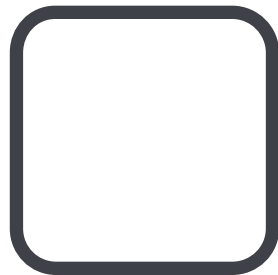
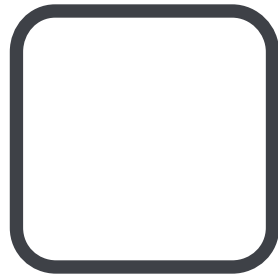
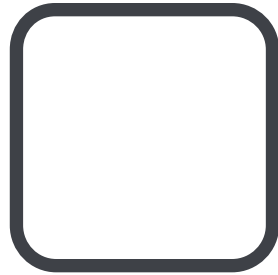
Groceries

If you end up draining a “Later Needs” category, **be glad you had the money in the first place!**



It means you are  
**living on less**  
than you earn.





**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



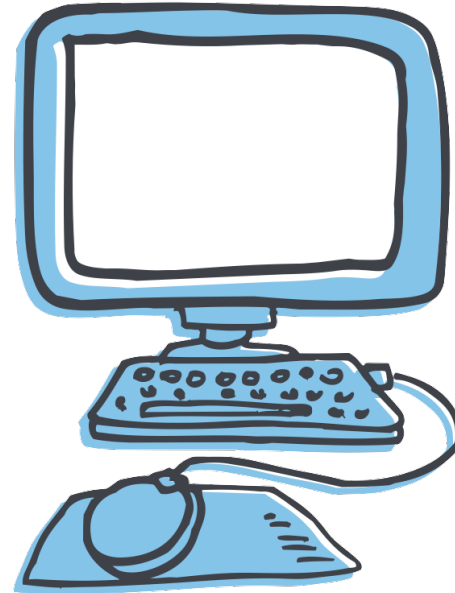


# FREE SUPPORT



## Live Online Classes

<http://ynab.me/freeclasses>



## Videos and Articles

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



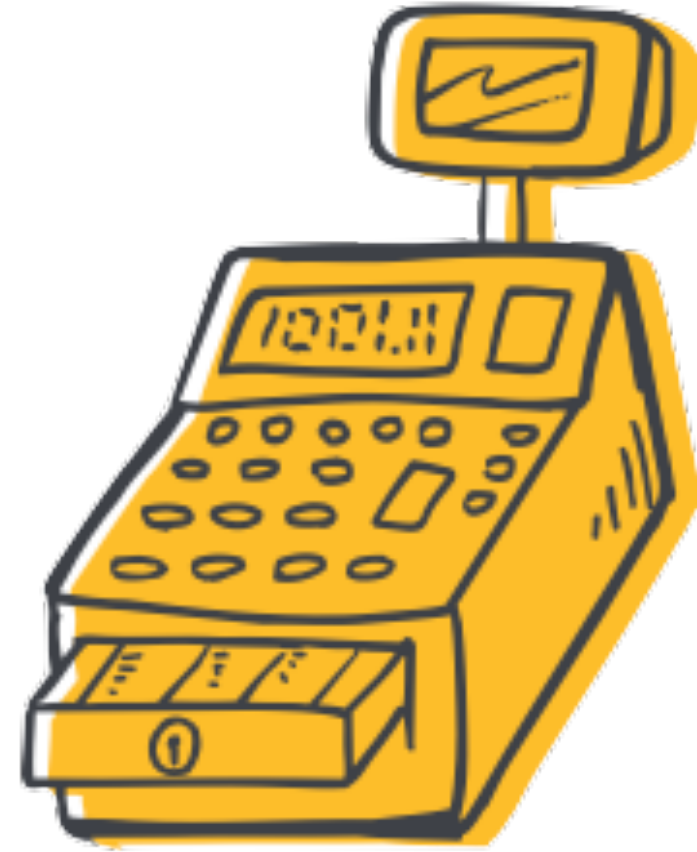
## Community Forum

<http://forum.youneedabudget.com>

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