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This post may contain affiliate links, which means I earn a small commission if you purchase something I recommend- at no additional cost to you! As an Amazon Associate I earn from qualifying purchases. Thank you for supporting this blog! Full disclosure here. If you're looking for free Dave Ramsey printable worksheets, you've come to the right place! My husband and I have been working Dave Ramsey's baby steps since January of 2019, and it's led me to make some pretty fun Dave Ramsey printable creations. Will a cute printable PDF help you pay off debt faster? Maybe not...but it sure is fun to spice up your budget binder with an adorable savings worksheet or debt pay off tracker. So go ahead and grab these useful and motivating budget, savings, and debt pay off printables, so you can stay on track with your financial goals this year. We all know Dave knows what he's talking about when it comes to budgeting, so it's great to try to keep your budget in line with his recommended budget percentages. How fun is this pie chart with Dave Ramsey's recommended budget percentages? Add this to your budget binder, or pin it to the fridge to keep you on track with your budget goals. Learn more about Dave Ramsey's budget percentages and grab this free printable here. If you're not totally loving an excel spreadsheet to track your financial progress, then you'll definitely love my printable budget planner! The free printable budget planner includes: A monthly budget worksheet so you can give every dollar an assignment in your budgetA debt snowball tracker to keep you motivated on your debt pay off journeyA payment due date calendar and bill checklist to make sure you never pay another late feea spending log to keep track of your payments and prevent overdraftPrintable cash envelopes so you can take control of your miscellaneous spending You can grab all of these adorable Dave Ramsey printables inside my free printable budget planner here. Related: How to make a budget binder If you're trying to save up that first \$1000 emergency fund, make it fun by using this printable savings jar to track your progress. Related: How to save up \$1000 fast A no spend month is a great way to save up extra cash, get your budget going if you're behind on bills, and identify your biggest spending problem areas. You can head here to learn exactly how to do a no spend month, and grab this free printable calendar. Related: How to do a No Spend Month The cash envelope system will completely change your ability to control your miscellaneous spending. My husband and I have the envelope system down pretty well now, and it has really helped us limit our miscellaneous spending so we can pay off more debt. You can grab these adorable calculator printable cash envelopes here. Related: How to use Dave Ramsey's cash envelope system We use this debt free goals tracker to keep track of how much debt we pay off each month. It's taped up to our fridge, and we fill out one for every 25K of debt we pay off. I use the little table to list our next smallest debts, and we fill in the thermometer to visualize how far we have come! You can grab this free debt free goals tracker here. Related: The Debt Snowball method for large debt Sinking funds are sort of like "mini" savings accounts. If you know you will need to make a large purchase in a few months, you can start a sinking fund to save up now. This sinking fund tracker will help you stay organized and keep track of all of your different funds, so you can stay on budget...even when the big things come up! You can grab the free sinking fund tracker here. Your budget will be different every month, because of things like birthdays, holidays, and special events. Don't let these things bust your budget! Grab these free monthly budget buster printables so you can brainstorm all the variables and stay on track with your budget. Related: Budget Categories You're Probably Forgetting! Stay motivated and inspired on your debt free journey with these beautiful free printable debt free quotes. Use these printables to create a vision board, or add to your budget binder. Related: How to create a Debt Free Vision Board It's never too early to start saving for Christmas! This fun free debt free Christmas printable is perfect for tracking your Christmas sinking fund. Print it out and get started so Christmas doesn't seem like an emergency this year! Related: How to use Sinking Funds Which of these free printable Dave Ramsey printables are your favorite? We have been following Dave Ramsey's plan for well over a year now, and making printables to keep us motivated and stay on track has been one of my favorite things to do! I'm so glad I can share these Dave Ramsey inspired free printable worksheets and PDFs with you! Do you use free printables to stay on track with your financial goals? 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There are many types of insurance coverage. With this form, you can keep track of your coverage types, your agent's name, your premium amount and more. 