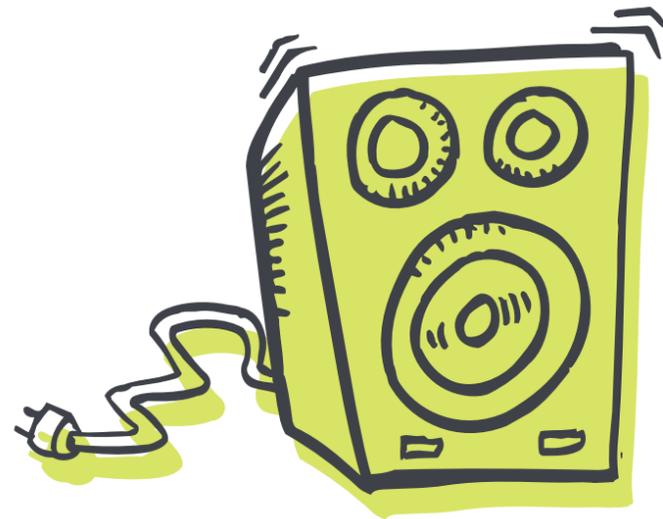


*(though you shouldn't hear anything yet)*

# You can listen through:



**Computer Speakers**

*Turn them up!*



**Dialing in by Phone**

*Check your email!*

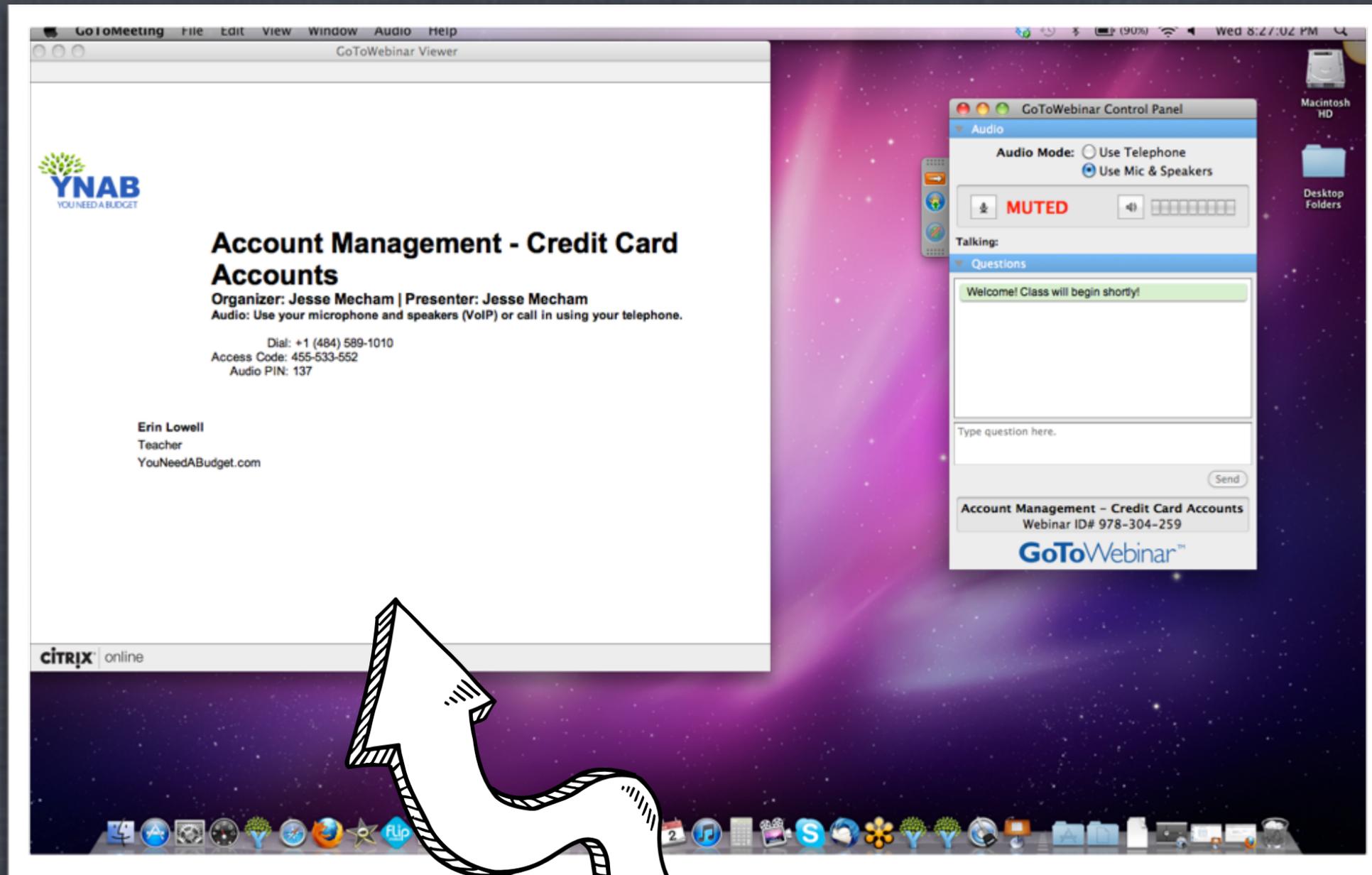
*You Haven't Budgeted Like This*

---

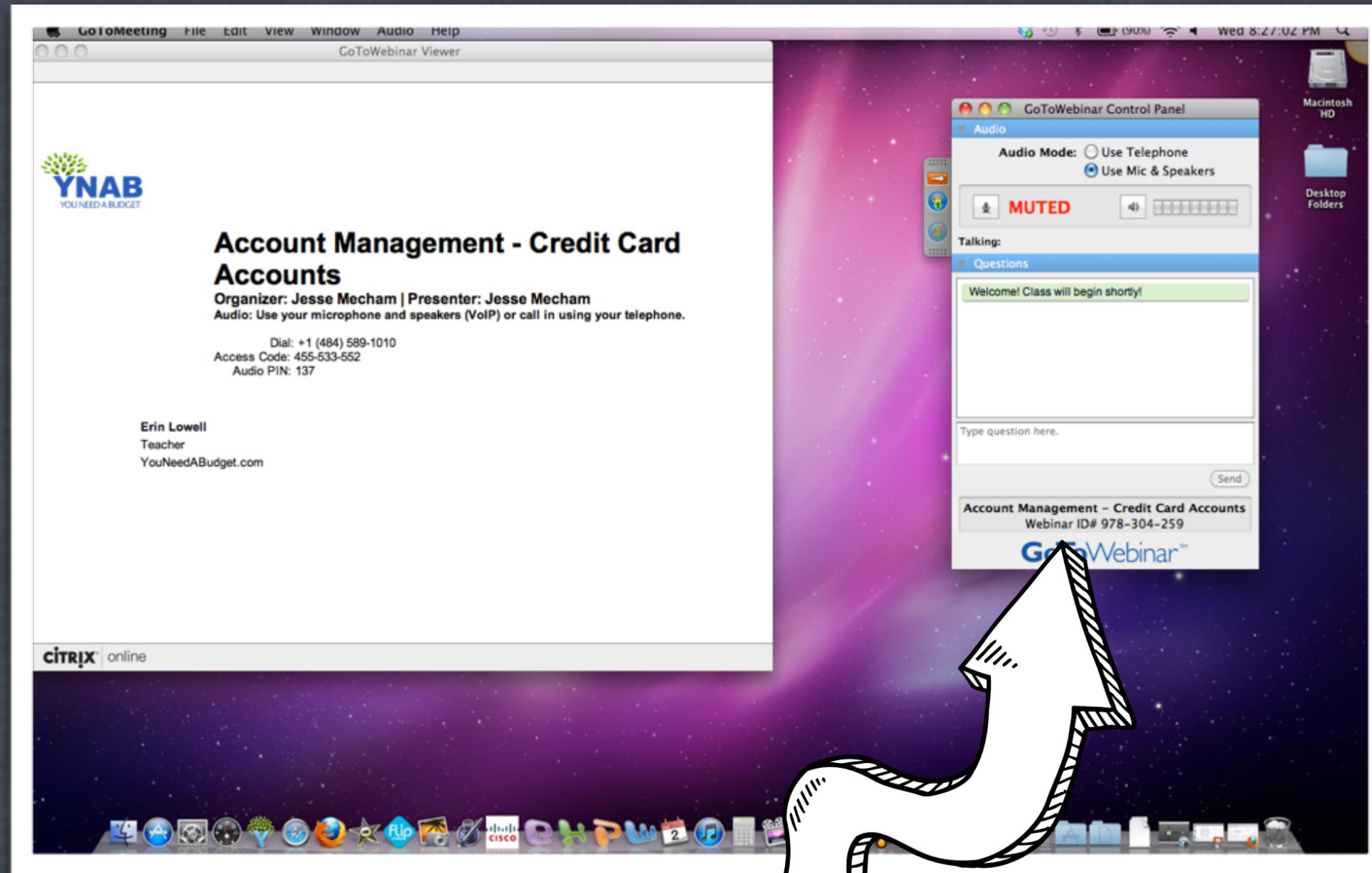
# Starting Over

**You Need  
A Budget.**

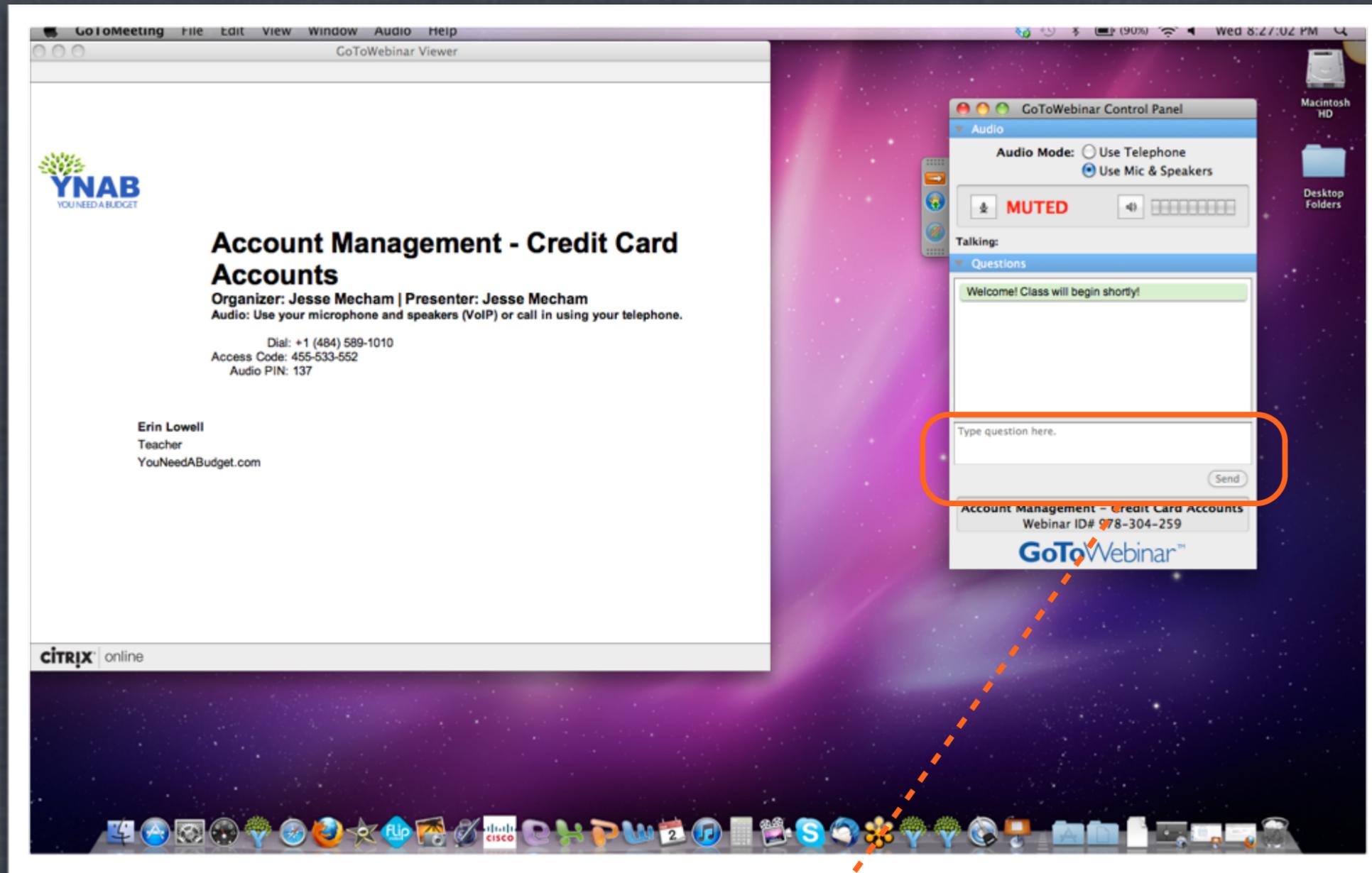




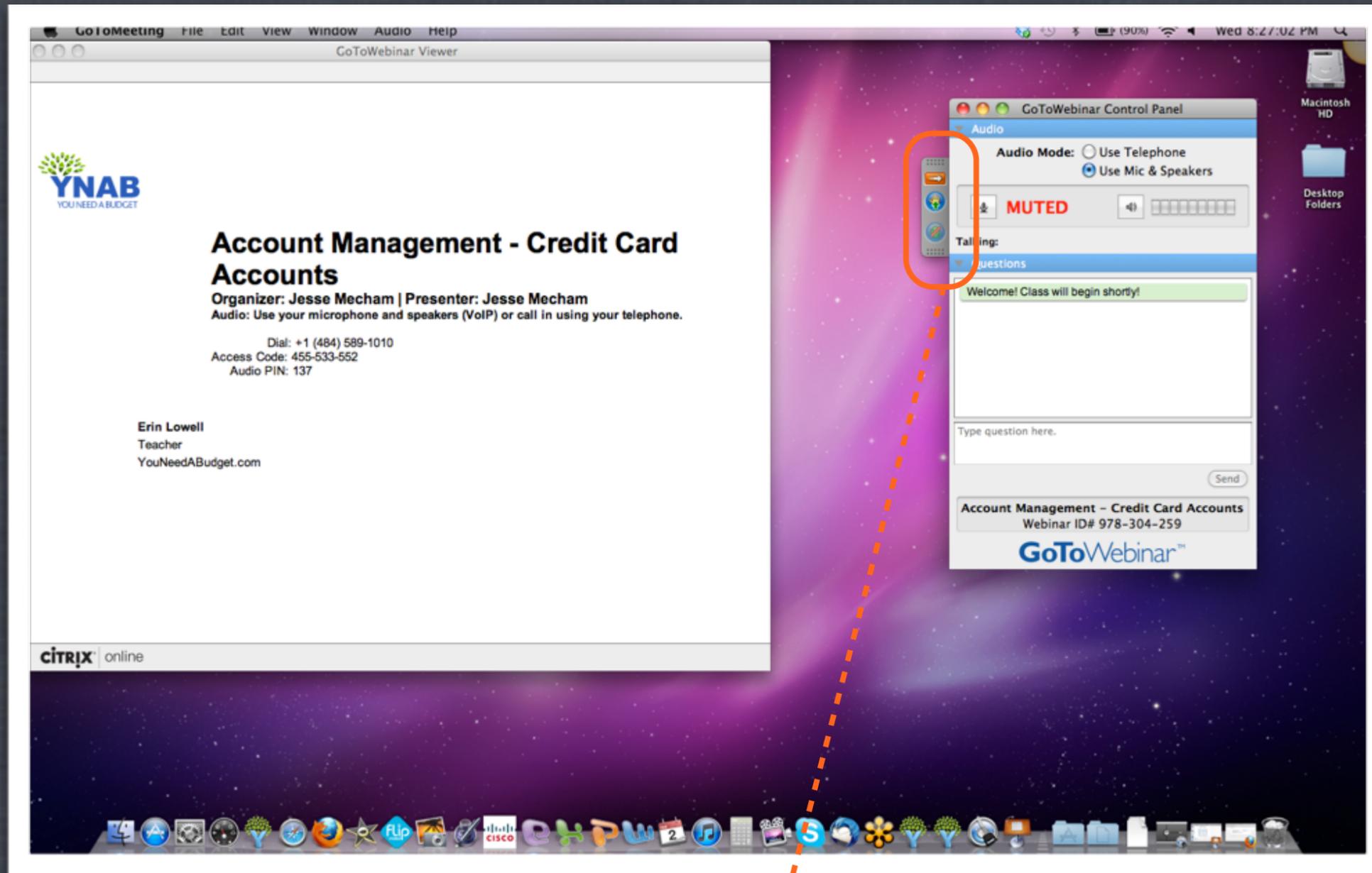
GoToWebinar Viewer



GoToWebinar Control Panel



Type questions here!

