



Getting Started

with a new cash plan

It typically takes a couple of hours to pull all of your financial information together for entry in You Need A Cash Plan. Well before you are finished and ready to pay bills, you will have a cash plan that gives you a clear view of how your money moves today.

When a new cash plan is added (including the Primary plan that is created the first time you run the program), the plan is inactive. There is no pressure to finish getting started quickly with a new cash plan. A cash plan doesn't go live until the first time you pay bills in the new plan.

Follow the below steps *in the order that they are listed* to get started when first using You Need A Cash Plan and whenever you add a new cash plan to manage another checking account.

Content

Choose the checking account	3
Add a cash plan	3
Add holidays	3
Add outgo categories	3
Add income	3
Add credit cards	3
Add bills	4
Set up your weekly allowance	4
Align your cash plan with your cash flow	4
Align your credit card payment days	4
Choose a start date	4
Break time	6
Do you have a checking account?	7
Calculate your startup allowance	7
Initialize your Available Cash balance	7
Initialize credit card activity	8
Add amortization plans	8
Pay bills	8
Your cash plan is live!	9

Choose the checking account

Select the checking account that you will be managing with your cash plan. If you don't have a checking account, choose a bank or credit union and open a checking account before you pay bills the first time. All of the incomes you choose to manage in your cash plan will be deposited into this checking account.

If you have a checking account with which you use a debit card, do not choose that account for use with your cash plan. You will need a new checking account for exclusive use with You Need A Cash Plan.

You can continue to use your debit card with the checking account you have. That checking account will not be managed with You Need A Cash Plan.

Add a cash plan

If you are just getting started with You Need A Cash Plan, [edit the Primary plan](#). Otherwise, [add a new cash plan](#).

Add holidays

You can [add holidays](#) to your cash plan now or later on the fly as you need them.

Add outgo categories

You can [add outgo categories](#) now or later on the fly as you need them.

Add income

[Add the incomes](#) from which paychecks will be deposited into the cash plan's checking account.

Add credit cards

[Add the credit cards](#) for which you will be making payments from the cash plan's checking account.

Add bills

[Add the bills](#) that will be paid from the cash plan's checking account. Adding all of your bills to your cash plan could take up to a year to accomplish because of annual payments, such as subscriptions, that you may not remember until the next bill arrives.

Set up your weekly allowance

To understand the need for a weekly allowance, [click here](#). Then [set up your allowance](#).

Align your cash plan with your cash flow

At this point, it may become obvious that the 1st and 15th for your monthly cash plan columns is not a good fit for how your cash flows. For example, if one of your paydays each month falls on the 3rd business day, adding 5 days to your column days, to change the column dates to the 6th and 20th, could work better for when you pay bills.

You can change your cash plan column days at any time in the *Options* window which is displayed by clicking on *Options* in the upper-right corner.

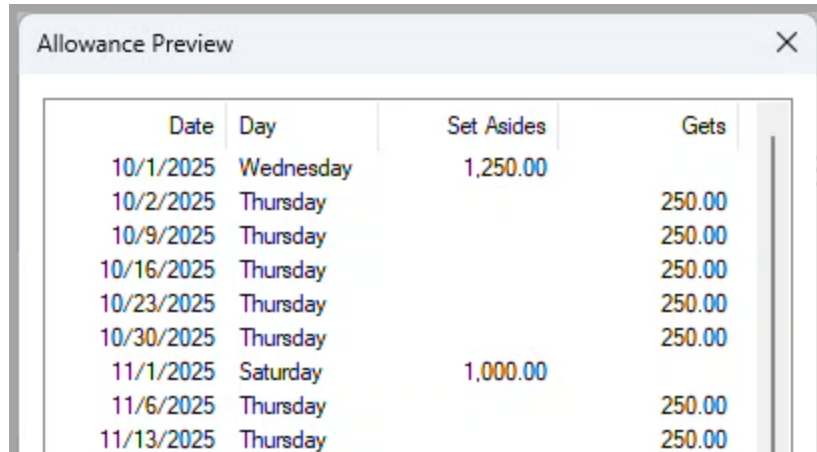
Align your credit card payment days

Managing your credit cards is simplified by having the *payment due day* on each of your credit cards be the same as one of your *cash plan's column days*. To align your credit card payment days with your cash plan, log into each of your credit card accounts and request that the credit card payment due day be changed. Credit card companies will normally let you make this change once in twelve months.

