



Make Change That Matters

Show your money who's boss.

- Organize your expenses
- Identify your financial goals
- Create a debt paydown plan
- Learn to love how you spend

Welcome to a new and improved money mindset!

So, you've decided that you need to make a plan for your money. Maybe you have debt to pay down, a home renovation to plan, exotic lands to explore...or maybe you're just ready to feel like you have more control over your future. Congratulations on taking that first step! It might seem like all you did so far was click a button but you got to the point of seeking out the information and wanting to click the button. And you clicked that button so well!

So far you're undeniably good at this—add a little planning into the mix and you'll be unstoppable.

Money can be complicated. It's like this swirling vortex of math, emotions, experiences, time, fears, and aspirations. Sometimes it seems easier to stand off to the side and order DoorDash than it is to jump in and tame that beast—but not you, Best Button Clicker in the Realm. You've decided to organize your finances, untangle your money-related emotions, face your fears, follow your dreams, and to push the buttons that really matter. It's all kind of a big deal.

Let's dive in and figure out what you want and how you can get there.



Introducing your very own Make Change That Matters Workbook!

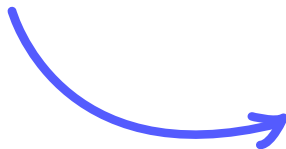
This workbook is divided into two main sections, although there's some overlap in each, because humans are complicated like that.

Your mindset: Think of it like couples counseling for your feelings and finances.

Your money: This involves bills, banks, account balances and big decisions.

Start with whichever section is more likely to motivate you. By the time you're finished, you'll be well-equipped to create (and follow!) a spending plan.

Here's what we'll be covering:



Quick Navigation

MINDSET

- Map Your Goals
- Self-Assessment
- Journal Journey
- Face the Future

MONEY

- Organize Your Finances
- Monthly Bills
- Frequent Expenses
- Non-Monthly Expenses
- Plant a Wish Farm
- Address Your Debt
- Debt Paydown Plan
- Next Steps



MINDSET

Your Mind on Your Money and Your Money on Your Mind

Let's face it, money and emotions are closely linked. Whether it's the nagging guilt of occasional overspending, anxiety around debt, or the frustration of overdrawn accounts (yet again), our relationship with money is often tied to our mental health.

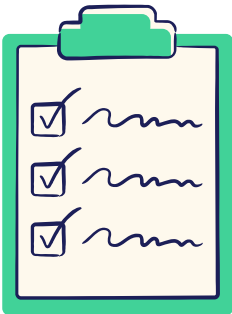
Let's explore your relationship with money. There are no right or wrong answers here, and there's absolutely no math! So just relax, answer honestly, and see where this exercise takes you.





Map Your Goals

Find Your Financial “Why” *It’s easier to commit to spending less and saving more when you have specific goals in mind. You’re not just organizing your finances, you’re making a plan for your future!*



What are some financial goals you have? (Try to limit to your top three or fewer)

- ☐ Save an emergency fund
- ☐ Build a bigger financial cushion
- ☐ Pay for a move
- ☐ Save for retirement
- ☐ Start investing
- ☐ Save for a house
- ☐ Home improvement project
- ☐ Pay for a wedding
- ☐ Save for a baby/expand your family
- ☐ Save for a new car
- ☐ Take a vacation
- ☐ Save for something fun:
- ☐ Go back to college or continue your education
- ☐ Pay for preschool, private school, sports, or camp
- ☐ Pay off debt
- ☐ Other:
- ☐ Other:
- ☐ Other:

Approximately how much money would you need to save to accomplish your goals and what’s your desired time frame for doing so?

Goal (in order of priority) <i>Example: Vacation</i>	Approximate cost <i>\$2,000</i>	Estimated Date <i>July 2023 (1 year away)</i>	Monthly Savings Rate <i>\$166/month</i>
1.			
2.			
3.			



Self-Assessment

Check Yourself. You know what you want, now let's figure out what's currently standing in your way.



What's your biggest personal obstacle when it comes to managing your finances? (Select all that apply)

- ☐ Save an emergency fund
- ☐ I don't know where to start
- ☐ It's stressful to think about
- ☐ There's never enough left over
- ☐ It's overwhelming
- ☐ I don't have the time
- ☐ I haven't been ready to face my situation
- ☐ I haven't found a system or process that works
- ☐ Other:

How would you rate your current financial situation from 1-5? (1 = I'm not at all where I want to be; 5 = I feel great about where I am financially)

1 . . 2 . . 3 . . 4 . . 5



Journal Journey

Dear Diary. Get out your favorite pens, stickers, and highlighters and let's do some journaling! Or just type your answers below. Let's take a minute to reflect on your relationship with money.



What was money like in your household when you were growing up?

What is money like for you now?

What are your highs/good/happy/proud moments around your finances?

