

The Four Rules

1 Give Every Dollar A job

Every dollar needs a purpose — Don't leave money unassigned

2 Embrace True Expenses

Plan for irregular expenses — Break large expenses into monthly amounts — Set target dates for future expenses

3 Roll with the Punches

Move money between categories — No guilt in reallocating

4 Age of Your Money

Work toward 30-day buffer — Break paycheck-to-paycheck cycle

See YNAB's Ultimate Get Started Guide (<https://www.ynab.com/guide/the-ultimate-get-started-guide>)

Targets

Weekly, Monthly, Yearly & Custom

Set aside another...:

Adds fresh money regardless of rollover amount

Refill up to...:

Assigns enough to fill the category up to the target amount

Set aside...: Save specific amount by date

Example: \$300 every 6 months car insurance

Have a balance of...: Build to amount

Example: \$10,000 for house down payment

See YNAB Getting Started with Targets (https://support.ynab.com/en_us/getting-started-with-targets-ryAEP08xC)

Credit Cards

To understand how to work with Credit Cards best to read/watch their help documentation. See [Handling Credit Cards in YNAB: An Overview](#).

Budget Setup

Create Category Groups

- Fixed Monthly Expenses
- True Expenses (irregular)
- Quality of Life Goals
- Emergency Fund

Set Up Targets

- Add due dates
- Include target amounts
- Choose appropriate target type

Daily Management

- ★ Enter Transaction immediately
- ★ Reconcile accounts weekly
- ★ Use scheduled transactions

Pro Tips

- 👍 Use emojis for categories 😊🏠🏦
- 👍 Add notes to transactions
- 👍 Get age of money to 30 days

Additional Notes:

Dates matter for targeting, Categories can be hidden, Link accounts for auto-import, Mobile app for real-time tracking

Budget Templates

- Set up recurring expenses
- Define Target amounts
- Add due dates

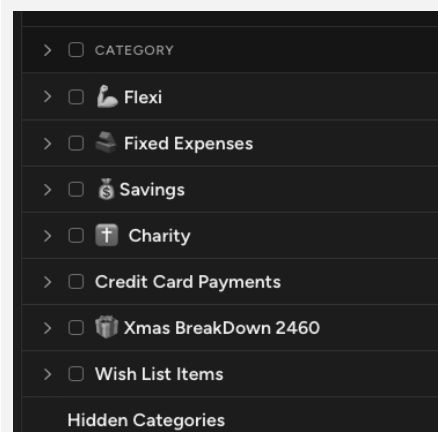
Category Templates

Feel stuck trying to figure out where to start? Try one of YNAB's templates. (https://support.ynab.com/category-templates-HknjS_RA)

Common Mistakes to Avoid

- Budgeting money you don't have
- Ignoring credit overspending
- Skipping reconciliation
- Not updating targets

Category Groups



Category Colors

Spotify 🎧 (May)	\$23.90	-\$35.00	-\$11.10
Mid Year Offering (Jun) 🎁	\$0.00	-\$100.00	\$0.00
Birthday (Jun) 🎂	\$25.00	-\$20.00	🕒 \$5.00
Amazon Membership (Apr)	\$0.00	\$0.00	🕒 \$10.00

Color Meaning

1 Green

Fully funded category - Met target goal - Ready for spending

2 Yellow

Underfunded category - Needs more money - Target not met

3 Red

Overspent category - negative balance - Needs immediate attention

4 Gray

No target set - No spending activity - Optional funding

See YNAB Colors and Icons documentation (https://support.ynab.com/en_us/colors--and-icons-in-your-budget-an-overview-HJ-Qv_XHko)



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