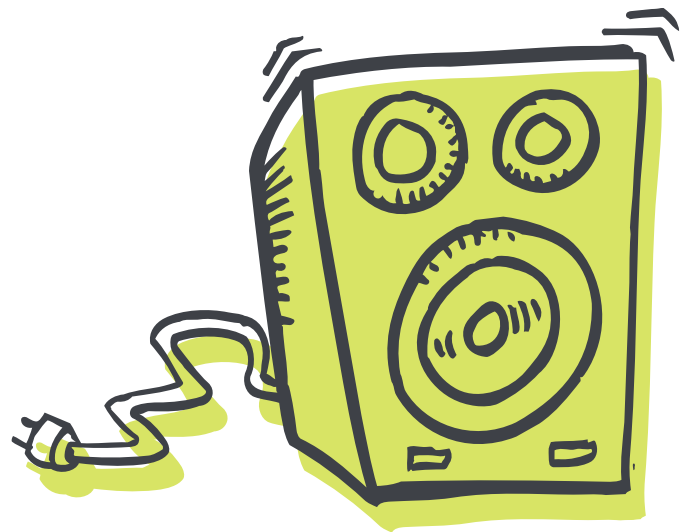


(though you shouldn't hear anything yet)

You can listen through:



Computer Speakers

Turn them up!



Dialing in by Phone

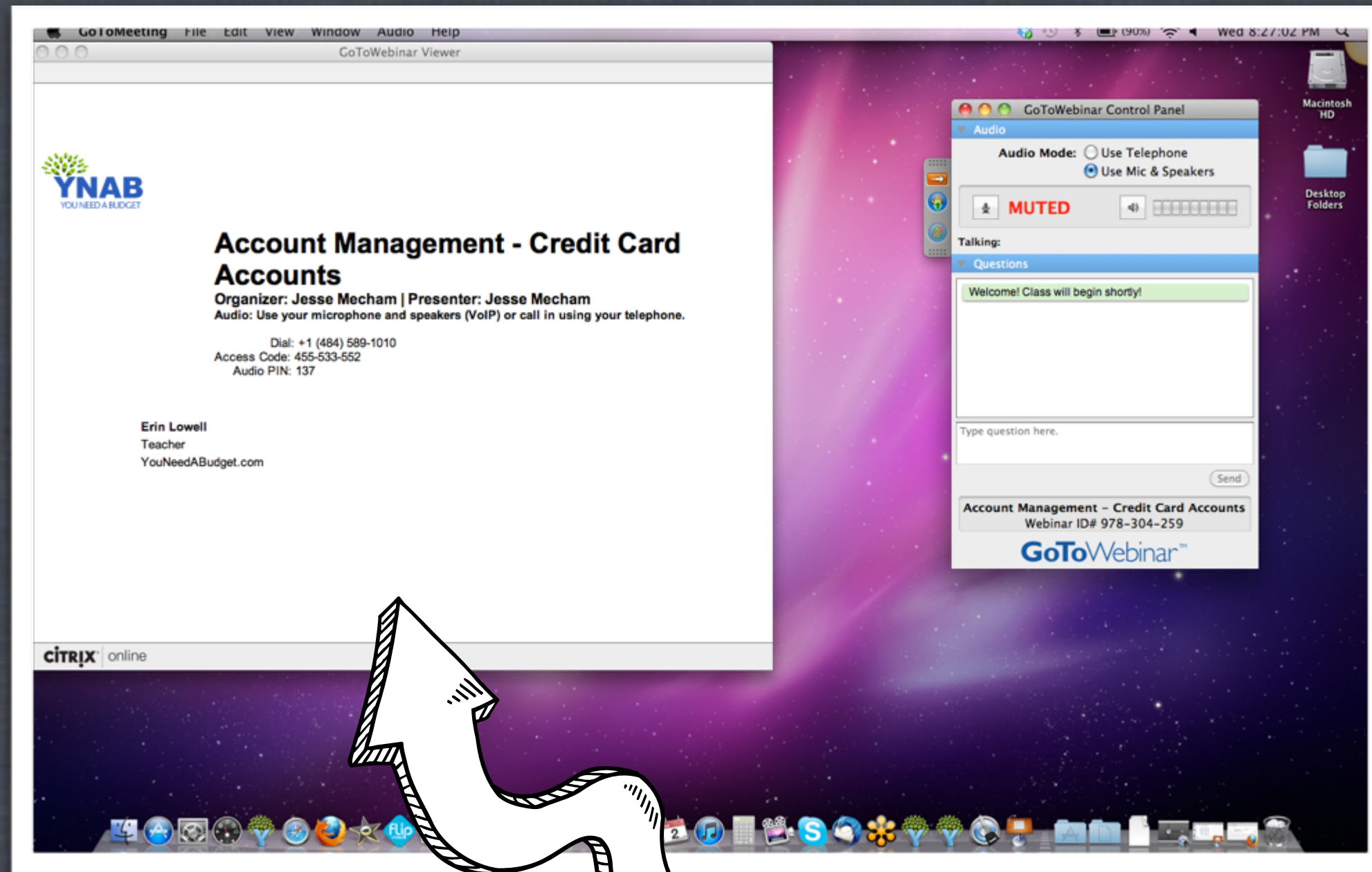
Check your email!

