

YNAB

▼ Landing Page

Página mais "divertida"

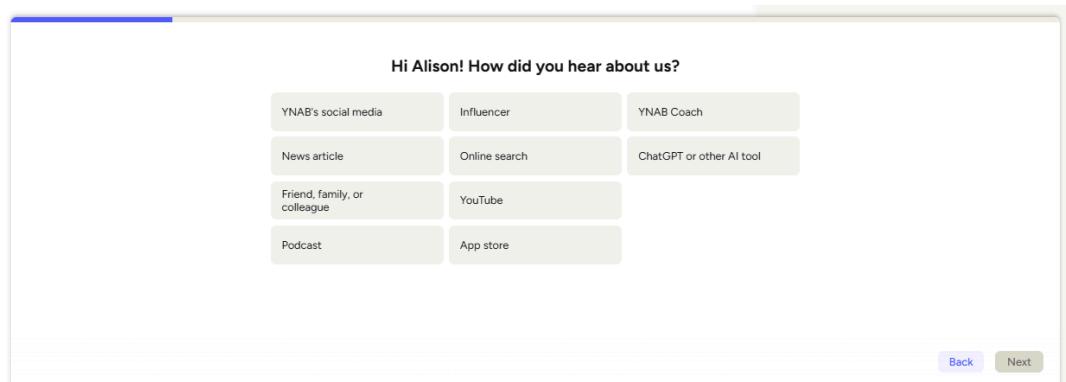
▼ Onboarding

▼ Step 1 - Sign-up

- Login só com e-mail verdadeiro3
- Sem cartão de crédito requerido

▼ Step 2 - Configuração inicial

- Pede nome
- como ouviu falar deles



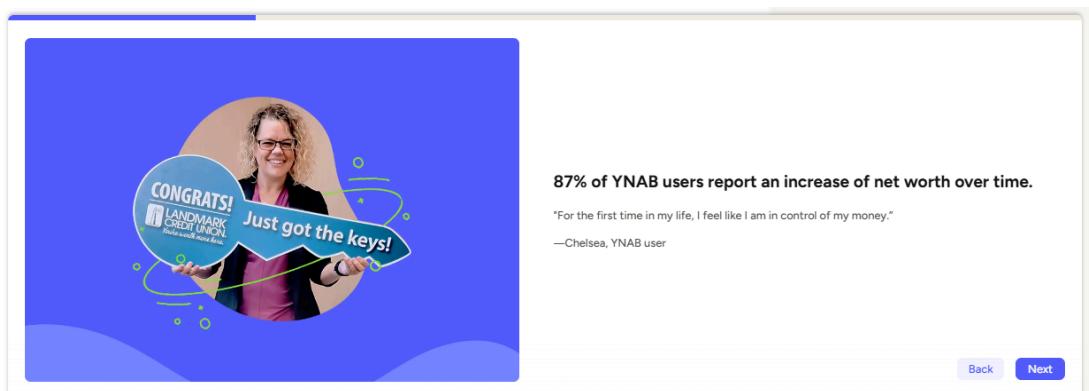
- Expectativas

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	

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- Artigo sobre os usuários



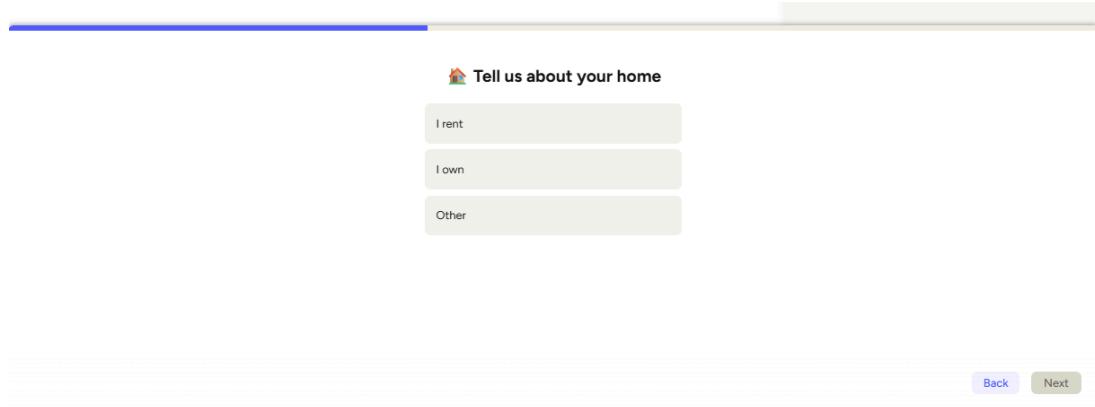
- Formulário de quem está na casa

Who's in your household?

