

A Couple's Guide to A Budget Date

WHAT IS A BUDGET DATE?

A Budget Date is a monthly budget check-in with your partner. During this time, a couple checks on their budget together to see how progress is going towards their financial goals and adjust targets as needed.

HOUSEKEEPING BEFORE YOUR DATE

- Obtain food and beverages - this is important, don't skip!
- Open your YNAB Budget
- Reconcile all your accounts
- Cover any overspending
- Assign "Ready to Assign" dollars down to zero

QUESTIONS TO ASK DURING YOUR BUDGET DATE

- REVIEW THE PAST MONTH
 - How did things go this past month?
 - What went well? Celebrating our wins!
 - What was a struggle? Finding areas of improvement
 - How can we improve?
 - What were our goals last month?
 - Did we achieve our goals? Why or why not?

- VALUES & GOALS
 - What's the most important thing to us right now?
 - What goal(s) do we want to set for this upcoming month?
 - How can we make sure we're funding those goals in our budget?
 - What does success look like?

ADJUST

- Did we overspend consistently in any categories?
- Do any categories need their targets adjusted?
- Is our budget/category structure working for us?
- When we look at [any category], is it still a priority?

UPCOMING

- Are there any upcoming events or expenses that we need to budget for?
(Holidays, trips, annual expenses, etc.) - a calendar is helpful here.
- If we have leftover money in categories, is there anything coming up that we want to put more money towards?
- Can we budget ahead to a future month?

Worksheet

Our biggest win(s) this past month:

What's the most important thing to us right now?

Our goal(s) for this next coming month:
