

# REAL BUDGETING

## FOR REAL PEOPLE

**The Official Playbook**

# HOW BUDGETING CHANGED MY LIFE

In 2016...

- ★ I was hit with a \$370 vehicle registration bill.
- ★ My dog needed a \$6000 surgery.
- ★ My wife and I afforded an amazing wedding and honeymoon.
- ★ We got a flat tire and they all needed replacements.

# HOW BUDGETING CHANGED MY LIFE

Bottom line:

*I don't sweat big expenses because my budget allows me to plan ahead and stay the course!*

# WHY I BUDGET

- ★ Spending money doesn't feel like a crime.
- ★ I don't stress over big expenses.
- ★ Saving and giving is easier to manage.
- ★ I can eat out with confidence.
- ★ I enjoy simple pleasures and modest vacations.
- ★ My wife and I never argue about money! (seriously)

# WHAT IS REAL BUDGETING?

I'm not rich. I used to barely scrape by each month.

I tried using Mint.com but nothing changed. I did a ton of research and realized:

- Too many budget experts are already very wealthy and out of touch with the needs of their audience.
- Most approaches to budgeting are overly simplistic or too complex.

# WHAT IS REAL BUDGETING?

Real Budgeting **isn't**...

- Going to make you rich.
- Going to make debt disappear overnight.

Real Budgeting **is**...

- Based on real world experience.
- An approach to build habits that stick!
- Proven to accomplish goals and peace of mind.

# BUDGET BASICS

# WHAT IS A BUDGET?

- Your budget is simply a collection of *categories* (rent, groceries, vacation etc.) which you assign a dollar amount, like an allowance.
- Your budget will tell you:
  - How much you are allowed to spend on a given category.
  - How much income is necessary to cover your cost of living.
  - How much surplus can be allocated to savings goals.



# BUDGETING MINDSET

# RUN YOUR LIFE LIKE A BUSINESS

You = CEO

Your Money = Employees

Your Budget = Middle-Management

1. Tell your budget what each of your dollars should be doing.
2. Manage your budget, not your money.

# MAKING PURCHASE DECISIONS

Bottom line:

*When your “employees” are doing their jobs, you should make decisions from the budget, not the account balance.*

GETTING  
STARTED

# THE PLAYBOOK

## Step 1:

Go to [YNAB.com](https://ynab.com) and start your free trial.

## Step 2:

Start thinking about all of your current and future expenses.

## Step 3:

What do you *think* is your current cost of living?

# THE PLAYBOOK

## Step 4:

Open your new YNAB budget and create categories for ALL of your expenses.

## Step 5:

Start allocating funds to each category.

## Step 6:

Look at the “total amount budgeted”.  
This is your **true** cost of living!

# THE PLAYBOOK

## Step 7:

Download the YNAB mobile app and move it to your homescreen.

## Step 8:

Check your budget before making purchases

## Step 9:

Set goals and don't lose momentum!

# TAKE YOUR BUDGET TO THE NEXT LEVEL!

This is just the beginning.

You've got a lot to learn but Real Budgeting is here to make this quick, painless, and rewarding!



# TAKE YOUR BUDGET TO THE NEXT LEVEL!

Try the Real Budgeting intro course for free. Here's why:

- Save time getting setup.
- Avoid the headache of figuring it out on your own.
- Setup your goals correctly from the start.
- Build good habits faster.
- Achieve peace of mind using our simple yet effective strategies.

**Learn More Now!**