Choose a start date

You choose the date on which you will pay bills the first time in your new cash plan using your *Allowance Preview* window which is displayed on the *Cash Plan* page by:

- Opening the *Sliders* menu,
- Clicking on *Allowance*, and
- In the *Allowance* slider, clicking on the *Preview* button.



The screenshot shows a window titled "Allowance Preview" with a close button (X) in the top right corner. The window contains a table with the following data:

Date	Day	Set Asides	Gets
10/1/2025	Wednesday	1,250.00	
10/2/2025	Thursday		250.00
10/9/2025	Thursday		250.00
10/16/2025	Thursday		250.00
10/23/2025	Thursday		250.00
10/30/2025	Thursday		250.00
11/1/2025	Saturday	1,000.00	
11/6/2025	Thursday		250.00
11/13/2025	Thursday		250.00

In the *Allowance Preview* window, select a *Set Asides* date for your first time paying bills. You will use the first *Gets* date following your selected *Set Asides* date later to calculate your startup allowance as a part of paying bills the first time.

Break time

Stop here until the date you have chosen to pay bills the first time. Or, if you will use your new cash plan only for planning cash flow, you are done. You will never use the cash plan to pay bills.

While waiting for your go live date, look ahead at the remaining getting started steps to familiarize yourself with the process.

Do you have a checking account?

At this point, you should have a checking account that you will use exclusively to manage your income with You Need A Cash Plan. If you do not have a checking account yet, select a bank or credit union and open a checking account for your cash plan *before the date on which you will pay bills*.

Calculate your startup allowance

If there are one or more days between the date when you will be paying bills and when you get your first allowance, you might need a startup allowance.

Here's an example of how to calculate your startup allowance:

- Calculate your daily allowance rate by dividing your weekly allowance by seven. Assuming you are giving yourself \$250 each week, your daily allowance rate is:

$$\$250 / 7 = \$35.71.$$

- Multiply your daily allowance rate by the number of days from when you will be paying bills until the day before you will get your first full allowance. Assuming you will pay bills on 11/1/2025 and you will be getting your first full allowance on 11/6/2025, you will need a startup allowance for 5 days.

$$\$35.71 * 5 = \$178.55.$$

Initialize your Available Cash balance

The intent of this step is to end up with all of your available cash, less your startup allowance, in the cash plan's checking account. If needed:

- Withdraw your startup allowance from your cash plan's checking account. Put the money where you will be putting your allowance each week such as in your wallet or into a separate checking account with which you use a debit card.
- Deposit all other money that will be managed in your cash plan into the cash plan's checking account.

In You Need A Cash Plan, initialize the balance of the Available Cash ledger to agree with the balance in your plan's checking account by entering an *Other* deposit.

- Open the *Sliders* menu,
- Click on *Checking account*, and
- In the *Checking Account* slider, click on the *Enter "Other" deposit* button.

If you have been keeping a record of the transactions in your cash plan's checking account, you will no longer do so. You Need A Cash Plan maintains your transaction register for you.

If you do have a legacy transaction register, keep it until all of the transactions in the old record have cleared on a checking account statement.

Initialize credit card activity

[Add current activity](#) for all of the credit cards in your cash plan including unpaid statements and the transactions that have not yet appeared on a statement.

Add amortization plans

The last step for credit cards is to [create an amortization plan](#) for those credit cards which have a balance that you are unable to pay in full now.

Pay bills

Activate your cash plan by [paying bills](#).

Your cash plan is live!

Your new cash plan is now live. Going forward, you will use your cash plan to manage the flow of money through your cash plan's checking account.

Day-to-day activities will include:

- Entering [deposits](#)
- [Getting](#) your weekly allowance
- [Adjusting next bill payment amounts](#) when bills are received
- [Entering credit card charges](#)
- [Paying bills](#) twice monthly
- [Balancing checking account statements](#) (adding a [transaction file map](#) for downloaded checking account transactions)
- [Reconciling credit card statements](#) (adding a transaction file map for downloaded credit card transactions)
- [Adding/using sinking funds](#)
- [Adding/using short- and long-term savings](#)

The buttons on the *Help* page are your quick links to user guide topics.