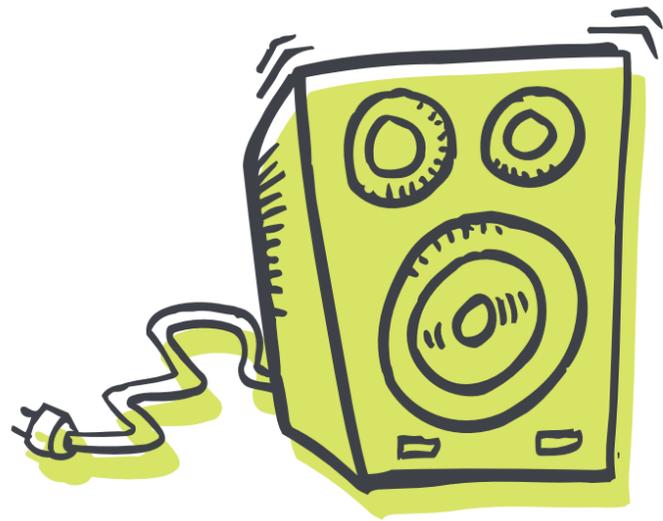


(though you shouldn't hear anything yet)

You can listen through:



Computer Speakers

Turn them up!



Dialing in by Phone

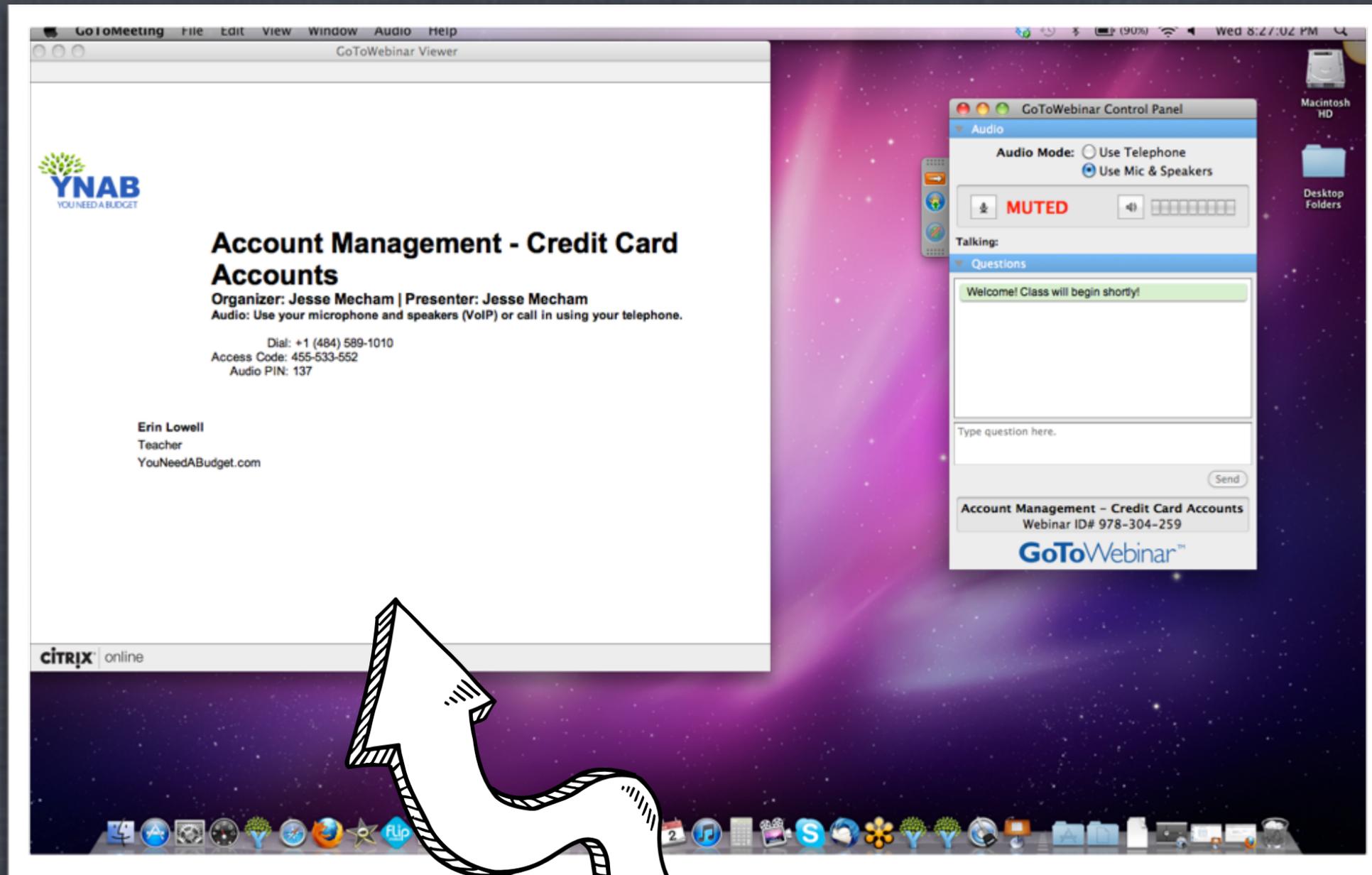
Check your email!

