

Budget 101 Q&A

What does it cost to take the Budget 101 class?

- Nothing! The class is free, but may be limited in size if needed.

Why are you doing this for free? What's the catch?

- This is just what I feel called to do. I have spent two decades in adult education and have created many online classes as part of my position as a college professor. My hope is that people can find value in this class and improve their financial lives.
- If anyone feels they need more help and wants to pay for coaching services afterward, then I hope they decide to work with me, but there is no pressure to buy anything.

When do classes start?

- My plan is to offer the first class starting January 1, 2023 and start a new class on the first day of every month.

Where do I find the class?

- The class will be in Google classrooms. Each person will get their own Google classroom to access the daily tasks. You'll also have a space there to ask questions privately and directly with me.

What work is required?

- Each day for 30 days there will be a new item for you to do. I've designed the tasks to take up to 30 minutes each day. However, depending on your situation, there may be days where it takes longer than 30 minutes. And there may be days where you decide to put in 10-15 minutes.

Will I be submitting assignments?

- No - everything you do within the class is private and ideally done outside of classroom space so you can keep it after the class ends. Using a notebook, Google doc/Word, or spreadsheet may be useful to take notes. You won't be sharing any answers with me - it is designed to be a guided, self-reflective journey. You have the ability to make comments, but those are not required.

Am I getting graded?

- Not at all! You will get out of the class what you put into it. I designed this as a way for anyone to go from *thinking* about wanting to manage money better to actually taking small steps every day in order to make it happen. Only you will know if you are successful in the class, but I'm here to support you on the journey.

What do I need in order to access the class?

- You'll need a gmail account to log into Google classrooms. If you don't have a gmail account, you can use other email using [this approach](#). Use the link in my email to enroll.

What will I see inside the class?

- There will be a "Stream" where you'll see a Q&A discussion thread. Each day a new item will appear in the "Classwork" section. I've divided the class into different stages: getting started, gathering data, building budget, and looking forward.

What are the benefits of taking this class?

- If you feel overwhelmed with your finances, this gives you small tasks to slowly understand your situation and goals.
- If you've been avoiding your finances, this helps you spend a small amount of time each day so it doesn't feel as scary.
- Take a full inventory of your finances and make a plan to reach goals.
- Build a habit of creating space daily to focus on your money and goals.
- Open conversations with a partner/family in a safe, neutral way.
- Create a plan that works for your unique situation - not a one-size-fits-all approach.
- Learn more about general money management tips.
- Reflect on your situation and goals and create a plan to move forward.

Will I have to share my personal money info?

- No. The class is designed for you to privately work on your money management and goals. You do not have to share any details with me. However, there is a space for you to ask questions and you're welcome to share whatever info will help you meet your goals. If you want to schedule a Zoom or phone session with me to talk more, that is optional and available at the [membership rate](#).

Can I work ahead?

- The tasks will be released one day at a time with the goal of really putting full effort into one prompt at a time. From my experience, trying to cover too many parts of the process at once can lead to frustration and fatigue. My hope is that one task at a time will help keep the momentum going without feeling overwhelmed.

What is YNAB?

- YNAB is like a digital envelope system for budgeting. You can use their method with or without their budget software/app (it's about \$100 annually). See [my website](#) to learn more about YNAB and my certified coaching credentials. Learn more about [YNAB](#) here.

Do I have to have a YNAB account to do this?

- No. We gather the information to create a budget outside of using YNAB and won't actually use YNAB until the last part of the class. If you don't have a YNAB account, but want to try it, you can get a free 34-day trial. Wait to create an account until prompted within the class so you have all the information ready to go before creating it and can maximize your trial period.
- If you decide to not use the YNAB app, you'll still find the class to be useful to create a budget using plain-old pencil and paper (or a spreadsheet). The YNAB rules for budgeting makes sense with or without an account.
- [YNAB offers students a year of free services](#), but you'll need to email them to verify your status (this class would not count as being a college student).

If I'm working with a partner, can we both access it? What if I want to be in a class together with other family members/friends?

- Yes! I can send email invites to whoever you want to have in the class with you. Please note that anything shared as a comment will be accessible to anyone. If you'd like me to set up a thread for you to have conversation with others, please let me know.

Can I share the info with people not in the class to help them with their money management?

- Yes! Pass along anything that you've found helpful. I'd love to see this class become a way to open more conversations about money among family and friends. One stipulation to join the class is that the material will not be distributed in any way that results in payment or other financial benefits.

How long will I have access to the class?

- You can access the class for 45 days from the start date. So if you skip a day, get sick, need a break, or if anything else keeps you from doing 30 consecutive days, you can pause and continue when you're able within those 45 days. There may be days with tasks that are overwhelming depending on your financial situation, so you may decide to spread them over multiple days. A new task will become available each day regardless of your progress. It will be up to you to keep up with where you left off if you need to pause your effort.

What happens when the class ends?

- You'll still have access to the classroom for 45 days from the start day if you want to revisit any areas. After that point, I will archive the class and it will be inaccessible.

What if I want more help after it ends?

- If you'd like to continue working with me, you can begin an online membership - you'll stay within the same Google classroom and we will pick up where we ended. We will discuss goals and what kind of accountability you feel will help you move forward. You can continue to add on Zoom calls as needed at the membership rate. Please see [my website](#) for details on online membership and email me with any questions.

What if I get started and decide not to continue?

- I won't know if you are doing the work or not, so you are welcome to stay in the class until the end. However, I'd appreciate a quick email, especially if there is something that you think needs fixed or have any other feedback to help me improve the class.

How can I give you feedback or suggestions?

- I'll send out a survey at the end of the class and your honest feedback and suggestions are encouraged. You're welcome to email me with feedback or questions at any time throughout the class as well.

I'd like to do this! How can I join the class?

- Be sure to read the disclaimers below and then use the link on my website to enroll. Email me with any questions or concerns if you're uncertain.

Please be sure to read the following prior to enrolling in the class:

Disclaimers:

I am not a financial planner and do not sell financial products. Any advice given is my opinion only and based on my training, experience, and education. I am not responsible for financial decisions made based on these opinions. My programs are informational and designed as educational tools for people to make their own best-informed decisions.

The design and content of this course should not be shared for the purpose of generating a profit or in exchange for personal gain. This is a course I've been working on for several years and I want to share it as a free resource - no one else should copy or disseminate it in any way. It is acceptable to share concepts and resources that may help others as long as financial compensation does not happen with any parties involved.

Examples: Helping a sibling with their budget for free using this model as a guide is acceptable. Creating a similar replica of this class for personal or professional gain is not acceptable.

I am a YNAB Certified Budgeting Coach, which means that I have been trained to coach people on using YNAB software and the YNAB budgeting method. I have met select requirements of You Need a Budget LLC in order to receive this certification, which means that I have the ability to competently coach YNAB to others. I am not an employee of YNAB, and all non-YNAB related opinions and recommendations are my own. My views do not reflect the views of YNAB and its employees or its affiliates.