## Overview

YNAB works as a zero-based budgeting app, where every bit of money you have in your accounts will be assigned a task. This comes in different forms of expense categories and before you spend your money, you will have to re-evaluate the spread of money and then actually use the money. This basically allows you to plan expenses based on what you currently have in the bank rather than what’s coming in for the future pay-day as YNAB is for the days where things don’t go as planned but you planned for it.