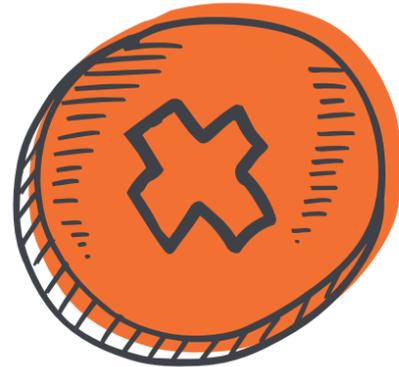


*Click if you can't see the control panel*



**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!

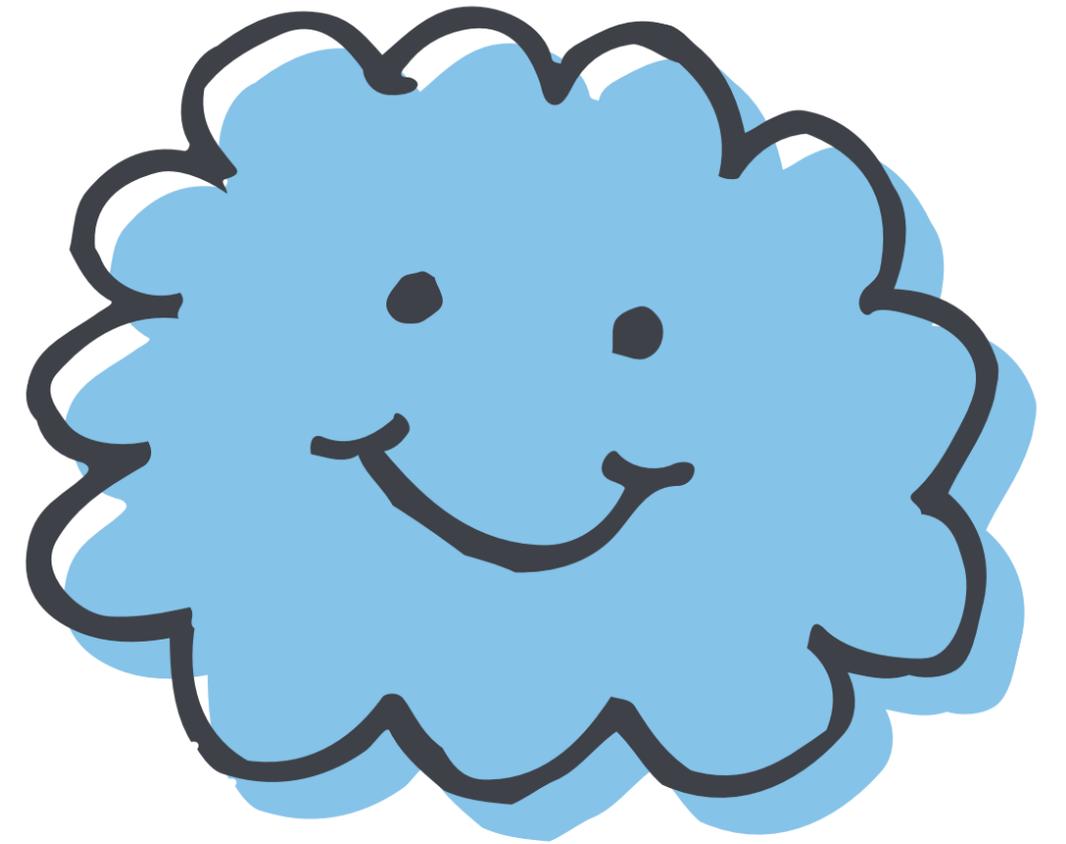


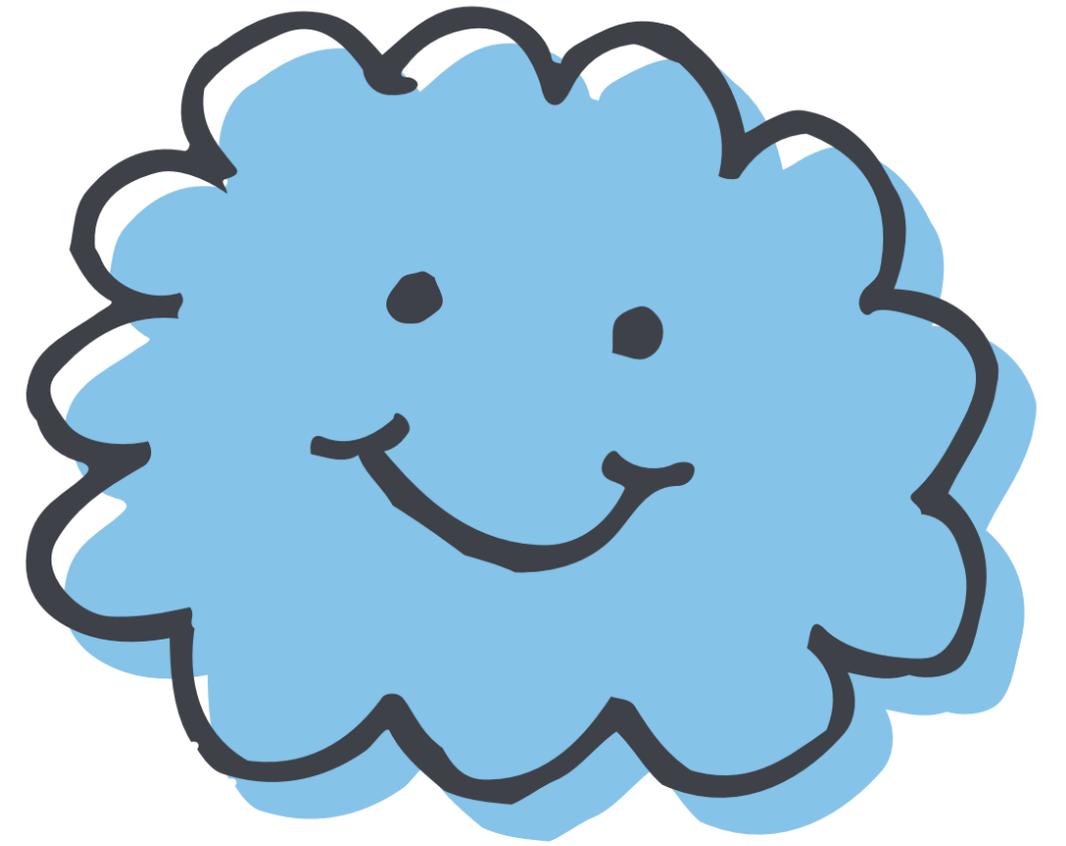
# Outline

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

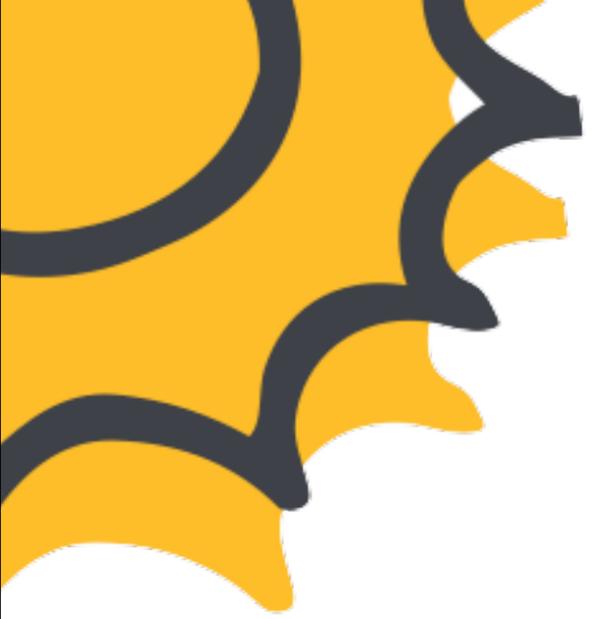


**Everything is  
messed up.**

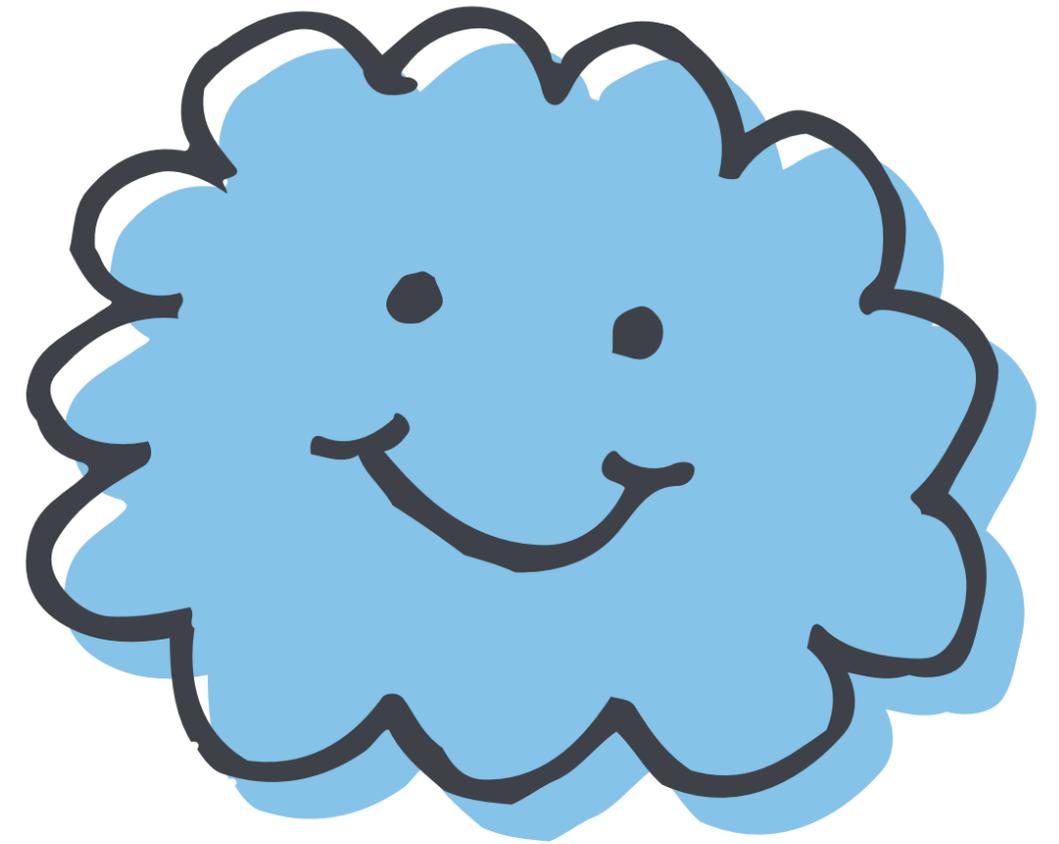




**You fell behind.**

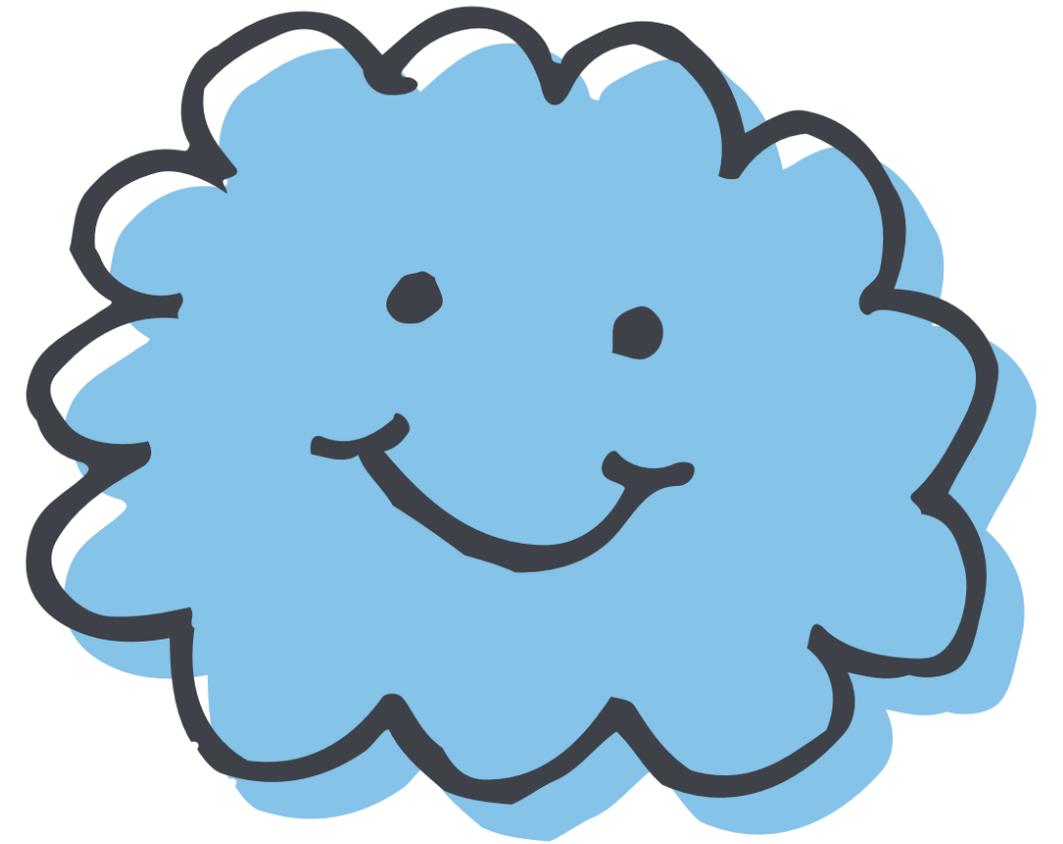


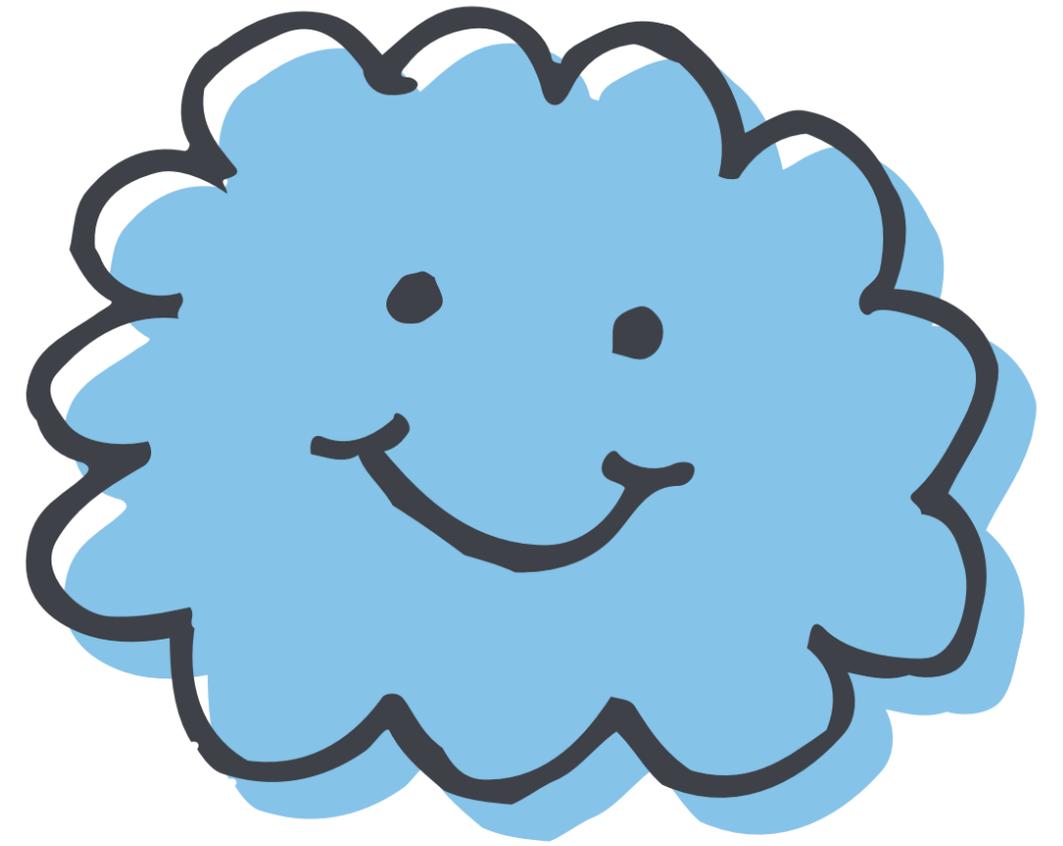
**You want to  
reorganize.**



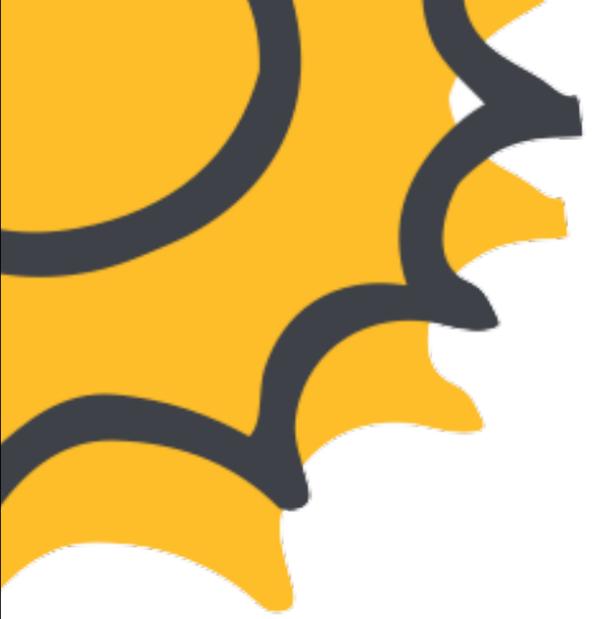


**You didn't  
understand how  
YNAB works.**