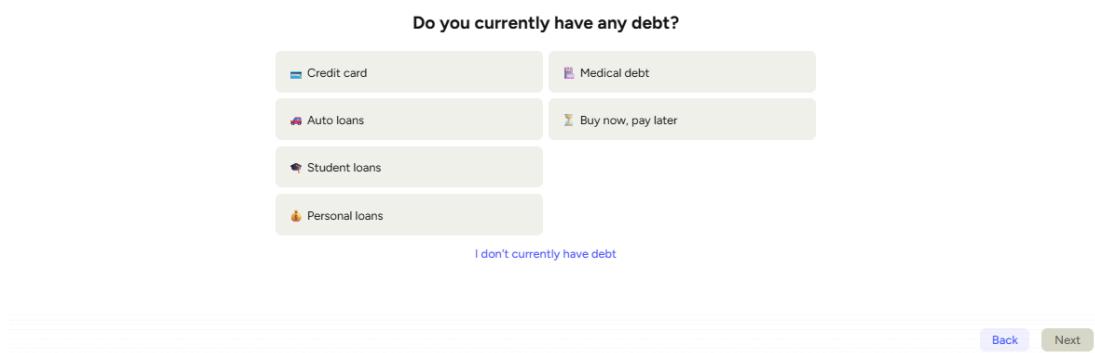
Myself <input checked="" type="checkbox"/>	Kids <input checked="" type="checkbox"/>
My partner <input checked="" type="checkbox"/>	Pets <input checked="" type="checkbox"/>
Other adults	
Teens	

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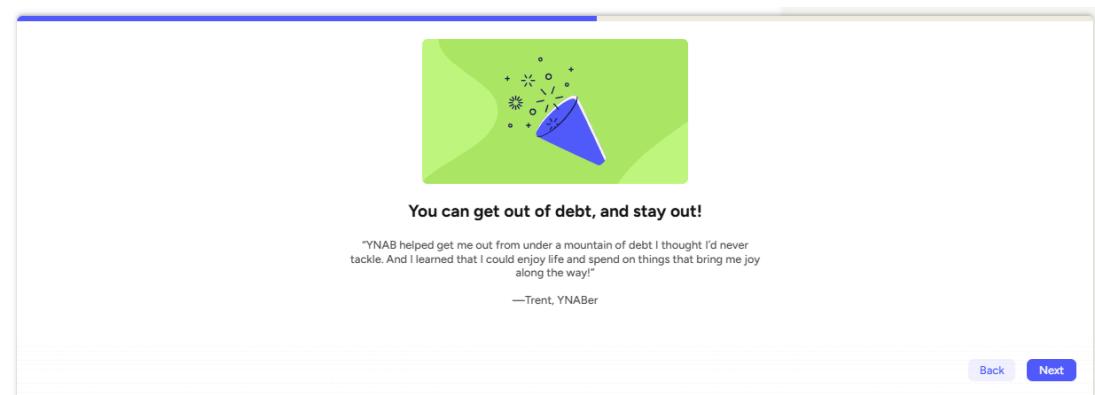
- Sobre a casa



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



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



- 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

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- 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

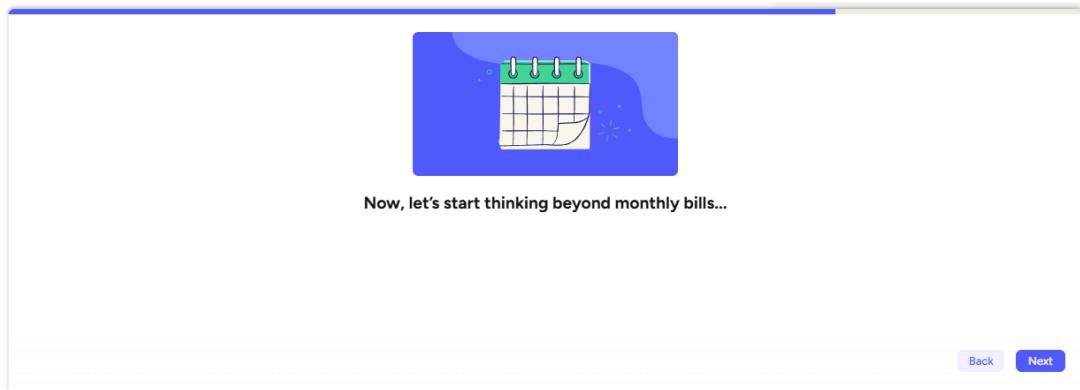
🍿 Which of these subscriptions do you have?

