

Basic Zero-Based Budget

Income 1 _____ + Income 2 _____ + Income 3 _____ = \$ _____

(Income is all money received from net pay checks, commissions, gig work, child support/alimony, gov't assist., disability, invest. dividends, etc.)

HOUSING	PLANNED	SPENT
Mortgages/Rent	\$	\$
Taxes & Ins./HOA	\$	\$
TOTAL	\$	\$

UTILITIES	PLANNED	SPENT
Electricity	\$	\$
Gas/Propane	\$	\$
Water/Sewer	\$	\$
Trash/Recycling	\$	\$
Internet	\$	\$
Phone/Cell	\$	\$
TOTAL	\$	\$

FOOD	PLANNED	SPENT
Groceries, toiletries	\$	\$
Eating Out	\$	\$
TOTAL	\$	\$

TRANSPORTATION	PLANNED	SPENT
Fuel	\$	\$
Oil/Repairs/Maint.	\$	\$
License & Taxes	\$	\$
Parking & Tolls	\$	\$
TOTAL	\$	\$

INSURANCE	PLANNED	SPENT
Home/Renters	\$	\$
Auto	\$	\$
Medical & Dental	\$	\$
Life	\$	\$
Other	\$	\$
TOTAL	\$	\$

PERSONAL	PLANNED	SPENT
Alimony/ child Support	\$	\$
Clothing/ Laundry	\$	\$
Other	\$	\$
TOTAL	\$	\$

PROFESSIONAL SVC	PLANNED	SPENT
Childcare	\$	\$
Bank Fees	\$	\$
TOTAL	\$	\$

RECREATION	PLANNED	SPENT
Entertainment	\$	\$
Vacation	\$	\$
Other	\$	\$
TOTAL	\$	\$

MEDICAL	PLANNED	SPENT
Meds/Vits/Supplement	\$	\$
Doctor/Dental Bills	\$	\$
Other	\$	\$
TOTAL	\$	\$

GIVING	PLANNED	SPENT
Religious	\$	\$
Non-Religious	\$	\$
TOTAL	\$	\$

SAVINGS	PLANNED	SPENT
Emergency Fund	\$	\$
Other	\$	\$
TOTAL	\$	\$

DEBT	PLANNED	SPENT
Car Payment 1	\$	\$
Car Payment 2	\$	\$
Credit card 1	\$	\$
Credit Card 2	\$	\$
Credit Card 3	\$	\$
Student Loan 1	\$	\$
Other 1	\$	\$
Other 2	\$	\$
TOTAL	\$	\$

Income

\$ _____

Budgeted

- \$ _____

Difference

\$ _____

This should be \$0 – if it's not, go back and make sure each dollar is assigned to a category or line item.