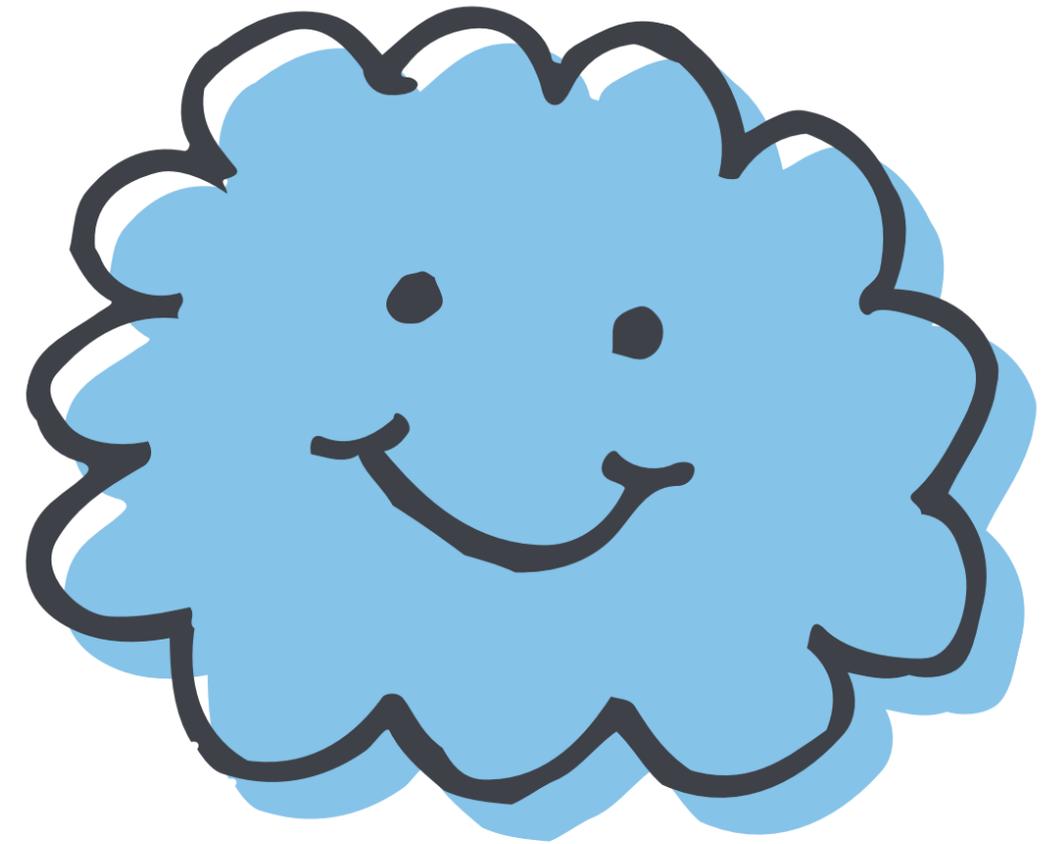




**Just because.**



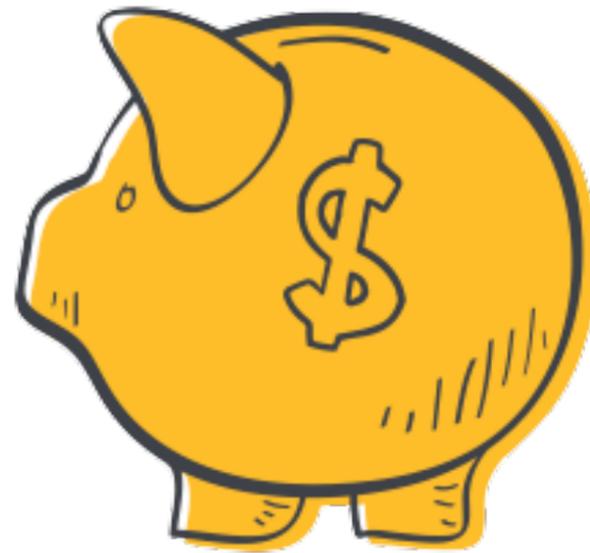
**Why do you want  
a fresh start?**



# Outline

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

# Reorganize accounts.



# Reorganize categories.



**Let go of the past.**



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



**\$956.32**

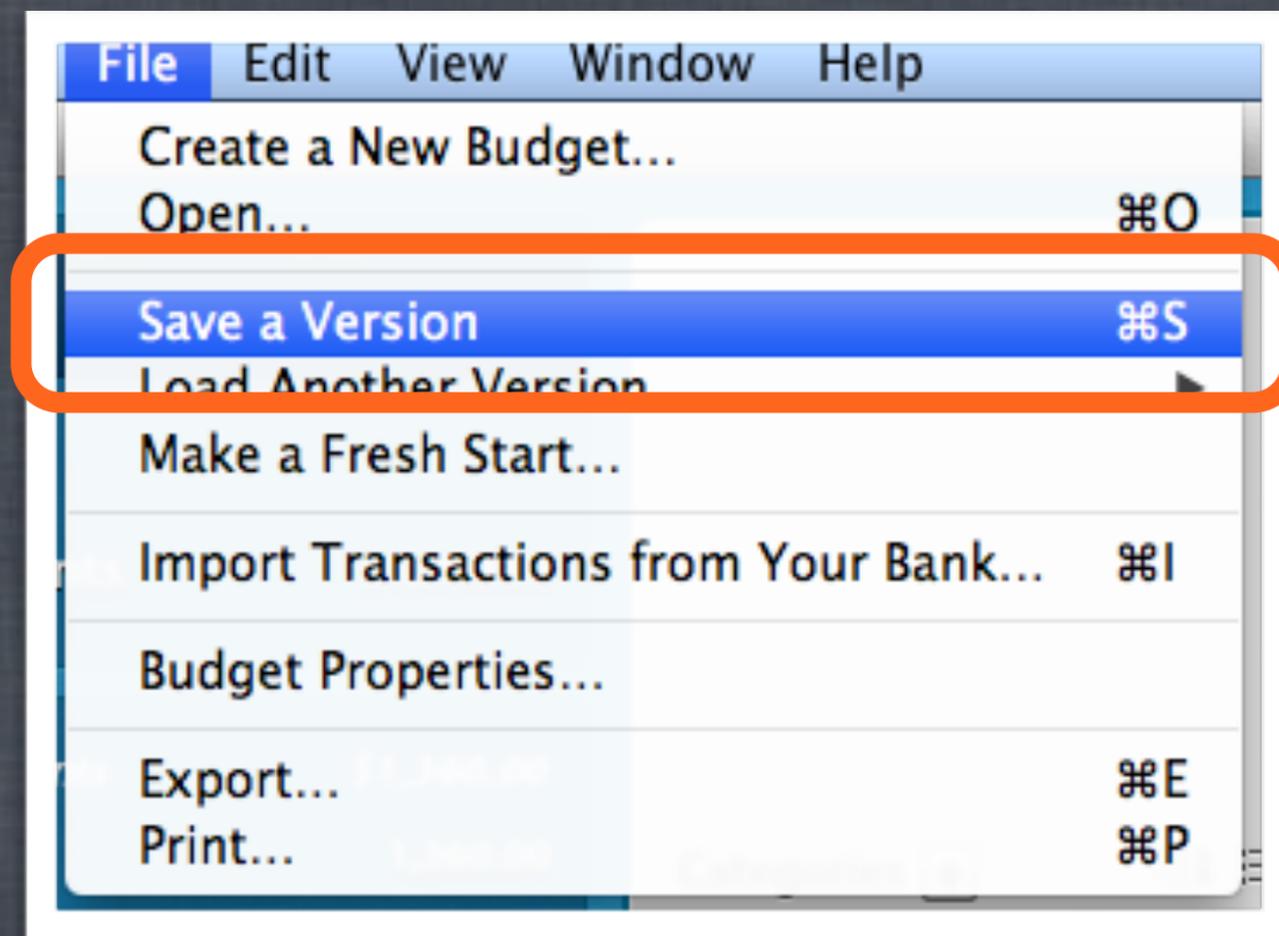


**Before we start...**

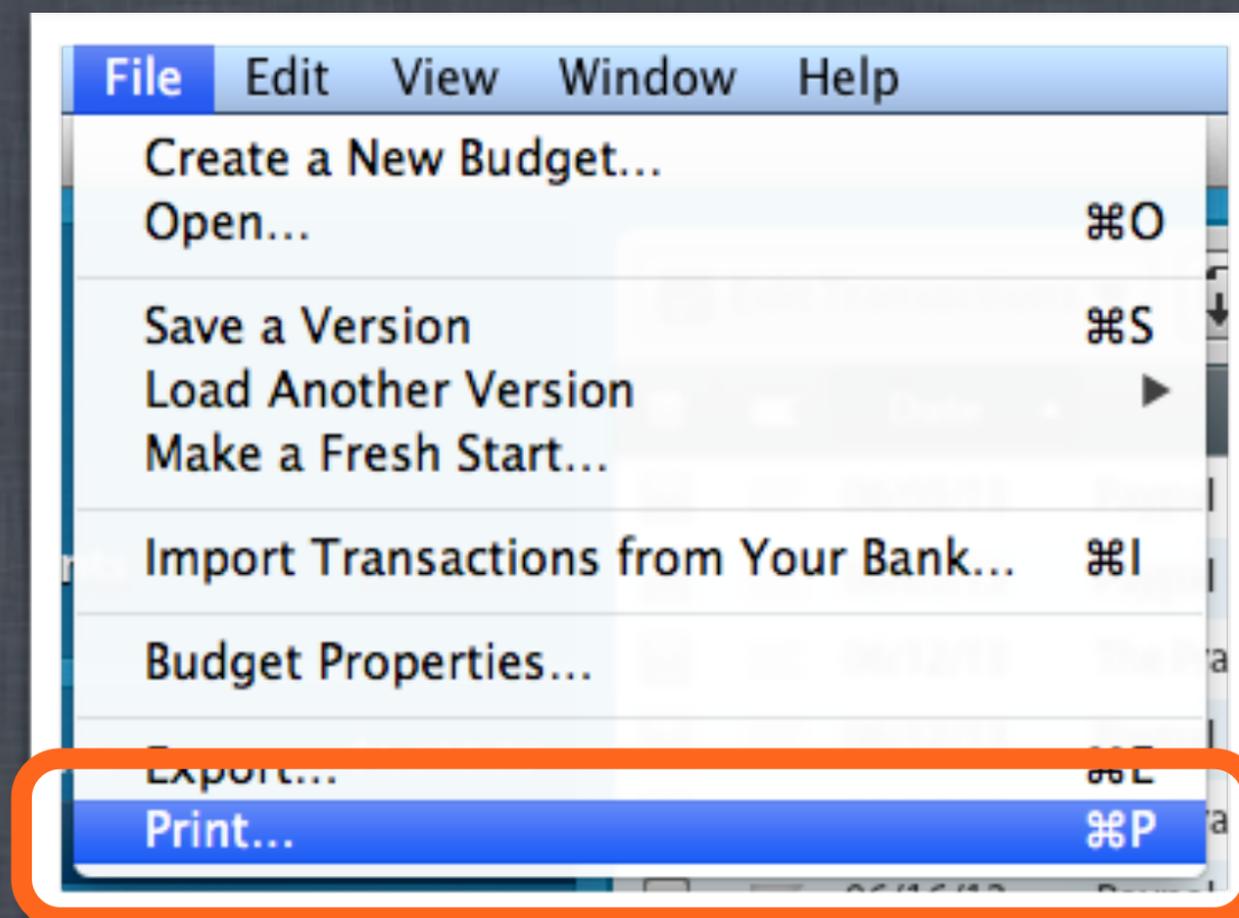
**Sit back and listen**  
to the options  
before jumping in!



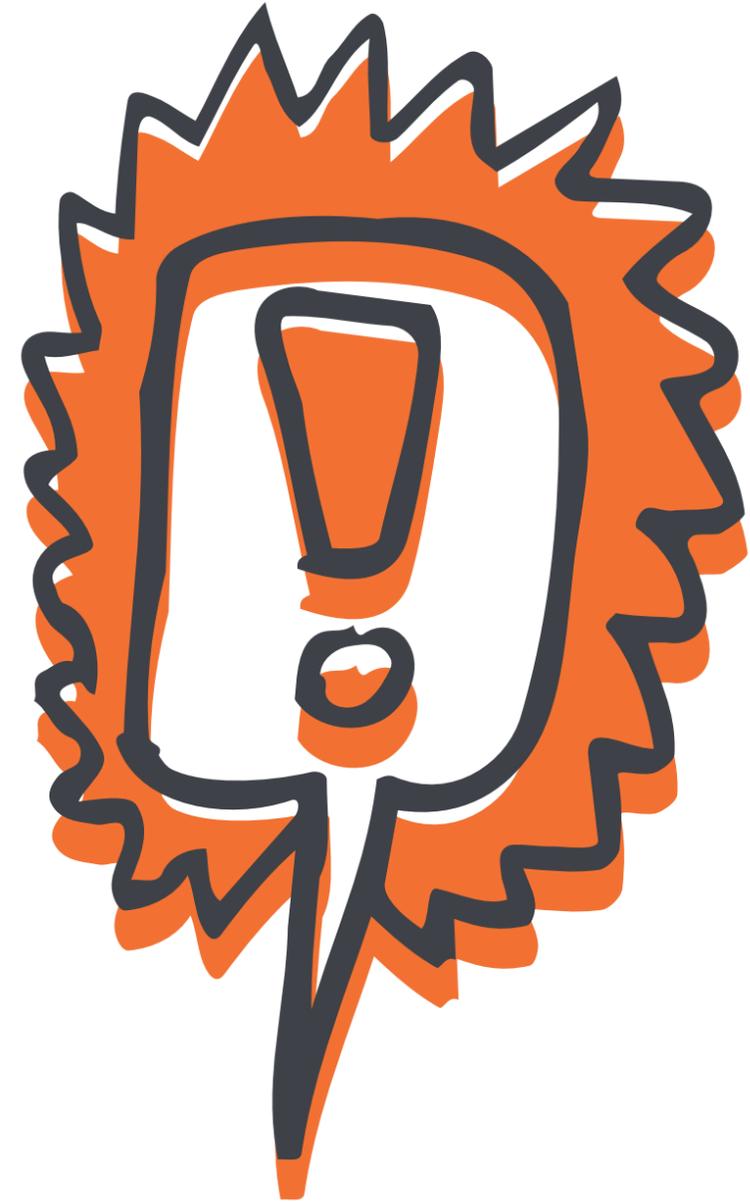
**Hit save** before trying one of these, so you can get back to where you were.