🎧 Music	✓
📺 TV streaming	✓
💪 Fitness	✓
💻 Other subscriptions	✓

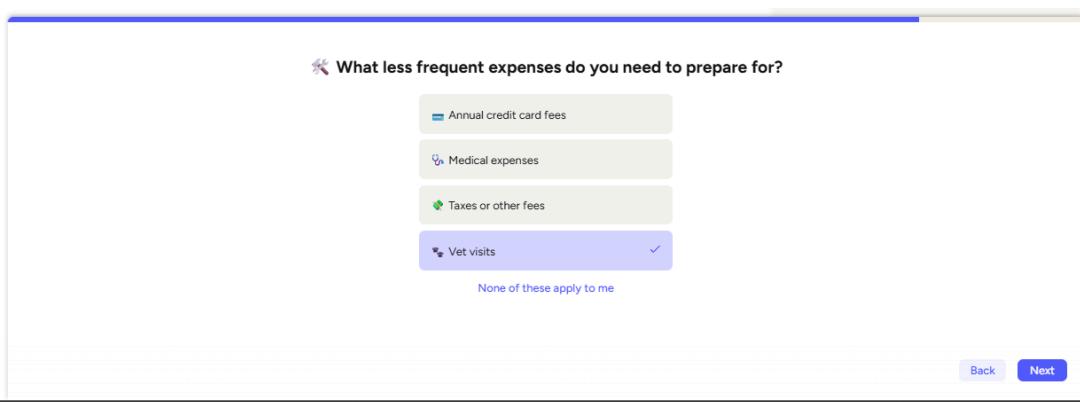
I don't subscribe to any of these

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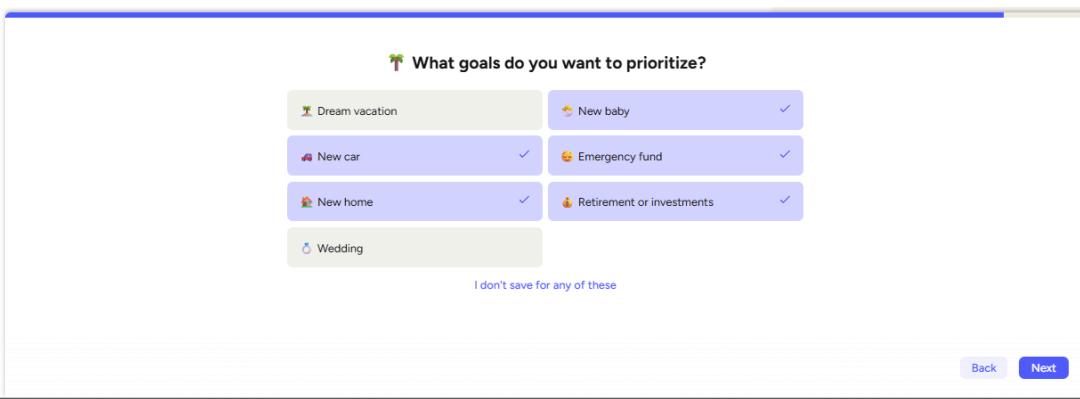
- Fora despesas mensais - mensagem



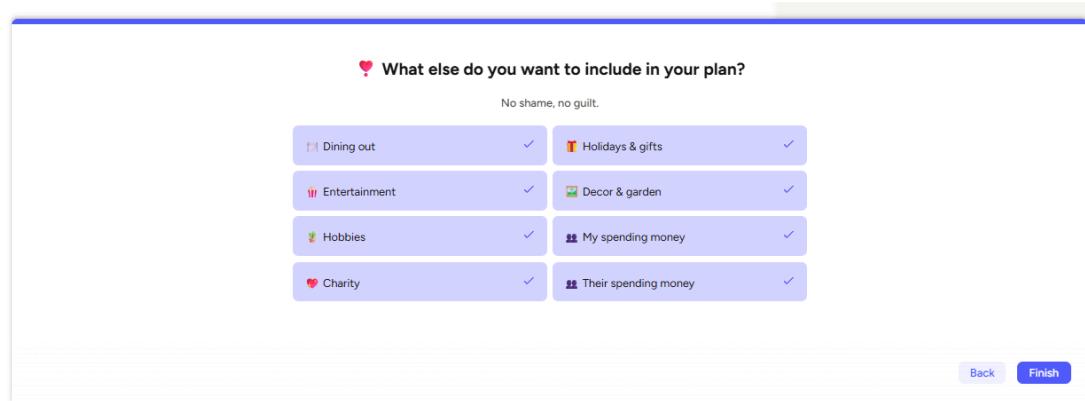
- Lista de coisas que precisa se preparar



- Lista de desejos (metas)



- Outros desejos (prazeres)



- 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

The screenshot shows the YNAB interface for defining targets by category. On the left, a sidebar lists categories grouped into "Bills" and "Needs". The "Mortgage" category is selected. On the right, a modal dialog titled "Mortgage" is open, asking "How much do you need for Mortgage?". It includes a note: "When you create a target, we'll let you know how much money to set aside to stay on track over time." and a "Create Target" button. At the bottom, there is a note: "Step 1 of 3 Personalize your plan" and a "Continue Without Targets" button.

- 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

Nov 2025 ▾

Category Group Undo Redo

Bills Add Category

- 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

Step 1 of 3 Personalize your plan

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

Mortgage

Target

Weekly Monthly Yearly Custom

I need \$5,000.00

By 5th

Next month I want to Set aside another \$5,000.00

Set aside another \$5,000.00 Use for: bills, subscriptions, saving over time Most people choose this