You Haven't Budgeted Like This

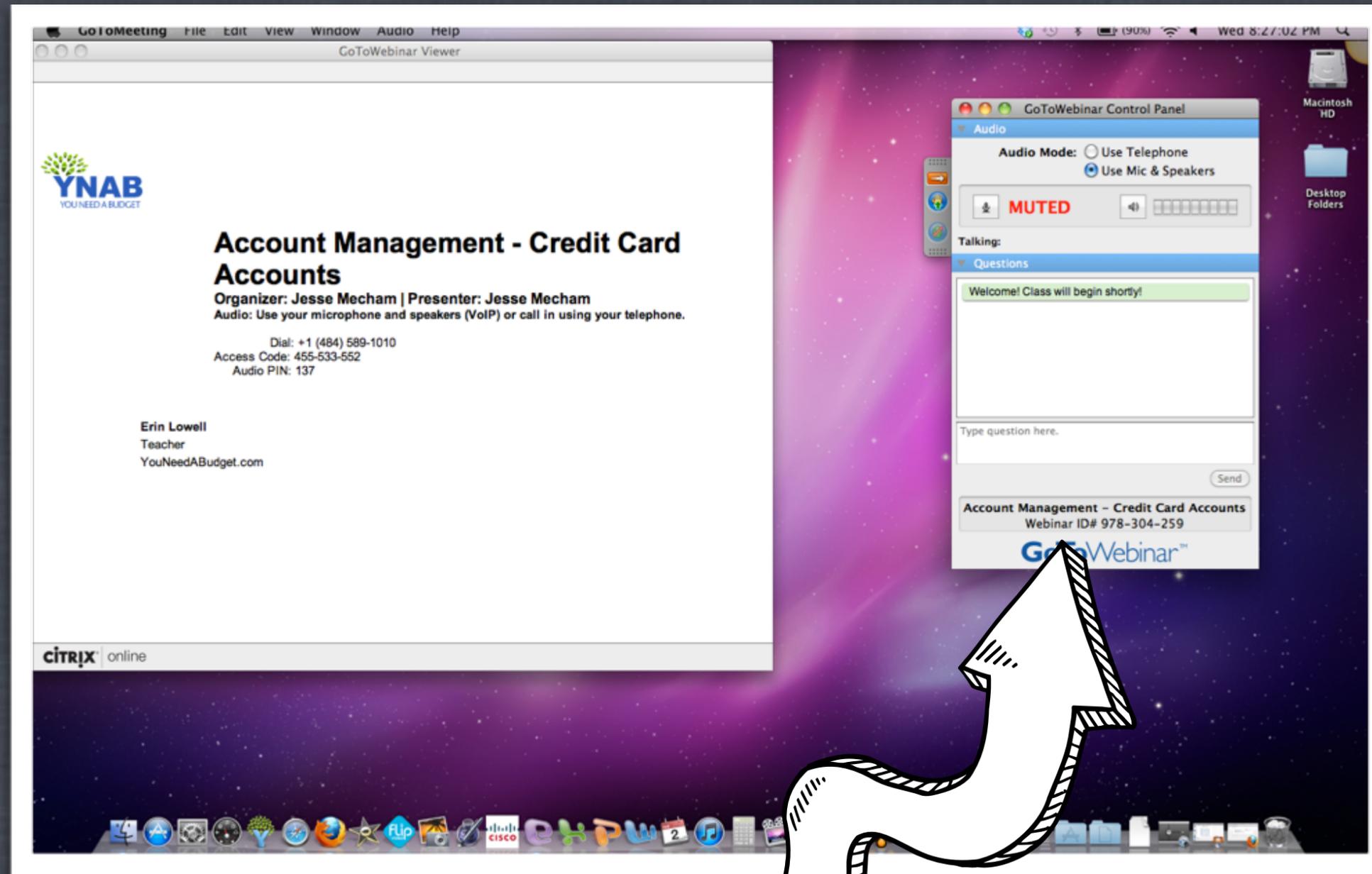
Improving Workflow

**You Need
A Budget.**





GoToWebinar Viewer



GoToWebinar Control Panel

The screenshot shows a GoToWebinar session. On the left, a presentation slide displays the YNAB logo and the title "Account Management - Credit Card Accounts". The slide also lists the organizer and presenter as Jesse Mecham, provides audio access information (dial-in number, access code, and PIN), and identifies the teacher as Erin Lowell. On the right, the GoToWebinar Control Panel is visible, showing audio settings (muted), a "Questions" section with a "Welcome! Class will begin shortly!" message, and a text input field for questions. The input field is highlighted with an orange border, and a dashed orange arrow points from it to the text "Type questions here!" at the bottom of the image. The desktop background is a purple and blue space-themed wallpaper, and the dock at the bottom contains various application icons.

GoToMeeting File Edit View Window Audio Help
GoToWebinar Viewer

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

citrix online

GoToWebinar Control Panel

Audio
Audio Mode: Use Telephone
 Use Mic & Speakers

MUTED

Talking:

Questions
Welcome! Class will begin shortly!

Type question here.

Send

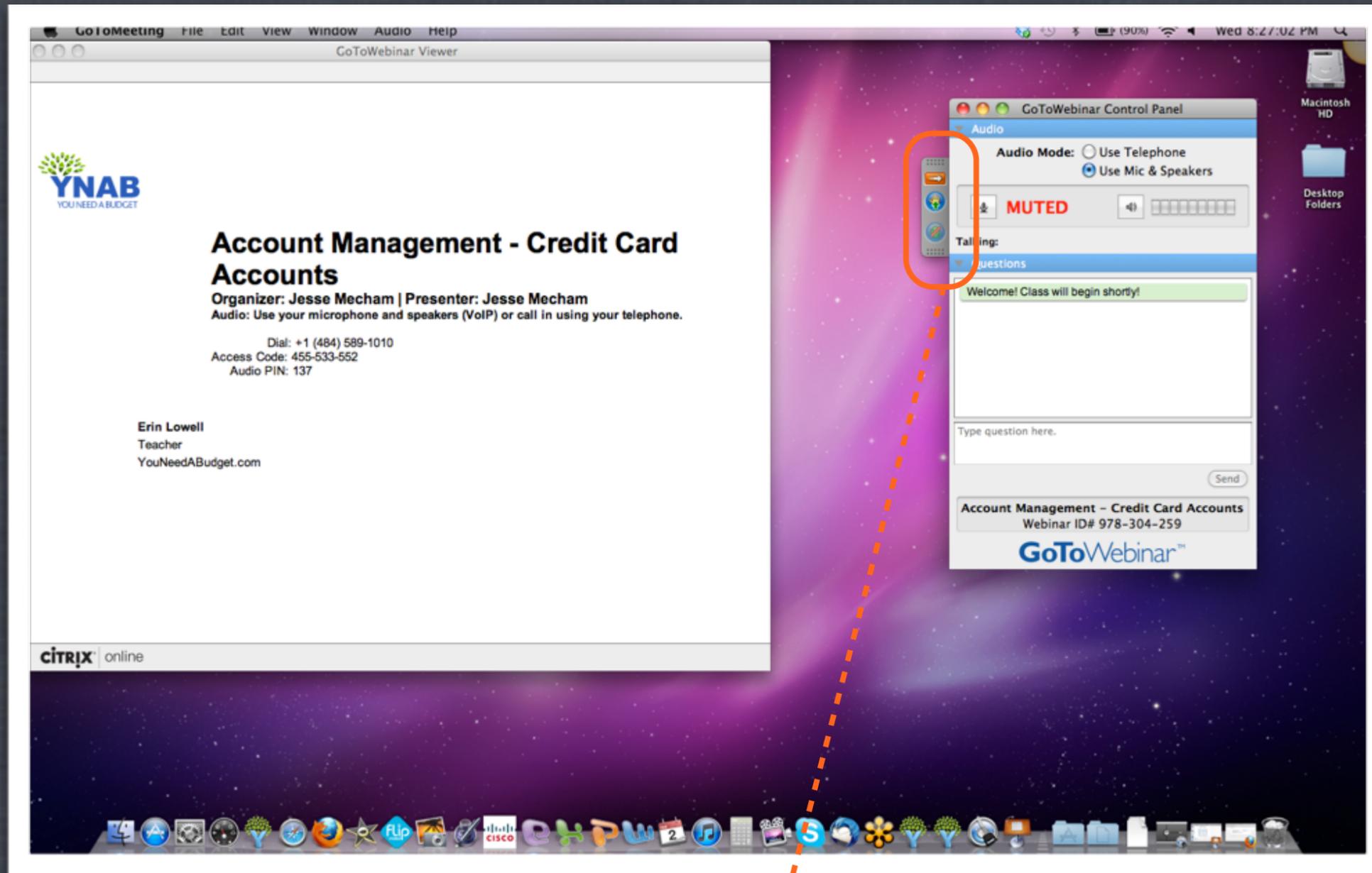
Account Management - Credit Card Accounts
Webinar ID# 978-304-259