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

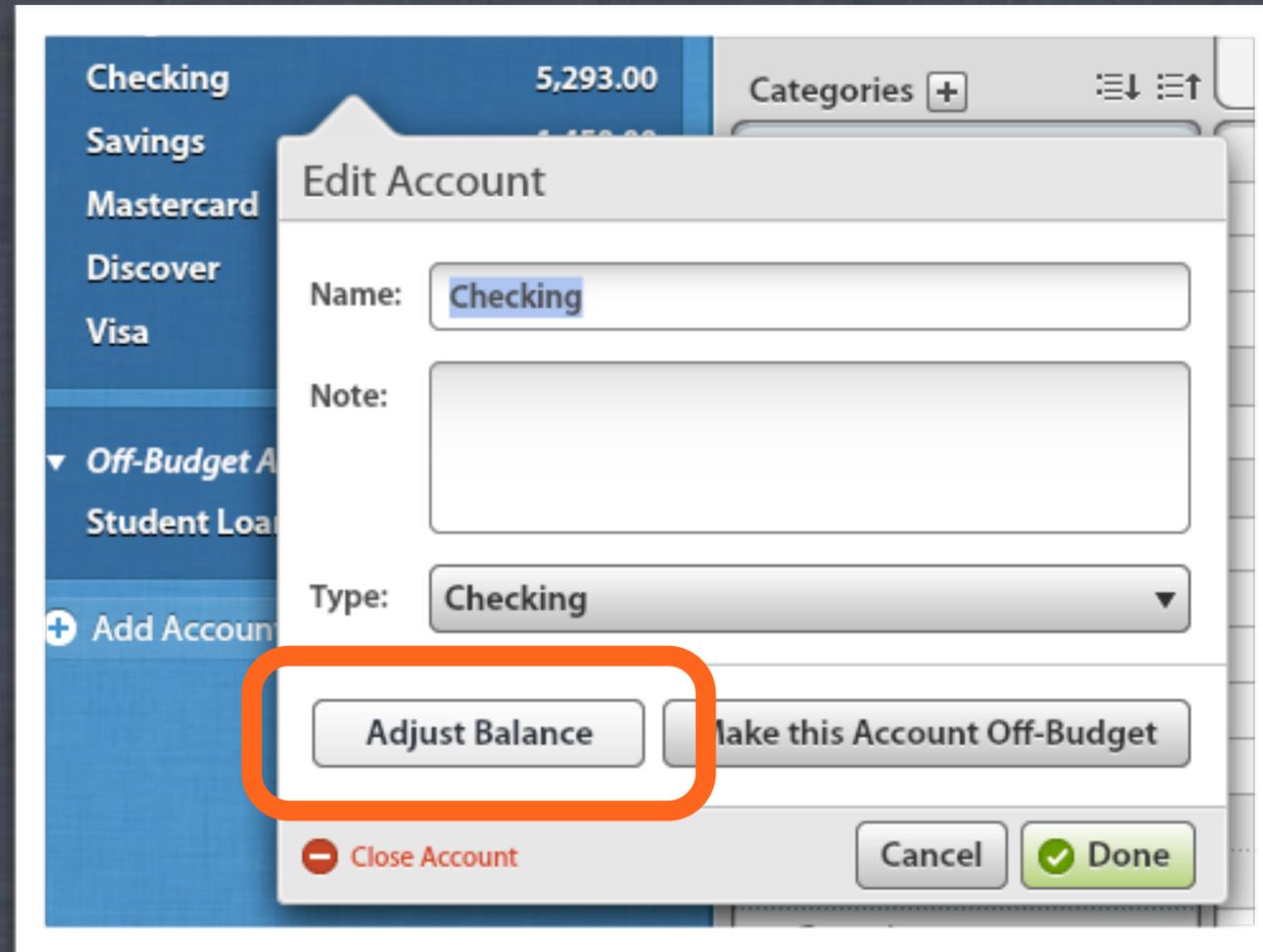


**You will not lose  
your existing budget**  
regardless of what  
option you choose.



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

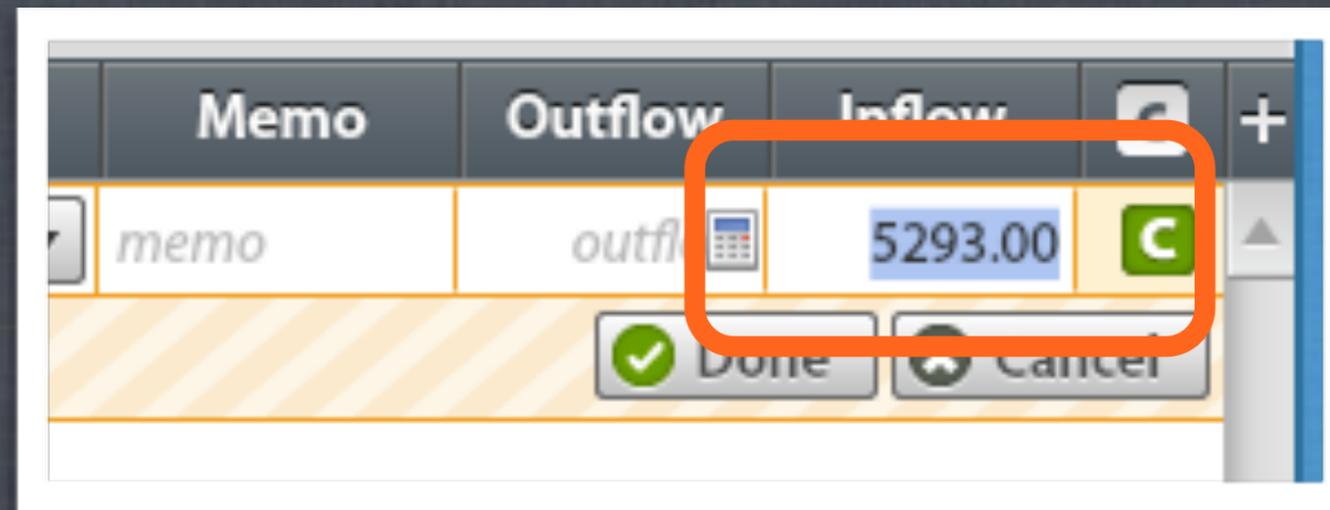
1



*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

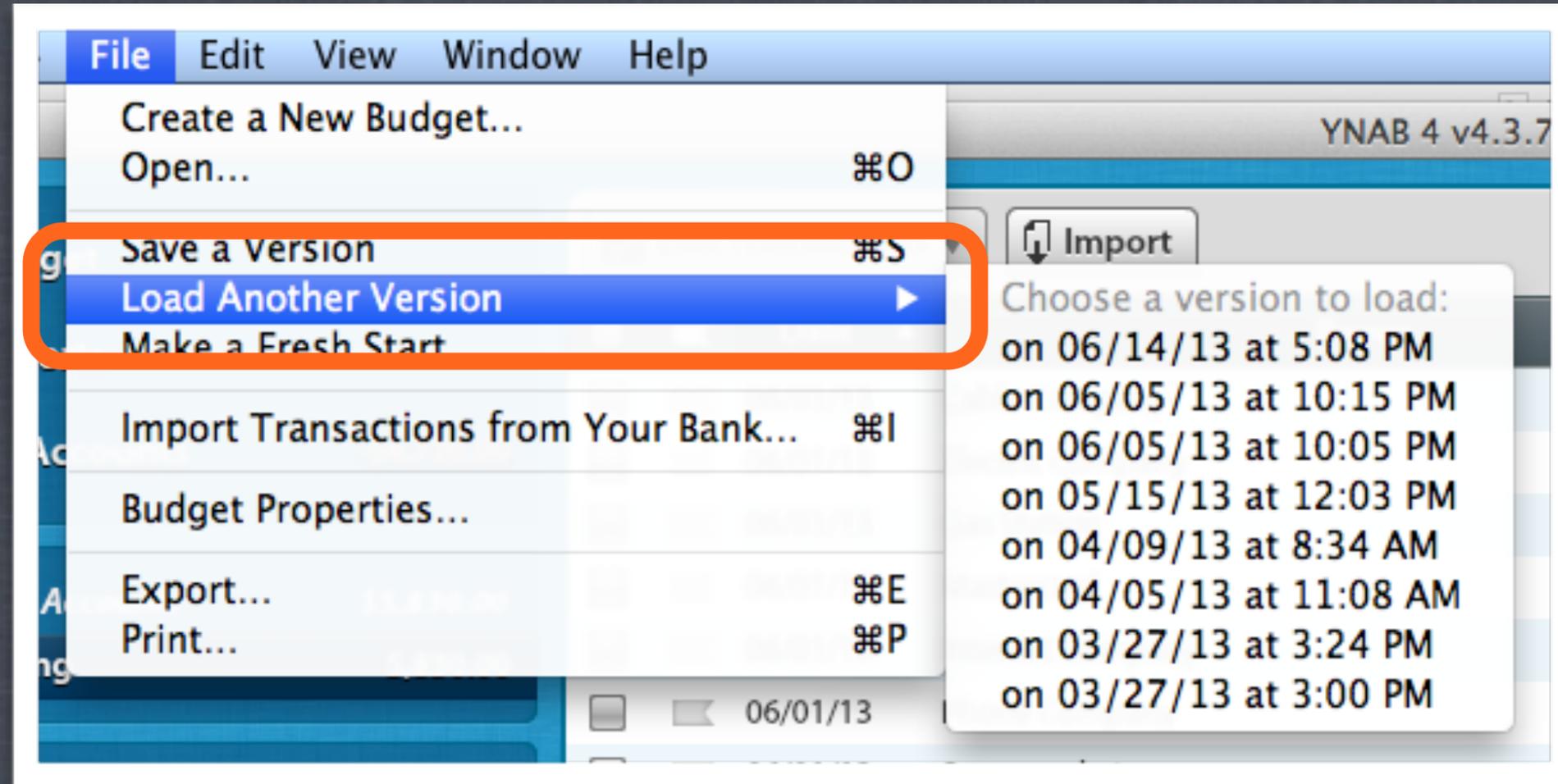
- Why Fresh Start?
- Benefits
- **Four ways to start over**
- Updating your mobile device
- Wrap up

# Load a previous version



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

# Load a previous version



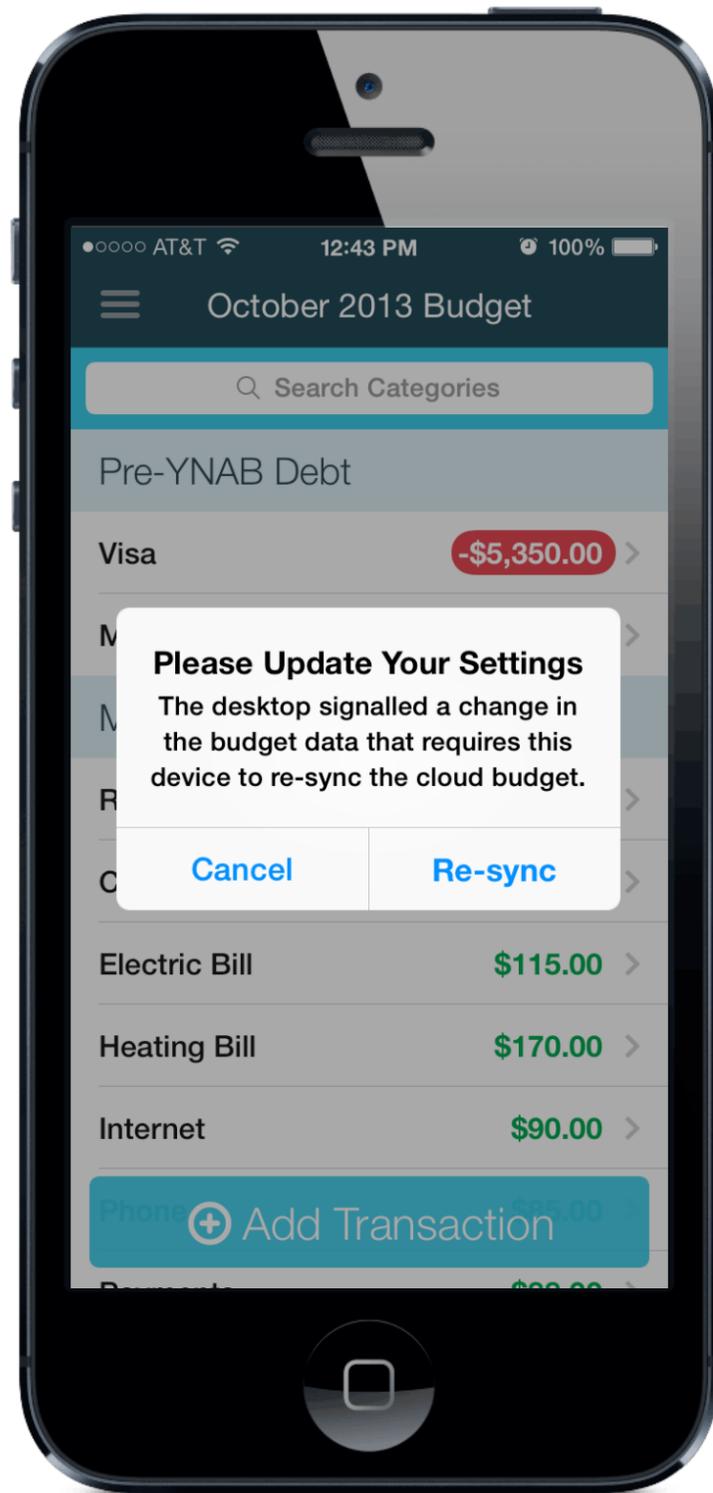
# Auto Save

**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.

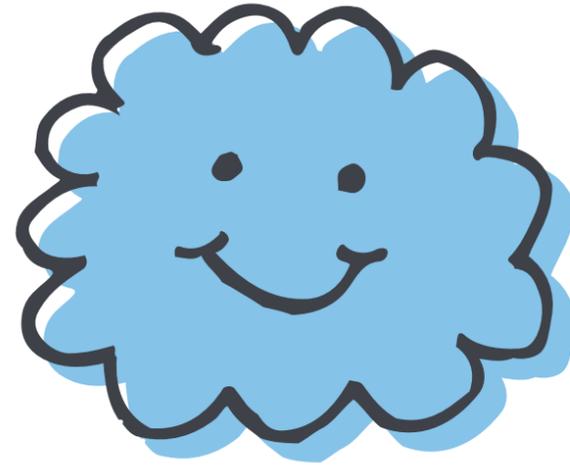
# Auto Save

- 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.



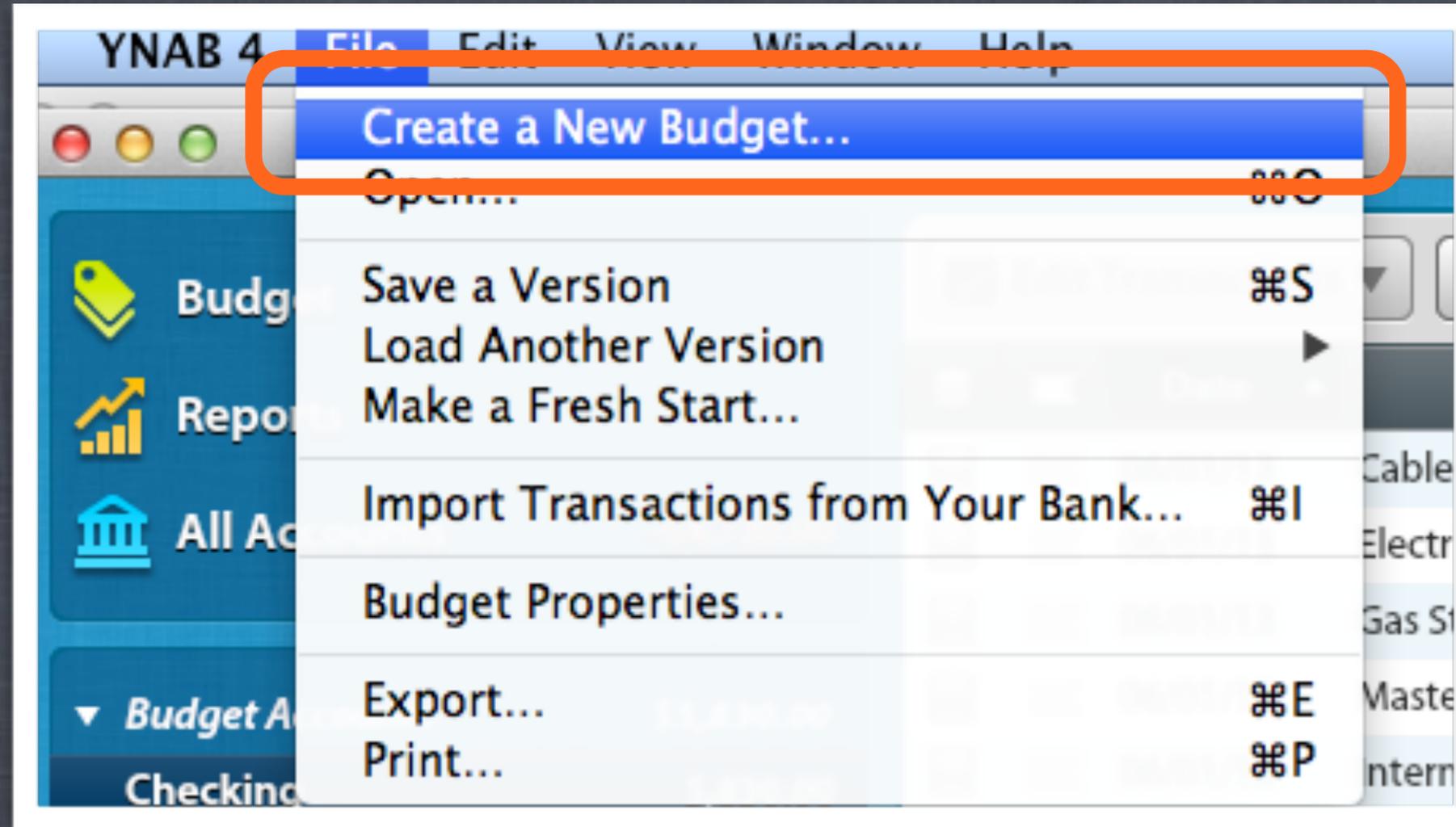
You'll be prompted to re-register the budget on your phone.

