

# YNAB CHEAT SHEET

1. Count up everything you currently have for money. Cash, checking, short term savings, etc. Basically all of the money within your control.
2. Enter that amount as **Supplemental income** in the register (under “Inflow”) which means that it is available to budget right now in the current month.
3. Go the [Budget window](#) and tweak/customize the **Categories** and **Sub-Categories** to fit your specific situation.
4. Using the large “Available” number at the top of the [Budget window](#) (the total balance that you entered as **Supplemental income**) start assigning amounts to every **Cat** and **Sub-Cat** that needs to be funded *before you get paid again*.
5. Do step #4 until the “Available” amount at the top of the page reaches zero (\$0.00).
6. If you have any money left after step #4 then just assign it to a **Category** named “Buffer” to help save up a months worth of income so that you can fully utilize the YNAB *methodology* with the software.
7. As you spend money, record every transaction using the appropriate **Category** putting the amount you spent under the Outflow column in the [Register](#). This applies whether you wrote a check, transferred electronically, debit card or cash. It’s all the same.
8. When new income arrives, repeat steps 2 through 6 and keep doing #7.
9. Once you have saved up a full “Buffer” (1 month’s worth of normal expenses) then you can start entering your income as **Primary** which tags it as available for the next month.
10. And most important of all. Stick to your plan or this whole exercise is just a waste of your time. You are the master of the budget and once in place it - the budget - is the master of your money. Follow that and you'll win.

This guide assumes that you do not have a Buffer yet. If you do then all you need to do is enter the 1 months worth of money as Sup then start entering any new income as Primary as they arrive. The other steps still apply except for #4 where it says “...before you get paid again”. If you have a Buffer that should read “next month”.

## HOW TO “TRANSFER” THE BUFFER AMOUNT (ONCE IT’S FULL) TO SHIFT YNAB INTO “BUFFER” MODE.

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1. Enter the amount you have saved as a negative number in the “inflow” column of the [Register](#) under “Buffer” (or whatever you named your saving-for-the-buffer **Category**).
2. Enter that same amount as **Supplemental income** in the “inflow” column of the [Register](#).
3. Your “Buffer” **Category** should now be blank in the [Budget window](#) and the “Available” amount at the top should show the amount of your full “Buffer” ready to budget!