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. If you're struggling to stick to a budget, the Dave Ramsey allocated spending plan can help. An allocated spending plan — which is outlined in his best-selling book The Total Money Makeover and his paid course Financial Peace University — is a type of budget that allocates expenses into groups based on pay periods. I'd describe this method as "old school." It predates the smartphone — and therefore even Ramsey's own budgeting app EveryDollar. For most people, it's still a manual pen-and-paper process that will take some effort. Despite that, an allocated spending plan can be an effective way to save money and take control of your finances. Keep reading to find out whether an allocated spending plan is right for you. Overview What's unique about Dave Ramsey's allocated spending plan is that it allocates expenses based upon when you're paid. This means you will no longer budget on a month-by-month basis (unless you get paid monthly, of course). Let's say you're paid bi-weekly on Fridays. In that case, your budgeting cycles would be something like: Pay Period #1: Friday, January 6th through Thursday, January 19th .Pay Period #2: Friday, January 20th through Thursday, February 2nd. If you get paid bi-weekly on Fridays, and your spouse is paid on specific days (the 1st and 15th of the month, for example), you would then have four or even five pay periods within each month. Once you have your pay periods figured out, your next goal is to budget your expenses for the month within each pay period (as explained below). Allocated Spending Plan On an Irregular Income For irregular income planning, Ramsey suggests basing your income on your lowest-paid month from the previous year. If you're self-employed, or even have side hustle income, I'd suggest setting specific dates each month to withdraw funds from your freelancing/side hustle platform, or to pay yourself from your business bank account. As a personal example, I have calendar alerts set up for the 5th and 20th of each month. These are the two days when I pay myself from my company (and also set aside money for taxes). Four Steps to Implement the Dave Ramsey Allocated Spending Plan To follow an allocated spending plan, there are four steps you'll need to follow: Step #1: Insert your pay periods and expenses into the allocated spending plan .Step #2: Determine your expenses .Step #3: Track your expenses .Step #4: Rebalance to zero. You'll be entering these numbers into two different forms. Step #1: Insert Your Pay Periods and Expenses There are two forms you'll need in order to get started with an allocated spending plan. Form #1: The monthly cash flow plan. This is the form you'll use to insert the data into your allocated spending plan. If you're following along step-by-step, go ahead and complete that form now. Pro Tip: A more modern (and quicker) way to get the data would be to use one of the many free budgeting trackers. My favorite is TrueBill, which automatically syncs data from your financial accounts and has the cleanest dashboard of all the budgeting apps I've tested. Read my TrueBill review to learn more. Form #2: The allocated spending plan. Form #1 is designed to help build out your monthly cash flow plan. Form #2 is where you use the data you collect with that monthly cash plan to create your allocated spending plan. Insert Pay Periods and Expenses As mentioned in the outset, you're no longer adhering to a monthly budget. Instead, you're budgeting based on pay periods. So Step #1 involves inserting the dates you're paid (as well as how much you're paid) into the allocated spending plan worksheet. Here's what that worksheet looks like: For many people, pay periods are not consistent. Within a couple, one partner might get paid on the 1st and 15th of the month while the other gets paid every Friday. Freelancers may get paid daily, weekly or only upon the completion of a project. So in many cases, a couple may find that they have four or more pay periods per month. A good rule of thumb for those in this situation is to have each pay period last at least a week. Ramsey also suggests that your income should equal your take-home pay minus your title (i.e., your donation to your church). From my perspective, this is optional — as well as something I'd avoid doing if I were in high-interest debt. But, to each their own... Step #2: Determine Your Expenses The next step is to insert the expense data you collected in the monthly cash flow worksheet (Form #1, or via TrueBill) into the allocated spending plan worksheet (Form #2). The goal is to budget to zero in each pay category. Budgeting to Zero: The term "budgeting to zero," which is also known as zero-based budgeting, sounds confusing. Understand that it does not mean you're trying to spend every dollar you earn. Instead, you're giving every dollar a job — including dollars not allocated to expenses. For example, if your take-home pay is \$1,000 during a certain pay period, and your expenses equal \$800, you're still assigning that remaining \$200 for that pay period — most likely towards a financial goal like your debt snowball. It helps to break some expenses, like food, down into a daily estimate. Then you can multiply that by the number of days in a given pay period. For example, if your monthly food budget is \$600 and there are 30 days in the month, that's \$20 per day. If there are 14 days in your pay period, you'd have \$280 to budget for food. You're done when you've budgeted every expected expense over the next four pay periods. Related: How to eat healthy on a budget — including a sample shopping list and meal plan. Step #3: Track Your Expenses Now it's time to