**Tap Re-Sync** and reload the budget.



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

# Brand New Budget



# Brand New Budget



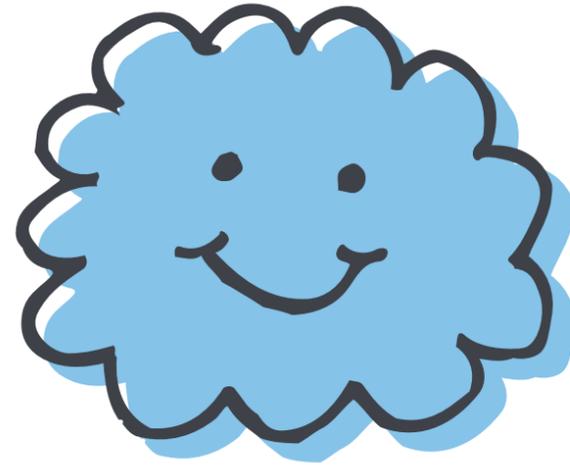
If things are really messed up, this is the way to go.

# Brand New Budget



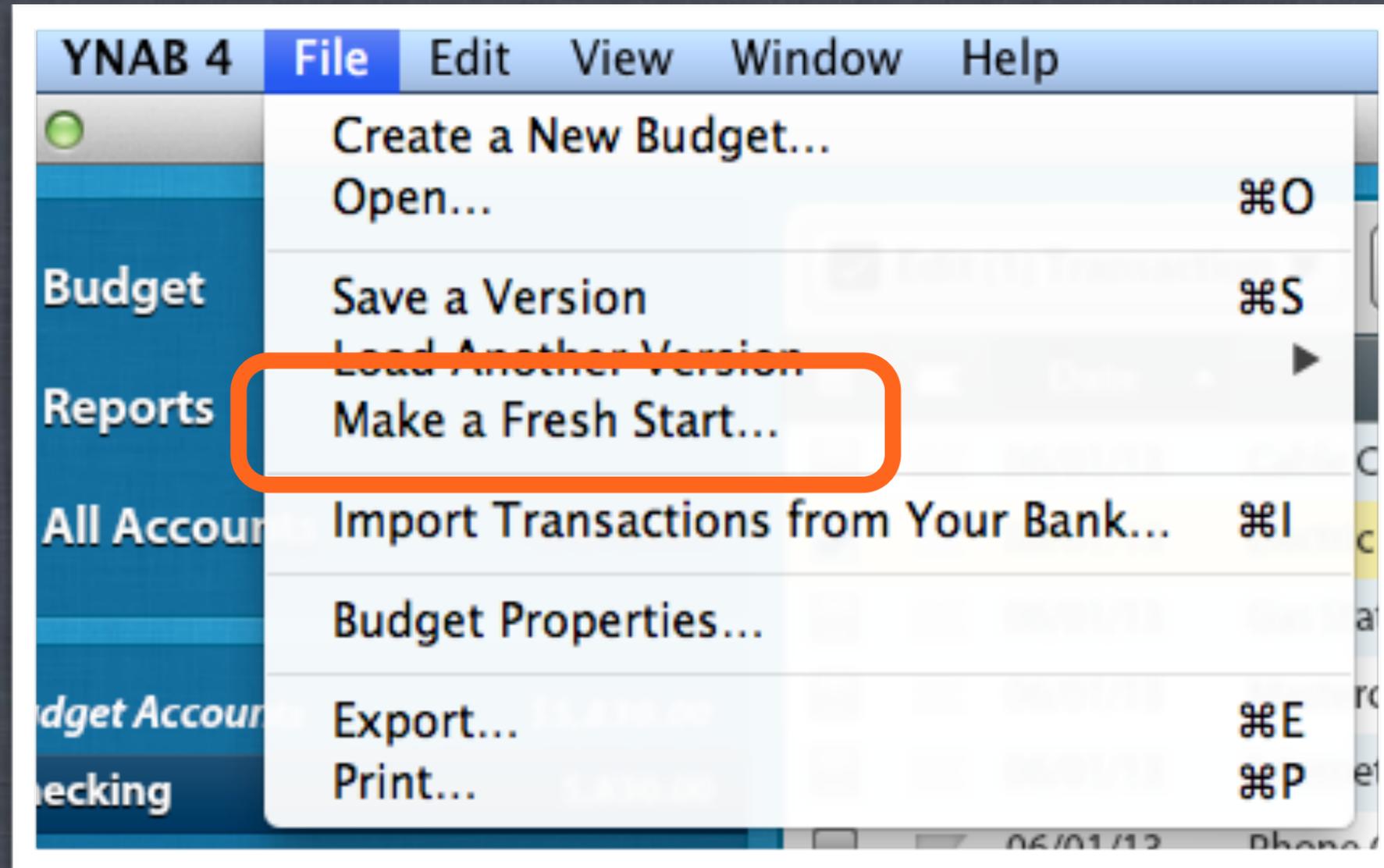
*Everything is off!  
This is a nightmare!*

- 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

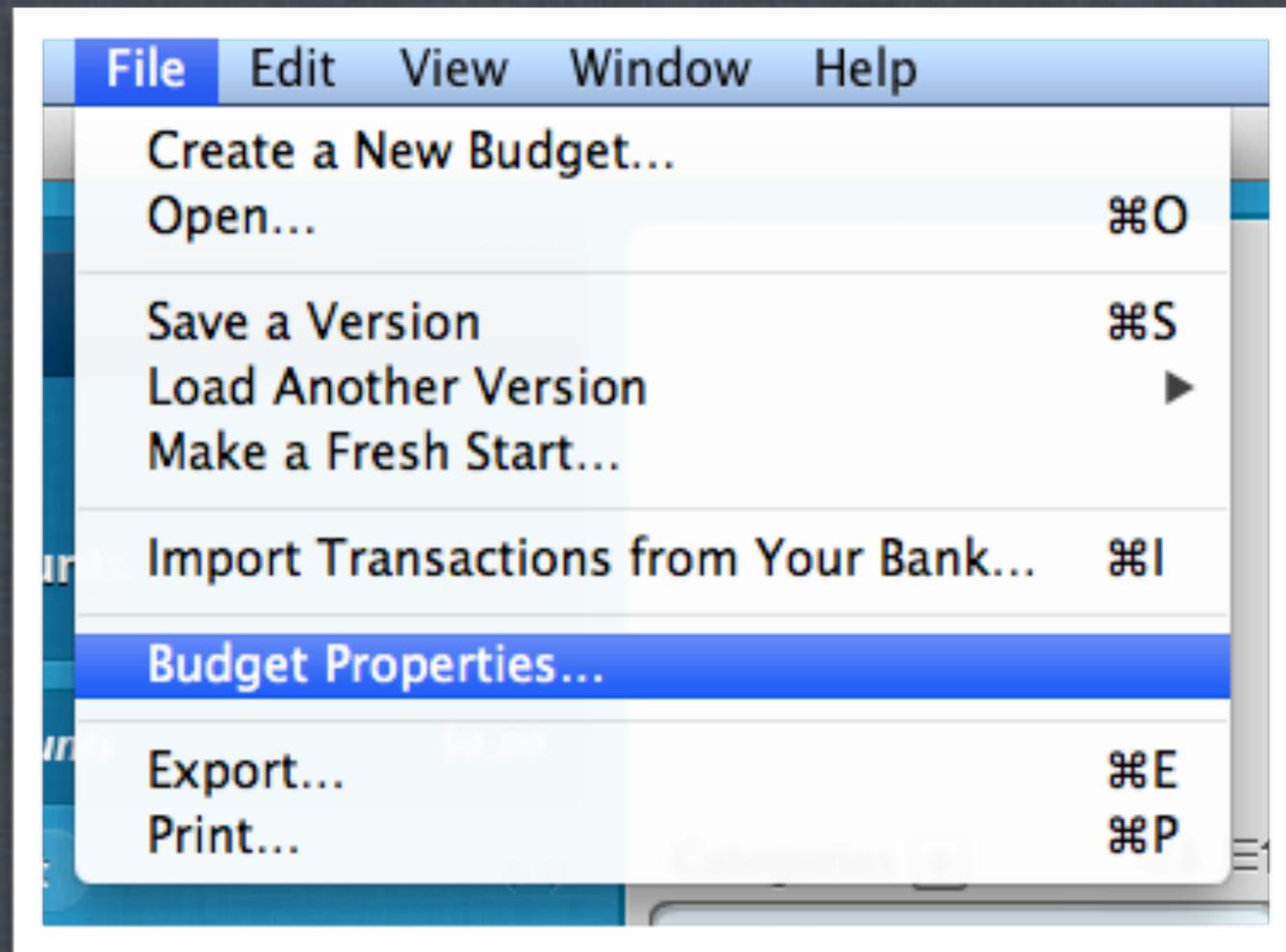
# Fresh Start



## You will lose:

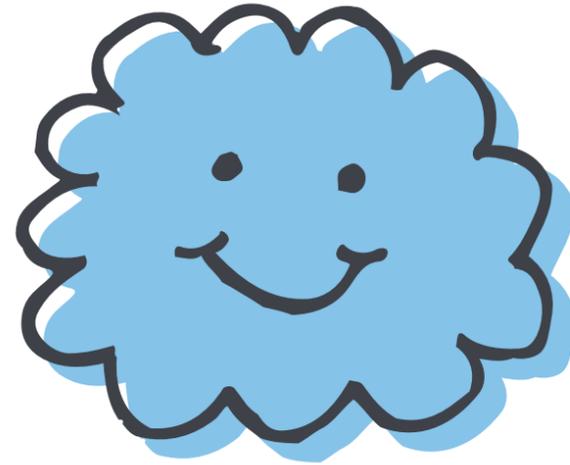
- Category Balances
- Account Transactions
- Account Balances

# 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

**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

**JUL 2013**  
50.00 Not Budgeted in Jun  
-0.00 Overspent in Jun  
+4,320.00 Income for Jul

**AUG 2013**  
4,370.00 No  
-0.00 Ov  
+0.00 Inc

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

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

*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!



