

# YNAB

## ▼ Landing Page

Página mais "divertida"

## ▼ Onboarding

### ▼ Step 1 - Sign-up

- Login só com e-mail verdadeiro<sup>3</sup>
- Sem cartão de crédito requerido

### ▼ Step 2 - Configuração inicial

- Pede nome
- como ouviu falar deles

Hi Alison! How did you hear about us?

YNAB's social media	Influencer	YNAB Coach
News article	Online search	ChatGPT or other AI tool
Friend, family, or colleague	YouTube	
Podcast	App store	

Back Next

- Expectativas

What brings you to YNAB today?

Get out of debt	Manage money with my partner
Simplify my finances	Make the most of my money
Create more breathing room	Other
Feel more in control	

Back Next

- Artigo sobre os usuários

87% of YNAB users report an increase of net worth over time.

"For the first time in my life, I feel like I am in control of my money."  
—Chelsea, YNAB user

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- Formulário de quem está na casa

Who's in your household?

Myself ✓	Kids ✓
My partner ✓	Pets ✓
Other adults	
Teens	

Back Next

- Sobre a casa

**Tell us about your home**

☐ I rent

☐ I own

☐ Other

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- Se a casa for própria, pergunta se tem financiamento
- Pergunta se tem algum débito

**Do you currently have any debt?**

☐ Credit card

☐ Medical debt

☐ Auto loans

☐ Buy now, pay later

☐ Student loans

☐ Personal loans

[I don't currently have debt](#)

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- Se tem débitos, mostra a mensagem de que dá pra sair das dívidas


**You can get out of debt, and stay out!**








"YNAB helped get me out from under a mountain of debt I thought I'd never tackle. And I learned that I could enjoy life and spend on things that bring me joy along the way!"

—Trent, YNABer

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- Como você se locomove? (no nosso caso, sempre pensar na família)


 **How do you get around?**






 Car	 Rideshare
 Bike	 Motorcycle
 Walk	 Wheelchair
 Public transit	

[None of these apply to me](#)

[Back](#) [Next](#)

- Gastos mais comuns


 **Which of these do you regularly spend money on?**



 Groceries	✓
 TV, phone or internet	✓
 Personal care	✓
 Clothing	
 Self storage	

[None of these apply to me](#)

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- Assinaturas mensais

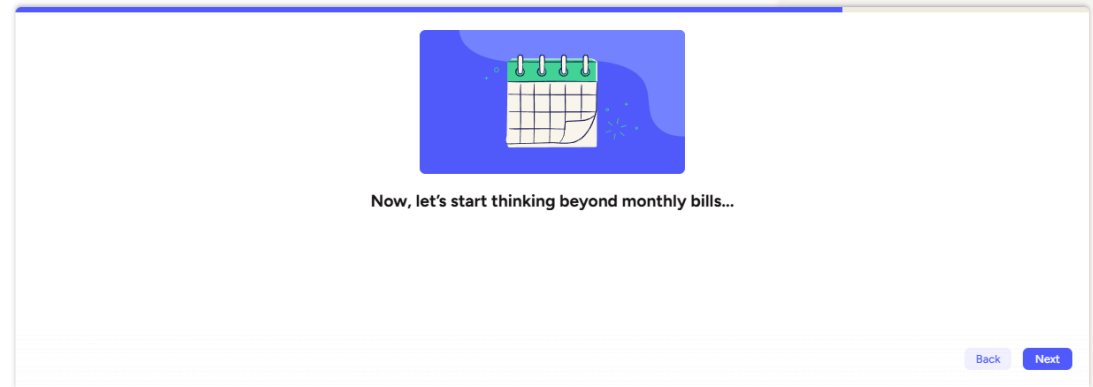
 **Which of these subscriptions do you have?**

 Music	✓
 TV streaming	✓
 Fitness	✓
 Other subscriptions	✓

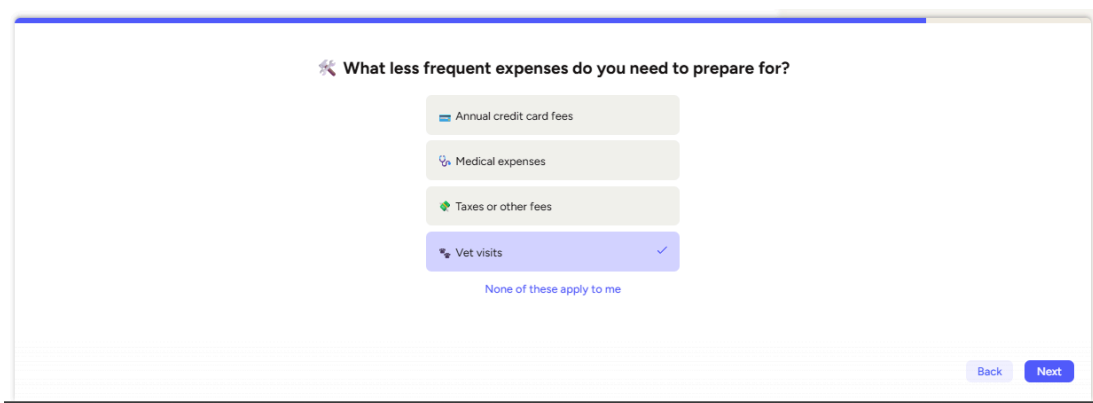
[I don't subscribe to any of these](#)

