

Your finances **simplified** forever!

Or :

- How to never have to worry about it again
- Buy yourself a new smartphone without any worries
- Buy clothes without crying when you receive your credit card bill!

“And here we go
again...”

“Honestly? Does he really want to
put me in a bad mood today or
what?”



“Nah but seriously!”

“It's already pissing me off, I'm going to close his file...”

(No wait! I swear it's top!)



Why these slides

- **Never** having to say something like:
 - “F*** I don't know how I did it, but I'm still in financial trouble!.....”
 - “This money drives me nuts, I work hard at job and I can't even enjoy my life the way I want!”
 - “I don't even know how I'm gonna pay you back what I owe you...”

How ?

A concrete example from 27.06 to 27.07

Step 1 - 27.06.2015

- Receiving your salary
- Bank
 - Salary transfer on our **joint account**
- YNAB
 - + CHF 4'727.85
- Todo
 - Nothing, everything is **automated!**

Step 2 - 28.06.2015

- Payment of usual joint expenses (rent, M-budget, etc.)
- Bank
 - Nothing to do
- YNAB
 - $4'727.85 - 2'533.38 = \text{CHF } 2'194.47$
- Todo
 - Nothing, everything is **automated!**

Step 3 - During the month of July

- Payment of your **planned** "personal expenses" (care, birthdays, etc.)
- Bank
 - Payments via your **joint account Maestro card**
 - Payments via your **joint account Cumulus credit card**
- YNAB
 - CHF 2'194.47 - ???
 - The value of ??? is to be defined by you (I don't know if I did put all your YNAB categories)
- Todo
 - **Pay** at the cash desk ;)
 - **Input the transaction** into **YNAB**

- Bouffe midis, restos, encas
- Vêtements
- Chaussures
- Coiffeur
- Produits beauté
- Cadeaux
- Liberté

Step 4 - 18.07

=> how much do I have left this month?

- Todo
 - 1/ Open YNAB (3 sec)
 - 2/ Check your "Expenses" categories (5 sec)
 - **You got your answer! (TOTAL = 7 sec)**



- Bouffe midis, restos, encas

- Vêtements

- Chaussures

- Coiffeur

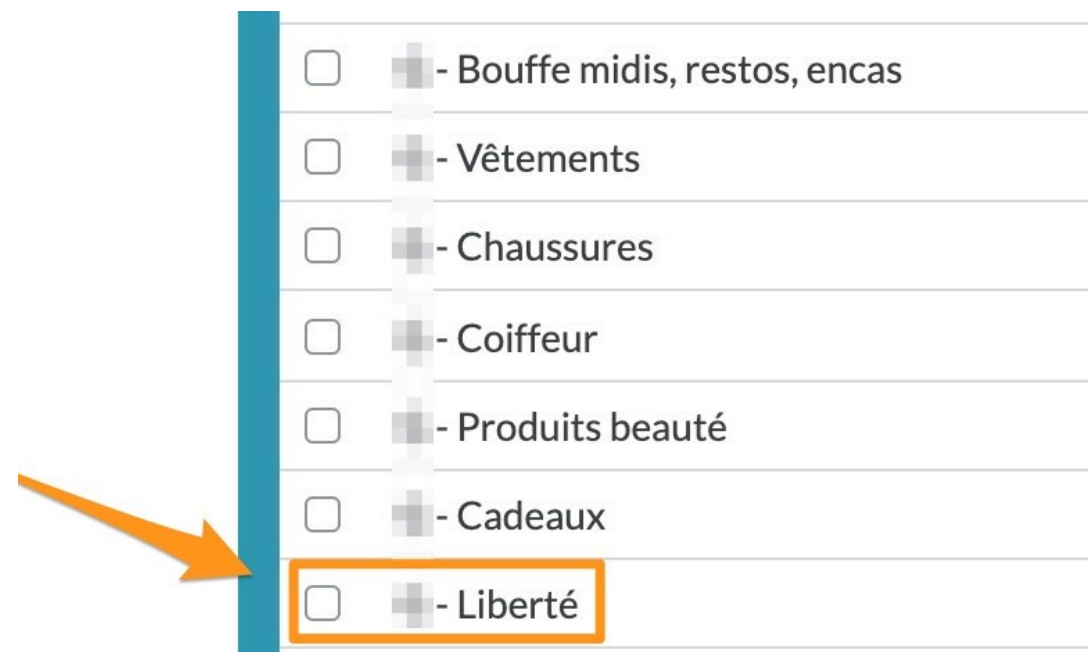
- Produits beauté

- Cadeaux

- Liberté

PAUSE ! So I don't have any freedom anymore?!?

