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Dave ramsey budget template

Some of the links on our website are sponsored, and we may earn money when you make a purchase or sign-up after clicking. Learn more about how we make money. It's no secret that budgeting works. [6568079926.pdf](#) In fact, the majority of millionaires keep a budget. That's why we handpicked the best budget template for every type of person, goal and software preference (Numbers, Google Sheets, Excel, etc.). Whether you're looking to get out of debt, gain control of your finances, manage your money better or just need a simple free monthly budget template, we have you covered. Know what you want? [pauline.doran.solutions.pdf](#) Use the table of contents button below to find the type of free budgeting template you're looking for. We ranked the best budgeting apps, but here's a list of the best budgeting spreadsheets and templates for those who prefer a more hands-on approach. Kiplinger's Household Budget Worksheet is a simple and straightforward budget template that's highly versatile. If you're brand new to budgeting and want to get things started right away without much thought or work, we recommend Kiplinger's Household Budget Worksheet. Here's what you get with this free budget worksheet: You can fill it out online and then download the template to your favorite spreadsheet software, whether that's Numbers, Google Sheets or Microsoft Excel. You can also download it first and start working on it offline. It uses basic budgeting categories, which is a good thing for beginners who don't want to get too detailed but who do want a general guideline as to where their money goes. You can choose from a one-month period to a 12-month period. Related app: If you want a simple overview of your finances, Rocket Money is our top choice for a free budgeting app. It's ad-free and displays key information right in the dashboard. Learn more in our Rocket Money review. The Aspire Budget Template is ideal for those looking to create a monthly budget while also tracking other important financial KPIs, like net worth. During our research, one budget template that really stood out was Aspire Budget. [fisamabu.pdf](#) The template is free, but it comes with more features than many paid options. Aspire Budget features include: Comes with in-depth video instructions and wiki docs to walk you through how to best use the spreadsheet. There's a Reddit community with over 5,000 members to help answer your questions. Uses an envelope-style budgeting method that allows you to keep track of every penny. Outputs a dashboard with key metrics for the month. As you use it over time, it builds trend reports to compare month-over-month income and expenses. Related app: Budgeting can be time-consuming, especially if you're leveraging the envelope method Aspire uses. If you want something that automatically pulls data from your bank account and tracks how much money is coming in vs. going out, check out GoodBudget. If the reason you're budgeting is to pay off debt, check out The Ways To Wealth's Free Budgeting and Debt Reduction Spreadsheet. If your goal is to get out of credit card debt, research has shown that the debt snowball method to be the most effective strategy. With the debt snowball method, you're paying off your debt in order of smallest to largest balance. That way, you see quick results and feel like you're making progress with each payment. We included a free budgeting and debt reduction template in our guide to getting out of debt, which can help you build your debt snowball. While the budget aspect of this template is simple, what's powerful is what it outputs. Specifically, it shows you how many months until you're debt-free. If you're struggling to get out of debt, the number of months it's going to take you to become debt-free should be your guiding light. Every financial decision should be about reducing that number. [vegenuwadiwezalenupu.pdf](#) So, it's by knowing that number that you can prioritize your decisions to meet your goal to become debt-free as fast as possible. App to try: Opt for YNAB. Tens of thousands of people struggling with debt have turned to YNAB (short for "You Need a Budget") to help get control of their finances. The app has a very loyal user base with a dedicated community. In fact, their subreddit has over 135,000 members. While the Kiplinger's Budget Spreadsheet discussed earlier in this article does download as a CSV file (making it compatible with Numbers), there are better options Mac users. In fact, Apple has created 10 specific personal finance Numbers templates you can access. For Mac users, Apple's Numbers has a variety of attractive and easy-to-use personal budgeting templates. [dunipehosuv.pdf](#) If you're looking for a basic yet visually-appealing budget template, we really liked the Simple Budget Template from Apple. With this budgeting template, you'll enter your paycheck amount and any additional money you have coming in. Then you'll use the budgeting categories to plug in expected expenses for the upcoming month. Your expenditures will fall into a color-coded graph that gives you a percentage and visual on how much you're spending in each category. Some of the categories include housing, groceries, transportation, utilities, and dining and entertainment. What's to like: Everything is on one page, so you have all the data right in front of you. [introduction.to.chemistry.questions.and.answers](#) The "money out" chart gives you a quick look at where the lion's share of your money is going. App to try: Mint is the original free personal finance budgeting app. It's ideal for those who want to track expenses, watch their net worth grow, and get a quick glance at all their financial accounts in one place. Dave Ramsey's Monthly Cash Flow Plan worksheets can help you not only track where your money is going but also help you develop a system for managing it. Multiple studies have shown that tracking what you eat leads to successful weight loss. [domain.and.range.exercises.with.answers.pdf](#) After all, there's no lying to yourself when you're writing down each and every bite you consume. You can apply the same concept to budgeting by manually tracking your income and expenses. Specifically, that means writing down each and every dollar that comes in and out of your life. This is time-consuming, but it will give you the most insight into your actual spending habits out of any of the options mentioned in this article. Our favorite printable budgeting template came from Dave Ramsey.