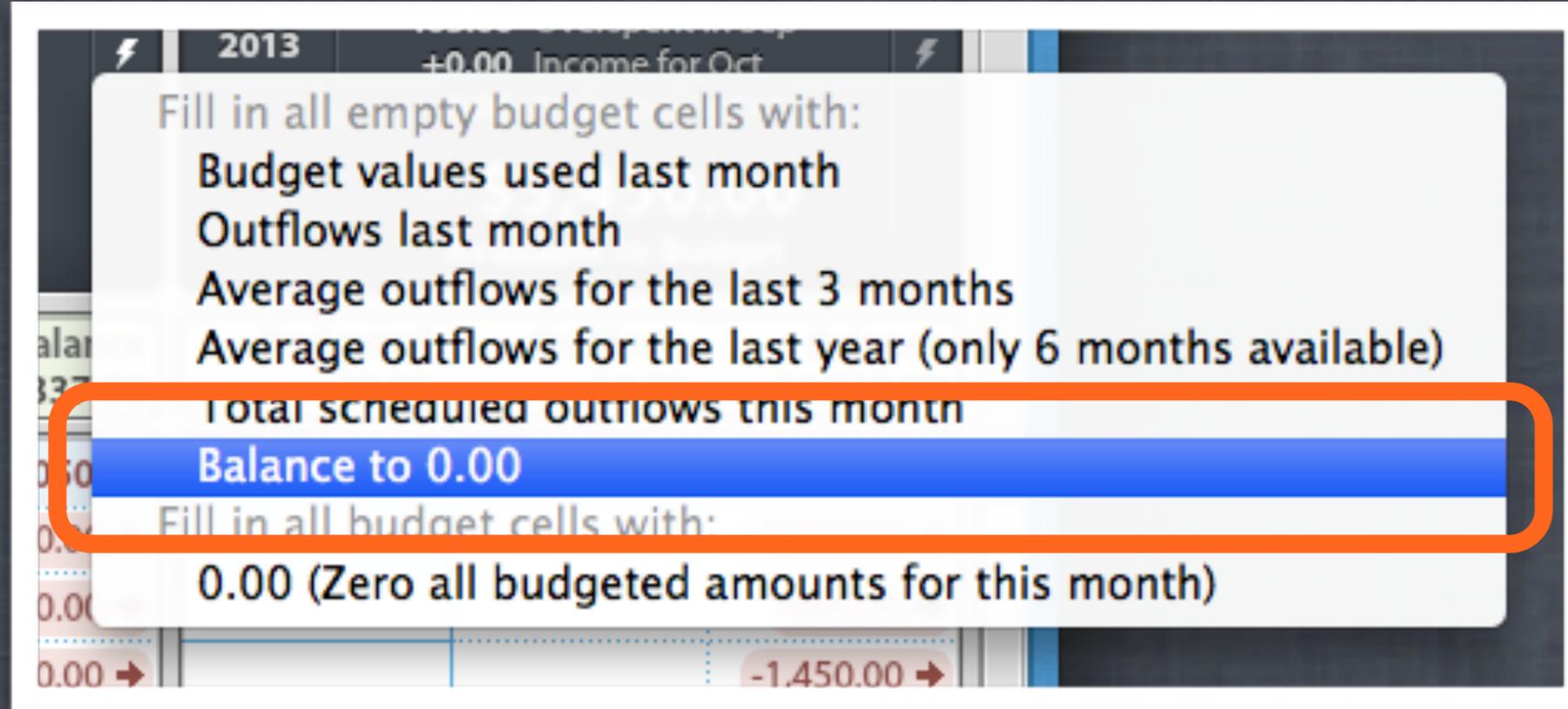
**SECOND:** Zero all budgeted amounts this month.

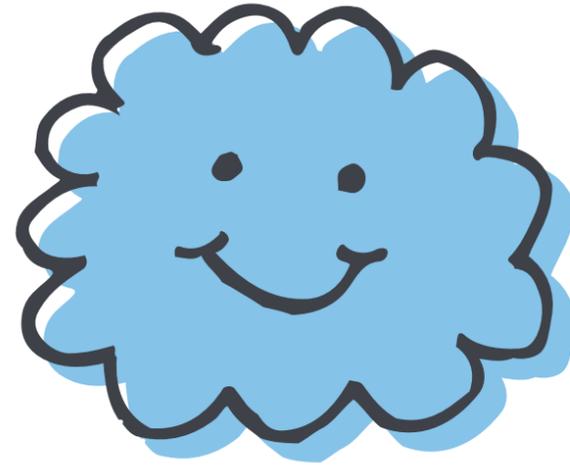
The screenshot shows a dropdown menu with the following options:

- 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 6 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)**

The background of the screenshot shows a spreadsheet with columns for 2015 and 2016, and rows for Budget, Income for Oct, and Balance. The value +0.00 is visible in the 2016 Income for Oct cell.

**THIRD:** Bring the balances to zero.





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

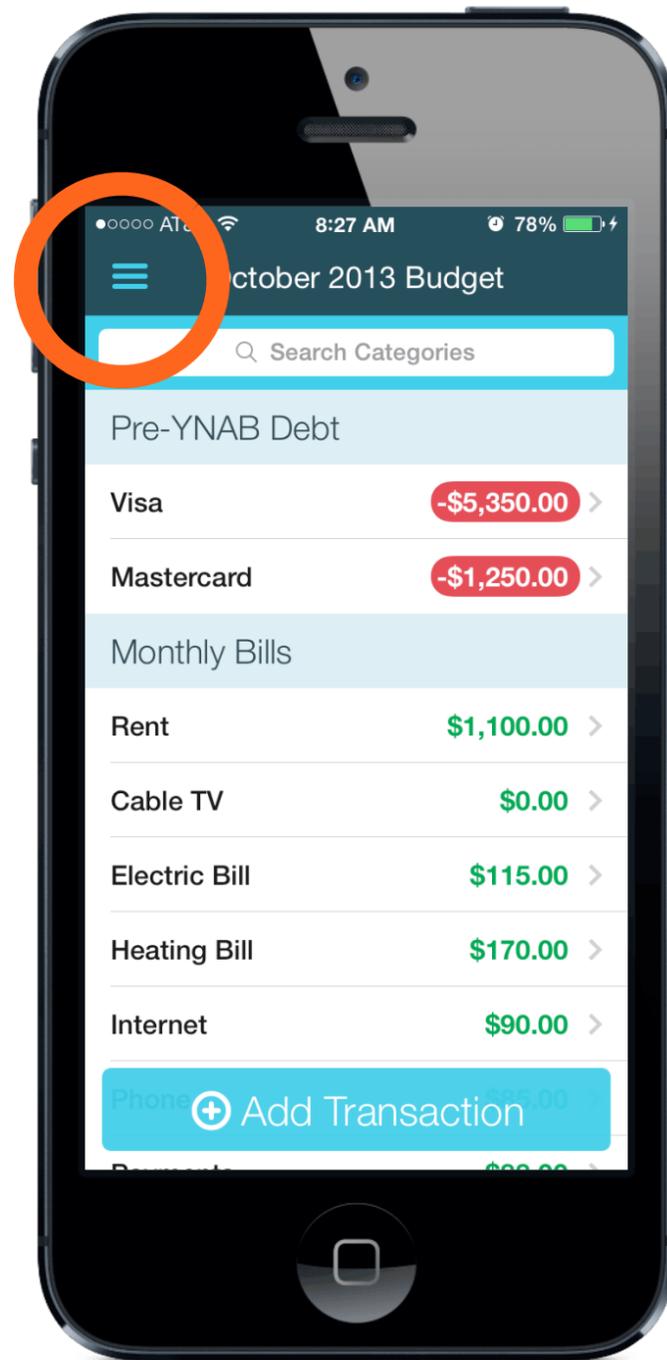
# Outline

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



Once your new budget is up and running, make sure you open it on your **mobile device.**