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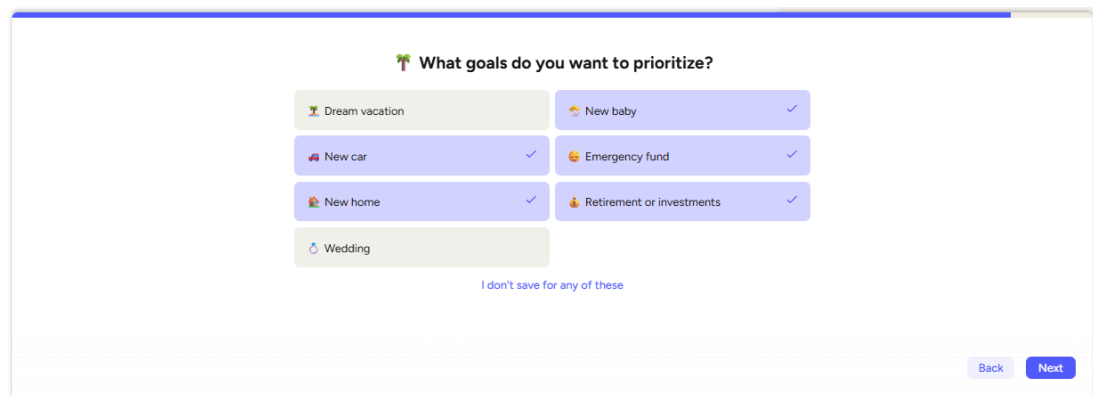
- Fora despesas mensais - mensagem



- Lista de coisas que precisa se preparar



- Lista de desejos (metas)



- Outros desejos (prazeres)

What else do you want to include in your plan?

No shame, no guilt.

Dining out	✓	Holidays & gifts	✓
Entertainment	✓	Decor & garden	✓
Hobbies	✓	My spending money	✓
Charity	✓	Their spending money	✓

Back Finish

- As categorias são construídas com base nisso

## ▼ Step 3 - Definir as metas por categorias

- A aplicação separa as categorias por grupos, que seriam equivalentes às nossas categorias. Chamar de grupos pode ser uma boa
- O usuário define o valor por categoria, dentro de cada grupo

Nov 2025

Category Group Undo Redo

▼ Bills Add Category

Category	Target
Mortgage	No target
Utilities	No target
TV, phone and internet	No target
Insurance	No target
Auto loans	No target
Personal loans	No target
Music	No target
TV streaming	No target
Fitness	No target
Other subscriptions	No target

▼ Needs Add Category

Groceries	No target
Transportation	No target
Car maintenance	No target
Bike maintenance	No target

Mortgage

Target ▼

How much do you need for Mortgage?

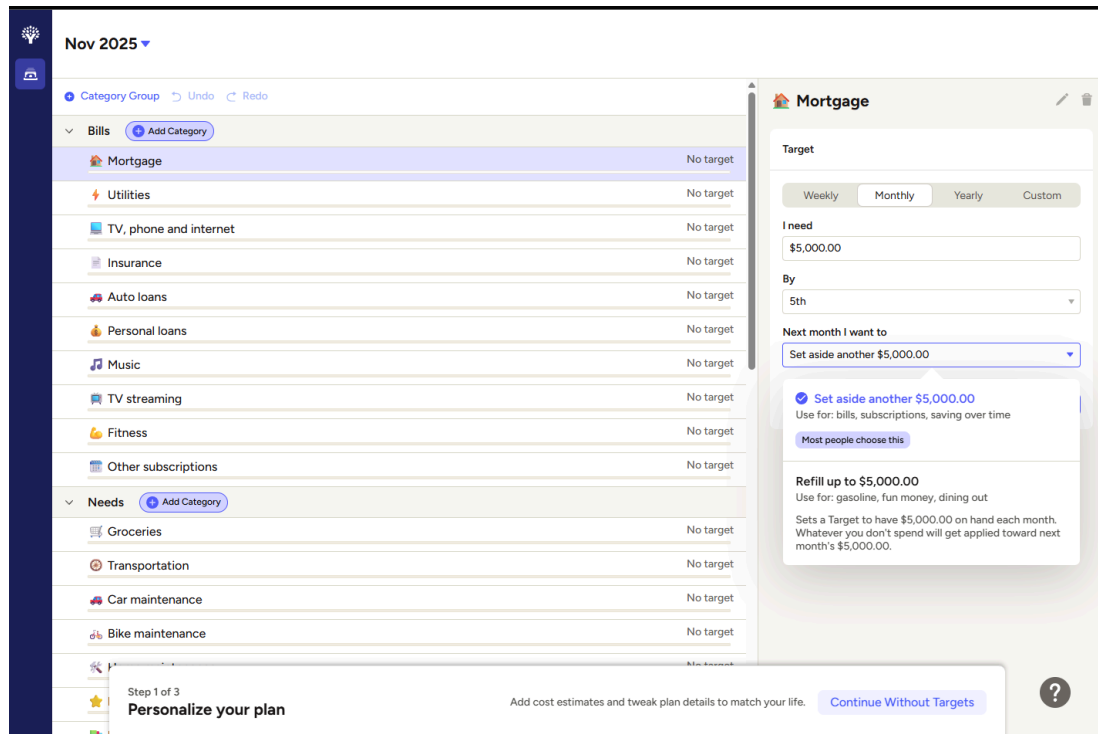
When you create a target, we'll let you know how much money to set aside to stay on track over time.