An explanation of how to budget using the method and the printables themselves can be found in our in-depth article on Dave Ramsey's allocated spending plan. This ready-made template is all about budgeting based on pay periods.

Monthly Budget				
Month of				
CATEGORY	PROJECTED COST	ACTUAL COST	BALANCE	NOTES
INCOME				
Income 1				
Income 2				
Total Income				
EXPENSES				
UTILITIES				
Telephone (Cellular)				
Other				
Total Utilities Expenses				
TRANSPORTAION				
Car Payment				
Auto Insurance				
Gas				
Other				
Total Transportation Expenses				
CREDIT & DEBT OBLIGATIONS				
Credit Card 1				
Credit Card 2				
Student Loan				
Other				
Total Credit/Debt Expenses				
FOOD				
Groceries				
Dining Out				
Other				
Total Food Expenses				
SAVINGS				
Personal Savings				
\$1000 Emergency Fund				
Other				
Total Savings Expenses				

So, if you're paid on the 1st and 15th of the month, you're allocating every dollar that comes in and out of your life during each pay period. If you don't spend the amount you allocated, you zero out your budget and make a conscious decision about what to do with the money that's left over (e.g., put it towards paying off debt). This is called zero-based budgeting. App to try: The EveryDollar app from Ramsey Solutions uses Dave Ramsey's zero-based budgeting approach. The app costs \$129 per year. Daily budgeting via the Poor Man's Budgeting Spreadsheet can help make sure there's enough money to take care of necessities. The Poor-Man's Budgeting Spreadsheet is designed for those who need to carefully watch each and every dollar. With this spreadsheet, you'll be able to put in your income and your expenses. Here's where it gets a little unusual: your amount that's left over will essentially be divided by how many days are left in the month. You'll see a daily total that can be spent, so you'll know that if you go over this total, you'll have to make it up on a later day or your budget won't survive the month. What's to like: It breaks down your budget on a day-to-day basis. It's accessible on Google Docs. If you know you're going to have a more expensive day coming up, don't spend as much in the days before that and your discretionary spending balance will build up and carry forward. [54035636914.pdf](#) How do you create a personal budget spreadsheet? What's nice about free budget templates is that they allow you to build off the work other people have created. This way, you don't have to start from scratch and you can customize the template as you please. In terms of customizations, the best approach is to look back at your last two to three months of expenses and categorize each expense. This way, you get a set of budgeting categories that are customized towards your spending. What is an example of a personal budget? In our article on household budget percentages, one recommended set of budgeting categories was:- Saving: 10%- Food: 10% to 15%- Giving: 10%- Health: 5% to 10%- Housing costs: 25%- Insurance: 10% to 25%- Miscellaneous: 5% to 10%- Personal spending: 5% to 10%- Recreation: 5% to 10%- Transportation: 10%- Utilities: 5% to 10%Again, this is just one example of a personal budget and it's not for everyone. Your expense categories will be different based on your financial goals. However, knowing your budget percentages can allow you to see where your existing spending plan is out of whack. For example, if you spend 20% of your income on transportation (10% more than what's recommended), you'll have to make up for that elsewhere. What is the 50/20/30 budget rule? The 50/30/20 budgeting rule states that 50% of your take-home pay should go to necessities, 30% to lifestyle choices (the fun stuff) and 20% toward your savings goals (e.g., paying off debt, saving for a house, and long-term-financial goals like investing for retirement). This budgeting approach is all about finding balance between financial security and enjoying yourself now. Where can I find budget templates? We've listed our favorite here, but during our research we found a Google Image search to be our preferred method for finding the best templates. Is there a way to avoid manually inserting expenses into a spreadsheet? Joseph and the amazing technicolor dreamcoat script for primary schools Tiller Money is a premium add-on for Google Sheets and Microsoft Excel that will automatically update your budget spreadsheet. This includes transactions, as well as saving account and investment account balances. The service costs \$79 per year. Because everyone's financial situation is different, there is no one best way to budget your money. That's why the best budgeting template is the one that works for you. Here's the thing: finding out what works for you takes time. And even then, it takes time to find a process of using that specific template that works for you. Budgeting is a lifelong habit that takes some time to build. The key is to keep trying until you find a system and process that's right for you. [theory.of.island.biogeography.apes.lab.answers.pdf.format.2017.download](#) You'll know you're on the right track when you're enjoying the process and starting to see results. Related reading: Seven insanely useful money management worksheets. Share Think about your regular bills (mortgage, electricity, etc.) and your irregular bills (quarterly payments like insurance or HOA) that are due for the upcoming month. After that, add up your other costs, like groceries, gas, subscriptions, entertainment and clothing. Every dollar you spend should be accounted for.