

ZERO-BASED Budget Worksheet

DATE: _____

1

INCOME

BUDGET ACTUAL

| | | |
|--|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

TOTAL

2

ADJUSTMENTS

BUDGET ACTUAL

| | | |
|--|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

SUB TOTAL
BUDGET
REMAINING

3

SMALL BILLS

BUDGET ACTUAL

| | | |
|--|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

SUB TOTAL
BUDGET
REMAINING

4

DEBT

BUDGET ACTUAL

| | | |
|--|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

SUB TOTAL
BUDGET
REMAINING

5

BIG BILLS

BUDGET ACTUAL

| | | |
|--|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

SUB TOTAL
BUDGET
REMAINING

6

DAILY LIVING

BUDGET ACTUAL

| | | |
|--|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

SUB TOTAL
BUDGET
REMAINING

7

SAVINGS

BUDGET ACTUAL

| | | |
|--|--|--|
| | | |
| | | |
| | | |
| | | |
| | | |
| | | |

SUB TOTAL
FINAL BUDGET
(MAKE IT ZERO)

| |
|--|
| |
|--|