Create Target

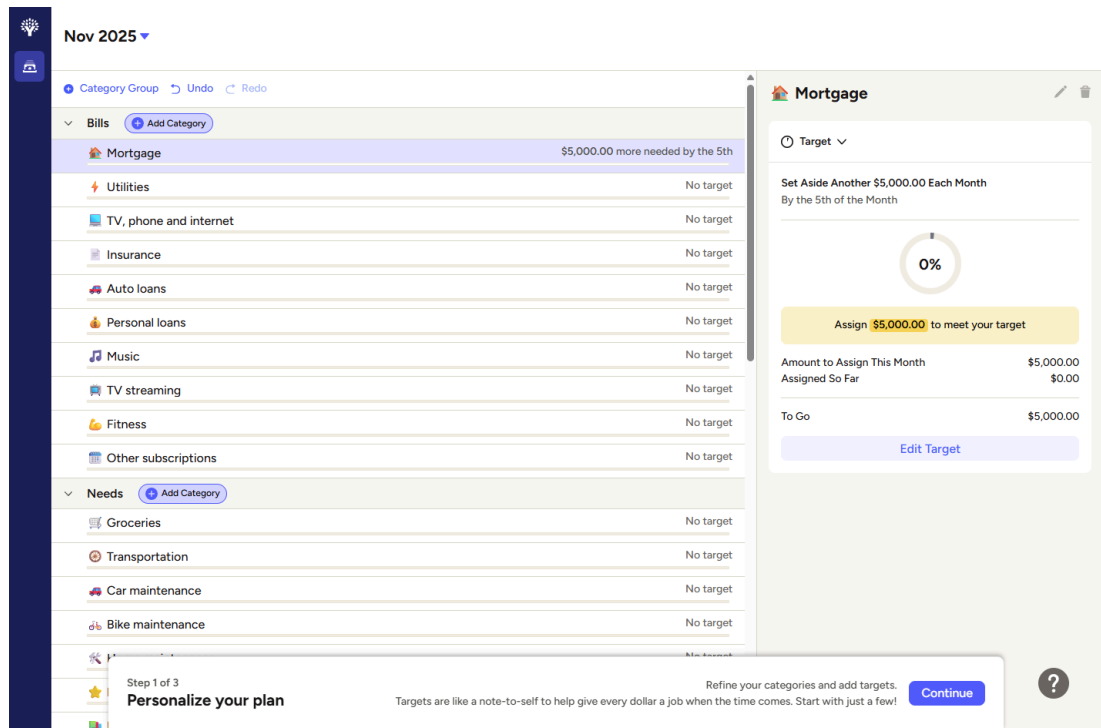
Step 1 of 3 Personalize your plan

Add cost estimates and tweak plan details to match your life. Continue Without Targets

- na lateral o usuário escolhe as infos da meta/planejamento com função de set aside e refill up. Gostei da ideia. Especificamente para financiamentos, pode ter a opção de reduzir as parcelas com o tempo (usuário entra com parcela inicial, final e quantidade de meses). É possível apagar um gasto/categoria caso não faça sentido



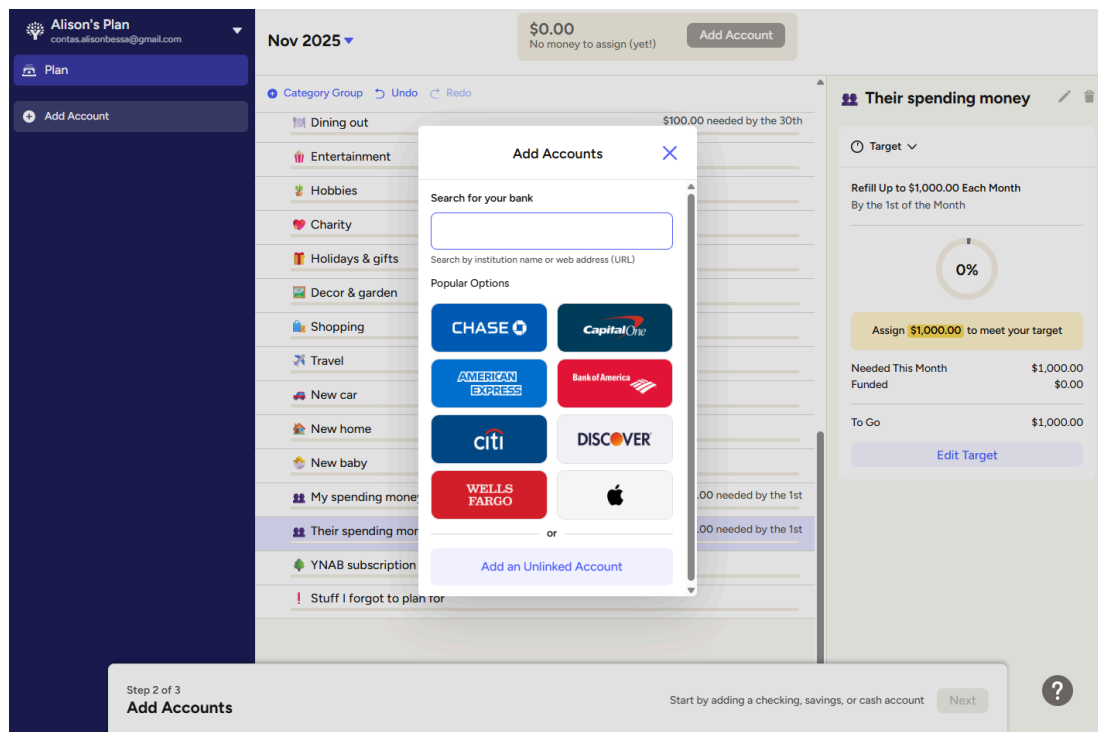
- Tem como editar o target e ele explica em baixo o que é o target