What are your lows/frustrations/challenges/struggles around your finances?



Face the Future

Moving Forward. *Get ready to program your time machine for a successful expedition to your financial future.*



What would you like to learn more about? (For example: making a spending plan, investing, real estate, retirement savings, entrepreneurship, debt, insurance, savings tools, etc.)

What expenses are notable in the next month or two?

Are there any significant upcoming expenses in the next year?



Are you avoiding any financial task, project, or reality? (Don't worry, you don't have to do anything with this yet. We're just putting it on paper to free up some mental space!)

What are some things you'd like to devote more money to?

How can you use your finances to take better care of your body, mind, emotions, spirit, and relationships?





Money Matters

They say that money can't buy happiness, and while it's a theory that many of us would like to test for ourselves, there's definitely some truth in that.

We've heard a **ton of personal finance stories** over the years and the common thread is it isn't how much people have, but how confident they feel about managing it.

People who know that their spending and saving lines up with their priorities experience less money stress. And less money stress equals happiness. That's science. Or math. Or common sense. (It's something, I swear.)

So, is money the key to happiness...or is a money *plan* the key to happiness? Or is making a plan for your money the key to less money stress which is the key to happiness? Let's find out for ourselves.





Organize Your Finances

Show Me the Money. *You can't change your reality unless you fully understand it, so let's get familiar with the details. You'll need access to bank account and credit card logins to complete this section (but it's worth the effort! It's really just more button clicking and you're excellent at that.)*

What is your monthly take-home pay?

Paycheck #1:

Paycheck #2:

:

:

Total:

What are your account balances?

List out the money available to you right now. This is liquid money like checking accounts, savings accounts, high-yield accounts, cash, Venmo balances, etc. You don't need to list any retirement accounts here.

Account	Balance
Checking Account	\$
Savings Account	\$
Cash	\$
	\$
	\$
	\$
	\$
Total	\$





Monthly Bills

Develop the Skills to Pay the Bills

The good news and the bad news about monthly bills is that they show up every month. How is that good news? Good question. It makes planning for them easier though.

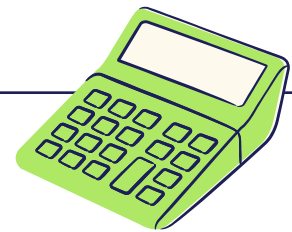
List how much you pay, the due date, and check the box if this bill is on auto-pay. Check the “Negotiable” box if any of these could be eliminated, shopped around, or negotiated down. We’ve listed out the basics but be sure to add any we may have missed!

Remember to add the following monthly expenses:

- Subscriptions (entertainment, software, etc.)
- Childcare expenses (daycare, babysitting, etc.)
- Home services (landscaping, housekeeper, etc.)
- Extracurricular activities (music, athletics, etc.)

Don’t sweat it!

If this part seems daunting, feel free to estimate your best guess at bills, or take a break and have a snack before picking up this next section.



Bill	Amount	Due Date	Autopay	Negotiable	Notes
Mortgage / Rent			<input type="checkbox"/>	<input type="checkbox"/>	
Water			<input type="checkbox"/>	<input type="checkbox"/>	
Electric			<input type="checkbox"/>	<input type="checkbox"/>	
Gas			<input type="checkbox"/>	<input type="checkbox"/>	
Internet			<input type="checkbox"/>	<input type="checkbox"/>	
Phone			<input type="checkbox"/>	<input type="checkbox"/>	
Car Payment			<input type="checkbox"/>	<input type="checkbox"/>	

[illegible]



Frequent Expenses

Make (and Keep) the Change. Now let's tackle those necessary expenses that occur regularly but aren't monthly bills. Although some of these categories can't be eliminated (I'm looking at you, groceries), these expenses often allow for a little wiggle room if you're searching for opportunities to save money.

Estimate how much you pay now and then decide if that amount seems reasonable or if you'd like to increase or decrease the amount you spend. Get competitive with yourself about the potential to cut costs! Use the Notes section to brainstorm ways to save.

Expense	Amount Spent Monthly	Increase Amount	Decrease Amount	Maintain Amount	Notes
Groceries		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Gas/Transportation (Fuel, tolls, public transit)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Dining Out (Including food delivery)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Fun Money (Frivolous spending)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Personal Care (Grooming, makeup)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Entertainment (Movies, games, toys)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
Household Goods (Paper products, soap)		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	



Expense	Amount Spent Monthly	Increase Amount	Decrease Amount	Maintain Amount	Notes
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

What area of spending is your biggest challenge?

- ☐ Groceries
- ☐ Dining out
- ☐ Fun Money
- ☐ Entertainment
- ☐ Non-essential shopping
- ☐ Personal care
- ☐ Other:

What steps could you take to reduce your spending in that category?