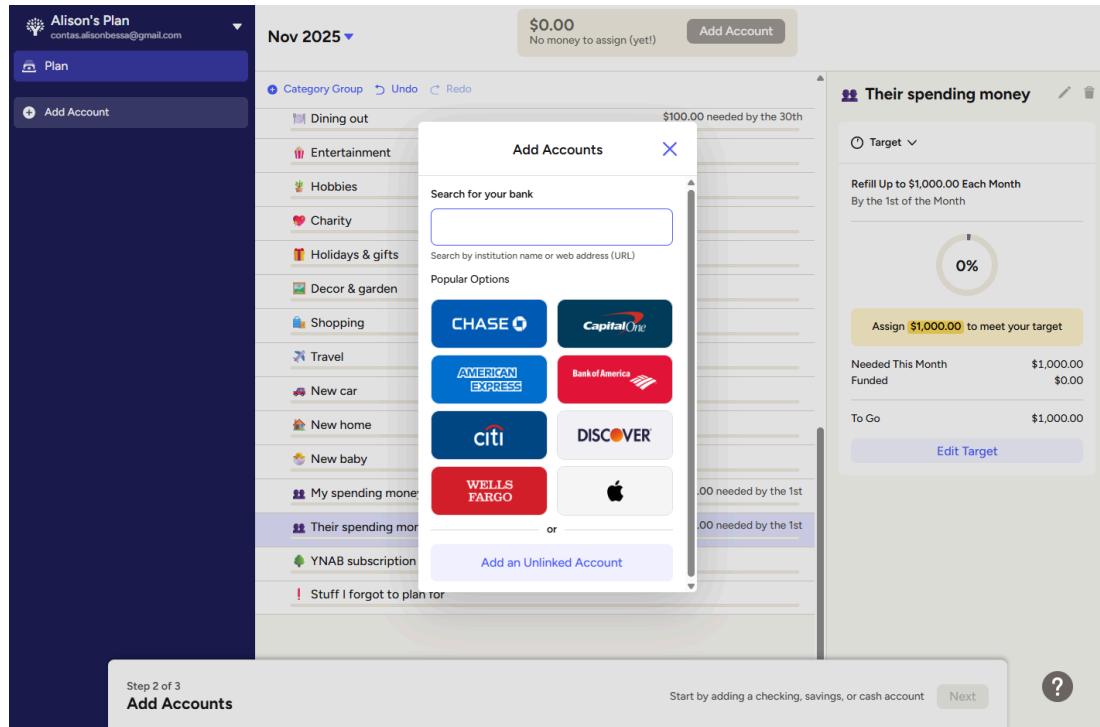
Refill up to \$5,000.00 Use for: gasoline, fun money, dining out Sets a Target to have \$5,000.00 on hand each month. Whatever you don't spend will get applied toward next month's \$5,000.00.

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

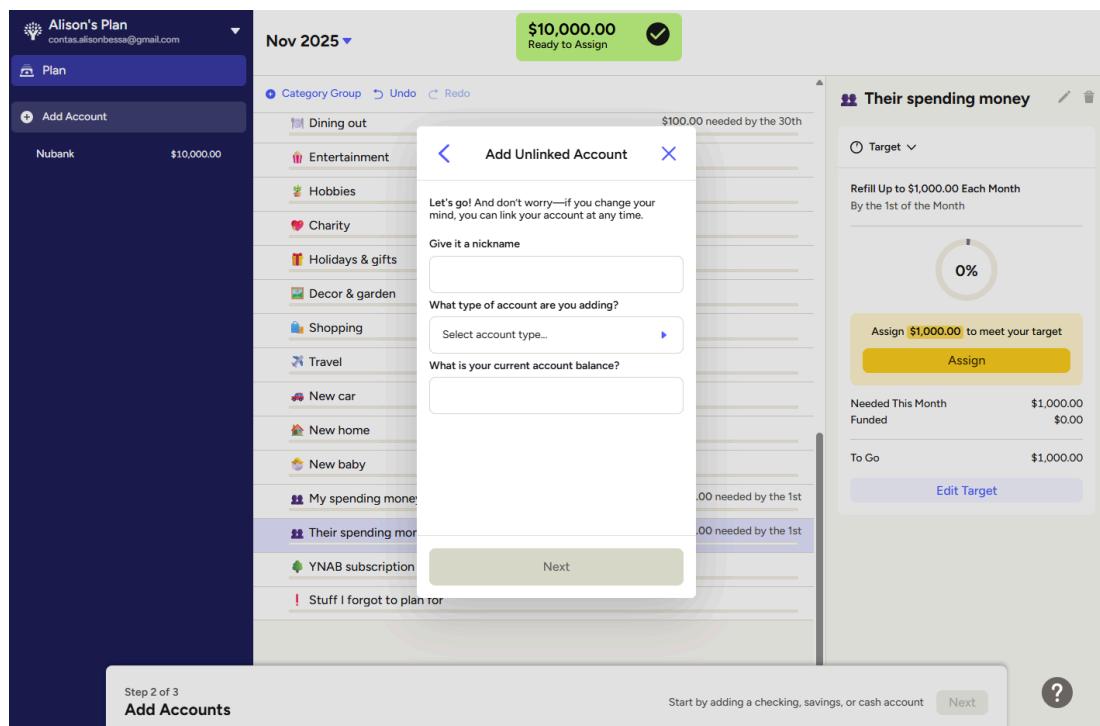
The screenshot shows the YNAB software interface. On the left, there's a sidebar with a tree icon and a date dropdown set to 'Nov 2025'. Below it are buttons for 'Category Group', 'Undo', and 'Redo'. The main area has two sections: 'Bills' and 'Needs'. Under 'Bills', there are categories like Mortgage, Utilities, TV, phone and internet, Insurance, Auto loans, Personal loans, Music, TV streaming, Fitness, and Other subscriptions, all marked as 'No target'. Under 'Needs', there are categories like Groceries, Transportation, Car maintenance, and Bike maintenance, also marked as 'No target'. At the bottom, a callout box says 'Step 1 of 3 Personalize your plan' and 'Targets are like a note-to-self to help give every dollar a job when the time comes. Start with just a few!'. To the right, a detailed view of the 'Mortgage' category shows a target of '\$5,000.00 more needed by the 5th'. It includes a progress bar at 0%, a button to 'Assign \$5,000.00 to meet your target', and a breakdown of 'Amount to Assign This Month' (\$5,000.00) and 'Assigned So Far' (\$0.00). There's also a 'To Go' section with a value of '\$5,000.00' and a 'Edit Target' button.

