# Innovative Features

Some of the notable features of YNAB include:

* Zero-based budgeting – meaning that every single bit of your money is accounted for. This is desirable to those who want to tightly track where the money is going to.
* Customized categories – you can add custom categories or even add emojis to make it seem more user friendly with a lighter touch to it. This can come in handy as it makes the users feel involved and gives them a unique experience.
* Shared accounts – You are ale to invite up to 5 individuals to join a group where you can share a subscription and have a group manager. This is useful for families for example. This truly stands out as it is something that you can have with a family so that you can all be on the same page. (support.ynab.com, n.d.)
* Cross-platform - it will sync your account to all types of devices you have so that you are able to adjust budget planning on the word go. This is key as sometimes your device may be flat or you only have your iPad with you, this shouldn’t restrict your flow of management.
* Customizable views – you can access focused views that shows you categories with a common theme. This allows users to home in on a specific group of categories to get a greater picture seeing the sorted data.
* Category templates – there are pre-built templates as well as ways to import a template that can integrate right into the application. This is great as it makes it easy to kick start (Ynab.com, 2024)