GoToWebinar™

Macintosh HD
Desktop Folders

Wed 8:27:02 PM

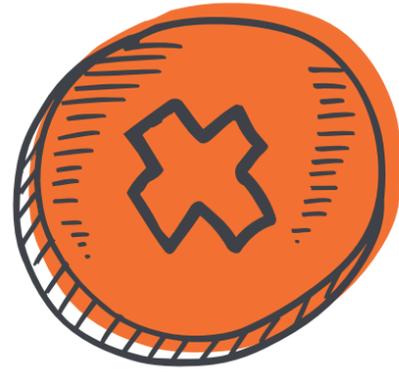
Type questions here!



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 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:

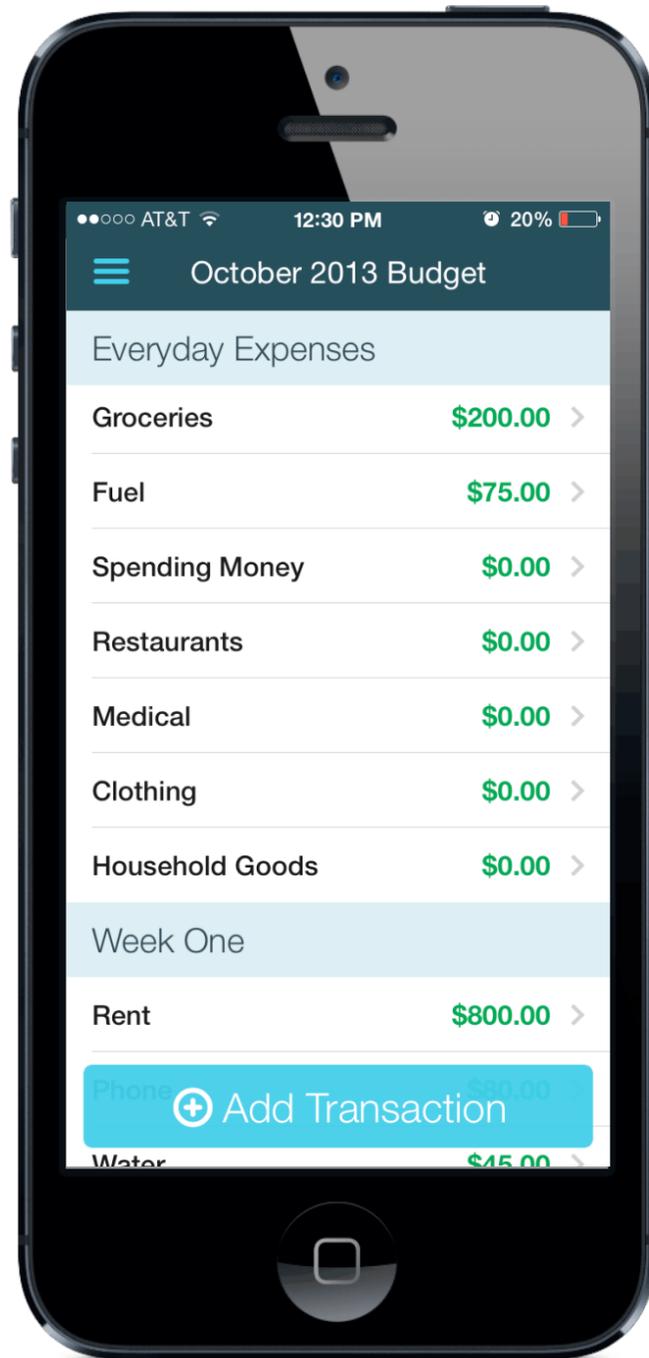
AWARENESS



Benefit of Direct Entry:

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





Direct Entry on your
MOBILE DEVICE

✓ Check the budget
before spending.

