



Zero-Based Budget



JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

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

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

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

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

| | | Anticipated | Actual |
|-------------------------|-----------------|-------------|--------|
| Debt | Credit Card 1 | | |
| | Credit Card 2 | | |
| | Student Loan | | |
| | Medical Debt | | |
| | Other | | |
| | 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 | | | |