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software and a proven method—that  
works. What really makes You Need A  
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get ahead—for good.

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need, and when you'll need it—\$600  
for car insurance in February, for  
example—set up a Target Category  
Balance by Date goal. YNAB will do  
the math and tell you how much to  
budget each month. This is a great  
option for savings goals like that big  
vacation or a new computer.

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hand as you set up the software  
and/or implement it, this is your  
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You Need A Budget YNAB Review - A  
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The latest Tweets from You Need A Budget (@ynab). Our Four Rules will help you stop living paycheck to paycheck, get out of debt & save more money. We're available for questions M-F 9am-5pm ET

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