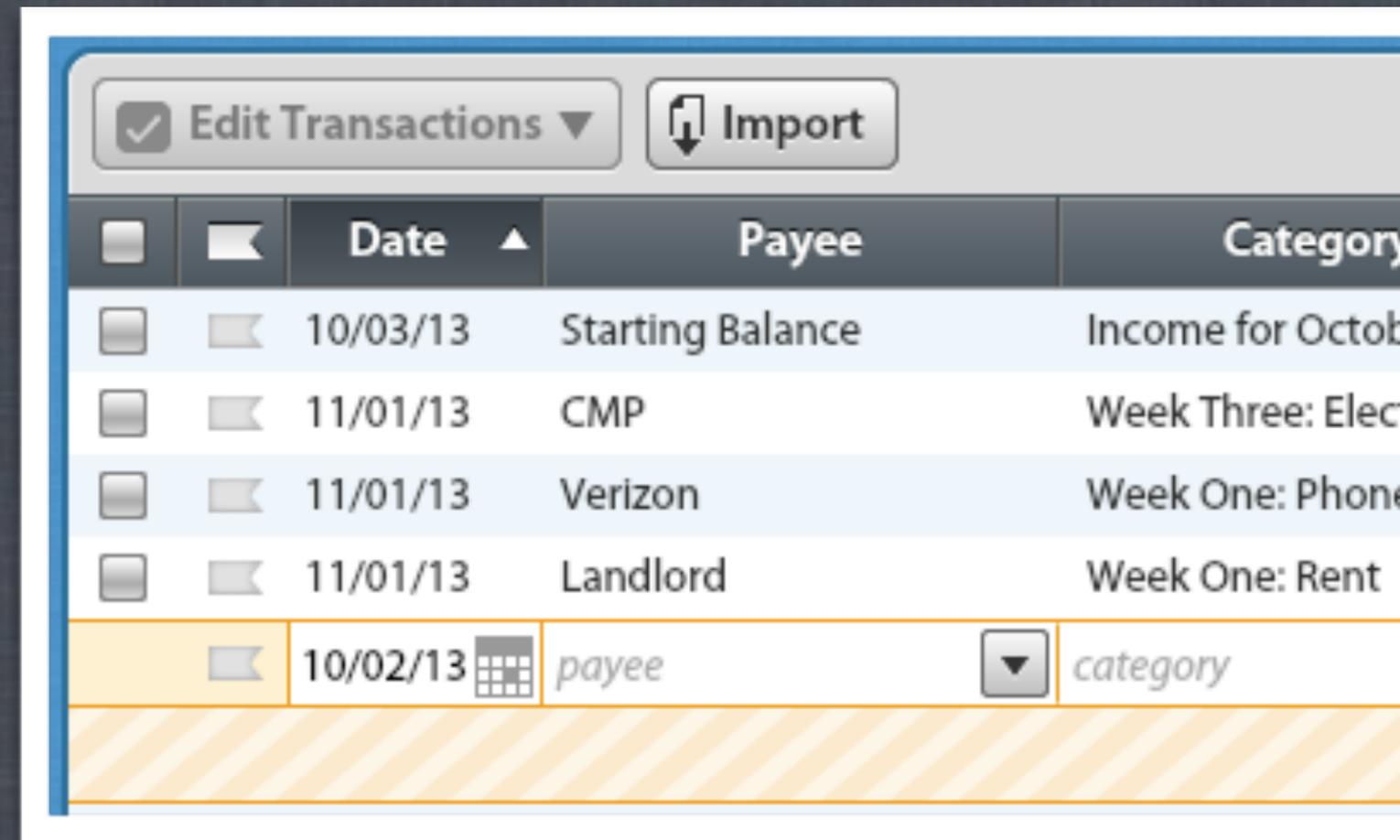
✓ Enter spending on
the go.



Direct Entry in the **DESKTOP**

- ✓ Paying bills online
- ✓ Online shopping

There's lots of keyboard shortcuts!



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

<input type="checkbox"/>		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
<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		
<input checked="" type="checkbox"/>	Schedule a new transaction						

This is for future transactions.

YNAB

Class Outline

- Cloud Sync
- Direct Entry - Mobile and Desktop
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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.**

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

Date	Payee	Category	Outflow	Inflow	CLEARED
09/24/13	Gas Station	Rainy Day Funds: Gas for the Cars	44.32		CLEARED
09/24/13	Grocery Store	Everyday Expenses: Groceries	130.55		CLEARED

Buttons: + 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

Buttons: Finish Reconciliation, Adjust Statement, Stop Reconciling

- Checking
- Credit Cards
- Cash
- Savings

Reconcile frequently.

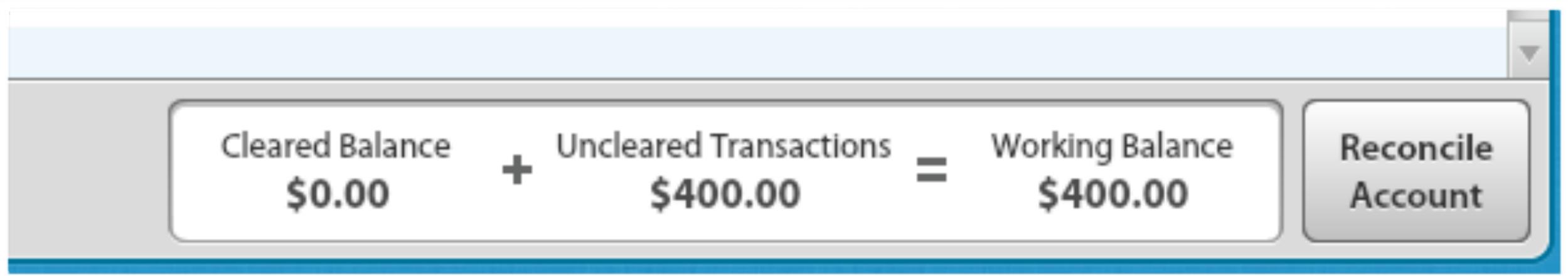
This saves:

- Time
- Work
- Frustration

\$75.29



Totals Window



The screenshot shows a window titled "Totals Window" with a light blue header. Below the header is a summary box with a white background and a grey border. The summary box contains the following text:

Cleared Balance	+	Uncleared Transactions	=	Working Balance	Reconcile Account
\$0.00		\$400.00		\$400.00	

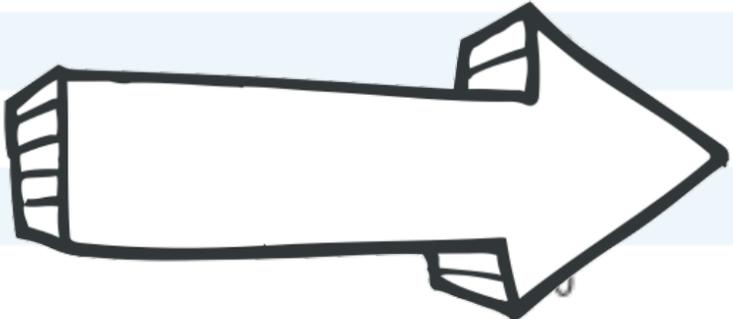
To the right of the summary box is a button labeled "Reconcile Account".

