

FPU OC2019: Week 8

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FPU Pearls

- Debt is risk (Bible has nothing good to say about it)
- Balance Security with Risk (favor security)
- See and *understand* what is happening to your money
- Do not invest in anything you do not understand
- Live within your means (Pay cash)

FPU Controversial

- You don't need a Credit Score
- The stock market will pay 12%
- Invest in Mutual Funds
 - Growth
 - Growth & Income
 - Aggressive Growth
 - International (maybe not)
- You can cash-flow College
- Do not use credit (except a Mortgage)



BUDGET SOFTWARE BUILT FOR DAILY LIFE

Over the years, we've seen Goodbudget and EEBA, the Easy Envelope Budget Aid, help thousands of people stick to a budget.

You'll save for big expenses, share budgets with the people who matter most—with cloud sync-enabled apps—and create a budget that actually works.

With the foundation of the time-tested envelope budgeting system, the Goodbudget app for [Android](#) and [iPhone](#) is chock full of powerful features without compromising simplicity.

ON THE GO. ALWAYS UP-TO-DATE.



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Gain Total Control of Your Money

Stop living paycheck to paycheck, get out of debt, and save more money.

TRY YNAB FREE FOR 34 DAYS



Watch and learn about YNAB



www.youneedabudget.com

Setup Budget Program

- Enter budget categories (envelopes)
- Set budgeted values (monthly based)
- Create Account envelopes
- Create Accounts
- Enter Balances
- Allocate Balances
- Do Initial Allocation (usually less)
- Setup recurring debits and incomes
- Setup recurring Allocations (if possible)
- Allocate income real-time or previous monthly

FPU ▾

⏪ MAR 2018 ▾ ⏩
Enter a note...

\$0.00
To be Budgeted

+\$0.00 Funds for Mar
-\$0.00 Overspent in Feb
-\$0.00 Budgeted in Mar
-\$0.00 Budgeted in Future

✉ Budget

📊 Reports

🏠 All Accounts

No Accounts

You can't budget without adding accounts to YNAB first. How about adding one now?

➕ Add Account

⊕ Category Group ⏪ Undo ⏩ Redo

<input type="checkbox"/> CATEGORY	BUDGETED	ACTIVITY	AVAILABLE
<input type="checkbox"/> ▼ Immediate Obligations	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Rent/Mortgage	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Electric	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Water	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Internet	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Groceries	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Transportation	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Interest & Fees	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> ▼ True Expenses	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Auto Maintenance	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Home Maintenance	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Renter's/Home Insurance	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Medical	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Clothing	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Gifts	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Giving	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Computer Replacement	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Software Subscriptions	\$0.00	\$0.00	\$0.00

TOTAL BUDGETED

\$0.00

TOTAL ACTIVITY

\$0.00

TOTAL AVAILABLE

\$0.00

TOTAL INFLOWS

\$0.00

QUICK BUDGET

Underfunded: \$0.00

Budgeted Last Month: \$0.00

Spent Last Month: \$0.00

Average Budgeted: \$0.00

Average Spent: \$0.00

Set Available Amounts to \$0.00

Reset Budgeted Amounts

www.YNAB.com

FPU ▾

⏪ MAR 2018 ▾ ⏩
Enter a note...

\$24,000.00
To be Budgeted

+\$24,000.00 Funds for Mar
-\$0.00 Overspent in Feb
-\$0.00 Budgeted in Mar
-\$0.00 Budgeted in Future

✉ Budget

📊 Reports

🏠 All Accounts

▾ BUDGET \$24,000.00

Cash \$500.00

Checking \$3,500.00

Emergency Fund \$20,000.00

▾ TRACKING \$156,500.00

IRA \$150,000.00

Car KBB \$6,500.00

⊕ Add Account

⊕ Category Group ⏪ Undo ⏩ Redo

<input type="checkbox"/> CATEGORY	BUDGETED	ACTIVITY	AVAILABLE
<input type="checkbox"/> ▾ Immediate Obligations	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Rent/Mortgage	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Electric	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Water	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Internet	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Groceries	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Transportation	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Interest & Fees	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> ▾ True Expenses	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Auto Maintenance	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Home Maintenance	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Renter's/Home Insurance	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Medical	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Clothing	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Gifts	\$0.00	\$0.00	\$0.00
<input type="checkbox"/> Giving	\$0.00	\$0.00	\$0.00

www.YNAB.com

FPU ▾



MAR 2018 ▾

Enter a note...



Budget



Reports



All Accounts

▼ BUDGET	\$24,000.00
Cash	\$500.00
Checking	\$3,500.00
Emergency Fund	\$20,000.00

▼ TRACKING	\$101,500.00
IRA	\$150,000.00
Car KBB	\$6,500.00
School Loan	-\$50,000.00
Bailey Building & ...	-\$5,000.00

⊕ Add Account

⊕ Category Group ↶ Undo ↷ Redo

CATEGORY

▼ Immediate Obligations

Rent/Mortgage

Electric

Water

Internet

Groceries

Transportation

Interest & Fees

▼ True Expenses

Auto Maintenance

Home Maintenance

Renter's/Home Insurance

www.YNAB.com

“It is human nature to want it and want it now; it is also a sign of immaturity. Being willing to delay pleasure for a greater result is a sign of maturity.”

–Dave Ramsey

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