

Zero-Based Budget

MONTH

YEAR

BUDGETED

ACTUAL

INCOME

Paycheck		
Side income		
Other		
Total Income		

FIXED EXPENSES

Rent / Mortgage		
Utilities		
Insurance		
Phone / Internet		
Subscriptions		
Total Fixed Expenses		

EVERYDAY SPENDING

Groceries		
Dining out		
Transportation / Gas		
Total Everyday Spending		

SAVINGS & DEBT

Emergency fund		
Savings goal		
Debt payment		
Total Savings & Debt		

Income – Expenses (incl. savings & debt) = \$0