You Haven't Budgeted Like This

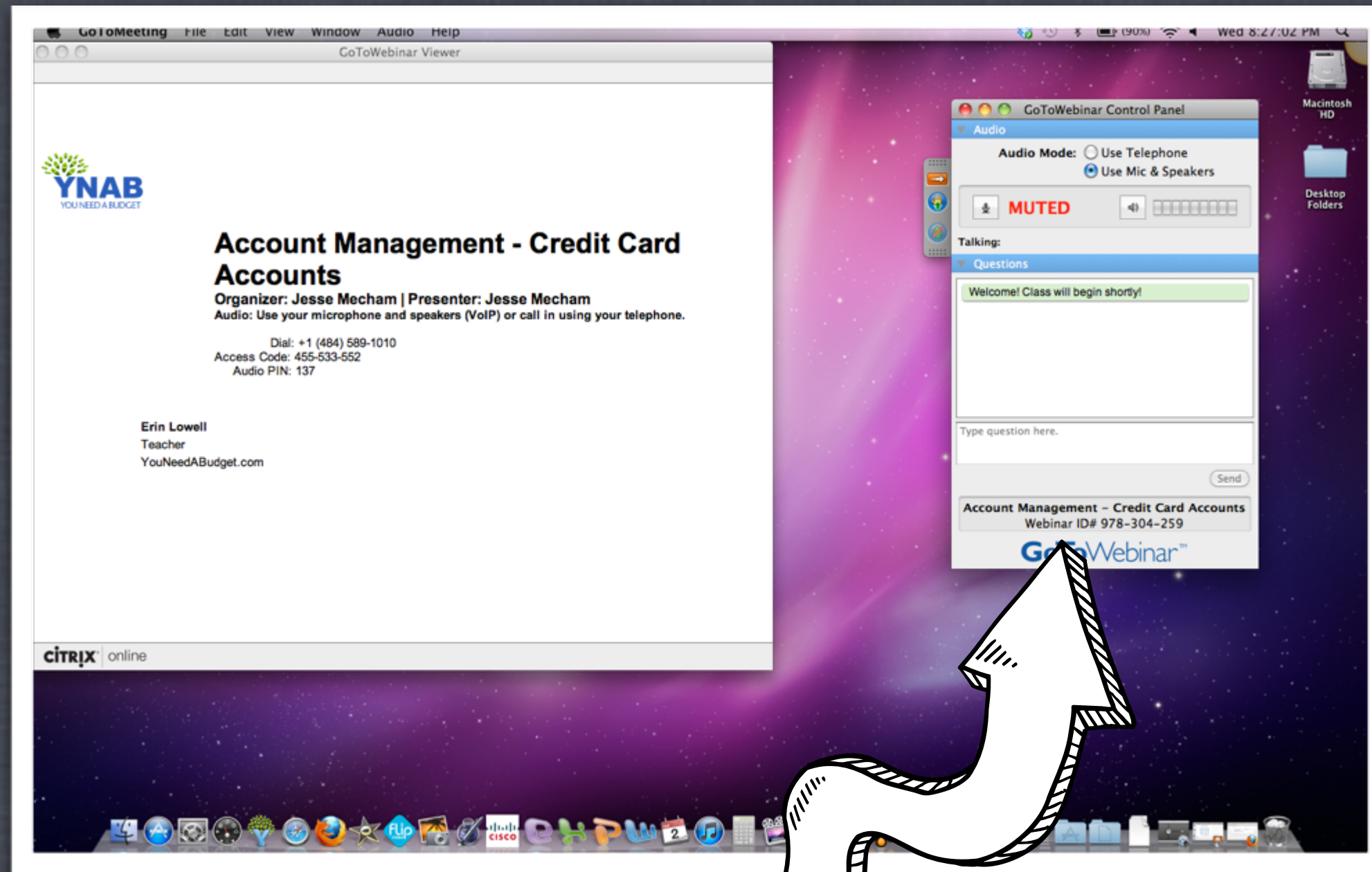
Starting Over

**You Need
A Budget.**

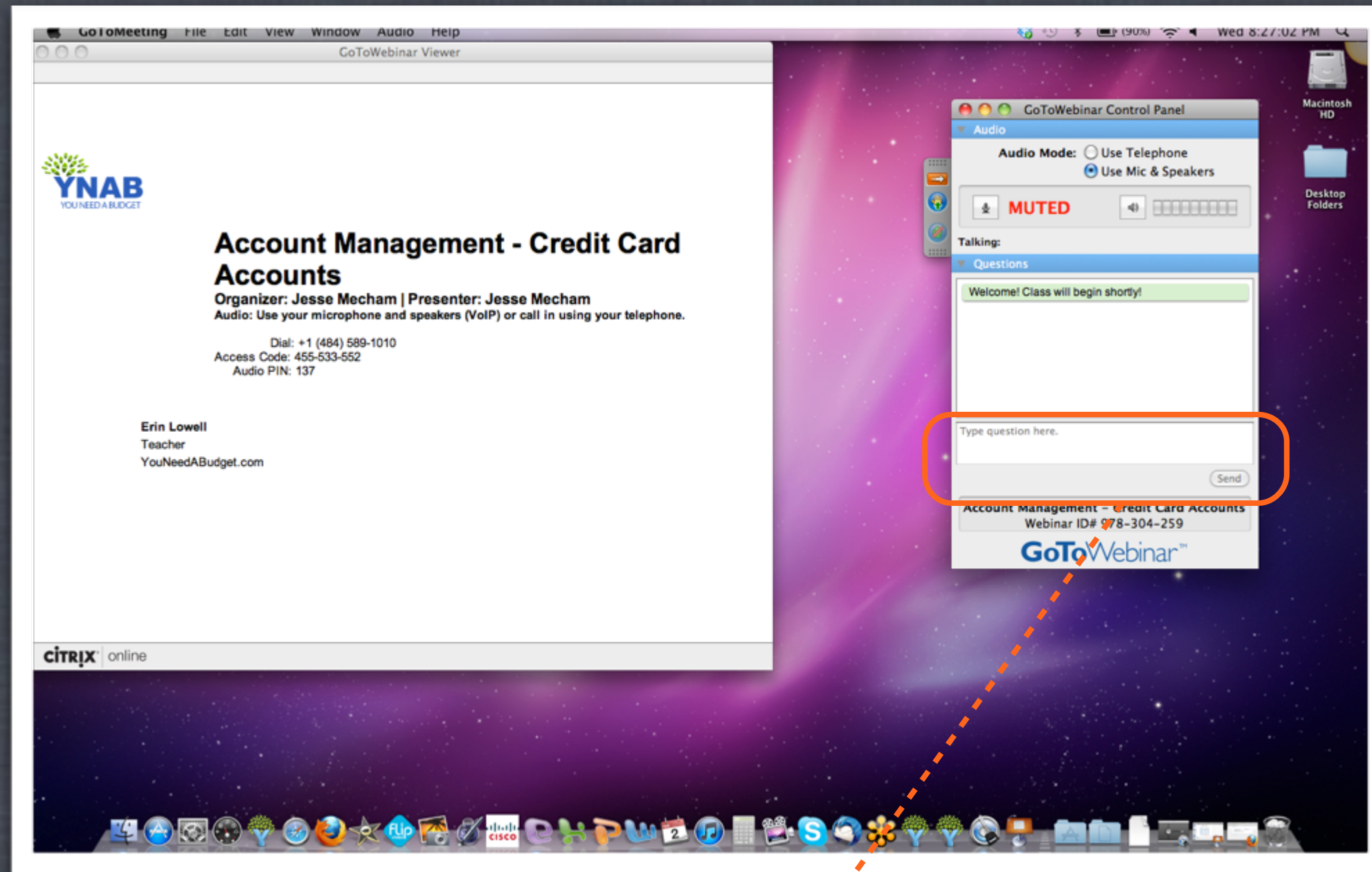




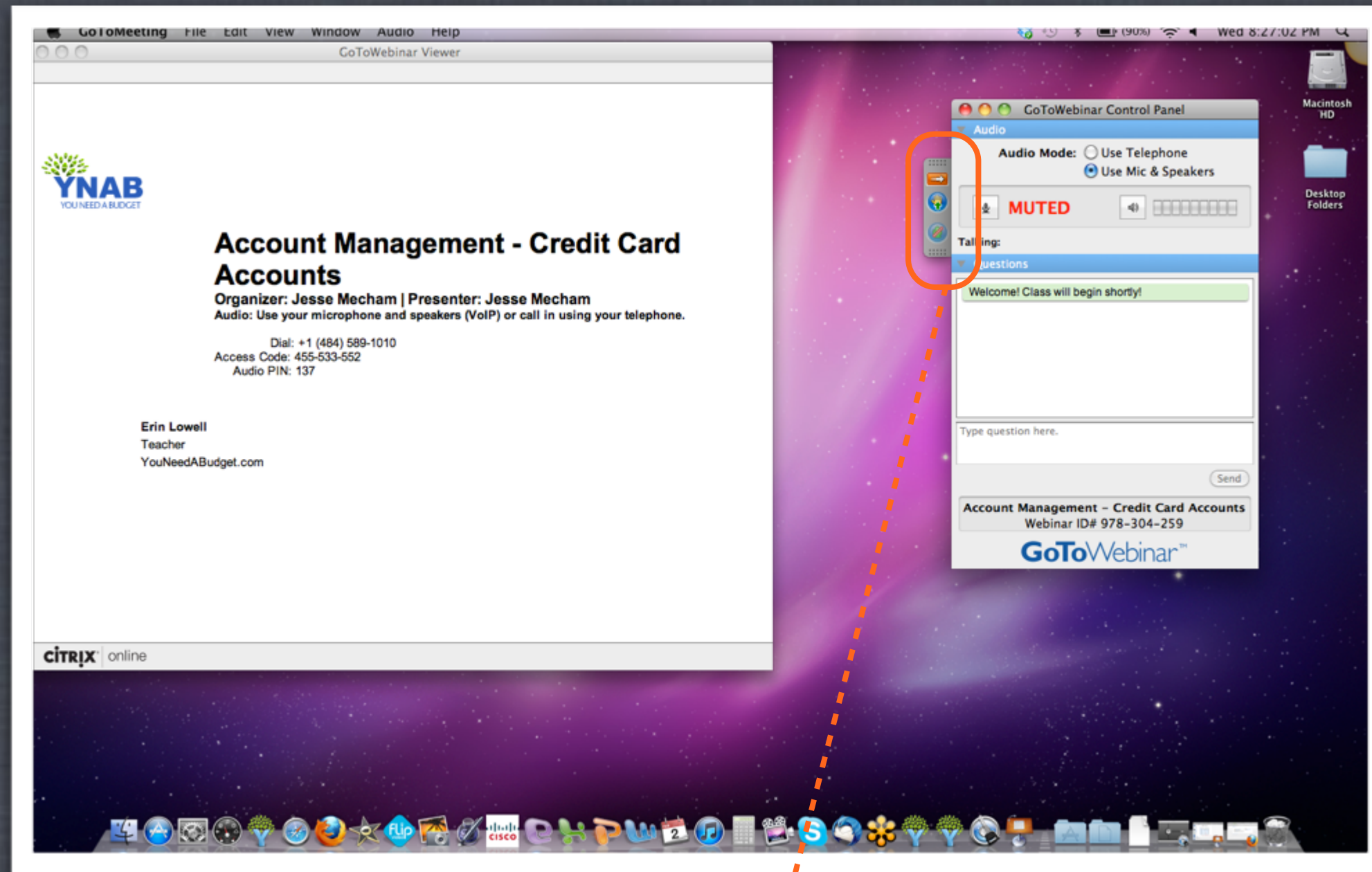
GoToWebinar Viewer



GoToWebinar Control Panel



Type questions here!



Click if you can't see the control panel



I'll leave time for open Q&A at the end.



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

- Why start over?
- Benefits
- Four ways to start over
- Updating your mobile device
- Wrap up

Software Giveaway!

Not Covered:

- YNAB's Rules
- Credit Cards
- Business Questions

Check out our
"Getting Started"
course!

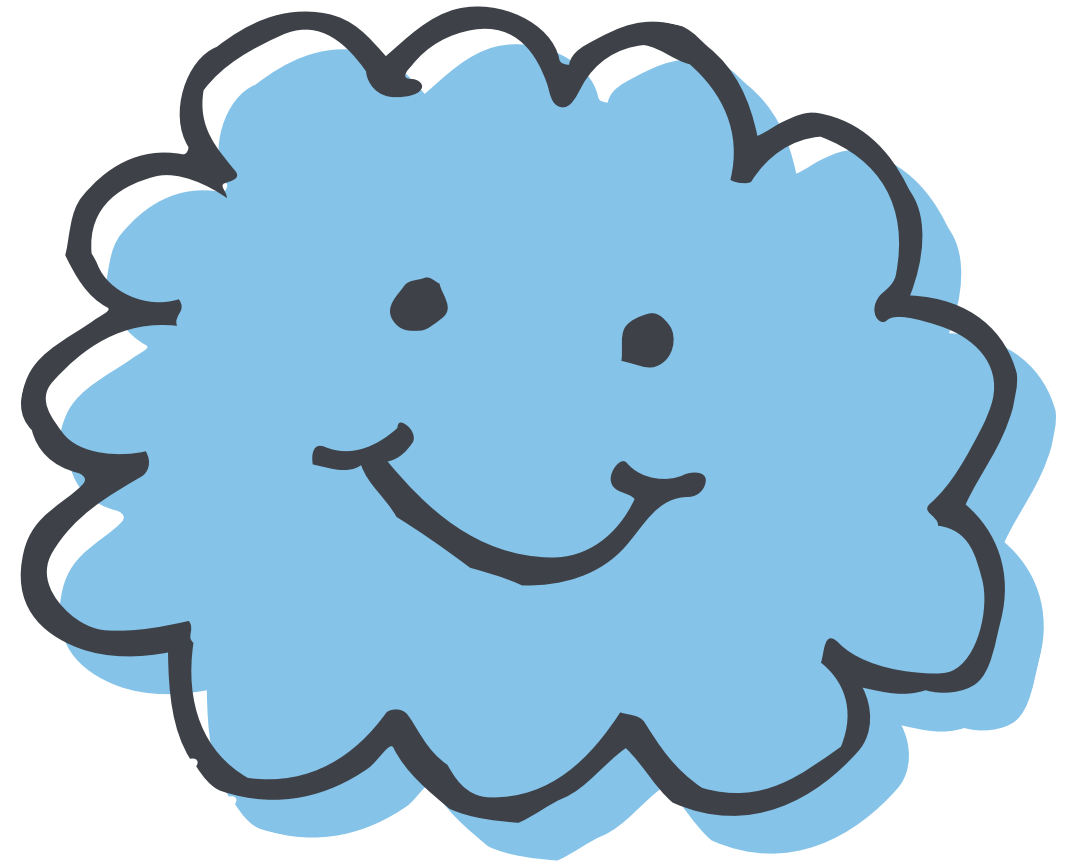


Outline

- Why start over?
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- Wrap up

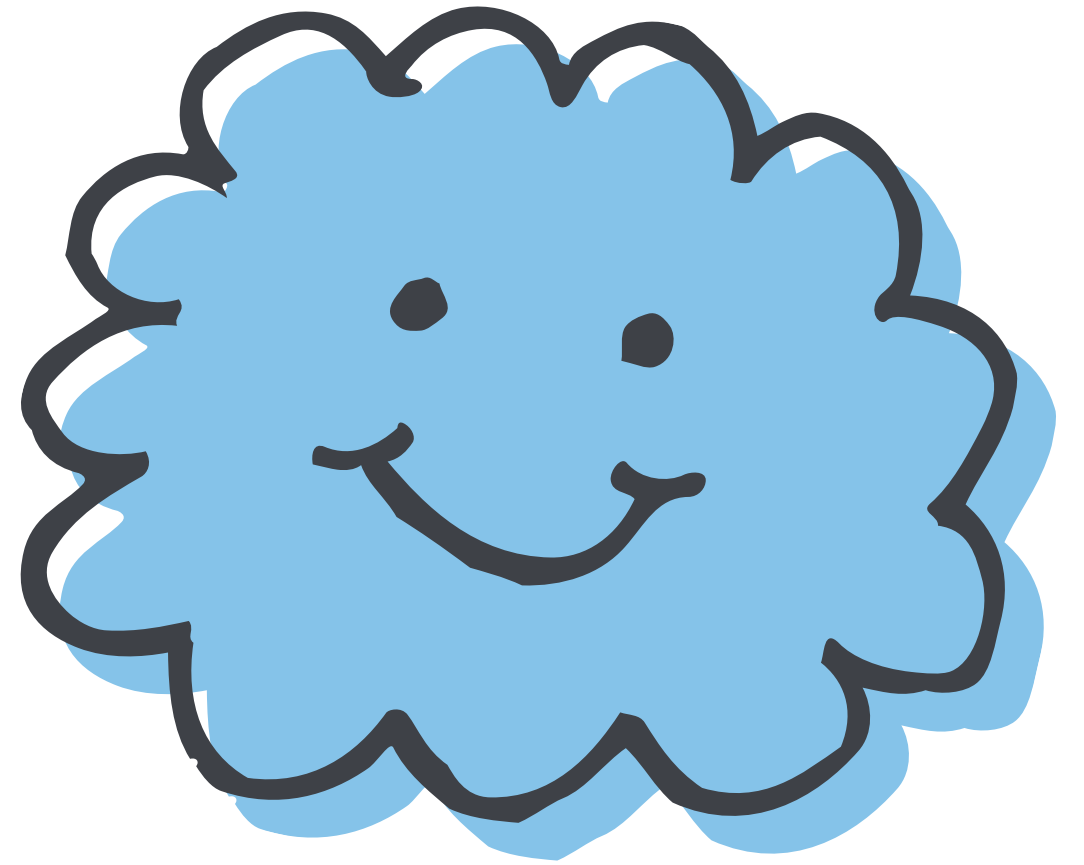


**Everything is
messed up.**



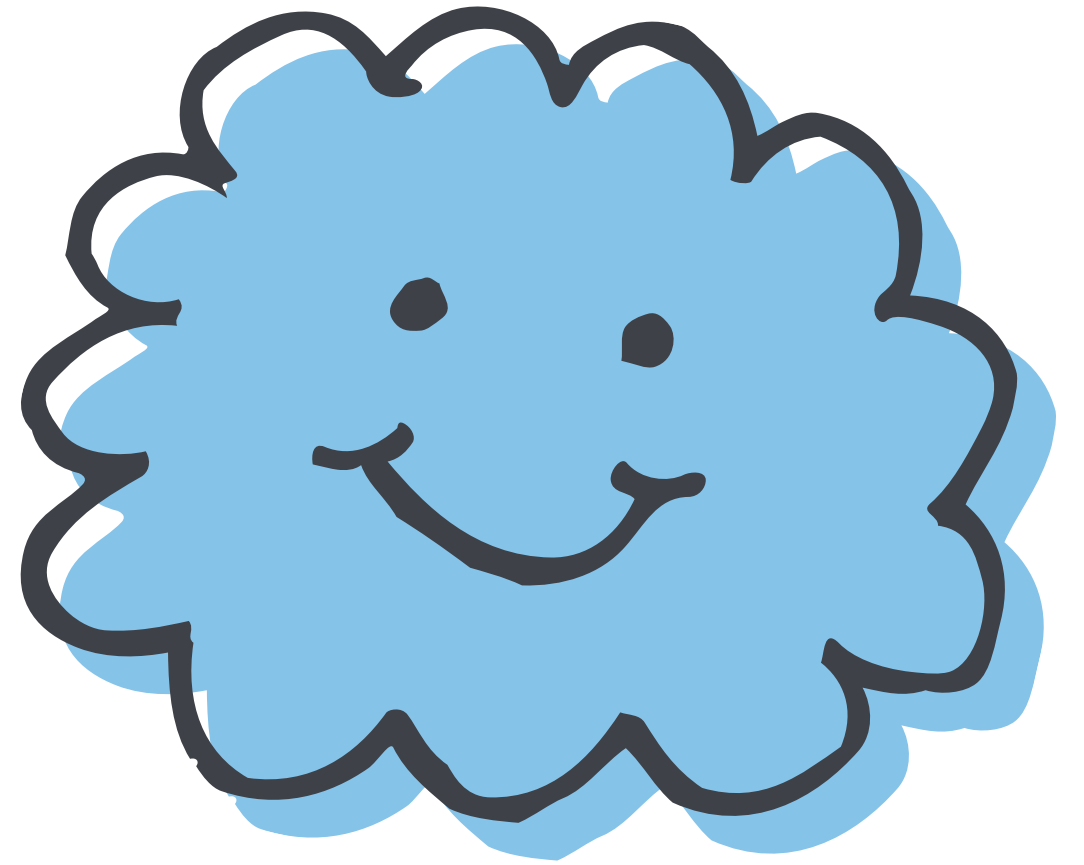



You fell behind.