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			C	
<input type="checkbox"/>	11/08/13	Market Basket	Everyday Expenses: Groceries			C	
<input type="checkbox"/>	11/09/13	Amazon	Rainy Day Funds: Gifts			C	
<input type="checkbox"/>	11/11/13	Mechanic	Rainy Day Funds: Car Repairs	150.00		C	

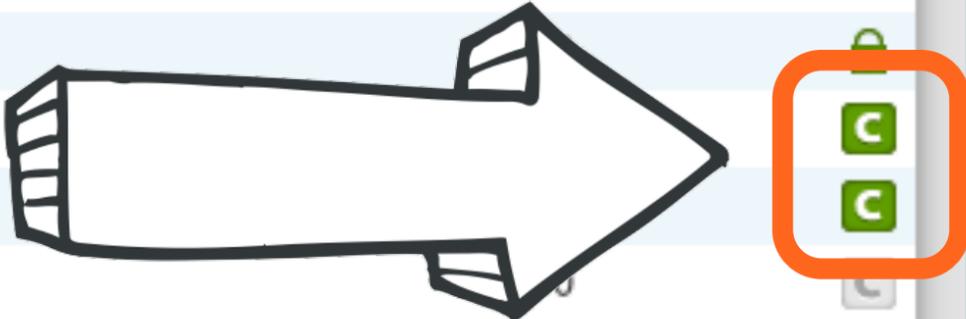


YNAB knows about them, but the bank doesn't.

Three Transaction States

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

<input type="checkbox"/>	Date ▲	Payee	Category	Outflow	Inflow	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 and the bank know about them.

Three Transaction States

The lock means they are **reconciled**.

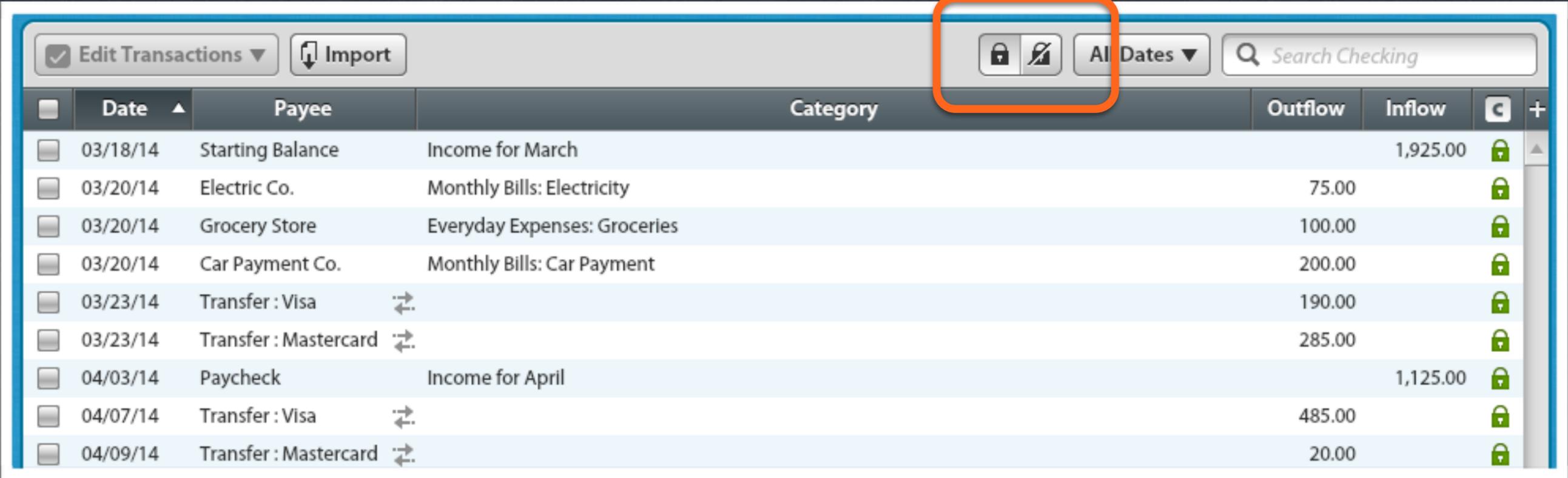
<input type="checkbox"/>	Date ▲	Payee	Category	Outflow	Inflow	🔒	+
<input type="checkbox"/>	11/01/13	Starting Balance	Income for November		2,000.00	🔒	
<input type="checkbox"/>	11/01/13	Landlord	Monthly Bills: Rent			🔒	
<input type="checkbox"/>	11/05/13	Water Co.	Monthly Bills: Water			🔒	
<input type="checkbox"/>	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.