▼ Step 4 - Criar contas

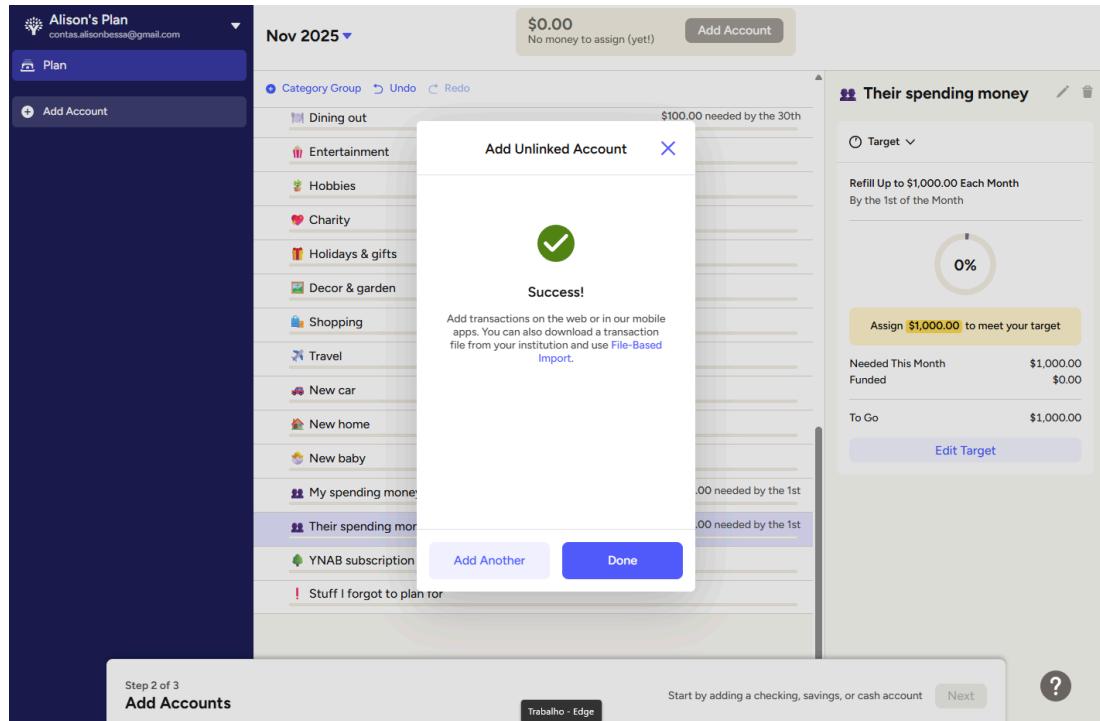
- Talvez fosse interessante criar as contas antes dos pagamentos para definir de onde vai sair o dinheiro
- Modal de escolha de banco



