

Monthly Zero Based Budget

JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC 20_____

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
1st Mortgage/Rent	\$	\$
2nd Mortgage	\$	\$
Real Estate Taxes	\$	\$
Association dues	\$	\$
Repairs/Maint.	\$	\$
TOTAL	\$	\$

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

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

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

INSURANCE	PLANNED	SPENT
Home/Renters	\$	\$
Auto	\$	\$
Health	\$	\$
Dental	\$	\$
Pet	\$	\$
Disability	\$	\$
Life	\$	\$
Long-Term Care	\$	\$
Identity Theft	\$	\$

MEDICAL	PLANNED	SPENT
Medications	\$	\$
Doctor Bills	\$	\$
Dentist	\$	\$
Optometrist/Vision	\$	\$
Vitamins/Supplements	\$	\$
Other	\$	\$
TOTAL	\$	\$

RECREATION	PLANNED	SPENT
Entertainment	\$	\$
Vacation	\$	\$
Cable	\$	\$
Subscriptions	\$	\$
Music/Tech	\$	\$
Hobbies	\$	\$
Other	\$	\$
TOTAL	\$	\$

CLOTHING	PLANNED	SPENT
Adults	\$	\$
Children	\$	\$
Laundry/Cleaning	\$	\$
TOTAL	\$	\$

PERSONAL	PLANNED	SPENT
Toiletries/Hygiene	\$	\$
Cosmetics/Haircare	\$	\$
Baby Supplies	\$	\$
Pet Supplies	\$	\$
Alimony	\$	\$
Child Support	\$	\$
Education/Tuition	\$	\$
Books/Supplies	\$	\$
Other	\$	\$
TOTAL	\$	\$

GIVING	PLANNED	SPENT
Religious	\$	\$

Non-Religious	\$	\$
TOTAL	\$	\$

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

SAVINGS	PLANNED	SPENT
Emergency Fund	\$	\$
Retirement	\$	\$
College	\$	\$
High-Dollar purchase	\$	\$
TOTAL	\$	\$

(High dollar purchase is a plan to save money towards the purchase of something big, i.e. furniture, computer/phone, down payment on home, etc.)

DEBT	PLANNED	SPENT
Car Payment 1	\$	\$
Car Payment 2	\$	\$
Credit card 1	\$	\$
Credit Card 2	\$	\$
Credit Card 3	\$	\$
Credit Card 4	\$	\$
Credit Card 5	\$	\$
Student Loan 1	\$	\$
Student Loan 2	\$	\$
Other 1	\$	\$
Other 2	\$	\$
Other 3	\$	\$
TOTAL	\$	\$

Income \$ _____

Budgeted - \$ _____

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Difference \$ _____

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