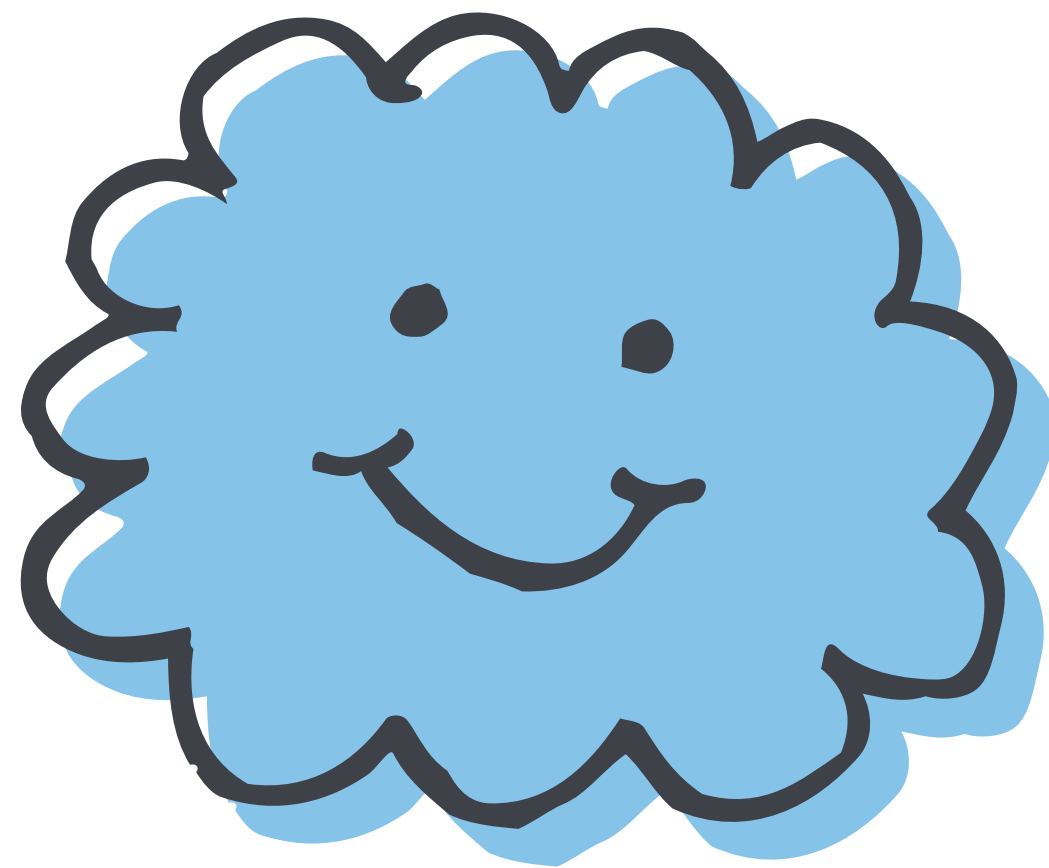


**You want to
reorganize.**



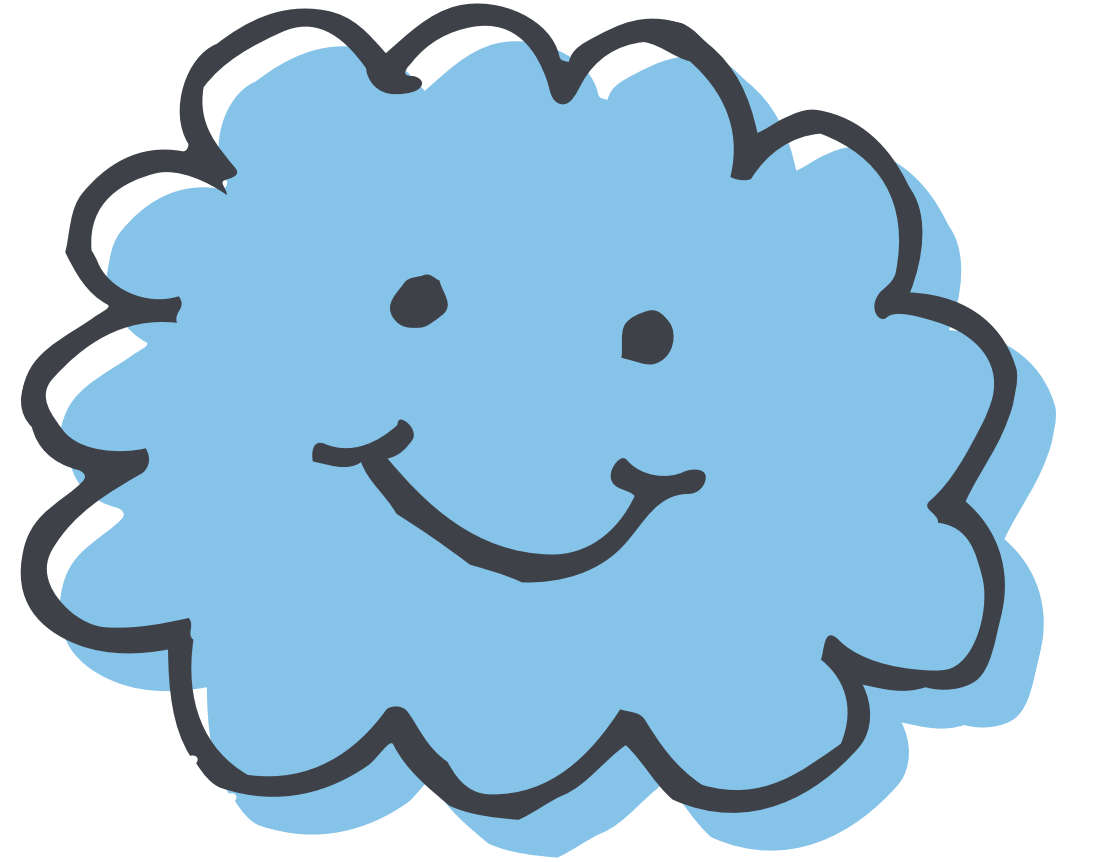


**You didn't
understand how
YNAB works.**



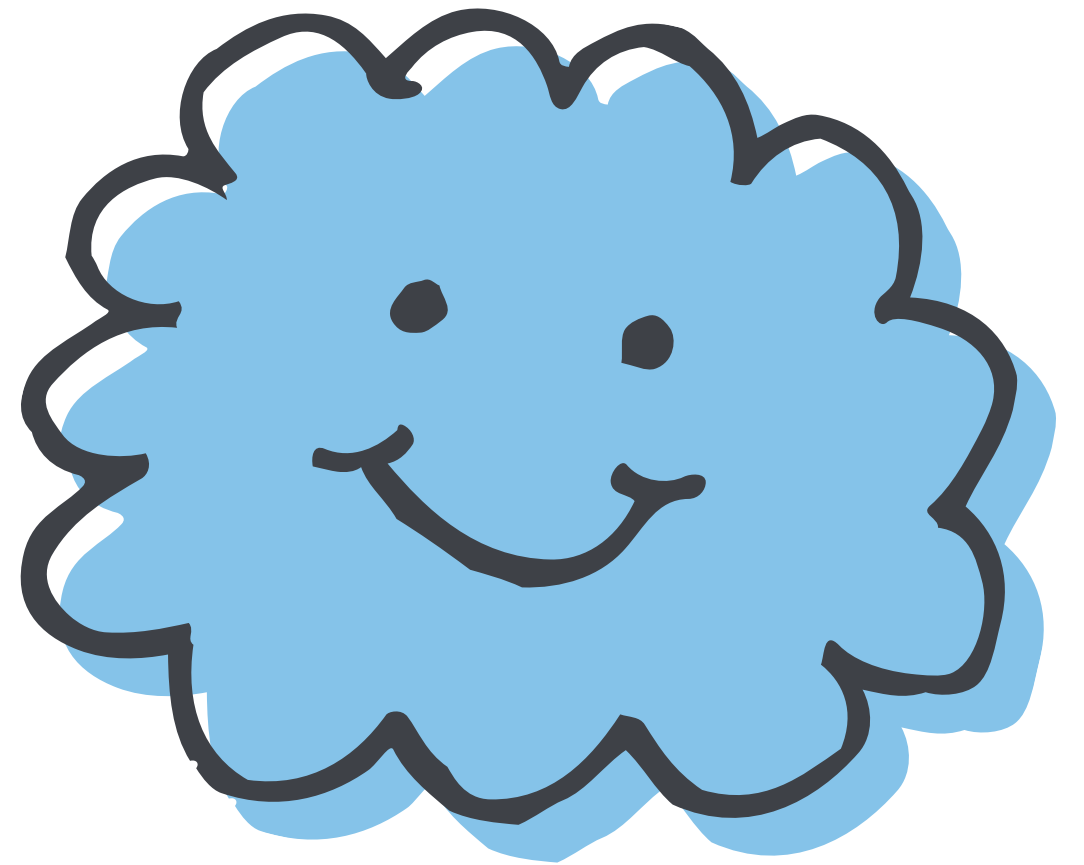


Just because.





**Why do you want
a fresh start?**



Outline

- Why start over?
- Benefits
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Reorganize accounts.



Reorganize categories.



Let go of the past.



You know the **numbers are right** from the start.



\$956.32

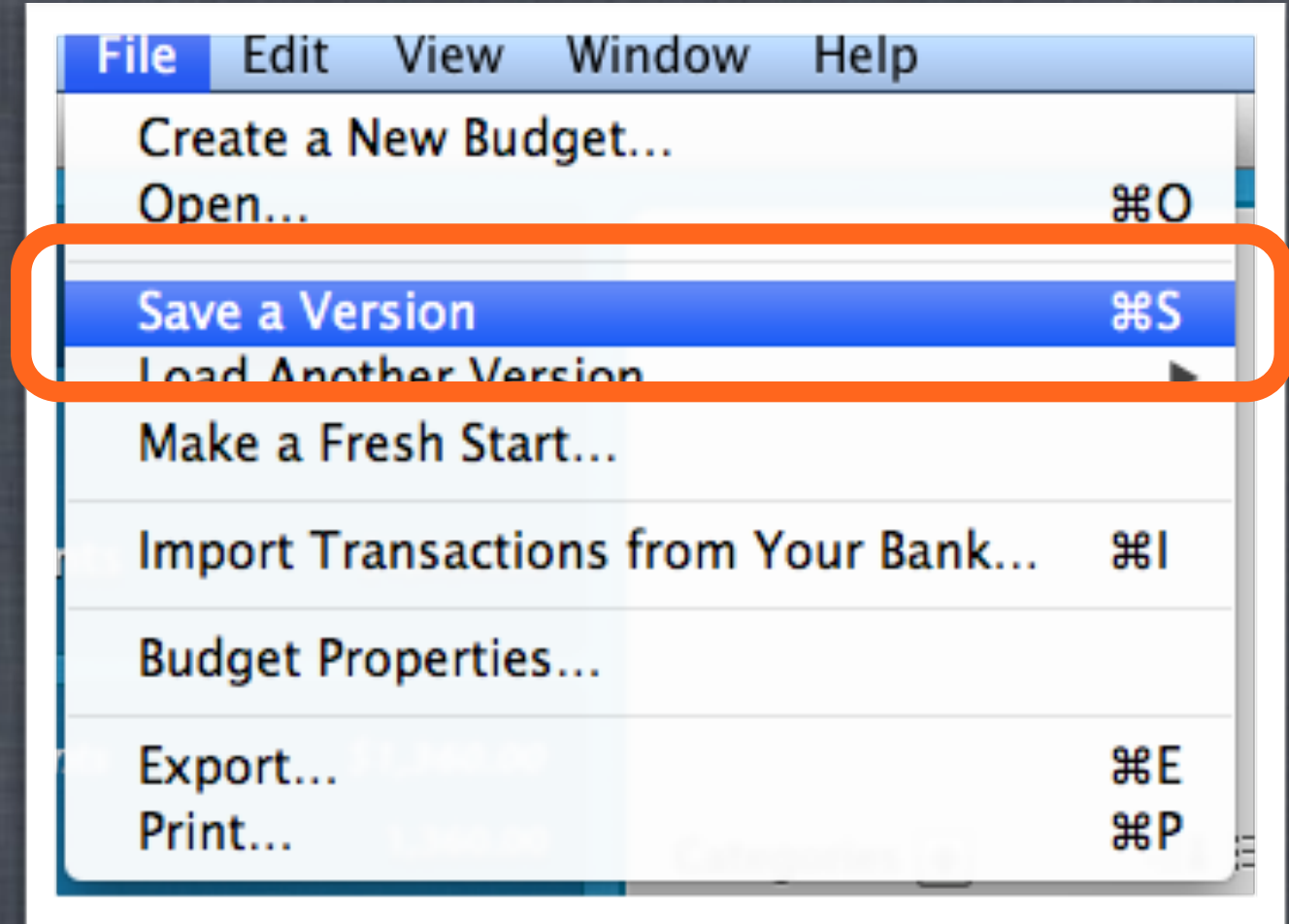


Before we start...

