

# YNAB ROUTINES

## DAILY ROUTINE

- ADD & CATEGORIZE YOUR TRANSACTIONS
  - The mobile app is an easy way to add transactions on the go!
- COVER OVERSPENDING
- CHECK YNAB CATEGORIES BEFORE SPENDING MONEY
  - This is the most important thing you can do. Check your budget (not your bank account) before you spend money.

## WEEKLY ROUTINE

- RECONCILE ALL ACCOUNTS
  - At least once per paycheck. For new users, we recommend you reconcile at the start of every YNAB session for the first month or so
- MOVE MONEY AROUND TO COVER OVERSPENDING
- ASSIGN “READY TO ASSIGN” DOLLARS DOWN TO ZERO
  - Ask yourself, “What does this money need to do before more money comes in?”
  - It’s ok if you can’t cover everything. Just cover what needs to be paid before your next paycheck.

## MONTHLY ROUTINE

- COMPLETE THE WEEKLY ROUTINE
- DECIDE WHAT TO DO WITH LEFTOVER MONEY IN EACH CATEGORY
  - Leave it in the category it’s in and let it roll over to the next month
  - Consider any upcoming priorities or events, and move money to those categories that you may want to do more with (holidays, increasing savings, debt payments)
  - Move it to Ready to Assign and budget for next month. This is an awesome way to follow Rule 4 and age your money/get a month ahead.
- ASSIGN DOLLARS AS FAR AS YOU CAN INTO NEXT MONTH.