# iPhone

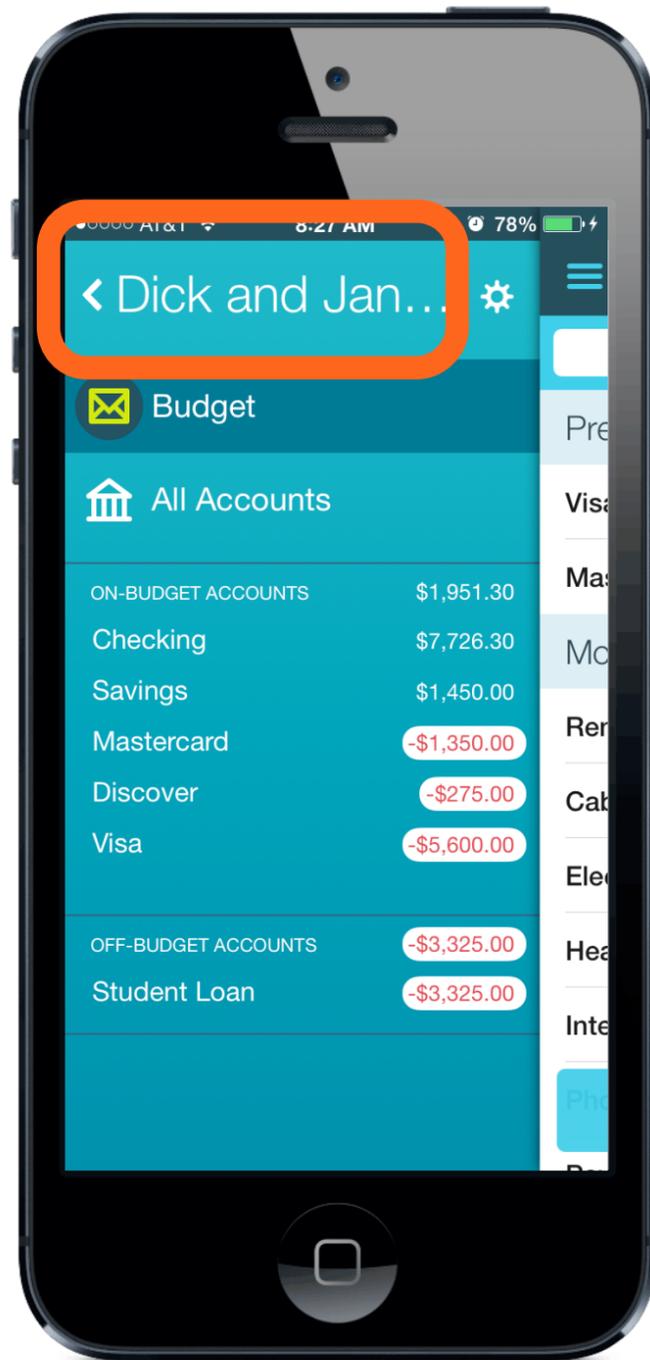


1. Tap on the menu icon.

2. Tap on the name of the budget.

3. Tap on the one you want to open.

# iPhone

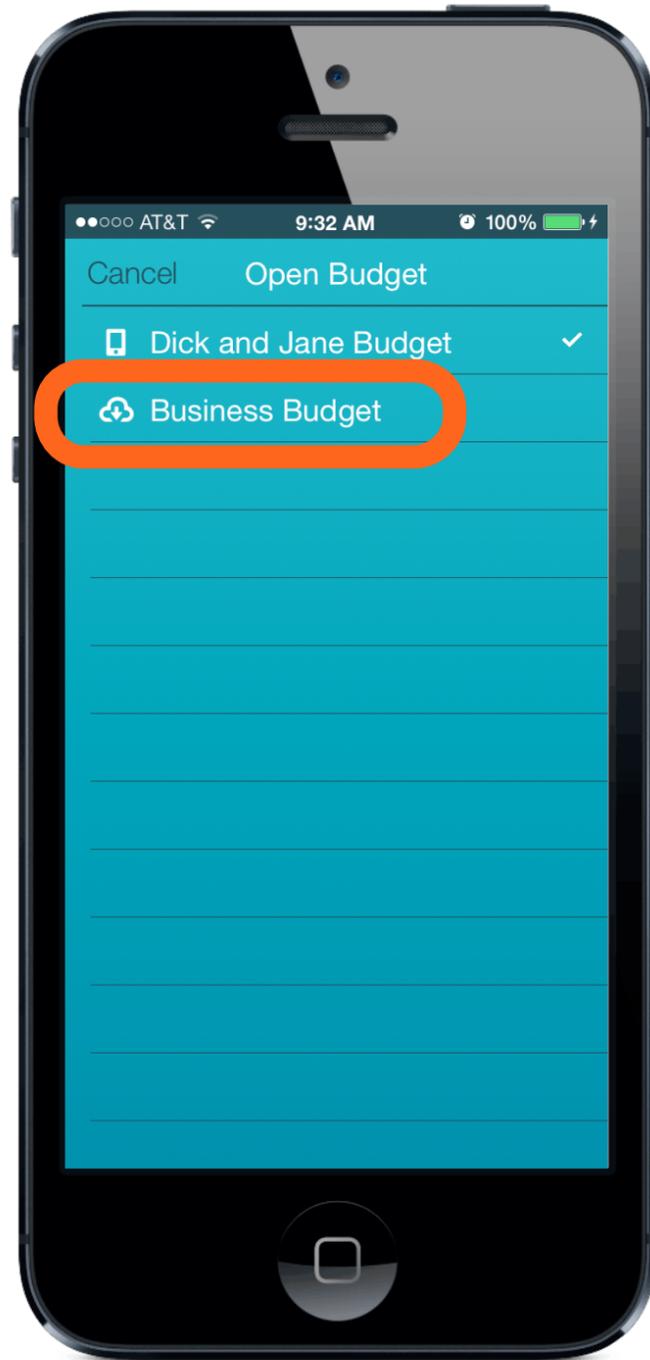


1. Tap on the menu icon.

2. Tap on the name of the budget.

3. Tap on the one you want to open.

# iPhone

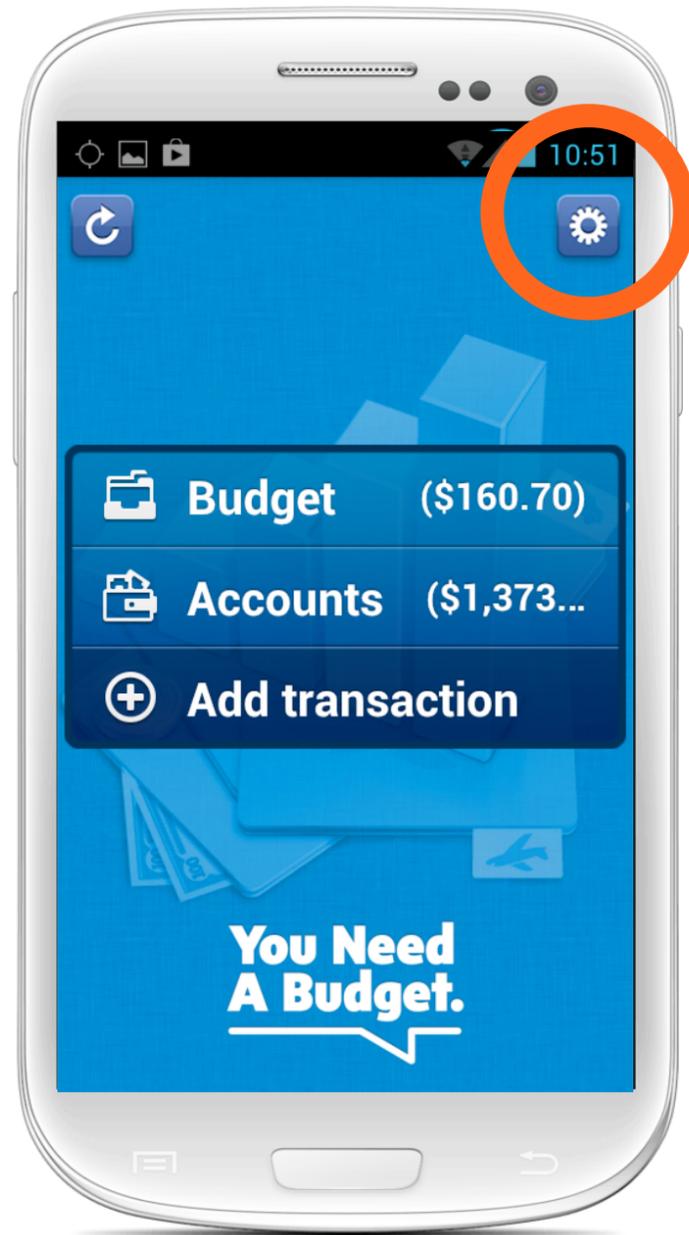


1. Tap on the menu icon.

2. Tap on the name of the budget.

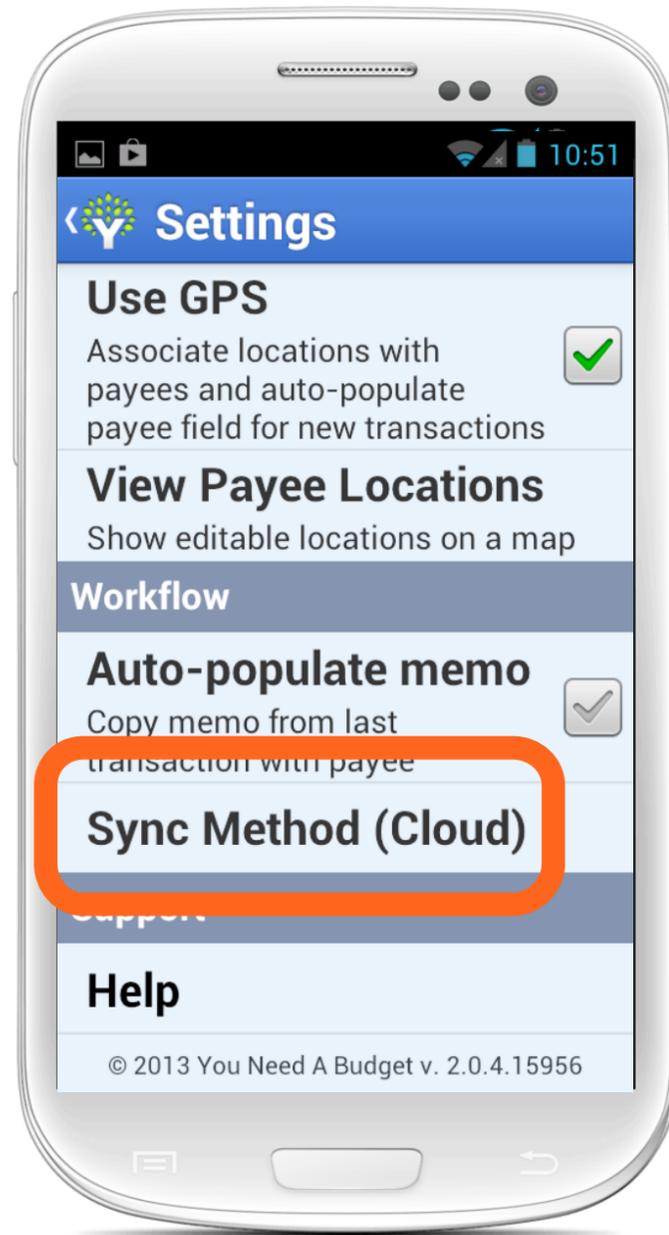
3. Tap on the one you want to open.

# Android



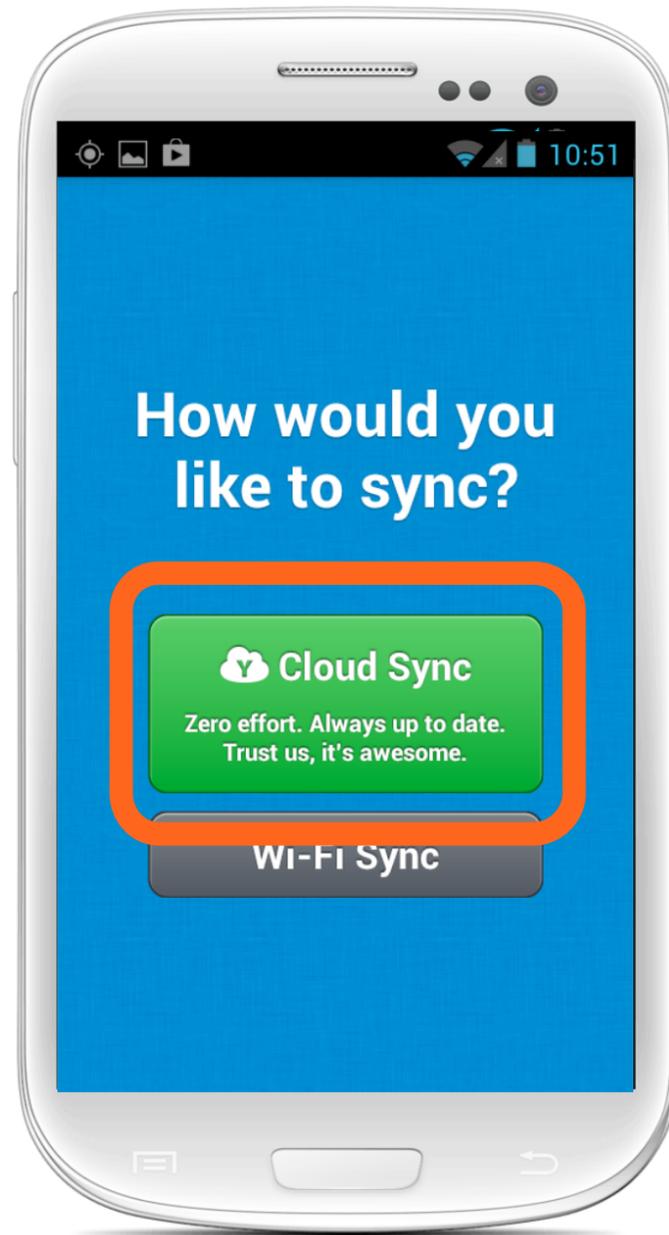
1. Tap on the gear icon.
2. Tap on Sync Method.
3. Tap Cloud Sync.
4. Tap the budget you want.

# Android



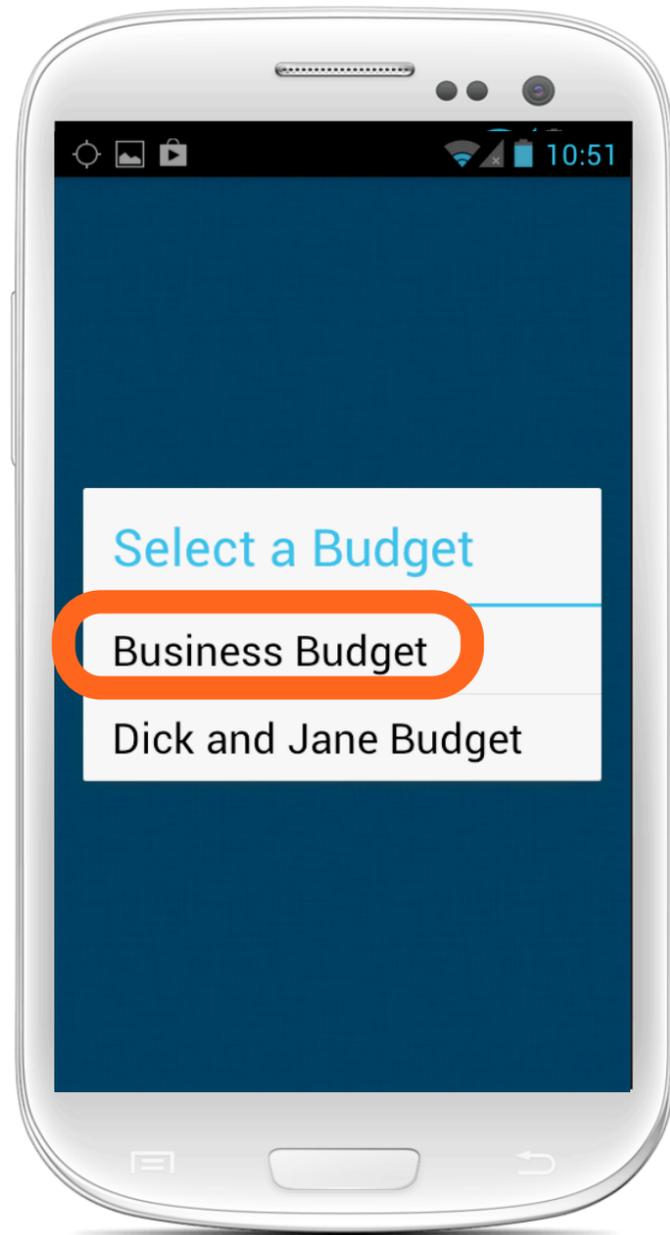
1. Tap on the gear icon.
2. Tap on Sync Method.
3. Tap Cloud Sync.
4. Tap the budget you want.

# 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

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

	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](#)

[Method](#)

[SUPPORT](#)

[BLOG](#)

[COMPANY](#)

# Support

What do you need?

Search