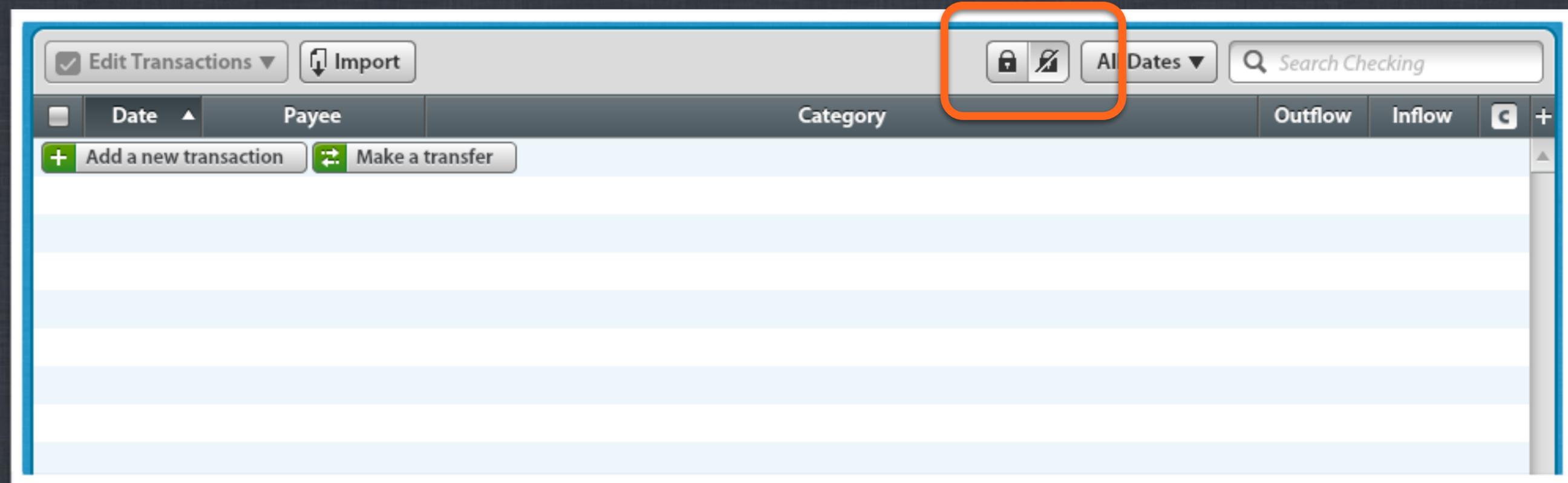
The screenshot shows a financial software interface with a toolbar at the top and a table of transactions below. The toolbar includes buttons for 'Edit Transactions', 'Import', a lock icon, an edit icon, a date filter dropdown set to 'All Dates', and a search bar labeled 'Search Checking'. A red box highlights the lock and edit icons. The table below has columns for 'Date', 'Payee', 'Category', 'Outflow', 'Inflow', and a lock icon. All transactions in the table have a lock icon in the rightmost column, indicating they are reconciled.

	Date ▲	Payee	Category	Outflow	Inflow		+
<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	i	Monthly Bills: Ph...		60.00		⌂	▲
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 shows a financial management interface with a blue header. At the top, there are two alert boxes: a yellow one on the left that says "1 Transaction needs a budget category" with a "Show" button, and a blue one on the right that says "1 Reminder". Below the alerts is a toolbar with buttons for "Edit Transactions" (checked), "Import", a lock icon, a delete icon, "All Dates" (dropdown), and a search bar labeled "Search Checking Account".

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

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

Reminders

When transactions need review.

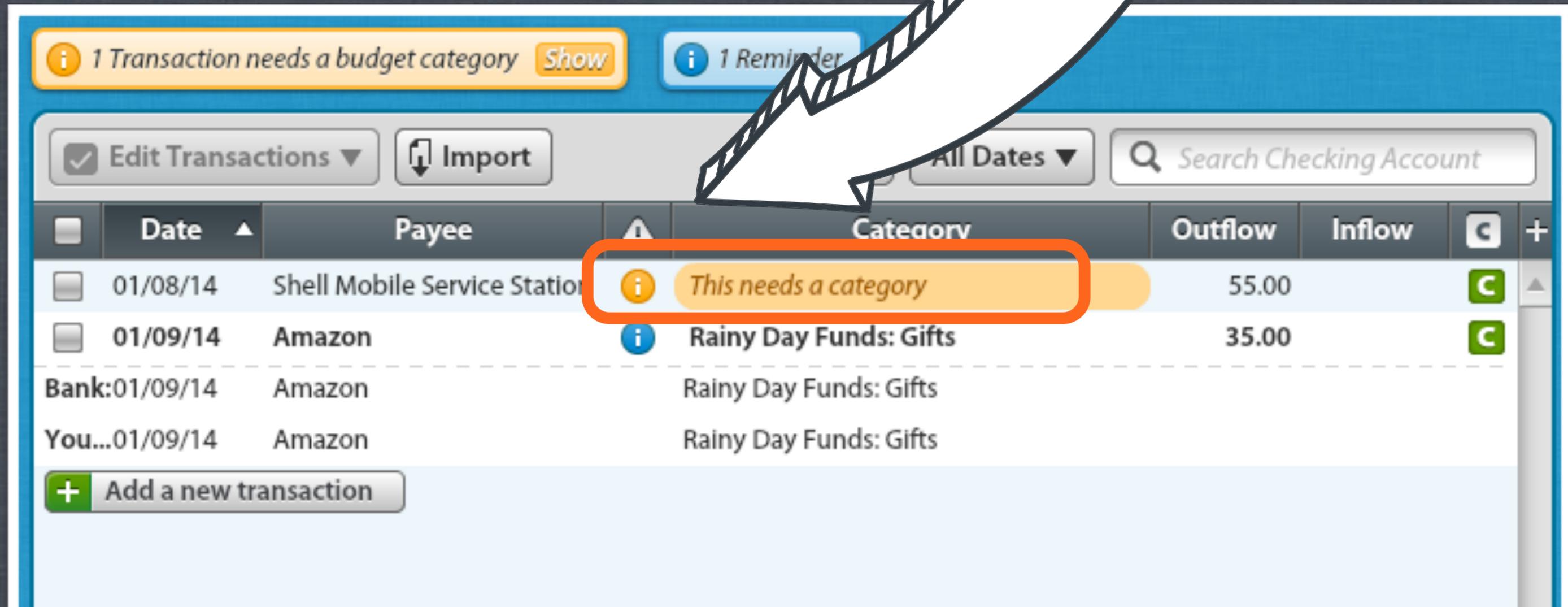
1 Transaction needs a budget category [Show](#) 1 Reminder

Edit Transactions

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

Warnings

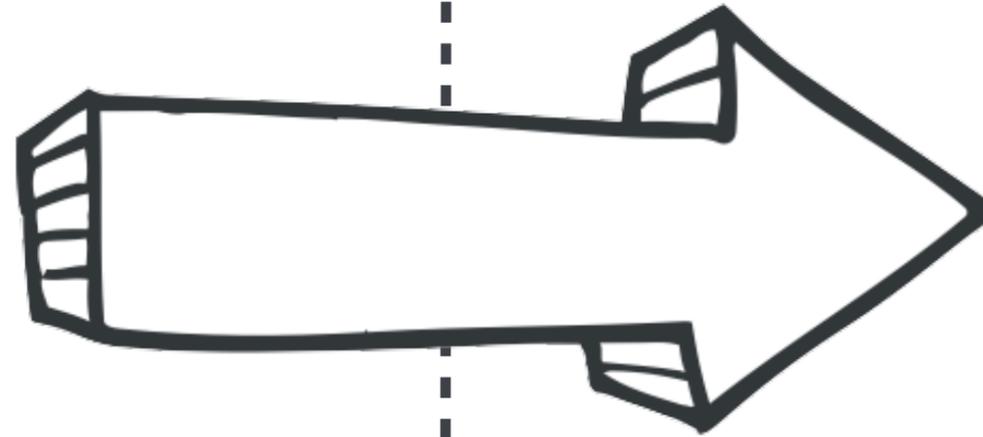
When approved transactions have no category.



