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[Best Personal Accounting Program For Mac](#)

YNAB 3 v3.1.6.2393 (Trial Mode) - sample.ynab3

File Edit View Help

Accounts \$13,761.57

- Checking \$7,712.71
- Credit Card **-\$325.77**
- Savings \$6,374.63

Add Account

Budget

Reports

HELP

Customizing Categories
Assigning Dollars to Jobs
What is My YNAB Buffer?
How do I start without one month's income saved?
How do I start in the middle of the month?
The Four Rules of YNAB

CATEGORIES	April '10			May '10		
	BUDGETED <small>(quick budget)</small>	OUTFLOWS	CATEGORY BALANCE	BUDGETED <small>(quick budget)</small>	OUTFLOWS	CATEGORY BALANCE
Charity	550.00	-500.00	150.00	550.00	-500.00	200.00
Tithing	500.00	-500.00	0.00	500.00	-500.00	0.00
Other	50.00		150.00	50.00		200.00
Food	480.00	-472.81	20.09	480.00	-471.71	37.09
Groceries	400.00	-406.71	-6.71	400.00	-393.56	6.44
Restaurants	80.00	-64.10	28.80	80.00	-78.15	30.65
Housing	1,338.00	-1,565.38	252.62	1,440.00	-1,200.00	542.80
Mortgage/Rent	1200.00	-1,200.00	0.00	1200.00	-1,200.00	0.00
Other	48.00	-45.20	302.80	150.00		452.80
Maintenance & Repairs	90.00	-320.18	-90.18	90.00		90.00
Insurance	437.81	-352.71	255.30	437.81	-352.71	340.40
Health	250.00	-250.00	0.00	250.00	-250.00	0.00
Auto	57.21	-57.21	0.00	57.21	-57.21	0.00
Life	85.10		255.30	85.10		340.40
Homeowner's/Renter's	45.50	-45.50	0.00	45.50	-45.50	0.00
Personal	644.19	-130.90	-1,347.44	644.19	-188.95	-492.20
Doctor, Dentist, Prescriptio...	35.00	-90.00	15.00	35.00		50.00
Gifts	50.00		101.45	50.00	-112.08	39.37
Miscellaneous	59.19		122.01	59.19	-45.15	136.05
TOTALS	55,259.00	-\$4,159.51	\$4,469.20	\$5,346.00	-\$4,033.14	\$5,846.83

Available to Budget: April '10: \$197.91; May '10: \$787.94

YNAB Buffer: April '10: \$3,733.94; May '10: \$4,387.94

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The screenshot shows the YNAB 3 v3.1.6.2393 (Trial Mode) - sample.ynab3 interface. The main window displays a budget overview for April and May 2010. The left sidebar shows 'Accounts' with a total of \$13,761.57, including Checking (\$7,712.71), Credit Card (-\$325.77), and Savings (\$6,374.63). Below this are sections for 'Budget' and 'Reports'. The main area shows a table with columns for 'BUDGETED', 'OUTFLOWS', and 'CATEGORY BALANCE' for both April and May. The categories listed include Charity, Food, Housing, Insurance, and Personal. The 'TOTALS' row shows a YNAB Buffer of \$3,733.94 for May and \$4,387.94 for June.

CATEGORIES	April '10			May '10		
	BUDGETED Quick Budget	OUTFLOWS	CATEGORY BALANCE	BUDGETED Quick Budget	OUTFLOWS	CATEGORY BALANCE
Charity	550.00	-500.00	150.00	550.00	-500.00	200.00
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Miscellaneous	59.19		122.01	39.19	-45.15	136.05
TOTALS:	\$5,259.00	-\$4,159.51	\$4,469.20	\$5,346.00	-\$4,033.14	\$5,846.83

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