## Free Online Classes

Our live, free intro class (with open Q&A) should be your first stop. Or on-demand video tutorials if that's more your style.

[Participate in a Free Class](#)

## Discussion Forums

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

[Browse the Forums](#)

## Request Support

We measure our response time in hours, not days. Steve, Angela and the rest of the team are ready to help you in any way possible.

[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



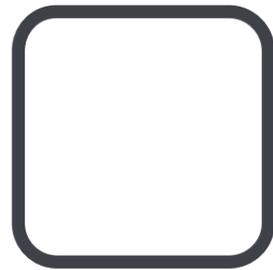
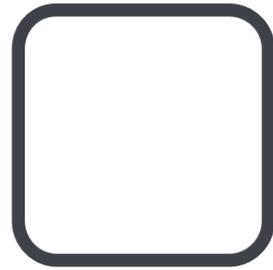
# YNAB Community Forums

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[www.forum.youneedabudget.com](http://www.forum.youneedabudget.com)

---

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

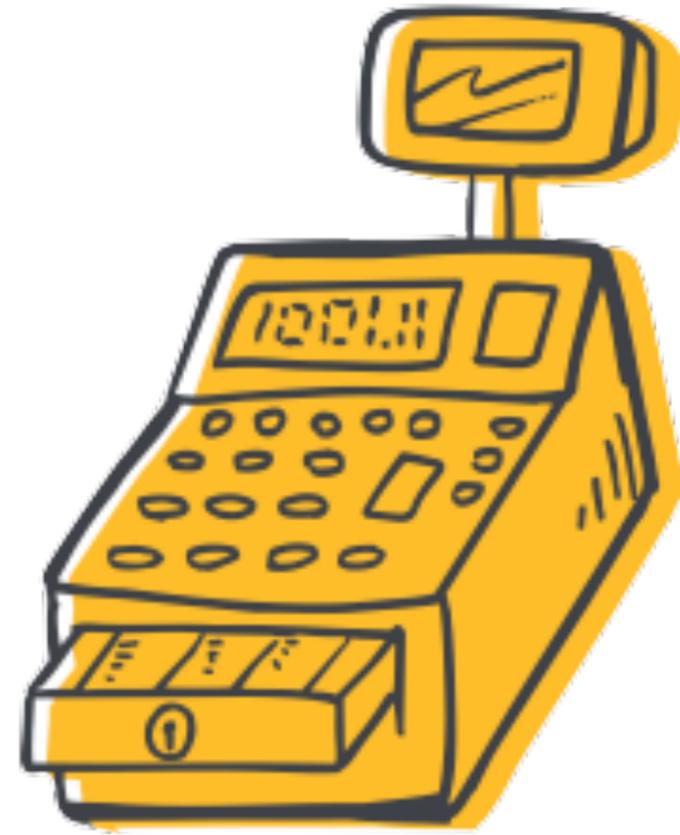


# Please take our survey!

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

**To purchase YNAB:**

[www.YouNeedABudget.com/store](http://www.YouNeedABudget.com/store)



**To contact us about this webinar:**

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