The screenshot shows a financial application interface with a table of transactions. At the top, there are two notification banners: a yellow one stating "1 Transaction needs a budget category" and a blue one for "1 Reminder". Below these are buttons for "Edit Transactions" and "Import", along with a search bar for the "Checking Account". The main table has columns for Date, Payee, Category, Outflow, and Inflow. The first transaction, dated 01/08/14 for "Shell Mobile Service Station", has an orange warning icon and the text "This needs a category" in the Category column. The second transaction, dated 01/09/14 for "Amazon", has a blue reminder icon and the category "Rainy Day Funds: Gifts". Below the table, there is a button to "Add a new transaction". A hand-drawn white arrow points from the text above to the warning message in the table.

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

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
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- Adjusting the Budget

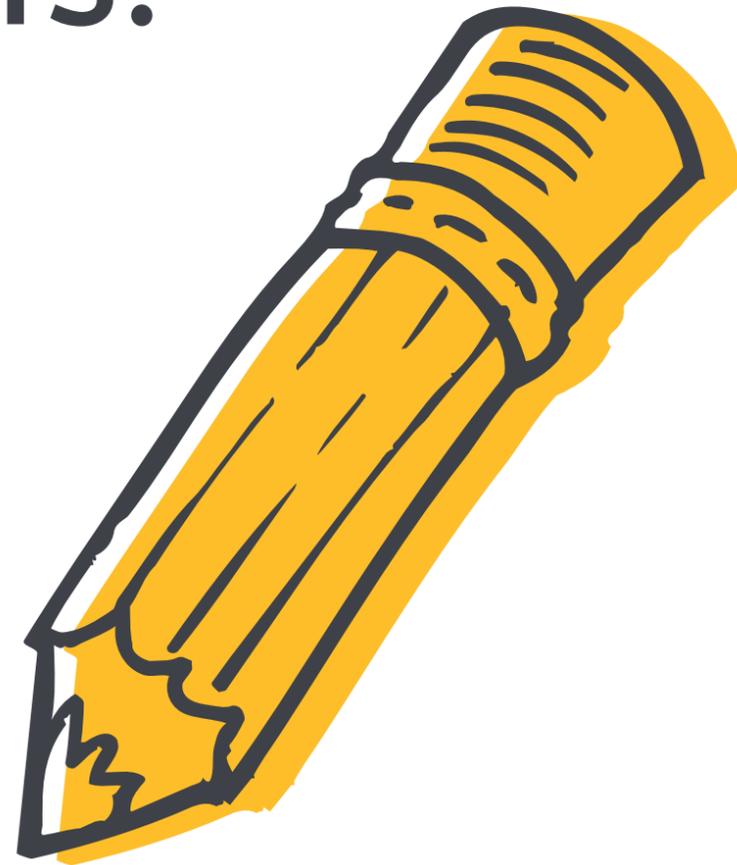
Overspending is a **normal** part of your financial life.



Rule Three:

Roll With The Punches

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





Budgeted for
Groceries: **\$250**

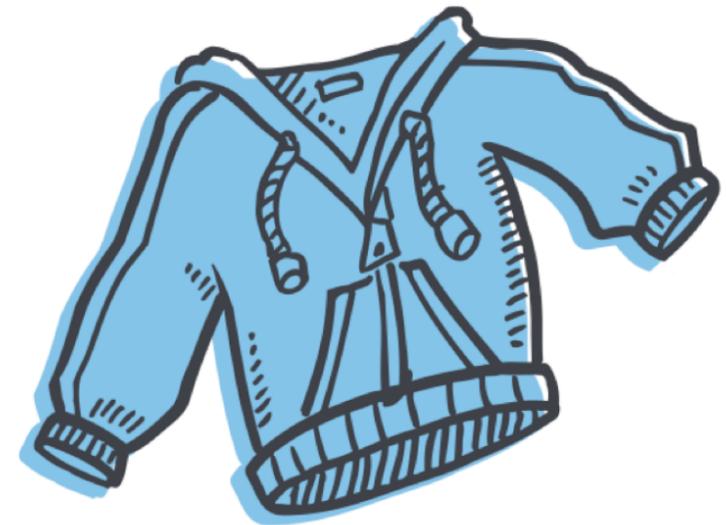
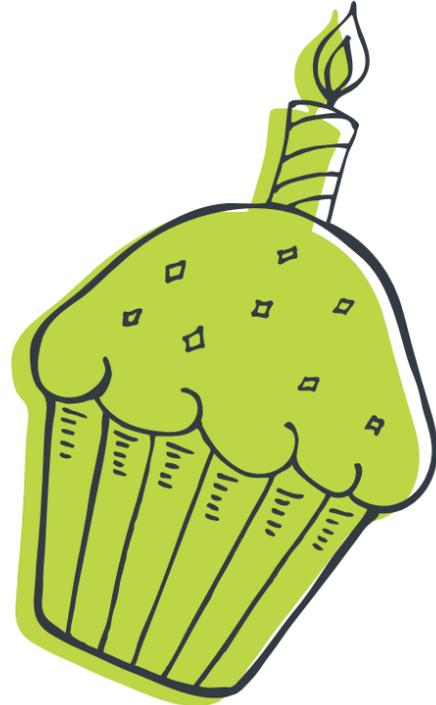


Actual Spending: **\$270**



Reality: That money
has been spent.