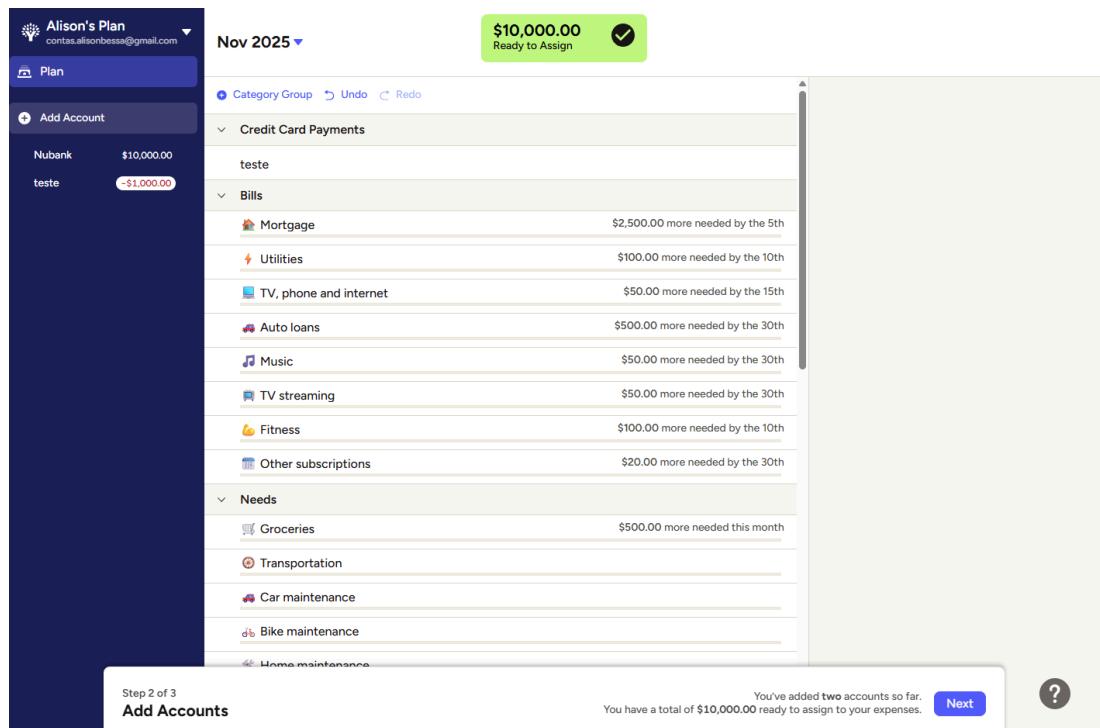
- Cadastro da conta (ou cartão no nosso caso)