- NO !
- Like you, I wouldn't want to have to call you every time I buy something for myself at lunch or a new app on my smartphone
- This category is the **secret** of our success:

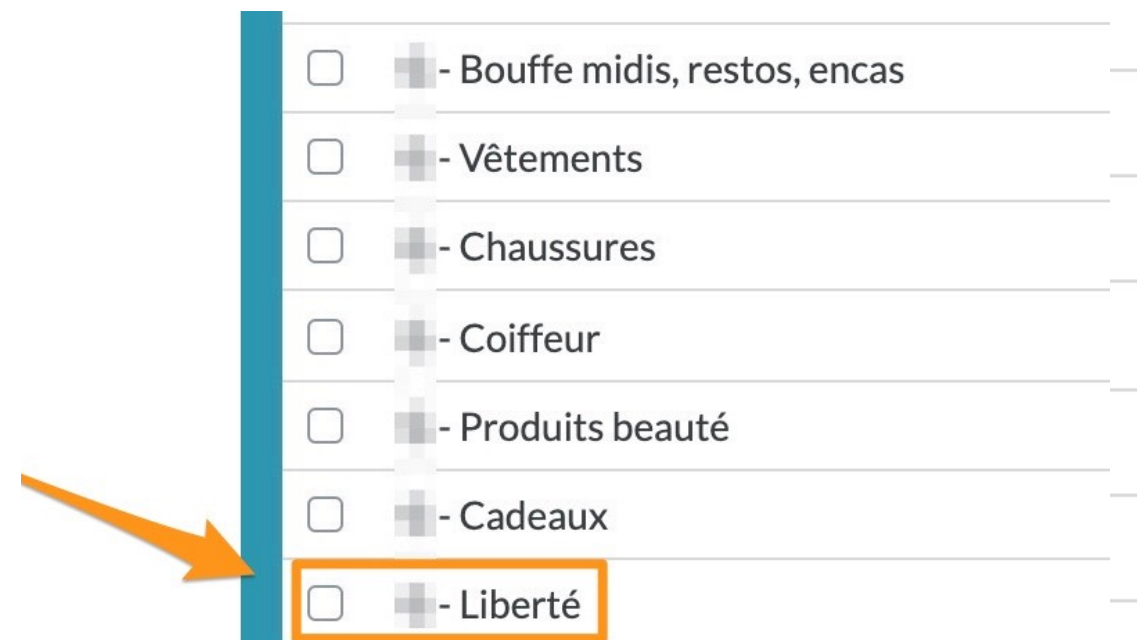


A vertical list of categories, each with a checkbox and a small grey square icon. The categories are: Bouffe midis, restos, encas; Vêtements; Chaussures; Coiffeur; Produits beauté; Cadeaux; and Liberté. The 'Liberté' category is highlighted with an orange border, and an orange arrow points to it from the left.

<input type="checkbox"/>	- Bouffe midis, restos, encas
<input type="checkbox"/>	- Vêtements
<input type="checkbox"/>	- Chaussures
<input type="checkbox"/>	- Coiffeur
<input type="checkbox"/>	- Produits beauté
<input type="checkbox"/>	- Cadeaux
<input type="checkbox"/>	- Liberté

PAUSE ! So I don't have any freedom anymore?!?

- We need to talk together to agree on an **equal amount** for both of us that we have **each month**
- It's our **“Freedom”** budget
- We pay it each out of our salaries
- If we do not use it, we either **report** it to next month, or **put it aside** in savings: each of us is free to choose!



Example 1 of the "Freedom" budget

- You want to buy new sneakers but your **planned** budget for Clothes/Shoes is **empty** this month
- You can use your "Freedom" budget!
And **get your sneakers for CHF 35** on QSport.ch!
- No judgment or guilt => **that's what it's for!**



<input type="checkbox"/>	- Bouffe midis, restos, encas
<input type="checkbox"/>	- Vêtements
<input type="checkbox"/>	- Chaussures
<input type="checkbox"/>	- Coiffeur
<input type="checkbox"/>	- Produits beauté
<input type="checkbox"/>	- Cadeaux
<input type="checkbox"/>	- Liberté

Example 2 of the “Freedom” budget

- You want to buy a new limited edition purple smartphone cover that is so beautiful ;)
- You can use your "Freedom" budget!
- No judgment or guilt => **that's what it's for!**



- Bouffe midis, restos, encas

- Vêtements

- Chaussures

- Coiffeur

- Produits beauté

- Cadeaux

- Liberté

Step 5 - 24.07 => surprise gift to my SO !

- "Okay, that's cool, but if I want to prepare a surprise for you, how do I do that? You see all my transactions on the joint account!"
- Bank
 - Payment via your **secret** Cumulus MasterCard (stored at home outside of your purse ;))
- YNAB
 - You enter a transaction in YNAB under "Gifts" with only the amount and no description
 - Honestly, I don't think we're the kind of people who think, "Oh, but you gave me a birthday present worth only CHF 10???"
- Todo
 - **Pay** at the cash register/online with your **secret credit card** ;)
 - **Input the transaction** into **YNAB**

Summary

- One single budget for **our household**
- Our salaries go on the **same** account
- Our usual expenses (groceries, apartment, etc.) are **budgeted** as they are today
- Our planned personal expenses (aquabiking, aquapony, mobile, care, lunch, etc.) are also **budgeted** and deducted from our remaining salary each month
- We agree on an **equal amount** that we have each other so that we do not feel obliged to ask the other for permission to buy a latte-machiato, a smartphone app, etc...
=> it is the key this "Freedom" budget!

How does it look in terms of accounts and cards?

- 1 unique BCV bank account + 2 Maestro cards
- 2 joint account Cumulus MasterCard (as of today)
- 1 hidden secret card for you at home for special things only (my birthday, Christmas gift, etc.)
- 1 unique budget in YNAB
- **But each one has its own area for the planned expenses and the "Freedom" budget (it's like two separate accounts in the end)**

Next steps if you want to try the adventure

- Todo
 - Change salary account IBAN at your employer
 - Closing our respective accounts to have less fees
 - Transfer money from there to the joint account
 - Get 2 new joint account Maestro cards
 - Synchronize YNAB on your smartphone