- ☐ Make a weekly or monthly meal plan
- ☐ Shop at a different store
- ☐ Utilize ingredients I already have on hand more often
- ☐ Cook at home more often
- ☐ Take advantage of special offers/deals/coupons at restaurants
- ☐ Decide to prioritize fewer “nice” nights out vs. lots of fast food
- ☐ Plan monthly outings in advance and set money aside for them
- ☐ Use everything I already have before buying more
- ☐ Explore less expensive ideas for fun
- ☐ Cancel streaming subscriptions
- ☐ Unsubscribe from brand emails and social media accounts
- ☐ Only indulge in non-essential shopping on one day per week
- ☐ Wait 24 hours before making non-essential purchases
- ☐ Other:
- ☐ Other:



Non-Monthly Expenses

Set Up Some Sinking Funds. True Expenses are those expected—but somehow still unpredictable—expenses that pop up on an irregular basis throughout the year. They're also known as variable expenses and the money you save for them is often called a “**sinking fund**.”

You can make these expensive surprises more manageable by estimating how much you'll need and setting aside the appropriate amount monthly (or whenever you have some extra cash) instead of getting hit with a big bill all at once.

Which of the following expenses applies to your situation?

Expense	Total Needed	Save Per Month	Essential	Notes
Ex: Car Insurance	\$300 per quarter	\$100	<input checked="" type="checkbox"/>	State Farm — billed on the 15th
Car Insurance			<input type="checkbox"/>	
Auto Maintenance (Oil changes, new tires, repairs, etc.)			<input type="checkbox"/>	
Home Maintenance (Repair/replace appliances, roof, flooring, paint, HVAC, etc.)			<input type="checkbox"/>	
Clothing (Shoes, bathing suits, back to school clothes, special occasions)			<input type="checkbox"/>	
Health (Dental, eye care, therapy, co-pays, prescriptions, deductible)			<input type="checkbox"/>	



Expense	Total Needed	Save Per Month	Essential	Notes
Gifts (Birthdays, holidays, celebrations)			<input type="checkbox"/>	
Car Registration (License, tag renewal, etc.)			<input type="checkbox"/>	
Charitable Giving (Thrifting, donations, fundraising contributions)			<input type="checkbox"/>	
Holiday Season (\$100/month would give you \$1200 for gifts, activities, and decor)			<input type="checkbox"/>	
Vacation (Airfare, hotels, activities, souvenirs)			<input type="checkbox"/>	
Education (Continuing education, tuition, books, courses)			<input type="checkbox"/>	
Home Decor (Linens, throw pillows, furnishings, art)			<input type="checkbox"/>	
Pet Care (Supplies, treats, vet visits)			<input type="checkbox"/>	
Credit Card Fees (Annual fees)			<input type="checkbox"/>	
Kids' Activities (Summer camp, sports gear, ballet shoes, etc.)			<input type="checkbox"/>	
School Expenses (Supplies, field trips, yearbooks, school pictures)			<input type="checkbox"/>	
Tech Replacement (New cell phone, laptop, tv)			<input type="checkbox"/>	



Expense	Total Needed	Save Per Month	Essential	Notes
Annual Subscriptions (AAA, Amazon Prime, Adobe, Costco, Sam's Club)			<input type="checkbox"/>	
Professional Expenses (Licensing, domain renewals, web hosting)			<input type="checkbox"/>	
Taxes (Including software or tax prep)			<input type="checkbox"/>	
Investments (529 or retirement contributions that aren't deducted from your paycheck)			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	
			<input type="checkbox"/>	



Plant a Wish Farm



You Deserve a Little Treat. *Alright, there's been a whole lot of talk so far about boring bills and stuff you shouldn't buy, and frankly, it's just not fun. It's what gives money management a bad name—no one likes feeling guilty or restricted.*

Well, the truth is that **planning your spending allows you to buy what you want** by helping you avoid accidentally spending money on stuff that doesn't matter. When you align your spending with your priorities, you can **spend without guilt or regret** because you know the money was earmarked for the occasion.

And that's why we're going to plant a **Wish Farm**, friends. Go through your Amazon wishlist, your Pinterest board, or whatever online shopping carts

that are full but haven't been through checkout yet and choose three things that you'd really like to buy—pick one item for each cost category (small purchase, medium purchase, and large purchase.)

When you create a spending plan, you'll add these items as categories (plant your wish seed) and assign extra money to them (water your wish seed) until you fully fund one (harvest your bounty) and can replace it with a new wish! Isn't this fun?

Wish Item	Total Price	Notes
(S)		
(M)		
(L)		



Address Your Debt



A-E-I-O-U. *Okay, here’s the thing—when it comes down to it, money management is a way to make a plan for your future. It’s about potential, priorities, promises, and peace. But debt? It keeps you shackled to your past.*

It forces you to pay for decisions you’ve already made (with interest) and it robs you of opportunities that you could explore if you didn’t have these extra payments hanging over your head. Debt’s annoying at best and soul-sucking at worst. Let’s smash it to pieces.

