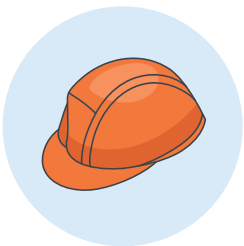


The Four Rules of YNAB.



Give Every Dollar a Job

When you Give Every Dollar a Job, your money is dialed in. You know exactly what you can spend on eating out. On clothes. On everything. No more worrying you'll accidentally spend the money needed for next week's bills.



Embrace Your True Expenses

As you Embrace Your True Expenses, you smooth out your cash flow by breaking down larger, less-frequent expenses (holidays, birthday presents, insurance), and treating them like monthly expenses—saving for them each month. Goodbye financial roller coaster, hello financial... minivan?



Roll with the Punches

Roll with the Punches when you go over budget. (It will happen and it's okay.) Spent too much on groceries this month? Just cover it with your fun money category. Covering overspending keeps you out of debt and on track.



Age Your Money

Then the fun begins. You'll Age Your Money, working toward spending money you earned at least 30 days ago. Say goodbye to the paycheck-to-paycheck cycle, timing bills, and money stress. When a bill comes in, you'll just pay it. If an emergency happens, you've got time to come up with a plan.