



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		
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			