TOP 10 SPENDING METHODS



How They Compare (at a glance)

Method	Philosophy	Tracking Effort	Flexibility	Primary Goal	Debt Strategy	Typical Savings Target	Who Thrives
Ramsey (ZBB + envelopes)	Behavior change + debt freedom	**High**	**Low-Med**	Kill debt + structure	Snowball	15–20%+ after debt	Structure-seekers, new budgeters
Sethi (Conscious Spending)	Enjoy life + build wealth	**Low**	**High**	Values-aligned spending	Pay off within allocations	20%+ automated	High earners, busy pros
50/30/20	Simple balance	**Low**	**Med**	Basics covered	20% bucket handles	20%	Simplicity lovers
Toby 70/30	Big spend room + purpose	**Low–Med**	**Med**	Give + debt + invest	Dedicated 10%→ then invests	20%+ (ramps to 30%)	Families, generosity-minded
FIRE	FI ASAP	**Med–High**	**Low–Med**	Max savings rate	Aggressive payoff as needed	40–70%	Optimization nerds
Zero-Based (YNAB)	Granular control	**High**	**High (adaptive)**	Awareness + agility	Snowball/ avalanche inside	15–30%+	Detail-oriented operators
Envelopes	Stop overspending	**Med**	**Low–Med**	Hard category caps	Category minimums	10–20%+	Tactile learners
Pay Yourself First	Save first, live on rest	**Very Low**	**High**	Automation	Separate targeted payoff	15–30% + auto	"Set it and forget it"
Debt Avalanche	Minimize interest cost	**Med**	**Med**	Efficient payoff	Avalanche	Varies	Math-first minds
Values/ Minimalist /Kakeibo	Align $ with values	**Low–Med**	**High**	MIndful spending	As chosen	Varies (often 20%+)	Reflective spenders