



BASIC Zero-Based BUDGET

INCOME

Paycheck #1 \$ _____
 Paycheck #2 \$ _____
 Paycheck #3 \$ _____
 Paycheck #4 \$ _____
 Other Income \$ _____
 Other Income \$ _____
TOTAL INCOME \$ _____

MONTH: _____

MONTHLY EXPENSES

	Budgeted	Actual
Mortgage	\$ _____	\$ _____
Car Payment	\$ _____	\$ _____
Car Insurance	\$ _____	\$ _____
Life Insurance	\$ _____	\$ _____
Health Ins.	\$ _____	\$ _____
Cable/Satellite	\$ _____	\$ _____
Phones	\$ _____	\$ _____
Internet	\$ _____	\$ _____
Water/Sewer	\$ _____	\$ _____
Trash	\$ _____	\$ _____
Electric	\$ _____	\$ _____
Student Loan	\$ _____	\$ _____
Car Maint.	\$ _____	\$ _____
Debt 1	\$ _____	\$ _____
Debt 2	\$ _____	\$ _____
Debt 3	\$ _____	\$ _____
Debt 4	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
TOTAL	\$ _____	\$ _____

OFF THE TOP

Tithe 10% \$ _____
 Savings 10% \$ _____
TOTAL \$ _____

CASH ENVELOPES

Food \$ _____
 Household \$ _____
 Gasoline \$ _____
 Pet Supplies \$ _____
 Hair Care \$ _____
 Blow Money \$ _____
 Commissions \$ _____
 _____ \$ _____
 _____ \$ _____
TOTAL \$ _____

OFF THE TOP TOTAL \$ _____
 CASH ENVELOPES TOTAL \$ _____
 EXPENSES TOTAL \$ _____
OVERALL TOTAL \$ _____

TOTAL INCOME \$ _____
 OVERALL TOTAL - \$ _____
EQUALS \$ _____ 0.00

NOTE: Your total expenses should = total income. If