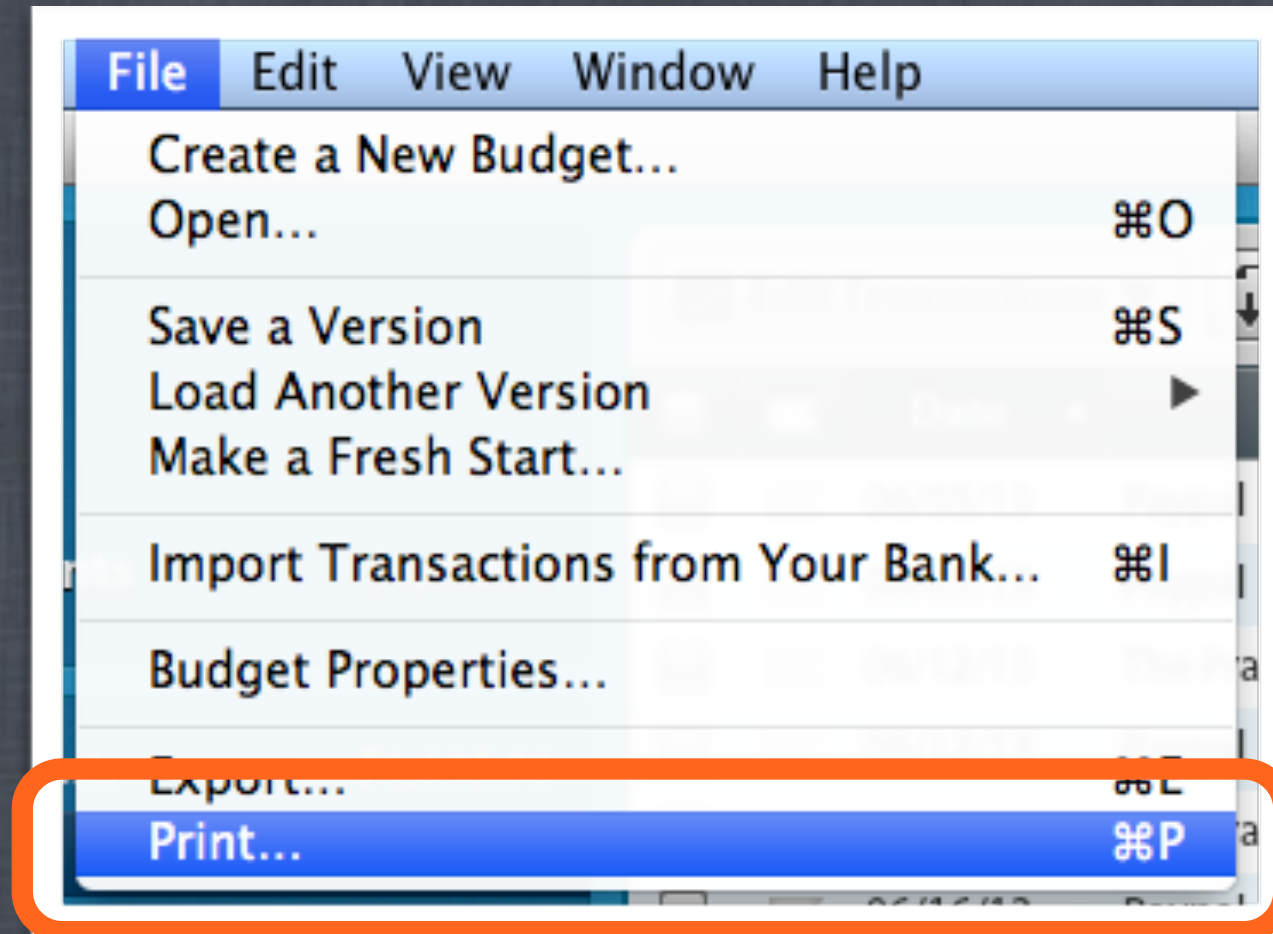
Sit back and listen
to the options
before jumping in!



Hit save before trying one of these, so you can get back to where you were.



You may want to **Print** your budget to refer back to some of what you had.

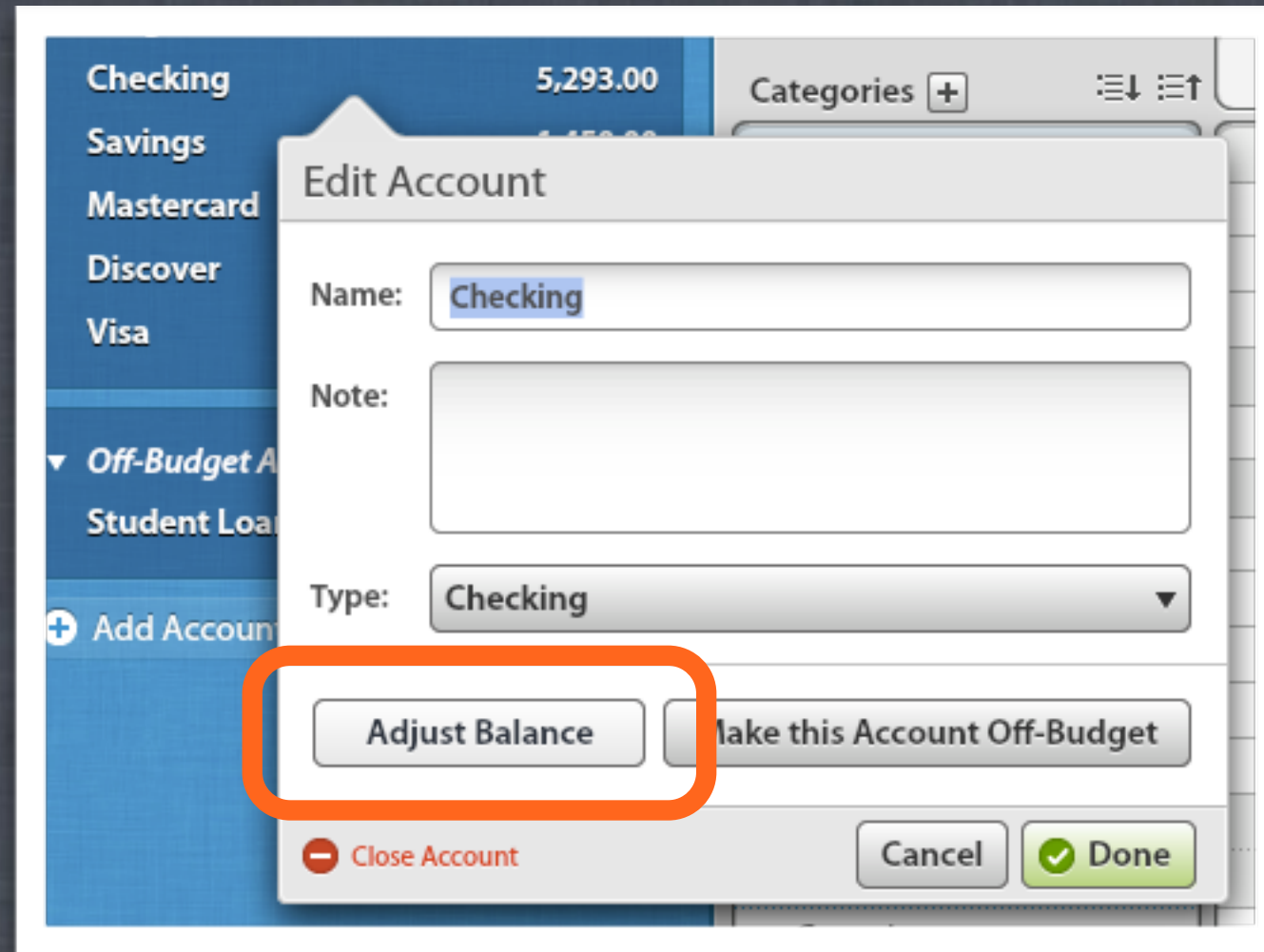


**You will not lose
your existing budget**
regardless of what
option you choose.



There are two ways to **update** accounts balances.

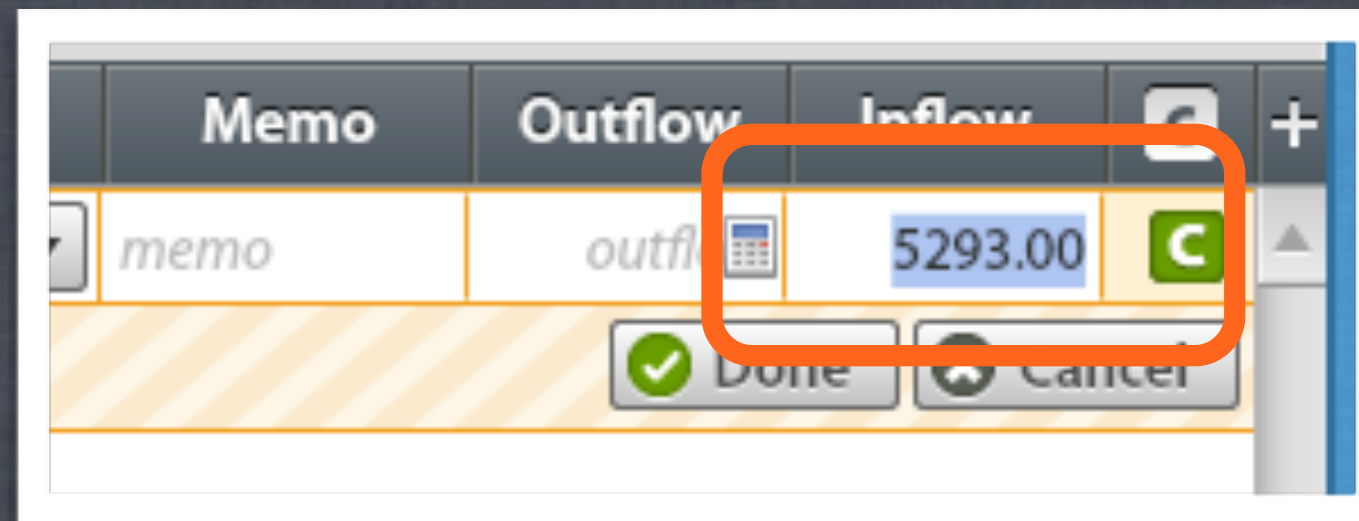
1



Right click on the account in the sidebar.

There are two ways to **update** accounts balances.

2



Double click on the transaction's starting balance.

Outline

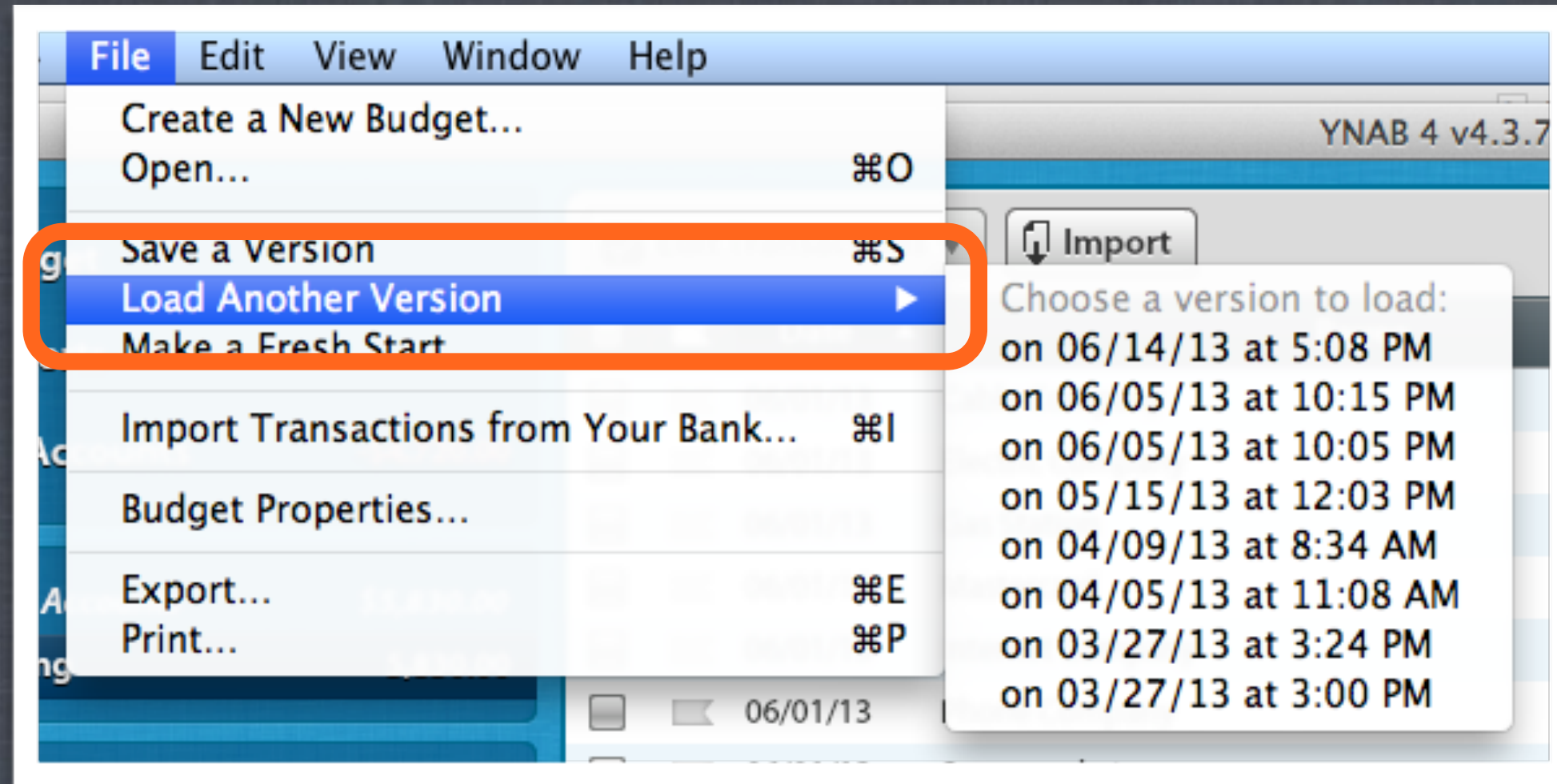
- Why Fresh Start?
- Benefits
- Four ways to start over
- Updating your mobile device
- Wrap up

Load a previous version



If you just messed up
a few things, this
might be enough.