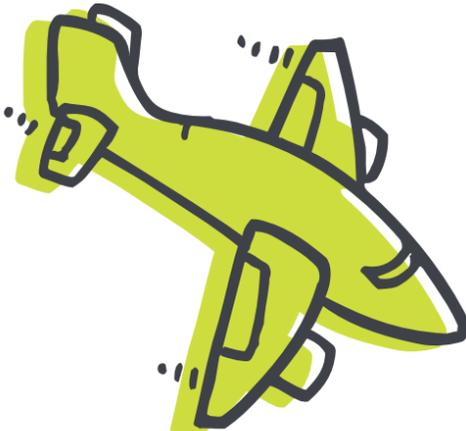
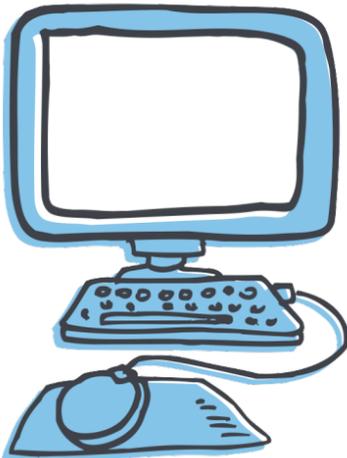
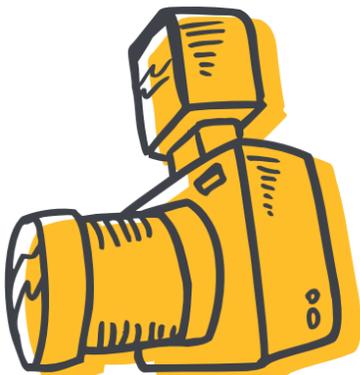
It's just a question of **where** the money will come from.



What should I adjust?



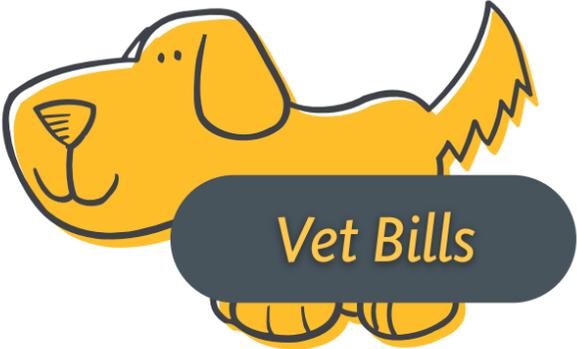
Wants



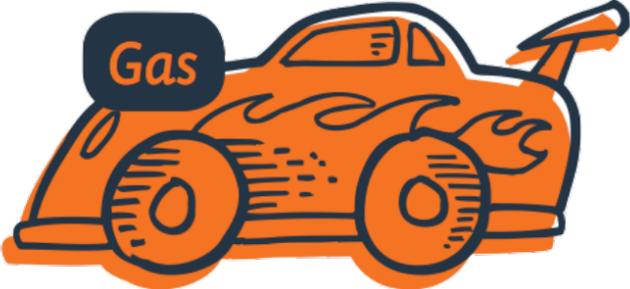
Needs



Later Needs



Immediate Needs

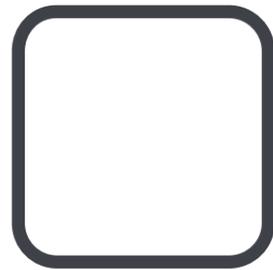
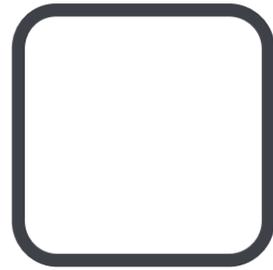


If you end up draining a “Later Needs” category, **be glad you had the money in the first place!**



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

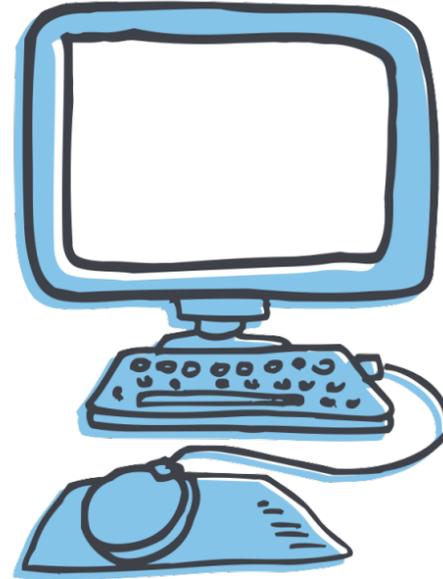


FREE SUPPORT



Live Online Classes

<http://ynab.me/freeclasses>



Videos and Articles

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



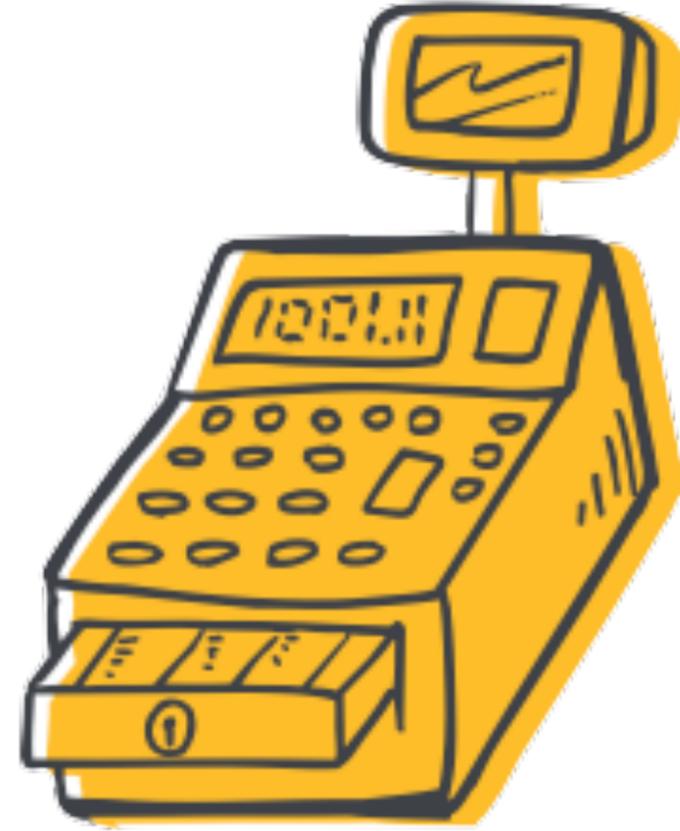
Community Forum

<http://forum.youneedabudget.com>

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\$60.00



To contact us about this webinar:

[*webinars@younedabudget.com*](mailto:webinars@younedabudget.com)