



Zero-Based Budget



JAN

FEB

MAR

APR

MAY

JUN

JUL

AUG

SEP

OCT

NOV

DEC

Income		Anticipated	Actual
	Salary 1		
	Salary 2		
	Social Security/Pension		
	Interest/Dividends		
	Other Income		
	Other Income		
A	Total		

Off the Top		Anticipated	Actual
	Monthly Savings		
	Tax Withholding		
	Emergency Fund		
	Retirement Fund		
	Other		
	Other		
B	Subtotal		
	Budget Remaining		

Bills		Anticipated	Actual
	Rent/Mortgage		
	Electricity		
	Gas		
	Water		
	Trash		
	Television		
	Internet		
	Health Insurance		
	Car Insurance		
	Home Insurance		
	Pet Insurance		
	Other		
	Other		
	Other		
C	Subtotal		
	Budget Remaining		

Spending		Anticipated	Actual
	Groceries		
	Gas/Transportation		
	Home & Cleaning Supplies		
	Personal Hygiene		
	Clothing		
	Pet Supplies		
	Books, Magazines & Media		
	Restaurants & Delivery		
	Other		
	Other		
	Other		
D	Subtotal		
	Budget Remaining		

Debt		Anticipated	Actual
	Credit Card 1		
	Credit Card 2		
	Student Loan		
	Medical Debt		
	Other		
	Other		
	Other		
E	Subtotal		
	Budget Remaining		

Add Boxes B–E to calculate your **Total Expenses**; subtract from **Total Income** (Box A) to calculate your **Final Budget**; results should equal \$0.

	Anticipated	Actual
Total Income		
Total Expenses	–	–
Final Budget		