Load a previous version



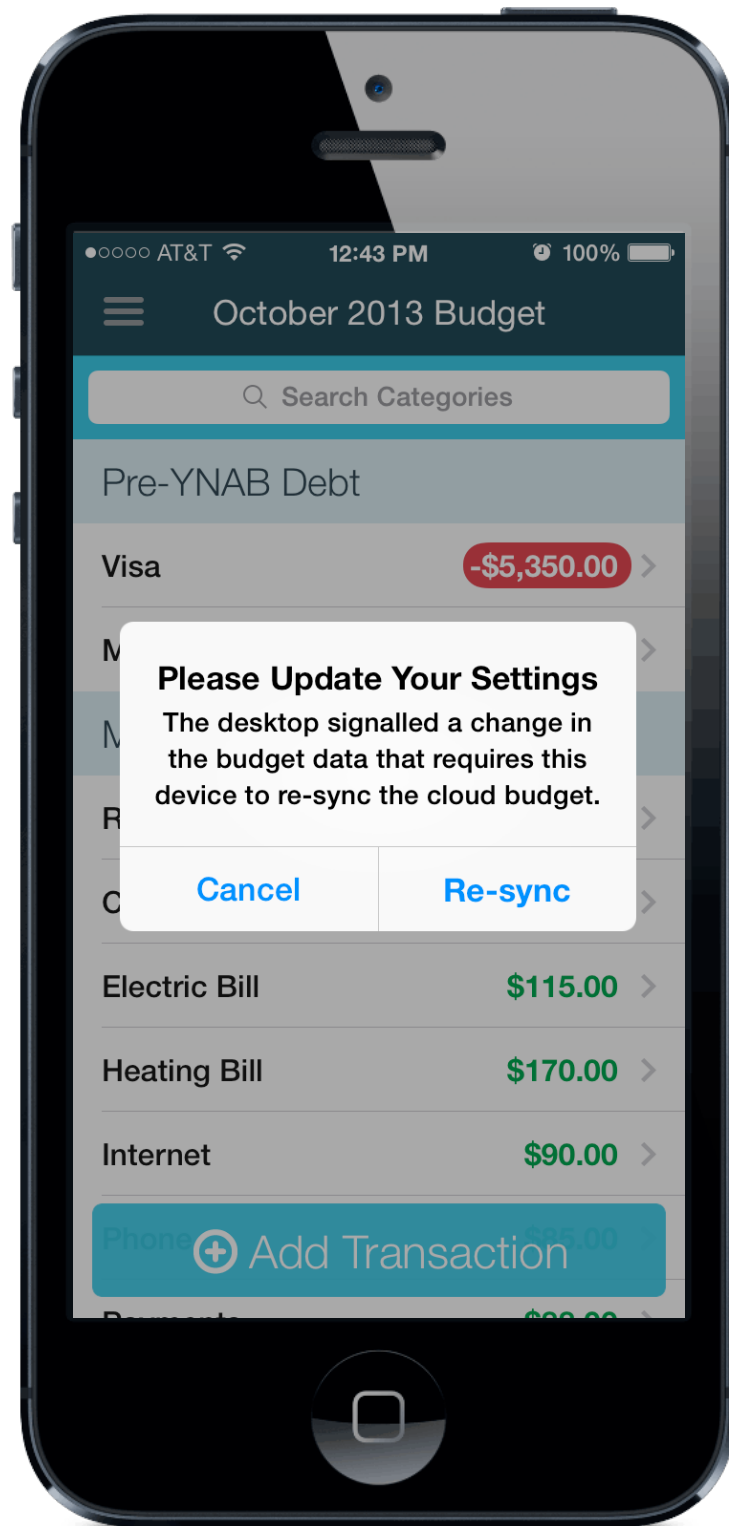
Auto Save

YNAB saves your budget every 5 seconds.

After that it saves versions that you can easily go back to every 10 minutes, or whenever you save.

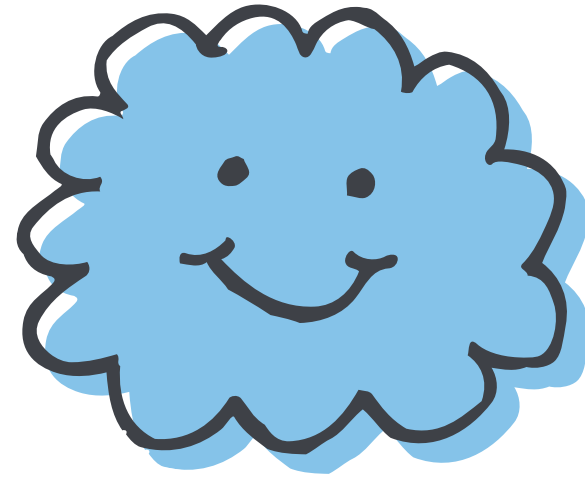
Auto Save

- Keeps hourly backups for the past week.
- Keeps daily backups for 7 - 30 days.
- After that, it keeps a backup every 15 days for everything over a month old.



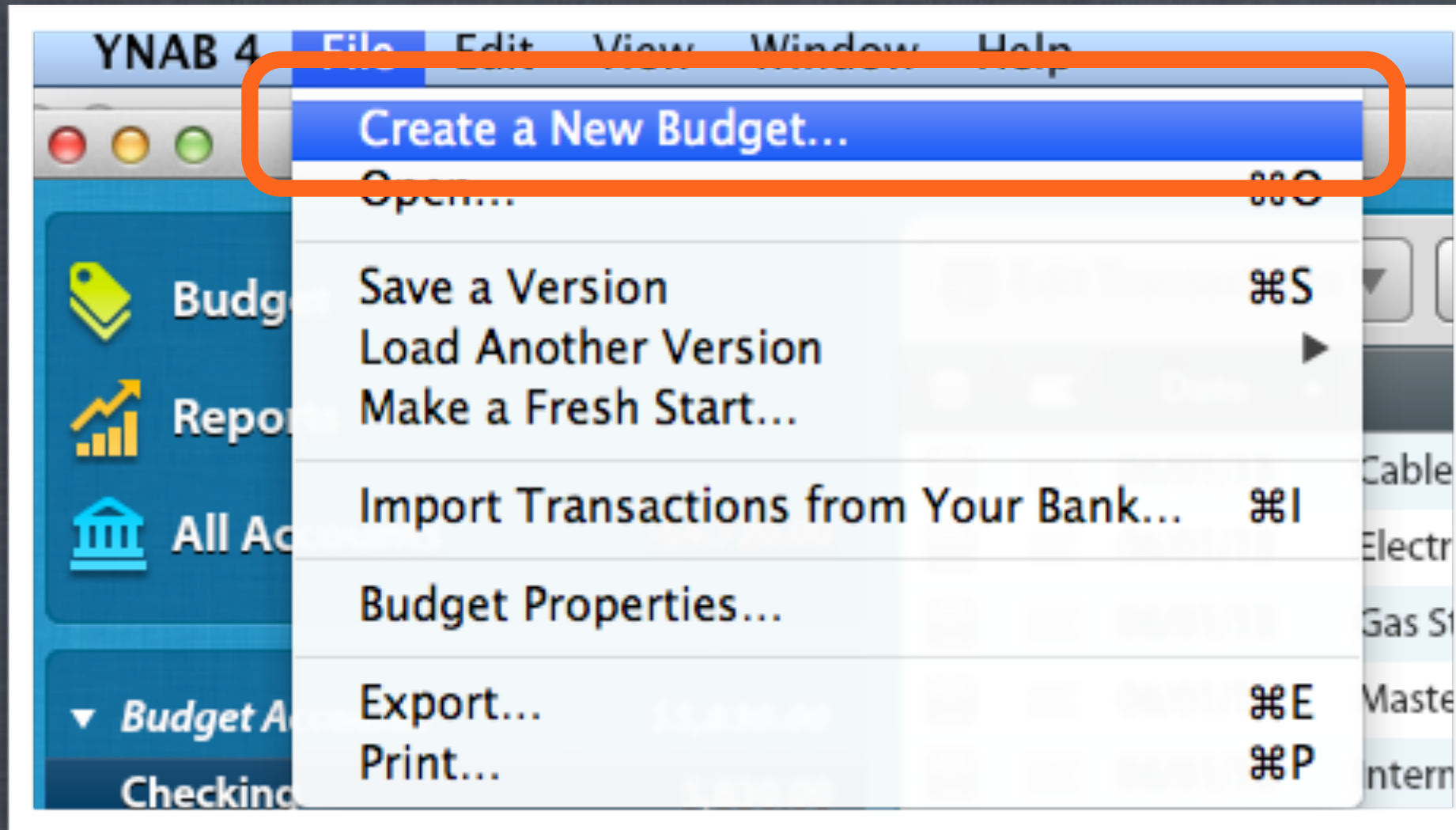
You'll be prompted to re-register the budget on your phone.

Tap Re-Sync and reload the budget.



*Let's jump over to the software
and take a look!*

Brand New Budget



Brand New Budget



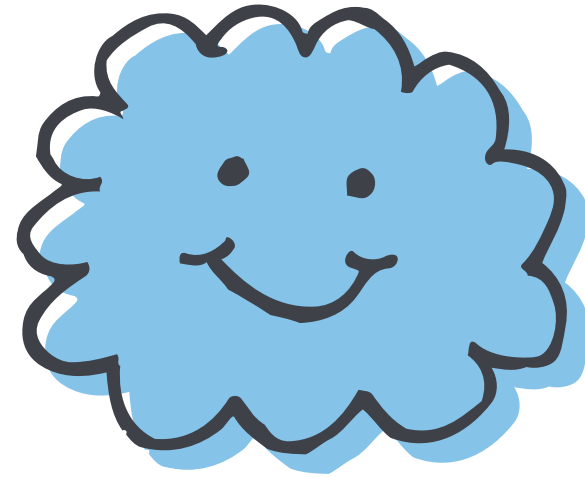
If things are really messed up, this is the way to go.