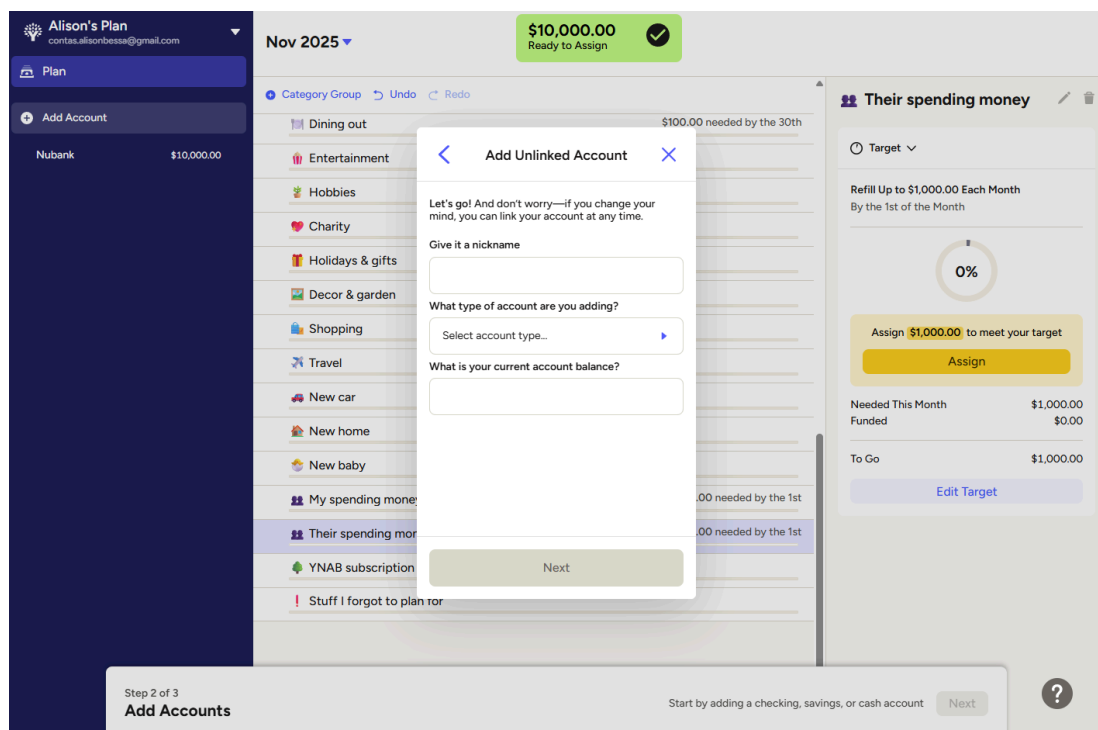
## ▼ Step 4 - Criar contas

- Talvez fosse interessante criar as contas antes dos pagamentos para definir de onde vai sair o dinheiro
- Modal de escolha de banco

