



# 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?

A

### 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).

B

FOOD		Spent	Budgeted
Groceries			
Restaurants			
			TOTAL

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?

D

E

F

### 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.

G

FOOD		Spent	Budgeted
Groceries			
Restaurants			
			TOTAL



Monthly Take-Home Pay

Add up budgeted column & enter here

These icons represent good options for cash envelopes

♥ CHARITY	Spent	Budgeted
Tithes	_____	_____
Charity & Offerings	_____	_____
		TOTAL

  

🐷 SAVING	Spent	Budgeted
Emergency	_____	_____
Fund	_____	_____
Retirement	_____	_____
Fund College	_____	_____
Fund	_____	_____
		TOTAL

  

🏠 HOUSING	Spent	Budgeted
First Mortgage/Rent	_____	_____
Second Mortgage	_____	_____
Real Estate Taxes	_____	_____
Repairs/Maint.	_____	_____
Association Dues	_____	_____
		TOTAL

  

⚙️ UTILITIES	Spent	Budgeted
Electricity	_____	_____
Gas	_____	_____
Water	_____	_____
Trash	_____	_____
Phone/Mobile	_____	_____
Internet	_____	_____
Cable	_____	_____
		TOTAL

🍏 FOOD	Spent	Budgeted
✉ Groceries	_____	_____
✉ Restaurants	_____	_____
		TOTAL

  

👕 CLOTHING	Spent	Budgeted
✉ Adults	_____	_____
✉ Children	_____	_____
✉ Cleaning/Laundry	_____	_____
		TOTAL

  

🚗 TRANSPORTATION	Spent	Budgeted
Gas & Oil	_____	_____
✉ Repairs & Tires	_____	_____
License & Taxes	_____	_____
Car Replacement	_____	_____
Other _____	_____	_____
		TOTAL

  

🩺 MEDICAL/HEALTH	Spent	Budgeted
Medications	_____	_____
Doctor Bills	_____	_____
Dentist	_____	_____
Optometrist	_____	_____
Vitamins	_____	_____
Other	_____	_____
_____	_____	_____
Other	_____	_____
		TOTAL



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	_____	_____
Cosmetics/Hair Care	_____	_____
Education/Tuition	_____	_____
Books/Supplies	_____	_____
Child Support	_____	_____
Alimony	_____	_____
Subscriptions	_____	_____
Organization Dues	_____	_____
Gifts (inc. Christmas)	_____	_____
Replace Furniture	_____	_____
Pocket Money (His)	_____	_____
Pocket Money (Hers)	_____	_____
Baby Supplies	_____	_____
Pet Supplies	_____	_____
Music/Technology	_____	_____
Miscellaneous	_____	_____
Other	_____	_____
_____	_____	_____
Other	_____	_____
		TOTAL

RECREATION		
	Spent	Budgeted
Entertainment	_____	_____
Travel 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	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
Other	_____	_____
		TOTAL

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