Brand New Budget



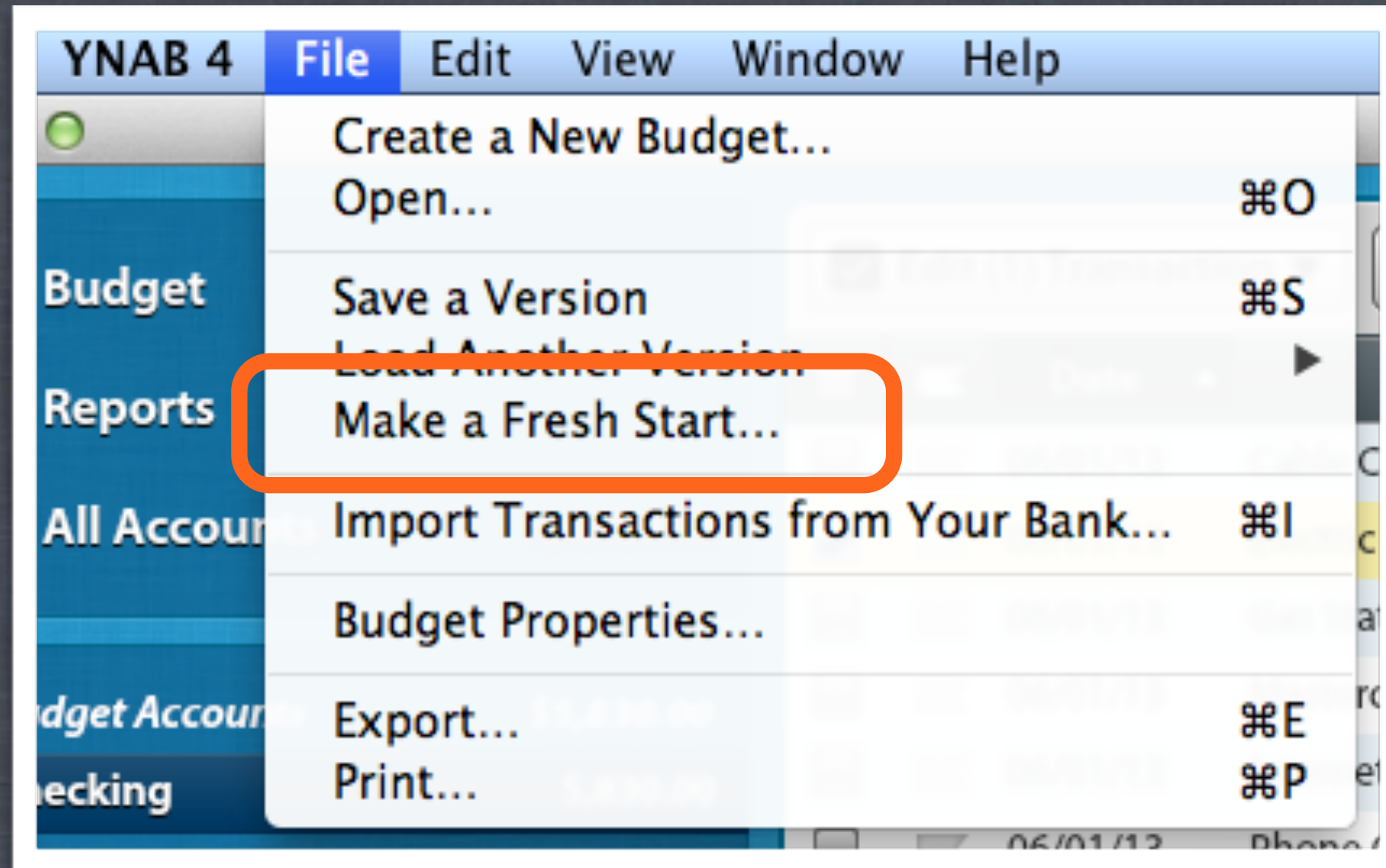
*Everything is off!
This is a nightmare!*

- Return to default settings.
- Nothing from the old file will be in the new file.



*Let's jump over to the software
and take a look!*

Fresh Start



Fresh Start



If your structure is good, this is a great way to just reset things.

Fresh Start



This retains:

- Categories
- Notes
- Scheduled Transactions
- Payees

Fresh Start

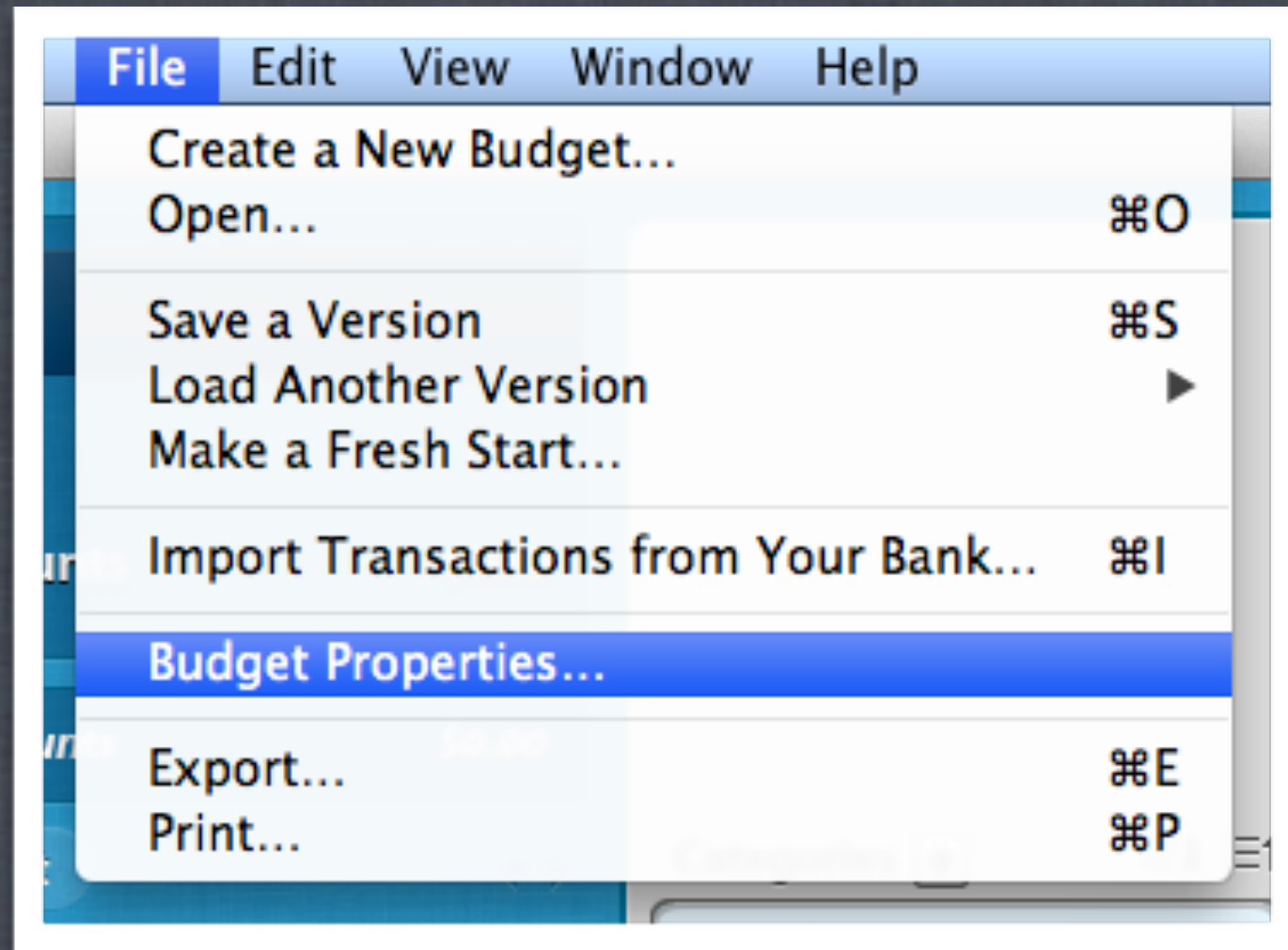


You will lose:

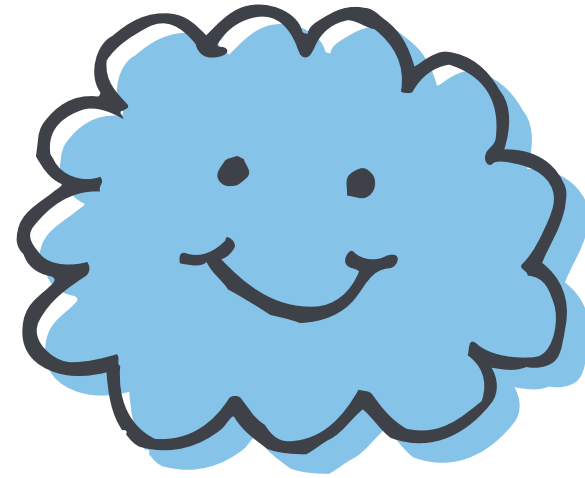
- Category Balances
- Account Transactions
- Account Balances

Fresh Start

Give the new budget a new name.



Prevent confusion! Make sure it's different and keep it short.



*Let's jump over to the software
and take a look!*

Balance to Zero

The screenshot shows a budgeting software interface with three tabs: JUN 2013, JUL 2013, and AUG 2013. The JUN 2013 tab is active, showing a summary of budget items and a table of budgeted vs. outflows. A menu is open over the JUN 2013 tab, listing options to fill in empty budget cells. The option 'Balance to 0.00' is highlighted with an orange box.

JUN 2013

- 20.00 Not Budgeted in May
- 0.00 Overspent in May
- +0.00 Income for Jun
- 30.00 Budgeted in Jun

= \$50.00
Available to Budget

Budgeted	Outflows	Balance
-30.00	-4,640.00	\$1,460.00
700.00	-700.00	0.00
50.00	-50.00	0.00
175.00	-175.00	0.00

Fill in all empty budget cells with:

- Budget values used last month
- Outflows last month
- Average outflows for the last 3 months
- Average outflows for the last year (only 5 months available)
- Total scheduled outflows this month
- Balance to 0.00**

Fill in all budget cells with:
0.00 (Zero all budgeted amounts for this month)

Click the lightning bolt to activate this menu.

Balance to Zero



This is really for folks who just need to catch up a little bit.

Balance to Zero

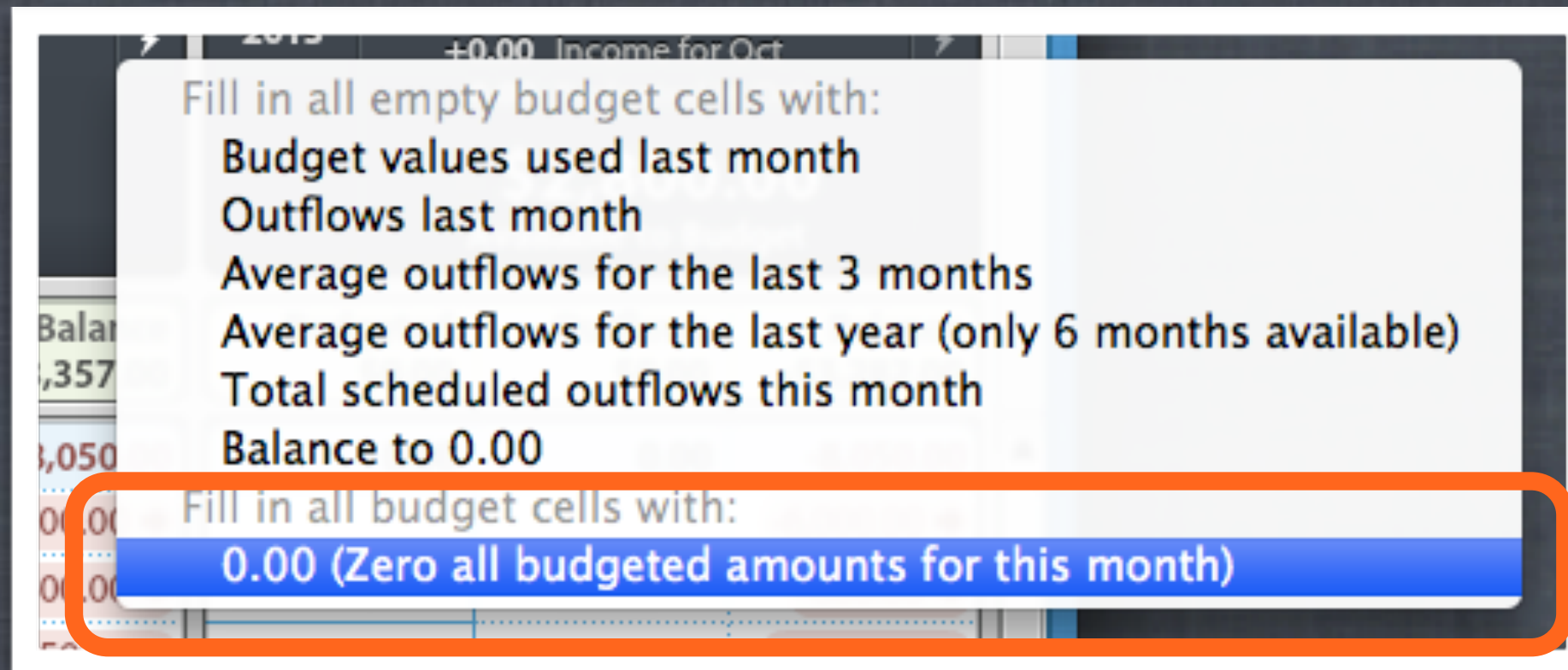


You will lose all category balances including rainy day funds and Pre-YNAB debt.

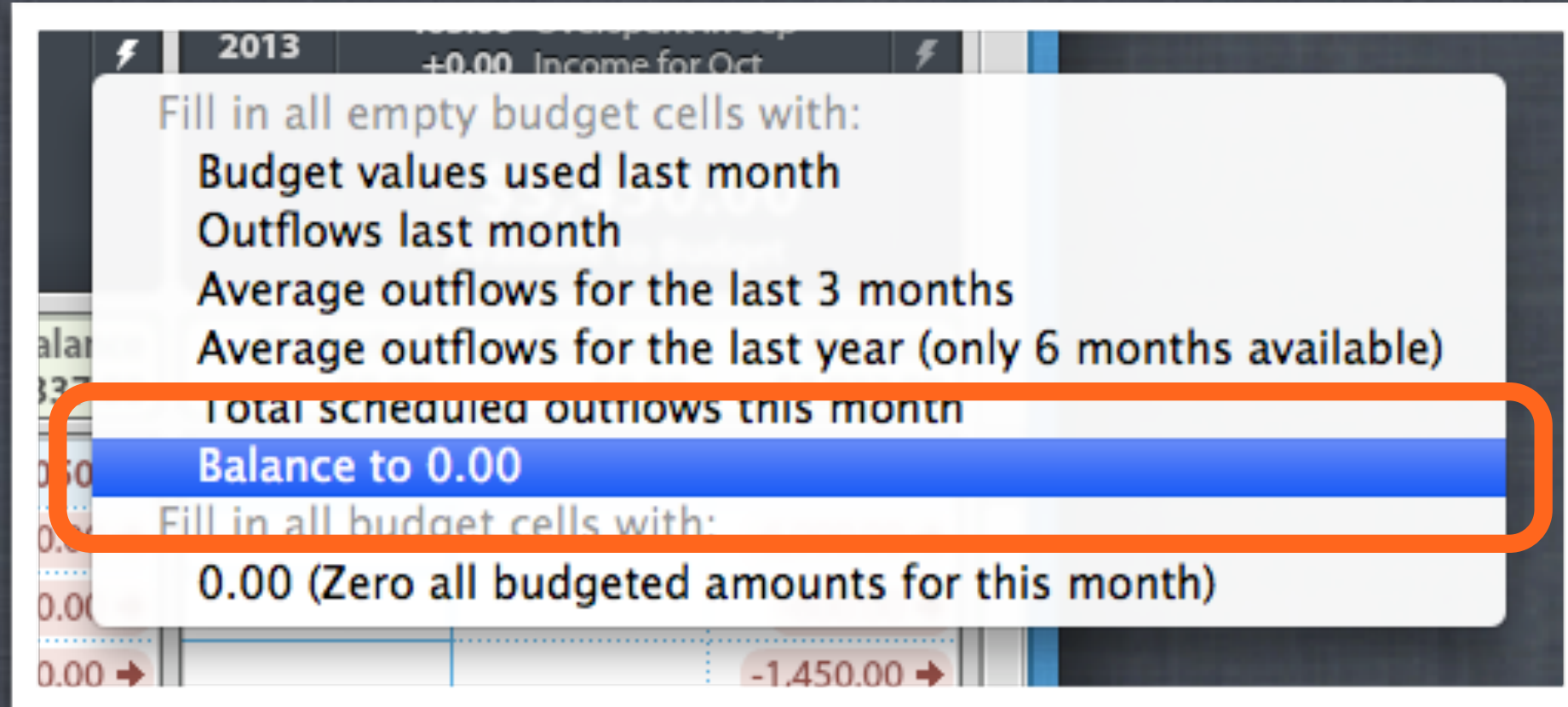
FIRST: Update your
account balances!

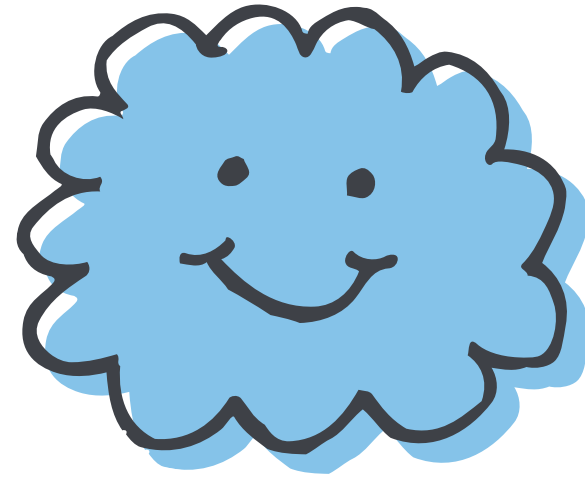


SECOND: Zero all budgeted amounts this month.



THIRD: Bring the balances
to zero.





*Let's jump over to the software
and take a look!*

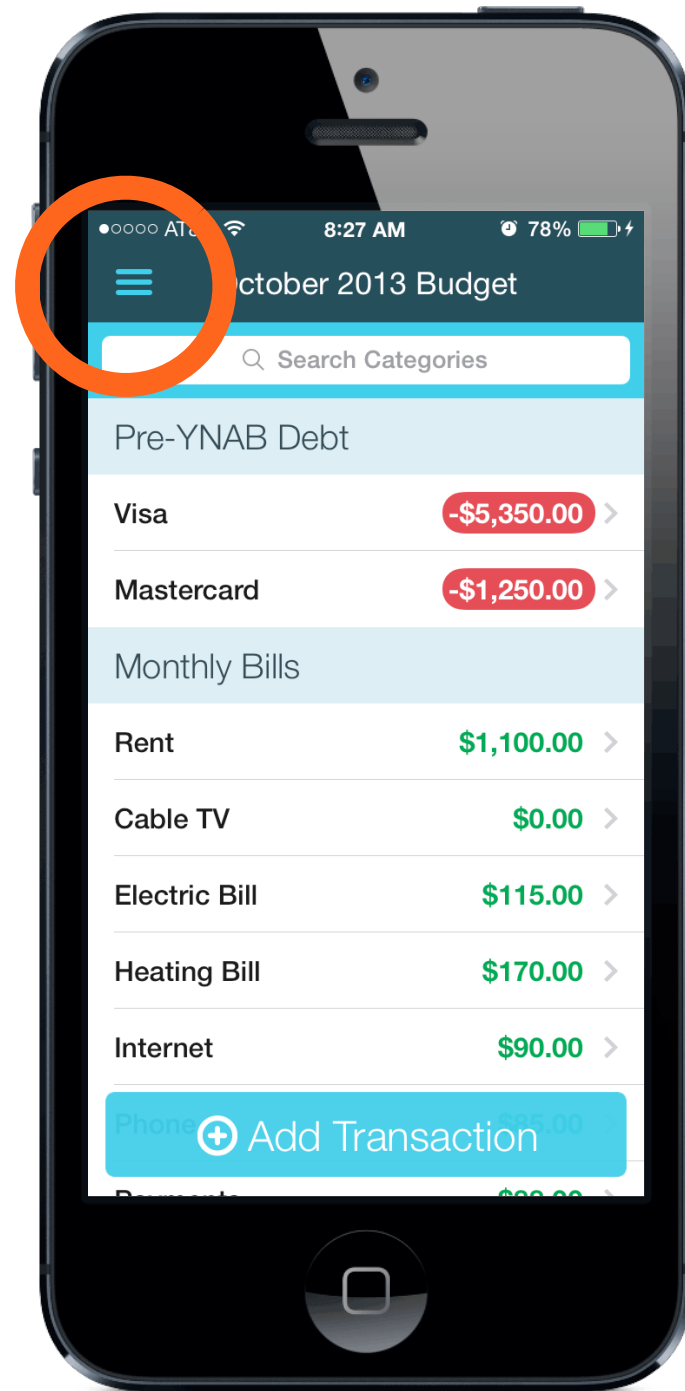
Outline

- Why start over?
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Once your new budget is up and running, make sure you open it on your **mobile device.**