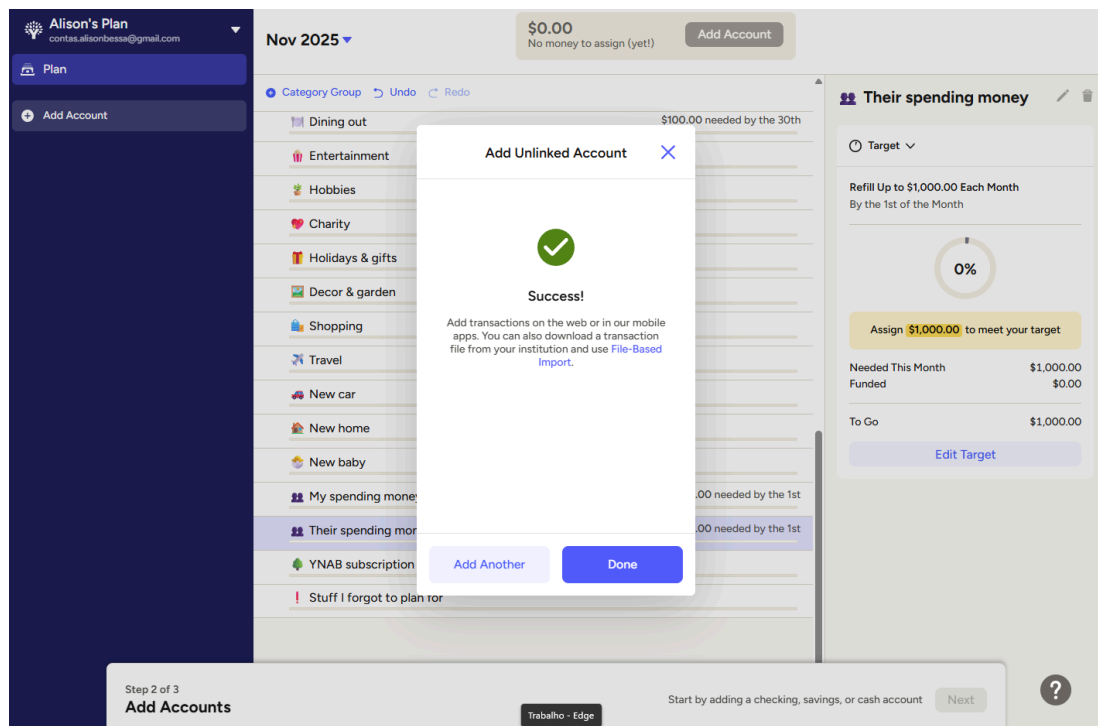




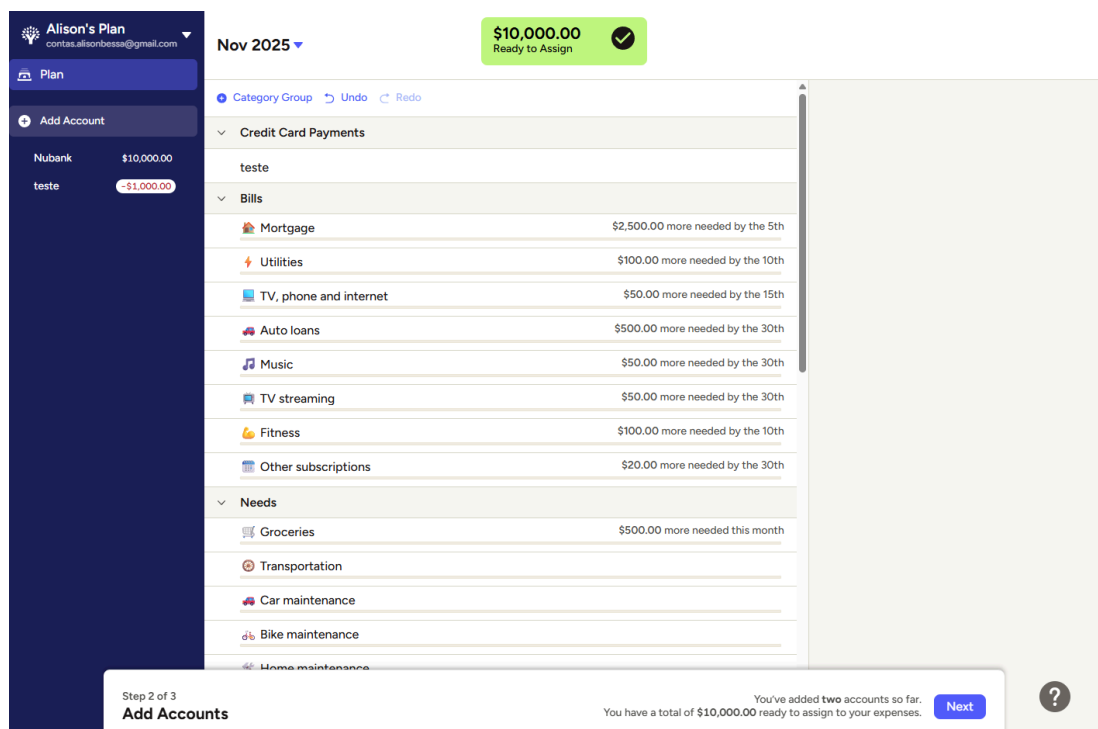
- Cadastro da conta (ou cartão no nosso caso)