List your monthly payments, loans, and debt balances here. These are things like credit cards, student loans, mortgages, car payments, payment plans, and any **buy now, pay later** purchases (like Affirm or Klarna payments).

Name	Total Balance	Monthly Payment	Bill Due Date	Interest Rate
Ex: Credit Card	\$5,324	\$35	15th of every month	21.5%



Debt Paydown Plan

Train for the Debt Demolition Derby. Take a look at the debts you listed on the previous page. Which three would you like to pay off first? Some people like to take the **debt snowball** approach and tackle their smallest debt first, just to gain some momentum with an easy win. Others prefer the **debt avalanche** method, where you pay off your debts according to

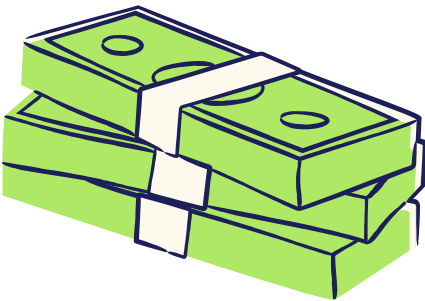
which ones have the highest interest rates, so you'll pay less overall. With either method, once you pay off a debt, you take the extra money you were using to pay off debt #1 and throw it at debt #2. Every time you pay off a debt, you'll have more money to use to attack the next debt.

List your debts in order of importance, based on which you'd like to pay off first.

	Name	Monthly Payment	Remaining Balance
1.			
2.			
3.			
4.			
5.			
6.			



If you're not convinced that a little extra cash can make a big difference, experiment with **YNAB's Loan Planner** by signing up for a free trial. It calculates how much money an extra payment will ultimately save you in terms of interest and how much time will be shaved off of the life of the loan.



\$1,740.00

Required Minimum Payment

Monthly Payment

1,840.00

Copy and go to my budget

Payoff Date

Jun 2045

Your original payoff date is Jun 2047

One time extra in Oct

Extra one-off payments can have a large impact on your loan.

Reset all changes

\$300K

\$225K

\$150K

\$75K

\$0

2023

2027

2031

2035

2039

2043

2047

Current Track

Simulation

Paying +\$100.00 extra every month

\$16,945.18

Interest Savings

2 years

Time Savings

Remaining to Pay

\$477,054.70

Principal

\$319,065.87

Interest

\$157,988.83

It's easy to throw an extra \$100 at a mortgage when it save you over **\$10,000** and more than **two years!**

21



Next Steps

From To-Do to To-Da! Most people get to this point and just stop right here. But what we'll do next is take this plan and turn it into something incredibly powerful to get you further ahead in life.

But how?

In the email series that follows this workbook, you'll learn exactly how to manage money using a proven process: YNAB's Four Rules. Here's a sneak peek at what your YNAB plan might look like...

Wish Farm	Available to Spend
Roller Skates	\$10.00
Air Fryer	\$0.00
New Couch	\$0.00

All Money Assigned	
Bills	Available to Spend
Mortgage	\$0.00
Fully Spent	
Groceries	\$275.00
Funded. Spent \$125.00 of \$400.00	
Electric	\$85.00
Funded	
Gas	\$100.00
Funded	
Phone	\$70.00
Funded	
Frequent	Available to Spend
Student Loan	\$250.34
Funded	



Budget



Accounts



Transaction



Reports



Help



Set up something similar by using a pen and paper, a spreadsheet, or go ahead and set it up in [YNAB](#). You don't have to give us your credit card information (and you get a free month!), so you can experiment with the process without worrying about another subscription that you might forget to cancel.

Stick with us through the short email series, and you'll know exactly how to organize your finances like a pro! With that, you're well on your way to less money stress! Take a moment to celebrate your work here—this was a lot to do! Now keep up the momentum you've built:

What would be the most helpful for you moving forward?

I'd like to try [YNAB for free](#) for 34 days.

I'd like to participate in one of YNAB's [free Q&A sessions](#).

I'd like to watch a [video playlist](#) that will teach me how to set up YNAB.

I'd like to join the [30-Day More Money Challenge](#) to save money and reset my spending.

I'd like to sign up for [YNAB's Weekly Roundup](#) for more tips and tricks.

I'd like to subscribe to [YNAB podcasts](#).

I'd like to follow YNAB on [Instagram](#), [Facebook](#), [Twitter](#), [YouTube](#), or [TikTok](#)



Thank you for embarking on this little journey with us. When you downloaded this planner, you also signed up for a series of five Money Mindset emails. Please open them, read them, enjoy them, and learn even more about the facts and feelings of managing money.

So, this isn't goodbye but until we meet again—in your inbox.

See You Then,
YNAB