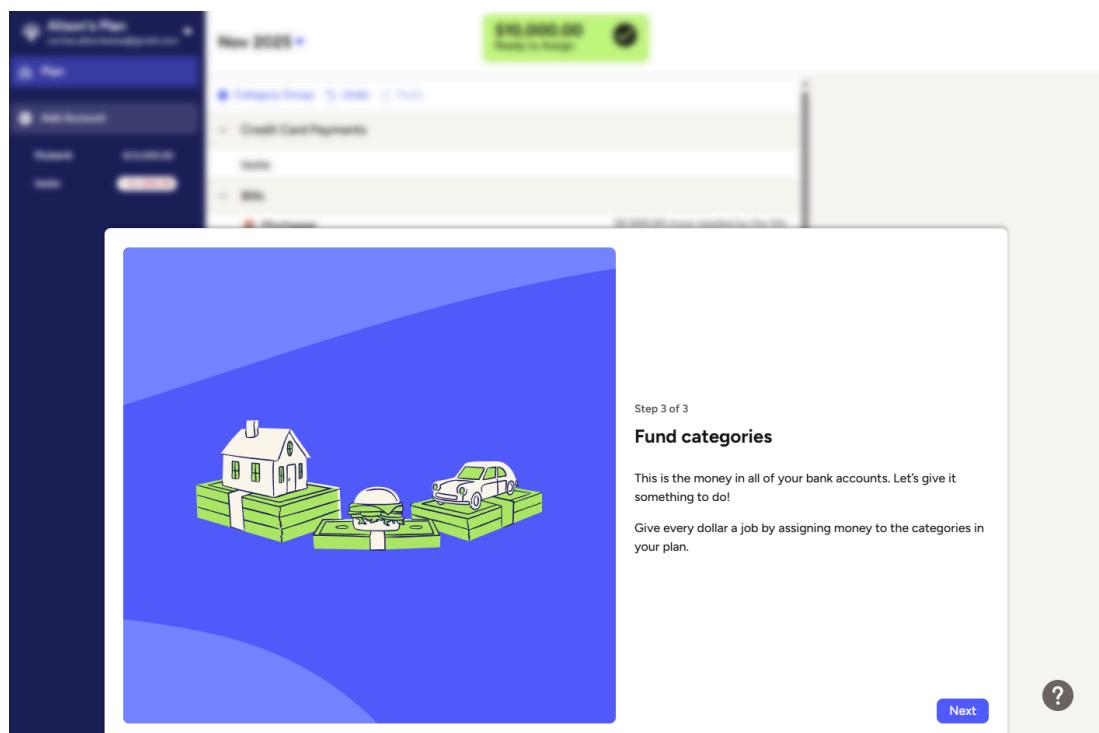
- Final do cadastro



- Mensagem (rodapé) que adicionou a conta

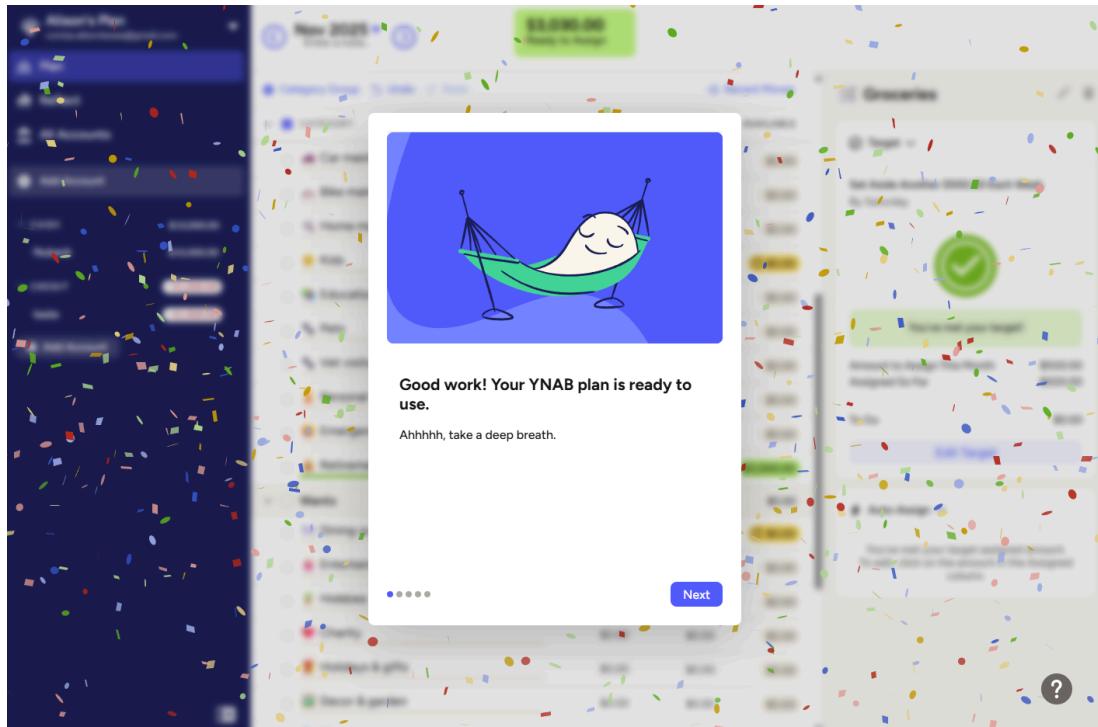


- Dar uma direção pra cada dólar

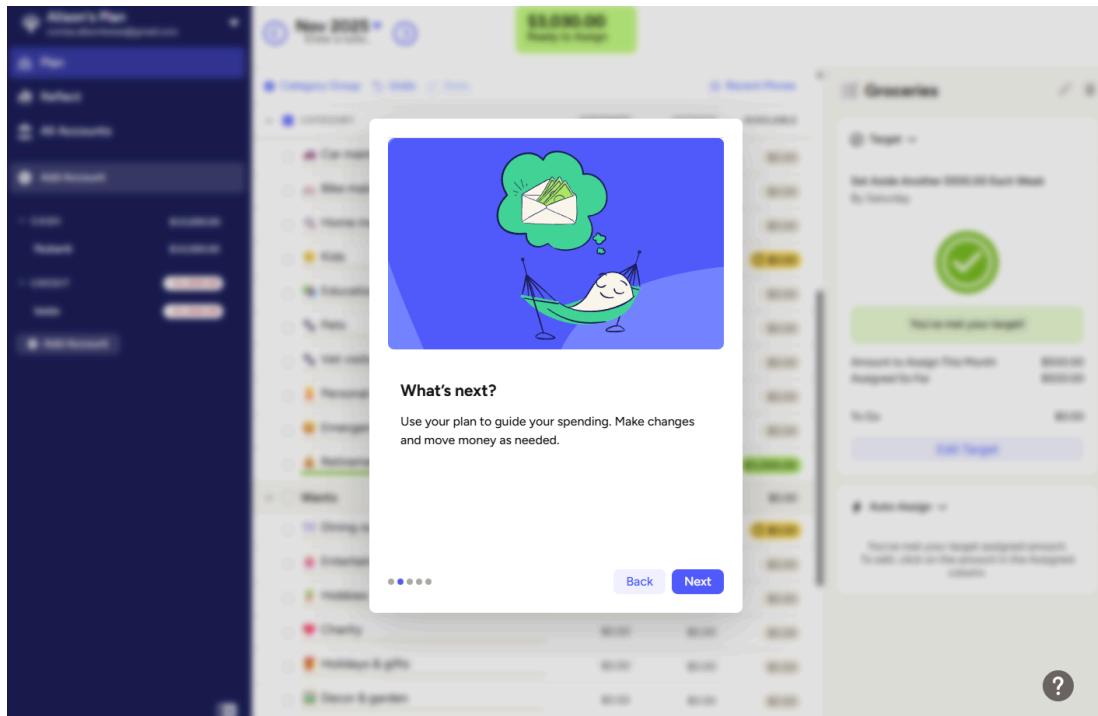