track what's left in each of your budgeting categories. While you'll want to keep track of how much you spend throughout each pay period, to simplify things, you'll only want to record those figures inside of your allocated spending plan at the end of each period. For our example above, you'd fill out your spreadsheet on the 10th, 24th, and 31st of the month. If you're deciding to keep things old school, this involves tallying up your expenses over the pay period by looking at past receipts or bank account statements. The more modern way would be to import all of your transactions into a single dashboard, with the use of a budgeting app. Step #4: Rebalance to Zero At the end of the pay period, after recording every dollar you spent, you will (hopefully) have something left over in the "Remaining" column. Your first thought might be to roll this over to the next pay period. But that's not what Ramsey suggests. Instead, he says that you should rebalance your budget so that every dollar has a job. A good idea with what's left over is to allocate it towards your highest-priority financial goal. For example, you may want to increase your principal payments on your debt, increase your savings or build your emergency fund. The idea is that you're budgeting every dollar, so at the end of the pay period, there's zero remaining. Alternative Budgeting Methods In addition to the allocated spending plan described in this article, I've written about a handful of other budgeting methods: the reverse budgeting method, the 50/30/20 budgeting method and the cash envelope system. Let's take a look at how those three budgeting methods work. The Reverse Budgeting Method The reverse budgeting method is the strategy of "paying yourself first" so that you can fund the most important goals you have in your life. After that, anything that's left over — after you've taken care of your necessities — can be used for whatever you please. This method is ideal for someone who doesn't necessarily want to watch every penny, but who still wants to make sure the big goals (like investing in a retirement fund or paying down student loans) get taken care of. The 50/30/20 Budgeting Method The 50/30/20 budgeting method is a popular budgeting rule of thumb. The method recommends using 50% of the money you bring in for necessary items, such as housing and transportation, and then assigning 20% of your income to gaining financial traction (like saving and investing). Lastly, it allows you to use 30% of your income to do whatever you want. For a complete overview of this method click here. The Cash Envelope System Best for those who are really struggling to stay within their budget, the cash envelope system (as popularized by Ramsey) involves physically placing cash into individual containers that align with your budget categories. You can read more about how the system works in this guide. Allocated Spending Plan Tips Here are some tips to keep in mind when you're implementing an allocated spending plan: You can change your due dates. For most of your monthly bills (especially your credit cards), you can change the days each payment is due. This is helpful if the majority of your bills are due around the same time each month, or are due when you're unlikely to be paid.Have a buffer in your checking account. Even though you're tracking every dollar with this method, and rebalancing your budget to zero, I'd still have a little buffer (at least \$100) in your checking account. This way, you're less likely to get dinged with an overdraft fee. Use a budget tracker. Make things easy and keep track of all your financial accounts in one place with one of the many free budget trackers. Allocated Spending Plan FAQ What budgeting app does Dave Ramsey recommend? Ramsey has released a popular budgeting app called EveryDollar that is specifically designed to work with an allocated spending plan. However, my favorite free budgeting app is Truebill, and I explain why in this review. When using the allocated spending plan, do you use exact numbers or round up? Rounding up your expenses — say to the nearest \$10 increment — can help you stay within your budget should a bill fluctuate. But the key is to remember that any unused money should be reallocated to your highest-priority financial goals. How can I use Quicken and an allocated spending plan? Quicken has the option to utilize a simplified version of the allocated spending plan, which you can read about here. Where can I find an allocated spending plan Excel sheet? Enemy of Debt has a downloadable Excel file that you can grab here. Note that the fields are filled with sample data, so you'll need to make sure to replace every cell with your own information. Final Thoughts on Dave Ramsey's Allocated Spending Plan An allocated spending plan is certainly more work than many of the other budgeting methods that are popular in the personal finance world. But when it comes to effectiveness, it can be near the top of the list. If you're consistently struggling to keep tabs on where your money is going — or worse yet, coming up short at the end of the month — test it out for yourself. Even just a few months on a manual budget like this can help you establish good financial habits going forward. If you've tried an allocated spending plan, let us know how it went in the comments! Share

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