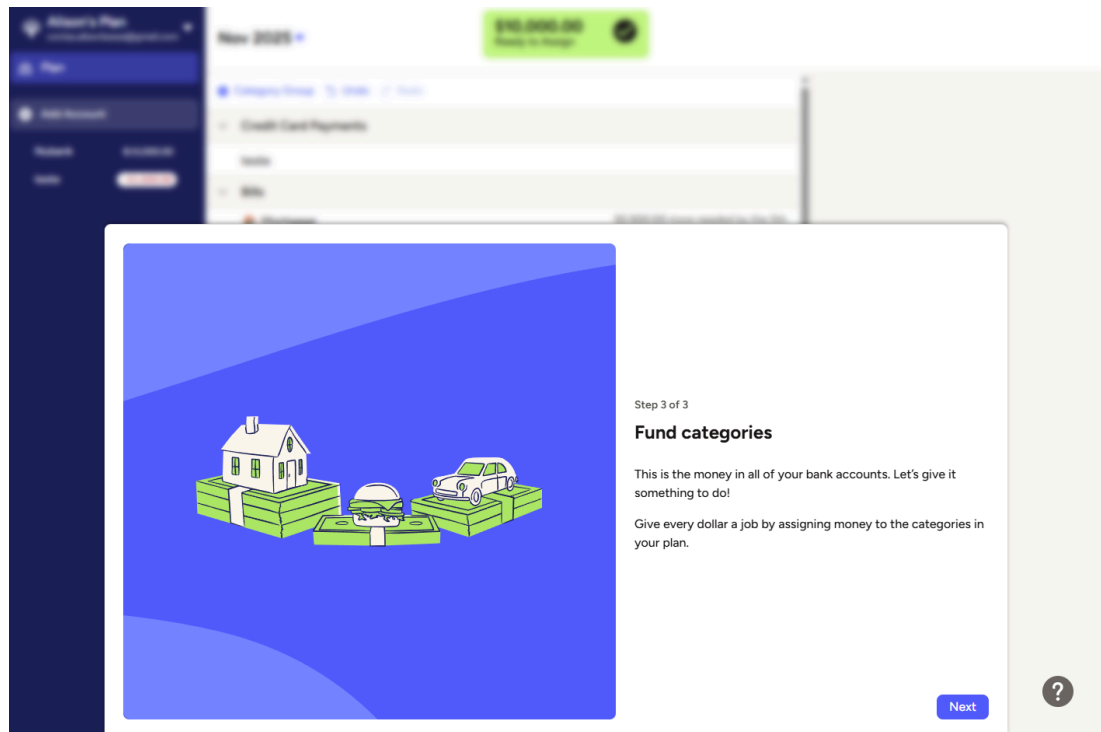
- Final do cadastro



- Mensagem (rodapé) que adicionou a conta

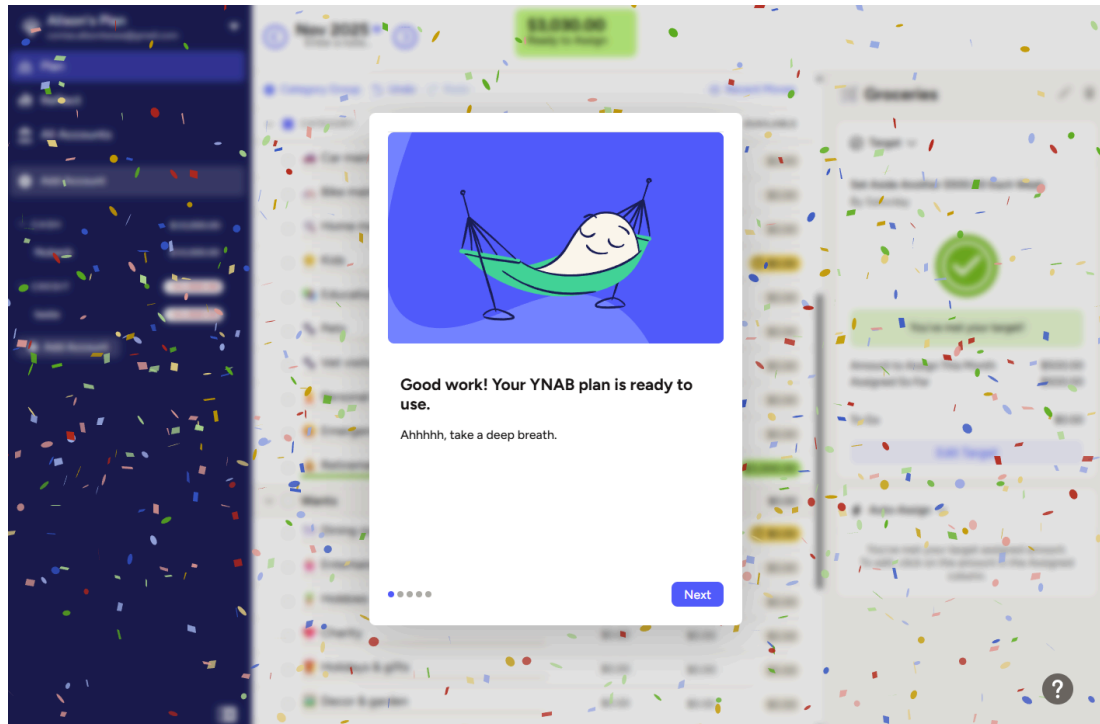


- Dar uma direção pra cada dólar