▼ Step 5 - Deu certo

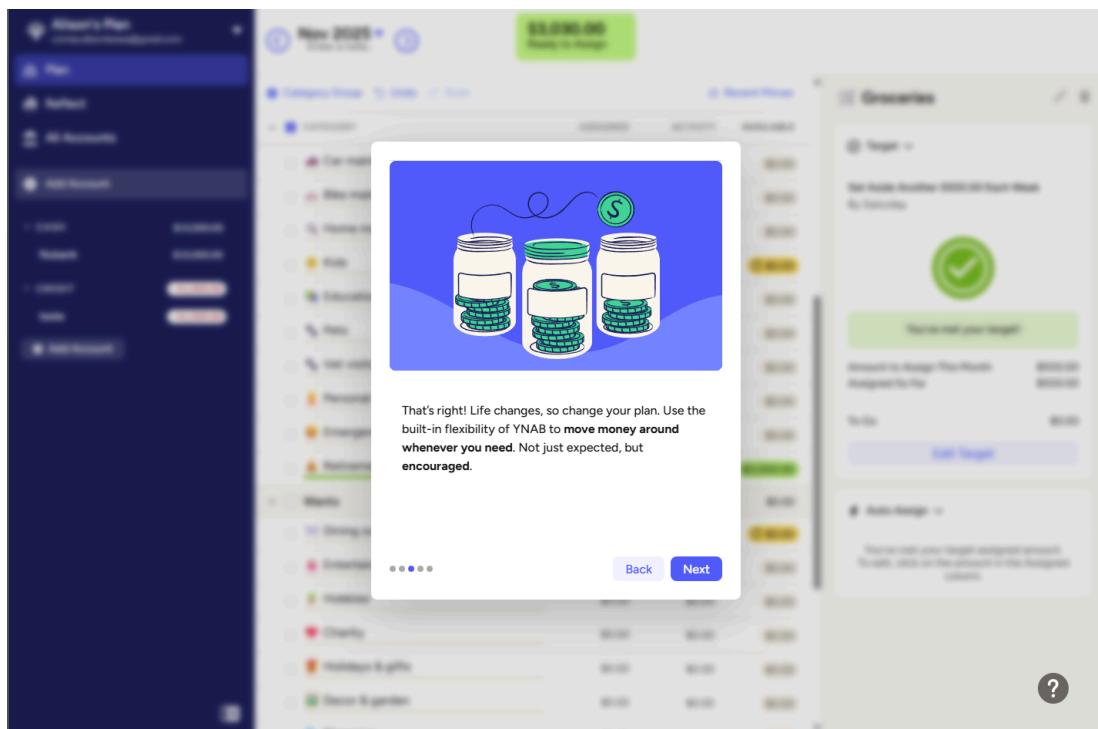
- bom trabalho



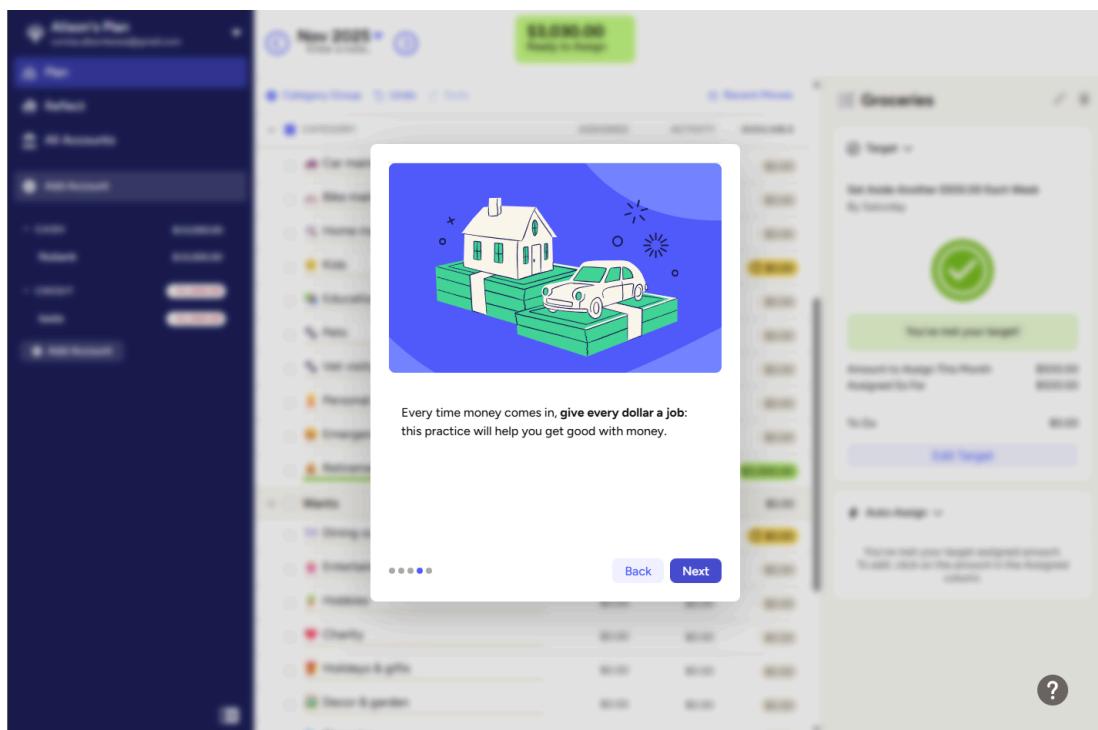
- E agora?



- Movimentar dinheiro



- Dê um destino pra cada dólar



- Suporte