iPhone

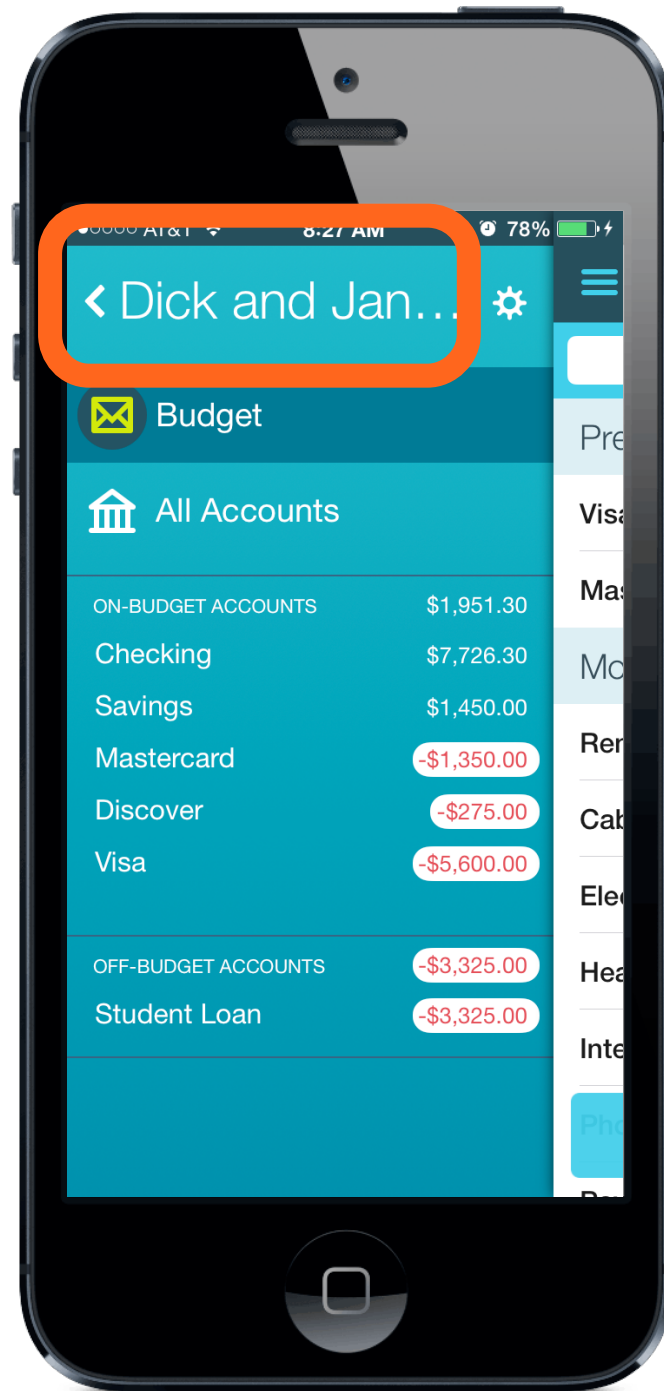


1. Tap on the menu icon.

2. Tap on the name of the budget.

3. Tap on the one you want to open.

iPhone

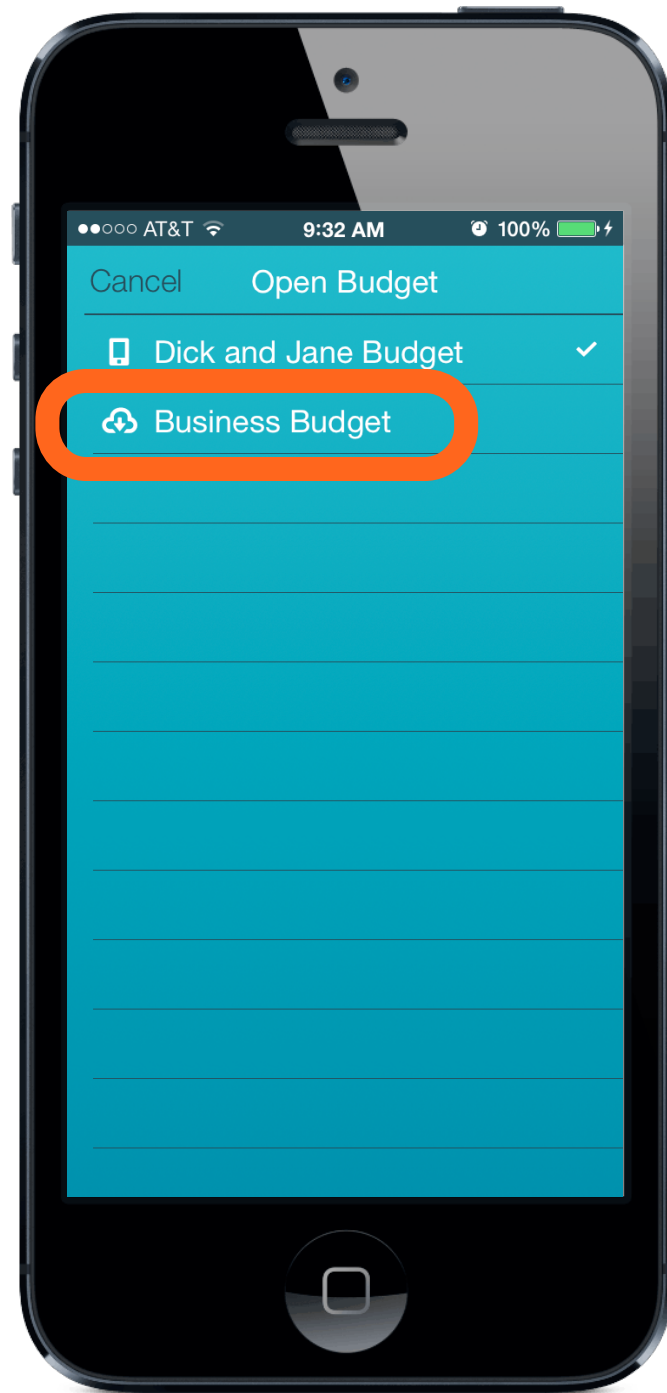


1. Tap on the menu icon.

2. Tap on the name of the budget.

3. Tap on the one you want to open.

iPhone

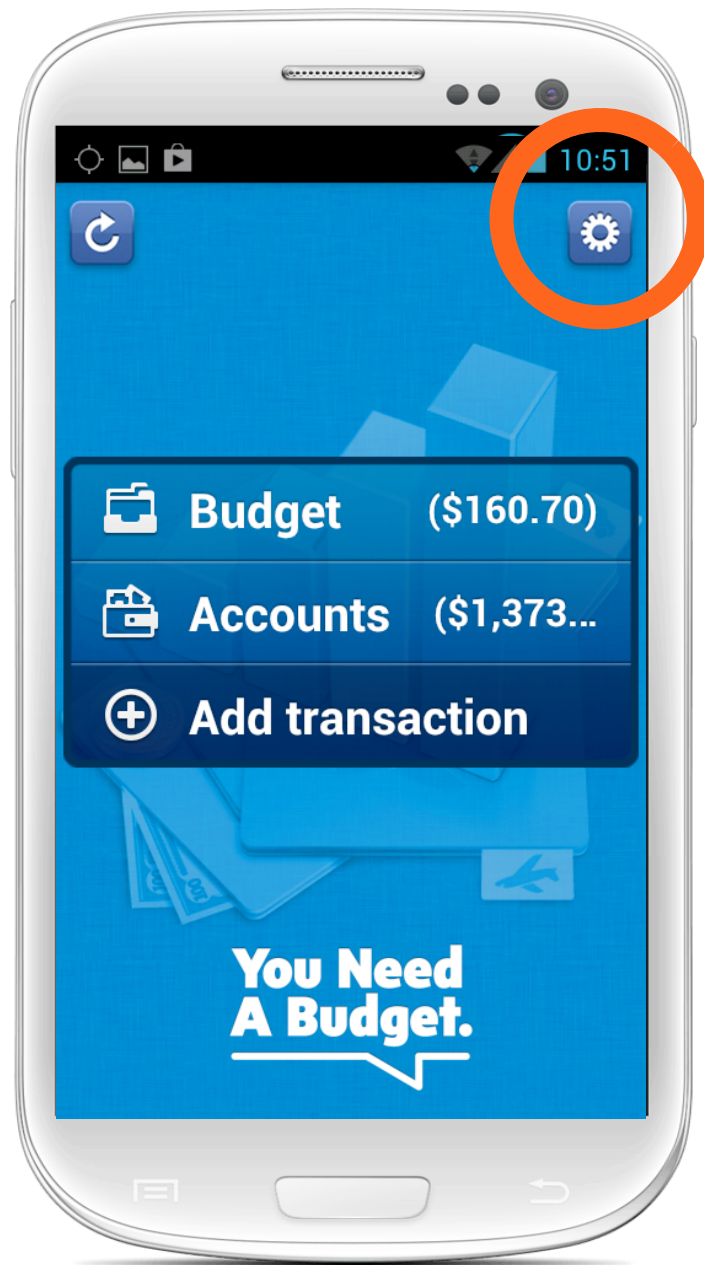


1. Tap on the menu icon.

2. Tap on the name of the budget.

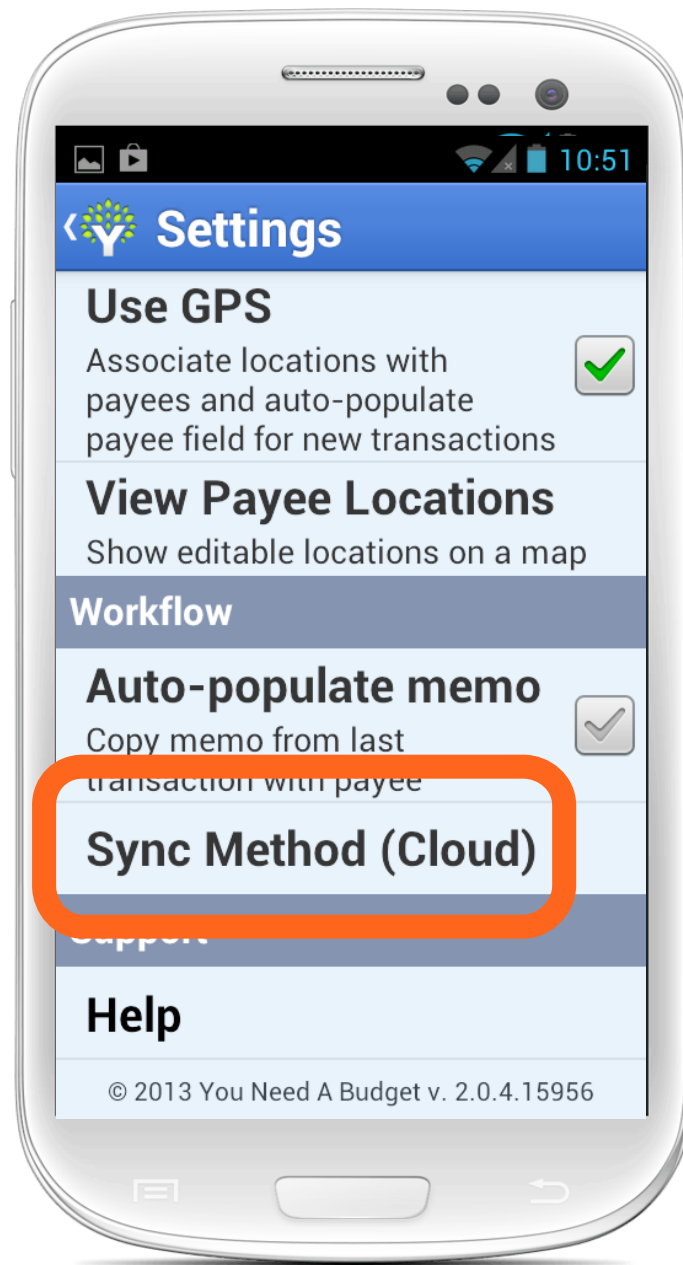
3. Tap on the one you want to open.

Android



1. Tap on the gear icon.
2. Tap on Sync Method.
3. Tap Cloud Sync.
4. Tap the budget you want.

Android



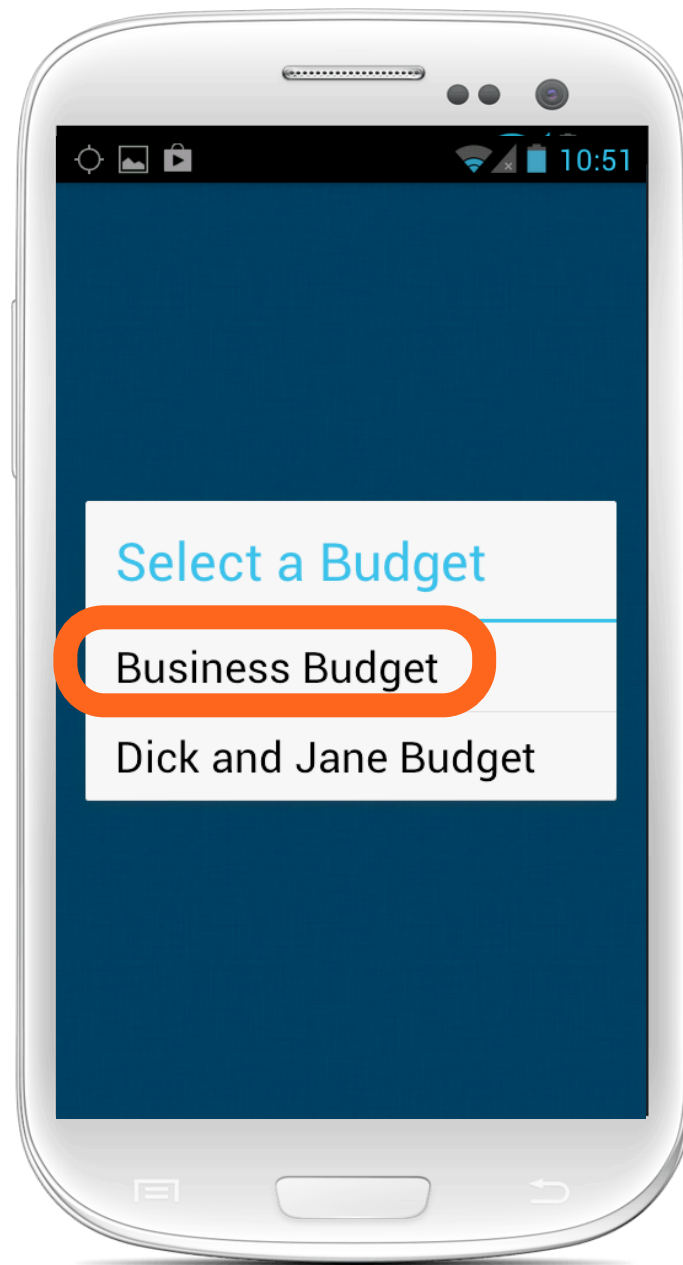
1. Tap on the gear icon.
2. Tap on Sync Method.
3. Tap Cloud Sync.
4. Tap the budget you want.

Android



1. Tap on the gear icon.
2. Tap on Sync Method.
3. Tap Cloud Sync.
4. Tap the budget you want.

Android



1. Tap on the gear icon.
2. Tap on Sync Method.
3. Tap Cloud Sync.
4. Tap the budget you want.

Outline

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	Load an earlier version*	Create a new budget	Fresh Start	Balance to Zero
Transactions	✓	X	X	✓
Scheduled Transactions	✓	X	✓	✓
Payees	✓	X	✓	✓
Category Balances	✓	X	X	X
Category Structure	✓	X	✓	✓
Account Structure	✓	X	✓	✓
Account Balances	✓	X	X	✓
Notes	✓	X	✓	✓

✓ = Keep

X = Lose

Questions?



**You Need
A Budget.**

[Download](#)

[Features](#)

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[SUPPORT](#)

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Support

What do you want to know?

Search

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The friendliest forums on the internet. Hands down. Odds are, someone's traveled down a similar road and they'd love to help!

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[Submit a Help Request](#)

Online Training and Education

Software Giveaway

One free copy of YNAB 4

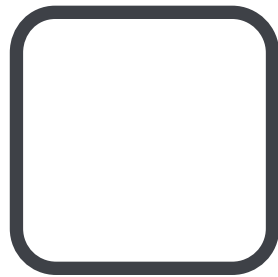
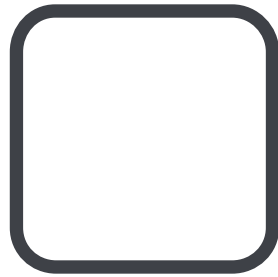
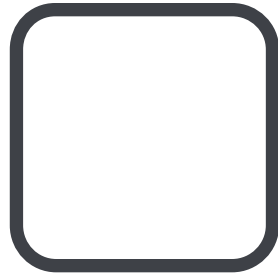
- For you if you're on the trial
- For a friend if you've already purchased



YNAB Community Forums

www.forum.youneedabudget.com

- Quick responses from different perspectives
- Good, kind, knowledgeable people
- Community support in reaching your goals

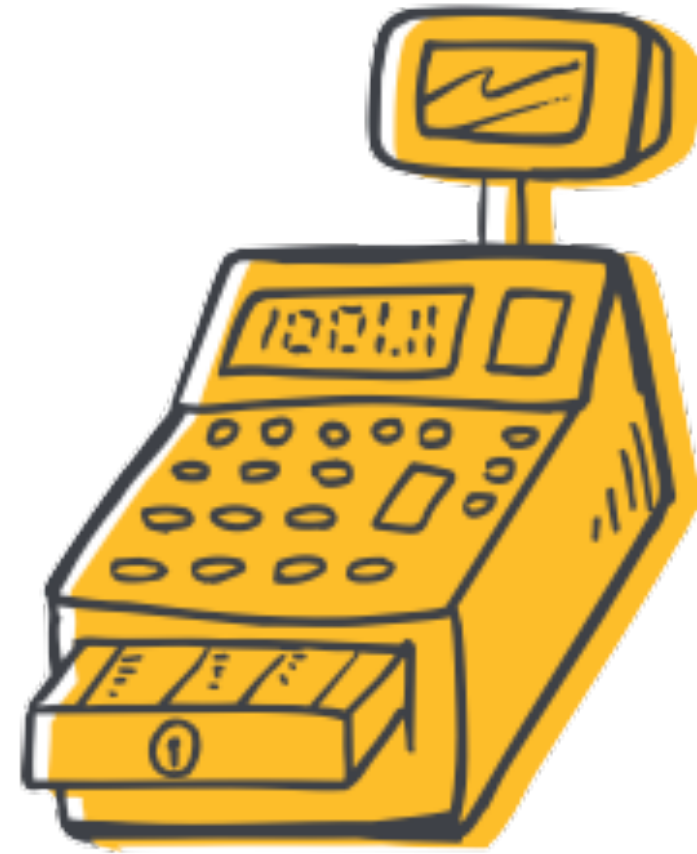


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