

Zero-Based Budget Worksheet

MONTH, YEAR

DATE or MONTH

1. INCOME	BUDGET	ACTUAL
Gross Income 1		
Gross Income 2		
Social Security / Pension		
Interest / Dividends		
TOTAL	0.00	0.00

2. ADJUSTMENTS	BUDGET	ACTUAL
Tax Withholdings		
Other Paycheck Deductions		
Tithing		
Priority Savings		
SUBTOTAL	0.00	0.00
BUDGET REMAINING	0.00	0.00

3. BIG BILLS	BUDGET	ACTUAL
Mortgage/Rent		
Health Insurance		
Car Insurance		
Property Tax		
Major Car Repairs		
Unexpected Medical Bills		
Home Repairs		
Appliance Replacement		
Unexpected Travel		
SUBTOTAL	0.00	0.00
BUDGET REMAINING	0.00	0.00

4. DEBT	BUDGET	ACTUAL
Car Payments		
Credit Card Payments		
Student Loans		
SUBTOTAL	0.00	0.00
BUDGET REMAINING	0.00	0.00

5. SMALL BILLS	BUDGET	ACTUAL
Utilities: Water/Sewer/Trash		
Utilities: Electric/Gas		
Utilities: Internet		
Utilities: Phone		
Utilities: Cable / Streaming		
Medical / Dental / Vision		
Magazine Subscription		
Life Insurance (term)		
Home/Rent Insurance		
SUBTOTAL	0.00	0.00
BUDGET REMAINING	0.00	0.00

6. DAILY LIVING	BUDGET	ACTUAL
<input checked="" type="checkbox"/> Groceries		
<input checked="" type="checkbox"/> Dining / Fun		
<input checked="" type="checkbox"/> Clothing		
<input checked="" type="checkbox"/> Supplies		
<input checked="" type="checkbox"/> Gas / Fares		
<input checked="" type="checkbox"/> Gifts		
<input checked="" type="checkbox"/> Medicine		
<input checked="" type="checkbox"/> Pet Care		
<input checked="" type="checkbox"/> Children		
<input checked="" type="checkbox"/> Miscellaneous		
Discretionary 1		
Discretionary 2		
SUBTOTAL	0.00	0.00
BUDGET REMAINING	0.00	0.00

7. SAVINGS	BUDGET	ACTUAL
Emergency Fund		
Debt Snowball		
Retirement Fund		
College Fund		
Car Replacement		
Vacation / Travel		
SUBTOTAL	0.00	0.00
FINAL BUDGET (make it zero)	0.00	0.00