

# FREEDOM FOUND FINANCIALS

Make Your Money Work For You

## YNAB Credit Cards: Quick Guide & Troubleshooting

A simple reminder of how credit cards work in YNAB and what to check when something looks wrong.

### How Credit Cards Work in YNAB

- Budget money to your spending categories first.
- When you use a credit card, YNAB automatically moves that money to the Credit Card Payment category.
- The Credit Card Payment category should contain the money available to pay the card.
- Your card balance and your payment amount will not always match if debt already existed before YNAB.

### Credit Card Troubleshooting Checklist

- Is every transaction categorized correctly?
- Are there any uncategorized transactions?
- Are any categories overspent?
- Has the credit card account been reconciled?
- Are there duplicate transactions?
- Did you enter a starting balance correctly?
- Did you record the payment as a transfer, not an expense?
- Does the Available amount match the payment you want to make?

### Jennifer's Tip

The most common YNAB credit card issue isn't the credit card. It's usually an overspent category, an uncategorized transaction, or a payment that wasn't entered as a transfer.