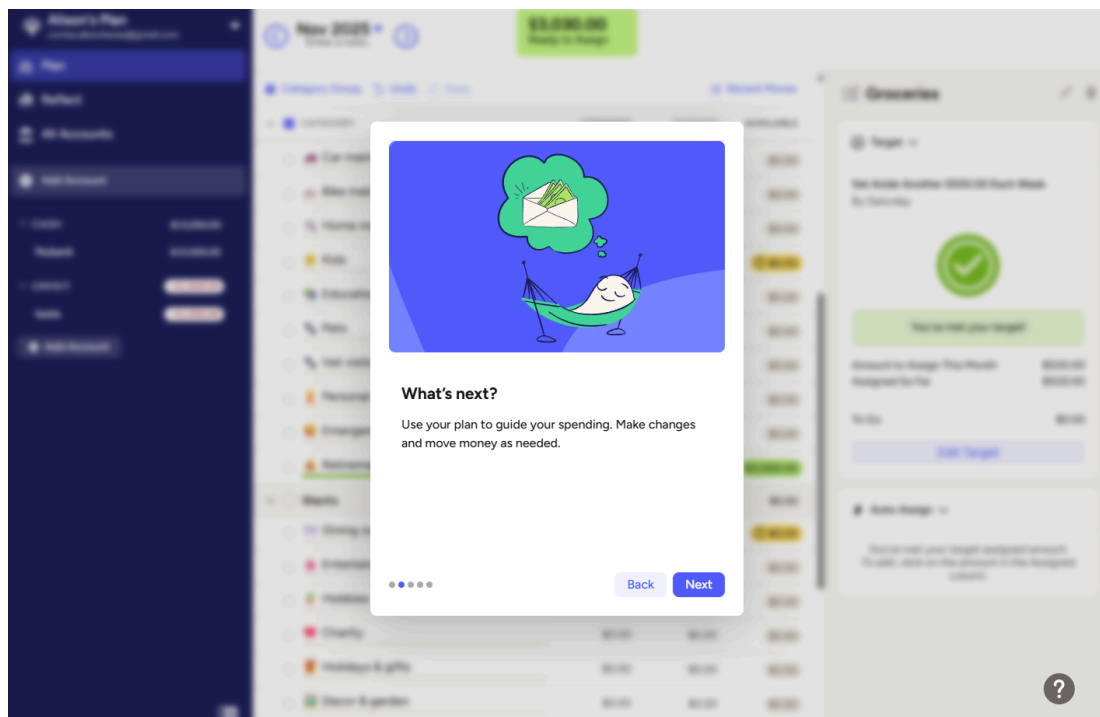


## ▼ Step 5 - Deu certo

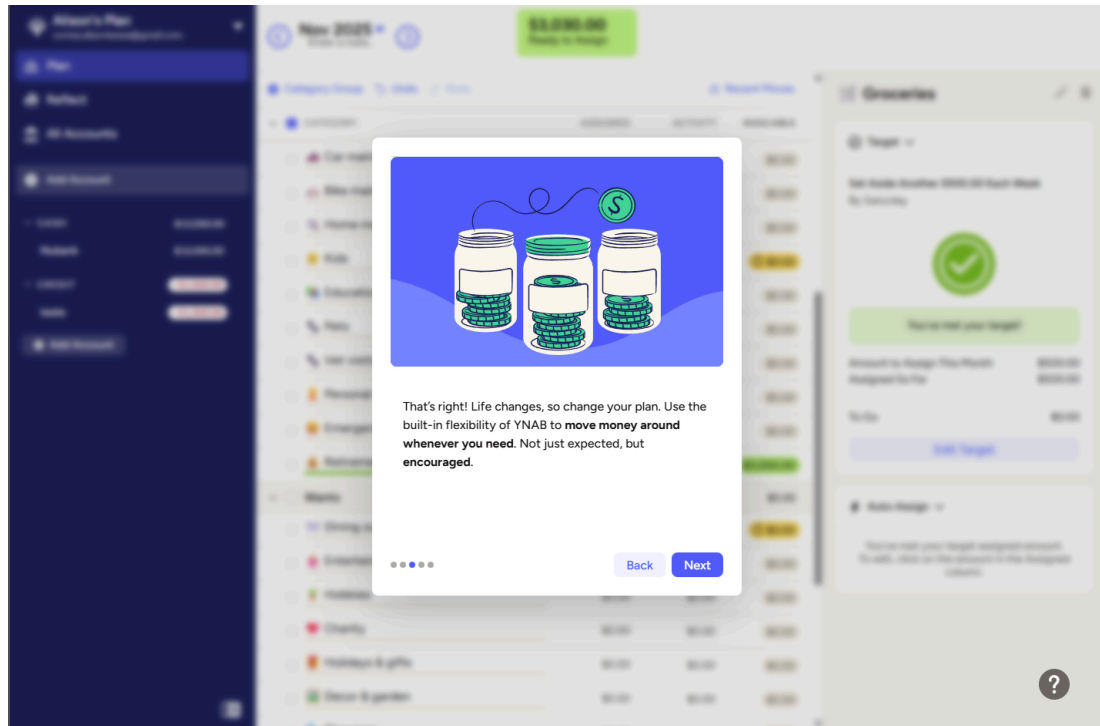
- bom trabalho



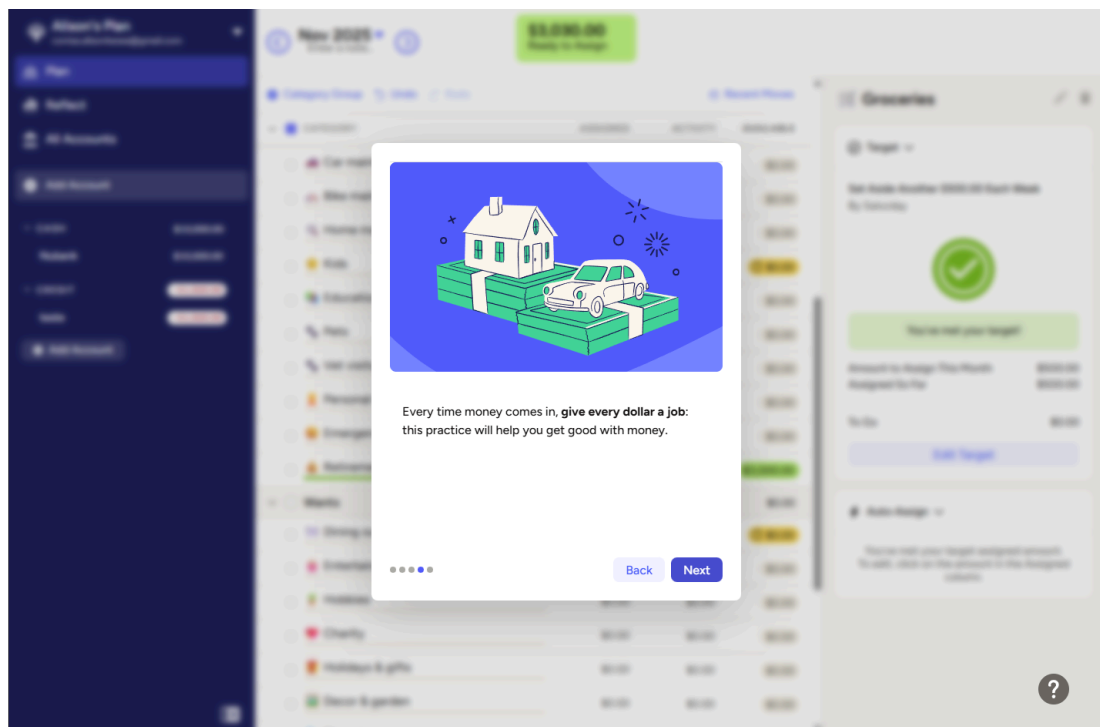
