

ZERO-BASED BUDGET

Income minus every planned dollar should hit exactly \$0 — the plan zeroes out, not your bank account.

Name _____ Month _____

Income this month _____

Category	Planned	Actual	Difference
Rent / mortgage			
Utilities & internet			
Groceries			
Transportation			
Insurance			
Debt payments			
Savings & investing			
Giving			
Personal & fun			
Clothing			
Subscriptions			
Medical			
Kids			
Pets			
Miscellaneous buffer			

Total planned

LEFT TO BUDGET (make it \$0)