

# YNAB Certified Coaching Course Syllabus

## Week 1

**Live Session:** Welcome and Practice Call Logistics

### Course Content

- Welcome
- Course Expectations
- Code of Ethics
- Finding Your “Why” in Coaching
- Practice Calls

**Live Session:** Client Personas and Situations

### Course Content

- Client Personas
  - Persona 1: Overwhelming Financial Situation
  - Persona 2: Disorganized
  - Persona 3: Over-Complicator
  - Persona 4: Spending Problems
  - Persona 5: The Optimizer
- Client Situations
  - Situation 1: Having Trouble Getting Started
  - Situation 2: Has Specific Questions About YNAB
  - Situation 3: Transitioning from a Different System
  - Situation 4: Trying to Pay Down Debt
  - Situation 5: Low Income, Starting Without a lot of Money
  - Situation 6: Never Heard of YNAB

# Week 2

## **Live Session:** The YNAB Method Part 1 (Reality & Stability)

### **Course Content**

- The YNAB Method: Overview and History
- Give Every Dollar a Job
- Reality: What Does This Money Need to Do Before I'm Paid Again?
- Give Every Dollar a Job Software Implementation
- Reality: Analogies and Explanations
- Reality: Common Confusion Points
- Other Systems and the Myth of Forecasting
- Working with Forecasters
- Stability: What Larger or Less Frequent Spending do I Need to Prepare For?
- Stability: Software Implementation
- Stability: Analogies and Explanations
- Stability: Common Confusion Points
- How to Discover Non-Monthly Expenses
- Emergency Funds

## **Live Session:** The YNAB Method Part 2 (Resilience & Creation)

### **Course Content**

- Resilience: What Can I Set Aside for Next Month's Spending?
- Resilience: Software Implementation
- Resilience: Analogies and Explanations
- Resilience: Common Confusion Points
- Dealing With Variable Income
- Creation: What Goals, Large or Small, Do I Want to Prioritize?
- Creation: Software Implementation
- Creation: Analogies and Explanations
- Creation: Common Confusion Points

# Week 3

**Live Session:** The YNAB Method Part 3 (Flexibility)

## **Course Content**

- Flexibility: What Changes Do I Need to Make, If Any?
- Flexibility: Software Implementation
- Flexibility: Analogies and Explanations
- Flexibility: Common Confusion Points
- Find the Money First

**Live Session:** Targets and More

## **Course Content**

- Targets, Planning, and More
- Planning Ahead vs Spending Plan
- Targets
- Practical Considerations
- The Downside of "Workarounds"
- Creating Demonstration Spending Plans
- When to Start Over
- Three Ways to Start Over

# Week 4

## **Live Session:** Walking a Client Through Setup

### **Course Content**

- Preparing for your First Client
- General Considerations
- In Person vs Virtual Calls
- Helping Clients Make Decisions
- Balancing Your Expertise with Their Priorities
- Learning to Parse Questions
- How to Walk a Client Through Setup
- To Link or Not to Link
- For Someone Completely New to YNAB
- A Client with an Existing Spending Plan
- Different Category Structures
- What a Client Sees When Using YNAB for the First Time

## **Live Session:** Credit Cards and the Loan Planner

### **Course Content**

- Credit Cards
- The Right Way to Handle Credit Cards
- The Wrong Way to Handle Credit Cards
- The Credit Card Float
- Credit Card Payments and Refunds
- Interest Charges
- Credit Overspending
- Loan Accounts

# Week 5

## **Live Session:** Understanding Savings

### **Course Content**

- Savings
- Why People Use Savings Accounts
- Accounts vs Categories
- How Much to Keep in Savings
- Tracking Accounts

## **Live Session:** Debt Pay Down Strategies

### **Course Content**

- YNAB's Debt Pay Down Strategies
- Preparing For Non-Monthly Expenses as a Debt Prevention Tool
- Snowball vs Avalanche vs Custom Debt Strategies
- Take Ten Minutes and Free up the Money
- Paying Off Debt vs Getting a Month Ahead

# Week 6

## **Live Session:** Managing Money with a Partner

### **Course Content**

- Using YNAB with a Partner
- Teaching How to Use YNAB with a Partner
- Helping Reluctant Partners
- Different Ways to Divide YNAB Work Between Partners
- Different YNAB Set Ups for Partners

## **Live Session:** Practice Call Debriefs

### **Course Content**

- Practice Call Debriefs

## **Weeks 7 - 9**

**Live Session:** Practice Call Debriefs

**Course Content**

- Practice Call Debriefs

**Live Session:** Practice Call Debriefs

**Course Content**

- Practice Call Debriefs

## **Week 10**

**Live Session:** Practice Call Debriefs

**Course Content**

- Practice Call Debriefs

**Live Session:** Wrap Up and Next Steps

**Course Content**

- Wrap Up