- E agora?



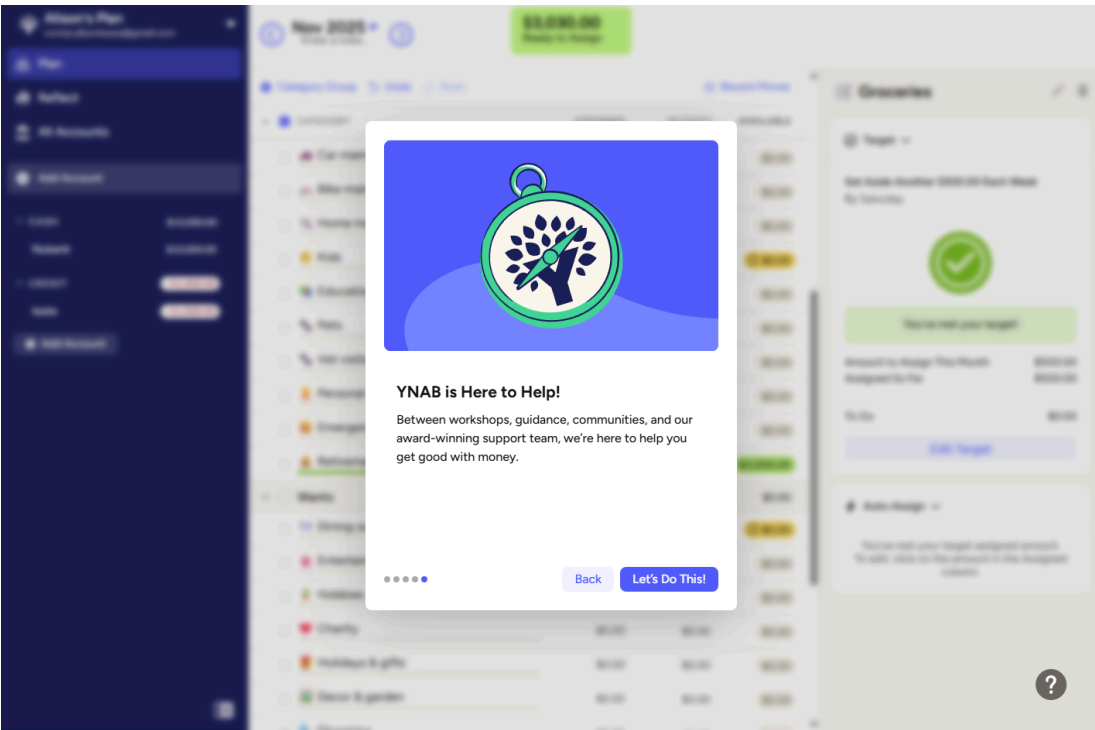
- Movimentar dinheiro



- Dê um destino pra cada dólar



- Suporte



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