

Hopefully the following information will be helpful for any of you who will be utilizing GoodBudget to track your “danger” categories. I recommend that you get the system set up on your laptop/desktop THEN put the app on your phone and log in with the same information. Clients have definitely had some issues trying to do the initial set up on their phones.

1. Decide what categories you are going to track as you go to make sure you stay beneath your targeted weekly amounts. i.e. dining out, groceries, coffee, etc. Not too many! Just the ones you know you need to watch.
2. You will be setting up an envelope for each of these categories with the total amount allowed weekly. (You have the option to do it monthly – but I think weekly keeps me more in control.)
3. Go to GoodBudget.com and click on Sign Up. Choose an email and password for your account. (Remember - this is the same log in you will use on your smart phone.) Select the Free Plan and click on Get Started.
4. Create Your Envelopes: Click on Add/Edit on the Envelopes tab.

Add / Edit Envelopes
Design a budget you can really live with.

Monthly (Primary) ▾ Starts on the 1st of the month.

Name	Amount
Groceries	240.00
Gas	100.00

+ Add

More Envelopes

+ Add

Annual

Savings	100.00	8.33 Monthly
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Helpful Tips

- Create a Budget
- Set and Track Goals
- Use Envelope Groups

Your Monthly Budget

Monthly envelopes:	340.00
More envelopes:	8.33
Budgeted:	348.33

Save Changes Cancel

Click on the arrow next to Monthly (Primary) and change to Weekly. Then choose the day of the week you would like your envelopes to refill. (I use Sunday morning.)

Edit/Add Envelopes to reflect the envelopes and amounts you want. (The photo above is what they automatically give you - so you'll want to change these.) You're allowed up to 10 primary envelopes. I recommend you delete the Savings Envelope that they include under More Envelopes as this feature gets really confusing.

Add / Edit Envelopes

Design a budget you can really live with.

Helpful Tips

- Create a Budget
- Set and Track Goals
- Use Envelope Groups

Weekly (Primary) ▾ Starts every Sunday ▾

Name	Amount
Amazon	50.00
Art Supplies	25.00
Cash	100.00
Dining Out	100
Entertainment	25.00
Groceries	112.50
Snacks/Sweets	25.00
Starbucks	25.00
Takeout	30.00

+ Add

Your Weekly Budget

Weekly envelopes: 492.50
More envelopes: 0.00



Budgeted: **492.50**

Save Changes Cancel

Note the Budgeted amount in the Your Weekly Budget box on the right hand side. This will reflect the total of all of your Envelopes and is going to be what you use as your weekly income amount. In the example above, this person's weekly income would be \$492.50.

Click on Save Changes.

5. Click on Fill Envelopes on the top left hand side of the page.

Fill Envelopes

1 Fill from

New Income

Unallocated

Amt:

Date: 02/17/2017

Payer: Income

Remember Quick Fill as...

Acct: My Account [0.00] ▾

Schedule this...

2 Fill your envelopes

Choose a Quick Fill ▾

Weekly (Primary) ▾

Filled: 0

Amazon

Add Set



0.00
50.00

Art Supplies

Add Set



0.00
25.00

3 Review and save

Income Amount: 0.00
Amount Filled: 0.00

Notes: (Optional)

Save Cancel

Helpful Tips

- Learn how to build up a one month cushion, so you can fill your Envelopes all at once.
- Can't fill all your Envelopes? Prioritize expenses due before your next paycheck.
- Schedule this Fill to repeat at the start of each budgeting period.

6. In the amount box fill in your weekly income amount.

Set the date to match the first upcoming day of the week that you have chosen to have your envelopes refill. (For example - if you are doing this work to set up your GoodBudget on a Friday but want your envelopes to fill on Sundays - click on the calendar and change the date to the upcoming Sunday.)

Check the box next to Schedule this... A drop down box will appear. Select Weekly.

Click on the arrow next to Choose a Quick Fill and select 'Set All', which is the reset option and means that your Envelopes will be set to 100% full each time your income posts.

Fill Envelopes

1 Fill from New Income Unallocated

Amt: Date:

Payer: Remember Quick Fill as...

Acct: Schedule this...
Weekly

Next transactions will be on:
Feb 26, 2017, Mar 05, 2017, Mar 12, 2017

Email days before

2 Fill your envelopes Set all

▼ Weekly (Primary) Filled: 9

Amazon

Add Set 50.00

Art Supplies

Add Set 25.00

3 Review and save

Income Amount: 492.50
Amount Filled: 492.50

Sweep any extra or deficit

from:

Notes: (Optional)

Helpful Tips

- Learn how to [build up a one month cushion](#), so you can fill your Envelopes all at once.
- Can't fill all your Envelopes? Prioritize expenses due before your next paycheck.
- Schedule this Fill to repeat at the start of each budgeting period.

When you're finished, click Save.

Scheduled Transactions

Save time and organize your budget with scheduled transactions

INCOMES				
Next	Last	Name	Schedule	Amount
02/26/17 <small>Record Now</small>	02/17/17	Income <small>(Multiple) • My Account</small>	Weekly	+492.50

ENVELOPE FILLS

There are no scheduled fills.

EXPENSES

There are no scheduled expenses.

TRANSFERS

There are no scheduled transfers.

Helpful Tips

- Save time by scheduling your regular income and expenses.
- Track bills with scheduled expenses and email reminders.
- Have your Envelopes refill each month automatically.

If you're setting this up a few days before you actually want your envelopes to refill, you can click on Record Now and your first fill will happen immediately. (For example let's say I'm setting this up on Friday, February 17th - but I want my envelopes to refill on Sundays. I can click on Record Now. My first fill (which would not have happened until Sunday, February 19th), will instead happen now. My next fill will then automatically happen on Sunday, February 26th.

The screenshot shows the GoodBudget interface. At the top, there are tabs for 'ENVELOPES (9)' and 'ACCOUNTS (1)'. Below this, a 'Total' of 492.50 is displayed with an 'Add / Edit' button. A sidebar on the left lists various envelopes with their allocated and used amounts, including Amazon, Art Supplies, Cash, Dining Out, Entertainment, Groceries, Snacks/Sweets, Starbucks, and Takeout. The main area is titled 'TRANSACTIONS' and features a search bar and a table of recent transactions. The table shows a pending income transaction for 492.50 on 02/26/17 and a previous income transaction for 492.50 on 02/17/17.

Date	Type	Payee	Amount	Status
02/26/17	[Pending]	Income (Multiple) • My Account	+492.50	Now
02/17/17		Income (Multiple) • My Account	+492.50	

If you then go to the Home Page you'll see that [Pending] income at the top of your transaction history.

- All you have to do is log in on your cell phone and start adding your transactions as they happen. Every time you have a transaction in one of your danger categories – i.e. you go to the grocery store – take 10 seconds to immediately enter the amount spent into GoodBudget. That will allow you to track as you go.
- Make it a game! Remember that each week you stay under your allocated amounts – you are doing even BETTER than you've projected. Track this progress by watching the growth in the "unallocated envelope". This will help enormously as you work to stabilize yourself financially. More and more you will find you are less pressured by the unexpected things that inevitably pop up here and there, because you are not spending unconsciously on things you don't really care about.

I have certainly found the GoodBudget customer service to be extremely responsive – so I definitely recommend reaching out if you are experiencing any individual challenges.

Need some inspiration? Check out this [BLOG POST](#) the GoodBudget team wrote about a Managing Cash Flow Graduate!