WITHIN RANGE COACHING

ZERO-BASED BUDGET

With a zero-based budget, you'll give every incoming dollar a job to do so your money's working for you.

Yes, this budget form has a lot of lines and blanks.

But that's okay. We do that so we can list practically every expense imaginable on this form to prevent you from forgetting something. Don't expect to put something on every line. Just use the ones that are relevant to your specific situation.

Step 1

Enter your monthly take-home pay in the box at the top right (A). This is the amount you have for the month to budget. So far so good, huh?



Step 2

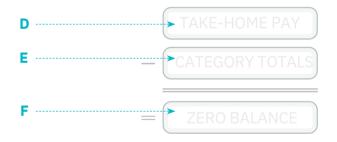
Within each main category, such as Food, there are subcategories, like Groceries. Start at the top and work your way down, filling out the Budgeted column (B) first. Add up each subcategory and put that number in the Total box (C).



Step 3

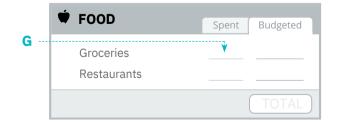
Finally, enter your take-home pay in the top box at the end of the page (**D**), then add up all categories and place that total in the Category Totals box

(**E**). Then subtract your Category Totals amount from your Take-Home Pay. You should have a zero balance (**F**). Doesn't that feel great?



Step 4

When the month ends, put what you actually spent in the Spent column (**G**). That will help you make any necessary adjustments to the next month's budget.





		Monthly Take-Home Pay	
	Add up budgeted column & enter here	These icons represent good options for cash envelopes	
♥ CHARITY	Spent Budgeted	♥ FOOD Spent Budgete	d
Tithes		Groceries	
Charity & Offerings		Restaurants	_
	TOTAL	ТОТА	
⇔ SAVING	Spent Budgeted	T CLOTHING Spent Budgeter	d
Emergency		Adults	_
Fund			
Retirement			_
Fund College	TOTAL	TOTA	
Fund		TRANSPORTATION Sport Budgets	
☆ HOUSING	Spent Budgeted	Spent Budgeter	d
First Mortgage/Rent		Gas & Oil	
Second Mortgage		Repairs & Tires	
Real Estate Taxes		License & Taxes	
Repairs/Maint.		Car Replacement	_
Association Dues		Other	
	TOTAL	ТОТА	
☆ UTILITIES	Spent Budgeted	MEDICAL/HEALTH Spent Budgeter	d
Electricity		Medications	
Gas		Doctor Bills	
Water		Dentist	
Trash		Optometrist	
Phone/Mobile		Vitamins	
Internet		Other	
Cable			
	TOTAL	Other	





	INSURANCE	Spent	Budgeted
	Life Insurance		
	Health Insurance		
	Homeowner/Renter		
	Auto Insurance		
	Disability Insurance		
	Identity Theft		
	Long-Term Care		
		(TOTAL
÷	PERSONAL	Spent	Budgeted
	Child Care/Sitter		
	Toiletries		
M	Cosmetics/Hair Care		
	Education/Tuition		
	Books/Supplies		
	Child Support		
	Alimony		
	Subscriptions		
	Organization Dues		
	Gifts (inc. Christmas)		
Ø	Replace Furniture		
M	Pocket Money (His)		
Ø	Pocket Money (Hers)		
	Baby Supplies		
	Pet Supplies		
	Music/Technology		
	Miscellaneous		
	Other		
	Other		TOTAL

术 RECREATION	Spent Budgeted	
t Vacation		
	TOTAL	
₿ DEBTS	Spent Budgeted	
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		
Student Loan 3		
Student Loan 4		
Other		
	TOTAL	

Once you have completed filling out each category, subtract all category totals from your take-home pay.

Use the Income Sources form if necessary	TAKE-HOME PAY
Add up totals from each category	- CATEGORY TOTALS
Remember —	
The goal of a zero based budget is to get this number to zero	= ZERO BALACE